

Stories of Change

September 2021



**Gender Inclusive Pathways Out of Poverty (GPOP)
for Vulnerable Households in Cox's Bazar Project**

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50 Years of Hope, Joy Justice For All Children in Bangladesh

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Foreword

Stories of Change is a book of success stories and lessons learned from World Vision Bangladesh's GPOP project. This book tells the stories of seven women who participated in the project and brought their families out of a life of poverty and uncertainty. With the support of the Australian Government through the Australian NGO Cooperation Programme (ANCP), the GPOP project works to provide the knowledge and tools needed for sustainable livelihood development and gender equity. The project is based in the climate-vulnerable communities in the Ukhiya and Teknaf sub-districts of Cox's Bazar in Bangladesh. The project began in 2018 with the aim of operating for five years in the country.

The project aims to improve household incomes, food security, nutritional levels, financial inclusiveness, and social and gender inclusion for project's targeted households in the ultra-poor category determined by the project's economic and social indicators.

The project has targeted 2,880 ultra-poor households, which is a total of 15,871 people from 148 villages, 51 wards, 8 unions (4 unions each from Ukhiya and Teknaf). The project recently completed its first cohort's graduation using its ultra-poor graduation model over 24 months. The first cohort saw 1,355 households (out of 1,440 targeted) graduate from ultra-poor status to stronger livelihoods and social stability, marking a 94.1 percent success rate for the project. In the 2021-2022 period, the project reached 6,851 people, of which 60.06 percent were female and 92 persons with disabilities.

The project is currently undergoing the graduation process for its second cohort.

Rita's laudable bravery and persistent hope



Rita's growing goat farm brings hope to her family

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The Eid gifts I could give them were an extra blessing, I was happy just from being able to give them three proper meals a day and have them continue school and not drop out to support the family.

—
Rita Das

Rita Das lives with her husband and her four children in Jaliapara of Teknaf district in Cox's Bazar. Rita worked as a day labourer and her husband, a person with disability, sometimes worked as a barber. Their earnings of only BDT 2,500 per month were not nearly enough to cover the living expenses of the family. Things were at a point where Rita and her husband were on the verge of pulling their three school-going children out of school.

With support from the Australian Government through the Australian NGO Cooperation Program (ANCP), Gender Inclusive Pathways Out of Poverty (GPOP) project of World Vision aims to prevent loss of dignity for families like Rita's. The central objective of the project is to give women the knowledge and tools they need to bring their families out of poverty.

After becoming introduced into the group, the Jaliapara Joba Dol, in 2019, Rita was trained on gender inclusivity awareness, financial literacy, basic business development and nutrition and hygiene practices. She received a SIM and registered for a bKash account through which she received funds for her sustenance and livelihood in stages, as per the GPOP's guidelines. She began a homestead fruit and vegetable garden using the lessons and inputs provided by the project. This small act of being able to provide for her family greatly helped Rita's confidence and inspired her to do more. She learned leadership skills in her classes and the value of her role in society and within her family. She learned how to approach the right institutions to get the services that were her due.

The project provided her with BDT 800 per month for four months while she grew her business. As part of her household development plan, Rita chose to raise native chickens as her primary asset and raise goats as her secondary asset. She was sent BDT 12,800 for her vegetable garden and her chicken farm, and BDT 16,000 to procure goats. Rita currently has four goats worth BDT 40,000. From her earnings, she and other members of her group began an emergency fund for their common use in case of a disaster.

Rita says all her hard work pays off for her when she sees her daughters happy. Where once the family was at risk of ending their daughters' education, last Eid (a religious festival for Muslims) Rita was able to give her girls new clothes and a delicious holiday meal.

"The Eid gifts I could give them were an extra blessing. I was happy just from being able to give them three proper meals a day and have them continue school and not drop out to support the family," Rita says.

In the last two years, Rita's garden has grown enough that after her family's needs are met, she is able to sell off the excess at her local grocery and make BDT 9,000 in earnings. On average, Rita's monthly earnings have increased to BDT 7,000. From being unqualified

to have a bank account, Rita now has a savings account at Dutch Bangla Bank where she makes monthly deposits of BDT 500.

Rita says she cannot place a value on the support she received from the GPOP project.

"The facilitators in my community made it possible for my family to live with dignity and opened our eyes to possibilities we never knew existed. They went above and beyond for us, especially after the COVID-19 pandemic struck, keeping us informed and safe.

"My husband and I jointly manage our home, but I am glad to have my own income and the confidence to ask for my rights."

Rita's success and bravery has inspired other women in her community as well. Her neighbour Asha Rani says, "Rita's come very far since joining the project and has become an expert in goat rearing in our community. We go to her when we have questions and I know this makes her proud."



Rita smiles proudly outside her goat shed

Nur Ayesha makes her dreams come true

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I received saplings for four types of fruits and seasonal vegetables. I liked this idea because I could have food for my family all year round.

- Nur Ayesha

Nur Ayesha lived in Natun Pallan para of Teknaf with her husband and two daughters. Her husband Ali Hossain was a day labourer, the family had a monthly income of BDT 2,000. Ayesha dreamed of her children getting a proper education and eating three full meals a day and owning her own business.

These are the dreams of many Bangladeshi women living in poverty: a livelihood for themselves that they can take pride in, and a dignified life and future for their children. But traditional perspectives of women's roles in society and poverty often stop them from achieving these dreams that they have every right to have.

Addressing and alleviating this issue is the central goal of Gender Inclusive Pathways Out of Poverty (GPOP) project of World Vision with support from the Australian Government through the Australian NGO Cooperation Program (ANCP). The project is a livelihoods initiative that brings families out of poverty by empowering women. The project is mainly focused on the ultra-poor households in the climate vulnerable communities of Ukhiya and Teknaf sub-districts in Cox's Bazaar. The project provides holistic



empowerment by training women in economic development, financial inclusion, food security, and equitable gender relations amongst ultra-poor households.

The GPOP project's officers worked with facilitators of the Resource Integration Centre (RIC) to create a map identifying the families that fell under the ultra-poor category. Ayesha's family was designated as ultra-poor through a rigorous process set out by the project's criteria.

"I found out about the GPOP project through a community facilitator from the RIC," Ayesha said. "The facilitators determined who in my community qualified as ultra-poor and my family was one of the many selected. I got to find out I was selected for the project one and a half months after a facilitator from the RIC came to my house and interviewed us. Then I began my classes at the centre."

At the beginning of the training, GPOP beneficiaries are asked to visualize and create a plan for how they aim to bring themselves out of poverty. Ayesha, with guidance of the GPOP field staff, came up with a strategy to start a small business and raise native chickens.

As per her choices, the project provided her with the appropriate funds and training to maximise the efficiency of the work she had ahead of her. Ayesha was given a SIM to open a bKash account in her name. Through this account, she received a monthly BDT 800 allowance for four months to cover her family's needs as she set up her businesses.

Going back to the holistic aspect of the GPOP project's training, Ayesha took classes in financial literacy, social protection services, nutrition, hygiene, and sanitation practices, soft skills (such as confidence, leadership, gender relation, child rights, etc.) and efficient labour-saving activities for housework. She was also given training on how to approach the right institutions to ask for services that were her due (sanitation services, financial services, vaccinations, etc.)

The project also helped her with seeds and saplings to start her farm where she produced clean, organic produce in a small scale.

"I received saplings for four types of fruits and seasonal vegetables," Ayesha said. "I liked this idea because I could have food for my family all year round."

When the coronavirus pandemic hit Bangladesh,

Ayesha's family was affected like millions of other people around the world.

"We were very scared because my husband lost out on work as demand for labourers fell," Ayesha says. "The produce from our farm also suffered because we could not tend to them properly and we had to sell for lower prices."

"Our fears were somewhat assuaged by the GPOP facilitators. In these times of uncertainty and frustration, they made sure to inform every member of our community about the symptoms of COVID infection, how to gain medical assistance if we contracted the disease, and preventative measures," Ayesha says.

"One of our community facilitators, Selina Apa, provided us with emergency funds to cushion the blow to our income. She also got us seeds for fast growing nutritious vegetables, soaps, masks, hand sanitizers and a hands-free jerrycan tap so we can wash our hands when entering the house. The facilitators stayed in touch with us over phone and kept us informed on all government rules to contain the infection."

In a country like Bangladesh, these supplies that seem so simple to procure, were quite out of reach for most people in Ayesha's position. By providing her with these supplies, World Vision and the GPOP project ensured millions of lives were not devastated by the long-lasting effects of COVID-19. Ayesha's community was also provided with training on basic safety measures for avoiding infection when they had to leave the house.



Nur Ayesha giving food to chickens

World Vision sparks Khatija's entrepreneurial spirit

With support from the Australian Government through the Australian NGO Cooperation Program (ANCP), Gender Inclusive Pathways Out of Poverty (GPOP) project of World Vision for vulnerable households in Cox's Bazar aims to bring families out of poverty by building the confidence and harnessing the potential of the women in these families.

The GPOP project aim that women, when not hindered by society's perceptions, work hard towards empowerment and for a prosperous future for their families and communities. GPOP provides women from vulnerable households with training on essential agricultural and business development skills and use their knowledge to develop innovative income generating activities (IGA).

Through the project, they also learn about their rights and how to build their confidence and leadership skills, giving them the opportunity to grow holistically.

One of the successful beneficiaries of the project is Khatija Begum from Bagan Pahar village in Rajapalong union under Ukhiya upazila. She lives with her husband Samsul Alam and their four children. Before Khatija joined the project, her husband was the sole breadwinner for the family, earning BDT 4,000 per month as a day labourer. On these meagre wages, the family lived hand to mouth and Khatija says they never dreamed things would get better for them.

"Two years ago, Sadia Apa, a community facilitator from the Bangla German Sampreeti (BGS) selected me as a beneficiary of the GPOP project," says Khatija.



Khatija shows off the fruits of her hard work

The community facilitators initiated Khatija into the project by helping her develop a plan based on her strengths and future aspirations. Khatija's empowerment journey had begun. The GPOP project takes two approaches to a beneficiaries' empowerment: training on crucial skills and financial and resource aid to help them jumpstart their livelihoods.

Khatija was trained in commercial vegetable cultivation, native chicken rearing, business skill development, homestead gardening, hygiene and sanitation practice, financial literacy and soft skills like leadership and communication skills. She also received BDT 3,200 as an initial basic need support to see her family through while she built her businesses. She received seasonal saplings and seeds for yearlong cultivation.

For her vegetable business, Khatija received BDT 12,800 from the project and BDT 16,000 for her chicken farm. All these endowments took place over Khatija's own bKash account which was opened in her name.

When the coronavirus pandemic hit in 2020, Khatija and her family received BDT 1000 per month for three months to tide them through the initial uncertain period at the start of the pandemic. They also received six soaps, three hand sanitizers and 30 assorted face



Khatija's three children have bright futures ahead

masks as basic preventative measures against COVID-19 infection.

Confident with the new knowledge she gained from her training, Khatija leased some land and began to cultivate vegetables at a commercial level with guidance from her facilitators. From this farm, she earned a total of BDT 71,400 within two years.

However, she faced difficulties with her chicken farm as many of her chicks died during the early days of the pandemic from lack of medical care. Still, Khatija reached out to her local Upazila Livestock Office and gained support to get her chickens their vaccines. They recovered from the initial hit and have since earned BDT 8,000 from the sale of chicken and eggs.

From her homestead garden, Khatija earned BDT 7,000 after her family's consumption. From her training, Khatija had learned the seed preservation process and preserved seeds for her use and also made a side business out of selling these preserved seeds. From this small side business, she has already earned BDT 13,460, proving that the GPOP project trains its beneficiaries to be creative thinkers in business.

Through her financial literacy training, Khatija came to learn the importance of having savings. With help from her facilitators, Khatija opened an account at a bank and makes monthly deposits of BDT 500. Khatija now supports her family's endeavours to increase their income sources.

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The GPOP project has given me the confidence to stand by the decisions I make for my family and myself. The trainings I received helped me put to action the hopes I always had but were too afraid to voice. I am extremely grateful to have been given this recognition in my abilities.

- Khatija Begum

“I paid for my husband's training on driving Compressed Natural Gas (CNG) vehicle and we are planning to buy a CNG vehicle of our own. He and I now take joint decisions about family planning, our children's education and their marriage prospects. We jointly manage the assets we received from the GPOP project.”

While many children were restricted from school to maintain public health safety, Khatija was able to afford a tutor to come teach her children at home. She was able to ensure that her children can smoothly get back into school once the pandemic conditions eased.

Khatija's enterprising spirit is an inspiration to us and her neighbours. Khatija's neighbours buy water from her pump for their irrigation and admire her for finding so many ways to stabilize her family's income.

Thanking World Vision and the Australian government for their confidence in women like her, Khatija said,

“The GPOP project has given me the confidence to stand by the decisions I make for my family and myself. The trainings I received helped me put to action the hopes I always had but were too afraid to voice. I am extremely grateful to have been given this recognition in my abilities.”

Chobi proves disability does not hinder determination

Chobi Barua lives in South Painnyashia of Jaliapalong Union of Ukhiya with her mother Bijoy Bala Barua. Chobi suffers from epilepsy, a disability that has hindered job opportunities and quality of life for her. Her husband divorced her because of her illness which compelled her to move back in with her mother, who was already struggling with income as a maid.

Like other women in her area, Chobi was introduced to the Gender Inclusive Pathways Out of Poverty (GPOP) project of World Vision project with support from the Australian Government through the Australian NGO Cooperation Program (ANCP), through a community facilitator at the Bangla German Sampreeti (BGS). She was selected as a participant for the Charpara GPOP Dol and through the project's strict ranking system, was identified as an ultra-poor family. The project is a livelihoods initiative that brings families out of poverty by empowering women. The project is mainly focused on the ultra-poor households in the climate vulnerable communities of Ukhiya and Teknaf sub-districts in Cox's Bazaar. The project provides holistic empowerment by training women in economic development, financial inclusion, food security, and equitable gender relations amongst ultra-poor households.

As part of her initiation, Chobi was asked to plan her household vision and prepare a family development plan with her mother which addressed their needs and financial shortages. In the plan she also had to include how she hoped to be more included in the social and gender spheres of her community. She was also taught how to cultivate her own vegetable garden for commercial production and rear native chickens. The facilitators at GPOP also helped Chobi start her own savings at her local group, open a bKash (mobile money transfer) account and open a bank account at the national Rupali Bank.

Once these accounts were set up, Chobi received cash support of BDT 12,800 to build her chicken farm and BDT 16,000 to build her commercial vegetable farm. She received this assistance through her bKash account. When she started her businesses, she was given a basic need support BDT 800 per month for four months to cover her living costs to give her the confidence to invest in her businesses.

Chobi proudly displays her farm and her growing business, the fruit of her hard work and resilience to fight the stereotypes surrounding her disability. She tells us, "I currently have 20 chicks, seven hens, and three roosters. Our vegetable farm is flourishing and we earned BDT 25,000 from selling peppers, ladyfingers, cabbages and potatoes I nurtured with my own hands." Chobi also says her farm grows long beans, bitter gourd, and other local vegetables.

Chobi also receives a disability allowance of BDT 7,400 from the Jaliapalong Union Parishad.



Chobi Barua happily nurturing her vegetable garden

Chobi also received training on homestead garden management so she has a sustainable food source for herself and her mother; business development skills, financial literacy, soft skills (including confidence building and leadership skills) and disaster resiliency.

This disaster resiliency became useful as the coronavirus pandemic struck the nation. From

April 2020, Chobi's community began to receive COVID-19 protection and prevention information.

"Sahely Apa, one of our community facilitators, regularly kept in touch and gave every member of the community instructions on COVID-19 prevention. We were told to become used to wearing masks and washing our hands regularly," Chobi said.

Like millions of people in the country, Chobi was affected by the pandemic in new and unparalleled ways. Her ability to keep her farm running at its regular capacity was diminished due to restricted movement not allowing her to get the supplies she needed. The high price of food due to shortages made it hard for her to purchase what she could not grow. Her produce dropped in price so she was unable to sell at a fair price, lowering her income. 18 chicks from her farm died due to not receiving their vaccines on time.

"The GPOP project made it easier for us to survive these extremely uncertain times," said Chobi. "I received BDT 1000 per month for three months so I could minimize the shock to our food supply and protect my assets. The support allowed us to purchase basic foodstuffs, medicine for our farm animals, medicine for my mother and also keep some in savings for emergencies.

"We also received six packs of seeds with a seedling tray, six soaps, an assortment of masks and three hand sanitizers. The BGS came by and installed a tippy tap in my house which greatly improved our hygiene practice."

There was a time when things for Chobi and her mother got so dire that they considered selling the assets they received from the GPOP project. But the support from the facilitators to reduce the hits to their income and food supply encouraged them to see the long term and hold on to the farm. Chobi shared her relief over her decision not to sell.

"We were worried and considered selling the farm but not selling was the best decision in the end. We produced a good crop this year and was able to earn BDT 25,000. The output from the chicken farm was not as expected, given the losses we incurred when the pandemic started, but we still managed to make BDT 9,000 selling the remaining chickens and eggs.

"The GPOP project has been with us at every step. Not only did they teach us skills necessary for our survival, but in our darkest moments, they encouraged us to keep ourselves from slipping back into poverty. They frequently visit us to see if we have any questions about applying the things we learned to our businesses. Sometimes they even got into the dirt with us and helped us build our gardens and farms. My mother and I are extremely grateful to World Vision and the BGS for seeing potential in us and supporting us in fulfilling our dreams," says Chobi with a big smile in her face.

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I currently have 20 fledglings, seven hens, and three roosters. Our vegetable farm is flourishing and we earned BDT 25,000 from selling peppers, ladyfingers, cabbages and potatoes I nurtured with my own hands.

- Chobi Barua



Happy faces of Chobi Barua with her mother

Beloara becomes a champion in her community

Beloara and her husband Abdur were barely making ends meet. Their family of six lived on Abdur's irregular earnings as day labour. Beloara dreamed of a day when her family could afford three meals a day and live a life of dignity, but had no idea how she would get there.

When, Beloara was selected as a beneficiary by the community facilitator at the Resource Integration Centre (RIC) for the Gender Inclusive Pathways Out of Poverty (GPOP) project of World Vision with support from the Australian Government through the Australian NGO Cooperation Program (ANCP) at the early sessions, she was asked what her hopes were for my family's future.

She said, "I dreamed of seeing my children finish their education and live healthy lives, and for me to start my own business and make a strong enough living to provide for my children."

Beloara was provided with the basic tools for conducting her business with efficiency. She was given a new SIM with internet access with which she opened an account on bKash. As per criteria, she received BDT 800 per month for

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I dreamed of seeing my children finish their education and live healthy lives, and for me to start my own business and make a strong enough living to provide for my children

—
Beloara Begum



Beloara Begum in front of her vegetable garden

four months. With this money ensuring her family's meals and basic necessities, Beloara was able to gain the confidence to start her business. She was also trained on a variety of skills, both for business and personal development. She learned about cultivation practices, financial literacy, social protection services, nutrition, proper hygiene practices, soft skills like building her confidence and leadership skills. She was also trained on approaching service providers about getting education and protection services that were her right.

Beloara received seeds and saplings for summer and winter crops. As per the GPOP project's criteria, Beloara chose two livelihood options: Commercial Vegetable Cultivation and Goat Rearing and received training to make her pursue these income paths efficiently. The trainings also took place in Beloara's community, which made it easier for her to be near her children while she continued her lessons. Once her training was complete, she received asset support for her livelihood options in two gradual stages. Beloara's monthly income is now BDT 7,000 and they have multiple sources of income to fall back on.

When the coronavirus pandemic struck, Beloara's family was plagued with uncertainty and their incomes fell. The children also had to stay home from school and she feared they would fall too far behind to return.

Like all GPOP beneficiaries, Beloara received emergency cash support to overcome the losses made because of the

crisis and to minimize the blow to food supply. “Selina Apa provided GPOP beneficiaries in my area with basic groceries, soaps, masks and hand sanitizers within a short time, especially since the markets ran out of these supplies fast due to the high demand.

“We live in a hard-to-reach area where very few people have access to a television, so we did not receive any of the government’s awareness messages. Our only channel to learn about the pandemic was through the staff of the GPOP project. They came to our aid and conducted awareness sessions with us about COVID-19 safety measures over phone and in-person. With Allah’s blessing and the generous support of the GPOP facilitators, no one in my family or community got infected.”

The GPOP staff provided the beneficiaries with rope and 1 litre jerrycans to build their own hands-free tippy taps for clean handwashing. Nurul, one of Beloara’s facilitators, taught her family how to wear masks properly, when and how to wash their hands, when and how to use the sanitizers and how to use the taps.

“It was very useful to have the taps at the entrance to

my home because we have a scarcity of clean water where we live and we had to get the jerrycans filled from a distant neighbor’s house,” Beloara said. Talking about her experience with GPOP over the last two years, Beloara said, “Before joining the GPOP project, we barely had enough to eat. Having savings was a distant dream and we never thought we’d have our own business. The GPOP project changed everything for us. We now have a thriving garden beside our home which keeps us fed all year round. I recently made BDT 5000 from selling the surplus vegetables from the garden. My husband continues to work as a day labourer when he’s not working on our crops, but we don’t have to rely solely on him. With the support of the RIC, I opened a bank account in my name at Dutch Bangla Bank. I currently have BDT 7,000 saved in that account, aside from the savings I have at my GPOP community group, which are BDT 2,150.”

One of Beloara’s neighbors, Rahima Begum, praised Beloara’s resilience and success. She said, “Beloara has proven that women have the power to change their family’s trajectory in life. She is a source of inspiration for all of us. When we have trouble with our goats or with gardening, we go to her for solutions.”



Beloara Begum with her family

From struggling daily to becoming a beacon for her community, this is Samuda's story

Samuda Begum and her family were barely surviving but still had faith that they would make it out of their situation someday.

Samuda lives with her family at Baharchara, Teknaf in Bangladesh. With the help of World Vision's Gender Inclusive Pathways Out of Poverty (GPOP) project, she is about to graduate from the project's ultra-poor category.

With support from the Australian Government through the Australian NGO Cooperation Program (ANCP), Gender Inclusive Pathways Out of Poverty (GPOP) project of World Vision is a 5-year long livelihoods initiative being executed in climate-vulnerable communities in the Ukhiya and Teknaf subdistricts of Cox's Bazaar. The programme targets ultra-poor households, addressing their economic development, financial inclusion, food security, and equitable gender relations.

In 2019, the Resource Integration Centre (RIC), an implementing partner of the GPOP project, selected Samuda as a member of the project. She and the selected beneficiaries of the village formed an ultra-poor graduation group.

Before joining as a member of the Uttar Shilkhali Sakal Shandha group in Baharchara region of Teknaf, Samuda's husband was the only breadwinner with a monthly income of BDT 2500. This was barely enough to provide for themselves and their three children. Her older son also worked in construction to support the family. Their circumstances were getting to the point that the children were on the verge of being pulled from school.

Samuda prepared her household vision and family development plan with the support of the GPOP field staff and facilitators. As part of GPOP, she was able to gain credibility and open a bank account at Islamic Bank in her name. She was also provided training on small business development, goat rearing and homestead vegetable cultivation. Soon, she began to accumulate significant savings in her bank account.

Besides developing hands-on skills that will help her earn, Samuda also got training on social protection services, nutrition, hygiene and sanitation practices, savings and financial literacy, soft skills training (confidence, leadership, gender relations, child rights, etc.) training on practicing improved cook stoves (services that saved time and made



Samuda Begum shows off her goats before her goat farm

her housework easier). She received financial support from the project up to BDT 12,800/- as part of the first livelihood options part of the GPPOP project, with which she and her husband started a grocery shop.

With the support of the project, she linked with MFI and took a loan of BDT 20,000 and expanded her grocery business. As of today, their profits from the business is BDT 40,000. With the profits, Samuda and her husband jointly made the decision to buy two goats. Also lease some land near to her house for vegetable cultivation by BDT 3000. After their own family's consumption, they sold the rest for BDT 15,000. Now 2021, the total value of their businesses and other incomes is BDT 80,000.

For their second livelihood options, they selected goat rearing. Samuda was given a loan of BDT 16,000 to purchase goats. Using the loan and her training on goat rearing, Samuda began a goat farm from which she now has six goats and four kids. In June, she sold six goats from her farm for BDT 35,000. After graduation, they are thinking to open a DPS monthly on Islami Bank Ltd..

Speaking of her experiences, Samuda said, "Before joining this program, our life was filled with uncertainty. We could not feed our children properly and most days we went without any food at all. We also faced difficulty in affording our children's education. We are very lucky to have been introduced to the GPPOP programme at the right time."

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Before joining this program, our life was filled with uncertainty. We could not feed our children properly and most days we went without any food at all. We also faced difficulty in affording our children's education. We are very lucky to have been introduced to the GPPOP programme at the right time.

—
Samuda Begum



Samuda and her husband nurturing their goats

She also said, "Now my children eat three solid meals a day and are going to school without worry. My husband and I are also slowly repaying our loans. We are grateful to World Vision for helping our family achieve the goals we set for our future."

She further said, "I feel proud that I am a member of a savings group. My current savings stand at BDT 6000 in the group. It is my last address from where we will get support from my own savings account in any crisis period." As per the project's criteria, Samuda's family is about to graduate from their ultra-poor status and become a changemaker family in their society.

Anowara shines a path for her family out of poverty

Anowara Begum and her husband Mohammad Shah Alam were having trouble making ends meet before Anowara decided to join Gender Inclusive Pathways Out of Poverty (GPOP) project of World Vision with support from the Australian Government through the Australian NGO Cooperation Program (ANCP). The central objective of the project is to give women the knowledge and tools they need to bring their families out of poverty.

“My husband was the only earner in the family and our household income was BDT 4000. I had a small vegetable garden at home and raised some chickens, but it barely covered our expenses.”

Anowara and Shah Alam have five sons, with the eldest helping out with family expenses and the rest in school.

“I found out about the GPOP project through a community facilitator of the Bangla-German Sampreeti (BGS). They let me know how I could become a beneficiary of the project.”

The GPOP project is a livelihood enhancement project targeting women living in climate and opportunity-adverse communities in Ukhiya and Teknaf, sub-districts of Cox’s Bazaar. They assessed Anowara’s family and placed them in the ultra-poor category. Anowara was invited to attend sessions at the Kalar Para GPOP group, the local group for

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My husband was the only earner in the family and our household income was BDT 4000. I had a small vegetable garden at home and raised some chickens, but it barely covered our expenses.

—
Anowara says



Anowara Begum in the shed of her chicken farm

the project’s beneficiaries. As her initiation, Anowara was asked to envision her family’s ideal future and prepare a development plan in line with that future. She then participated in training sessions where she learned about social safety and financial inclusion.

Empowered with this basic training, the project then took a practical approach and trained Anowara on goat rearing and poultry management from household to a community level. Once she was trained on skills that would benefit her livelihood, Anowara was trained on homestead gardening techniques so she could build a self-sufficient source of food in case her income sources were affected.

The project also gave Anowara comprehensive conditional cash packages of BDT 12,800 to purchase goats and BDT 16,000 to purchase native chickens for her business after her technical training was completed.

At present, Anowara has three steady streams of income whereas she began with a single, irregular source. This is what the GPOP project accomplished, empowering a mother of five from being reliant on her husband and surviving on what she could reap from her small homestead garden, to an entrepreneur and a confident

breadwinner. Now, the monthly income of Anowara is BDT 9,800.

The GPOP project did not just help Anowara become financially stronger. Through her training sessions, Anowara learned about women's rights, children's rights, the dangers of early marriage and safe family planning, all subjects that are normally denied to women in Anowara's position.

Women in Bangladesh are especially vulnerable to domestic violence. Through the project, Anowara has also learned an extremely valuable skill: conflict resolution, which can be a lifesaving tool in situations where women gain financial independence and confidence within their families. Anowara has learned to confer with her family on major decisions and proceed with joint agreement and mutual understanding.

Anowara's story gets more inspiring because she now has savings in both the GPOP group fund and First Security Bank. Her total savings stand at BDT 3,030 which seems like a meagre sum but we are still at the beginning of Anowara's journey. From being vulnerable to poverty and illness from lack of awareness, Anowara and her family now have access to safe drinking water and maintain a sanitary latrine. She is also aware on COVID-19 and ensures her family members always wear masks and wash their hands.

When she was just beginning her entrepreneurial journey, Anowara was given basic needs support for four months, a sum of BDT 3,200, to cover the investment period of her business and give her the confidence to pursue income generation activities without fear of losing her own money. When the pandemic hit, Anowara was also given a safety cash grant of BDT 3000 to tide her over the initial months of economic uncertainty. The family was also given six types of seed packs, six soap bars, 15 reusable masks, 20 surgical masks and three containers of hand sanitizers.

Anowara's vegetable cultivation is currently yielding remarkable results. She has earned BDT 6,000 in the first year of cultivation and BDT 11,400 in the second year, and with plenty left over for her family's consumption. The goats she has reared are currently worth BDT 18,000 and her poultry farm has assets totaling BDT 10,000.

What has made the GPOP project unique is how it has built the resilience and confidence of women like Anowara. The project staff on the ground are diligent in ensuring that Anowara, and others like her, not only gained a way out from poverty, but also became aware of the world and their place and value in it.



Anowara's son helps his mother with her goat-rearing

About GPOP

The Gender Inclusive Pathways out of Poverty project is a DFAT and ANCP funded livelihoods initiative working with ultra-poor households in climate vulnerable communities in the Ukhiya and Teknaf subdistricts of Cox's Bazar, Bangladesh. The goal of the project is to Improve livelihoods and climate resilience of ultra-poor households in Cox's Bazar. It's a 5 Year (July 2018 to June 2023) project where the total budget is US\$ 5 Million (BDT. 42 crores approx.). The project will address the economic, climate and child safety related challenges faced by the target communities, utilizing a 3 pronged approach of the ultra-poor graduation model, complemented with disaster risk reduction (DRR) interventions and capacity building on child protection.

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