

EMPOWERMENT



Spring 2007

IIRD: Empowering Bangladesh's Rural Poor to End Their Own Poverty



CHANGING LIVES OF THE ULTRA POOR

meet the people of Nikli. These are pictures of some of the ultra poor who are beneficiaries of your caring. With your continued financial support IIRD looks for ways to expand its outreach and serve ever more of the ultra poor who have no where else to turn.

Last year IIRD began implementing STUP, Special Targeted Ultra Poor Program with funding support from Building Resources Across Communities (BRAC), one of the world's largest non-government organizations based in Bangladesh, to provide 300 hardcore poor families in the Nikli Upazilla an opportunity to work their way out of extreme poverty and achieve financial stability.

Nikli was chosen for this program because it is socio-economically and environmentally vulnerable. It is a deep hoar area, meaning that the area is flooded the majority of the year leaving the people isolated on small high ground islands in extremely congested and unsanitary conditions. They are able to earn wages 4 or 5 months of the year and then are cut off from the mainland. This program offers a myriad of individualized programs to encourage their entrepreneurship and the development of income generating businesses.

The program has four components: **Enterprise development training:** IIRD provides skill development training for income-generating activities such as poultry, livestock, agriculture, small businesses etc. that have the po-

tential to generate enough income to meet both daily needs and provide some savings. Upon completing the training, the family is provided with the assets needed to start up the activity. IIRD closely monitors their progress and provides technical support and intensive follow-up to insure their success. **Asset transfer:** Each participant is provided with a package worth 7,500 taka to undertake their selected economic activity. IIRD provides a daily allowance to cover the gestation period until they start earning from the activity. **Social development:** The hardcore poor lack not only physical, financial, and human resources, but also social resources; they do not have the capability to manage risk. Lack of social protection is a critical problem for hardcore poor women. To help minimize this, IIRD facilitates access to public social assistance such as life insurance, health services etc., builds mutual support networks through weekly meetings, and has IIRD staff visit each of the participants in their homes on a regular basis to ensure that the women are receiving whatever support that they need. **Health care service:** Health problems are the most common cause of economic crisis in the poorest families and the reason for program dropout. Therefore IIRD is providing special health care services for them to ensure their success.

On the next pages you will meet Sajeda, a successful participant in this program. Her life began in hardship and she had little hope for improvement. With your ongoing help IIRD was there to offer a way to change her life, provide security and hope for future generations of her family.

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YOU CAN BE A PART OF FR. BILL'S US VISIT!



On May 5th Fr. Bill will be arriving in the US to spend the next five months traveling the country to visit family, friends, and foundations. In the course of his 30,000 mile journey he hopes to meet and make new friends as he tells his story of the beauty and fortitude of the Bangladeshi people and their struggle to improve their lives and learn skills that will lead to a secure and stable financial future.

IIRD's ability to continue to expand and offer skills and hope depends on your help. Your continuing financial support has been a blessing and a means of encouragement for all involved. Now we ask that you help Fr. Bill

to reach ever more people. Please consider arranging speaking engagements to professional, civic, or social groups that you belong to, hosting a presentation in your home for a small (or large) gathering of friends and neighbors, or opening the door to a foundation or corporate fund. Hearing Fr. Bill talk about the plight of the rural poor and how we can actually make a measurable difference in eradicating their grinding poverty is both motivating and inspiring. Together we can grow and make our world a better place. Please contact Virginia Klein at the IIRDna office listed on the front of the newsletter to arrange a time when Fr. Bill will be in your city. 

YOUR GENEROSITY PROVIDES PROGRAMS AND HOPE TO THE RURAL POOR. PLEASE CONSIDER SUPPORTING AND EXPANDING FR. BILL'S WORK BY BECOMING A FRIEND OF IIRD.

LEARNING NEW SKILLS TO BUILD A NEW LIFE

Sajeda was born in Rasulpur, an undeveloped village in Nikli Upazila about 1965. The family was very poor and both her mother and father died shortly after her birth. Orphan Sajeda was brought up by her elder brother and an aunt. Because of the family's extreme poverty Sajeda grew up always hungry.



Having no access to education, her brother and aunt gave her in marriage at age 14 to Joinal Uddin who lived in a nearby village. When she moved into her husband's house as a bride, she thought that she would have a new life, free of the hardships of her childhood. But that was not the case. She faced unlimited suffering at the hands of her husband's family. She was still hungry most of the time, having less than two meals a day and was only permitted to own one sari. This was her married life and she thought her future.

When the house became too crowded, Sajeda and her husband were forced to move back into her brother's house. Eventually, seeking shelter on a rich man's land.

Her first baby was born after 3 years of marriage; then five more children, a son and four daughters followed. With a family of eight, Sajeda and her husband had great difficulty feeding and clothing them. As the family's fundamental needs increased day by day Sajeda's life of hardship worsened. She could not move forward. Educating her children wasn't possible, for even the youngest was needed to earn something to contribute to the evening meal. Her dreams for them and herself ended, and her life became days without dreams or hope.

In 2001, IIRD began to survey the poor families in her village. Sajeda's family qualified as ultra poor and became an IIRD development partner.

Social workers helped Sajeda and her husband to create a plan that would help them develop economically and socially.

Sajeda and Joinal wanted a small loan in order to begin cultivating crops that would ensure a food supply for their family. IIRD gave them a 2,000 taka loan (about \$33) which they used to lease 35 decimals of land and began planting crops. After receiving a good profit from their first crops, they applied for another loan of \$4000 taka, planted more crops and again re-invested their growing profits in their expanding business. Each time their profits increased. The family was offered additional training in agriculture and livestock. Sajeda



showed an interest in cow and goat rearing and after she completed the training a small cow and a goat were purchased for her. Three pieces of corrugated iron sheeting were also given to her to build an animal shed that would protect the animals. The entire family became involved in their new endeavor.

Sajeda was given 105 taka per week as subsistence allowance for the animals. From that she purchased food for her animals and she also saved some of the money.

As a member of the women's group she learned to write her own name and the numbers from 1 to 20. She attended social awareness classes and learned about health issues and the

importance of seeking help at the government hospital when someone is seriously ill in her family.

Since 2001, Sajeda has come a long way. Her life has improved through education and hard work. She has learned to be self-sufficient by taking every opportunity that IIRD offered and diligently applying all that she learned. Over time, she was able to acquire a homestead and increase her land for crop production. Today, she and her family are no longer hungry. They have proper clothing for the climate, her children are in school, and she has recognition in her community.

Sajeda plans for continued economic growth. In the future she can sell milk when the cow has offspring. She is expecting that the number of cows and goats will increase. She wants to become more self-sufficient economically with the income from the animals. She wants to purchase some land for crop production by selling goats or by selling milk. She wants to educate her daughters properly and will give them in marriage to good husbands. Her plans are ambitious, but attainable. She is a hard worker and determined to continue providing a better life for her family whatever the future holds.

Sajeda is happy nowadays. She owns a cow, a goat, a good house for living, and land for crop production. Her heart fills with joy because her children are going to school. Her neighbors are starting to honor them. Sajeda and her husband's minds are now very happy.

