



Targeting the  
Ultra Poor



# Targeting the Ultra Poor in Urban Slums: Success Stories from Dhaka

Marquette University | BRAC Targeting the Ultra Poor Programme

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## Acknowledgements

On behalf of the Applied Global Business Learning program and Marquette University, we wish to express our gratitude for the opportunity to work alongside BRAC and its employees. We thank you for the hospitality shown to us during our time in Dhaka, Bangladesh but also for the devotion to the work done by the BRAC organization.

We also wish to thank the employees of BRAC, Dhaka for their dedication to their work. We would like to thank Sagarika Indu, Senior Manager of the Urban Global Advocacy and Replication Targeting the Ultra Poor programme and her entire team for being able to meet with us to discuss the TUP programme and for accompanying us to the multiple field sites to assist with translations. We thank Mr. Rana Fariduzzaman for overseeing the success of our visit. We owe our eventful and successful visit to your flexible planning and extreme patience.

We also want to thank Syed M. Hashemi, professor and chair of the Department of Economics and Social Sciences at BRAC University. We are grateful to have met you and be given the opportunity to learn openly about the socio-economic conditions in Dhaka from someone that not only lives it on a daily basis, but who also enjoys teaching others.

To Dr. Abdur Chowdhury, there are no words to fully express our gratitude for your effort spent on planning our encounters while in your country. We appreciate your dedication to both Bangladesh and Marquette University students. We are grateful to have been able to experience your country and culture alongside you. To the Center for Global and Economics Studies, your support continues to make the Applied Global Business Learning programs happen. Lastly, on behalf of Applied Global Business Learning, we wish to thank the inhabitants of Dhaka who so openly shared with us their stories. We are forever impacted by your culture and its beauty.

## The Story of the Ultra Poor in the Dhaka slums

The afternoon sun is beating down on your back. Your senses are heightened, trying to take in all that is around you. Children are running up and down a small trodden path, a path that becomes a maze of small winding roads creating what some may call a village. The smells of cooked rice and freshly brewed tea mixing with the smell of inadequate plumbing surround you. The sounds of calls to prayer, children playing, and people bartering for goods at storefronts engulf your ears. In the Korali slum, a woman by the name of Daria is sitting at her storefront, which also doubles as her home. This, however, is not unique to Daria. Hundreds of thousands of families are packed into this area, each with insufficient living space. This is a typical neighborhood. This is a slum. This is Dhaka. This is urban poverty.

BRAC began as an emergency relief operation in 1972, and has since transformed into the world's largest development organization. Honoring its initial focus on the improvement of the lives of the rural poor, the organization was named Bangladesh Rural Advancement Committee. Although that initial focus is still intact today, their goal has been expanded to incorporate the recent spike in migration to the cities. Today, the organization is known as BRAC and is headquartered in Dhaka, Bangladesh. As stated in their mission statement, BRAC aims to, "...empower people and communities in situations of poverty, illiteracy, disease, and social injustice."<sup>1</sup> Staying true to this mission, and recognizing the problems in both rural and urban Bangladesh, BRAC installed a new initiative: Targeting the Ultra Poor.

The Targeting the Ultra Poor (TUP) program was developed by BRAC in 2002, designed to aid the poor in graduating out of extreme poverty. As defined by the World Bank, the extreme

<sup>1</sup> <http://www.brac.net/content/who-we-are-mission-vision#.VOy40qDnaic>

poor are those whom live off of \$1.25USD/day or less<sup>2</sup>. According to the Bangladesh Household Income and Expenditure Survey, 2010, Bureau of Statistics, the ultra-poor are 17.5% of the population of Bangladesh<sup>3</sup>. The Targeting the Ultra Poor program has seen significant success in the rural areas, and is continuing to improve and advance the lives of those in rural communities. The extreme poor in urban areas located throughout Dhaka are seen living in slums, and face substantially different issues than those in extreme poverty in rural communities. The urban ultra-poor population continues to grow in size. It is imperative to grow the urban TUP program to provide hope for the urban ultra-poor in the same way that BRAC has done for the rural ultra-poor. BRAC has found a viable solution and has tailored their model for success with the rural ultra-poor to meet the needs of the urban ultra-poor.

The Targeting the Ultra Poor program, along with many of BRAC's other programs, focuses on making women the main contact for the program. BRAC believes by empowering women they can not only lift up each family, but whole communities in extreme poverty. These women have families to care for, dreams to reach for, and hardships to overcome. For these women 80% of their income goes towards food that will only supply 80% of their required dietary needs. Although there are many ways in which these women are similar, they are far from being one in the same. Their stories are all unique. We met three women in particular who changed our perspective.

Hasina, Jahanara and Afiya are not the only ones living the life of an ultra-poor Bangladeshi, but their stories are real and serve the purpose of putting a name to the realities of the ultra-poor and the empowerment gifted by the Targeting the Ultra Poor program. Hasina has

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<sup>2</sup> <http://data.worldbank.org/news/extreme-poverty-rates-continue-to-fall>

<sup>3</sup> <http://tup.brac.net/>

lived in Dhaka for 18 years but has been in the current slum for two years. She has a sick husband and six children: two of whom attend school, two of whom are too young to attend school, one son who works, and one son who is married. Hasina was introduced to the BRAC TUP program by attending the community meeting held in the slum that she lives in. She owns a grocery stand that is worth BDT 7,366. Before the program, she would earn BDT 1,500-2,000 a month. Since beginning the program, 8 months ago, she is able to make BDT 7,500 a month; around BDT 200-300 a day. With hands-on training, she learned the process of book balancing and feels confident selling one of her most popular products, tea, not only for BDT but also on credit. The hands-on training has also benefited her in regards to education and health. She is proud to be able to write her own name. More importantly, she is able to maintain her own as well as her family's health proactively by learning the importance of personal hygiene and proper food preparation. The aspect of the program that she values most is the community environment that is fostered through the committees.

Jahanara has lived in Dhaka for 38 years, the last two living in the same slum as Hasina. Since becoming separated from her husband, she and her seven children live with her mother. After hearing about the BRAC program through the community survey conducted by field workers, she thought her past experience in vegetable shops has prepared her well for managing her own vegetable stand. After six months in the TUP program, she was able to bring the value of her shop to BDT 5,479. Before the program, she was only able to make BDT 150 a day on an irregular basis. After the program, she is able to make BDT 300 a day on a regular basis, allowing her to save BDT 200-300 a day. She currently has been able to save BDT 5,970. All of this progress has been made with a total of three days of hands-on training.

The Targeting the Ultra Poor program that has helped these women and many others begins with committees tasked with finding eligible women living in the community. These community groups meet periodically each month to discuss new issues facing their community and to share the stories of current and possible recipients. These committees, with the help of other community members, identify all households in the community and those most at risk. This data is used by the committee and BRAC to find the best recipients for the TUP assistance. The idea is to ensure the BRAC TUP program is targeting the worst off individuals in a given community. The committee does not rely solely on such data; face-to-face interaction with other program participants and volunteers is crucial. One of the senior community committee members, located in the slum where Hasina and Jahanara reside, recounted how many other women approached her about the program. Many in the community knew her and of her success through BRAC and sought her out for advice and guidance. According to committee members, “This is our way of giving back and helping those in need” and “We believe that people are much more likely to approach us because they see us every day, whether it is on our walk to work or even just as we are passing by.”<sup>4</sup> This type of recruitment is increasingly important in the urban slums and is indicative of a strong sense of community present in the urban areas.

The TUP program uses specific criteria when targeting the ultra-poor in a community. These criteria include: the female being the main money earner for the household; the family being composed of at least two school aged children; main income source for the family coming from begging or work as a day laborer; maximum monthly household income of BDT 5,000 or less; and the family having lived in the same slum for at least two years. Strict adherence to these

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<sup>4</sup> Abstracted from interview transcripts by Marquette students interviewing committee members Jan, 2015

criteria is not required, but the committee and BRAC field officers look for at least four out of the five criteria.<sup>5</sup>

The committees within these slums are typically individuals who are well respected and admired within the community. A good number of the committee members have either participated in the program firsthand, or at the very least have used the other programs available by BRAC to provide a form of council for individuals who are struggling and require more guidance or advice on particular issues. These committee members may include school teachers, students, business owners, and a multitude of other community figures so long as they are influential, knowledgeable figures within the slums. However, the selection process for committee members prevents any government officials from being members of the committees in an effort to eliminate any potential political bias.

After BRAC field workers use spatial poverty maps and community wealth rankings to identify the households with the greatest need for skills and services, committee members review these potential recipients. Finally door-to-door surveys are conducted to engage these households and verify the accuracy of findings. These door-to-door surveys allow the committees to stay connected to the community, its members, and the problems they are facing on a daily basis. As the women enter the program, senior program staff members visit the selected households to meet and gather all information about the women that will be aided by the TUP program. These visits also aid in determining the best way to help the program participants to achieve their goals and basic needs.

Once effective selection and targeting has been done to minimize risk of inclusion or exclusion error, the next steps of the TUP program will begin. This largely starts with the Asset

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<sup>5</sup> Extracted from TUP program PowerPoints provided to Marquette students by BRAC

Transfer step of the program. Assets are transferred into the possession of program participants in order to build an economic foundation for these women. Urban asset transfers are different from the rural TUP program. The concept of traditional assets, such as livestock, does not translate to urban slums. The types of assets transferred include: small grocery shops, tea vending stalls, vegetable and fruit vending stalls, cake (pitha) making, fish selling, and cloth vending. Needs and prior employment experience are taken into consideration when determining what type of asset a woman will receive at this point in the program. Jahanara, for example, received a produce stand as part of the asset transfer due to her previous experience with selling fruit. Part of this initial step also includes providing the TUP program participants with a subsistence allowance so that they need not concern themselves with sustaining food for their families as their venture takes off. BRAC also integrates a savings guide into this step of the program so that participants grow to appreciate the value of saving their earnings. Jahanara, for example, is able to save BDT 200-300 a day because her revenue stream is both larger and more consistent after starting the program.

As the women progress through the program, integrated skills are learned through intensive hands-on training provided by BRAC field workers. Training ensures that the women are maximizing the benefits of the asset transfer provided. Training also ensures the highest returns on assets transferred, an integral part of the program's success. The business skill training Hasina received, for example, aid her in keeping track of accounts receivable when selling products to customers on credit. Due to the holistic nature of BRAC's work, the TUP program also provides training on health and social justice issues that affect the women's lives and therefore the long-term success of their ventures. Hasina was surprised to learn the importance of clean hands before eating and cooking. She is grateful to have learned this through the TUP



program because she is more capable of proactively protecting the health of her family members. BRAC offers tailor-made health intervention to women participating in the program in an effort to secure their successful graduation out of the program and overall passage from ultra-poverty.

Assets and skill-building aside, BRAC's TUP program offers women a community environment within which they can grow themselves and their business. The committee holds monthly community meetings for the women that are involved in the program and for prospective participants. Many of the women in the TUP program first heard of the benefits of being under BRAC by attending these community meetings. The powerful sense of community built through these committees is not just temporary, but rather life altering for these women.

Four graduates from the Targeting the Ultra Poor program that we met have become good friends after having met through the program. Monowara, Parvin, Jana, and Banu each have had different experiences and faced numerous challenges throughout their lives. These unique and difficult challenges, however, led them to participating in the TUP program.

Jana has participated in the TUP program for three years. Before participating, she worked as a housemaid earning approximately BDT 1,000 per month. After becoming involved with BRAC and participating in the program, she received over BDT 3000 in BRAC grants in order to grow her business after the program. Jana was able to double her income to BDT 2000 per month. Additionally, she was able to begin saving BDT 150-200 per month. The impact of her participation with BRAC's program has not only provided her with financial stability but also with other benefits including health education, budgeting resources, handwriting training, and building her human capital further.

Parvin, a proud and welcoming woman, was also able to benefit tremendously from her involvement with BRAC. Before her participation she worked as a housemaid making

approximately BDT 2,000 per month. The program allowed her to open her own shop where she sells clothing expanding her income to BDT 9,000-13,000 per year. Parvin also now has approximately BDT 20,000 in capital and was able to purchase a TV for her children. Similar to Jana, she too received a loan from BRAC -- BDT 10,000 to purchase a new rickshaw for her husband which dramatically increased the family's income. Parvin's entire family was able to benefit significantly from her participation in the TUP program.

Likewise, Banu was also significantly impacted in a positive way through participating in BRAC's program. Before her involvement she was making approximately BDT 3,000 per year to support the three members of her family. Even with her limited income Banu was able to enroll her children in school, and she cites her children as a source of motivation for her work. Banu was able to participate with BRAC's TUP program after being selected in the door-to-door canvassing done by BRAC volunteers. Since her participation in the program, Banu has increased her income through her snack shop where she sells a variety of fried and spiced food. She has also begun saving in a variety of different methods including through BRAC's banking, as well as, by keeping money saved in her home. Banu uses the money that she saves at home to help provide support for her father.

Finally, Monowara participated in the TUP program and was able to go from being a housemaid to owning a tea business. Before starting the program, her son died in a fatal accident, and her husband left her. These two tragedies left Monowara alone and barely capable of supporting herself. However, after becoming involved with BRAC and participating in the program, Monowara was able to graduate from the program and took a BDT 12,000 loan to fund a cart to deliver her products. She has also increased her savings to BDT 2,000 per month and has started working on the BRAC committee to help others who are in need in her community.

The impact of her participation in BRAC's program has not only provided her with financial stability but has helped her gain a sense of belonging by becoming friends with the other women that were and are in the program. Together, these brave women are united and are able to overcome their individual hardships and foster an overall stronger community.

These success stories can be attributed to many factors: the hard working nature of the Bangladeshi people, the level of awareness the citizens have of BRAC across Bangladesh, the wide depth of knowledge that is attained throughout the program, and the beautiful results that occur when people and their communities are empowered. Unfortunately, BRAC is not done erasing ultra-poverty from Bangladesh. Amongst the women that graduated from the program, a woman lingered on as they spoke of their hardship and their joy. This woman, the "woman in the yellow scarf" dreams of one day being inducted into the program, like Hasina and Jahanara, and being able to proclaim success similar to the four friends. She currently, however, has only lived in the slum for one year. Once she reaches the residential time requirement, she hopes that the members of her community will recognize her need and that BRAC will be able to help her achieve her goals and dreams of lifting herself out of extreme poverty.

There still remain millions of women like the woman in the yellow scarf; mother of one, who makes BDT 3,000 per month as a housemaid while her husband who is disabled can no longer drive a rickshaw. Near the end of our visit she came up to us, unplanned, and with an emotion inducing level of passion and desperation in her voice she expressed to us her desire of being in the program so she can afford to send her daughter to school. Impressed by her strength and ability to provide for her family, we then asked her if she was proud of what she was doing, she replied, "No, we cannot live this way." She represents what is possible in

Bangladesh. Through education and empowerment, she can lead her family out of poverty and provide a brighter future for generations to come.

As the negative effects of climate change continue to plague the farming populations of Bangladesh, more and more people are expected to migrate to the urban areas in hopes of work only expanding the problem of overpopulation. With more support and attention, BRAC's TUP urban initiative can have the type of impact that improves the nation. Improvement so great that the rest of the world can't help but notice.

## Appendix

### Personal Reflections

The following are reflections from the students who were a part of the AGBL Bangladesh January 2015 program. They represent the impact the Bengali people and culture left on the students as they continue their education at Marquette University and begin their careers in the future.

Andrew Terenzio: "Having completed two trips with AGBL, the program has been incredibly impactful. The experiences I have lived befit the education that Marquette prides itself on impeccably. I am without a doubt immensely fortunate to for my time in service with those who are less fortunate. AGBL places students with others, on the same soil they stand, to explore the world."

Theodore Eberle: "Working with BRAC's Targeting the Ultra Poor (TUP) program was our objective. Knowing that we were able to make an impact on others through working with BRAC makes me know that the trip was truly a success. The lessons I learned and knowledge I will bring home with me could not be found in a textbook or preached by an instructor. Part of the education that may be even more valuable to AGBL students is the cultural learning that takes place. Becoming fully immersed in a completely different culture cannot be taught, it has to be experienced."

Jaime Rehm: "The poor are people too. They aren't all beggars; they have jobs. They aren't all living in the street; they have small homes. The poor don't look like we envision the poor to look like. They look like everyone else. The poor are people too. The poor are human just as we are. We are all humans and we all want to be proud of what we do and of ourselves."

Patrick Doyle: "Looking back on the trip and everything we were able to experience and see, it really puts into perspective everything that we take for granted on a daily basis. Things like water, electricity and shelter are things that we do not worry about. They value life, family and community more than anything else. Being in Bangladesh really showed how things are in different countries and actually being able to see the differences personally is what really put everything in perspective for me."

Zachary Wallace: "One of the best parts of our tours was seeing the school children. Seeing the joy of the children and their excitement when they showed us what they learned, including their dance was wonderful. Just as in the park, as we shared different handshakes, dance lessons, and cricket tips, the images of the children are the ones that will stay with me forever. Overall, our trip to Dhaka has changed me forever. I have learned so much about humanity, compassion, the power of words, the strength community provides and that I will always be an ambassador for Bangladesh."

Jake Kennedy: "The slums really transformed almost every perception I had about poverty. Meeting the people who lived in these areas and hearing their stories and optimism was truly inspirational. It became apparent just by listening to some of the women's stories and asking them about their future, they were reassured that others care about their future and their success. If there is one lesson I will take back to my community and remember is that hope is contagious and can be a difference no matter where you are in the world."

Christopher Bango: "In spite of our language barriers, we could still see in their smiles and in their happiness that they were filled with hope and joy that we had travelled so far just to hear their stories and spend time with them. Hope, opportunity and support along the way are arguably the most powerful assets that a person can be given. It is not always about the money. For me the moment that defined the trip was when I was able to express how proud our group was of these women who were making their own dreams come true of sustainability and a better life for themselves and their children. I will never forget the smiles I saw following these simple words "we are proud of you."

Rosanna De Luca: "The women we met stood tall and strong. They were learning to write their names, budget their business, wash their hands; they were learning basic skills that so many people in this world take for granted. Seeing the pride in their eyes and in their smiles was the most inspirational thing I may ever experience. There are things in this world that cannot be unseen. Bangladesh left me with images that I will never want to "unsee". By opening our eyes we are better able to understand the issues that we work to improve. I feel lucky to have seen Bangladesh, its people, their pride and their hope for the future. I walk away from Bangladesh

humbled and awakened and I hope to forever stay that way."

Michael Schultz: "I was looking for some sort of message to live by going into the trip, so I bought into "Be the Difference". I spent time thinking about what it means to be the difference and channeling that into action while on the trip. Looking forward I am excited to represent Marquette University and be the difference in any way possible. We are empowered to take the knowledge we learned in our classes and do some real work."



## Stories and Pictures

### Hasina:



Hasina was introduced to the BRAC TUP program by attending the community meeting held in the slum that she lives in. She owns a grocery stand that is worth BDT 7,366. Before the program, she would earn BDT 1,500-2,000 a month. Since beginning the program, 8 months ago, she is able to make BDT 7,500 a month; around BDT 200-300 a day. With hands-on training, she learned the process of book balancing and feels confident selling one of her most popular products, tea, not only for BDT but also on credit. The hands-on training has also benefited her in regards to education and health. She is proud to be able to write her own name. More importantly, she is able to maintain her own, as well as her family's, health proactively by learning the importance of personal hygiene and proper food preparation. The aspect of the program that she values most is the community environment that is fostered through the committees.

**Jahanara:**

Jahanara has lived in Dhaka for 38 years; the last 2 being in the same slum as Hasina. Since becoming separated from her husband, she and her 7 children live with her mother. After hearing about the BRAC program through the community survey conducted by field workers, she thought her past experience in vegetable shops has prepared her well for managing her own vegetable stand. After 6 month in the TUP program, she was able to bring the value of her shop to BDT 5,479. Before the program, she was only able to make BDT 150 a day on an irregular basis. After the program, she is able to make BDT 300 a day on a regular basis, allowing her to save BDT 200-300 a day. She currently has been able to save BDT 5,970. All of this progress has been made with a total of 3 days of hands-on training.

**Monowara:**

Monowara participated in the TUP program and was able to go from being a housemaid to owning a tea business. Before starting the program, her son died in a fatal accident and her husband left her. These two tragedies left Monowara alone and barely capable of supporting herself. However, after becoming involved with BRAC and participating in the program, Monowara was able to achieve graduation from the program and took a BDT 12,000 loan to fund a cart to deliver her product. She has also increased her savings to BDT 2,000 per month and has started working on the BRAC committee to help others who are in need in her community. The impact of her participation in BRAC's program has not only provided her with financial stability but has helped her gain a sense of belonging by becoming friends with the other women that were and are in the program. Together, these brave women are united and are able to overcome their individual hardships and foster an overall stronger community.

**Parvin:**

Parvin, a proud and welcoming woman, was also able to benefit tremendously from her involvement with BRAC. Before her participation she worked as a housemaid making approximately BDT 2,000. The program allowed her to open her own shop, where she sells clothing, expanding her income to BDT 9,000-13,000 per year. Parvin also now has approximately BDT 20,000 in capital and was able to purchase a TV for her children. Similar to Jana, she too received a loan from BRAC -- BDT 10,000 to purchase a new rickshaw for her husband, which dramatically increased the family's income. Parvin's entire family was able to benefit significantly from her participation in the TUP program.

**Jana:**

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**Afiya:**

BRAC is able to provide Bangladeshi women with multiple resources and opportunities outside of the Targeting the Ultra Poor program. One said program is the soft loan microfinance program that has fewer qualifications for participation, but also less benefits. One of the women that benefits from this soft loan program is Afiya, who has lived in her current slum for 7 years. Because her son is able to pull a rickshaw and work consistently, she does not meet the criteria for the TUP program. Through the soft loan program, she was capable of borrowing BDT 10,000. Before, she was able to make BDT 200 per day; BDT 120 going towards savings. After expanding her business with the loan, she is able to make BDT 700-800 a day and allocate half of that amount to her savings. Afiya is a good example of the foundation that the TUP program can build; the ability to improve one's condition through microcredit. She is able to maintain her payments towards paying back the loan; she pays BDT 300 a day, a BDT 250 installment and BDT 50 savings. Her capacity to manage money gives her aspirations to expand and own her own shop since she currently rents.

### The Woman in the Yellow Scarf:



There still remain millions of women like the woman in the yellow scarf; mother of one, who makes BDT 3,000 per month as a housemaid while her husband who is disabled can no longer drive a rickshaw. Near the end of our visit she came up to us, unplanned, and with an emotion inducing level of passion and desperation in her voice she expressed to us her desire of being in the program so she can afford to send her daughter to school. Impressed by her strength and ability to provide for her family, we then asked her if she was proud of what she was doing, she replied, “No, we cannot live this way.” She represents what is possible in Bangladesh. Through education and empowerment, she can lead her family out of poverty and provide a brighter future for generations to come. As the negative effects of climate change continue to plague the farming population of Bangladesh, more and more people are expected to migrate to the urban areas in hopes of work, only expanding the problem of overpopulation. With more support and attention, BRAC’s TUP urban initiative can have the type of impact that improves the nation; improvement so great that the rest of the world can’t help but notice.