Breaking the cycle

OURTEEN-year-old Jhuma → Akhter is back in school and performing at the top of her class thanks to a cash transfer programme. Getting here hasn't been easy. When Jhuma was just eight years old, she left school to work as a maid in an abusive home. She spent three years there, and was never paid for her labour or allowed to attend school. She worked in exchange for her upkeep and the promise that when the time came for her to marry, her employer would pay her dowry.

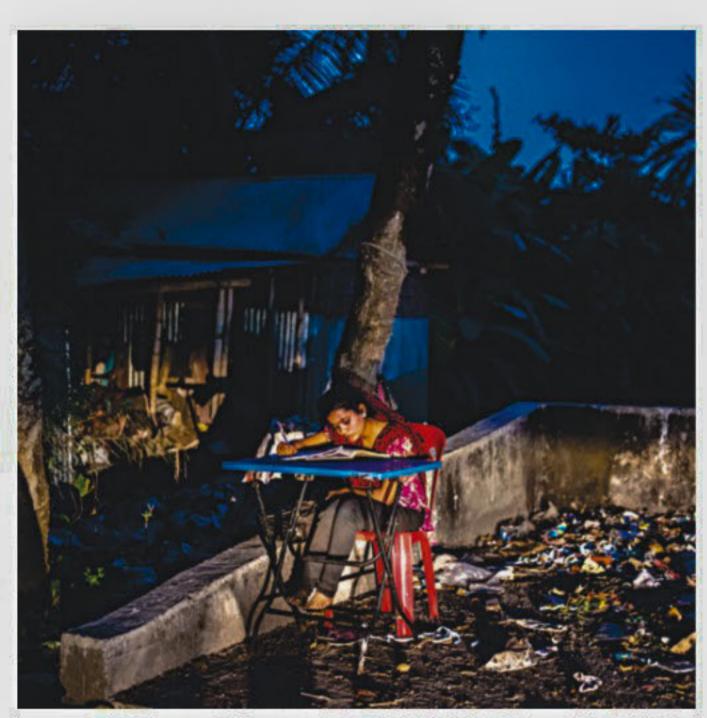
Eventually, Jhuma's mother allowed her to return home. But every day after school, Jhuma would head to work, going door-todoor to beg for rice. One day, as they sat eating their rice on the stoop of their tin-roofed shack, Jhuma explained to her mother that as she advanced from one grade to the next, the costs of school would increase. She would need tutoring, study guides and notebooks not provided by the school.

So her mother decided it was no longer worthwhile to send her to

school – and instead brought her along to work. Working full time supplying water to local businesses, Jhuma brought in approximately US\$7 a month.

That's when Nazma, a community volunteer, spotted Jhuma. "They were looking for kids like us," Jhuma explains. Nazma invited Jhuma and her mother to a few meetings to assess the family's needs and eventually enrolled them in a cash transfer programme conditional upon Jhuma's attendance at school. Now that her mother receives two annual installments of approximately US\$150, Jhuma has returned to school. She is in the seventh grade.

In the neighbourhood, Jhuma is no longer known as the girl who carries water. Instead, she is recognized by her new routine. Every evening after prayers, she hauls a plastic folding table and chair out by the garbage dump at the bend in the road so she can do her homework under the glow of the lamppost. Ever resourceful like her mother, she writes her assignments



A UNICEF conditional cash transfer programme helped Jhuma Akhter.

on the back of political campaign posters left over from the most recent election.

Today, when Jhuma imagines the future, marriage is no longer part of the picture. In fact, she thinks girls should wait till they're at least 22, well beyond the 18 years minimum dictated by the law. Instead, Jhuma now dreams of one day becoming a doctor. "I want to provide care for everybody."

Poverty is about more than money

In 2012, almost 900 million people struggled to survive on less than US\$1.90 a day – the international extreme poverty line – and more than 3 billion remained vulnerable to poverty, subsisting on less than US\$5 a day. Like Shampa, they live on the precipice, just one illness, drought or other misfortune away from descending into extreme poverty.

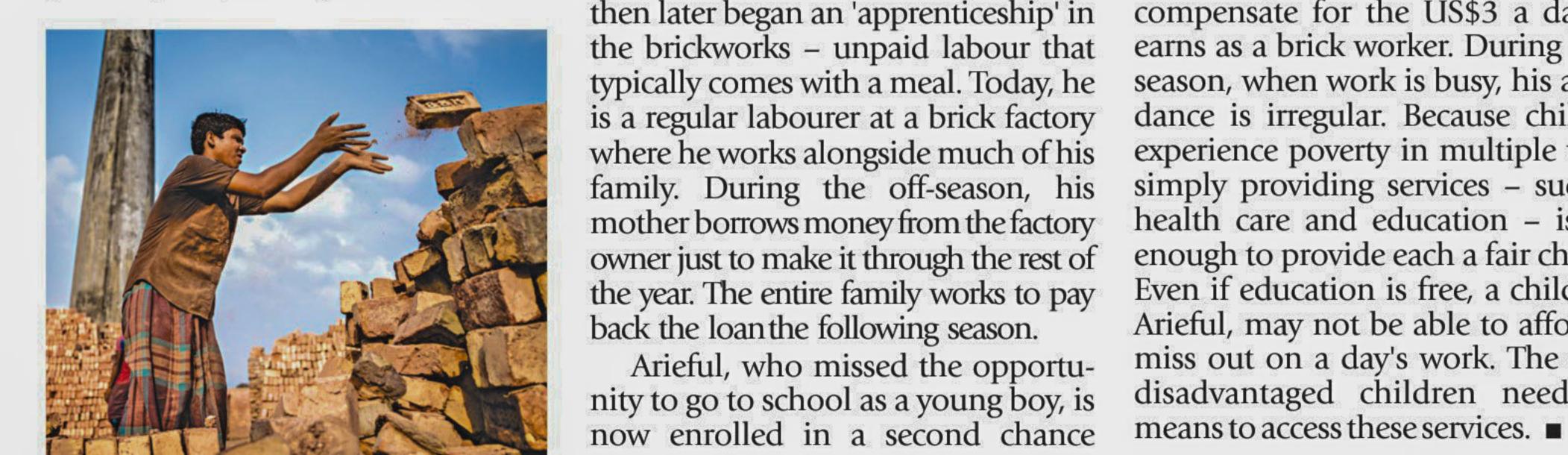
A disproportionate share of children live in extreme poverty

For children and adolescents, poverty is about more than money. They experience it in the form of deprivations that affect multiple aspects of their lives – including their chances of attending school, being well nourished and having access to health care, safe drinking water and sanitation.

Taken together, these deprivations effectively cut childhood short, robbing millions of children of the very things that define what it is to be a child: play, laughter, growth and learning. These basic opportunities are the foundation upon which children can build their future – and for those who have a chance to enjoy them, the world can seem full of possibilities.

Shaping his life

Arieful has never had the chance to consider what he wants to be when he grows up. At just 12 years old, Arieful



has been working for longer than he can remember. He started in the fisheries when he was in the first grade, and then later began an 'apprenticeship' in the brickworks – unpaid labour that typically comes with a meal. Today, he is a regular labourer at a brick factory where he works alongside much of his family. During the off-season, his mother borrows money from the factory owner just to make it through the rest of the year. The entire family works to pay back the loan the following season.

Arieful, who missed the opportu-

education programme that runs in the evening. The programme provides a small stipend, but it's not enough to compensate for the US\$3 a day he earns as a brick worker. During brick season, when work is busy, his attendance is irregular. Because children experience poverty in multiple ways, simply providing services – such as health care and education – is not enough to provide each a fair chance. Even if education is free, a child like Arieful, may not be able to afford to miss out on a day's work. The most disadvantaged children need the