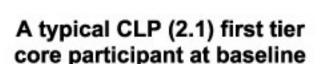
Reducing Enforce Property on the Reserve Francis of South West Banglio Sch



The story of Josna

Background

As a core participant of CLP 2.1 Josna received a cow during the first phase of the CLP2 Asset Transfer Project (ATP). This is the first cohort of six, which will gradually rollout CLP's package of support to core participating households between 2010 and 2016.

The Story of Josna

Josna (35) and her husband Shah Ali (45) have lived on the char Jatindranarayan (Upazilla-Phulbari, District-Kurigram) for more than a year and have spent the last 8 months on the land that they currently reside on. Although they do not own the land, they do not have to pay to live there. The household consists of 5 members, Josna, her husband, her son Joynal (19) and her twin daughters, Shahida (14) and Shahera (14). One of Josna's daughters married 5 months ago, but as the household couldn't pay the full dowry promised, the daughter remains living with Josna rather than with her new husband. Josna's husband and son are the household income earners, with her husband as a day labourer and her son working as an agricultural day labourer. The room that they live in has a one wooden box, two chairs, one bed, pillows and a blanket. The house has two rooms made by tin and one kitchen made by Chatai (thin bamboo shed).

Socio-economic Status

- The household has a latrine, however it is not good and whilst the household members plan to make their own, they currently use other neighbouring households' latrines.
- The household has its own tubewell.
- During the last flood (2007), the floor of the house was submerged under water. Since then the household has been raised on a plinth by CLP and the family is quite confident to remain there during floods.
- The household own 930 Taka of assets, in the form of 1 bed, 1 blanket and chairs, 1 clothes stand and jewellery (excluding poultry and domestic animals).
- In May 2010 the household earned 2100 Taka and received 300 Taka stipend from CLP. During that month the household spent 2359 taka on health, education, clothes, food and firewood. The household had no savings.

In May 2010 Josna received a cow costing 15, 000 Taka from CLP and also invested in another cow through shared ownership. Josna has chickens, a CLP model poultry house and a homestead garden. Josna earned 50 Taka by selling vegetables from her homestead garden between May and September 2010.



Josna in front of her house

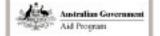
Nutritional Status

- Josna has a BMI* of 15.3 which means that she is suffering from Chronic Energy Deficiency (CED), as the normal BMI is 18.5+.
- Her haemoglobin level is 126 g/l, indicating that she is not suffering from anaemia**.
- The asset transfer baseline survey found that the household members regularly eat rice, potato, oil & leafy vegetables 4 days a week and pulses and beans at least once a week. Before CLP they had no vegetable garden and had to buy all their vegetables, however for the last four months they have been consuming vegetables from their homestead garden.
- At baseline the household members frequently experienced a shortage of food and coped with this by eating less frequently for about 5 days a week and daily consuming an insufficient quantity of food. Before the CLP operations began in their area, Josna's household had to buy food on credit.
- During times of food shortage, Josna eats less than usual, as do her daughters. She thinks that males need more food than females, as "they need strength for heavy work in the field".
- Body Mass Index (BMI): Calculated as weight (kg) divided by height (m²).
- **anaemia is an iron deficiency, measured from the haemoglobin levels in a blood sample (grams per litre).











Josna said: "Now we are able to take more food than before but we are not able to buy eggs or milk frequently, as the price is beyond our capacity. We shall be able to buy and take those when our cows start giving milk" During the last week the family ate eggs only once and was unable to buy more.

Empowerment Status

- The household knows how to access and have accessed primary education and allowance services, government and NGO health workers. The household does not know about the services such as private higher education, birth and death registrations, Government Vulnerable Group Development (VGD) and Vulnerable Group Feeding (VGF) cards or disability allowance.
- The household has no group membership in any kind of social group.
- In the household, Josna and her husband make some economic and non economic decisions jointly such as loans to pay for clothes, small household assets, education expenses for children and the marriage of their children. Josna takes decisions alone regarding the purchase of non-food items for the household members but her husband makes decisions alone regarding the use of savings or loan money, large household assets, use of contraceptives and when to have a children.
- Josna is not confident to talk with people outside the household or village, to go outside the village, to go to a doctor or hospital, to take a loan or participate in a village shalish*. She has no confidence in taking large economic decisions alone or influencing her husband regarding these and would not be confident to take care of her family alone if her husband becomes sick, dies or leaves her. She is quite confident to take small economic decisions and take action against violence or abuse from people outside the household.
- Josna feels 'very much respected' by her husband and her family-in-law. She and her household feel that they are 'quite respected' within both the community and the family.
- * Shalish is an informal village level judicial system in which village elders and the concerned parties gather to resolve local disputes.



Josna with her husband.

Regarding decision making, Josna said "If I say no to anything then my husband will listen, but I don't think he has made any wrong decisions, so I have never said anything. If I didn't accept the CLP cow that he brought then I know my husband would return it and bring another one." They expect to receive a dowry when their son marries in the future, as "we paid dowry for our daughter and will demand dowry for our son. This is how marriage happens."

In her future plan, Josna said that they will sell the cow after it gives birth to two calves and with that money, they will pay the outstanding money for their daughter's marriage. They will rear the calves to make them bigger and with the sale price they will buy another cow. "By this way we will try to live a better life"

Tajmary Akter Intern, Innovation Monitoring and Learning Division

This case study is the first in a series of longitudinal case studies, which will follow the same households' progress under CLP2 until 2016. The information draws upon baseline data collected in April/ May 2010, in addition to an interview conducted in September 2010. The interview took place shortly after the first asset transfer and the commencement of CLP activities.









