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## Introduction

When I began writing my paper for the 2007 World Food Prize Symposium little did I know it would lead me to Dhaka, Bangladesh and the experience of a lifetime.

My adventure all started with the International Baccalaureate Extended Essay. The 4,000 word essay seemed like a daunting task, but I soon realized the great opportunity to channel my interest in international development into an independent research project. I was then presented with the opportunity to submit my essay to the World Food Prize Youth Institute and in October 2007 I attended the World Food Prize Symposium in Des Moines, Iowa. By conducting extensive research and attending the Symposium, I was exposed to the difficulties of insuring food security and alleviating global poverty.

After attending the Youth Institute and learning about the experiences of the 2007 Borlaug-Ruan interns, I was anxious to apply in hopes of having my own exposure to international development and the opportunity to conduct a research project. In my application, I indicated I was most interested in the social sciences and economics. Therefore, I was elated to learn I would be working in Bangladesh for BRAC, the largest NGO in the world.

Before leaving, I read a lot about BRAC and Bangladesh. I was amazed by BRAC's program. It was obvious why BRAC is the largest NGO. It addresses every facet of poverty: education, health, legal awareness, training, micro-finance, and so much more. I was excited to arrive and see their work first-hand. However, prior to my arrival I was quite skeptical about development. During my two-year IB Economics course, I read and studied the failures of development in detail. I was expecting to observe many of the same problems with BRAC such as top-down approaches, lack of communication, and lack of accountability. It turns out a development agency can be highly effective and efficient! I have been extremely impressed by BRAC and how it conducts its many programs.

Of course, no book or website could prepare me for Bangladesh's culture. I am living in a completely different world. Being my first time in South Asia, I was in for quite a culture shock when I stepped out of the airport. Immediately, I was assaulted by the 100% humidity. Soon my driver located me and warmly welcomed me to Bangladesh. From the moment I stepped off the plane, every Bangladeshi has treated me kindly. The people are kind, hospitable, and constantly worried I am not eating enough if I don't take three heaping servings of rice. They were exceedingly patient as I made my initial attempts to eat with my hands, losing most of my rice in the process. And I must say now that I am proficient in this eating style and will be sad to abandon it when I return home.

During my two months here I have observed and experienced so many things. One of my favorites is to simply walk around Dhaka or take a rickshaw in order to see the daily goings on of the city. People crowd the sidewalks and tiny shops line the major streets, selling anything you could imagine. The driving is unbelievable. Everyone just honks and goes and every five minutes or less you just hardly miss another car, rickshaw, or person. My driving would not even make it out of the BRAC Center parking lot. The city is always bustling as its population of 12 million people. Most of them are migrants from rural areas and are engaged in informal sector such as pulling rickshaws, mini-scale retail trade or laborers in the

booming garments industry. Hard-working Bangladeshis travel from place to place, to open every business possible.

Although there does not seem to be a quiet place in the capital city, the rural areas provide quite a contrast. Traveling out of Dhaka for the first time was very surprising. Before leaving the United States, Bangladesh's huge and still growing population was a frequent topic of conversation. Although the villages seem crowded with many small homes the countryside consists of sprawling green fields. With the immense amounts of rain Bangladesh receives, everything is green and absolutely beautiful. As I watched the fields go by from the van window, I observed the people working hard cutting rice and caring for their crops using traditional non-mechanized methods. It is easy to forget that the life that looks simple and beautiful to an outsider is in fact grueling and impoverished.

The hardest part of my trip was being surrounded by poverty. The minute I left the airport it became a constant in my life. I went from my comfortable life where I rarely caught a glimpse of poverty to seeing poverty at every corner in the form of young children, disabled adults, and old women. Sitting in an air-conditioned car and watching as woman press their babies against one window while a child leads a blind family member to beg at the other window is heartbreaking. They all make the same motion with their hands, moving them towards their lips signaling hunger. Turning my eyes away and pretending not to see was always difficult, but they were everywhere—every intersection, every sidewalk, everywhere.

## **Internship Overview**

My Borlaug-Ruan Internship took place from June 5, 2008 to August 4, 2008. The first two weeks were spent reading World Bank and BRAC publications in order to familiarize myself with poverty in general, BRAC as an organization, and the specifics of the “Challenging the Frontiers of Poverty Reduction-Targeting the Ultra Poor Program.” At the end of the third week, I developed the questionnaire for field research. The five-page questionnaire contained questions covering general information, history, health, social awareness, food consumption habits, etc. Although much of the questionnaire was common, certain questions were specific to new or graduated beneficiaries. After completion of the questionnaire, I traveled to the district of Rangpur in Northwest Bangladesh to conduct interviews. My week in Rangpur was spent learning about TUP in depth, seeing the various aspects of the program first-hand, and conducting fifteen interviews of new and graduated beneficiaries. After returning from Rangpur, I spent two days in the Korail slums conducting additional interviews. By meeting with women who migrated to Korail from rural areas, I was able to evaluate migration as another method of rising out of ultra-poverty. The final weeks of my internship were spent writing case studies and analyzing my research results.

## Bangladesh

The history Bangladesh has encompassed turmoil and peace, cultural magnificence and destructive warfare. In 1947, with the departure of the British, Bangladesh became part of Pakistan; however, the two areas were separated both culturally and geographically. A civil war took place in 1971, which led to the independence of Bangladesh and Sheikh Mujibur Rahman became the first president (“World Data: Bangladesh” 1). Rahman and many of his successors were assassinated (1). The first free election took place in 1991 however, the government continued to be plagued by political violence, which lead President Iajuddin Ahmed to cancel all elections and initiate a “caretaker government” to run the country from January 2007 until December 2008 with a pledge to curb corrupt administrative practices, and conduct a free and fair election (1).

With its unstable history, Bangladesh is plagued by immense poverty. According to recent estimates, 40 percent of its population of 144.3 million people lives under the national poverty line (“Bangladesh at a Glance” 1). This percentage has dropped considerably from 70 percent in 1973-1974 and 59 percent in 1991-1992 (1). Out of the total 30 million households, about 3 million are classified at ultra-poor. Using calorie intake as an indicator, individuals consuming less than 1600 calories a day are classified as ultra-poor and those consuming from 1600 to 2100 calories a day are considered moderately poor.

The main NGO presences in Bangladesh are BRAC, Grameen Bank, ASA, and Proshika. These large NGOs in combination with many smaller organizations provide a variety of assistance programs to the poor. Currently almost 80 percent of Bangladeshi villages have some access to microfinance and the estimated number of loan recipients is 16 million households (“CFPR-TUP Targeting Social Constraints” 15). Despite the large NGO presence and availability of microfinance loans, the population targeted by these programs typically falls right below the poverty line. The poorest portion of the population is often overlooked, unable to take advantage of or access mainstream development programs. The trend of focusing development on the moderate poor creates a huge need for programs aiming to help the ultra-poor. In 2002, BRAC started filling in this gap in development aid with its program entitled “Challenging the Frontiers of Poverty-Targeting the Ultra Poor.”

## **BRAC History**

The Bangladesh Rural Advancement Committee (BRAC), based in Bangladesh, is the world's largest NGO. Fazel Hasan Abed established BRAC in 1972 as an almost entirely donor-funded small-scale relief project ("BRAC" 1). Its initial goal was to aid returning refugees from India to re-establish their livelihoods (1). After overcoming these initial problems, it turned to more long-term goals such as focusing on the poor, the property-less, women and children.

BRAC turned its focus to microfinance to promote development for the poor along with promoting agriculture, literacy, health, family planning, and education for women. The NGO focuses on groups and individuals that might otherwise be ignored—the landless, small farmers, and women. Since 1979, BRAC has started upscaling experiences gained from a pilot project to have national level impact (1). It entered the health field by establishing the Oral Therapy Extension Program, which contributed to reduction of child and infant mortality from 285 per thousand to 75 per thousand (1). Its Rural Development Program focuses on four activities—institution building, credit operation, increasing income and employment, and providing support services. The program "Challenging the Frontiers of Poverty Reduction (CFPR)" targets the poorest of the poor who do not have the courage to take risks of accessing microfinance loans. CFPR has quickly become a model for other development projects around the world. Other BRAC activities include the Social Development, Human Rights and Legal Services Program, and the Dairy and Food project. In 2001 BRAC University was founded to educate future leaders (1).

BRAC, in addition to Bangladesh, serves the impoverished in Afghanistan, Sri Lanka, Uganda, Tanzania, and Southern Sudan. Currently, the organization employs 97,192 people, and supports roughly 100 million of the 141 million people living in Bangladesh (BRAC Annual Report 2007).

## **Vision**

BRAC's vision is "a just, enlightened, healthy, and democratic Bangladesh free from hunger, poverty, environmental degradation and all forms of exploitation based on age, sex, religion, and ethnicity" ("BRAC" 1) It seeks both poverty alleviation and the empowerment of the poor women. A major goal of the organization is to make all its programs and services sustainable, allowing it to be financially independent from donor assistance (1). BRAC realizes that many of the world's current poverty programs fail to reach the poorest—the group BRAC focuses on.

## Challenging the Frontiers of Poverty-Targeting the Ultra Poor” (CFPR-TUP)

With over a quarter of Bangladesh’s population living in extreme poverty, the need is endless as people cannot acquire ample and nutritious food, seek professional health care, or provide adequate housing for their families (“CFPR-TUP Progress Report 2006”). Since its founding in 1972, BRAC has reached over 110 million impoverished people around the world with their programs (BRAC Annual Report 1). However, despite the success of the mainstream development programs like microfinance used by BRAC, the bottom 20% of the population continued to be bypassed by aid. Those falling well below the poverty line cannot take advantage of microfinance due to the rigorous repayment structure and the high risk they pose to lenders (“CFPR-TUP Targeting Social Constraints” 15). The bottom quintile of the population suffers from malnutrition, frequent disease and illness, and poor housing. This portion of the population consists mainly of women. They are widows, elderly, abandoned, reliant on begging, and property-less.



In 2002, BRAC decided to fill this desperate gap in development assistance by starting the Challenging the Frontiers of Poverty Reduction: Targeting the Ultra Poor (CFPR-TUP). The program is highly comprehensive with four main components (“CFPR-TUP Progress Report 2006”).

### Components of CFPR-TUP

- Enterprise Development Training
- Asset Transfer
- Essential Health Care
- Social Development

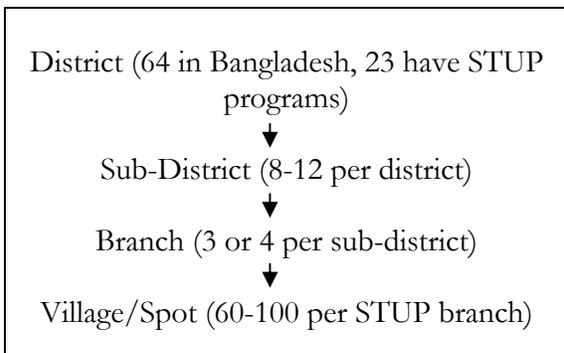
By using a holistic approach, BRAC addresses the multi-faceted problem of ultra-poverty from every angle. The two-year program provides an asset ( a cattle, two goats or a small piece of leased land for vegetable production or for raising nursery) and training on managing the asset in conjunction with creating a social safety net, legal education, social development, and confidence building (“CFPR-TUP Progress Report 2006”). CFPR-TUP is “pushing down” to target the ultra-poor and “pushing out” by addressing the many dimensions of poverty like health and legal awareness (“CFPR-TUP Progress Report 2006”). The ultimate goal is to improve households’ livelihoods by achieving positive economic and social change and bring women to the point where they are ready to participate in mainstream development activities such as joining a BRAC microfinance Village Organization (VO).

Phase 1 of the CFPR program ran from 2002 to 2006. During Phase I, 100,000 Specially Targeted Ultra Poor (STUP) households were lifted out of ultra-poverty by the program (“CFPR-TUP Progress Report 2006”). Phase II commenced in 2007 and will run to 2011. The program was expanded from 15 to 40 districts in Bangladesh. BRAC is targeting to aid 863,000 households in the next five years. As of now, there are 132,500 current and graduated beneficiaries.

The CRPF-TUP Program consists of two approaches. The Specially Targeted Ultra Poor (STUP) program is a grant-based approach and the Other Targeted Ultra Poor (OTUP) is a grant plus loan based approach. However, for the purpose of my research, only STUP will be investigated.

### TUP Area Selection

When BRAC looks to begin a new TUP program a series of steps are followed. First a sub-district is chosen according to the World Food Program map, which indicates the poorest districts in Bangladesh. The district managers are able to make educated decisions about what branches are comprised of the most potential TUP members based on knowledge acquired by the presence of other BRAC programs in that area.



Taken from personal notes

At the branch level a three-member selection team is chosen comprised of a facilitator, recorder, and organizer. These individuals are BRAC staffs who are chosen carefully because the temperament of the BRAC TUP staff is very important due to the vulnerability and low confidence of TUP members.

### Participatory Rural Appraisal (PRA) Meeting

The meeting is the first step to TUP beneficiary selection within a village. Three BRAC staff, a facilitator, a recorder, and an organizer run the meeting. The day before the meeting the staff members circulate throughout the village to invite people to the meeting. The meeting is presented as a chance for BRAC to gather information about the village with no reference to the TUP Program or asset transfer.

In the village of Niamatpui, I had the opportunity to observe a PRA meeting. I arrived to find the village already assembled in front of a house. They formed a rectangle around the BRAC staff with the women and children clearly segregated on one side. The entire village seemed happy to see us and welcomed us to sit behind the facilitator and recorder who were seated on the ground in the middle of the rectangle.





To begin the meeting the facilitator informs the assembled village members that BRAC wants to collect additional information on the wealth make-up of their community. It is then suggested that the best way to learn about Niamatpui is to make a map. Community members were invited to come forward and create the map in the dirt. Two men joined the facilitator and recorder in the middle of the group. The organizer moves among the villagers ensuring that everyone is involved and behaves. The BRAC staff and villagers

mark all roads, mosques, schools, ponds, and grocery stores with pushpins and color-coded scraps of paper. Starting in one corner of the map the villagers and BRAC staff start marking houses serially. With the placement of each house marker, three questions are asked of the assembled villagers. The questions are the name of the head of household, the name of the father of the head of household, and the profession of the head of household. This information is recorded in a large ledger and on a small card.

BRAC employs participatory development techniques to ensure accuracy and community involvement. As households are marked and identified, the whole group is solicited, not just the two villagers who are physically helping with the mapping. The participatory techniques are used throughout the meeting as it progresses from location mapping to social mapping and wealth ranking. Personally I thought the most impressive aspect of the meeting was the women's involvement. They were physically segregated but certainly not silent.

Once all 87 households in the village of Niamtpui were marked, the wealth ranking commenced. The facilitator explains that BRAC would like to know more about each household. One by one, each card is held up and the name presented. The community is asked, "What group should this household go in?" and they respond correspondingly. "They are rich," "They are poor," "They are ultra-poor," etc. There are five possible categories for each household to be classified into: rich, middle-class, lower-middle class, poor, and ultra-poor. Once again the facilitator involved the whole village and verified the information about each family with four or five groups, including the women.



After the 87 household cards were grouped into the five categories, the facilitator held up each pile and asked, "Why are they in this group?" The whole community responds "They have a cow," "They have nothing" "They have a cell-phone." The recorder writes down all their responses. Through this step the community is creating their own standards. The community, not BRAC, defines who is ultra-poor.

One of the most important aspects is the creation of a community standard because different areas and villages of Bangladesh vary in living standard and price level. . BRAC recognizes there is no definitive standard for poverty, which is apparent in the TUP structure. The approach used in TUP is very much bottom-up development not top-down. Everything comes from the village level.

In the village of Niamtpui wealth was qualified as follows:

- Rich with access to the following assets:
  - Land over 5 acres
  - House with brick and cement structure
  - Children studying
  - Durable assets
  - Motorcycle
  - Hire labor
  
- Middle-class
  - 3-5 acres of land
  - Tin house
  - Mobile cell phone
  - Water pump
  - Children studying
  - Hire labor
  
- Lower-middle class
  - 1-3 acres of land
  - House constructed with mud
  - Goat & cow
  - Work by themselves
  - Engage in share cropping tenancy
  - Get loan from NGO
  
- Poor
  - 5-30 decimals of land (.05-.3 acres)
  - Sell labor
  - Work in garment factories
  - Rent rickshaw or rickshaw van
  - Sell labor in rice mill or other agro-processing activities
  - Can obtain NGO loans
  - Small businesses
  - Share cropper
  - Cycle repair shop
  
- Ultra-Poor (biggest stack of cards)
  - Children don't go to school
  - Don't have homestead land

- Do not take NGO loans
- Sell labor
- Can't purchase clothing
- Don't have good house for living
- Can't eat 3 times a day
- Some have 1-5 decimals (.01-.05 acres) of land
- Most don't have a male-member who can earn
- Some depend on begging
- Widow/divorced/separated

I was very impressed by the PRA session. Taking about three hours, the meeting seemed efficient and well planned. The organizer, who was female, circulated through the crowd maintaining attention and ensuring everyone had a voice. The village was very engaged by the meeting. Although I served as a distraction, after a while the stares subsided and the villagers seemed to give their undivided attention to the BRAC staff.

Variables	PRA defined ultra poor
% widows	20%
% divorced/abandoned	8%
% with school age children working	12%
% without cultivable land	90%
% owning homestead land	56%
% with no other asset besides house	46%

CFPR Working Paper Series No. 2

### Ultra-Poor Selection

The day following the PRA session the BRAC staff visits the households identified as poor and ultra-poor by the community. For each household, a questionnaire is filled out. Questions include but are not limited to family composition, income sources, household assets, involvement with other NGOs, outstanding loans, and health. Using the collected survey information, the staff identifies households that qualify as ultra-poor according to the community standard and basic BRAC requirements. The next day the area supervisor visits the households identified as ultra-poor to verify their wealth standing. Instead of re-interviewing the family, the supervisor triangulates by asking neighbors and other community members about the family's assets, income, and living standard. By going about TUP selection in this manner, BRAC is insuring reliability. A household can hide a cow from the interviewer but the neighbors will know about it.

STUP Qualification
Members are selected from households that meet at least three of the five following criteria. <ul style="list-style-type: none"> <li>○ The household is dependent upon female domestic work or begging.</li> <li>○ Ownership of less than 10 decimals (.1 acre) of land.</li> <li>○ No male adult member in the household.</li> <li>○ Children of school going age have to take paid work.</li> <li>○ No productive assets in the household.</li> </ul>

BRAC 2007 Annual Report

## Enterprise Selection

After the ultra-poor selection the Project Organizer (PO) for the village starts enterprise selection. The PO is typically the facilitator, recorder, or organizer who is already familiar with the village and people. The same PO will work with the beneficiaries for two years to build trust and be the one best suited to address specific needs. The PO sits down with each beneficiary individually to discuss the asset selection. The PO visits 25 to 35 households each day and after educating beneficiaries asks for their preference. Beneficiaries typically choose the assets that have the fastest income return like laying birds and goats. With 42

### Enterprise Possibilities

- Cow Rearing
- Goat Rearing
- Livestock Enterprise (1 cow, 2 goats)
- Horticulture Nursery
- Vegetable growing
- Non-farm Activities
- 4 Goats and 10 Poultry Birds
- 1 Cow and 10 Poultry Birds
- Cage Rearing

percent of beneficiaries choosing the livestock, it is the most popular asset followed by the poultry and livestock asset. After the beneficiary has made their preferred selection, BRAC staff analyzes the feasibility of the choice. Enterprises like a horticulture nursery require the availability of land and the physical ability to work in the fields; therefore, it is not practicable for all. If the choice is determined unfit for the beneficiary, the PO counsels the TUP member on a better choice. Typically

there is not a problem with the beneficiary's choice and BRAC tries its best to give priority to the initial selection.

## Enterprise Development Training and Asset Transfer

After assets are chosen for each beneficiary, each recipient must attend 4 to 6 days of asset specific training. Trainees learn how to care for their animals, common animal illnesses, what to do if their animals are sick, and other important skills. The class is participatory, allowing women to ask questions and present specific problems.

Within one month of training completion the asset transfer occurs. The time between the training and transfer allows for necessary preparations like the construction of cowsheds. However, it is important that the transfer takes place soon after training to ensure beneficiaries do not forget their training. The branch manager makes the asset transfer schedule, which includes when and where assets will be purchased and when the actual transfer will occur. The purchase committee figures out how much the asset will cost and the accountant obtains the necessary funds.

During a field visit, I had the opportunity to observe a training session for livestock beneficiaries. The women had recently received their assets and had not yet received an income. They all appeared optimistic about their future incomes and lives. Several said that before TUP they had nothing and were excited to finish their training. They all indicated that they take pleasure in coming to the branch office for training. Most women have never attended school or any formal class and enjoy being a student.

The beneficiaries are told about the asset transfer on the day it will occur. Upon receiving the asset, a promise is signed. The beneficiary promises that they will not sell the asset or give the asset to someone else. They will always try and improve their life and take care of their asset. They promise to ask for help from BRAC if a problem they cannot solve arises. The promise must be signed in the presence of three witnesses. With the asset transfer, BRAC begins to provide the animal feed and vaccinations, a service that will continue for six months.



### **Continued Support**

Within a week of asset transfer, the PO visits start. Each PO covers roughly 100 beneficiaries and visits each household once a week. A weekly visiting schedule is created so that the PO visits households on the same day and at the same time each week for the duration of the two years. During this meeting the weekly stipend is distributed and savings is collected. The stipend consists of 75 taka (1.10 USD) in cash and 30 taka (.44 USD) of *dal*. The duration of the subsistence allowance depends on the asset and how soon the beneficiary can expect a regular income from the asset. For most beneficiaries this is their first experience with savings. The PO educates them on the importance of keeping some money with BRAC so that it adds up and can be used for a large asset purchase or in an emergency. Savings is done according to ability and has no set requirement. During my field experience, I found that most women save 10 taka (.15 USD) per week. They are also very reluctant to use the savings. Each week the PO teaches one of the 10 social and health issues and gradually teaches women how to write their names, a process that takes 4- 6 weeks. The PO checks on the assets and is receptive to any problems currently being faced.

In addition to the acquisition of knowledge and the monetary transfer, the meetings serve an important role in building the confidence of beneficiaries. The PO meeting is a two-way discussion between the beneficiary and organizer. This allows the beneficiary to ask any questions they might have. The meeting and teaching is done individually within each home to ensure privacy, which gives the member more confidence to ask personal questions and really get to know the PO. For many, the attention given by the PO is the first time anyone has expressed interest in their families and a willingness to help. The meetings help change the mentality of beneficiaries and raise their confidence.

## Goals and Graduation

During the initial six months, beneficiaries start to receive income from their assets but are still receiving a subsistence allowance. BRAC tries to ensure an additional income source within six months of asset transfer. This gives them the ability to diversify their assets, which BRAC highly encourages.

The following indicate graduation and VO readiness:

- Three or more income sources.
- Adequate tin-roofed home.
- Ownership of several fruit trees.
- Able to operate a microfinance loan.
- Able to consume at least two meals a day.
- Access to a safe source of drinking water.
- Have enrolled children in school (no early marriage).

After 18 months, the TUP beneficiaries receive three days of confidence training in preparation for graduation. This training includes what problems they faced in the past, how they can address future problems, a discussion of TUP case studies, and information on Village Organization (VO) formation for TUP members.



A TUP Village Organization (VO) is formed during the 18<sup>th</sup> month of the program. The VO incorporates the TUP beneficiaries into mainstream microfinance.

The objective of the program after two years is to have moved beneficiaries from below the line of ultra poverty to the line of moderate poverty, which according to the Cost of Basic Needs indicator (CBN) is indicated by a basic food expenditure of Tk 554/person/month (8.15USD) and a reasonable non-food expenditure of Tk 177/person/month (2.60 USD). After 3 or 4 years, the goal is that the TUP graduates are above the poverty line.

## Social Development and Essential Health Care

Social development and essential health care are fundamental to making the TUP program successful. Through these programs BRAC works to address ultra-poverty from all sides and ensure the successful impact of other facets of TUP.

During each weekly visit the PO teaches one of ten social and health issues. These repetitive lessons continue for the two-year duration in hopes of making the women confident enough to apply all the issues to their daily life.

### The 10 Issues:

- Social Issues
  - Marriage registration
  - Illegal dowry
  - Divorce by husband
  - Divorce by wife
  - Illegal village level justice
  - Illegal marriage before age 18
  
- Health Issues
  - Water born diseases
  - De-worming
  - Vitamin A
  - Family Planning

Before TUP, most beneficiaries cannot afford any kind of health care treatment. When faced with illness, disease, or injury, the ultra-poor often turn to spirit doctors, purchasing medicines from local stores, or do nothing. The essential health care component of the TUP program ensures that members have access to trained doctors and prescription drugs free of cost. In order to provide the necessary services, BRAC creates a linkage between the TUP program, the health infrastructure of other BRAC development programs, and government services.

In addition to the weekly PO visit, TUP beneficiaries receive regular visits from the Shasthya Shebikas who are female volunteers trained in ten common illnesses and are responsible for educating and checking up on about 265 TUP and non-TUP households. They encourage family planning, vaccination, hygiene, safe water, and sanitation.

The Shasthya Shebikas (Health Volunteers) and PO refer more serious cases to the Panel Doctor. Panel doctors are government doctors who work for about two hours for two days each week in the branch office serving around 200 TUP members. These doctors administer basic health services and write prescriptions for TUP members. If there is a more serious health problem, the panel doctor will refer the patient to the hospital. After 2 years, beneficiaries can still access the panel doctor and obtain prescriptions for a small cost.

One Shasthya Shebika from the village of Fatepure shared her story with us. She completed her training when she was about 27 and is in charge of about 150 households. She visits 15 a day and makes a small income from selling the medicines, soaps, and other health items provided to her by BRAC at a subsidized rate.



Taken from personal notes

## **Human Rights and Legal Services**

The human rights and legal services provided by BRAC serve to educate both TUP and non-TUP households and aim to raise awareness and confidence about a variety of issues including gender equality and other legal and social issues.

The TUP branch offices provide Legal Aid Clinics to the community. Although anyone can seek advice, the small fee is waived for TUP members. This is one way BRAC links the TUP program to existing programs and resources. The PO usually recommends cases to the clinic, which is open once a week. The Legal Aid Clinic is very efficient and effective. Most cases are resolved in the office with only 10% of all cases referred to courts. The most common issues are divorce and dowry.

While visiting Fatepure, I had the opportunity to visit the Legal Aid Clinic. Five women were present and several had brought their small children. Two of the women were open to sharing their stories. The first was seeking legal aid because her husband left her to marry another woman one year ago. Now she wants child support for her two small boys. The second woman was also left by her husband for another woman. She has four children and needed aid. Her case was recently settled and now her husband gives her financial support to meet according to her and her children's needs.

## **Community Mobilization and Advocacy**

When the TUP program was launched in 2002, an immediate problem was the retaliation by the community members not receiving assets. As the TUP beneficiaries became self-sufficient and able to produce their own income, they stopped doing work for others outside their own households. The richer members of the community reacted by destroying assets, denying access to grazing land, and generally trying to undermine the TUP members' success. In 2003, soon after the problems began, BRAC addressed the problem by creating the Gram Daridro Bimochon Communities (GDBC) or Village Poverty Alleviation Committees (VPAC).

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The GDBC is composed of 9 to 11 members and is formed upon asset transfer. The Social Development PO is responsible for the GDBC formation and makes a schedule for when the GDBC will be formed. The PO motivates wealthier community members to become involved. Only those already involved with social activities may join the GDBC.

The purpose of the committee is to create a social safety net and support network for the TUP members. The committee ensures the security of assets and social justice, and mobilizes health services and other resources from the government and community for the TUP members. Common activities include ensuring tube wells and sanitary latrines and collecting bamboo for the construction of homes and animal sheds for the TUP members.

The committee serves the TUP beneficiaries for the two years they are in the program. After TUP graduation, the committee continues to operate and expands its coverage beyond TUP beneficiaries to all poor community members.



While visiting the village of Fatepure, I had the opportunity to observe a GDBC meeting. The committee in this village consisted of 11 members and was originally created to serve 24 beneficiaries organized in 2002. Since then the committee has remained relatively intact and continued to serve 2003 and 2006 beneficiaries. Upon our arrival to the meeting everyone was very gracious and welcoming. The committee members sat on benches at the front of the gathering and the TUP graduates sat on the ground

before them. The TUP graduates seemed very confident and appeared healthy and well fed. They seemed excited to introduce themselves and were very curious about their visitors. All expressed pride in their assets and wished to show us their homes and other properties. Members of the Fatepure GDBC committee included the village veterinarian, the social development PO, several farmers, a tailor, several local teachers, and former TUP members. When asked what the GDBC has done in the last 6 years, members told us they had built wells, ensured children attended school, encouraged beneficiaries to adopt family planning, mobilized vaccinations, distributed fruit trees, ensured government's safety net programs reach them, collected money for hospital visits and had given out bamboo, rope, and fences. In cases where TUP members want to purchase another asset or land, the GDBC would often send a member to accompany and assist the member with the purchase.

## **Introduction: Rangpur Case Studies**

The aim of my research project was to do an impact assessment of the STUP program by comparing new and graduated beneficiaries. In order to complete my research, I traveled to the district of Rangpur to conduct a series of fifteen interviews. The CFPR-TUP program has operated in Rangpur since 2002. From 2002 to 2006 the district totaled 14,912 beneficiaries. Interviews took place within the Pirgonj and Nazirhat branches between June 24, 2008 and June 26, 2008.

A series of consistent questions was asked of each beneficiary covering, but not limited to, family composition, history, food consumption, and health. The same baseline questions were asked of each beneficiary; however, follow-up questions varied interview to interview.

The methodology used to conduct interviews lent itself to errors and bias that must be noted. As a non-Bengali speaker, I relied completely on a translator to conduct interviews. Therefore, it cannot be assured that questions were stated in the same way during all interviews and whether translations were exact. Also, the translator was employed by BRAC and the PO was present at all interviews, which might have put pressure on interviewees to respond in a certain way. BRAC was not criticized in any way by the interviewees, which raises questions about the affect of BRAC staff presence and the reliability of data. If possible interviews were held within homes solely with the beneficiary; however, this was often impossible and interviews were held outside. In these cases, women answered personal questions in front of their community and husbands, which might have affected their answers.

The major changes that would be made in future studies would be hiring a professional translator not associated with BRAC and interviewing a larger sample. During my field visit only 15 beneficiaries were interviewed from two distinct groups—recently graduated and recently joined. It was not possible at the time to interview non-TUP community members or beneficiaries who had graduated several years ago; however, this data would be important to draw accurate conclusions.

## Pervin, New Beneficiary

When Pervin was young and living in her father's home she had a good life. There was always enough to eat and there was no need for her to work. Her father ran a small business and her mother took care of the home. Pervin was able to attend school through the third grade but she says she has forgotten everything.

Pervin's standard of living declined when, at age fifteen, she married a local man. Her husband is disabled and only has the use of one hand. He rents a rickshaw for 40 taka (.59 USD) a day and can make a daily income of about 100 taka (1.47 USD); however, due to his disability he cannot work regularly. Typically he works only 3 or 4 days a week. About three years after her marriage, Pervin gave birth to her son Parvez who is now two and a half years old. With the added burden of an additional family member, Pervin started working as a housemaid. For a day of work she receives one kg of rice or one meal.



Even with both Pervin and her husband contributing to the household income they cannot afford adequate food. They are frequently able to eat two times a day, but during weeks when Pervin's husband cannot work there is little or nothing to eat some days. Meals consist of vegetables, rice, and occasionally *dal* (*pulses*). Pervin never had the money to purchase meat, fish, or eggs.

The family lives in a small structure built on the back of Pervin's father-in-law's clay house.

Pervin's family has always been in poor health. They often feel unwell and suffer from diarrhea and dehydration. Pervin constantly suffers from a skin disease that she does not know how to treat. They can obtain water from a neighbor's tube well but their latrine is in disrepair.

In 2006 Pervin became involved with Grameen Bank. She took a small loan but was unable to repay and became a defaulter. After that no other NGO would get involved with Pervin.

With her previous experience with Grameen, Pervin was surprised when BRAC approached her about aid. She did not attend the PRA meeting in her area but was identified by her community. BRAC sent someone to complete a survey about her household and a few days later the staff informed her about the TUP Program. She says she is very happy that BRAC is giving her another chance to improve her life.

In April 2008, the Project Organizer for Pervin's village visited to discuss asset transaction. After considering the cattle rearing and livestock assets, Pervin decided on cattle rearing, which consists of two cows. Before she could receive her cows she attended training at the local BRAC office. During training, BRAC provided Pervin with a meal and allowed her to

bring her son to class. To prepare for her asset, BRAC also provided Pervin with tin to build a cow shed. On May 12, 2008 the two cows were transferred to Pervin. A little more than a month later, the cows have received their vaccinations and Pervin has not had any major problems.

Already Pervin is benefiting from the program. Food consumption has increased since Pervin started receiving the weekly cash and *dal* stipend from BRAC. Although she still cannot afford fish or meat, Pervin is cooking a greater quantity of food and the *dal* is providing additional nutrition. Pervin now knows there will be something to eat everyday.

The day of the interview, Pervin was planning to take advantage of the free health services provided by BRAC. Parvez, her son, was severely dehydrated and was referred to the Panel Doctor where Pervin planned to take him later that day. Before, she says, professional health care was unobtainable due to high cost. Instead, she would visit a local untrained doctor. The Shasthya Shebika is an important facility for Pervin. Already, she is making changes in her daily life. Before receiving the visits, Pervin and her family did not wash their hands. Now, Pervin understands the importance of hygiene and makes her husband wash his hands with soap before each meal.

The dynamics of her family are already changing. Her husband was the sole decision maker before she became a beneficiary. When she received the assets and training he realized BRAC had given her the power. Now she has a voice in all decisions and hopes to become the dominant member of the household.

As a new beneficiary, Pervin is anxious to change her life but does not have a definite plan. She is saving 10 taka (.15 USD) a week with BRAC, which she hopes to put towards a large asset purchase in the future. Once she starts receiving income from her assets she wants to buy more food, including milk and meat. Eventually, she hopes to sell four or five cows and purchase both a homestead and agricultural land with the profits. She dreams of building her own home and is determined to send her son to BRAC school and create a good life for him.

## Hasna, New Beneficiary

Hasna lived in poverty as a child but nothing like what she is experiencing now. Food was always available and her father's home was well maintained. When Hasna was 15 she was married to her husband and her life improved. Her husband was a strong man who owned his own rickshaw. On a typical day he would make 150 to 200 taka (2.21-2.94 USD) and it was not necessary for Hasna to work.



Unfortunately, Hasna's husband died unexpectedly twelve years ago from heart problems, leaving her to support their son Jahaingir who was only a baby at the time. When her son was very young, times were even harder than they are currently. She found work as a housemaid and for a full days work she receives one kg of rice or a single meal; however, this work is not regular. Hasna's son is now thirteen and has already been working to support his mother for several years. Jahaingir works as a child laborer, breaking bricks for 50 to 70 taka (.74-1.03 USD) a day. He has never attended school and Hasna has no plans to send him in the future.

Currently, there is not enough food to eat. Meals usually consist of rice and vegetables and they eat a maximum of two times a day. Although Hasna's son works regularly, before TUP there were days with nothing to eat. Hasna says she is lucky that neither she nor her son have been seriously ill or injured. Before TUP, there was no way she could afford the care of a trained professional. She would purchase medicines from local stores and visit the local spirit doctor.

In March 2008 Hasna attended the PRA meeting for her village. During this meeting BRAC collected information about the village's households and drew a map. Hasna had no idea that the meeting would ultimately lead to asset transfer. At the meeting Hasna's community identified her as ultra-poor and she was visited the following day for a survey.

After being selected as a beneficiary, Hasna attended training sessions at the local BRAC office. As a livestock beneficiary, Hasna received three days of training for cow rearing and three days for goat rearing. During the interview she shared some details about what she learned at training like how to take care of the cow, common diseases, and what to do if there are any problems.

Hasna's asset transfer occurred on April 11, 2008. BRAC has already provided immunizations for the animals and is currently providing animal feed. In addition to the asset transfer, the Project Organizer visits Hasna each week. During these meetings the PO transfers the weekly stipend, collects savings, and teaches one of ten social and health issues. The stipend allows Hasna and Jahaingir to eat two full meals a day. It is also transforming their eating habits by adding *dal* and a little fish to their diets. For the first time, Hasna is able to save. She says she will wait until she has lots of money saved with BRAC and then she will buy another asset. The essential health care services and health education are also an

important asset to Hasna. With the instruction of the PO, Hasna and her son now wash their hands before every meal and are educated on basic health issues. Hasna knows where to go for medical assistance now. Her village is near the city so health care facilities are easily accessible now that BRAC made them free.

The GDBC has already taken on an active role in Hasna's community. For the first time, local elites are acknowledging her presence and living condition. They were helpful when Hasna built her cowshed and she expressed confidence that the GDBC will be willing to help with anything in the future. One committee member lives nearby and Hasna plans to call on this member if she needs something or has a problem or concern. Unfortunately, the attitude of committee members has not translated to the whole community. Others rarely speak to Hasna and she is never invited into people's homes or to festivals and weddings.

In the next two years, Hasna hopes to transform her life. Her cow is already pregnant and she plans to sell the milk and calf at a nearby market. With the profits she wants to eat properly and repair her home. Eventually, when she has savings and sufficient income, Hasna hopes to purchase land for cultivation. Ultimately, she hopes to generate enough income so her son does not need to break bricks. She knows this is very hard labor and does not want her son to become ill or injured as a result. As a new beneficiary, Hasna is still unsure exactly how she will change her life but she is confident that she is capable of maintaining her current assets.

## Razea, New Beneficiary

Razea had a comfortable childhood. Living with her father, mother, and two siblings, Razea always had enough food. Her father made a good living so his wife and children were not required to work. Even so, Razea never attended school.



At age sixteen, Razea married her husband, who died seven years ago from a heart attack. Before he died, their family was relatively wealthy within their community. He was a strong man who worked as a truck laborer. While he was alive, Razea did not work and stayed at home as a housewife. With the death of her husband, Razea fell into ultra-poverty. She could barely support her daughter and two sons. Her daughter and oldest son have since married and moved away; however, Razea continues

to provide basic necessities for herself and her eight-year-old son. Razea works as a cook at a local restaurant where she can make 50 to 60 taka (.74-.88 USD) a day. Unfortunately this work is not regular and she can only work ten to fifteen days per month. Often, without warning, she shows up to work only to find the restaurant closed.

On days when the restaurant is closed there is little or nothing for Razea and her son to eat. There is never enough food and the meals consist of rice and a few vegetables. Occasionally, Razea's older son who pulls a rickshaw can spare some food, but he is very poor also and has a family of his own.

Razea's home is in obvious disrepair. While her husband was living they had a small home and their own land; however, when he died Razea moved back to her father's land. Her house is built onto the side of her mother's house and her older son's house is attached on the other side. Razea's mother is also a TUP beneficiary. Her older son is not involved with BRAC, but he is capable of supporting his wife and children.

Razea and her son do not have any serious health problems but often suffer from diarrhea and stomach problems. Without the support of TUP's essential health care program, she would not be able to consult a trained doctor. Local untrained doctors are available but Razea was cheated when she took her son to see one a few years ago. Currently, she does not have a sanitary latrine, but can obtain safe water from the neighbor's tube well.

In March 2008, Razea attended the PRA meeting for her village. She was identified as an ultra-poor member but had no idea that the TUP program existed. The program staff visited her home and surveyed her. They later informed her about the TUP program and helped her select the asset of one cow and ten birds. She chose this particular asset because it provides an income quickly.

Following asset selection, she attended training sessions at the BRAC office. During the four days of training, Razea learned how to care for her new asset and how to address common problems. Her assets were transferred on April 25, 2008 after she constructed the cowshed. The Project Organizer started visiting soon after asset transfer. Razea says she looks forward to his weekly visits because the PO listens to her and she can ask questions. Razea says she feels like a student and very much enjoys the lessons on social and health issues and name writing. Although, Razea enjoys being a student herself she has no plans to enroll her eight-year-old son. She says she wishes he could go to school but the admissions in their area has already closed so it is impossible.

Already, TUP is making notable changes in Razea's life. With the weekly stipend, Razea has added dal to her regular diet. Occasionally she is even able to purchase a little bit of fish or meat. She says she is glad they can eat everyday now. The health of Razea and her son have improved. She looks forward to the weekly visit from the Shasthya Shebika and both she and her son wash their hands before meals.

Razea says she feels more secure now that she knows about BRAC's free legal services. Before, if she had any problems, she went to the police station; however, she says the police are not dependable because there is lots of corruption. Razea is also aware of the GDBC recently formed in her community. She has not attended a meeting but knows they are there to help. She hopes they will change the negative attitude of the community and that people will eventually accept her and her family.

Razea is determined to make the best of her assets and training and improve her life. Her first aspiration is to eat properly. She says she knows the importance of eating good nutritious foods and would like to eat three times a day. With the income she gets from milk and a calf, Razea hopes to build a large house and purchase both a homestead and agricultural land. From chicken and egg sales, she wishes to purchase a goat. Razea says this is, "a big chance for her."

## Lovely, New Beneficiary

Lovely has always lived in extreme poverty. As a child there was rarely enough to eat and her family was continuously ill. Her father worked as a laborer and her mother begged for a living. There was never any money to send Lovely or her siblings to school. Lovely was born with only one hand and coming from a poor family she had few marriage prospects. At age 15, Lovely was forced to marry a man who had been blind since birth, causing Lovely to become even more impoverished.



Lovely supports her husband, 7-year-old son, and 3-year-old daughter. Before joining TUP, Lovely's only source of income was begging. Lovely and her husband would travel to far away villages and beg door-to-door two or three days a week. For a half-day of work they might receive 1 to 1.5 kg of rice and 15 to 20 taka (.22-.29 USD). Even Lovely's home was acquired through begging; however, the house is in obvious disrepair and she does not own the homestead land.

There is always a shortage of food in Lovely's home. She cooks once, sometimes, twice, a day depending on what has been acquired by begging. Before TUP, meals consisted solely of rice and vegetables and many days there was nothing to eat. She cannot remember the last time she consumed meat, fish, or eggs. Due to malnutrition and poor sanitation, Lovely and her family are not in good health. Her children are often sick with diarrhea, stomach problems, and skin diseases. Before TUP, if Lovely or her family needed medicine they would beg for it and none of the family members have seen a trained physician.

In March 2008, the BRAC staff visited Lovely because her community identified her as ultra-poor. They helped her select her asset of one cow and ten laying birds and enrolled her in training. She enjoyed the training she received and says she "knows so many things." She knows how to rear her cow, what diseases animals get, and where to take them if something is wrong. The asset transfer occurred on April 25, 2008 and there have been no major problems thus far.

Food consumption has significantly increased since Lovely began to receive her stipend. The family now eats dal regularly and can eat everyday; however, there is still not enough food. The panel doctor is not accessible to Lovely because the office is so far away. She says she would need her husband's help to get there which is impossible because he is blind. Lovely receives visits from her Project Organizer and Shasthya Shebika and has learned a lot. For the first time, Lovely and her family wash their hands before meals. They still do not have access to a sanitary latrine and must go in the open. She is able to collect safe drinking water from a neighbor.

Lovely's 7-year-old son is not currently enrolled in school and she has no plans to send him. She says she wishes he could attend school but it is not possible because of the expense. She

once sent him to school but the teacher sent him home because he did not pay the fee. Lovely is not aware of any of the legal services provided by BRAC and plans to go to the police if she has problems.

Due to her husband's blindness, Lovely makes all the decisions in the household. Currently, the community does not respect Lovely and neighbors rarely speak to her. They are all afraid she will come to them begging for food and money.

As of now, Lovely has no concrete plan for the future. Her main priority is to eat more but is hopeful she will be able to improve the lives of her children.

## Fatatema, Graduated Beneficiary

Fatatema led a good life as a child. Her father owned his own rickshaw, worked regularly, and made a good living. While he was working, neither Fatatema nor her mother needed to contribute to the household income. There was always enough food to eat two or three times a day and they had a good solid home. However, despite their relative prosperity, Fatatema never had the opportunity to attend school. Fatatema's life completely changed when both of her parents died unexpectedly within a short time of each other. Her father's sister adopted Fatatema, but her new family was large and did not treat her well.



When she was about 16 or 17, her uncle arranged a marriage between Fatatema and a very old man. Her husband had no source of income or property to his name and Fatatema fell immediately into ultra-poverty. The couple was barely able to get by, but their situation declined further with the birth of their first child Russel soon after the marriage. Arif, Fatatema's second son, was born three years later further depressing the family's situation. They were often in poor health and the children frequently suffered from dehydration and diarrhea. Fatatema had no way of purchasing needed medicines let alone seek professional consultation.

Since Fatatema's husband never worked, she took up work as a housemaid. For a days work she received one kg of rice for one meal. This was not enough to feed her family so she resorted to begging and relied on the charity of neighbors and family. The family consumed one meal daily consisting mainly of rice with a few vegetables. Never were they able to afford fish or meat.

After living hand-to-mouth for ten or so years, Fatatema became a part of the TUP program in March of 2006. She attended the PRA meeting held in her village and was identified as an ultra-poor member. At the time she had no idea the meeting could lead to drastic changes in her livelihood. The day after the meeting the PRA facilitator came to her home to survey her and a few days after that she was informed about the program. She says she was very excited when the opportunity arose. The government and NGOs had provided no help previously. No one ever wanted to give her access to a loan because her husband did not work.

After a discussion with her villages Project Organizer (PO), she decided to ask for one cow and two goats. She chose this asset because she needed a more immediate source of income. Before receiving the asset in April of 2006, Fatatema attended training at the local branch office. At the training she learned how to properly care for her animals and what to do if they got ill. At this point she also received pieces of tin to build a cow shed. Within a month, the assets were transferred. Fatatema was also provided with 6 months of feed for the animals.

Soon after the asset transfer, Fatatema started to receive her weekly visits from the PO. She enjoyed these meeting and got to know her PO well. At these meetings she started saving for the first time. She now has a total of 1,300 taka (19.12 USD) in savings with BRAC. Fatatema received a weekly stipend of 75 taka ( 1.10 USD) in cash and 30 taka (.44 USD) worth of *dal*. She also learned how to write her name and learned about social, legal, and health issues, which she liked because she was a student for the first time.

Fatatema said, “Everything changed” when she became a beneficiary. She went from nothing to being able to single-handedly provide for her family. With the profits from the initial asset of one cow and two goats, Fatatema has build a 9,000 taka (132.35 USD) home, purchased 7,000 taka (102.94 USD) worth of homestead land, and diversified her productive assets to two cows, two goats, and five chickens. Because of TUP Fatatema says she is more confident and has a higher standing. This allowed her to obtain a high-paying garment factory job that pays 1,600 taka (23.53 USD) a month.

Both of her children are able to attend school. Russel is in the second grade and Arif will start attending the local government school next year. Fatatema says she knows the importance of education and hopes to continue educating her children until the high school level.

The diet of Fatatema has changed completely since 2006. The initial stipend allowed her to consume *dal* and purchase a greater quantity of rice and vegetables. The immediate effect was they could eat every day. Now with the income from her assets and garment factory job, Fatatema can afford to feed her family three times a day everyday. Meals usually consist of rice, vegetables, and *dal*, but she can often afford milk, eggs, and fish. For the first time she can afford to buy non-food items like new saris and furniture.

In addition to the income sources provided by BRAC, Fatatema has taken advantage of the essential health care made free to her by the TUP Program. Currently Fatatema and her family are in good health and do not get sick like they did before the education and services from TUP. During her two years in the program, she took her sons to the panel doctor several times. As a graduate, she intends to continue seeking professional care when necessary. Her family lives in healthier conditions with a sanitary latrine and tube well obtained from the government by BRAC.

The GDBC created in Fatatema’s community has been a great resource for her and other TUP beneficiaries. The Committee collected bamboo for her cow shed and new home. When Fatatema wished to purchase homestead land, the GDBC sent a member to accompany her and help with the unfamiliar transaction. She says the GDBC has changed some of the elite’s view of the poor. They are now more willing to acknowledge their situation and are willing to help. Fatatema is glad that even as a graduate, the GDBC will be willing to help her.

Fatatema’s social standing within her community has also improved. Before everyone was afraid she would ask for money and food. Now that she has several sources of income and has improved her own life they respect her. The other women come to her for advice and

invite her to all the village events and festivals. Fatatema feels like she is an important part of her community and enjoys having friends and acquaintances outside of her family.

In the future Fatatema hopes to further improve her life. After graduation she took out a loan for 5,000 taka (73.53 USD), which she used to build her home. Once she has repaid her initial loan, Fatatema plans to take out another for the purchase of agricultural land. She plans to continue raising and selling livestock and also put that money towards land purchase. She wants to build a good life for both of her sons, educate them, and ensure they never fall into ultra-poverty.

Fatatema says she is confident that she can continue improving her life. BRAC has given her the skills to become successful and she is very happy for the opportunity that was provided to her. She is confident and determined to achieve her goals.

## **Kachuani, Graduated Beneficiary**

As a child Kachuani lived above the poverty line. Her father ran a small grocery business, which provided three good meals for his family each day. Although she was never required to work while living in her father's home, her parents did not feel education was important for Kachuani. Consequently, she never attended school.

When she was 18 or 19, Kachuani married a man who was unable to work properly. She went from a relatively comfortable life to being ultra-poor. Her husband worked occasionally as a fisherman. When working, he would make 20 to 100 taka (.29–1.47 USD) a day; however, his employment was very seasonal as he could go for fishing only during the rainy season. Within a year of her marriage,



Kachuani gave birth to her son followed by a daughter four years later, and a son two years after that. The more children Kachuani had the harder their lives became. She began to work as a housemaid for one kg of rice a day.

With the combined incomes of Kachuani and her husband she was barely able to feed her family of five once a day. These meals consisted solely of rice and a few vegetables. Too often, there were days without anything to eat. Due to malnutrition and unsanitary living conditions, Kachuani's family was constantly facing health problems they could not afford to treat like dehydration, diarrhea, and skin diseases.

In May 2006, Kachuani attended the PRA meeting held in her village. At the time she had never heard of TUP and was unsuspecting that the meeting could lead to a new life for her family. After the meeting at which she was identified as ultra-poor, the BRAC staff visited her home to conduct a survey. She was then selected and informed about the program. After being presented with the options, Kachuani chose the horticulture nursery asset. She chose the nursery because she had observed and occasionally worked in other people's nurseries. She says she had always wanted her own.

After asset selection, Kachuani attended several days of training at the BRAC office. During this training she learned how to grow many different species of trees, how to cultivate the land and take care of plants, and many other useful pieces of information. Her class was very small and she enjoyed being a student and asking questions.

Within a month, BRAC acquired the necessary land for Kachuani and began transferring the many assets required for her nursery. The original asset transfer included among other things seeds, plants, fertilizer, equipment, and the land lease. She also received two goats to provide a more immediate source of income.

After asset transfer, she started receiving weekly visits from her PO. During these meetings Kachuani learned about important social and health issues including hygiene. Her family did not wash their hands before eating, but since the PO visits they wash with soap before every meal. During the weekly meeting, Kachuani started receiving her stipend of 75 taka (1.10 USD) and 30 taka (.44 USD) of *dal*. This was a huge help during the first months because the horticultural nursery asset takes longer than other assets to produce income.

The TUP Program caused a drastic change in Kachuani's life. After two years, Kachuani's nursery is flourishing and she is happy that she can adequately support her three children. She is currently cultivating 25 decimals (.25 acres) of land and spends most of her days working in the fields. She is producing tree plants (saplings) all-year-round and species include guava, mango, and papaya plants. Her income varies but some days she makes 500 taka (7.35 USD) from selling her plants. So far, she has sold about 25,000 taka (367.65 USD) worth of plants and with some of those profits she purchased three cows for milk production.

The food security position of her family has improved. Providing three meals a day is no longer a problem and she can even afford eggs and chicken on a regular basis. In addition to increased food expenditures, Kachuani now has a disposable income and is able to purchase saris, furniture, and earrings.

Kachuani has enrolled her two younger children in a government school. They attend everyday and Kachuani hopes continued education will open the doors to better jobs. For her oldest son Kachuani purchased a rickshaw van with the 5,000 taka loan (73.53 USD) she took after joining BRAC's Village Organization. Kachuani is also an impressive saver and has over 3,000 taka (44.12 USD) saved with BRAC. She has never withdrawn and is able to deposit 300 to 400 taka (4.41-5.88 USD) when she makes major plant sales.

In addition to the assets provided by BRAC, Kachuani has taken advantage of the medical services. Over the past two years, Kachuani took her children to the panel doctor several times. During these visits she was able to obtain free prescriptions along with the consultation. Kachuani says she knows the importance of good medical care and plans to visit the panel doctor with any future problems. She is also aware that BRAC legal services are available and if she should ever have an issue she should consult the office immediately.

The GDBC has transformed the role of elites in Kachuani's community. Before, no one would have anything to do with her because they were always afraid she would ask for help. Now the GDBC and its members are very concerned with her situation and are willing to help. They collected bamboo from richer members of the community for Kachuani's house. The community as a whole now respects Kachuani to the point where they come to her for help and advice. She is an honored guest in others' homes and is invited to important events like weddings.

The dynamics of Kachuani's relationship with her husband have also changed. Even though he did not work much before, he was the sole decision maker. Kachuani says he is now aware that she owns and controls the assets and brings in all the income. Consequently they discuss things before making a decision and Kachuani has the upper hand. Kachuani claims her husband now respects her.

Kachuani has many aspirations for the future of her family and enterprise. Her next large purchase will be homestead land. Currently she is living on government land that she cannot buy. She also hopes to expand her business in the near future with the purchase of more agricultural land with a second VO loan and her savings. In addition to her current crops she is planning on growing vegetables. She feels it is very important to establish her children as successful members of the community. Now that her oldest son is eighteen, she wants to build him a home so he can marry and start his own life.

Kachuani is determined never to fall into ultra-poverty again or let any of her children do so. She is proud of her abilities and current enterprise and hopes to continue expanding in the near future.

## Sajeda, Graduated Beneficiary

Growing up Sajeda's family was poor but still able to provide adequate food and shelter. Her father was an agricultural laborer and her mother worked as a housemaid. Although Sajeda did not need to work while living in her father's home, she never attended school. Sajeda became ultra-poor when she married her husband. He was the youngest son in a very large family and therefore had no land or productive assets.

Previous to the TUP Program, Sajeda's husband rented a rickshaw for about 30 taka (.44 USD) a day rental charge. With this rickshaw he was able to make a daily income of 70 to 100 taka (1.03-1.47 USD); however, he only worked a few days a week. To supplement the family's small income Sajeda worked as a housemaid for one kg of rice or one meal. Even with the combined income, Sajeda could not adequately support her four sons and one daughter. Each time a child was born, Sajeda's family fell further into poverty.



Feeding such a large family was impossible. Rarely was there more than one meal a day and many days there was nothing. Even the few meals consumed consisted only of rice and a few vegetables. Meat and fish were out of the question. Her malnourished children often fell ill with diarrhea, dehydration, and other diseases and Sajeda could do nothing. They did have access to a sanitary latrine and water had to be fetched from a far away neighbor.

In 2006, the BRAC staff surveying households identified as poor and ultra-poor at the PRA meeting visited Sajeda. She did not attend the PRA session but had been identified by her community as ultra-poor. A few days later she was informed of her selection as a TUP beneficiary. She was very happy but surprised that a NGO was going to help her. Previously, she was unable to participate in any microfinance programs because she had no way to pay the loan back.

After becoming a beneficiary, Sajeda was visited by the PO and educated on the different types of assets. She chose one cow and two goats because she needed a more immediate income source. She then began training and learned how to take care of her animals and what to do if there was a problem she could not solve. Sajeda says she enjoyed being a student for the first time.

After the completion of training, Sajeda's assets were transferred and she began receiving the weekly visits from her PO. During these meetings Sajeda received her stipend of 75 taka (1.10 USD) in cash and 30 taka (.44 USD) worth of *dal*. This stipend had an immediate effect on her family's situation. The amount of food increased and their food habits began to change with the consumption of dal and more vegetables. During the weekly visits, Sajeda learned about a variety of social and health issues, which she is now able to apply to her life. The PO educated Sajeda on the importance of sending her children to school. Currently her two oldest children are in the fifth and second grade and the others will attend

when they are old enough. Sajeda says before TUP she probably would not have sent all her children to school because they would have needed to work.

Sajeda has taken her original assets and diversified. Selling milk from her cows had been the primary source of income in the past, but now it is a smaller part of Sajeda's enterprise. She also sells goats regularly and has started a small cake business from her home. After graduation she joined a TUP Village Organization and took out a loan of 5,000 taka (73.53 USD). With this loan she opened a small grocery business for her husband next to their home. The initial investment required the construction of the small building and purchase of goods. The daily household income is now 180 to 200 taka (2.65-2.94 USD). Each day the grocery business brings in about 100 taka (1.47 USD), milk sales total 30 taka (.44 USD), and cakes total 50 taka (.74 USD).

In addition to the initial asset and training, BRAC provided Sajeda with access to medical and legal services. Her family members rarely fall sick now, which Sajeda attributes to her education on health issues and hygiene. For the first time, her family is washing their hands before every meal. Sajeda has taken several of her children to the Panel Doctor for treatment and she plans to continue seeking professional medical care in the future.

Sajeda is a proud member of the GDBC, which she joined when it was first formed. She says she is happy to represent herself and the other TUP beneficiaries in her area. The committee has been doing good work in Sajeda's village. They listen to everyone's problems and try to address them in an appropriate fashion. When building her home, Sajeda was given bamboo by the committee. Sajeda says she has an equal voice on the committee and is respected by all committee members. She also says being a committee member has made her more confident because she has the ability to speak out and share her opinions.

As a TUP beneficiary and GDBC member, Sajeda is respected by her husband and community. Before no one cared for her or her family. They were all too afraid she would come to beg food and money from them. Now they look up to her and seek out her advice and aid since she is on the committee. Community members invite Sajeda into their homes and invite her to events and festivals. Her husband is also treating her with a newfound respect. Before she had no role in household decisions, but now she makes most of the decisions regarding her assets and he listens. She often makes the decisions independently.

Sajeda has several plans to further diversify her assets. With her loan and 1,000 taka (14.71 USD) in savings she plans to lease land for cultivation in the near future. She is also planning to sell one of her cows soon and buy laying birds. One of her main goals is to establish her children with good education and ensure their future success. She says she never wants one of her children to experience ultra-poverty again.

Sajeda says BRAC is still behind her even after graduation. They have given her the skills and knowledge she needs to continue her success. She promises to continue growing her enterprises and improving her life.

## Morzina, Graduated Beneficiary

Morzina grew up in a relatively wealthy family. Her father operated a small business and they had several animals and owned land. Coming from a rich family, Morzina had good marriage prospects and received a 2<sup>nd</sup> grade education. Unfortunately her family fell into poverty due to legal issues. A relative was arrested during a land dispute causing her parents to spend large amounts of money trying to aid the relative. In the end, her family was left with nothing and was forced to sell all their assets. Food became scarce and Morzina was soon forced to marry a poor man.

Morzina's husband worked as an agricultural laborer for 80 to 100 taka (1.18-1.47 USD) a day. This was extremely difficult work and took a toll on his health. Within a year or two of her marriage, Morzina gave birth to her first daughter. Three years later she had another daughter and five years after gave birth to a son. With the increasing demands of a growing family, Morzina found it harder and harder to provide basic necessities. She began to work as a housemaid but only received one kg of rice or one meal for her services.



Before becoming a beneficiary, Morzina could barely provide one meal a day. Many days there was nothing to eat. The few meals they did consume consisted mainly of rice with a few vegetables Morzina was able to find locally. In general, the family's health was poor. Without access to a sanitary latrine and water from a dig well, which was not safe, they often suffered from dehydration, diarrhea, and other common diseases.

In November 2006, BRAC staff members came to Morzina's home to inform her about the PRA meeting where they would collect information on the village. Morzina's husband attended the meeting and they were identified as ultra-poor. After completing the survey, Morzina was selected as a beneficiary and counseled on what asset she should choose. With a family of five to support, Morzina wanted an asset that would provide income quickly.

After being selected, Morzina attended several days of training at the local branch office. During this training she learned how to care for her assets and what needed to be done if they are ill. She enjoyed attending the sessions and is sorry there are no more classes to attend.

Within a month of completing training, Morzina received tin to build a cowshed and her asset of one cow and two goats. BRAC also provided necessary vaccinations and six months of food. Morzina also started receiving weekly visits from her PO who educated her on a variety of topics including early marriage, divorce, hygiene and family planning. During these meetings she began to receive the TUP stipend, which allowed her family to eat more and consume more nutritious foods. Morzina seemed very proud to show her name-writing book, which showed obvious improvement over a two-month span of time.

With her new assets and training, Morzina transformed her life. More than two years after the initial asset transfer Morzina owns one pregnant cow, four goats, and 12 decimals (.12 acres) of land, which are used for rice production. The rice field supports the rice business that Morzina started for her husband. The rice business brings in 100 to 200 taka (1.47-2.94 USD) a day and for one goat Morzina makes 1,500 taka (22.06 USD). She is also regularly selling eggs and milk. In total, the household makes roughly 800 to 900 taka (11.76-13.24 USD) each week. Daily expenditure went from only 40 or 50 taka (.59-.74 USD) before TUP to 100 or 200 taka (1.47-2.94 USD).

The new income has changed their eating habits entirely. Now they eat three large meals each day and Morzina can regularly afford eggs, milk, meat, and fish. Before, it was a question of what they would eat. Now, it is a question of what they want. With her extra disposable income, Morzina purchased new clothes for her family, furniture for her house, and several pieces of jewelry. Morzina helped buy paint for the local school and is often able to give her children a few taka to purchase snacks.

In addition to financial profits, Morzina has benefited from the essential health services provided by BRAC. She is now aware of health issues thanks to the PO and has visited the panel doctor with her children several times. Only ten days ago, Morzina's son was very ill so she took him to the hospital for treatment. With her new income, this was not a huge financial burden as it would have been before TUP. Diseases are no longer common in Morzina's family now that they wash their hands with soap and eat more nutritiously. BRAC also provided Morzina with a tube well and sanitary latrine, which have contributed to the family's improved health. Before they retrieved water from an unsafe dig well and without a latrine they went in the open.

People keep telling Morzina she should marry her oldest daughter who is 12-years-old. Morzina tells these people, "No, she will not marry until she is eighteen." This is only one way that Morzina is applying what she learned during the two years in TUP to her everyday life.

The GDBC is an important presence in Morzina's community. In the past they collected bamboo and secured a government food card for her. Morzina is very grateful to the GDBC for giving her the food card, which allows her to obtain 30 kg of rice every month for two years. Without the committee, she says, there is no way she would have been able to obtain a card.

Before, Morzina was not a respected member of the community. When she was ultra-poor no one would talk to her. Now that she has improved her life with the help of BRAC everyone loves her and wants to interact with her. They speak in "kind tones" and ask how her children are.

Morzina's relationship with her husband has completely changed since she became a TUP beneficiary. Morzina says, "He did not love me before." Often when there was not enough food he beat her. Eventually she was afraid to live in her own home and was often forced to live with her parents. Now that she has assets and is generating most of the income,

Morzina's husband allows her to live in the house all the time. Morzina claims, "He loves me now." She is even in a position to make most of the household decisions.

Morzina has several aspirations for the future of her family and enterprises. After graduation, Morzina joined the TUP Village Organization and took out a loan for 3,000 taka (44.12 USD), which she used to purchase the land for rice. Once she finishes repaying the loan she plans to take out another and use it to lease more agricultural land. She also has 1,000 taka (14.71 USD) in savings with BRAC, which she plans to withdraw and put towards the agricultural land. Morzina is determined to continue improving her life and to establish her children as successful adults. When asked if she could maintain her current situation and stay out of ultra poverty, Morzina responded, "Never will it happen again."

## **Introduction: Korail Case Studies**

Following my return to Rangpur, I spent two days in the Korail slums located across from the BRAC Center. In Rangpur, I assessed the impact of the CFPR-TUP Program on the lives of ultra-poor Bangladeshis. To build on this research, I wanted to investigate other methods of rising out of ultra poverty. Ultimately, I decided to assess the impact of migration by conducting a series of ten interviews in Korail, which is home to 30,000 Bangladeshis. The target sample was women who had migrated from rural areas and had been living in the slums for different durations of time. Women did not need to be associated with BRAC in any way.

Interviews took place on July 29 and July 30, 2008. Many of the baseline questions from the Rangpur interviews were used in addition to questions specially formulated for the slums and migration. Although the baseline questions were consistent, follow-up questions varied.

The methodology used during the interviews in Korail differed from the Rangpur interviews. My translator was a BRAC University English Department graduate with no previous associations with BRAC development programs. Neither a Project Organizer nor a BRAC staff member accompanied us. Interview selection was done at random by walking through the slums asking women in different areas if they would be willing to talk with us. The general methodology was good in the sense that there was no bias created by the presence of BRAC staff and interviewees were not pre-selected; however, the translator most likely diminished the quality of data collection. I was her first client and she did not conduct interviews as requested. Despite instructions, she often asked a series of questions then summarized responses and would occasionally change the story partway through the interview.

In the future, I would take an experienced professional translator and interview a larger sample size.

## Rekha, Migrant to the Korail Slums

Rekha moved to Korail from the village of Kishorgang when she was 8-months-old. Rekha was the youngest of five girls. While living in the village, the family lived a good life. Rekha's father owned his own rickshaw along with several other productive assets. The family always had food and Rekha and her sisters were not required to work. Unfortunately, Rekha's father died and his family captured all his assets and land, leaving his five daughters with nothing. Together, Rekha and her four older sisters moved to Korail in search of work.

The husband of Rekha's sister arranged a marriage between Rekha and her husband Manon when Rekha was twelve. The marriage forced Rekha into further poverty. Manon, her husband, was frequently ill and could not work regularly as a garment worker. With the birth of her son Imran when she was fourteen, Rekha's family really began to suffer from inadequate food. Consequently, Rekha started working in the garment factories. For this work she makes 50 to 70 taka (.74-1.03 USD) a day. With both Rekha and her husband working, they were able to live comfortably in Korail.



Four years ago, Rekha's life took a turn for the worse when her husband's health declined eventually leading to death. He slowly became paralyzed and ultimately died. Rekha does not know what ailment he suffered from because they did not have the money to seek medical advice or prescriptions.

At the time of his father's death, Imram was four. In an attempt to compensate for the lost income, Rekha started working more and consequently she could not care for Imram. Rekha sent Imram back to Gazipur to live with her husband's parents. In Gazipur Imram attended school but stopped when he came back to Korail recently. Rekha hopes to re-enroll him in school soon.

Rekha has heard of BRAC but does not know anything about what they do. She is unaware of microfinance meetings in her area or any other services provided. Also, she is not receiving any government aid or services.

Currently Imran has a growing tumor on the side of his neck. Rekha took him to the doctor and purchased medicines by borrowing money; however, the doctor says, if the medicines do not stop the tumor growth, surgery will be required. Rekha says there is no way she can pay for the needed surgery and there is nothing further she can do.

## **Banubibi, Migrant to Korail Slums**

Fifty-year-old Banubibi was born in the village of Jirakathi. Her father worked as a rickshaw driver to support his five children and wife. In the village, Banubibi's family owned several assets, including a cow, and was able to eat three times a day. As a female, Banubibi was never given an education. In the early 60s, the family fell into poverty when her father's house washed away. At this time, fourteen-year-old Banubibi married her husband Sohar Ali Bebari.

Banubibi's husband owned a few decimals of homestead land in the village and worked as a boat rower. Banubibi and her husband had four children who all attended school through class one. The family's condition was relatively good with adequate housing and food; however, their land gradually began to wash away. With the degradation of her land, Banubibi owned nothing when her husband died 34-years-ago. By this time, her children were married and living on their own outside of the village. Banubibi's village suffered a food crisis soon after the death of Banubibi's husband, causing her to move to the Korail to join family living there.

Currently, Banubibi lives with her son and his family in Korail. Her son drives a rented rickshaw and makes 50 taka (.74 USD) a day. Unfortunately, he is ill and suffers from inhalation problems, making it difficult for him to work regularly. There is not enough to eat and meals typically consist of rice and chilies. Banubibi's son does not send his two school age children to school because he thinks it is too expensive. Despite her son's health problems, the family does not seek the consultation and care of professional doctors for financial reasons. Banubibi says she has no idea about legal issues, like divorce and dowry.

Banubibi says she is too old to work. Immediately following migration, Banubibi tried to work as a housemaid but did not make enough to make a significant contribution to the family. Currently, she cleans her son's house and occasionally helps deliver babies or wash the bodies of the dead. Although she has no professional training for delivering babies, Banubibi learned from her mother and helped with deliveries in the village before coming to Korail. She does not ask anything of poor families she helps, but slightly better off families might give her food, soap, or cloth.

According to Banubibi, the overall condition of Banubibi's family has hardly changed since moving to Korail. They still suffer from illness and disease and do not have enough food. Despite the lack of a large transformation, Banubibi is happy that she moved to the slums because there are jobs in Dhaka for her son. Banubibi says she is too old to have aspirations and does not intend on returning to the village.

## Nasima, Migrant to Korail

Nasima was born in the district of Faridpur in the village of Vandary Gandy. She grew up in a family of nine with four brothers and two sisters. Nasima's father worked as a rickshaw puller and also raised and sold cows and goats. Despite his productive assets, Nasima's father found it difficult to care for his large family. Consequently, there was often not enough to eat and meals rarely included meat or fish.

At the age of 14, Nasima was married to her husband Monsur Ali. Her husband owned a few decimals of agricultural land where he grew vegetables to sell at market. This business was enough to adequately support Nasima and her son and daughter, but ten years ago the family decided to migrate to Dhaka due to a food crisis. Upon arrival, life was hard. Nasima's husband struggled to find good work and Nasima could not afford to send her children to school past grade five.

The lives of Nasima and her family changed drastically after she took out a loan from BRAC. Since the initial loan, Nasima has taken out several more. She finished paying off a 15,000 taka (220.59 USD) loan several months ago and has taken out a loan for 21,000 taka (308.82 USD), which she repays 700 taka (10.29 USD) per week. With her loans, Nasima and her husband opened a hotel in Korail. The hotel caters to workers like rickshaw drivers and provides shelter and meals cooked by Nasima. After a few years Nasima was able to open a second hotel in Gulshan 2. The combined monthly land and building rents are 12,000 taka (176,47 USD), but Nasima typically does 50,000 to 60,000 taka (735.2-882.35 USD) worth of business each month. The successful business allows Nasima to save considerable amounts of money. Last month alone she saved 20,000 taka (294,12 USD) and the month before that she saved 10,000 taka (147.06 USD).



Nasima is very happy that she migrated. She says it was scary to leave her home but worth the risk. With her money, she hopes to send her son to Dubai in the near future and ensure a good marriage for her daughter. Nasima is also supporting her two brothers with her hotel revenues. One works as a garment worker in Malaysia and the other has not disclosed his profession in Saudi Arabia. Nasima says she is happy to be in a position to help her family and ensure a good life for her children.

## **Shiran, Migrant to Korail Slums**

Shiran was born in the village of Subbudubala in the district of Shriyotpur. As a child, Shiran lived with her parents, two sisters, and three brothers. In their village they were relatively well off. Shiran's father raised and sold cattle. Sometimes he made a lot of profit but other times the business took a loss. Usually there was enough food but when business was bad the family survived on rice and vegetables once or twice a day. None of Shiran's siblings were required to work and Shiran and her three brothers attended school through class five. Shiran's two sisters did not attend school.

At the age of 14, Shiran married her husband Muktar. Muktar also came from a family that raised cattle and engaged in agricultural activities. As the youngest son in his family, Muktar did not receive any assets from his parents; consequently, soon after the marriage, Muktar moved to Mohammadpur, Dhaka to become a private driver. He was trained by a private company and worked for 5,000 to 6,000 taka (73.53-88.24 USD) a month. The money he sent to Shiran in the village allowed her to stay at home and eat three meals a day consisting of rice, vegetables, and meat or fish.

After establishing himself and compiling some savings, Muktar moved to Korail to work for another private firm in Dhaka. With the new company, Muktar's salary increased to 7,000 taka (102.94 USD) each month. Shiran joined her husband in Dhaka with their son who is now six and enrolled in class one of a BRAC school. The family eats three meals a day, which typically include meat, eggs, or milk. Shiran is now six months pregnant with her second child. She goes to the BRAC Birthing Center in Korail for pre-natal check-ups. She plans to deliver her child at home because she thinks it is too expensive to go to the Birthing Center.

Shiran is very happy that her family migrated to Dhaka. She says there is no way her husband would have found such a good job if he had not moved. Before, she lived simply, spending the majority of their money for consumption purposes. Now she can afford clothing, jewelry, and other non-necessities. Although Shiran hopes to visit her family in the village, she intends on staying in Dhaka.

## Conclusion

During my two-month internship, BRAC's staff and programs have constantly impressed me. After learning about developmental economics my junior and senior year of high school, I was quite the skeptic. It seemed to me that no program or organization could be extremely effective due to the multi-faceted problem of poverty. If you give a person a cow, they have no roads to take the milk to market. Without health care, people cannot work at maximum productivity. Within a massive organization there is bound to be a lack of accountability, failures in communication, and corruption. These were the things in my mind when I came to BRAC two months ago. BRAC and "Challenging the Frontiers of Poverty Reduction-Targeting the Ultra Poor" proved my pre-conceptions of development wrong. Whether I was in the field interviewing beneficiaries or reading the CFPR-TUP Working Papers, I have realized that BRAC is development that works.

Each TUP beneficiary I met had a different story. They came from varying backgrounds, had different family compositions, and different challenges to overcome. BRAC has embraced all of these women who are typically overlooked by mainstream development and provided a highly comprehensive program to combat their poverty. The enterprise selection was quite interesting due to the varying assets that allow the program to be tailored for individual needs. After completing the case studies, I did not find that one asset is more or less successful than others. It could be argued that Kachuan, the horticulture nursery beneficiary, received the most successful asset based on income; however, when addressing ultra-poverty, eventual income is not everything. Women like Lovely, the former beggar, could not afford to wait for the horticulture nursery asset to start yielding crops; therefore, fast yielding assets like livestock and laying birds are essential to alleviating some women's poverty. In regards to assets, the diverse choices available and the combination assets impressed me. One of the programs ultimate goals is for women to diversify and BRAC is providing them with this security starting with the initial asset transfer.

Although each woman has a different history and situation, there are definite common factors behind becoming ultra-poor that should be noted. Many of the women grew up in families that provided adequate food and shelter but fell into ultra-poverty upon marriage or unforeseen events like legal troubles. The women I interviewed all lacked capable hard working husbands. Whether their husbands were deceased, disabled, or declared "unfit men", these women found themselves in hopeless situations with housework as their only source of income. Once they fell into ultra-poverty they were trapped by the vicious cycle. In Bangladesh, women rarely re-marry making it unlikely that another income earner would join the female headed households. These women were disrespected within their communities and NGOs overlooked them as high-risk. With no support, the women fell into deeper poverty with each childbirth, health issue, and unexpected event.

The CFPR-TUP Program has successfully intervened in the lives of these poverty-stricken women since 2002. From my field experience, the program seems well constructed and is adapted when research indicates a problem. Two aspects of the program really impressed me: the Participatory Rural Appraisal (PRA) Meeting and the Gram Daridro Bimochon Communities (GDBC). The participatory tactics used in the PRA meeting were outstanding. When I first arrived at the meeting and observed the women completely segregated, I

assumed they would remain unheard during the proceedings. I was pleasantly surprised to watch the facilitator consult the women frequently throughout the meeting. The PRA meeting emphasized BRAC's dedication to bottom-up development approaches, which are often more effective than top-down initiatives. By going right to the people who will be affected by the program, BRAC is ensuring maximum impact and efficiency. No one knows better about a community than the community members themselves. I found the GDBC to be the most novel component of the TUP Program. If someone had asked me before I came to BRAC what are important components when creating a comprehensive poverty alleviation program, I would have said an asset, training, health care, and continuing support. It would not have occurred to me that community mobilization would be needed. The formation of the GDBC committee exemplifies BRAC's responsiveness and accountability. During my interviews, I discovered just how essential the GDBC is to beneficiary success, providing a receptive community atmosphere, security, and aid.

Conducting additional interviews in the Korail slums was quite interesting because it allowed me to look at migration as another method of improving one's socioeconomic situation. My main observation was that although migration provides access to more jobs and income it is extremely risky and has some consequences. The story of Rekha and her son Imram impacted me the most of any interview I conducted. Although she is able to make a steady income at a garment factory, which rural women typically cannot do, she has no security. Like the TUP beneficiaries, her life deteriorated with her husband's death, but unlike in rural areas there is no program like TUP to help rebuild her life and provide the health care Imran requires. Migration can provide huge opportunities for enterprises and work; however there are trade-offs like the poor crowded living conditions within the slums.

The smiles of success were the most impacting portion of my internship at BRAC. In my case studies, I detailed the physical and monetary gains of beneficiaries but those case studies are only adequate in describing the impact I witnessed in the field. Not included in the case studies are my personal observations of confidence. The new beneficiaries were noticeably timid, not making eye contact and speaking softly. Answers were basic and not a single smile was seen. The graduated beneficiaries were completely new women. They greeted me with enthusiasm and smiles. They seemed to talk candidly in stronger tones and were eager to show the results of their improved situation including new homes, diversified assets, tube wells, and even latrines. It was apparent to me that they gained their confidence from the attention of their PO, their newfound respect in the community, and their ability to provide for their families. The smiles and confidence did not require translation and confirmed the success of the TUP Program in a way that numbers and physical assets could not.

During my time at BRAC I was continually impressed and did not find any large points of concern. My only suggestion would be further standardization of what is taught by POs and when. I was concerned that some recent beneficiaries still thought education was unobtainable for their children, were unaware of BRAC's legal services, and did not think they would ever obtain a latrine or tube well. Although I realize that teaching takes time, new TUP beneficiaries in other areas were already aware of these things.

I see a lot of potential in the future of the CFPR-TUP Program both in Bangladesh and abroad. Currently the program is highly successful in Bangladesh and I feel confident that as the program moves forward, BRAC will continue to evaluate and adjust the program when

needed. For example, just recently BRAC decided to raise the weekly subsistence stipend from 105 taka (1.54 USD) to 175 taka (2.57 USD) in order to compensate for rising food prices. I was very happy to learn that more and more CFPR-TUP is being replicated abroad by other organizations. So far it has been replicated in India, Pakistan, and Haiti and soon Honduras, Kenya, and Yemen are expected to start replication. During my time at the Rangpur TARC, I had the pleasure of meeting representatives from the Indian NGO SHARE, which is working on replicating CFPR-TUP in India. After several discussions with the SHARE representatives, I realize there are many country specific barriers to implementation, like typical village size and appropriate assets; however, I feel that with adequate research and evaluation the TUP Program will continue to spread. In addition to further spreading throughout rural Bangladesh and the world, I think it is time that a program be created to address ultra-poverty in urban areas where the ultra poor continue to be overlooked.

Whether I was conducting interviews, exploring Bangladesh on rickshaw and foot, eating with my hands, reading BRAC publications, bargaining while shopping, or observing the crazy driving, my two months in Bangladesh have been filled with eye-opening and life-changing experiences. I came to love the culture and people of Bangladesh during my stay and will miss the friendly Bangladeshi nature. Spending my summer in Bangladesh changed my perspective on development and poverty. It was the first time I truly saw poverty: the hunger, the illness, and the hopelessness. My eyes have been opened to the realities of the developing world and I plan to devote my studies to development and poverty issues as I head to college next year. My experience here has made me passionate about learning about and understanding other cultures and addressing the multi-faceted problems of poverty.

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