

## Fishermen and fish vendors in Teknaf

*They feel more confident and independent after receiving the livelihood support. They were happy to inform us about their increased income as a result of the support. They are using the money for expanding, diversifying and protecting their livelihood. They reported that their improved livelihood is also bringing positive change in other aspects of their lives such as access to healthcare, adequate food and ability to pay off debt.*

### Introduction

The Bangladesh Red Crescent Society (BDRCS) in partnership with the British Red Cross (BRC) have been working together to support community resilience through the Vulnerability to Resilience (V2R) programme since 2012 in various locations across the country. The V2R model follows the IFRC Framework for Community Resilience, and focuses primarily on DRR and disaster preparedness, livelihoods, and WASH. For Phase 2, the V2R project has implemented development activities in 10 communities across the Teknaf sub-district of Cox's Bazar since 2019, of which some 1,700 families are supported with conditional cash grants. In December 2022, we carried out four focus group discussions with the targeted communities who are in fishing industry to understand the changes to their lives after receiving the cash assistance.



*Dry fish producer in Camp para Jalia para. Source: BDRCS.*

### Content

#### *Increased income and business capital*

Fishermen who are catchers and traders have higher average income than cultivators (fish, shrimp and crab) in the northern part of the catchment area. Previously, fishermen earned BDT 10,000<sup>1</sup> on average each month whereas the cultivators earned only BDT 6,000. However, the fish cultivation projects produce larger lumpsum income at the end of the project cycle (yearly), ranges from BDT 100,000-150,000 for an investors' group of 4-5 members – whereby each member takes home around BDT 20,000.

Six months after receiving the cash assistance, both groups saw an increased in their average income – fishermen earn BDT 13,000 and cultivators earn BDT 11,000. Although the cultivators are still

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<sup>1</sup> BDT 10,000 is equivalent to USD 94 or GBP 78.



earning lesser than those catching or trading fish, the increase for them is nearly double. Fish/shrimp/crab cultivation is an investment-based business, and the cash assistance added as capital to their investment for expansion, hence with a higher return at the end of the cultivation cycle. Prior to the cash assistance, women in fishery had to borrow money from their relatives to start their business which can be a burden for them and their relatives. Women who produce dried fish reported earning BDT 35,000 monthly, but this income is only for five months in a year as they cannot produce dried fish during rainy season.

They are also seeing an increase in their capital. Fishermen (catchers and traders) said their capital has increased more than double after 6 months of receiving the cash assistance, while the cultivators' capital has increased more than 80%.

Generally, the fishery products are sold in the local markets in Teknaf, in the camp areas and in other adjacent markets. The fish are mostly sold in the local markets like Whykong, Court Bazar, Palongkhali. The shrimps are sold in markets like Ukhiya, Court Bazar, Palongkhali, and local retail market. Large shrimp traders also collect the shrimps from them to sell in Cox's Bazar, Chittagong, Dhaka and for export. The crabs are sold in market like Ulobonia and Court Bazar, and the larger sized crabs are purchased by traders for export.

Meanwhile, some beneficiaries said that their wives do home vegetable gardening as supplementary income to feed their family. The income varies from BDT 5,000 to BDT 7,000.

### *Improved knowledge of managing their finances and risks*

Along with the cash assistance, they received capacity building in financial planning and management. They learned about profit and loss and ways to manage their risks and expenses. They could mitigate their risks such as being alert of natural disasters, being informed of market condition, preparing for low fishing season. While for cultivation projects, they increased the height of the boundary wall during heavy rain and changed the water in the pond regularly to prevent toxicity and disease. They could make informed decisions based on recorded transactions.

When asked about their perception of business development plan, only few remembered the process. They come from traditional occupation and generally do not change profession. Hence preparing and using business development plan<sup>2</sup> is new to them. One said he was planning to do poultry business but later opted for fish trading which he believes to be a safer and familiar option. Some like the shrimp and crab cultivators were more receptive to diversification via the business plan when they invested in the paddy cultivation.

They maintain the cashbook either by themselves or supported support from their family members or the Community Organizers. They are comfortable and confident in maintaining the cashbook and do not feel burdened by this new task.

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<sup>2</sup> Business development plan elaborates on how they are planning to run, expand and maintain their new/current business, the identified business risks and the measure to protect against shock and disaster related risks.

With the cash assistance, the fishermen purchased fishing net, basket and other equipment for them to work more efficiently. These items are mostly available in Teknaf. The fish cultivators travelled to Cox's Bazar to purchase trout from the hatcheries, while the crab cultivators collected their crabs mostly from the nearby canals or Naaf river.

Those who received skill development training, they learned for the first time about market assessment and livelihood protection. Those involved in dry fish business were informed of the harmful effect of using preservative chemicals in fish production. This has helped to protect and enhance their businesses.

They feel more confident and independent with the livelihood support. This is particularly so for those who can start their own business or have their own livelihood equipment. They also expressed that they feel more respected by their family, peers and local cooperative/association.

Before the cash assistance, some worked as daily labor and some had no income due to damaged fish net or boat. Their life was tough. Now, they earn regularly and can have fish and vegetable in their daily intake. They can afford to purchase meat at least once a week or twice a month. They reported an increase in protein intake. With the increase income, they can start saving, repay debt, pay for house or fish nets repair and education. Their children education is no longer interrupted as they have enough for school fees. Furthermore, they can now afford to purchase medicines when they needed.



*A beneficiary repairing his fishing boat repairing in Camp para Jalia para. Source: BDRCS.*

They said the overall family's health, relationship and bonding has improved, as they have extra money for gift, jewellery, new clothes and pocket money for their wives and children. They also said they have gained respect from their family and relatives as they can now support and lend them money when needed. This has resulted in fewer family friction and argument. The project has also influenced them in being more willing to listen to the opinions of their wives or other female family members.

They appreciated the community-level consultation and transparent beneficiary selection process. This ensures there is hardly any disputes in the community. The community organizers (CO), community disaster management committee (CDMC) and project staff are always available to resolve any issues.

When asked about what would happen if they did not receive the livelihood support, all of them said they would likely continue doing what they are doing but it will be more challenging for them. Some would need to borrow money from family and friends to start or expand their business. Without



additional support, some said it will be tough for them to improve their current condition. Alternatively, they will take up other jobs according to their skills such as Tomtom<sup>3</sup> driver, home repair, masonry and daily labor, to supplement their income. The fish cultivators are likely to shift to full-time paddy cultivation and fish trading/catching.

### *Access to basic services*

The cultivators usually visit the hatcheries in Cox's Bazar to purchase the shrimp and trout and receive services like cultivation-related training and technical advice.

They are aware of where they can apply for national identity card (NID) and birth certificate. They learned about some public services during government campaign in the community. They have heard of the services offered by the fishery office such as skill development training, application for fishermen card and loan, but only one of them had obtained his fishermen card. Most public services are in Teknaf which is about 15km away from Shahporir Dwip.

They prefer to borrow money from family and friends to start or expand their business. They are aware of institutional loan and will only borrow from bank if they need a large loan but are aware of the high interest charges. One beneficiary took a loan of BDT 50,000 from the Krishi Bank located in Nhila union to purchase land for fish farming and he repaid it on time. They heard that some have taken loan from the BRAC and the Association for Social Advancement (ASA) whereby the application requirements are more favourable to them.

## **Lessons learned**

The values generated by the project's interventions are beyond improving and protecting their livelihoods. We recognised that the achievements are only possible by reinforcing the knowledge within communities, through awareness raising and financial education activities. Having proactive community engagement activity such as courtyard sessions and via the community organizers is critical for addressing barriers faced by the community and for ensuring the support is holistic and appropriate to their context and capacity. This case study highlighted that the importance of understanding the impact of cash assistance on the overall wellbeing of the beneficiary and their community. In 2023, BRC in collaboration with the BDRCS and the International Committee of Red Cross (ICRC) will be implementing a pilot to define wellbeing with the community and to develop a measurement to capture CVA wellbeing.

## **Contact information**

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<sup>3</sup> A Tomtom is a locally built small vehicle powered by motorbike and is used for transporting people and goods.