

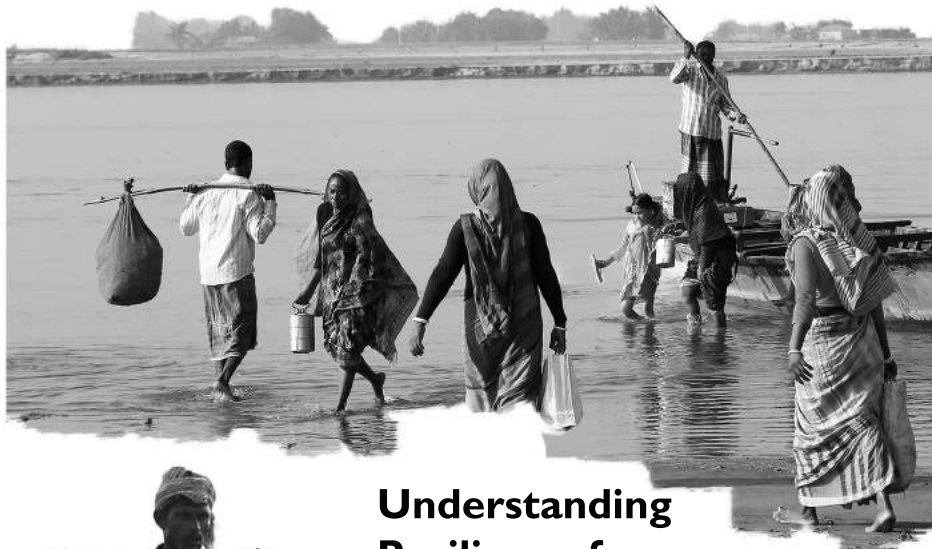
SHOUHARDO III News

Strengthening Household Ability to Respond to Development Opportunities III

Newsletter | Issue 4 | October 2018

Bangladesh, a South Asian country, is highly susceptible to natural hazards such as cyclones and floods owing to its flat topography, low-lying and climatic features coupled with its high population density and socio-economic environment. This vulnerability to climate change, natural disasters, human-made shocks and stresses lead to losses in assets, crops, livestock, infrastructure, health and disruption of access to market service among others; this in turn, deeply impacts food security. Bangladesh is recognized as a global leader in coastal resilience building but climate change still continues to endanger the well-being of most of the people living in the disaster-prone areas.

CARE's Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) III is a gender equitable food and nutrition security program funded by the United States Agency for International Development (USAID) along with a non-match contributory funding by the Government of Bangladesh (GoB). It is being implemented by six Partner Non-Government Organizations (PNGOs) who receive technical assistance from CARE. The program aims to improve lives and develop resilience of 168,521 Poor and Extreme Poor (PEP) households living in the eight districts of Northern Char and Haor wetland areas of Bangladesh.



Understanding Resilience from CARE's lens

CARE Bangladesh has a comprehensive approach to resilience-building to which it defines its strategy:

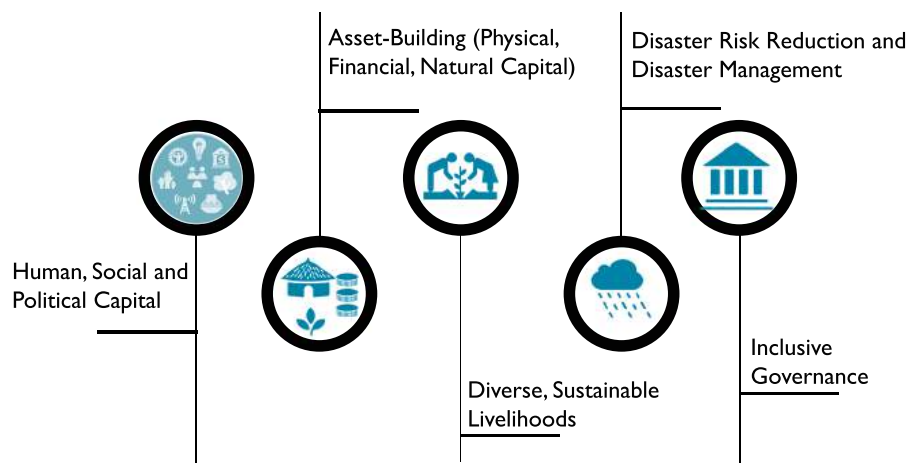
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Resilience is the capacity of communities, local and central government, and systems to absorb, adapt to, and recover from shocks and stresses and transform in ways that reduce vulnerability and facilitate environmentally sustainable growth, particularly for poor households, women and girls.

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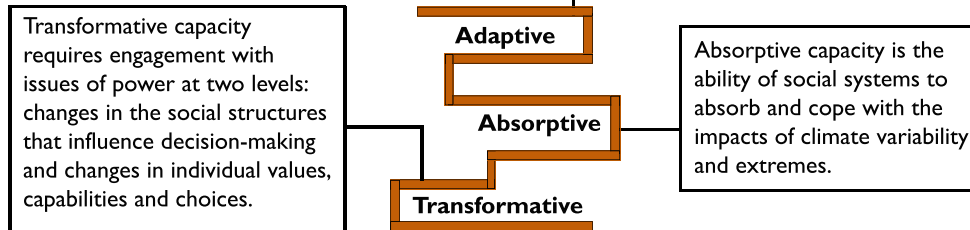
CARE Bangladesh's resilience-building strategy comprises of the following five pillars:



Likewise, USAID defines resilience by: “The ability of people, households, communities, countries, and systems to mitigate, adapt to, and recover from shocks and stresses in a manner that reduces chronic vulnerability and facilitates inclusive growth”.



The resilience-building strategy of CARE Bangladesh recognizes the following three capacities as integral to achieving resilience outcomes in Bangladesh context:



Message from

Walter Mwasaa

Chief of Party,
SHOUHARDO III
CARE Bangladesh



In this edition, we present to you a subject that is personal and close to my heart – ‘Building resilience to shocks and stressors’. I have in my life and development career watched as development gains are wiped out in war, droughts, fires and floods at community levels and as hitherto economically stable households and individuals slide into destitution as they succumbed to the effects of sicknesses, job losses, changes in employment patterns and lately paid dowry to wed off a daughter. As a development worker, a citizen and resident of a developing country, witnessing the devastating impact of shocks on the lives of people,

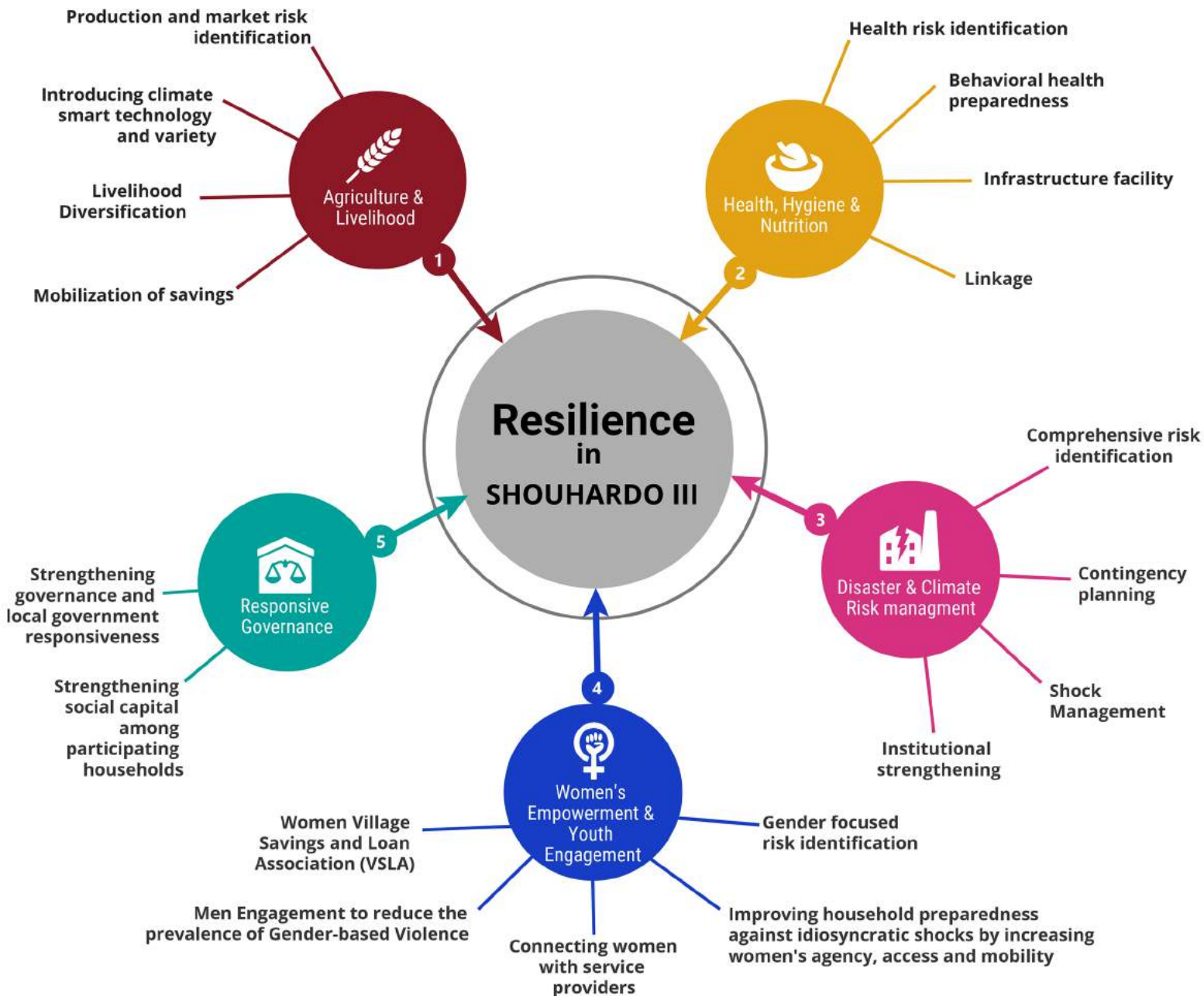
households and communities creates a personal ethical and moral dilemma. It begs the question – “Are we really having an impact in the work that we do or, are our so-called good results cosmetic and tokenistic?” If after successful evaluation, dreams are wiped out in a flash, donor funds and investments wash down the drain, and the same men, women and children whose lives we claimed to have changed for good relapse to the pre-intervention tough times and for some turn out worse, this should be a real wake-up call heralding us to the reality that we cannot keep doing things the same way we have in the past. Fortunately, the development sector and governments are taking this challenge head-on. The debate on resilience building has come to a full cycle if not been placed at the center of development and humanitarian work. While the importance of resilience building as an approach cannot be overstated we also do not want to pretend or present it as a silver bullet that fixes every

challenge individuals, communities and systems face. Bangladesh presents an opportunity to address these challenges as they are multiple and have the potential to impact massive numbers. SHOUHARDO III and many other programs in this arena, therefore, have a golden opportunity to set the pace for resilience building. In SHOUHARDO III we have waded the resilience waters and are excited to share some of those experiences in this quarter’s newsletter.

I salute the men, women and children in the villages SHOUHARDO III works in that have continued to allow us into their lives and whose results are what we claim as a success. As we often remind ourselves in our team meetings, for us it may be a job, but for them, it’s their lives and the future of their children. It is my hope that all our readers can find something worthwhile that they can adapt, or seek to interrogate further in their work. Happy reading.



The mid-term evaluation (2018) of SHOUHARDO III has revealed that the overall design and implementation strategy of the program are reflective of the comprehensive conception of the resilience. The infographic below depicts the integration of resilience capacity building in each of the multi-sectoral purposes that the program implements in order to address the underlying causes of food and nutrition security.



Building Resilience Capacities in SHOUHARDO III

SHOUHARDO III facilitates the process of creating increased awareness of potential disasters, defines and implements preparation and mitigation measures at the community and institutional (Union Parishad) levels. These are coupled with higher level actions with the GoB and other development actors to provide infrastructure and early warning dissemination that help to reduce the impact and effect of shocks on communities. As a cross-cutting component, resilience outcomes are achieved through a number of adaptive mechanisms including diversification of income sources, mobilization of savings, social capital linking, bridging and bonding which enable the participants to better adapt to shocks. A brief description of these has been given below:

Livelihood Diversification

The program utilizes CARE's community-based adaptation framework for resilience capacity building and one of the four inter-related strategies in the framework is the 'Promotion of climate-resilient livelihoods strategies in combination with income diversification and capacity building for planning and improved risk management'. Following the midterm evaluation (2018) recommendations, the program continuously strengthened its efforts on diversifying income of the program participants as it has an impact on poverty reduction and resilience capacity of the community. As part of this, SHOUHARDO III mobilizes the participants to branch out to multiple sources of income, which are not vulnerable to one type of risk (e.g: flood) thereby reducing their risk. During a field visit in Barabaria village in Itna Upazilla, Kishoreganj district, an IGA off-farm participant said, "I was doing business without



business expansion plan, future vision or income enhancement plan. That's why I was living hand-to-mouth. From the life skills training, I learned about business planning and management skills. These skills helped me to expand my business and income. Previously, I was preparing cake during *Haat* day only. After receiving the training, I started to plan by business expansion, then I began to prepare and sell others snacks like chotpoti and sinagara. Now, I regularly sell in the local market and occasionally go to other places, like – schools, public meeting and functions – to increase my sales. I regularly calculate my capital and profit and try to save some money. Now, my income is three times than before". He used to earn USD \$21 per month, but now he earns USD \$72 per month from his business.

Increased Asset/ Savings

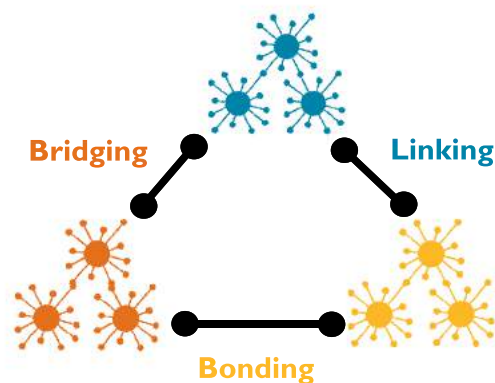
Individuals and households, especially belonging to the PEP households are highly prone to facing financial crisis especially during shocks and losses. SHOUHARDO III initiated Village Savings and Loan Association (VSLA) which enables PEP groups to periodically save small amounts. It is a means for providing affordable credit to them and a return on their savings. Studies on the VSLA model revealed a direct link between increased savings through VSLA and improved food security. It was found that meals consumed per day increased by at least one meal per week positively influences households' scores on USAID's Poverty Assessment Tool. Another research found that farmers experienced VSLA's impacts on farm productivity at different levels which initiated food security within households, indicating that VSLA can contribute not only to household food security but also to poverty reduction and community development. For example, the VSLA members in Shimulbari, Kurigram district earned 20.6 percent profit per share during their first cycle of share-out as the value of their total share was USD \$1,086 and profit was USD \$223.



However, the contextual realities of the program operating areas often bring in challenges in PEP households. The third round of FLAIRb, a longitudinal study conducted on the program, revealed that natural shocks, such as floods create financial crisis and savings can play an important part to tackle that as the program has found that extreme poor people often resort to borrowing at high interest and skipping meals to tackle the crisis when they don't have savings. Therefore by influencing increased savings along with efforts on livelihood diversification, the program is enhancing the resilience capacity of these vulnerable people.

Social Capital – bridging, linking and bonding

The resilience capacity of people is heavily influenced by their access to and control over assets, like – social capital. It refers to the networks of relationships among people who live and work in a particular society and it includes, 'bonding social capital' (relationships with those in the same community); 'bridging social capital' (horizontal relationships with those in other communities); and 'linking social capital' (vertical relationships with people in higher positions). SHOUHARDO III's strategy of working with community groups and committees helps to strengthen the social capital among participating households. With higher social capital bonding, the communities are gradually becoming better support systems. The program fosters collective action which not only helps the community during shock recovery but also year-round income generation activity which results in higher resilience capacity. In many of the communities residing within the program operational area, the farmers are not only collectively purchasing quality inputs but are also selling their produces. The program has been actively involved in increasing social capital linkage with government service providers and private sectors. For example, the program has been strengthening the capacity of Village Development Committees (VDC) members, enabling them to demonstrate improved negotiation



government's safety-net services, such as - Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF), widow and also other services such as livestock and poultry vaccination. The Market Facilitators of the program have been working continuously to establish linkage between private sectors and program participants. For example, the program's collaboration with research organizations, private seed companies and Department of Agriculture Extension (DAE) resulted in the development of improved seed varieties and the farmers benefitted from planting them. This way, the program is helping with building social capital which in turn has been boosting the resilience capacities at the individual, household and community levels.

Gender and Resilience: An intertwined perspective

In Bangladesh, men and women experience disasters differently due to their unequal social status. Women are often more vulnerable to disasters due to adverse realities of socio-economic and political institutions. Women belonging to the PEP strata are even at a higher risk of fatal, non-fatal injuries and even death. Lack of access to cash income, limited mobility, lower participation in household decision making, poor access to public and private services along with their primary role as 'caregivers' in the households often lead them to stay behind at the onset of a disaster. The program is continuously working at the household and community levels to create an enabling environment for women including men engagement in this



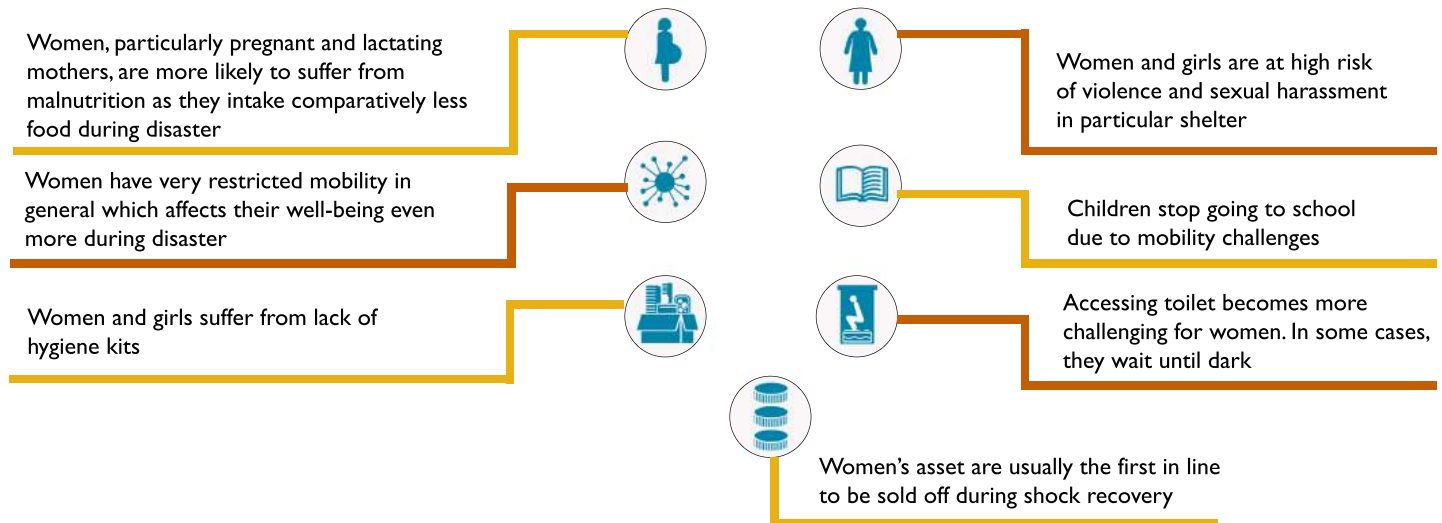
aspect. Sahab Mia from Kachhima village said, "My wife is pregnant and always I help her in domestic works like carrying water, washing cloth including day-time rest, timely feeding of nutritious food. I also ensured regular checkups for her." Compared to women, men in these communities remain well-informed due to their frequent mobility in public places whereas early warning messages often fail to reach the female members in the family. This gender disparity deeply impacts the overall resilience capacity of the households, as it restricts the proper participation of women in decision making and also in the disaster preparedness process. Over the last three years, SHOUHARDO III strengthened its effort to increase access to early warning information of the PEP households. The PMTS findings and field observations have revealed that in order to prepare for cold waves and fog, the community took measures like repairing livestock and poultry sheds for better protection and taking advanced steps to prepare for saving crops, as well as using warm clothes, hot food, and shoes to ensure that the children do not fall ill during cold waves in the winter.

Community Risk Assessment (CRA)

SHOUHARDO III's resilience approach involves increasing knowledge of households and communities about different types of natural hazards and idiosyncratic shocks and enabling the community to collectively plan for, mitigate and respond. The program mobilized the community to complete the CRA following a CRA guideline, through which the community can take part in identifying risks that disproportionately affect women, girls, elders and differently abled people.

Women Empowerment and Resilience Capacity Building in SHOUHARDO III

The post-disaster recovery phase puts these marginally disadvantaged women into even higher risk of gender-based violence. Women and adolescent girls often fall victim to sexual harassment in shelters and camps for displaced people. This discourages them to move to the shelters during the time of disaster. The Post-disaster impacts also exacerbate the cases of domestic violence, forced and early marriages. The Community Risk Assessment (CRA) exercise, implemented by SHOUHARDO III, has revealed similar findings about specific barriers faced by women and girls in the *Haor* and *Char* area. These include the following:




In an attempt to mitigate these issues, the program has already taken a number of steps. To facilitate the well-being of women during disaster and recovery period and ensure the integration of women's voice in community development, the program has advocated the government for 50 percent of the Union Disaster Volunteers (UDVs) to be women. The program has further strengthened women's participation by facilitating the selection of woman leaders at the community level and by enabling them to raise issues in line with different gender needs at Union Parishad level. To support this initiative, 50 percent of VDC in SHOUHARDO III is comprised of women. Furthermore, women solidarity groups such as EKATA has improved women's agency in decision making in the household and the women leaders in EKATA group are also empowered to maintain liaison with Government service providers.



During its third year of implementation, the program introduced the concept of male champions to support the transformation of communities for embracing and supporting women's empowerment and addressing harmful social norms such as gender-based violence. These included activities such as couple's dialogue, men's forum and tea shop talks to reinforce messages on ending patriarchy, addressing unequal power relations and highlighting the benefits of women empowerment.

This way, SHOUHARDO III is actively working towards giving special attention to address women and girls issue in preparing risk reduction and contingency planning and ensuring their well-being in general.





Maleka, the market savvy entrepreneur in Bangladesh

“It’s not easy to fool me with a lower price than the market price. My *chais* are of good quality so I’ll only sell them at the best price”

-Maleka

In Bangladesh, women’s participation in the labor force and production besides traditional household chores has remained low due to the socio-economic barrier. The female labor force participation rate is only 35.6%. Maleka, one of those women who struggled to earn a living in this context, is 43 years old and lives in Alamshree village, Netrakona District. When SHOUHARDO III staff stepped into her household Maleka was haggling over the price of *chai** with a buyer. After the buyer left, she carefully recounted the money from the sale and quipped, “It’s not easy to fool me with a lower price than the market price. My *chais* are of good quality so I’ll only sell them at the best price”. She then narrated her story of change.

She was married to Abdur Rashid, a disabled man, at the age of 26. Her husband had two sons and a daughter with his first wife, who he had lost. He also owned land, which Maleka felt would help to provide her a better life. Gradually, they became parents of five children. However, not long into her marriage, she realized the harsh reality of running a family of seven members with the minimal and irregular income that came from the very light work that her husband was able to manage. Soon the sons (from her husband’s previous marriage) also moved out and Abdur Rashid’s expectation of living on their income faded away.

Although their family expenditure went down as there was less mouth to feed, their hardship continued. Abdur Rashid’s physical condition was deteriorating and the medical expenditures went high. To keep up with the family expenditures, Maleka yearned for an opportunity for a stable income that would ensure education for her two children, but everything she explored, including working as a housemaid in the neighboring houses, only yielded enough for basic survival (approximately \$48 per month).

As a newly registered participant CARE Bangladesh’s SHOUHARDO III program, in 2016, she received training on *chai* making

accompanied by a \$37 USD cash grant. Maleka used this money to buy raw materials and started making *chai*. She did not just wait for buyers but managed to be aware of prevailing market prices and needs through her contacts. The Market Facilitator from the program helps her to find new contacts in the market. It was not long before buyers started gathering around her house to buy *chai*, and Maleka could feel her life slowly turning around. She currently produces approximately 30 *chais* per month which brings in about \$105 USD and as much as \$250 USD per month during peak monsoon season. The *chai* business has helped Maleka to break out of extreme poverty with three meals a day and her children enrolled and attending school. Maleka and her family’s future started to look bright,

she has begun investing her earnings in improving her house and aspires to have a shop of her own one day where her husband can also work.

Maleka is one of the SHOUHARDO III’s program participants, funded by the USAID, who receives cash inputs and off-farm income generating training. On its third year of implementation, the program continues to lift Poor and Extreme Poor (PEP) like her out of poverty.

“If people like me and my husband can receive vocational training and some financial support, we can make lasting changes in our lives, no matter how hard the circumstances are.”

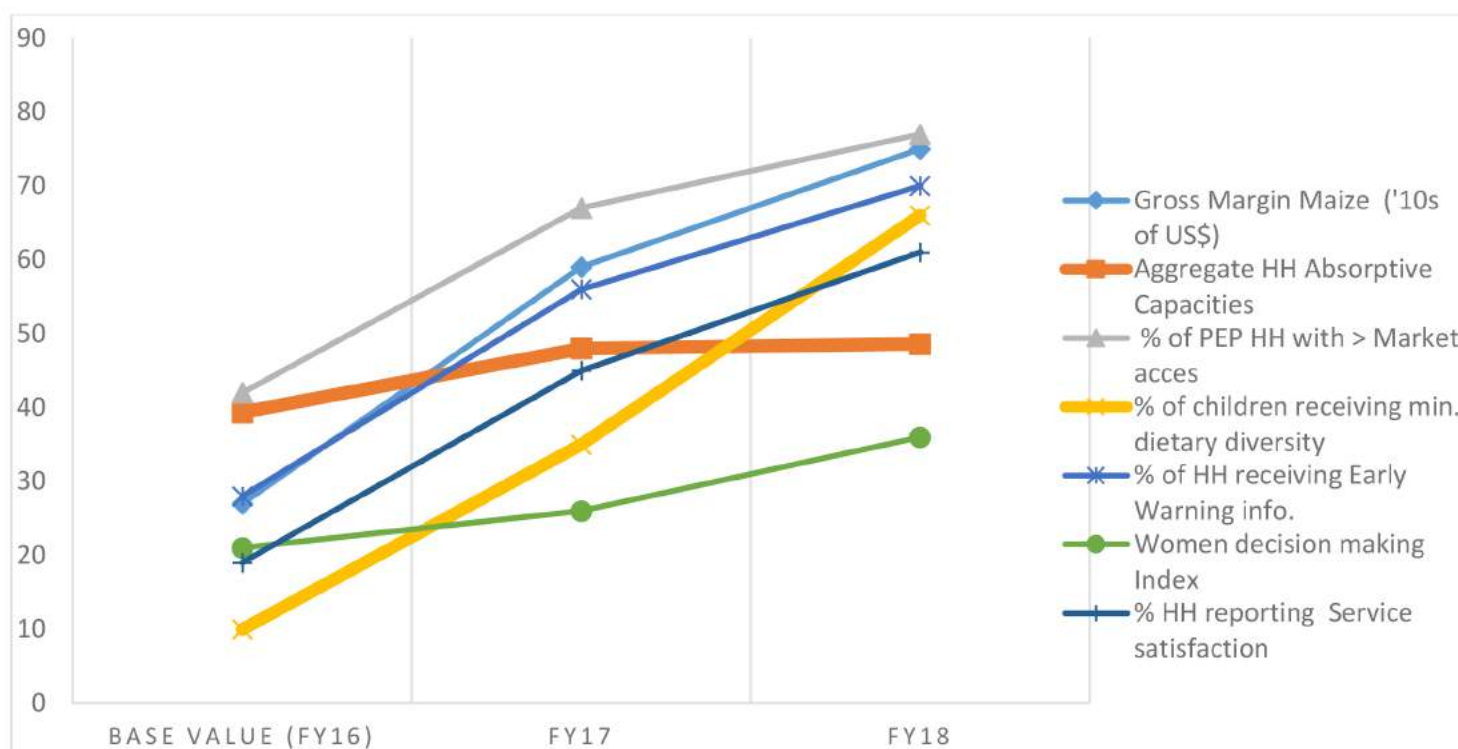


Maleka selling her *chai* to buyer

*A fish capturing tool used locally, made by bamboo



Comparative Progress until FY 18



Source: Beneficiary Based Sample Survey (BBSS) and Longitudinal Study (FLAIRb)

The graph shows an upward trend in the results against a number of indicators including gross margin maize, market access, women's decision making an index, availability of early warning information which all hold a positive relationship with food security and resilience capacity building. The fact that most households did not go below FY17 spike indicates that the results will very likely sustain at the same level or keep going upwards at a slower rate. For farmers, for example, an upward trend in gross margin means they have continued to invest and are producing more and getting better prices. It is important to note that women decision

making rose faster in FY18 compared to FY17, which is a slow picking area reliant on incomes, services and supportive skills and knowledge to be in place. The program expects it to keep up the rapid upward trend in FY19. The indicator of absorptive capacities, however, seems to have flattened out owing to the shocks (floods in July/August) in 2017. However, as the households benefit from the increased production and income opportunities in the last year it is expected that they will continue to enhance this capacity.

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