



**USAID**  
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**World Vision**

# NOBO JATRA - NEW BEGINNING

*USAID's Development Food Security Activity*



## Success Story

**Empowering women in south west Bangladesh through Entrepreneurial Literacy: Stories of success and Inspiration from Nobo Jatra**





## Introduction

Although Bangladesh has experienced a steady decline in absolute poverty rates, it is still struggling to reduce the number of people living in extreme poverty. This is particularly true of regions with high economic and climatic vulnerability, including Nobo Jatra working areas in south west Bangladesh (Dacope and Koyra Upazila of Khulna District and Shyamnagar and Kaliganj Upazila of Satkhira District), where 25-34% of households live below the lower poverty line.

Against this background, to address pervasive extreme poverty, 'Nobo Jatra-New Beginning'-a USAID development food security activity, implements a sequential 24 month Ultra-Poor Graduation cycle targeting 14,000 women in extreme poverty. The Ultra Poor Graduation cycle is designed around 9 months of entrepreneurial literacy training, income generating activities (IGA) selection and implementation training with monthly compensation and a cash grant of BDT.15,000 (\$188) as start-up capital along with participation in Community Savings and Lending Groups (CSLGs).

## Nobo Jatra's approach

Nobo Jatra's journey to 'empower women through entrepreneurial literacy' starts with an intensive 9 month entrepreneurial literacy module. 14,000 women in extreme poverty were selected and commenced a deeply contextualized literacy training module comprising of: skills, rules and activities about basic literacy, IGA selection, business plan, entrepreneurship development, life skill base education and confidence building education to build and increase participant's confidence level. The participants' performance in each module was assessed based on a standard assessment tool linked to each module and progression to each subsequent module was proceeded based on a minimum achievement of 60 percent in the assessment. Remarkably, despite no formal education in schools, 93% of the women consistently scored 60% or higher in tests.

Further, to compensate for the costs associated with participation in the entrepreneurial literacy training activities, Nobo Jatra provides each participant with

BDT 1,000 (\$12.50) per month while they actively participate in the literacy training. These cash transfers are provided digitally via an e wallet linked to a mobile phone SIM – thus ensuring longer term financial inclusion for the women – and are also intended as cash replacement for the lost income from not engaging in daily wage labor or seasonal migration. To further promote nutrition objectives into these ultra-poor women's household, 62% of participants were facilitated to establish household kitchen gardens growing bottle gourd, bitter melon, cabbage, cauliflower, eggplant, spinach to improve daily nutritional food intake. All household gardens had yields of 2-3 types of vegetables and 65% of the established gardens produced year-round vegetables for household consumption.

The Entrepreneurial Literacy training facilitators were recruited locally with the aim to empower local youth and six-days Training of Trainers (ToTs) were provided on how to conduct the literacy training. To maximize women's equitable participation, 722 child care corners were also established in Entrepreneurial Literacy centers - creating a safe environment for children whilst mothers can participate in the sessions with citing a sense of relief, ability to concentrate to a greater degree and an increased incentive to participate knowing that children will be occupied during sessions. The literacy training also linked to other aspects of learning and development, such as maternal and child health and nutrition, water and sanitation, disaster risk reduction, skills and employment as well as gender equity and empowerment.



Additionally, training on Income Generation Activities (IGA) based on local context was provided based on which the participants developed 2 business plans against their selected IGAs. Through a systematic digitalized process, cash grant support of BDT 15,000 (\$188) was provided through e-money transfer to participants to start their planned IGA and subsequently, intensive mentoring support for IGA implementation and skill development to establish IGA and establish a profitable business such as village level grocery shops, tailoring etc. .

Additionally, keeping in mind the sustainability and to increase financial resiliency of extreme poor women, Nobo Jatra has leveraged World Vision's savings group model and established 650 'Village Savings and Loan Association (VSLA)' groups with 13,831 participants. Seeking to maximize on women's leadership potential and build capacity to serve as confident and knowledgeable leaders within savings groups, 2,210 women have received leadership training and 60 Village Agents trained to support VSLA group management in the long term. These groups are self-managed with 100% custodian of group members.

### Impact:

The results of entrepreneurial literacy training are compelling. Till date, 12,975 women's have successfully completed the 9 months module. Incredibly, an assessment has shown that households' productive assets have increased by 34% and the average value of productive assets increased stands at \$58. 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. This shows that, these ultra-poor participants have seen an increase of 42% in their monthly income – a considerable rise considering that participants are women, often widows or those that are destitute, who are from the lowest subset of the extreme poor, typically subsisting on below \$1.90 per day. 100% of households had household level disaster preparedness plans that they were following, had no instance of child marriage in the household and were sending school aged children to school.

Furthermore, the total equity of the VSLA groups is BDT 13,678,900 (\$163,291) and the value of outstanding loans was BDT 10,256,121 (\$122,432). Participants used loans for Income Generating Activity inputs or asset purchase to increase diversification of their income sources (53%), children's education (18%) and health care (29%).

### Testimonies:

**"Before I used to work as a day labourer. Today I earn \$42 per month from my tailoring business, \$20 from my vegetable selling business and I also have two goats. My daughter, Mohona, is 7 and attends school every day. Before, Mohona and I existed from day to day. Today we have three sources of income, a clean latrine and access to safe drinking water.. We have dignity and we can survive."**

**Nasima, Ultra Poor Graduation participant Koyra sub district, south west Bangladesh.**

**"I am grateful to Nobo Jatra t. Because, before that I could not understand what can I do and what's my future. Now I have a dream to grow my business by developing business plan and IGA development training, and use our savings and loan options. I want to become an entrepreneur and would also like to educate my child so that my child may establish in the society with dignity, out of poverty and child marriage will not be happened as like me. Now I am very happy. I can support to my father and mother also."**

**Sheuli Bug- A ultra-poor graduation participant in Dacope Upazila.**

**"I had no idea about business, I don't have any education and I felt that my future was in darkness. But after joining the Ultra Poor Graduation Program - I am confident that I can also do something for my daughter. I am very happy in my present situation. I don't have any worry about my daughter's education."**

**Nasima- A ultra-poor graduation participant in Koyra Upazila.**

In demonstration to the ownership of savings process, as the project kept all relevant items (i.e. cash box, books, locks, keys, etc) in the possession of the women, this built their confidence and autonomy since they were essentially in charge.

**"We are custodians of our [own] money"**

**A ultra-poor graduation participant in Kaliganj**





### **About ‘Nobo Jatra-new beginning’**

‘Nobo Jatra-New Beginning’ is a five year USAID Food for Peace Title II Development Food Security Activity that seeks to improve gender equitable food security, nutrition and resilience in southwest Bangladesh. World Vision Bangladesh, together with the World Food Programme and Winrock International and 3 local partner NGOs, undertook the program in September 2015, integrating interventions in MCHN, WASH, agriculture and alternative livelihoods, DRR, good governance and social accountability and gender to achieve its objectives. Nobo Jatra is being jointly implemented in partnership with the Ministry of Disaster Management and Relief (MoDMR) of the Government of Bangladesh in four upazilas under two districts – Dacope and Koyra upazilas in Khulna and Shyamnagar and Kaliganj upazilas in Satkhira – and it aims to reach 856,116 direct beneficiaries.