INTRODUCTION

Monzu is living with her husband and younger son happily. Her husband has a physical disability in his both leg and cannot walk without others support. In spite of her husband’s disability and her illness, Monzu’s household wellbeing status has been lifted up in last one year from working extreme poverty situation in before project intervention. Now her household is belonging in between upper moderate poverty and non-poor class. Monzu experienced a number of shocks and hazards, such as; her shop has been damaged in storm, her hens and ducks died, grocery shop items were theft, had high blood pressure and operation of her appendicitis over last one year. Health related shocks have been found as a major challenge in the positive change of her life and livelihood. Community’s support, uses of savings, stock of food and fuel, support from VGD programme, regular treatment, anticipation and preparedness in some events have explored as major resilience driving factors and positive coping strategies. However, Monzu is still vulnerable for her ill physical condition after her appendicitis operation and for her hih blod pressure problem.

Recent turning points in the life of respondent in the last year

1. Environmental/seasonal hazard: Damage of shop in storm-July 2014

Last year a tropical storm hit on the area where Monzu lives. Her shop damaged partly and slightly in that storm. Monzu’s husband was sleeping in the shop while the storm took place. Instead of that the storm was not that devastating and nobody was injured in storm.
2. Asset loss: Death of ducks and chickens-January 2015

It was time of disease for the ducks and hens in winter season. In that time vaccines for the poultry was not available in nearby Upazilla livestock office. Monzu’s hen and ducks were not vaccinated in that time. There are six ducks and four hens had been died in January this year. It was a low level of shock for Monzu. Death of her hens and ducks took a toll of about 2000 taka.

3. Asset loss: Grocery shop’s items theft

It has been theft from Monju’s shop for two months in February this year. The theft goods of her grocery shop worth about 800 taka in long two month.


Monzu had an operation with her Appendicitis in March this year. She had to spend 6000 taka in her operation.

5. Health hazard: High blood pressure

Monzu has a chronic high blood pressure. As she states that she require about 200 taka a week to buy medicine for her high blood pressure and for post-operation care.

<table>
<thead>
<tr>
<th>Hazards</th>
<th>Shocks</th>
<th>Events</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. High blood pressure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Grocery shop’s items theft</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Death of ducks and chickens-January 205</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
1. WELLBEING STATUS AT ENDLINE

<table>
<thead>
<tr>
<th>Ranks</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>DIETS</td>
<td>Monzu’s household can afford three meals a day round the year. She has been receiving VGD assistance for last five years. Her household eat fishes almost every day as her husband and Son use to catch fishes both to sell and consumption purpose. She also can add meat once and eggs in 2-3 days week to her household meals. Usually vegetables, potatoes and lentils regularly.</td>
</tr>
<tr>
<td>EMPLOYMENT</td>
<td>Monzu works as a maid servant for local Union Parisad</td>
</tr>
<tr>
<td></td>
<td>Monzu’s husband runs her grocery shop</td>
</tr>
<tr>
<td></td>
<td>Monzu’s younger Son Abdul (12) helps his father in fishing (From October to January)</td>
</tr>
<tr>
<td>ASSETS (INCOME GENERATING)</td>
<td>A calf worth 20,000 taka</td>
</tr>
<tr>
<td></td>
<td>Boat worth 2000 taka</td>
</tr>
<tr>
<td></td>
<td>Charpata net worth 5000 taka</td>
</tr>
</tbody>
</table>

2. IDENTIFICATION OF VULNERABILITY SOURCES AND LEVEL OF EXPOSURE TO/PREPAREDNESS FOR HAZARDS

Monzu had no anticipation of any of the shocks she experienced last year. She only had knowledge about seasonal disease and tried to collect vaccines for hens and ducks. The degree and affect of the shocks and hazards range from low to high level considering the loss happened.

1. Damage of shop in storm-July 2014

Roof of Monzu’s shop had been broken partly in storm last year. In terms of financial loss the damage will worth 3000 taka in total. Monzu did not repair the roof of her shop rather she tied up the roof with the tree beside the shop tightly.
She does not fee threat of its damage. Monzu’s household wellbeing status remained same during and after this hazardous event. The broken part of the shop might be a source of future vulnerability of her grocery shop. Since Monzu did not repair her shop, threat of being theft of the shop items in future still remains.

2. Death of ducks and chickens-January 2015

Winter is a season of different types of diseases of the ducks and hens. Monzu had anticipation of the disease of the poultry birds. This year, in that season, vaccines for the poultry were not available in nearby Upazilla livestock office. Monzu’s hen and ducks were not vaccinated though she was looking for vaccines for her ducks and hens. Six ducks and four hens had been died in January this year. It was a low level of shock for Monzu. Death of the hens and ducks took a toll of about 2000 taka.

She again bought seventeen hens by the profit from her grocery shop after death of her poultry. Seventeen hens took 2300 taka a total. To make a good amount of profit Monzu sold out six hens for 1300 taka in the following month. Loss of the productive asset was a low level of shock which Monzu has recovered very quickly and easily.

3. Grocery shop’s items theft

Monzu had an anticipation of being theft of her grocery items. Shop’s items were being theft in most of the day a week for two months. There is a broken part at the bottom of a wall of Monzu’s grocery shop. One can easily enter into her shop through this broken fence of the shop. The fence is still broken and it will require about 8000 taka to repair completely. She will repair her shop in next six months.

Monzu’s husband who is a disabled person and cannot move and walk usually sleep in his shop at night. Once, Monzu stayed at her shop to catch the thief. She was successful by catching a boy who every night enters to her shop and steals
grocery items. Theft of goods of the grocery shop Monzu and her husband made worried seriously but it did not affect their wellbeing status at that time.

4. **Operation of Appendicitis-March 2015**

Social capital and community’s support contributed vastly in building resilience of Monzu’s household. The villagers collected donations to support help Monzu’s operation since all know that Monzu is poor and villagers have a very strong sympathy on Monzu’s husband. The operation took place in the hospital of her Sub-district headquarter. The doctor took 5000 taka at *Upazilla Sadar* hospital, least amount, since the hospital authority also knows that Monzu’s husband is a disabled and poor person. The amount spent for her operation was collected from the donation of the community people. Since the operation, Monzu still feel pain in the operated part of her body and burning in her chest.

Monzu’s health condition became a source of her future vulnerability. Nowadays, Monzu does not stop working for the UP office even if she feel pain and sick in her operated portion of body. She carries water for the office, sweep floor and clean the office regularly.

Health shock such as operation of appendicitis was the highest level of shock for Monzu and her family. The entire community and hospital authority’s support saved her from a big monetary loss of Monzu. Her wellbeing status was affected since Monzu could not work for the UP office for around two months after the operation. She does not earn an income monthly or daily basis from UP office. She receives 30 KGs of rice from VGD programme for her work for UP office. Monzu’s VGD support continued even when she was in complete bed rest for one and a half month after her operation.

5. **High blood pressure**

For early recovery from Monzu’s high blood pressure, she tried allopathic medicine first for her treatment. After some days of taking medicine, she feels that allopathic medicine was not working well and for some reasons her chest burning was going to be extreme. In that time she decided to take homeopathic medicine
since she has a great trust on it. It is very difficult for Monzu to continue working with the Union Parishad as a maid servant since she does not feel fit physically due to her high blood pressure. In spite of her high blood pressure, her worker Monzu works every day for the UP office to continue earning income and her household wellbeing.

3. PROGNOSIS FOR FUTURE RESILIENCE

Monzu can anticipate that any future shock such as storm can cause a devastating loss for her since the roof of her shop is partly broken. She also can anticipate there is a little chance of being theft of the grocery items through the broken part of the wall of the shop. However, she also believes that community people have a great sympathy to her family since her husband is disabled. For that reason, she is not worried much about her grocery items to be theft. Some wicket Children may steal shop’s items but it not a big threat to Monzu.

Knowledge, Planning and time preference behavior

To repair the entire shop will require 80000 to 10,000 taka in total. For that reason, Monzu thinks that it is wise decision to invest that amount in business rather than in repairing. Keeping it in mind, she is planning to repair her shop in next six months. For resilience in health related shock Monzu is now taking regular medication to recover health shock of high blood pressure and working restlessly for a bigger income and savings.

Social protection and GoB linkage

Monzu has been receiving support of social protection from VGD programme. Every month she receives about 25 to 30 KGs of rice. She had accessed to this VGD programme since she has been working for UP for last five years. However, VGD programme is supposed to support a household for two years.
Social network

The chairman and the member of the UP know very well that Monzu’s husband is a disabled person and her household needs support. At the same time, Monzu is working for the UP. Considering all the reasons support of VGD for Monzu has extended to five years. Monzu states that she will be availing VGD support as long as she is working for the UP.

Moreover, Monjila has a very good connection with other whole seller of the local market. They often use to buy goods for their grocery shop on credit. Their business relation and dealings is very good with the other traders.

Social capital and collective preparedness

Apart from the other resources mentioned, Monzu is saving in her CBO as a member and in a Government project ‘ekti bari ekti khamar’. She saves 8000 taka in ‘ekti bari ekti khamar project, CBO and at home. Her business is running well and she is satisfied with how it is improving with time. Additionally, Mnzu has a good productive asset base of about 25,000 taka. She sounds confident, ‘In Shah Allah, I can recover any big shock in future.

Rational behaviour with fatalistic belief

Only Allah knows what shocks are in our fate’. Monzu is not only dependent on her fate. Rather she is industrious. She stored fuel woods to use in the rainy season when there is a scarcity of those.

Adopting Seasonal livelihood

What is more, Monzu bought 400 KGs of rice in April at a cheap rate when it is a time of harvesting and sells rice which she receives from VGD programme.

Harmonic gender relation and knowledge

Mojila’s husband being a person with disability, is dependent on her in most of the cases of his daily life and business operations. They have a very good understanding
and practical knowledge of running their grocery shop. Both Monjila and her husband decide together to mitigate any risk and recover shocks of their household if they face any.

<table>
<thead>
<tr>
<th>Types of Shocks/hazards</th>
<th>Likelihood/Freq uency*</th>
<th>Impact*</th>
<th>Strategy used to avoid/moderate impact</th>
</tr>
</thead>
</table>
| Operation of Appendicitis- March 2015 | L | H | • Treatment  
• Donation from the community to bear expenses of 5000 taka the operation |
| Death of ducks and chickens - January 2015 | L | L | Bought new 17 hens for 2300 taka from Monzu’s savings |
| High blood pressure | H | M | • Regular treatment.  
Spend 200-300 taka weekly |
| Grocery shop’s items theft | M | L | Caught the thief red handed and punished |
| Damage of shop structure in storm- July 2014 | L | L | Did not repair (no strategy found) |

*high, moderate, low

4. ANALYSIS

Monzu’s households’ well-being ascents and descents

Monzu’s household has been very resilient and she is confident to recover any future shock. He well being status has been changed from working extreme poor to near to non-poor (slightly above moderate poor) over last three years. In last one year her well being status has gradually been improved in spite of low to high level of shocks and hazards. Regular income round the year from shop, good amount of savings,
stock of rice and fuel wood for crisis period, community and hospital’s support in health shock, regular medication of her high blood pressure, support from social protection scheme and timely initiative to catch the thief of her shop boosted her resilience strategies faster. Her household wellbeing status is towards a positive change though she has experienced a number of shocks and hazards over last one year. Her physical fitness still to recover since she needs regular medication for her appendicitis operation and high blood pressure.

**Household resilience of Monzu’s family**

<table>
<thead>
<tr>
<th>Anticipated</th>
<th>Cope</th>
<th>Recover</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damage of shop structure in storm (Yes, Anticipated)</td>
<td>Yes</td>
<td>No (did not repair)</td>
<td>Still the shop structure is damaged</td>
</tr>
<tr>
<td>Grocery shop’s items theft (Yes)</td>
<td>Yes</td>
<td>Yes</td>
<td>2 months</td>
</tr>
<tr>
<td>Death of ducks and chickens-January 2015 (Yes)</td>
<td>Yes</td>
<td>Yes</td>
<td>15 days</td>
</tr>
<tr>
<td>Operation of Appendicitis-March 2015 (No)</td>
<td>Yes</td>
<td>Yes (Health condition yet to recover)</td>
<td>Continuing</td>
</tr>
<tr>
<td>High blood pressure (Yes)</td>
<td>Yes</td>
<td>Not completely recovered (regular medication is going on )</td>
<td>Continuing</td>
</tr>
</tbody>
</table>
Vulnerability within the households

Health and age related vulnerability

Monzu did not recover physical fitness after her appendicitis operation. She thinks her operation and high blood pressure might be a big challenge to continue her income generating activities.

Again, her husband is a disabled person who has lost his both legs. He is also dependent on others to move and walk. He can ride on the boat for fishing with the help of his Son. His disability might be an addition in vulnerability in Monzu’s household resilience in future. Other than the health related vulnerability Monzu’s household seems to be secure socially, economically and physically.

Future Plan

Monzu has increased her capital which will worth about 35,000 taka. To explain of the purpose of her savings, Monzu says, ‘I have to save money for my own security. I will become helpless and alone when my Son will be separated after his marriage and if any unexpected incident happens to my husband. I have 2.5 decimal of land in my in-laws house. My elder son is living there. I have another piece of land of 4 decimal in my father’s home. I want build a house on that land’.

SWOT analysis of Anita’s family

<table>
<thead>
<tr>
<th>Strength</th>
<th>Weaknesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Different and multiple sources of income</td>
<td>• Disability of husband (lost two legs)</td>
</tr>
<tr>
<td>• Multiple income earner</td>
<td>• Health problem (High blood pressure, post-operation complexities and pain in chest)</td>
</tr>
<tr>
<td>• Both Monzu and her husband are hard working</td>
<td></td>
</tr>
<tr>
<td>• Involvement with Government long term livelihood programme</td>
<td></td>
</tr>
<tr>
<td>(Ekti bari ekti khamar for last 20 months)</td>
<td></td>
</tr>
<tr>
<td>• Good linkage with Union Parishad (local government institute)</td>
<td></td>
</tr>
</tbody>
</table>
- Awareness of importance of asset ownership of a woman
- Good amount of business capital (35000 taka) and savings (8000 taka in ekti bari ekti khamar project, 2000 taka at her hand and 800 taka in CBO)
- Ownership of homestead land
- Good value of the productive assets (Net, boat and a Calf worth 25,000 taka)
- Stocking of rice and fuel wood to use in any crisis situation.

<table>
<thead>
<tr>
<th>Opportunities</th>
<th>Threats</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Increase capital of grocery shop and make the trade bigger</td>
<td>- Pain of the operated part of Monzu’s body might turn into severe illness</td>
</tr>
<tr>
<td></td>
<td>- High blood pressure and hard work might challenge her wellbeing status</td>
</tr>
</tbody>
</table>

**NGO Intervention effect on Monzu’s family**

In case of recovering loss of theft items of the shop, reducing problems with high blood pressure and buying hens and ducks to recover of death her hens and ducks, Monzu used her profit of her shop. Regarding high level of shock such as appendicitis operation Monzu has used her social capital and community’s support though she had an ability to spend 5000 taka. Monzu is now more confident to face any future shocks range from low to high level because of her good amount of business capital, savings and asset base.

She is not much careful to repair her shop since she believes it will no to be that much threat for her shop. She states, ‘all of the villagers know that my husband is a disabled person and we are poor. So I do not think that anybody will steal my
goods in grocery shop again’. The roof of the shop is tied up with rope and Monzu thinks that repairing of her shop is not an urgent issue.
Monzu started working as cleaner in UP as cleaner, gave birth to 3rd son

The small business of her disabled husband didn’t bring change in wellbeing and they were struggling to survive

Profit from the business, contribution of her son to the family income allowed them to save a modest amount each month, Monzu is planning to buy a piece of land

Eldest son left his semi-bonded labour, started working in a flourmill and contributed to the family earning

Received 7000 taka support from project and invested in the grocery cum mini restaurant which increased their daily earning

Received 3000 taka as 2nd installment which she reinvested in the small business

Monzu got enlisted in shiree

Monzu got married in a poor family. Became sick and husband left her within 4 months of marriage

Monzu got a surgery which cost huge.

Monzu got enlisted in shiree

Worked under Cash for Work scheme, invested the income in buying a goat

Grocery shop’s items theft

Ranappendicitis-March

Damage of shop in storm

Death of ducks and chickens

High blood pressure

Father was the only income earner who could hardly manage two meals for the family

Brother died due to acute diarrhea

Husband was running a small business, gave birth to two sons an separated from in laws

Monzu remarried a disabled man

Monzu started working as cleaner in UP as cleaner, gave birth to 3rd son

Wealthy elite

Middle elite

Lower earning non-poor

Moderate poor

Working

Extreme poor

Destitute

2012 (Jan) Enlisted by Oxfam-Shiree project
