

# **Working with the Ultra Poor: Learnings from BRAC Experiences**

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## Abstract

This paper describes BRAC experiences of working with the ultra poor over the last two decades. The ultra poor is the poorest section among the population with a few or no asset base, highly vulnerable to any shocks and mainly depending on wage labour. The main causes of their poverty, especially in the rural areas, are poverty inheritance, loss of income earner and ill health. Although microfinance is targeted to the poor, the ultra poor lacking livelihood resources are reluctant to borrow credit with the fear of being overburdened. They need a critical push to uplift their initial endowment base to a certain level which is necessary for getting greater access to other resources and their productive utilization. The BRAC Income Generation for Vulnerable Group Development (IGVGD) follows that kind of approach for creating a missing links in the ladder that helps the poor to participate in the manifolds of the development process. IGVGD is an integrated package of food distribution, savings, micro-credit provision, social awareness-building and skill development training and essential health care interventions. Different study findings conducted within the country and outside indicate that IGVGD is very successful and also cost-effective in reaching the ultra poor. But what is important to note that the female coming from male headed households can participate more fully in the IGVGD programme activities and it is the men who use NGO credit and husbands' income are the primary source of installment payments. A quarter of the IGVGD women did not gain any long term benefits. The the female-headed households who lack resources were among those who could make less use of the services on offer and, therefore, return to their destitution after the end of food ration. That means there is a need to rethink further what fits better to this specific group of population. They need a critical push with a view to unleashing a process that would allow them to exit the poverty trap and attain a more self-sustaining livelihood.

Challenging the frontiers of poverty (CFPR) is a special investment package of BRAC involves giving selected women and their families productive assets such as cows, small grocery shops, or poultry, specialized skill training on how to run a business with their asset, a stipend provision for the first few months, subsidized healthcare as well as social support and confidence building training. a new initiative of BRAC which There are also another 10% of the ultra poor who were excluded from IGVGD for being too old or disabled. It means IGVGD can not address the specific constraints of the most distressed women in Bangladesh.

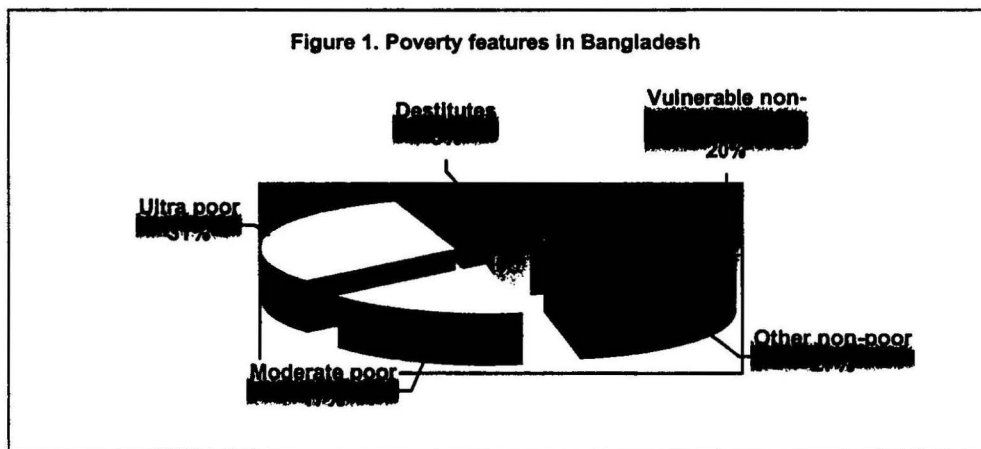
## TABLE OF CONTENTS

Abstract.....	2
1. Emerging the ultra-poor concept .....	4
2. The extent of extreme poverty .....	5
3. Identification of the Ultra Poor .....	5
4. Characteristics of the ultra poor.....	6
<i>Social characteristics of the ultra poor</i> .....	7
<i>Causes of poverty</i> .....	8
<i>Access to capital market</i> .....	8
<i>Are they homogeneous?</i> .....	9
5. Coverage of the Ultra Poor in Micro-finance Programmes.....	9
6. Evolution of IGVGD: A Programme for the Ultra Poor .....	10
7. Implementation procedure of IGVGD .....	12
8. Rationale behind BRAC's involvement in this programme .....	13
9. Impact of IGVGD: results of early evaluations .....	13
10. Impact of IGVGD: Later Evaluation Results .....	15
<i>Unpacking the targeting criteria and reasons behind success</i> .....	16
<i>Perception on benefits of participation and IGVGD objectives</i> .....	16
11. Lessons learned for ultra-poor in relation to evaluation procedure .....	17
<i>The use of wheat rations</i> .....	17
<i>Skills training</i> .....	17
<i>Savings</i> .....	17
<i>Awareness raising training</i> .....	18
<i>Micro-credit</i> .....	18
<i>Role of VO and Gram Shobha Meeting</i> .....	18
12. Lessons learned for ultra-poor in relation to policy implications .....	18
13. Learnings from the Jamalpur Flood Rehabilitation Project .....	20
14. Challenging the frontiers of poverty (CFPR) .....	21
References.....	22

## 1. Emerging the ultra-poor concept

In spite of long-run efforts poverty remains one of the major issues of concern for Bangladesh. Although the incidence of poverty has reduced since 1991-92, it is quite high even today. According to World Bank statistics, 53% of the national and 57% of the rural population were poor in 1995-96. The prevalence of extreme poverty was also high – 36% and 40% respectively. In terms of actual number about 45 million people were under extreme poverty. Here poverty line is defined based on basic needs approach where a person is treated as poor if s/he consumes less than 2122 kilo calories per day. The extreme poor consume less than 1805 kilo calories. According to BBS<sup>1</sup> estimates, however, in 1995-96, 47% of the rural and 48% of the national population were under the poverty line. These estimates are based on the direct calorie intake method. Results of the Household Income and Expenditure Survey 2000 reports a reduction of poverty up to 50% (Ahmed F., 2002).

A World Bank study sub-divides the extreme poor into two groups: the destitute and the ultra poor (World Bank, 1998). The first category includes those who consume less than 1600 kilo calories per person per day and are physically unfit for any alternative mainstream development programmes. They are at the bottom of the poverty level. The second category i.e., the ultra poor, are physically fit for work but are still very poor and consume less than 1805 kilo calories per person per day. Detailed poverty features in Bangladesh, according to the study, are shown in Figure 1. Out of 36% of the population who are extremely poor, 31% are ultra poor and 5% are the destitute.



Source: World Bank, 1998

<sup>1</sup> Bangladesh Bureau of Statistics

## 2. The extent of extreme poverty:

Poverty is a multi-dimensional concept. In measuring the extent of extreme poverty, several organizations used different approaches, which are not always comparable to each other. There are three available approaches to identify the poorest which include:

- a) a direct method using information on calorie consumption,
- b) an indirect method using data on income/expenditure and
- c) a qualitative method using the perception of the respondents.

None of these methods are comparable to each other across time and space (Ravallion M., and Sen B. 1996). A study conducted by the Bangladesh Institute of Development Studies (BIDS) used the indirect method based on income scale. It is estimated that 22.7% of rural households are extremely poor and are unable to purchase food providing 1805 or more kcal. and other minimum basic needs (Hossain et al, 1996). The World Bank study (1998) based on household expenditure survey data of Bangladesh Bureau of Statistics concludes that 36% of the total population and 40% of the rural households are 'very poor'. Recent data on poverty analysis show a declining trend in rural poverty and this trend is reverse for urban poverty (Table 1). Here one thing is important to mention that although the incidence of poverty has declined quite substantially over the last two and a half decades, the absolute number of poor was not reduced due to relatively higher population growth rate against poverty reduction. With the increase in absolute number of the poor income inequality between the poor and non poor has almost doubled although recent result show its slight reduction in rural areas.

Table 1. Dynamics of poverty estimates in Bangladesh 1973/74 – 2000 (using upper poverty line and based on cost of basic needs method)

Years	Headcount ratio (%)		Poverty Gap Index (%)		Squared Poverty-Gap Index (%)		Gini Co-efficient		
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	National
2000 <sup>a</sup>	53.1	36.6	13.8	9.5	4.8	3.4	0.366	0.452	0.417
1995/96 <sup>a</sup>	55.3	29.5	14.6	7.2	5.3	2.5	0.384	0.444	0.432
1991/92 <sup>b</sup>	52.9	33.6	18.1	12.0	7.2	4.4	0.364	0.398	0.388
1988/89 <sup>b</sup>	49.7	35.9	16.0	11.1	6.1	3.8	0.368	0.381	0.381
1983/84 <sup>b</sup>	53.8	40.9	16.8	14.3	6.7	5.8	0.246	0.298	0.379
1981/82 <sup>c</sup>	65.3	48.4	20.2	14.9	8.2	6.2	na	na	na
1973/74 <sup>c</sup>	71.3	63.2	25.6	21.1	11.8	9.5	na	na	na

Source: <sup>a</sup>Ahmed Faizuddin; 2002

<sup>b</sup>World Bank estimates in 'Bangladesh From Counting the Poor to Making the Poor Count, April 29, 1998

## 3. Identification of the Ultra Poor

Identification of the ultra poor is always difficult since there is no universally accepted definition of it. Each and every study uses its own definition. The World Bank (1996) defines the ultra poor as those who have no land or house of their own, sell manual labour with no other means of income, have no savings, are unable to have three meals a day, can not afford to purchase minimum clothing and have no ability to spend money on education. These poor people have very little assets and suffer from instability and frustration in everyday life.

In defining the ultra poor, Alamgir (1998) includes households without any agricultural land or even homestead, widows, women-headed households, households with disabled adult male members, households without any source of income or with very irregular income under the poorest or the hard core poor. This group may also be termed as the destitute.

Land may not be the only criterion of household well being. A household may earn major portion of its income from sources other than land. Similarly, female headedness can not be a criterion of the poorest in all cases. Hossain and Huda (1995) found that the process by which women became household heads was not only poverty or loss or disability of the adult male income earner but may also be through the migration of the male income earner. In these cases households are not among the poorest. Thus, neither female-headedness nor landlessness can be termed as the sole indicator of extreme poverty.

Rahman *and* Razzaque (2000) also asserted that a single criterion is not enough to define the ultra poor. The definition of the ultra poor needs to be addressed multi-dimensionally. Several indicators such as, income, occupation, housing and physical characteristics, geographical location, sex of the household head and household dependency may also be considered. Sen and Begum (1998) prioritized three indicators: land, housing and occupation, although, according to them, some other characteristics such as region and ethnicity do also matter.

It is revealed from the above discussion that identification of the ultra poor involves a multiplicity of criteria. As we consider a number of indicators, their relative importance may also vary from case to case. One possible way of measuring poverty more accurately is to construct an index by combining a number of variables, which can minimize the error in identification (Halder and Husain, 2000).

#### **4. Characteristics of the ultra poor**

It is also evident from the above that there is no universal definition of the ultra poor and, therefore, results of different studies provide different indications about their socio-economic characteristics. A BIDS study, for example, did not show major differences between the moderate poor and the extreme poor households (Rahman and Hossain, 1995). According to the study, the extreme and the moderate poor households owned, on average, 1.02 and 1.14 acres of land respectively. Ten percent of the extreme poor households had 'high educated' adults compared to 14% for the moderate poor. Average household size also did not vary much which was 6.53 and 5.96 respectively for the extreme and the moderate poor. The results appeared to be somewhat unrealistic. In defining poverty they relied heavily on income data, that was always very difficult to collect due to the human nature of under-reporting income. Another study (Rahman and Razzaque, 2000) also followed the same method in defining poverty and, therefore, did not find any difference between the hard-core and moderate poor households participating in different NGO non-credit programmes in terms of their family size.

In order to have a clear understanding about the socio-economic characteristics of the ultra poor in 1999 the Research & Evaluation Division of BRAC carried out a survey on 1,250 ultra poor households, those living in BRAC working villages but not participating in any NGO activity, The present study did not start with any *a priori* definition of the extreme poor. To identify the extreme poor households, the study adopted a participatory approach and used the judgement of the village people in selecting the sample population. The study results show that an ultra poor household

comprised of 3.8 members, 1.3 male and 2.5 female, of which 10% were children below 10 years of age. Females headed thirty-five percent of these households. Average household size of the female-headed households was 2.41 that was almost half of the male-headed ones. Thirty-eight percent of the female-headed households were a one-member family. On an average, an ultra poor household owned 5.6 decimals of land. Twenty-two percent were the absolute landless and 73% possessed only homestead. Eighty percent of the economically active population participated in any gainful employment of which 61% were female. Forty-eight percent of the population aged over sixty years actively participated in the labour market. The annual days of employment per worker were 260 days but their average daily earning was only Tk 32. Wage employment was the major source of income for 67% households while 13% depended on pulling of rickshaw, van and auto-rickshaw. Sixteen percent depended on begging, public food distribution system, relief, donation and support from others for subsistence. The total annual income per household from all sources was on average Tk 11,850.

The contribution of males and females to total household income was found to be 66% and 34% respectively. The return from female participation was found to be lower than male. For the ultra poor, annual days of employment is very important for increasing income. Household landholding, sex, occupation and educational attainment of income earners had significant influence on income. The effect of external capital was found to be significant. NGO involvement<sup>2</sup> also contributed positively in increasing income although the effect was not significant. The effect of regional variation was found positive but not significant. For the landless and female-headed households, the contribution of an additional income earner and their extent of employment were found to be higher than those of the average poor.

In terms of asset holding 62% had any productive assets and only 41% owned any other non-productive assets and durable goods. Only 19% of the total population managed to save. Value of all major non-land assets was Tk 3,787 and average saving per household was Tk 179.

Food security status defined mainly by the access to food shows severe food insecure condition of the sample households, of which 63% faced chronic and another 23% faced occasional deficit to food mainly cereal. Only 19% could afford to consume three meals a day and only 11.4% three rice meals<sup>3</sup>. For about 14% cases, their source of procurement of rice consumed in the last 24 hours preceding to the interview was borrowing and donations.

*Social characteristics of the ultra poor:* On social characteristics of the extreme poor sample households, it was found that majority (51%) of them were educationally dark<sup>4</sup> and only 12% of the adults were literate who completed one year of education. Net enrolment rate for both boys and

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<sup>2</sup> Even though the study sample households lists were presumed to be not involved in any NGO, in reality 12% of the sample households were found to have had current membership in NGOs. Another 9% reported that they were NGO members in the past but dropped out.

<sup>3</sup> The number of meals taken, especially rice and its accessibility, can be an alternative, since it is said that the poor who lack regular income can not afford three meals a day. For an average Bangladeshi individual, rice is the major source of his/her calorie contributing 75% of the total. Rice is also the cheapest source of calorie. For many of the extreme poor, it is the only source of calorie. Usually the Bangladeshi people eat three meals a day. Intake of three rice meals a day is an indication of the household standard of living, especially in our rural community.

<sup>4</sup> meaning that not a single person of seven and above years of age had completed at least one year of education

girls was 55%. Fifteen percent of the samples did not own any living houses of their own. Another 30% owned low cost houses with current value Tk 500 (US\$1= Tk.49) or less, houses constructed by cheapest and non-durable construction materials. Only about 13% owned relatively better quality houses with current value more than Tk. 5,000. Twenty percent of the households could not afford to provide two pieces of clothes (saree or lungi) for their adults while 88% did not possess winter clothes for all household members and 70% could not afford to provide footwear for all. Ninety-six percent drank tube-well water and 14% used sanitary latrine.

*Causes of poverty:* Forty-one percent of the respondents mentioned that land redistribution due to family break-up and land scarcity was one of the most important causes of their present poverty. Poverty inheritance was mentioned by one-third of the respondents. Twenty-three percent related their poverty with loss of their family income earner. One-fourth mentioned natural calamities and a higher number mentioned ill health. A significant number of respondents also mentioned a number of family crises which influenced their downward mobility. One interesting finding was the bad habits of their male household heads such as gambling, addiction to alcohol or drugs and laziness. This was reported as a cause of extreme poverty in as many as 13% cases.

*Access to capital market:* Only one-fourth of the sample had access to any kind of capital of which about 20% received loan from any institutional source. The landless, female-headed households, households depending only on female income, the wage-employed and the destitutes, i.e., majority of them got less access to any kind of loan. The major sources of loan for all were relatives, neighbours and friends i.e., personal relationship was very important in getting access to informal sources.

Average interest rate paid for credit borrowed, irrespective of sources, was 18%. Average rate was lowest for loan received from institutional sources. Nearly one-fifth of the total loan obtained from different sources was interest free. A maximum of 150% interest was also charged by some of the lenders in the regions where the number of borrowers and the amount they borrowed were also significantly higher.

Two-third of the institutional loans were used for investment. Loans taken from informal sources were mainly spent for crisis coping. In the productive utilization of loan, household resource base played a vital role. The cost of an investment loan was found to be lower than the cost of a loan obtained for crisis coping. The landless, female-headed households, wage-employed group and the destitutes in most cases borrowed to meet their emergencies. Since the risk of lending to those without any resource base is higher, the lenders charged a higher interest rate that increased their cost of borrowing.

Thus, to sum up, the distinct characteristics of the ultra poor as revealed from the findings of the study are that they have usually smaller households with more females than males. Their average value of house is very low and majority of the households are 'educationally dark'. Economically, they are almost absolutely landless, depend mostly on wage employment and some depend on outside help for survival. Many household members above 60 have to work for livelihood so that dependency rate is relatively lower than better off households. However, their wage rate is low and most households suffer from a high level of food insecurity.



*Are they homogeneous?*: The study revealed that the ultra poor are not a homogeneous group. The households without any homestead or not owning any house, those depending only on female income, households with disabled heads and the destitute including beggars and others who are dependent on outside support for survival are the poorest among all. Those households which are endowed with some land and non-land assets and have alternative sources of income with capable earning member(s) are relatively better off among the extreme poor households. The socio-economic status of the extreme poor and their access to capital varied across regions.

## 5. Coverage of the Ultra Poor in Micro-finance Programmes

Although the role of micro-credit as an effective instrument for poverty reduction is well documented in different literature (Bangladesh HDR 2000, Rahman, 2000; Khandker, 1999; Zaman, 1999; Husain, 1998; Wood & Shariff, 1997; Mustafa et al, 1996; Montgomery, Bhattacharya and Hulme, 1996) it is argued that they fail to target those living in extreme poverty (Rahman and Razzaque, 2000; Rahman, 2000; Evans *et al.*, 1999; Husain, 1998; Halder et al, 1998; Hashemi, 1997; Sen and Begum, 1996; NOVIB, 1996). The Second Impact Assessment Study (IAS-II) of BRAC found that out of the 41% of the poor (owning less than 50 decimals of land which has been used as one of the most important criteria for targeting) living in BRAC's programme villages but not participating in any NGO programme activities 38% were the landless (Halder et al, 1998). Evans *et al.* (1999) found that out of one third eligible for micro-credit but not targeted a quarter were 'very poor' households, characterized by an absence of formal education of the adults, small household size and low monthly income. Low coverage of extreme poor household by micro-credit programmes was also mentioned in other studies. (Rahman, 2000, Hashemi, 1997, Sen and Begum, 1996).

Reasons for non-involvement of the poor in NGOs as identified by Husain (1998) were: lack of their capacity to save and repay regularly; apprehension about misappropriation of funds by NGOs; absence of adult males in the households; restriction on withdrawal of savings; low interest rate on savings; hampering of prestige and other obstructions created by RDP village organization (VO) members. The household resource constraints i.e. limitations in the availability of liquid cash for the savings discipline, lack of time to attend meetings and thinking about credit activities were found to be the main reasons inhibiting the 'very poor' for not joining as identified by Evans *et al.* (1999). The NOVIB Report on Bangladesh echoes very similar concerns, to quote, "The NGOs have not yet taken a pro extreme-poor approach to poverty alleviation" (NOVIB, 1996). Rahman and Razzaque (2000) in a recent article find that almost three quarter of the ultra poor do not participate even in non-financial NGO services. Indeed, they find that the extent of non-participation between the ultra poor and the non-poor is very close. They argue that the main reason for this lies in the fact that most NGOs offering social development services such as essential health or basic education do so through the same structures which is essentially designed and developed to support micro-finance, which by design tends to exclude the ultra poor.

Hashemi identified several supply-side factors influencing in their exclusion from micro-finance activities. Those include:

- 1) Successful micro-credit operations are strongly dependent on strict screening to ensure that money that is borrowed can be repaid. Group members or program staff are very careful to screen out potentially risky clients;
- 2) Preference is given to clients from households with steady incomes,

multiple sources of earnings, and some assets (usually the better off of the poor), on the basis that even if program- funded activities do not generate sufficient earnings and profits, such clients would still be able to make repayments; and 3) a worry exists that destitute households would either consume the loan amount or the resulting income from activities financed by the loan, or would be too poor to make regular repayments from activities that do not generate immediate incomes.

Halder and Husain (2000) identified several supply and demand side factors influencing in non-NGO participation of the ultra poor which has been presented in short in the Box 1.

**Box 1. Factors influencing non participation in NGO activity of the ultra poor**

Demand side factors	Supply side factors
<ul style="list-style-type: none"> <li>➤ economic vulnerability of the ultra poor;</li> <li>➤ less use of NGO services;</li> <li>➤ lack of knowledge on NGO services;</li> <li>➤ lack of time;</li> <li>➤ inappropriate loan size;</li> <li>➤ personal conflict; and</li> <li>➤ fear of misappropriation of loan money.</li> </ul>	<ul style="list-style-type: none"> <li>➤ restriction in membership age;</li> <li>➤ vulnerable status (lack of permanent address);</li> <li>➤ opposition from existing NGO members; and</li> <li>➤ negative attitude of NGO staff.</li> </ul>

**6. Evolution of IGVGD<sup>5</sup>: A Programme for the Ultra Poor**

It is revealed from the above discussion that the ultra poor are trapped into various forms of chronic deprivation and lack complementary resources (including skills and financial resources) which they can use to overcome poverty. They need a critical push to uplift their initial endowment base to a certain level which is necessary for getting greater access to other resources and their productive utilization. It is then argued that an integration of food subsidy elements along with skill training, credit, timely supply of good quality inputs and other extension services can create the right conditions for a lot of them to start benefiting from regular microfinance. The Income Generation for Vulnerable Group Development (IGVGD) follows that kind of approach for creating a missing links in the ladder that helps the poor to participate in the mainfold of the development process.

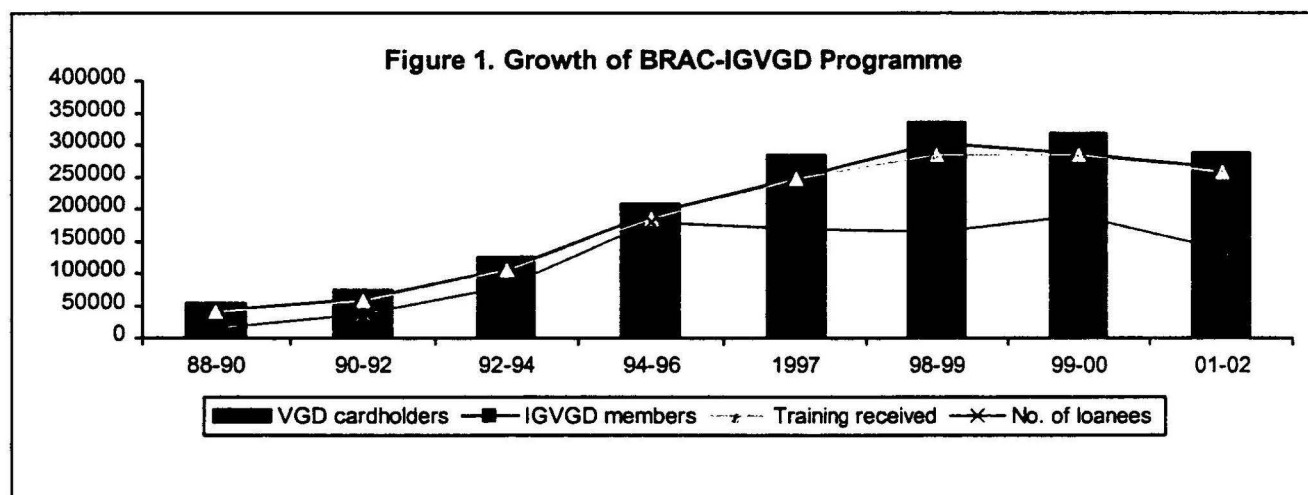
It has been realized by BRAC that microfinance alone would not be an effective instrument to reach the ultra poor and was looking for another 'entry point' to involve the destitute in its development operations. Since chronic food insecurity is one of the main constraints that makes them highly vulnerable and limits their efforts to escape the severe forms of their poverty, the food ration provided under the VGF<sup>6</sup> programme (started in 1975) can be a breathing space for them and also can be a strong incentive for them to participate in development programmes if these two can be linked up. It was expected that by the end of the food aid period these households would be able to build on solid ground and skills to move towards a better life. The amount of savings they would be making during these period of food aid (as these households would have to spend significantly less on basic staple) could be use as seed capital to start a business. They could then put their training

<sup>5</sup> Income Generation for Vulnerable Group Development

<sup>6</sup> Vulnerable Group Feeding

and skill development received from BRAC to better use. With this rationale in mind BRAC in 1985 approached WFP<sup>7</sup> for assistance under the aegis of the VGF programme.

In 1985 BRAC started piloting a project with 750 women when BRAC proposed to organise the women being recruited under the WFP/GOB Vulnerable Group Feeding programme into groups who would receive skill training in crafts, poultry rearing and in small-scale vegetable production i.e., the activities familiar to those women. At the end of free food grain cycle of 24 months the women were encourage to join BRAC's regular Village Organizations and be eligible for micro-credit and all other development services in offer including savings, essential health care and basic awareness raising training. Results of this experimental project were very impressive (Huq, Hyder & Das Roy, 1992). Their income level had doubled and about 80% of the 750 women graduated to BRAC's regular programme. Over time it has been evolved as a national programme, covering the most food insecure areas of Bangladesh. The programme aims to provide VGD<sup>8</sup> women an entry point to diversify income earning and employment opportunities through training in livestock activities with particular skills in poultry rearing activities and small trading for improving their socio-economic condition. To be very specific it is expected that the food assistance combined with IGVGD development package enable the VGD women to earn cash equivalent to the value of monthly ration of 31.25 kg of wheat even after the withdrawal of food aid. By the end of 2000, a total of 1,206,163 women had been trained through the IGVGD programme and 835,232 women had taken loans since 1988 (Figure 1) . It is now run as a national programme, covering the most food insecure areas of Bangladesh.



Source: BRAC-IGVGD MIS

IGVGD is an integrated package of food distribution, savings, micro-credit provision, social awareness-building and skill development training and essential health care interventions. Poultry rearing was selected as the major component because the infrastructure required for this programme was already in place. The Directorate of Livestock (DOL) has offices in all *thanas* and they have provision for all the support services necessary for this sectoral development. The other reason of selecting poultry was because the rural people have some practical experience of poultry rearing, although not the HYV<sup>9</sup> type, and marketing of the end product would not create any problem since

<sup>7</sup> World Food Programme

<sup>8</sup> Vulnerable Group Development

<sup>9</sup> High Yielding Variety

this is not a new product and secondly, there is a shortage in supply of poultry meats and eggs compared to its overall demand.

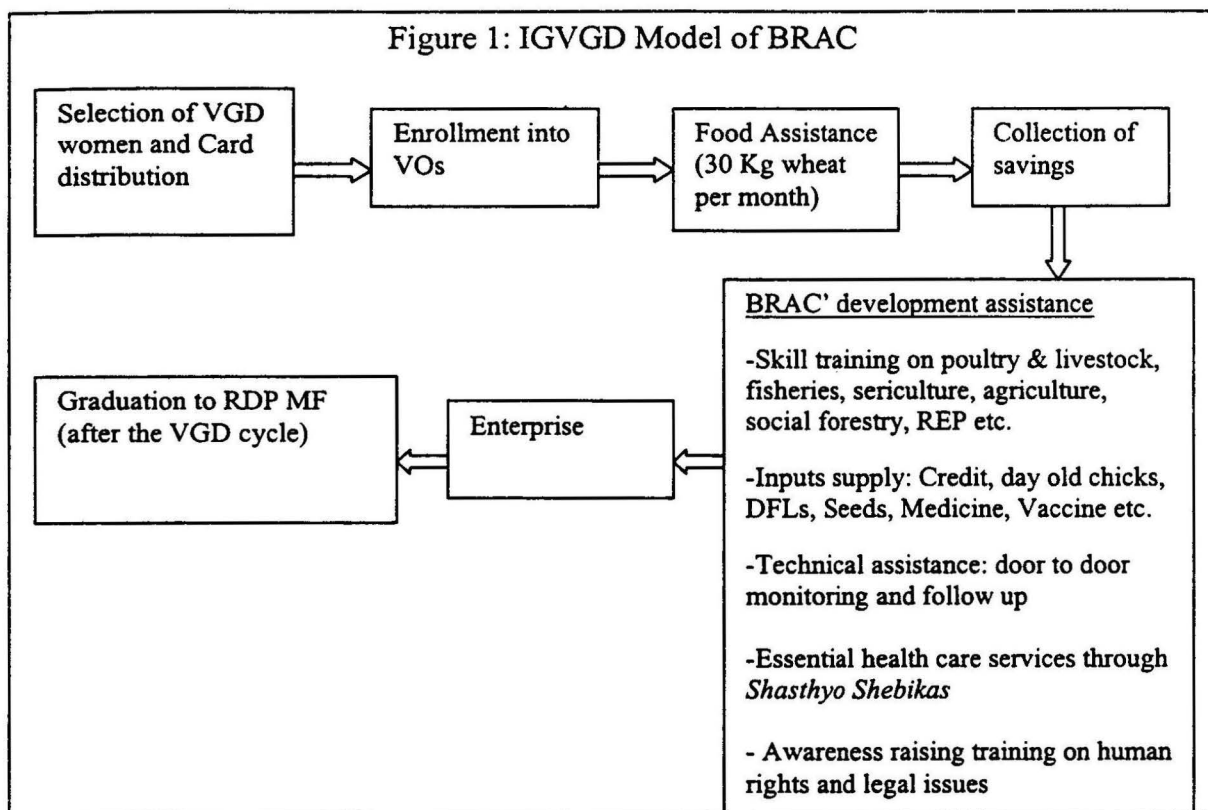
The eligibility criteria of being selected for the VGD card holding include women:

- who are widow, separated, deserted, divorced or with invalid husband
- owning less than 50 decimals of land
- with no, irregular or extremely low income (Tk. 300 per capita per month)
- depending mainly on wage labour (minimum 100 days per year)
- lacking productive assets and
- not having membership in any other development programme

In addition to these criteria the IGVGD programme participants should meet other certain conditions. They should be permanent residents of the locality, willing to participate in group activities, physically fit for work and self motivated to carry out any development works.

## **7. Implementation procedure of IGVGD**

IGVGD programme is administered jointly by a deed of agreement between the Government of Bangladesh and BRAC. Based on the VGD eligibility criteria mentioned above the local government representatives select women (giving preference to abandoned women/ women heads of households) for VGD card for a period of 18 months who are then entitled to a free monthly supply of 30 kg of wheat provided by WFP. BRAC jointly with the representatives from local government institutions selects about 90% of these women for IGVGD. They are then divided into village organizations consisting of 25-30 women who should attend the regular VO meetings and participate in intermittent gatherings to discuss social issues affecting themselves, their families and the society as a whole. They are then provided with training in one of the following areas: poultry and livestock raising, sericulture, fishery production, vegetable gardening, restaurant and grocery business. The women have to deposit savings regularly and loans are made available after the completion of skill training. In addition, the women are also provided with a basic healthcare package. Intensive supervision and follow up help build up women's confidence in their own ability to run an income generating activity. It is expected at the end of the IGVGD cycle majority of them will graduate to BRAC's regular micro-credit programme. Detail on the IGVGD model is shown in Figure 1.



## 8. Rationale behind BRAC's involvement in this programme

Although micro-credit targets the poor, the ultra poor could not be reached through micro-credit due to their inability to use loan productively. Secondly, VGD programme beneficiaries are generally the left out group of any development process. The provision of food subsidy will help the poorest to maintain/retain current consumption level and help them to start something productive with BRAC's credit by applying their training knowledge gained through BRAC.

It will be a scope for BRAC to reach the ultra poor who are usually left out from any development interventions. It is assumed that in addition to food supplementation providing of skill training, technical advice and credit will be able to engage the ultra poor in development activities;

This will be an opportunity for BRAC to develop certain relationship with different government agencies who basically are the main providers of basic public services. Involvement of BRAC in the selection process for VGD card holding will also allow BRAC to monitor the selection process and, therefore, to control for selection errors.

## 9. Impact of IGVD: results of early evaluations

In the early 90s a number of studies had been carried out by the Research and Evaluation Division of BRAC to see the nutritional impact of the IGVD programme (Hyder, 1992; Hyder, 1994a; Hyder, 1994b). First pilot study was on children 0-10 years of age and women where only the antropometric measurements had been considered, i.e., Weight for Age, Height for Age, Weight for

Height, MUAC and BMI. The study did not find any significant differences among VGD (those who received only wheat) and IGVGD beneficiaries and the control households (those who did not receive any benefits) in the antropometric indices. Nevertheless, results revealed that the IGVGD beneficiaries consumed higher proportion of the wheat they received and other green leafy vegetables compared to the VGD and other control group households. In terms of leakage of wheat it was also less prevalent in the IGVGD programme (Hyder, 1992).

Another panel study considering the 1993-1994 VGD cycle found that at the end of VGD cycle poultry rearing by the IGVGD programme beneficiaries had increased from 11% in 1993 to 59.4% in 1994. Weekly income from poultry rearing had also increased from Tk. 2.60 to Tk. 38.00. Consumption of eggs by children has increased from 7% to 42%. Daily intake of meals had increased from 2.6 to 2.9. Results of MUAC test showed a reduction of under-nutrition from 12.4% to 6.8%. Access to safe latrine had increased from 8.3% to 31.0% (Hyder, 1994). Compared to the non-intervention households the IGVGD beneficiary households progressed at a higher rate in all the indicators discussed earlier and the differences in the rate of change was found to be significant

The studies recommended incorporating nutrition education in the training module along with regular monitoring and supervision of its implementation. It also suggested strengthening motivational and extension activities with the programme participants right at the beginning to ensure proper care and regular and timely supply of inputs necessary for better output from the adoption of HYV poultry rearing.

In early nineties World Food Programme carried out a panel study on 3 different VGD interventions to measure comparative impact (WFP Bangladesh, 1997). The study also focused on targeting and the graduation issues. It considered the 1992/1994 VGD cycle and conducted three rounds surveys -at the beginning, at the end and after two years of the cycle. As mentioned in the report all the three interventions were successful in targeting the ultra poor women. More than one-third of the beneficiaries were divorced, deserted or widowed. The VGD interventions helped women in increasing their monthly income. It brought diversity in income earning opportunities especially for women with NGO membership although diversity did not always yield a higher income. But this could be an indication of increasing coping ability of women from uncertainties. As mentioned in the report 'the more diversified the mosaic of employment, the less vulnerable the woman is to shortages.

In terms of ownership of selected items of productive assets (poultry and livestock), household durable goods (blanket/quilt, bed and tin roofed living houses) and personal goods (sarees and shoes by VGD women) the study results showed that at the end of the cycle ownership of such assets had increased significantly among the IGVGD women but they could not sustain those growth rates in the long run. It was also mentioned that over time the IGVGD women dropped poultry rearing due to insufficient follow-up services from BRAC. The other reasons as stated by women themselves were riskiness in rearing poultry, especially the HYV ones, and also the fact that ownership of poultry is an indication of lower status.

The study found a direct correlation between the increase in wheat consumption with its free access during the intervention period which over time had fallen down to its pre-intervention level. The study showed that consumption of rice had increased since intervention but the intake of wheat was mainly restricted during the cycle. In relation to social change the IGVGD were getting more aware about their rights and preferences. Participation in the IGVGD enhanced women's empowerment

like making purchases with their own money, sending girls to the school. A substantial proportion of the IGVD beneficiaries also felt confident to join regular BRAC/NGO activities. Those who join regular NGO activities are more likely the married women who have a flow of regular income. The divorced, widowed and abandoned women who tend to be most vulnerable among the poorest are less likely to join NGO mainstream programme activities. There is a common feeling among those destitute women that their earnings are so small and they would not be able to pay back the loans if they join NGOs and borrow.

## 10. Impact of IGVD: Later Evaluation Results

In 2001 two impact studies have been carried out externally by The Consultative Group to Assist the Poorest (CGAP) of World Bank and Tufts University with WFP Bangladesh on IGVD. The first one is concentrated on economic benefits and targeting and graduation issues. The second one did a comprehensive analysis of the impact of each and every programme component on beneficiaries.

CGAP prepared a Focus Note based on a longitudinal database of 3 surveys conducted in 1994, 1996 and 1999 on IGVD beneficiaries. It also considered information collected through PRA exercises with over one hundred women in ten locations. It reported positive impact of IGVD in increasing beneficiaries income and asset building. It has been mentioned that the provision of food grain allowed its beneficiaries to save part of their meager income which they would have otherwise spent on food. The amount of saving they built up during the cycle and the amount they received as loan permitted them to start income generating ventures. The income earned through this activity helped them to overcome the difficulties they faced when the food aid was stopped. They managed to receive fresh loans and paid them back and had not fallen into the trap of destitution. Over the period of time their household dependence on *Zakat* (charity) had reduced.

Over time a large majority of the IGVD women became NGO members which increased from 28% to 66% from 1994 to 2000. Of them two-third joined BRAC. Compared to the alternative an overwhelming majority of IGVD women who graduated would otherwise need continuous handouts, the amount of subsidy required for targeting each person under IGVD (about Tk 6,725 including value of wheat, cost of training and subsidy) is very cost-effective.

The second study jointly carried out by Tufts University and WFP Bangladesh on IGVD participants, tried to identify the factors that determine the extent of participation among eligible beneficiaries and to know who does take advantages of receiving all the IGVD services in offer (i.e., food subsidy, credit, savings, skill and awareness raising training, support to start an income generating activity and BRAC's regular membership), what favours full participation and which elements of IGVD are most useful to whom and what can be done to ensure full participation of women (Webb et al., 2001). Before going into detail about the findings, it should be mentioned here that due to some methodological constraints the results could underreport its true impact<sup>10</sup> but still

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<sup>10</sup> The study considered the 1998-99 IGVD cycle which was affected a number of potentially confounding events that could adversely affect on outcomes. During this period the VGD management responsibilities were transferred from the Ministry of Disaster Management and Relief to the Ministry of Women and Children's Affairs (DWA), the latter did not have any prior experience of such work. The agreement between BRAC and DWA was signed some 3 months after the start of the cycle. The management of savings also moved from the Union Parishad authorities to BRAC, the former is reluctant to give up this particular responsibility making a smooth transition impossible in some localities. Finally and most importantly, during this

important to understand the process. The study found 34% of the IGVD beneficiaries who joined BRAC's regular development programme (BDP) at the end of the studied 1998/99 cycle and only 9% received all of the services on offer. Twenty-eight percent restricted their participation in receiving food aid rations and making monthly savings, another 13% added to their basket training (both skill and awareness rising) with food aid and savings. There were 5% among the sample who took loan but were not involved in a project-support IGA and also did not join RDP and 22% who started an IGA regardless of whether they subsequently became a full member of an NGO or not.

### *Unpacking the targeting criteria and reasons behind success*

In terms of targeting effectiveness the study results shows that none of the households fulfill the combined criteria of eligibility. Verification of results with each and every criteria shows that 54% of the women do have a spouse earning income in his own right, 10% own more than 50 decimals of cultivable land and only for 8% households wage labour was their principal source of income.

As explained in the report inclusion of so called 'non-target households' (if we strictly follow all the criteria) lies behind the success of IGVD. Women from households headed by active male are relatively less poor, have a secure source of income and their numeracy level was higher than the female coming from female headed households.

It is therefore postulated that the female coming from male headed households can participate more fully in the skills training offered by IGVD. Numerous studies show that in most case it is the men who use NGO credit and husbands' income are the primary source of installment payments (Mustafa et al. Husain, Matin Ruksana, Hahemi and Schuler etc.) This study results also show that for the majority of women active support from their male counterpart played a vital role in their participation decisions and also running a business.

### *Perception on benefits of participation and IGVD objectives*

Although graduation to BRAC's RDP is the ultimate goal of IGVD, study found significant differences between the programme objectives and women's own understanding about their participation benefits. Roughly one third of the participants in different forms ended up with their understanding that IGVD can be one of the ways towards advancing or making progress in their life. The other two-thirds saw it as a source for accruing new resources with which to struggle against poverty and food insecurity and none of the respondents reported NGO membership as the ultimate goal of their participation. This result directly indicates the lack of coherence between personal and programme perception of graduation.

Although deposit of Tk. 25 per month is a precondition for getting monthly wheat ration almost all except those who took loans reported at least missing one installment due to sickness preventing work and therefore income, having the VGD card revoked and a lack of cash flow.

Largest changes in decision making power was in the realm of savings and credit, where more male and females teamed up to manage their investments after the programme than before. No change in

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*period major part of the country were affected by severe floods causing considerable delays in loan disbursements, savings collections, training and group meetings.*



deciding how to manage education expenses for the children and purchasing food. Great influence was found on confidence building - the higher the level of participation the greater the influence/impact – positive change in the quality of life

## 11. Lessons learned for ultra-poor in relation to evaluation procedure

### *The use of wheat rations*

Webb et al study identified receiving of wheat as the main goal for all women to participate in the IGVDG programme. It also found some shortfall in the wheat ration which was diverted to somewhere prior to its arrival at the distribution point or due to the policy of UP officials to share the benefits with larger number of women. In terms of the use of wheat study results indicate that for all women it was an added item in their food basket although there are cases who partly sell it to maintain regular monthly savings deposits or may be to purchase rice - the most preferred staple food for Bangladeshi people. Hashemi study dealing with panel data reports that during the VGD cycle per capita calorie consumption significantly increased due to mainly an addition of wheat ration in their food basket but fall back to the pre cycle level when the transfer of free wheat was stopped after the VGD cycle but the overall intake of cereal (mainly rice) has increased compared to its pre cycle level. It implies that the overall purchasing power of the VGD cardholders had increased.

### *Skills training*

According to targeting criteria the VGD cardholders are the poorest section of the population who lack both human and capital resources. IGVDG targets only those physically fit for carrying out certain income generating activities. During the food aid cycle they are offered training in areas of competence required to take a loan and invest it in an income generating activity so that they can run their business in a profitable manner. Webb reported that almost half of the women attended IGA training and found it useful. Their attitude towards starting an IGA, which was formerly negative changed after receiving training.

This finding gave us a clear understanding about the use of training which is found to be very positive towards asset building. If so, gaining of access to such training should be extended to all. It is mentioned by Webb et al that if women do not get any skill training within the first half of the cycle there is a little chance of persuading unconvinced women of the value of loan or IGA component in time for them to succeed with it.

### *Savings*

Growing of habit to save regularly is the main objectives of the savings mobilization dimension of IGVDG. An woman has to save a minimum of Tk. 25 per month prior to receiving the allotted 30 kg of wheat from the distribution point. It is also expected that at the end of 18-24 months VGD cycle there will be a lump sum amount that could be used for investment in any income generating activity. Webb study found that those who join RDP and those who took loan from BRAC made regular savings. For the others it was difficult to save regularly. The main reason for not saving regularly or missing savings installments was income erosion due to sickness of income earners or other family members.

Those who join IGVDG with the intention of getting extra resources for consumption use their savings mainly to pay back loans taken for consumption smoothing during the cycle. Majority of those who have some existing business or started IGA invested a major share of their savings to running business. Those who join RDP keep it in their account to borrow.

### *Awareness raising training*

Compared to the skill training higher number of respondents participated in different BRAC's awareness raising sessions which they found very effective. They gained increased exposure to economic, legal and political concerns. A sense of greater fulfillment or consciousness was reported by women and their literacy and numeracy skill improved with time.

### *Micro-credit*

Although graduation to micro-credit is seen to be the ultimate objectives of IGVDG, Sparrey found only 20% who borrow loan during the cycle. Even though the rate of borrowing was not very high, the default rate was found to be very low - only 8%. But 92% of the borrowers continue their installment payment which is very satisfactory. Those receiving certain IGA training used the borrowed amount in the activities for which they were trained.

### *Role of VO and Gram Shobha<sup>11</sup> Meeting*

Active participation in BRAC VO meeting and *Gram Shobha* is also one of the preconditions for IGVDG programme participation. These are the forums through which NGOs deliver their services. These have also been used for the purpose of social capital building, platforms for providing of training, meetings and savings collection and to enable peer group support and encouragement. In the *Gram Shobha* meeting women are exposed to and discuss contemporary social, economic problems and potential solutions with NGO facilitation. The purpose of such meetings are to enable members gain confidence to confront problems like domestic violence, oppression, injustice, land inheritance problem, lack of social status, illegal divorce, etc.

There are numerous studies describing significant positive association between group functioning and member performance (Rafi 1999, Tilakaratna 1996, Mostafa 2000). Webb et al also identified active participation in group activities as a key for graduation to RDP. About half of the respondents noted that no such meetings took place although it should be organized once in a month. Those who graduated to RDP and those who started any IGA irrespective of their RDP membership found it useful for them.

## **12. Lessons learned for ultra-poor in relation to policy implications**

All the study findings indicate that the ultra poor women are structurally different from the other poor. Webb et al found that the IGA component of IGVDG was more useful for the less poor. The CGAP focus note indicate that a quarter of the IGVDG women did not gain any long term benefits. There are also another 10% of the ultra poor who were excluded from IGVDG for being

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<sup>11</sup> Village Meeting usually held once a month.

too old or disabled. If so, it can be argued that IGVGD is not a panacea for all the ultra poor and it can not address the specific constraints of the most distressed women in Bangladesh.

Webb et al found the presence of an active male is a determinant of successful attainment of goals who shared women's workload, acted as intermediaries between woman participant and male NGO staff to resolve problems and provided economic back-up support in meeting savings requirements and assisting in IGA activities. It means the success of an IGA or graduation to micro-credit is significantly correlated with active male participation at the household level and wider local environment. If so, greater success will depend on how successfully the programme can co-opt those elements. To cope with risk an IGA insurance scheme may be launched. For the women without any active male in their family an equivalent economic and logistical input has to be identified to enable them to take more advantage of more of the resources on offer.

Most ultra poor women enter the programme with limited goal of receiving food aid and majority of them do not plan to take a loan or to start an IGA. They had limited belief in the value of attending group meetings, limited confidence in the technical training offered to them and they lack confidence in their own abilities of receiving those services to them. As a result a small percentage of the IGVGD cardholders became full NGO members. It is also important to mention here that the ultra poor lack a long term vision. To make women more aware of about the goals and objectives of the programme the empowerment work of BRAC should be strengthened and this probably will take more than the 18 months cycle period. But what can be done during this period is to ensure regular attendance of women in the meetings by linking it with food subsidy. Secondly, to attract women there is a need for prioritizing issues usually selected for issue based discussions.

With regards to IGA selection it has been reported that IGVGD is limited to a limited set of economic activities related to mainly poultry and sericulture sectors both of which are very risky and are of low demand among the ultra poor women. The technology of rearing HYV poultry and sericulture are highly sensitive to local environment and diseases. Any sudden irregularities may wipe out the sectors leaving them in debt. There should be a contingency plan to cope with such risky events.

All the studies dealing with ultra poor came up with the findings that a great majority of the ultra poor do not seek to take a loan or start an IGA. They prefer more wage employment which can generate regular income without any risk. It is therefore recommended to modify existing IGVGD or to devise other alternative intervention options along the lines of Rural Maintenance Programme.

Regarding skill training the three day orientation training course on selected IGA was found inadequate to focus more detail on technical and management skills required for running it profitably. It has also been reported that many women were not being offered skill training which might be due to supply side constraints of making training available to all during the cycle. Here proper time budgeting is very important especially for the ultra poor considering their interdependence with the seasonality. Proper timing is also very important for another reason - to convince women to sustain in the development programmes early training would be much more effective.

Regarding borrowing even though all the IGVGD beneficiaries have open access results show that a proportion of the programme beneficiaries did not avail it. Major reasons for not wanting a loan were fear of debt management due to their very small and uncertain cash flow which can be used for

repayment. The other reason as perceived by the beneficiaries was that they do not have the capacity to cope with risk of any investment which may ultimately create more debt. Some of them even did have knowledge gap not even about the availability of such services. Many of the beneficiaries claimed that they were denied to receive it. Unpleasant treatment by NGO staff with the defaulters also caused an spillover effect among the potential borrowers;

The NGO policy of giving loan for a productive investment and weekly repayment beginning from the first week after loan disbursement is very much contradictory. For example, the loan disbursed for milching cow requires a gestation period to receive income. Since majority of the beneficiaries have limited sources of income it was difficult for them to pay installment especially during those interim period when return from such investment was absent.

Although the programme is very cost-effective with comparison to its long term benefits, to make it more cost-effective and to ensure the quality of its services the programme should be expanded in those pockets where the prevalence of ultra poor is very high. Maximum efforts should be given to concentrate more on geographical targeting.

BRAC is a learning organization. All its programme activities are being developed and modified based on learnings gained through experiences of working with the poor and also through research. The IGVGD is not an exception. From the very beginning time to time the programme received feedback from the Research and Evaluation and Monitoring Divisions of BRAC based on which necessary adjustments have been made for its smooth running and to make it more beneficial to those for which it was targeted. The CGAP and Webb et al studies also made several policy suggestions for further refinement which have already been mentioned above. To accommodate those a number of steps has already been taken. For example, the VGD cycle has already been extended up to 24 months recommended by Webb et al. BRAC is also seriously thinking on the two phased framework suggested by them<sup>12</sup>. To make skill training more useful existing training module will be revised accordingly.

### 13. Learnings from the Jamalpur Flood Rehabilitation Project

The ultra poor is not a homogeneous group. From the study results presented earlier it was quite clear that although IGVGD could reach a large number of the ultra poor population, not all the beneficiaries could avail all of its services in offer to them. The female-headed households who lack resources were among those who could make less use of the services on offer and, therefore, return to their destitution after the end of food ration. That means there is a need to rethink further what fits better to these specific group of population. The Jamalpur Flood Rehabilitation Project is one of such new initiatives which aimed to provide a critical push in the lives of those women with a view to unleashing a process that would allow them to exit the poverty trap and attain a more self-sustaining livelihood.

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<sup>12</sup> *Food aid, savings and social mobilization (including reading and writing) for a first 12 month phase, with retrieval of savings if desired*  
*Food aid, savings, IGA skills training (with food-for-training built in) over 12 months*  
*Optional loan and IGA to be repaid over 12 months*

This programme was started in 2000 and targeted to ultra poor women who were not associated with NGO's to provide flood rehabilitation assistance towards self-sustenance and to link them with the development programmes. Initially the project aimed to cover 3400 ultra poor women who would be given an asset out of five in offer: HYV poultry, livestock, saplings for nursery, house building materials and sanitary latrine. At the latter stage it was realized that there is an opportunity cost involved in adopting such assets. Rearing of HYV poultry, cow and goat are labour intensive. Women who were overburden with their routine household work and regular employment would have to spend part of their valuable time in the management of poultry and livestock rearing. They will have to spend an amount to purchase/ mange feed. Some of them may require some sorts of financial support for the extension of their houses to keep say cow or goat. To make the programme more effective it was then decided to combine the 12 month food ration along with asset. It also includes the three months free feed support for poultry till the starting of its laying eggs and housing support for goat and cow. Latrines were provided to those having also received one of the above inputs and were very enthusiastic to have it.

The Research & Evaluation division of BRAC recently carried out a study to see what are the real challenges we face in providing the critical push in the lives of those women in ensuring the economic and technical aspects of asset returns and its viability. It was revealed that the project has achieved a great success in reaching its target population. The big idea behind this project is to provide a critical push that would enable the ultra poor to be able to live a more capable life through direct asset transfer and other supporting inputs and processes. To make this programme successful a sense of ownership of the project among the beneficiaries should be developed which needs greater awareness raising campaign. Secondly, the local and wider socio-economic environment should be taken into account before choosing a specific asset which may not be suitable for the given area. To make this type of interventions sustainable close monitoring and supervision is necessary for which better to avoid scattered outreach and staff shortage. Learning and innovative ideas of the field level management should be properly acknowledged. Finally since this an expensive and 100% subsidized intervention continuous fund flow is very important along with exploring new avenues for its diversification.

#### **14. Challenging the frontiers of poverty (CFPR)**

CFPR is a continuation of piloting of the Jamalpur Flood Rehabilitation Project but in a wider scale with a more comprehensive package. This is a special investment programme targeted towards the ultra poor, which has started from January 2002 in three districts of Northern Bangladesh. Under this project a total of 70,000 ultra poor households will be covered in the five year period. The strategy, just as in the case of the IGVGD programme, is to build up the capacities of this target group. This special investment package involves giving selected women and their families productive assets such as cows, small grocery shops, or poultry, specialized skill training on how to run a business with their asset, a stipend provision for the first few months, subsidized healthcare as well as social support and confidence building training. All this support will be given to the women and their households over a period of 18 months, by the end of which they should have achieved a relatively more secure base required to join a mainstream micro-finance programme. They should be ready and equipped to be drawn into an upward spiral of greater use of credit and expanding IGAs.

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