

GRADUATION OF EXTREME POOR ENGAGING IN BUSINESS AND FINANCE (GEP-EBF)

The diagram consists of three main elements: an orange square labeled 'FACTS', a teal arrow labeled 'FIGURES' pointing to the right, and a purple speech bubble labeled 'LESSON LEARNT'. A thin black line connects the top of the orange square to the top of the teal arrow, and another thin black line connects the top of the teal arrow to the top of the purple speech bubble. The entire diagram is set against a light green background.

FACTS

FIGURES

LESSON LEARNT

GRADUATION OF EXTREME POOR ENGAGING IN BUSINESS AND FINANCE (GEP-EBF)



PROJECT LOCATION



TARGET BENEFICIARIES



With no arable land or productive assets, dependent on others, families from ethnic minority or headed by women or elderly person.

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CONTEXT

In Haor, the extreme poor have very limited livelihood opportunities. Particularly the landless and women-headed households are in adverse condition due to the inadequate scope.

Government services such as agricultural extension remain weak and do not provide opportunities for income diversification.

A larger scale of Haor population are in continuous struggle with the vicious cycle of extreme poverty and are excluded from financial inclusion as they lack regular income, productive assets, and financial literacy.



OBJECTIVE OF THE PROJECT

- ✓ To enable extreme poor households to move out of extreme poverty in selected Haor areas of Bangladesh
- ✓ To ensure that the graduated households sustainably move out of poverty through expanded productivity, increased assets and sustained income & savings

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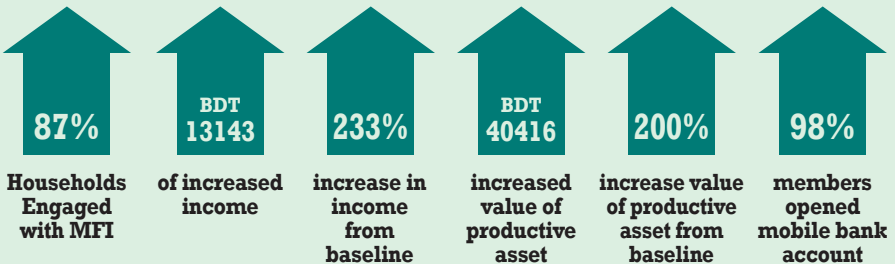
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APPROACH



OUTCOMES



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LESSON LEARNT

1

Providing grant support through Mobile Bank Account remained very effective. It is observed that around 30% of the accounts is being used for home and abroad remittance collection of the target households. The account holders are very happy that they can collect the money easily in their villages and it is safe as well. This intervention is replicable for any in upcoming project with similar model.

2

All the 39 SHGs have been continuing the collection of savings biweekly and distributing the accumulated amount among one or two members through lottery draw. The distribution process ensures that all members have received the same amount at the end of cycle and then next cycle starts. The fund is widely used in investment to create better livelihood options.

3

Diversification of income source of the target beneficiaries was the priority agenda of the project. As a result, the households were able to expand their income sources. Female members of the households were actively engaged in income generating activities like livestock and poultry rearing, small trade and agriculture. This diversification of income sources helped them significantly to cope with the severe crop loss during early flash flood in haor areas. Each family developed three or more different income sources.

4

From the beginning of 3rd year the project took the initiative to implement its 'exit and sustainability action plan' that was found very effective in terms of sustainability. It ensured active participation of local communities, union parishads and different govt. departments working at Upazilla level particularly livestock department. Sharing of skills, information and relevant documents among the beneficiaries of the project, local govt. institutions and govt. departments were found very effective. It is expected that this will be continued after the project period. The households were able to receive services from the different govt. departments working at upazilla level and also from union Parishad.

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Rakia Begum: The Challenger of Destiny

Rakia Begum (45) had invested BDT 9,000 (about \$113) in rice cultivation was expecting to earn BDT 27,000 (about \$338) from this. It was during March 2017, when flash floods washed away Rakia's paddy field. While this would have proven as a catastrophic loss for most people, Rakia had alternative sources of income and this had been possible only because of her engagement with Graduation of Extreme Poor Engaging in Business (GEP-EBF) project. In addition to the rice cultivation, Rakia runs a small confectionary shop in her village worth BDT 3,500 (about \$44). Rakia also has 15 chickens worth BDT 2,400, a rickshaw van worth BDT 8000, and two push carts worth BDT 18,000, bringing the value of her other productive assets BDT 31,900 (about \$400). However, it is not that Rakia's financial condition had not been affected by the flash flood at all, it had indeed. However, she could overcome it too with the support of the project. The GEP-EBF project supported Rakia in accessing post-flood safety net packages of rice provided by the government. Rakia was also able to obtain a microcredit loan of BDT 6,000 (about \$75) to invest in her economic activities. Rakia is now confident and committed to recovering her losses and amazed at her family's resiliency in the face of such a terrible weather event.

Becoming the participant of GEP-EBF project has really changed Rakia's life a lot. Born and raised in an extremely poor family, Rakia was married at the age of 18. Bearing a family with six children was never been easy either for Rakia's wage earner husband or for Rakia herself who used to be a homemaker. She started to think that she is destined to live in extreme poverty.

However, after joining the project and becoming the member of Self Help Groups (SHGs) Rakia has received BDT 1,500 and 7500 in two slots (about \$114) as financial support, which she invested to buy seven chickens and a pushcart. Rakia also began to save in the SHGs and got money for six times through the lottery system winning an average of BDT 900 (about \$11) each time. Rakia invested the money in various IGAs and in installing a hygienic latrine for her family. Expressing happiness for her current condition Rakia said,

“ *Without the support of the project including the training, financial support, and mentorship it has provided, I would not have been able to initiate the process of lifting my family out of extreme poverty.* **”**

Not only did the project lift her family out of poverty, but also because the project emphasizes the importance of multiple sources of income, it helped them stay there even when the calamitous flash flooding threatened to shatter their newfound financial security.





Daliya Begum: **Courageous Never Fails**

Daliya Begum has eight members in her family including three brothers, three sisters and parents. Her father is a wage earner. Because of living in the hoar areas of Sunamganj district, Daliya's father Abdul Gofur becomes unemployed for months during monsoon. During that time, her family struggles even for food. Extreme poverty never did allow Daliya, or any of her siblings to go to school. At the age of 20, Daliya Begum got married with Nasir Ali from the same village. The economic condition of her in-laws was same to her parents, as her husband used to be a day labourer too. Time passes and Daliya's family grows larger with four daughters, mother-in-law, her husband and so as continues the story of struggle.

In the midst of frustration and hopelessness, Daliya came to know about GEP EBF project and enlisted as one of the project participants. She was very regular to attend the project activities. In July 2015, she joined the Self Help Group (SHG) and started the saving schemes. In her first savings lottery she won BDT 640 with which she bought three chickens. Later on she got project support of BDT 1500 and invested the money in extending her poultry business. Daliya started to earn BDT 2000 monthly from eggs selling. The project further supported her with BDT 7500 to buy a Rickshaw for her husband. Her husband's daily average earning became BDT 300.

Daliya's days have changed. She is the owner of two rickshaws worth of BDT 25000, one pushcart worth of BDT10000, 20 chicken worth of BDT 2500, five ducks worth of BDT 1500 and daily they sell eggs of BDT 100. She leased 120 decimal lands for paddy cultivation. Daliya plans to buy an auto rickshaw and dreams to pull the wheel of her life to move forward.





Rashida Begum:

With Big Dreams Come Big Success

Rashida Begum (50) is a successful farmer from South Sunamganj the sub-district of Sunamganj, who has carved her own future in less than one and a half years since Concern Worldwide supported her through the Graduation of Extreme Poor Engaging in Business and Finance (GEP-EBF) project in northeastern Bangladesh.

Rashida's achieved these all after decades of hardship. She got married at the age of 17 to a daily wage earner since her father could not afford to look after their family of seven. At the age of 19, she gave birth to her first child, and eventually mothered 9 children by the time she became 39 years old. With her husband's irregular income as a daily wage earner, the family of eleven could hardly afford two meals a day – let alone pay for education and healthcare. In the midst of indescribable poverty, her husband became bedridden in 2008, and later passed away in 2013. To save her children from starvation, Rashida began working door-to-door, earning around BDT 1,800-2,000 each month. "With my meagre income, I could not afford to take my husband to a doctor when he was dying," she said with teary eyes.

In November 2015, Rashida received her first grant of BDT 1,500 from the project, which she used to buy chickens and expand her poultry farm with guidance from the GEP-EBF team. In a couple of months, there were two dozen chickens in her farm. Later, she sold 9 chickens for BDT 2,500 and eggs for BDT 500 from this flock. Reinvesting the income of BDT 3,000 she continued rearing her remaining flock of chickens. After months of backbreaking labour, she harvested 1,200 kg of rice in April 2016 with the help of her sons. During this time, Rashida received formal training on planning and management of small businesses from the GEP-EBF project. Motivated to earn a bigger revenue, she invested BDT 14,000 of her income to buy 200 ducklings for rearing as a new livelihood option. Today, Rashida's ever-growing poultry farm houses more than 15 hens and 900 ducks. She has also leased 4 acres of land for paddy cultivation. She has been saving with her Self-Help Group to raise funds for meeting duck-rearing expenses.

Rashida can now afford to provide three daily meals for her children still living at home, and meet their nutrition, health, and education needs. She has access to safe drinking water, and is now planning to construct a sanitary latrine at her home. With dreams of being a serial entrepreneur, she hopes to set up a grocery shop in her neighbourhood, and purchase a plot of land to expand her paddy cultivation business.





Safia Begum: A Story of Success

Safia Begum (44) lives in Aktapara village of Dargapasha union of South Sunamgonj upazila – a poverty prone area remains under water for half of the year due to flood. Safia was born as the youngest child and after the death of her father she with mother became very helpless and consequently Safia got married at a young age. Her husband was a day laborer but most of the time he remains unemployed due to unavailability of work in the Haor areas. In midst of extreme poverty Safia became mother of four children and the situation became worse when her husband was paralyzed. Safia started to work as maidservant to feed the family with no hope left to have a better way of living.

In this context during July 2015, Safia became the member of Graduation of Extreme Poor Engaging in Business and Finance (GEP-EBF) project. After starting activities with the project, she has been able to save BDT 520. As a lottery winner of Self-Help Group, she got BDT 500 and bought two hens now laying eggs regularly. She got BDT 1,500 taka for 'homestead gardening' as she selected for supplementary income generating activities (IGA). She has done her job successfully. She cultivated french bean, bottle gourd, cucumber, onion, garlic etc. Through selling these vegetables, she has bought four more chickens to generate her income. She received BDT 7,500 to buy a cow as she choose for prime IGA. At present she has 2 cows value BDT.45000, 20 ducks with value of BDT.6000, 30 hens value BDT. 7500, and every day she sells eggs of BDT.150. She leased 120 decimal lands for paddy cultivation. She have homestead gardening and everyday selling vegetable (Bean, Bottle g, Reddish and amaranth etc) of BDT.60/70

Safia now plans that shortly she will be able to buy cultivable land and make a Cow farms from the products of her increasing diversified IGA. She has also started rearing the dream at the depth of her heart that her children will be started to go school and will become educated.





Nargis with her Cattles



Dipali Rani Making utensils for clay products



Happy Minara with her Cows

Photo Credit: Shakil Ahmed/Concern Worldwide

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Sitara Begum is feeding her ducks and cattles



Rasia Begum is processing coconut with other community women



Rifat Chowdhury is doing the trailoring works

Photo Credit: Shakil Ahmed/Concern Worldwide

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