

A Look Into The Lives of the Ultra Poor: An Impact Assessment of BRAC's TUP and BEP Programs



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Glossary

CFPR/TUP - Challenging the Frontiers of Poverty Reduction-Targeting the Ultra Poor

TUP- Targeting the Ultra Poor

STUP- Specially Targeted Ultra Poor

OTUP- Other Targeted Ultra Poor

BEP- BRAC Education Program

GDBC- Gram Daridro Bimochon Committee

12 Issues- early marriage, dowry, child education, marriage registration, family planning, water borne diseases, vaccination, disaster management, women and child trafficking, food habit/nutrition education, deworming, vitamins.

10 Items to Graduate- 4 income sources, 2 time per day proper meal, 10 bars, family planning (if sexually active), artificial insemination for cattle, 4 trees and vegetable bed including a chili and lemon tree, proper age for marriage (at least 18 years for girls and 21 years for boys), children of school going age must be attending school, proper latrine and tube well, tin shed house.

Acknowledgements

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Personal Introduction

Growing up in a small Iowa farming community, I was constantly surrounded by food. Whether it was growing in my garden, the acreage where my family farms, or in the fields that crowd the highways, I wrongly assumed this was how the rest of the world must be. I was lucky to have never felt the pain of hunger or see it in the faces of my friends.

My arrival to reality and introduction to the World Food Prize occurred when I was in seventh grade and my teacher explained the work of Dr. Norman Borlaug, a small town Iowa farm boy who went on to save over a billion people from starvation. I remember being overwhelmed by the magnitude of this man's work but having a strange urge to follow in his footsteps. Inspired by the fact that someone from humble beginnings on an Iowa farm could grow up to save the global community, I began to think beyond my boundaries and dared to pick up where he left off.

By the time I was a freshman in high school, I was approached by my teacher to attend the World Food Prize Borlaug Dialogue to listen to some of the world's leading experts on food security. I was intrigued by the discourse concerning development work and engrossed in the discussions I was able to partake in when meeting these professionals from around the world. For the first time, I realized the blight of hunger in the world and dreadfully realized that this problem also existed in my community.

In the two years I attended the Global Youth Institute, 2010 and 2011, I became more committed and determined to work in the fight against hunger. With my senior year quickly approaching, I made it a priority to attend the World Food Prize Symposium, which again opened my eyes to the many facets involved in development work.

Attending the World Food Prize for four years opened my eyes to the community of scientists and humanitarians working towards a common goal of global food security. It was through this shared commitment that I decided to apply for the Borlaug-Ruan International Internship for two consecutive years, and was honored to be selected and chosen to work at BRAC in Bangladesh in 2013.

I read about the work being done by BRAC and the evolving country of Bangladesh before leaving, but no amount of research could have prepared me for my arrival in the country at 4:30 am on June 17, 2013. Being my first time outside of the United States, I was instantly astonished by the magnitude of people. On roughly the same area as my home state of Iowa, 155.5 million people live and work, making it the fifth most densely populated country with its capital, Dhaka, ranked the ninth most densely populated city ("Bangladesh"). The skyline stretches up as far as it does out and the streets are always crowded with people, busses, and elaborately decorated rickshaws.

I was aware that as I entered the developing world I would be met by poverty; I didn't realize the extent of the problem and the inescapable glances from emaciated faces. These would provide a constant, distressing, reminder to the importance of my internship as I joined those working towards a world free from oppression, poverty, and hunger.

As the humidity hangs in the air, equally does the generosity of the Bangladesh people. I was shown nothing but kindness from my arrival and the country quickly felt like home. Whether it was looking for directions, trying to negotiate the price of a rickshaw ride, or being invited in for a meal, I could always rely on the help and sincerity of the people of Bangladesh who quickly became friends.

Bangladesh Background Information

Bangladesh gained independence from Pakistan in 1971, and is battling many problems which face a new country. Poor water quality and sanitation, low primary school enrollment rates, high rates of hunger and malnutrition, government corruption, and the lasting effects of several natural disasters leave much to overcome. However, the country's hard infrastructure of paved roads and bridges, along with recent economic progress from the manufacturing sector, resulting in a continual economic growth rate of 5% (Islam), made working in this country on the brink of development very exciting. With the help of BRAC and other NGOs, Bangladesh is on track to meeting the UN's Millennium Development Goals by the 2015 target date, having already reduced under-five mortality rates by over two thirds and reduced maternal mortality rates by three fourths ("Bangladesh's Progress").

BRAC Background Information

The Bangladesh Rehabilitation Assistance Committee, founded in 1972 by Sir Fazle Hasan Abedand, was established to help a newly liberated Bangladesh overcome a devastating cyclone. The organization's name was changed to the Bangladesh Rural Advancement Committee in 1973 as its role changed to focus on long term development, and again changed to BRAC as the organization expanded work into urban areas and other nations. BRAC has expanded into the world's largest NGO, employing around 105,000 people and working in ten countries, with over 135 million people having felt its impact. With the vision of "A world free from all forms of exploitation and discrimination where everyone has the opportunity to realize their potential," BRAC provides assistance in numerous areas and in differing quantities. From the Microfinance Program which provides small, collateral free loans, to the Targeting the Ultra Poor Program (TUP) which provides those living in extreme poverty the skills and assets to improve their lives, BRAC has programs in place to embrace all those needing assistance: health, finance, education, sanitation, agriculture, legal aid, disaster management, safe migration, gender justice, human rights, and youth empowerment. In addition, BRAC runs seventeen social enterprises, which provide a market for small-scale producers to sell their goods. Among these social enterprises, *Aarong*, a handicraft store provides a market for 30,000 artisans. BRAC Dairy and BRAC Poultry each provide a pathway for BRAC participants to market their products. BRAC Internet offers a network for remote villagers to access the global community.

Today, BRAC has operations throughout Bangladesh and is a key player in the business sector, while simultaneously acting as a relief organization. Due to its transparency, BRAC is more widely trusted than the Bangladesh Government. All of this because one man dared to dream of a poverty free world.

Bangladesh's Ultra Poor: A Suffering Subset

The Bangladesh Ultra Poor live an, at best, subsistence lifestyle. Many classified as Ultra Poor are the result of impoverished parents, poor educational opportunities, early marriage, inadequate employment, and few, if any, safety nets preventing distress and disaster. For many who make up the Ultra Poor, it would take very little to throw their meager livelihoods into a mortiferous fate.

There are several methods of determining the Ultra Poor; two of the most prominent are: income and caloric intake. The poverty line is drawn at 14.24 BDT (Bangladesh Taka) per day (\$0.18). Likewise, using the caloric indicator those consuming between 1600 to 2100 calories per day are considered moderately poor while those consuming less than 1600 are classified as ultra-poor (Ahmed, Mehnaz, Munshi, and Narayan).

In looking further at caloric intake in establishing poverty level, one must also consider Basal Metabolic Rate (BMR), or the number of calories a person would burn if they stayed in bed all day (Abed). When this amount is reached, the consumption threshold has been met and when exceeded, productive activities can commence. However, without the BMR being met, no productive activity can occur. With many classified as Ultra Poor relying on manual labor for income, caloric and nutrient inadequacies can lead to low consumption, close to BMR, and be devastating. As shown in Anil Deolalikar's 1988 report "Nutrition and Labor Productivity in Agriculture: Estimates for Rural South India" and John Strauss's 1986, "Does Better Nutrition Raise Farm Productivity?", one understands that undernourished field workers are less productive. Therefore, those who need the most calories are unable to attain them as they are less productive and therefore earn less. Due to insufficient funds they can afford fewer calories and are less productive, creating a vicious cycle that can stretch for generations.

Ultra Poverty is qualitatively different from other types of poverty. It is based on the degree of deprivation (depth), duration of time (length), and the number of dimensions such as illiteracy and malnutrition (breadth). The Ultra Poor face a cycle of absolute poverty, which will inevitably stretch a lifetime. While those facing poverty may slip below the line several times, they are able to emerge. The Ultra Poor are caught in a below-subsistence trap with many facing chronic food deficit or going entire days without food.

History of TUP

Near the turn of the 21st Century, BRAC officials realized the Ultra Poor were being largely bypassed by micro-credit development programs and overlooked by research organizations. Lacking education, capital, and an understanding of finance-management; these people had no business which could be expanded by a loan. Their depth of poverty was such, that they were viewed as being too risky by lending organizations, as only one third of accepted participants lived on less than one dollar a day. Further problems resulted as loans were being used by the ultra poor to provide immediate assistance and lenders were unable to recoup their losses, further deepening the hole needed to be escaped by the Ultra Poor.

To combat this gap in assistive services, BRAC developed the Challenging the Frontiers of Poverty Reduction-Targeting the Ultra Poor (CFPR/TUP) Program in 2002.

To best meet the needs of the Ultra Poor, the CRPF-TUP Program consists of two groups of Ultra Poor participants:

- ◎ The Specially Targeted Ultra Poor (STUP) who are supported by the “Special Investment Program” which includes training, a stipend, medical treatment, BRAC staff support, and an asset of participant’s choosing.
- ◎ Other Targeted Ultra Poor (OTUP) receive skill development, more intensive staff support, and health support, but do not receive an asset transfer.

Taking it to the Farmer: Witnessing A Borlaug-Like Approach to Development

Based on the four values BRAC proudly upholds: innovation, integrity, inclusiveness and effectiveness, the TUP Program was designed based on the priorities reciprocated by the Ultra Poor themselves. Through my observations at BRAC Field, District, and Headquarter locations, I was fascinated by the way BRAC has effectively created four distinct information links between, BRAC departments, TUP program developers and participants:

1st: Field to Lab: The first link involves gathering the knowledge villagers possess and problems they face and presenting it to those in a position to define and direct change.

2nd: Lab to Lab: Scientists (social and scientific) work together in the discovery of new crops, medicines, and solutions to meet the most pressing issues preventing progress.

3rd: Lab to Field: New information is passed on to villagers.

4th: Field to Field: Newly acquired knowledge is shared through families, groups, and villages.

These four linkages have helped maintain a method to better listen, provide empathetic support, constructive advice, and on occasion, make changes to better accommodate the needs of the targeted program participants. Linkages are imperative to ensuring that the previously unreached population can receive relevant information to improve their lives and bring progress to their communities. When these linkages are reached, program participants are no longer beneficiaries, but partners in poverty alleviation.

TUP: A Holistic Approach

Selection Process:

When selecting the 7,000 participants every year for a new TUP Program cycle, sub-districts are first chosen based on the World Food Program map, which indicates the areas facing the worst poverty. The district managers then determine which branches should be evaluated, again, on areas bearing the greatest need. A three-member TUP selection team is assembled and the search for beneficiaries at the village level begins.

Bangladesh TUP Divisions:

District (64 in Bangladesh, 42 have TUP Programs)

Sub-District (8-12 per district)

Branch (3 or 4 per sub-district)

Village (60-100 per TUP branch)

Participatory Rural Appraisal Meetings are held in each village where every member of the community is encouraged to attend. The town is mapped out in the dirt and each house/building is drawn in and labeled. The community is then encouraged to participate in labeling each household, and family living in the house, as rich, middle-class, lower-middle class, poor, and ultra-poor. People must give reasons behind the ranking to help BRAC staff better understand the living standard and wealth level of the village, as it varies throughout Bangladesh. Ranking is often based on a family's property, livestock and land holdings. From the ultra poor identified by the community, the BRAC Selection Committee makes home visits to discover if the family fits the criteria of a TUP family. To be entered into the TUP Program a family must meet at least two of the Inclusion Criteria and none from the Exclusion.

Five Inclusion Criteria:

- a) Dependent on female domestic work or begging as income source
- b) Owns less than 10 decimels of land¹
- c) No male adult active member of the households
- d) Children of school going age are engaged in paid work
- e) Possession of no productive assets by the household

Three Exclusion Criteria:

- a) No adult woman in the household who is able to work
- b) Participating in micro finance
- c) Beneficiary of government or NGO development program

Asset Selection and Skills Training:

The Ultra Poor beneficiaries, balancing on the brink of survival, needed insurance that their families would not starve if they took the risk: took time away from their daily labor to receive training. The TUP Model, therefore, is a unique two-step program approach to poverty alleviation.

- Immediate relief of a financial stipend is provided to participants for the two years while in the program and the first growing season or gestation period.

2002/2003 program 70 BDT/week

2007/2008 program 105 BDT/week

2012/2013 program 210 BDT/week

- Long term relief through training, education of financial management, and other pressing societal issues.

First and foremost, the TUP Program is a skills training on asset management. Each beneficiary is briefed on the benefits of a multitude of available assets, income generations from each, and workload needed for maintenance. After reviewing their options STUP beneficiaries can choose an asset, which is gifted to them by BRAC.

¹ A decimel (also spelled decimal) is a unit of area in rural India and Bangladesh approximately equal to 1/100 acre (40.46 m²)

Enterprise Possibilities:

- Goat Rearing (5 goats+10 birds)
- Sheep Rearing (5 sheep+10 birds)
- Cattle Enterprise #1 (1cow+10 birds)
- Cattle Enterprise #2 (1 cow+2 goats or sheep)
- Agriculture and vegetable cultivation (25 Decimels leased land and one year's input supply)
- Horticulture nursery (10 Decimels leased land and one year's input supply)
- Non farm (small trading business)
- Rice cultivation and fish pond
- Pigeon Rearing
- Duck Rearing

Once an enterprise is chosen, the beneficiary receives 3-6 days of training along with bi-weekly visits from BRAC staff concerning pressing issues for two years. After six months of asset management, refresher courses are given to ensure proper care. Free medical care and medication are also provided to beneficiaries and their families during the two years they are in the program. The empowerment which comes through choosing an asset and gaining the skills to care for that chosen can be a life changing transformation in the way a beneficiary feels about themselves.

To impact the many facets of poverty, TUP employs two strategies in the STUP Program:

- Pushing down: TUP seeks to 'push down' the reach of development programs by targeting the ultra-poor and focusing specifically on the subsets that make up this group.
- Pushing out: As Fazle Hasan Abedand said, "Poor people are poor because they are powerless. We must organize people for power. They must organize themselves in such a way that they can change their lives." To follow this example, TUP seeks to push out by building links and support networks between the poor, especially women, as well as connecting them with other groups and organizations.

Gram Daridro Bimochon Committee (GDBC)

The final element of STUP support is the Gram Daridro Bimochon Committee (GDBC). The GDBC is a group of supportive village elite who provide security, asset protection, a good environment for asset management, and a venue for addressing issues between classes. Monthly meetings allow for STUP participants to voice concerns, village elite to provide support, and BRAC staff to provide mediation and other assistance when necessary. GDBC members also act as local liaisons between social classes. BRAC attempts to create a community between TUPs with the hope that through interaction with village elite in GDBC, they will become more included and accepted in their village.

BRAC Education Program (BEP) History and Overview

BRAC Education Program was founded in 1985, after women who were receiving training from BRAC programs asked about their children and if they would need to wait until they were adults to be educated. Beginning with twenty-two one-room, one-teacher experimental schools called Non-formal Primary Education (NFPE) in twenty-two small villages, BEP now boasts 37,452 schools, with 700,000 students currently enrolled, and 9.28 million graduates in seven countries.

The schools present five years of material in four years and utilizes its' own curriculum in conjunction with government class IV and V textbooks. The program has sought to overcome traditional hindrances by building small, one-room schools in several villages where thirty students age 8-11 study together for four years under one, educated, female teacher from the village. Student selection is based on socioeconomic need and gender with program averages boasting 64% female students. BRAC school days are shorter, with breaks occurring during high fieldwork seasons to accommodate students outside duties. Little homework is given as many children are first time learners and would be unable to receive help from guardians.

With graduation from the program, students sit for the government Shomaponi Examination. Scores from this test provide BRAC with encouraging statistics as BEP students largely outscore their mainstream, government school educated, peers.

Research:

A Look Into The Lives of the Ultra Poor: An Impact Assessment of TUP and BEP

Assessment on the effectiveness of the CFPR-TUP Program in long term, sustainable poverty alleviation, in those facing extreme poverty-STUP beneficiaries and to assess the effectiveness of the TUP Program in breaking the cycle of poverty through the education of beneficiaries' children through BEP and evaluate continued barriers preventing education.

Abstract

One-fourth of the Bangladesh population lives in extreme poverty being unable to attain even their most basic needs. They spend the majority of their income on food without maintaining the caloric intake necessary to maintain productive lives. They face hunger, malnutrition, high rates of disease, and are exceptionally vulnerable to natural disasters, as they do not have the means necessary to recover from traumatic events. The study assessed BRAC's TUP Program in long term, sustainable ultra poverty alleviation through an assessment of STUP beneficiaries. Program participants at multiple levels of participation, were evaluated on financial stability, income generation, alteration in food and nutrition intake, retention of program taught skills, gender equity, and signs of possible regression. This qualitative case study analyzed the effect of the TUP Program on multiple facets affecting the Ultra Poor as participants increased productivity and decreased signs of destitution. The findings from this study led to a closer look into the program with a second, dual program assessment with BRAC Education Program (BEP) to understand the role that these two programs have on beneficiaries' children. A lack in progress amongst school age children of TUP participants is a rising concern. Further evaluation was done

to assess the situation facing these families as the multi-generational stretch of poverty attempts to be broken.

Introduction

The face of the Ultra Poor, especially in Bangladesh, is one which resembles Ahima, a thirty-five year old widow from the West Bugunagari Village in Nilphamari. When she was six months pregnant with her fifth child, her husband died from cancer, which had been left untreated due to financial restraints. Unable to inherit the land they held together, she was left with little to help care for her children resulting in being forced to go days without food.

In South Asia, women who have either been widowed or abandoned head the majority of Ultra Poor households. Lacking equal wage rights, inheritance power, and facing a limited job market, these women are left to feed themselves and their children with limited options.

Children growing up in these situations are rarely able to attend school as they are put to work to help support their families. Since they are young, most are exploited by employers and are not paid fair wages. While this meager income helps to support their families, it simultaneously robs them of a better future and a way out of poverty, things made possible by an education.

Objectives:

The primary objective of this study was to determine the effectiveness of the TUP Program in long-term poverty alleviation for beneficiaries and their families. The pressing questions my study hoped to answer included:

Part 1:

- Were past program participants able to maintain and increase their assets after program participation?

Or

-Did participants regress without the financial and social support of BRAC; left to once again face *Monga*, Bangladesh's hunger season.

-What are the biggest obstacles facing TUP Program participants?

Part 2:

-What was the lifestyle change for beneficiaries' children after asset transfer when many no longer needed to work?

-Was government education an available option for children of the Ultra Poor?

-Was BEP education an available option for children of the Ultra Poor?

-What impact does having available schools have on delaying early marriage?

-What impact does having a TUP Program in the village have on BEP enrollment rates (enrollment interest)?

-What areas still need to be improved to ensure school-age children have long-term educational opportunities?

Limitations

Potential inequities during interviews could have occurred as a translator was used during the whole of the interviews and questions could have been worded differently. In the second half of the study two translators were needed to communicate with a distinct dialect common near the India-Bangladesh border. It cannot be certain that direct translations were always given and instead sayings with similar meanings portrayed. Regional BRAC staff selected interviewees and random selection cannot be assumed. BRAC staff and other community members were present at interviews which potentially impacted participants' answers. Due to time and resource constraints the sample set of applicants was not nearly enough to make assumptions concerning the CFPR-TUP and BEP programs as a whole but sufficient enough to draw adequate conclusions for future research. Findings generated from this study were reported to assist BRAC staff in helping better meet the needs of future program participants.

Methodology

To fully understand the scope of the TUP Program and its STUP beneficiaries, participants from multiple levels of program participation were visited and interviewed for the first half of my research. Three participants from the initial 2002 program, three from 2007, and four current participants preparing to graduate from the program in December 2013.

Since low consumption often creates the social exclusion faced by the Ultra Poor- a person must be adequately clothed and housed if one is to participate in most social activity- the chairman of an operating GDBC was also interviewed to better understand the impact of the village's views on participants and inclusion of beneficiaries in the community.

To meet participant selection criteria, the district of Nilphamari (See Map Appendix I) was chosen to carry out research, as it was one of the three TUP trial districts in 2002, and one of Bangladesh's poorest areas. To prevent assumptions from the program based on its effect in one area's climate or social situation, interviews were held in multiple villages. Questions were based on an eleven page questionnaire I developed to evaluate the program in a variety of economic conditions, communities, and natural settings.

For the second half of the research, villages of Netrakona (See Map Appendix I) were used. Individual interviews as well as focus groups with five to twenty members each were held with parents of BEP students, TUP participants with children in BEP, current BEP students with TUP parents, past BEP students with TUP parents, and BEP teachers.

Research Breakdown and Findings

As the aim of the TUP Program is to bring the Ultra Poor up to poverty level, one must not look solely at annual income in viewing progression. Annual income is something, which remains incredibly low by Western standards even after Program participation, and cannot always be measured properly due to asset holdings. Because of this, my findings were more focused on asset holdings and management over annual income.

One example of assessing a women's power over household purchasing power can be seen in the number of saris (Bangladesh *sharee*) a woman owns, which shows the amount the family can spend on luxuries like clothing. The woman's *sharee/kameeze* to men's *lungie* ratio can show the woman's influence in buying power over the household.

Housing materials for the roof and walls of a home, were also indicators of TUP progress. Poor families in Bangladesh often live with another family member or live in inadequate housing. Ultra poor families roofs are often made of a thin thatch, often jute, which does not protect against the heavy rainy season damage. Walls, if any, are loosely woven or made of bamboo and sticks, which provide little protection. One family interviewed in the Channary Village of Nilphamari, headed by the mother, Azzatun and her spouse, previously lived in a no-walled and thinly roofed house, which provided limited protection from the elements. During the rainy season, the couple along with their four children, were forced to sleep on the floor of a neighbor's kitchen while their home, and everything in it, was destroyed year after year. (Appendix II)

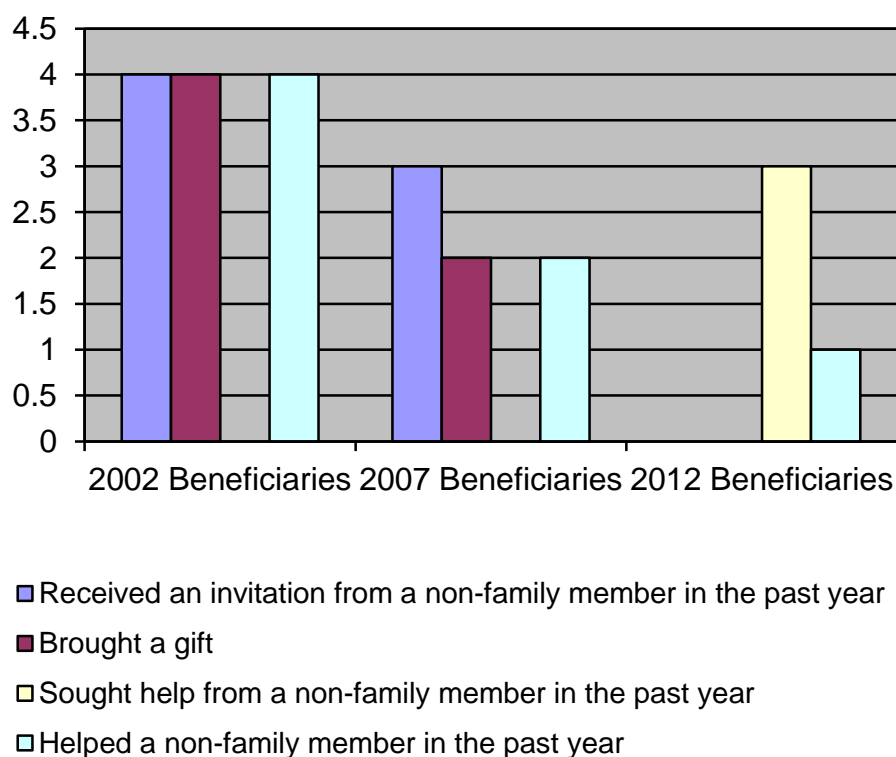
TUP Program participation often brings with it BRAC financial support or supplies for housing improvements. In Azzatun's case, a gift of tin was provided for the roof of their house and better protection for her family. After increased finances from assets, many families have tin roofs and thick woven walls or a combination of woven and tin walls. As the number of years from program completion increases so does the number of building/rooms a family owns. Many of the earlier participants had expanded to three or four rooms, which in the villages swells for each room being a separate building.

The major area influenced was food and nutrition intake. As household income increases the first thing impacted is consumption. Pre-TUP Program, many Ultra Poor survived on small portions of rice which sometimes included vegetables or fish. In the case of Arzigna, she was given half a kilogram of rice per day of work as a housemaid. While the work was unstable, it was the only means she had of providing food for her young son, mother, disabled sister, and herself. When she worked, the food was able to be split among the family, when she was unable to work they cooked a mixture of leaves and roots or went hungry. With her TUP asset of two cows, the family was able to drink milk and with her mother's help, Arzigna was able to continue working until the cattle matured and her assets diversified. The family's daily diet has grown from a small amount of rice once-a-day most days, to fish, rice, and vegetables three times a day everyday. Arzigna is also able to eat meat twice a week. (Appendix III)

Asset holding is likely the most important evaluation for TUP Program impact. An increase in assets means increased wealth, which translates to more power for the woman in the family and community. Asset holding also translates into responsible maintenance over time. Many of the 2007 beneficiaries had substantially increased livestock holdings while 2002 beneficiaries had significant land holdings and had ventured into opening other small businesses. Monthuhara is thirty-six and a 2002 TUP participant. In 2003 she was transferred two cows and since then has expanded her holdings into: two goats, ten chickens, two cows, and thirty-seven decimels of land, in which she cultivates rice. She opened a cooked rice business with the rice she grows and sells it at the local market. She was also selected by BRAC to learn the art of harvesting silk

from domesticated silkworms. From her businesses she has grown into a confident woman and community member with all three of her children attending school. (Appendix IV)

Increased social standing and community participation are also major milestones for the previously downtrodden TUP participants. As they gain confidence and financial stability many are invited to community gatherings and events where they are able to bring a gift, a sign of acceptance and social standing. Olima was a 2007 beneficiary and was transferred one cow and two goats. Currently, Olima is a member of her villages's BRAC WASH Program, which along with education to villagers, brings respect for the women who work in the program. Olima helps educate others in her village about hygiene and sanitation. She regularly attends GDBC meetings but now as a source of guidance, instead of a voice of despair. No longer an outcast, Olima is honored by her neighbors and invited to events. She is able to bring gifts of cookware, cups, food, or money. (Appendix V)



Beneficiaries' Village Standing Over Time

*As seen in the graph: the longer a member has been in the program, the less assistance they need and the more respect they are shown by fellow villagers. (Shown in invitations to community events).

As participants advance and become more financially stable, they transition from needing assistance to providing assistance. Many of the earlier participants are now seen as valuable resources to fellow villagers as TUP participants have been educated by BRAC on perplexing social problems and can advise neighbors. Several also have the resources and, when they wish, financial stability, necessary to assist the needy in their village.

To graduate the TUP Program, participants must be well versed on the 12 issues:

- early marriage
- dowry
- child education
- marriage registration
- family planning
- water borne diseases
- vaccination
- disaster management
- women and child trafficking
- food habit/ nutrition education
- deworming
- vitamins

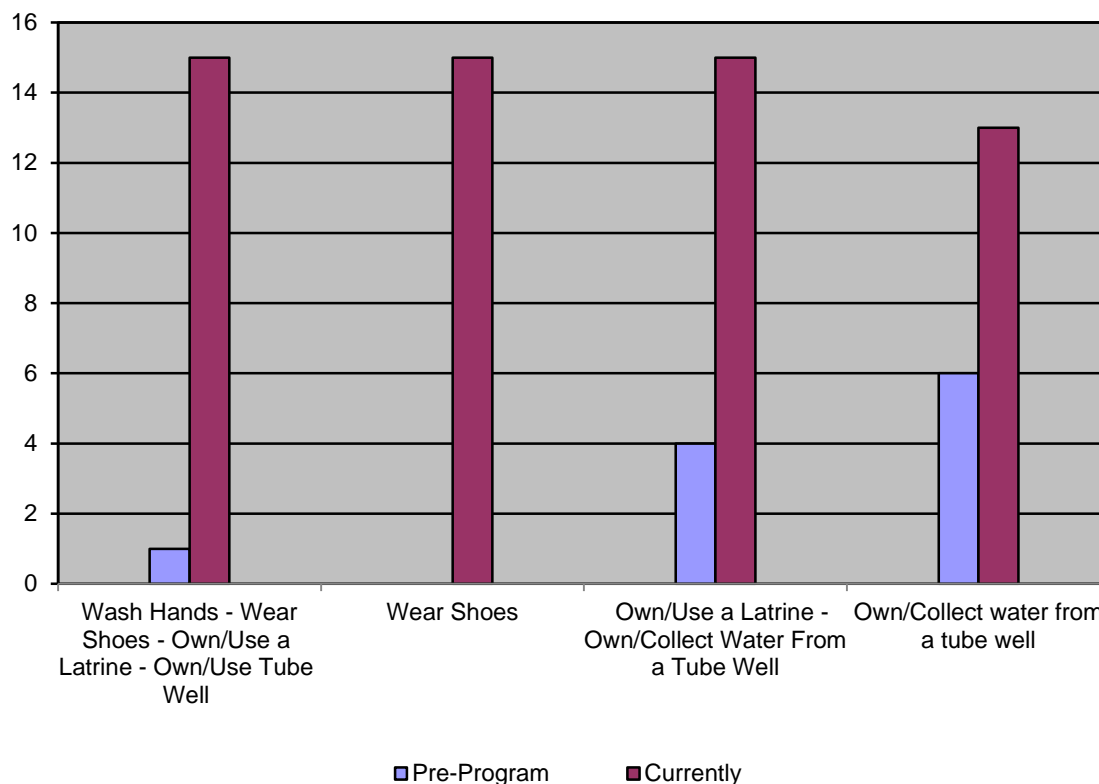
With a knowledge of these skills TUP beneficiaries act as BRAC representatives in sharing information and it is one of the most distinct ways the field to field communication pathway can be seen.

As participants increase income, assets, and stability, despite market inequities, many begin saving with BRAC Bank. STUP are organized and introduced to microfinance groups after 18-24 months, while those OTUP who are not already BDP micro-finance members join groups immediately. Only the 2002 and 2007 TUP participants interviewed in Nilphamari had savings accounts through BRAC, the 2012 beneficiaries did not. All members of the 2010 Program in Netrakona had recently begun saving 10 BDT/week that year. It seems that two years after entering the program most families have reached a level of monetary gain to care for their families while having excess to save for the future. Interviewees had used their savings for medical procedures, housing improvements, their children's education, dowry, and business expansion.

The ten items needed for graduation include:

- 4 Income sources
- 2 Time per day proper meal
- 10 Bars
- Family planning (if sexually active)
- Artificial insemination for cattle
- 4 Trees and vegetable bed including a chili and lemon tree
- Proper age for marriage (18 for girls 21 for boys)
- Children of school going age must be attending school
- Proper latrine and tube well
- Tin shed house.

The major focus for graduation is ensuring food security. With that, BRAC can be confident that families will not regress, will continue to excel, and maintain control of assets as long as the consumption threshold is met and exceeded. Sanitation information taught in bi-weekly support sessions also helps lead beneficiaries to a healthier lives plagued with less disease.



Utilizing TUP Program Taught Sanitation

Through these simple practices beneficiaries are more productive as they encounter less disease and take less time off of work.

By graduation TUP beneficiaries should have the confidence to demand their rights as citizens. For widows, one example is that they go to the local government office to sign up to receive their pension funds.

Child Development:

Not all of the indicators for TUP have shown improvements, including particular concern regarding the lack of progress for children in TUP households. Many of the children in ultra poor families are forced to work as small children in order to provide for their families. When parents graduate from the TUP program these children, many who have grown to be young adults, no longer need to work. However, many are too old to start school so they continue working as field

laborers or housekeepers as there are no other options. This gap in assistive services and continuation of intergenerational poverty has prompted BRAC to inquire into this problem to make more useful modifications to the TUP approach.

With knowledge gained from interviews with TUP beneficiaries, I was able to more fully focus on breaking the cycle of poverty through education by doing an inter-departmental survey and assessment of the TUP and BEP programs. On the outside these two programs have very little in common, but both programs select participants from the same socioeconomic group and I found considerable overlap in beneficiaries and their families.

As BEP schools are village based they are better able to accommodate the needs of village children than government primary school. Because of this, it is an appealing option to children of TUP families, who may have had to drop out of primary school. In some cases, BEP teachers reported classrooms composed of up to 26 of the 30 students who had dropped out of government school before joining BEP. Students can perform their morning and afternoon duties at home without it interfering with their learning. While the BEP model is successful in assisting poverty stricken children, the gap in assistance to ultra poor families is undeniable. Many ultra poor parents are uneducated and may not fully understand the need and opportunity created by educating their children. Another problem, is the financial burden that comes with schooling. There is no cost to attend BEP schools. No uniform is needed and all materials are paid for. However, the family has to be financially secure enough to afford the time their child spends at school and away from the field or other pressing work tasks at home.

In the case of Olima, her older daughter worked as a housemaid until she was married at the age of 14. She was unable to go to school and on top of her job was expected to help her mother with household chores. Olima joined the TUP program a year after her older daughter was married and due to program support and increased finances, her younger daughter did not need to work. Instead, her younger daughter went to BRAC school and with the family's increased finances was able to continue her education and is on track to starting university in the fall of 2013. The power of one cow and two goats in life-changing opportunities is undeniable. Nonetheless, Olima's older daughter is suffering a subsistence lifestyle due to her lack of education skills and financially insecure marriage. She also suffers health problems due to complications with the birth of the couple's first child, a son, when she was 15 years. It is because of situations like this that BRAC is looking into ways to prevent similar fates for the children, especially daughters, of the ultra poor.

From the interviews and case studies gathered, it was observed that many of the families in the villages chose to send at least one of their children to BRAC school, even if they had other children in government or religious school, because of the good reputation and economical savings associated with BEP. Even if the family could afford another education option for their child, they wanted to take advantage of the program if they qualified. Clearly the philosophy behind the program is good and BEP can boast many graduates but it appears as though the ultra poor who are the original focus of the program are being overlooked and their spots filled by more affluent children.

Part of the problem lies in the fact that ultra poor families need to be aware that BEP is an option. When speaking with BEP teachers many suggested town hall style meetings during the enrollment application process, which occurs every four years, to encourage participation and help parents better understand the positive implications which come with the education of their children.

Another problem comes when parents need children to earn for their families. An option which has been beneficial in encouraging enrollment in other areas of the world is incentives for students, especially girls, from poverty stricken homes. Possible incentives could include free lunch or a small amount of food to take home to families for everyday a child attends school. Another possibility could include setting up an education program for teenagers who may be too old for traditional BEP classes but too young for a TUP style program. With these, BRAC could open the door to a new, and previously overlooked, group of students and the future of Bangladesh.

Conclusion

Mother Teresa said, “We’ve just forgotten that we belong to each other.” This internship experience helped me realize my connection to people of a different country and culture who share similar goals and dreams as me. The students I talked with strove to be better citizens and work towards the ultimate goal of a University diploma. Parents worked and sacrificed for the benefit of their children. Every interview and conversation challenged my views and previously held beliefs of the developing world and the Ultra Poor. It was exciting as my knowledge of the developing world was growing and I was meeting the challenge of being a Dr. Borlaug Hunger Fighter!

The students in the BEP program are some of the most hardworking and determined people I have had the pleasure of meeting. It is crucial, therefore, that their effort be rewarded with realistic and attainable possibilities of continued education. It is also important that the job market and government be supportive of a new generation of educated Bangladeshis who are begging for their voices to be heard. It is imperative for the successful future of the country that educated students remain to work and showcase their talents in Bangladesh.

The women of ultra poor households are incredibly intelligent, carefully planning how to allocate the meager funds they have. Once that intelligence is channeled, life-changing empowerment takes place. It was exciting to witness this first-hand, but remained a reminder to the need of continued education on the importance of savings and finance management. These women were already being cautious financial planners and investors but when this is paired with skills and finance protection which comes through a savings account, this skill can turn into a valuable asset of its own.

With increased income and opportunities provided by the TUP Program, families are able to afford for their children to trade in their grain hooks for schoolbooks. BEP continues this effort by providing free education that fits students’ schedules and opens the door to a better future. While the BEP is undeniably making an impact, further programs are needed if a goal of educating all school-age going children is to be met.

Among other things, the TUP Program provides hope to the hopeless and along with BEP, provides limitless possibilities to students with an otherwise bleak future.

Pictures



A BEP student practices writing the English alphabet in a village school in Netrakona.



One of the larger farms I visited in Nilphamari.



I could always count on a friendly welcome from the villagers.



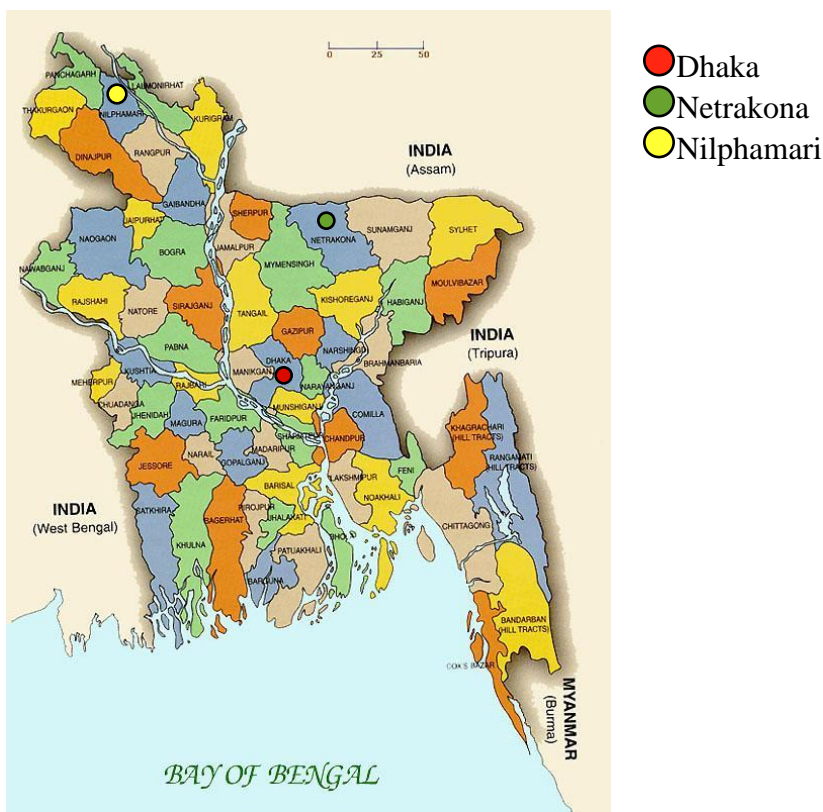
Interviewing Ahima, a TUP beneficiary and mother of a current BEP student.



I will never forget my interview with 22 year old Afroza, a TUP beneficiary and mother of two.

Appendix

Appendix I. Map of Bangladesh and divisions of districts.



Appendix II.

Azzatun lives in the Channary Village of Nilphamari. She is 32 and has been married since she was fourteen. She has three sons and one daughter (ages 13, 10, 8, and 4), who were too emaciated to attend school even if their parents could afford it. The family regularly suffered from diarrhea, dehydration, and other illnesses but never received treatment. Azzatun worked as a day laborer and a housemaid for which she made a little rice which she could take back to her family. When her husband found work as a day laborer he could make 60 or 70 BDT/day but it was very unstable. They lived in a one room house with no walls and a thin roof of grass. They had no furniture and slept on the floor. During the rainy season, the flood waters would wash away everything they had, every year. They would beg neighbors to let them stay in one of their homes until the flood waters went away. Azzatun could not afford soap so her family didn't wash their hands and didn't have a latrine or clean water source. They dug a hole and drank and cooked with the dirty open water. Her husband made all the decisions in the family and didn't respect her. The community didn't like her and would hit or kick her when she begged for food. On June 17, 2003, she was transferred two cattle by BRAC. She knew that her husband could help with the enterprise and she wanted her children to be able to drink milk. During the program she upped her daily diet to eggs, hoppers, vegetables, and rice. She also received 3 tin for a cattle house, a tube well, and medical care for her family and cattle. Due to further program education on the 12 issues, her sons will not be married until age 22 and her daughter until age 18. Her cows have produced six calves which she sold while continuing to keep two. She feels comfort knowing that she has savings and is in a good position in case of emergency. Azzatun owns two cows, two goats, ten chickens, and twenty-two decimels of land which she uses for crop production. She has torn down her previous unstable home, bought the land, and in its place built three buildings all of woven walls and tin roofs. She has taken out two loans to help her husband start a rice business which provides another source of income. Now with a large stake in the family's financial security, she is respected and honored by her husband. Her younger children now attend school and the family as a whole suffers much less sickness. In the

event of serious illness though, medical treatment is now an option which is financially feasible. Azzatun is able to further the knowledge and skills learned from BRAC by sharing it with her neighbors. She helps struggling families financially and gives information on local laws including divorce. No longer ostracized by the community she is included in community events by card invitations and brings a gift.



Azzatun in her tin walled home surrounded by her many belongings.

Appendix III.

Arzigna is 38 and lives in the Channary village in Nilphamari. Her parents were poor and she was unable to go to school. Her dad passed away when she was fifteen and she was quickly married. Five years later she gave birth to a son and when he was only five months old her husband passed away. Suddenly homeless, she and her baby moved in with her mom and disabled sister. Being the only one in the family who could work, she became a housemaid where she earned one and a half kilograms of rice for her daily labor. The work was not stable and when she was unable to find work the whole family suffered. Despite this hardship, her son was able to go to school until grade six before becoming a rickshaw puller. She had no plan, but the dimmest dream of being able to provide basic food for her family.

When BRAC began the TUP trial program in 2002, Arzigna was chosen as one of the first beneficiaries. Her two cattle were transferred to her on May 22, 2003. She chose to pursue cattle rearing because she knew her mother could help with the enterprise and she could continue to work outside of the home until the cattle matured. She used the weekly stipend of 70BDT/week to help feed her family. With the training from BRAC she was able to develop her family, plan for the future, became well versed on justice issues, and grow confident enough to interact with other community members. She also learned how to write her name, a skill she is very proud of! Aside from training, 2 cattle, a stipend, and free medical attention which she received for the first time in her life; she was given 3 sheets of tin for an animal shed. Through bi-weekly meetings and support she gained management advice and information on cattle care.

She quickly turned the one room straw walled house with a thatched roof into a sturdy woven walled home with a tin roof. She added another room and built another house for her mother. Before beginning the program she had to rely on neighbors for water and was not aware of proper sanitation practices including a latrine, washing hands, or wearing shoes. She is now the proud owner of her own tube well and latrine and practices good hygiene. Her daily diet has grown from a small amount of rice once, most days, to fish, rice, and vegetables three times a day every day. She is able to eat meat twice a week.

Arzigna has the power to make decisions and has confidence to plan for the future. She now owns two cows (she has sold seven cows in ten years), two goats, fifteen chickens, six fruit trees, two decimels of land which her house is built on, and twenty-two and a half decimels of land which she cultivates. She has taken out two loans and paid them both back on time. She owns a cell phone, radio, and bought a rickshaw cart for her son. Before, she had one sari but with increased buying power she now has four. She started a savings account and has enough money to send her grandchildren to school. In the future, she hopes to buy more farm land as well as more land for her house. She passes her knowledge onto neighbors, offers advice on family planning, and assists other villagers economically. Because of this she is honored by the community and invited to all social gatherings.



Arzigna with friends and family outside her home.

Appendix IV:

Monthuhara is 36 and lives with her husband, two sons (14 and 8), and daughter(6) in the Channary Village of Nilphamari. After attending BRAC school for grade one she was married at eleven years to a man who was twenty. Her husband has a disease and struggled with it until he was able to get treatment which finally occurred while Monthuhara was a TUP beneficiary. He could work occasionally as a day laborer, for which he would make 60-70 BDT/day, but the family relied on her work as a housemaid and the rice she received for her work. When she couldn't find work she would beg for food or money from her neighbors but they didn't trust her with much because they knew she couldn't pay them back. The family lived in a one room house with a thatched roof and woven walls. She tried to get a loan but was unable, due to financial insecurity. The family had to borrow water from relatives and when that option was unavailable they used open water which was dirty and carried disease. Her husband made all of the decisions in the family because he was the only member who made money when he worked. In 2003, she was transferred two cows from BRAC as well as food and medical treatment for the first year. She was able to feed her family from the weekly stipend of 70BDT/week and her younger son was able to receive free treatment for a problem with his veins. She attended three training days to learn about cattle rearing, an enterprise which she chose because her husband could help care for them. She was also given three tin to help build a cattle house.

Since 2003, her cow has given birth to five calves with which she sold and purchased 37 decimels of land which she cultivates in rice. She can get 1,200 kg. of rice per year. She has also diversified her assets by purchasing two goats and ten chickens. With her new income her children are able to attend school and their family has the resources for them to be able to continue. Monthuhara's husband respects her and they now make all family decisions together. They can afford soap to wash their hands and shoes to prevent disease. She was selected by BRAC to learn the art of harvesting silk from domesticated silkworms. She practiced this for a few years but now focuses on her agriculture business. She has taken out two loans from BRAC which she used to start her own rice business. She uses the rice she grows, cooks it, and sells it to people in the community. This enterprise has paid off the loans and the family now has a five room home with woven walls and tin roofs where one small, unsteady home once stood. Monthuhara feels confident that her daughter will not have to live the life she did and will be married at age eighteen or later. Monthuhara feels empowered and is now an active and involved member of the community.



A smiling Monthuhara in one of her seven sharees.

Appendix V.

Olima is forty years old and resides in the Gologram Kittiniapara village of Nilphamari. She now lives alone because her husband passed away from a heart problem ten years ago. With financial help from neighbors he was able to go to the doctor. Lacking sufficient funds, he was unable to receive treatment and the disease took his life. Growing up in a poor family Olima was unable to attend school and was married at the age of twelve. She has two sons and two daughters. Her children were attending school but when her husband died she could no longer pay the

fees and they were pulled out. She worked as a housemaid where she received rice for her family and her sons worked in the fields during cultivation. The work was unstable and being underage, the boys could only earn a meal for their day's work. Due to the instability of work and lack of return for labor, the family often went days without food. Before entering the program the family lived in a one room home made of a thatched roof and walls. The family would get water from a neighbor and had to defecate in the ditch. Olima owned one sari which she received from a wealthy villager during Ramadan.

Olima's dream before entering the program was that she could send her children to school. Unfortunately, her older daughter was married at age fourteen because her mother could no longer afford her care. A year later, when Olima was chosen as a 2007 TUP beneficiary, she gained increased income and 12 Issues Education. Because of this, her younger daughter was able to avoid a similar fate of underage marriage. Instead, at age eighteen, she is still in school and has plans to take her university entrance exams in the fall of 2013.

She received one cow and two goats from BRAC; as well as three pieces of tin for an animal shed. She chose this enterprise because the area was good and she saw others who were having success with this combination of animals. She received 105BDT/week for 36 weeks and with it, could provide food for her family until her assets started producing. Faced with many stomach problems, she was also able to go to the doctor during her training. Currently, Olima is a member of her villages's WASH program where she helps educate others about the importance of hygiene and sanitation. WASH is another BRAC program, which along with education to villagers, brings respect for the women who work in the program.

Olima now owns four goats, twenty chickens, ten ducks, and four cows, of which one is pregnant and another is giving milk. She sells her goats every six months and cows every year. She drinks the milk and it has increased her daily nutrition intake. With the sale of her livestock she purchased 35 decimels of land which, with the help of her sons, she cultivates and gets 2,000 kg of rice during two growing seasons. During the third of Bangladesh's three growing seasons, she plants vegetables. Olima also owns 45 decimels of land which she built a new house on. It is sturdy with woven walls and a tin roof. She owns three other buildings on the land including an animals shed, kitchen, and a house for her son, his wife, and their three children.

No longer relying on the generosity of others to afford clothes, Olima has four saris which she bought herself from egg sales. Well versed on hygiene as a WASH representative, Olima owns a latrine, well, wears shoes, and washes her hands frequently. The hospital is an option which is financially feasible if she requires medical attention and she is confident enough to solve legal problems by herself or with the help of GDBC, BRAC, local government council, district chairman, police, or even the court if it is needed.

Although BRAC left the village after the 2007-2008 program, the GDBC which was established during the period still meets regularly to address the problems of the poor. Olima regularly attends but now as a source of guidance instead of a voice of despair. After learning about her rights as a citizen through the 12 issues education portion of TUP, and assistance from the GDBC, she has started collecting her widow's pension.

No longer an outcast, Olima is honored by her neighbors and invited to events. She is able to bring gifts of cookware, cups, food, or money. She has opened a savings account and is planning to open a small business as well as use the money for her daughter's education.



Olima outside of her tin roofed house.

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