

Empowering women in south west Bangladesh through an ultra-poor graduation approach



Shabitri Dashi, 33, lives in the remote sub district of Kaliganj in southern Bangladesh with her 3 children Modhumala, 15, Ratna, 12, and Nayan, 6 and ailing husband Arobindo, 52, a van driver. Struggling with poverty compounded by several major accident and illnesses – the family were forced to beg for medical expenses. Shabitri remembers, **“I would just do some housework for neighbors. The money my husband earned wasn’t enough at all. There was not a single day that we didn’t quarrel with each other.”**

The southwestern coastal region of Bangladesh, located literally and figuratively in the hub of economic and climatic vulnerability is continuously struggling to reduce the number of people living in extreme poverty¹. 27% of the population here live on less than \$1.90 per day. Women’s participation in economic activity is only 4%, in comparison to the national average of 34%².

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With the aim to create a pathway out of poverty and earn sustainable income, World Vision’s USAID supported Nobo Jatra project, implements a 24 month ultra-poor graduation model. Targeting 14,000 ultra-poor women- often widows or those that are destitute, typically subsisting on below \$1.90 per day, the ultra-poor graduation approach includes entrepreneurial literacy and Income Generating Activities, training, with a monthly consumption smoothing cash grant of US \$12.50, a one-time cash grant of \$188 as start-up capital along with participation in Village Savings and Loans Association (VSLA)³. Cash transfers are provided digitally via an e wallet linked to a mobile phone SIM – thus

¹ The extreme poor are considered those populations living on less than \$1.90USD/day, according to the World Bank.

² World Bank Poverty Maps of Bangladesh 2010.

³ VSLA is a group of people who save together and take small loans from those savings. Nobo Jatra applying VSLA following the World Vision’s S4T guideline.

ensuring longer term financial inclusion for women. To maximize women's equitable participation, 722 child care corners are also established in Entrepreneurial Literacy centers - creating a safe environment for children whilst mothers can participate in the sessions.

Shabitri managed to enroll in the Ultra Poor Graduation program. Diligently participating in 9 months of literacy training, Shabitri is now able to sign her name, has developed skills in basic numeracy and accounts and also learnt about basic nutrition, sanitation, hygiene and household resilience concepts. ***"I felt so happy when I saw me and 22 women were in literacy class. I was totally illiterate. When Nobo Jatra gave me a book in my hand, I felt so happy. Now I can read and write, I can calculate basic math and the biggest change in my life is I can sign my name."***



Simultaneously, Shabitri also joined a Village Savings and Loans Association, essentially a savings group, comprised of other women also from the Ultra Poor Graduation program, and for the first time in her life – Shabitri started to save approx. \$10 each month. Shabitri is the cashier of the saving group and has already saved \$72 in her account. Savings groups are a catalyst to build financial resiliency and Nobo Jatra is in the process of establishing over 38,000 savings groups for ultra-poor women like Shabitri.

Upon successful completion of training on income generation activities, Shabitri received a one-time cash grant of \$188 and chose to start a grocery shop and invest the rest into a bamboo product making business. She choose these businesses based on the opportunity for equitable wages and also for the flexibility it gave her to balance responsibilities at home. Remarkably, Shabitri is making a profit of approximately \$36 per month from her businesses.

Other changes are also tangible. The family are now drinking water from a tube-well instead of a nearby pond where they normally collected water which was not safe for consumption. After attending SBC⁴ sessions on health, nutrition, water and sanitation, all Shabitri's family members are now particular in terms of hand washing and keeping their latrine immaculately clean.



Shabitri and Aurobindo also learned about the perils of child marriage, a pervasive challenge in their village, and have agreed to not arrange marriages for their children till they are at least 18. Arobindo, has also attended a number of entrepreneurial literacy classes, especially the sessions that are focused on gender equality. This has helped change his behavior and thinking - the family now eat together at home – something that never happened before. Arobindo is also contributing to child care and supporting

Shabitri's bamboo product making and selling these at the market. Modhumala is appreciative of these

⁴ SBCC (Social and Behaviour Change Communication), Nobo Jatra undertaking SBCC on essential hygiene practices (including baby WASH, hygienic faecal management & latrine use, hand washing, water treatment and storage etc.)

changes in her parents ***“I saw my parents struggle, they quarreled every day because of not having money but now, we are happier, our Dad takes care of us more than before.”***

To increase household nutrition, Shabitri has also established a kitchen garden and is growing bottle gourd, bitter melon, cabbage, cauliflower, eggplant and spinach. After hands-on training from Nobo Jatra, Shabitri is using organic fertilizer and spraying neem oil to control insects. The kitchen garden is producing vegetables year-round for household consumption and sometimes Shabitri is also selling surplus. Shabitri is also assisting others with her knowledge and skills to start their own vegetable garden.



Over 12,000 women like Shabitri have successfully completed the 9 months literacy training. An assessment has shown that households' of those that have completed training have productive assets have increased by 34%. 86% are using a safe drinking water source and 56% were found to use a sanitary latrine. 100% of households are saving regularly, with the average saving for each household standing at \$24. Average income of households stands at \$54 per month, compared to a baseline value of \$38 per month. Furthermore, 100% of households had household level disaster preparedness plans that they were following, and no instance of child marriage in the household.

Shabitri is incredibly proud of her ability to contribute to the financial solvency of her family, send her children to school and also, pay for a tutor. ***“I had no idea about business, I don't have any education and I felt that my future was in dark. But after joining the Ultra Poor Graduation Program - I am confident that I can also do something for my child. I am very happy in my present situation. I don't have any worry about my children's education.”***

All photos by **Jon Warren**, World Vision.

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