

Reflection of intervention (4) of Nasrin Alam

Shiree Q2 Research on Extreme Poverty in Bangladesh				
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CMS1 Reference	326-99993_0097 (Household ID from CMS1)			
Interviewee name	Name: Piari Begum	Name: Piari Begum	Name: Piari Begum	Name: Piari Begum
Dates of Interview	May 07, 2015			
	Dec 2009-Jan 2010 (Just before the intervention)		May 2015 (after 54 months of intervention)	
Union, Upazilla and Zilla	Current Address: Kamrangirchar, Dhaka Permanent Address: Upazilla: Ramgoti District: Laxmipur (a district of Chittagong division under Noakhali old district)			
Well-being Status	Working Extreme Poor		Middle Elite	
Livelihoods before and after the intervention (Main beneficiary)	Duster production (temporarily separated from husband who was living in the village)		Piari (30 Y) Duster production	
Livelihoods before and after the intervention (other principal adult Member)			Husband (45 Y) Hawker (buying and selling duster) Eldest Son (16 Y) Providing support to his mother's business (sell duster) Second Son (12 Y) IV Grade student Third son (8 Y) II Grade student Fourth Son (6 Y) II Grade student	
Productive Asset or IGA owned working capital	None, except some raw materials for producing dusters (cockerel feathers, bamboo, cane sticks, wires, etc.).		More than 350,000 taka of working capital including raw materials and saleable products. Cash savings of BDT 300,000 (three lakh) in a bank account. Money owed by a retailer (regular buyer of their product) approximately Tk. 100,000 in total.	
Marital status and household composition	Married, living apart from husband with their 4 young children - 3 sons (11.5, 4.5 and 2.5 years old) and a daughter (7 years).		Married and lives with her husband and 4 children	

Keywords	Migration, family re-composition, asset transfer, efficient running of business, technical supports from brother and parents, expansion of business, diversification of products, family initiative transformed mini-factory of making dusters, employed fulltime workers.
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1. Narrative

From the 3rd reflection of intervention in April-May 2013, we came to know that Piari was married to Billal Hossain when she was only 13 years old. Her husband belonged to a comparatively well-off family; however, their family property began to shrink as her husband was addicted to gambling. At a time, they lost the major portion of family property and were trapped in poverty. Afterwards, Piari communicated with her brother in Dhaka who lived in Kamrangirchar area and operated a small business. Then Piari moved to Kamrangirchar with her four children and sought help from her brother. She started a small scale business of duster production.

In October 2009, Piari was selected as a DSK-Shiree project beneficiary and received some financial capital commensurate to BDT 14,000 as assess transfer including BDT 3,000 as start-up capital. Additionally, she also received 4 days of training on EDBM (Entrepreneurship Development and Business Management) in January 2010. Afterwards, she received some additional financial support under the project intervention worth BDT 33,332 till April 2013. Piari was found hard working with good business skills. She had potential for good money management, and consequently has made remarkable progress in her business. Now, she is operating her business with an increasing sales volume day to day. She stated that she was making a return of BDT 30,000-35,000 per month excluding all production costs. According to her ***“we are now well, as my business provides me a handsome profit. My husband and elder son are involved with the business. They are helping lots. Overall, we are in a place that makes us happy.”*** The family has six members including four children now.

WELL-BEING STATUS OF THE FAMILY AT THE ENDLINE:

The well-being status of the family was assessed by three basic elements i.e. diets, employment and assets (income generating). We have described to what extent the family corresponds to three aspects.

Diets: The family eats well. She (Piari) mentioned that they take 3 full meals with diversified foodstuffs including fish, chicken, eggs, milk (regular), pulses, vegetables and fruits.

Employment: The family members including wife, husband and their children are self-employed as they are operating a small industry (producing dusters). They have generated some jobs for others, and have a regular income from this industry. In terms of employment, they have permanent work. However, over the past two months, they are experiencing a big challenge for production due to the political turmoil in the country. Their products are used in cleaning or washing motor vehicles. However, the demand for the products decreased as vehicles remain off the streets during the hartals. Therefore, total sales have dropped significantly over the past two months. According to her, she ***“reduced production as the demand declined in the market. The wholesalers are not ordering for new items. We are in such a position that we started to break our working capital to buy daily means. I paid off some of the workers that means it has also reduced my own income.”***

Household assets: The household has cash savings of BDT 300,000 (three lakh) in a bank account. However, they have also a debt to the CBO of BDT 30,000 which is being paid back through weekly installments, and have ten installments left to repay. Additionally they lent some money to a retailer who is a regular buyer of their product. The amount is approximately Tk. 100,000 in total.

IDENTIFICATION OF VULNERABILITY SOURCES AND LEVEL OF EXPOSURE TO/ PREPAREDNESS FOR HAZARD:

Recent turning points: According to *Piari*, her business was going well as there was good demand for the products in the market. Maintaining good quality with reasonable prices boosted her business to a position where they can see future potential for expansion. In recent years, she increased investment in terms of financial capital and human resources: she brought three workers from her village home to meet the increasing need for human labour. The consequence of the current strikes limits ease of movement for these who come to her to buy dusters for retail. 3 month's consecutive hartal and blockade hindered production severely, and negatively affected her business. The sales volume has reduced nearly by 80-90 percent. She stated ***“If the motor vehicles such as Buses, Trucks, Car etc. run, our duster sells well. If drivers do not run their vehicle then sales decline. In the last 3 month many motor vehicle are kept in the garage. Therefore, our sales automatically went down.”*** She stated that she made huge losses that negatively affected the working capital. She explained ***“in the last 3 months, I broke my working capital (puji in Bangla) as I did not make any profit.***

Now, my working capital has been reduced. I had to do so because I had to run my family. I have many expense such as house rent, food cost, education of my children etc.”

PROGNOSIS FOR FUTURE RESILIENCE:

The conversation with the beneficiary implies that the family had moderate capacity to resist the adverse effect of such certain circumstances (hartal or blockade). In addition, the beneficiary informed that she had a chronic health problem. One year ago, she got sick and went to *Shohorawardi* Hospital (a reputed govt. hospital located in *Shamoly* in Dhaka) for an investigation. The doctor suggested performing some medical check-up which required a large financial cost of BDT 10,000 in a single day. She did not recover from the illness, and still suffers multiple health problems. ***“I have spent BDT 200,000 in order to restore my health till date. However, neither a doctor nor a non-medical person gave me a remedy. I am still living with many health related difficulties; for example, chronic headache, high blood pressure, lethargy etc.”*** The consequences of her ill health required high costs as she has to pay physician fees, higher medicine cost, and has to be abstain from her work frequently.

We were informed that one of biggest problems is to get correct information for quality care. In the slum settlement, the quality health care remains scares as there are few medical facilities and skilled, qualified physicians. The common practice for health care in slum settlement is to seek care from local pharmacies/ medicine shops. The drug sellers in the medicine shops are not qualified physicians, and they prescribe medicine based on their assumption or experience. Slum dwellers frequently do not know how and where to obtain quality medical care. According to Piari ***“I do not know who good doctors are. How to reach them? When should we meet them? I spend lot of money but the diseases are with me.”***

Awareness of the household members to gauge the vulnerabilities: The family established a profitable business, but the family did not plan for incidents such as blockades before. However, now they are considering reducing manpower as it will reduce product cost in such circumstances. Regarding the health shock, the family lack adequate information about the quality medical care. They are still unsure where better care can be enjoyed with minimum expense. This suggests they have some awareness of how to manage some threats to their lives.

Coping mechanism:

Following the downturn in their business, the family has taken some coping mechanism that includes reducing production cost and health care expense. We summarise these below.

The family tries to sell their product with cash payment (*Nogod becha*) to maintain cashflow. However, in case of ill health, they have no coping mechanism. According to her they have spent enough but the problem remain with her. Now she has put her trust in almighty God to recover her health.

Resilience and coping mechanism

Name: Piari				
SI	Type of hazard	Likelihoods/Frequency	Impacts	Coping strategies
01	Health shocks	High	High (Reduced family incomes Medical expense went up to Tk. 100,000 till date (interview date)	Visit many doctors. Now following a doctor's prescription. Simultaneously believe that God will heal her
02	Husband gambling habit	Moderate	Moderate	Sole control over financial capital. Charge TK 300 per day as a cost of meal for the family from the husband
03	Hartal/ Blockade	High	High	No coping strategy. The working capital will be reduced as they will live on that
04	City corporation Mayoral election	moderate	moderate	No benefit/profit was gained
05	Lack of replacement in case of her ill health	moderate	High	Teach the elder son how to do business

2. SWOT Analysis:

The family showed moderate resilience to cope with adverse situation such as unprecedented three month long consecutive strike (hortal and blockade). According to the family they did not ever consider such an event; and had no or little preparation to minimize the negative impacts. There is very little scope for taking preventative measures for such events for a small producer. Overall, the impact of such political turmoil might be inescapable in terms of financial aspects.

<p>Strength</p> <ul style="list-style-type: none"> • Three children are going to school • Elder sons are learning business • Likelihood of buying land in homestead land in Kamrangirchar 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Prolong illness of the wife • Stopped schooling • Hartal/ blockade
<p>Opportunities</p> <ul style="list-style-type: none"> • Their children will be educated; therefore, will achieve abilities to work. • Learn how to run business to increase family income • Sons are learning multiple work 	<p>Threats</p> <ul style="list-style-type: none"> • House rent is gradually increasing. • Income remain same or decreasing • Husband habit to gambling • Reduce income during hortal and blockade

