

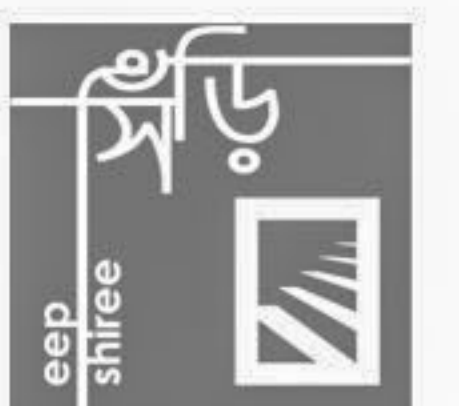


The Daily Star



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Transforming frontiers of extreme poverty: Beyond livelihoods

Recently, CARE Bangladesh and The Daily Star organized a roundtable titled "Transforming frontiers of extreme poverty: Beyond livelihoods". Here we publish a summary of the discussions.

Anowarul Haq, Director, Extreme Rural Poverty Program, CARE Bangladesh

Sustainable changes occur when an extreme poor person or household reaches a level of economic well-being sufficient to meet basic needs, and achieves the levels of social and political inclusion necessary to ensure resilience to external shocks and to sustain their improved level of well-being over the longer term.

CARE Bangladesh recognises the need for development interventions to work at and beyond the household level. The graduation model aims to address meso-level factors such as poor market linkages, weak governance, and inequitable gender relations.

In today's programme I want to share experience of one our projects, titled SETU (Social and Economic Transformation of the Ultra Poor). The purpose of the project was to empower 45,000 extreme poor households of Northwest Bangladesh economically, socially and politically. We have successfully graduated over 95% of the total target population. There is 807% increase in average monthly HH income from the baseline. It reached to BDT 10,375 in 2015 from the baseline BDT 1285. Under this project we have created employment for more than 2500 people, majority of them are women. By end of SETU in 2015, 73% of project beneficiaries were involved in community-based savings groups, with average savings of BDT 4,494 per member (household). The savings balance per month has increased to BDT 355 (in Oct 2015) from negative balance in baseline. The accumulated group savings have increased resistance against idiosyncratic shocks, seasonal income shortfall and reduced the erosive coping strategies, taken prior to the program interventions. 98% SETU-communities have been open defecation free due to CLTS facilitated as entry point for community mobilization, and incidence of diarrhea and dysentery decreased significantly. SETU found that 98.5% of participant households are able to eat three meals a day under normal conditions. Nearly 85% participants reported that incidence of discriminatory and exploitative practices such as taking high interest loans and the advance sale of labour.

We have learnt some important lessons that need to be highlighted for future initiatives. First, it is really important to consciously promote psychological well-being of extreme poor. We need to support extremely poor to engage in a diversity of small-scale IGAs defined by existing local market opportunities. There should be conscious strategies for getting out of exploitative relationships. Community-based savings and credit groups have been found to provide an effective mechanism for building resilience amongst the extreme poor, reducing their dependence on high interest loans. I also want to highlight transformative potential of inclusive governance. It is critical to build capabilities and confidence of extreme poor leaders and establish relationships with local government representatives to strengthen citizen demand for accountable and effective local governance. SETU showed that extreme poor households in which women are more empowered often achieve greater progress in terms of livelihood security and resilience.

Asif Sahan, Assistant Professor, Development Studies, University of Dhaka

I think one of the key learnings of the SETU project is that engagement of the community is essential for successful implementation of any poverty eradication programme. Without involving local elites and local representative you can't bring the poor to the mainstream. Another important learning is that networking can be an effective model for programme implementation. Poverty eradication is a multi-dimensional issue. So there are different stakeholders. We need to coordinate among them properly so that each of them feel ownership of the programme.

Md Shahid Uz Zaman, Executive Director, Eco Social Development Organisation

One critical issue of SETU project was creating acceptance and building confidence among extreme poor people. We successfully did this through continuous mobilization of the target population and effective coordination among different interventions. That's why we achieved more than 95 percent success. The rests were elderly and disabled people for whom we need special kind of interventions.

Aroma Dutta, Executive Director, PRIP Trust

It is clear that local government is a key player in reducing poverty at the grassroots level. The bottom line of the SETU project is that we need to revamp the local governance structure and closely involve women, particularly ultra poor women, in the governance structure. Women can't bring the change alone, in fact, no one can do it alone, be it the government or NGOs. We need to follow the network approach where women will be part of all the networks and all the stakeholders will contribute according to their capacities.

Md Aminur Rahman, Chairman of 15 No Laxmichap Union Parishad of Nilphamari Sadar

Many families graduated from extreme poverty with the help of CARE Bangladesh's SETU project. Many of them now have more than one cow, their children can go to school, child marriage has stopped, they can drink safe water and most importantly, women get wages equal to men. It's possible because of the diversified income generating activities.

Laurent Umans, First secretary, Food security Programme, Netherlands Embassy

We need to go beyond livelihoods strategy. We should focus on improving lives of the people. We need to adopt an integrated approach where apart from providing basic assets we will take care of micro aspects such as micro-nutrients.

Another important issue is to develop value chain.

Only income generation is not enough because if women's work does not get value in the market they will remain disempowered. I must appreciate the effort of SETU project to connect ultra-poor women to market. We need to bring these type of changes in our mainstream poverty reduction programmes.



PARTICIPANTS

Anowarul Haq	Asif Sahan	Md Shahid Uz Zaman	Aroma Dutta	Md Aminur Rahman
Laurent Umans	S. M. Ziaul Hoque	Mahfuzar Rahman	Khandaker Sakhwat Ali	Rustom Ali
Farida Begum	Hasan A Shafie	Henrik Width	M Ehsanur Rahman	Mohsin Ali
Ranjan Karmaker	Sumanta Kumar	Laila Jesmin	Touhid Bin Abdus Salam	Samar Roy
Asadul Islam	Tariq UI Islam	Jamie Terzi		

S. M. Ziaul Hoque, GM & Head of Operations, Pragati Insurance Ltd.

Under the SETU project we have partnered with NGOs and health service providers to provide health insurance to extreme poor. As they have least access to any sort of health insurance facilities they suffer the most. That's it is critical to provide them health insurance so that they can face health related shocks. I think we can follow this private-private networking model for other poverty eradication programmes.

Mahfuzar Rahman, Head of Research & Evaluation Department, BRAC

We need to consider the issue that when the funding will be withdrawn what will happen to the beneficiaries. It is the question of sustainability of the programme.

In our country stunting rate is still high. One in every three children is suffering from stunting. That's providing micronutrients should be focused in our poverty reduction programmes.

Khandaker Sakhwat Ali, Fellow, PPRC

We are not focusing on extreme poor of urban areas. There are also socially excluded groups who need to be brought into our poverty eradication programmes. People in the coastal area have a different kind of poverty. We need special programmes for these areas. Besides that there are still some poverty pockets where food security is a big challenge. In manga areas, people are using hybrid and other developed kind of agricultural technologies that have brought significant changes in their life. We need use the benefits of modern agricultural technologies in our poverty eradication programmes.

Rustom Ali, Beneficiary of SETU Project

Earlier it was unthinkable to get money without any collaterals. Under the SETU project I got some money

for doing business. I have been doing business for the last six years. Now my children are going to school. I believe that we can stand on our feet even if CARE leaves our area.

Farida Begum, Beneficiary of SETU Project

I started business with the money given by CARE. It was a great boon for our family. Now I have an important role in the decision making process of my family. Now I run a shop where I have employed some more people. I am now able to send my children to school.

Hasan A Shafie, Associate Professor, Department of Anthropology, University of Dhaka

I want to emphasise on making the services of frontline government agencies more citizen oriented. It will make our interventions more effective.

Henrik Width, Deputy Head of Mission, Norwegian Embassy

Norway has contributed 1.3 billion euros to Bangladesh's development over the years. But this is now scaling down, partly because of the success of Bangladesh in fighting poverty.

Creating its own income or using the income that has already been created is a challenge for Bangladesh. Inequality, gender discrimination, poor governance, resources scarcity and fighting corruption, climate change are also other challenges in the coming years. Bangladesh need to expand its tax bases to increase its income and reduce inequality.

Dr M Ehsanur Rahman, Ahsania Mission

I want to emphasise on psychological well being of ultra poor. Most of them suffer from lack of confidence and low self esteem. You cannot address these issues only

by economic well being. That's why we need to provide them life skills such as negotiation skills, resilience and coping strategies.

We are doing great things at micro level. Now we need to bring these changes at the macro level. Otherwise our success will remain piecemeal.

Mohsin Ali, Executive Director, Wave Foundation

Protection of fundamental rights and governance issues need to be formally included in the fight against extreme poverty. We also need to take care of the factors such as disaster, income erosion due to political instability that might push down the people to extreme poverty. At the policy level we have to have a right to food policy to ensure adequate food for all the people. Another important policy intervention will be decentralization of government services so that local government bodies can play an effective role in poverty eradication.

Ranjan Karmaker, Executive Director, Steps Towards Development

I have learnt four lessons from SETU's success stories that need to be implemented in all the poverty eradication programmes: local level planning, community based approach, involvement of local government and empowerment approach.

We need to regularly update poverty map so that we can address the changing nature of poverty in our country. Our planning commission should start planning early and have district wise poverty eradication plan so that we can address particular poverty condition of an area.

Sumanta Kumar, Living Blue

In our social enterprise, we have employed 1700 people. It is run by the workers. We are cultivating blue in fallow lands. We have received great support from SETU.

Laila Jesmin, Senior Officer, European Commission

When we give life skills training to ultra poor we need to diversify our training programmes so that they can learn variety of skills and adapt with changing situation.

In many programmes we see that local level implementation is being hindered by the lack of capacity of different partners. I must appreciate that SETU has successfully addressed these gaps and build capacity of their partners so that all can work on same footing.

Finally I want to emphasise on targeting which is critical to avoid exclusion errors.

Touhid Bin Abdus Salam, Managing Director, Classical Handmade Products Bangladesh

We started with only four small factories employing twenty five women in each factory. We tried to rich the poor and utilize their skills and bring their product to national and international market. In this effort we have received considerable support from CARE. I hope in the future this kind of enterprise will be encouraged more and more.

Samar Roy, Media Professional Group

The SETU project is truly people oriented project. This is a good example of community level mobilization in poverty reduction. They have successfully engaged private sector with their project. I think SETU can be a model project for poverty eradication in Bangladesh.

Asadul Islam, SHREE

We need to institutionalize the organized groups of beneficiaries of this project so that they do not get lost. In future we can support them providing advice and training.

We need to highlight the best practices of the SETU project and replicate those in our future poverty eradication programmes.

Tariq UI Islam, Planning Secretary

The government is working with NGOs and donor agencies to fight extreme poverty, the rate of which can be brought down to almost zero by 2025 after achieving the middle-income country status by 2021. The budgetary allocation for social safety net schemes rose to Tk 43,000 crore this fiscal year, from Tk 35,000 crore a year ago, while ADP expenditure has been set at Tk 123,000 crore, up from Tk 93,000 crore. Although it was being highlighted that one crore people will remain under the extreme poverty level even if the country attains 8 percent GDP growth, the overall situation is gradually improving.

Planning from the root level, increasing budgetary allocation for social safety net and annual development programme (ADP), and the government's efforts in bringing marginalised people to the mainstream will help the country eradicate extreme poverty.

Our government is following life-cycle approach. So we are on the track. We are supporting both elderly and pregnant women.

I also agree that our planning should come from grassroots level. We are trying to initiate more and more plans for socially excluded people.

All the problems in fighting extreme poverty can be overcome, but we have to remain alert on militancy that may destroy all the successes.

Jamie Terzi, Country Director, CARE Bangladesh

Sustainable graduation out of extreme poverty is complex. It's not just about livelihoods, it's not just about asset transfer, it's about actually taking issues like resilience and also social and political exclusion, making sure that people are included so that they connect to changes that are taking place in society. We also need to take gender and women empowerment as a critical aspect of poverty eradication. Our targeting should be context specific and sustainable. We need to join hands and work hard to eradicate extreme poverty in Bangladesh.

Mahfuz Anam, Editor & Publisher, The Daily Star

In the area of fighting extreme poverty, Bangladesh is a shining example, as the country has done very well in achieving the millennium development goals. The world is applauding us. But at the same time, there is so much left to be done. As media, we try to identify these gaps. We also cover success stories of different government and non-government interventions. In the fight against poverty, you will always find *The Daily Star* beside you