

# Struggling TUP Members: Lessons from Case Studies

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## I. Background

A variation in the extent of gains that TUP members have been able to achieve since joining the CFPR/TUP programme is only natural. Learning from stories of cases where things did not go as planned can be very instructive to get a more comprehensive understanding of the complexities of circumstances, inter relationships of constraints, unanticipated consequences, and programmatic gaps which can help us improve. It is in that spirit that RED carried out case studies of eleven struggling TUP members who joined the programme in 2002.

## II. Methodology

We carried out our study in one of the area offices where the TUP programme started in 2002. In 2004, new TUP members were also selected from villages under this Area Office. As the research topic was 'sensitive' in nature requiring prior knowledge of the area and good relationship with the various actors in the field site, especially TUP members, we chose to do this work in an area where RED researchers had been working for over a year on various issues.

There were a total of 163 TUP members in this area office who joined the programme in 2002. They were organized in 9 TUP village organizations (TUP-VOs). The ranking exercises were carried out for all the TUP members of each of these TUP-VOs. The result of these ranking exercises is shown in Table 1.

Table 1: Change rank distribution

TUP VO	Change raking category				Total
	Very positive	Positive	Some change	Struggling	
1	1	2	12	7	22
2	5	2	6	11	24
3	7	8	3	5	23
4	1	3	6	5	15
5	1	3	6	2	12
6	6	3	3	6	18
7	1	8	6	2	17
8	5	3	4	6	18
9	2	5	5	2	14
Total	29 (18%)	37 (23%)	51 (31%)	46 (28%)	163 (100%)

Based on the results of the change ranking exercises, we selected a sample of 12 from those TUP members who were ranked as 'struggling' for detailed case study. In selecting this sample, we paid attention to covering cases from all the TUP-VOs, getting a mix of TUP enterprises, and similarity of severity of the 'struggling' rank obtained from various TUP-VOs<sup>1</sup>.

### III. Findings: Ranking Discussions

Before we provide details of the case studies and draw broader lessons, we report findings based on some basic information collected for all the 163 TUP members through a brief questionnaire. In the following table we report the differences between the 'struggling' and 'non-struggling' TUP members for certain key variables.

**Table 1: Differences between 'struggling' and 'non struggling' TUP members**

Variables	Change Rank Groups		t-ratio [sig.]
	Struggling	Non struggling	
Average age of member in years	43.4	41.8	.786
% of members who are over 50	29%	22%	.914
% of members who are over 60	9%	6%	.670
% of members who reported to be physically able	92%	95%	.540
% of members who suffered serious illness since joining	29%	34%	.607
% of members who do not have husbands	47%	42%	.548
% of members whose husband is physically able	83%	85%	.254
% of members who said that their husbands were not 'active' ( <i>kormoth na</i> )	42%	26%	2.43 [**]
% of members who did not have husbands or other male income earner in household	38%	26%	1.72 [*]
% of members who had husbands and other male income earner in household	9%	14%	2.23 [**]
% of members who owned homestead land	47%	47%	.090
% of members who reported positive consumption change since joining	36%	73%	4.67 [***]
% of members who reported acquiring new assets since joining	11%	46%	4.32 [***]
% of members who reported investing in home improvement since joining	22%	43%	2.56 [**]
% of members who reported that they are involved in other paid work beside TUP enterprise	64%	45%	2.25 [**]
% of members who got poultry	24%	32%	.862
% of members who got cows	38%	31%	.882
% of members who got nursery	27%	32%	.682
% of members who got business inputs	11%	6%	1.13

<sup>1</sup> Participatory appraisal exercises such as the one carried out here suffer from the problem that the results tend to be relative to the particular group making comparisons across groups difficult. We tried our best to select cases, which are similar to each other in terms of severity. This is of course based on the perceptions of the researchers and thus imperfect.

Interestingly, the observable characteristics that we expected to be strongly associated with 'struggling' cases, such as age of the member, whether she had a husband or not, or certain types of enterprises, etc. were not important as characteristics that distinguished between the 'struggling' cases and those that were not. Of such variables, having adult male labour in the household, be it from the husband or other male members, is important—households where the TUP member did not have any adult male labour support were more likely to be 'struggling' than otherwise. The interesting variable in this respect is the 'quality' of husband's labour proxied by asking the TUP member whether her husband was hard working or not (*kormoth*). This variable essentially captures the husband's willingness to work hard to improve household's situation and could also partially reflect the overall quality of husband-wife relationship within the household. We find that this variable is an important one in terms of differentiating between the 'struggling' and 'non struggling' cases. It is interesting to note that of those who were ranked as 'struggling' and had husbands in the raking exercises, 83% reported that their husbands were physically able to work—yet only 58% of them reported that their husbands were *kormoth*. As we shall see below in the case studies, despite the best efforts of the TUP member, poor husband-wife relationship has acted as a major constraint in making progress.

We also note from the Table above that the raking exercises have generally been able to distinguish well between the 'struggling' and 'non struggling' cases—'struggling' members reported significantly lower levels of positive changes with respect to consumption, home improvement, or acquiring new assets. As expected, 'struggling' members were significantly more likely to continue working in their previous activities to sustain themselves, though the relationship between the two is more complex as the case studies will show.

**Table 2: Why did things didn't work out for some? Reasons provided by the members**

Household demography	Enterprise related
No other HH member	No milk from cow
Husband is old/ ill and can't work	Cow died from illness
Too many mouths to feed in the HH	Calf died
Daughter of marriageable age	Nursery requires additional helping hand
<b>Husband's role</b>	Nursery plants died
Husband gambles and doesn't look after family	Nursery requires very hard work
Husband has two families	Nursery land was not very good
Husband is lazy and doesn't work	Price of nursery plants in local <i>haat</i> low
<b>Members' role</b>	All the poultry birds died
Busy in <i>shaj-goj</i> —no time for work	Can't manage poultry feed
Continued begging and not attending to asset	The second cycle poultry was inferior
Misused profit out of enterprise	Second cycle poultry egg yield low
Lack of <i>buddhi</i>	
Member of bad character—never at home	
Member is stupid and simple—can't maintain accounts	
<b>Health related</b>	
Husband, children, cows—all ill	
Husband mad. Member pregnant	
Member mad	
Husband handicapped/disabled	



During the change ranking exercise we asked the participants to state reasons as to why some members failed to do well. In Table 2, we provide a thematic listing of the reasons that emerged. The importance of many of these reasons and the ways in which they interrelate to create quite complex constraints is evidenced in the case studies, as we shall see below.

#### IV. Case studies of struggling members

We tried to select cases for detailed case study covering different types of household characteristics (female headed, male headed, widow, married, etc.) and enterprises supported by the programme. The accounts narrated here are primarily based on stories of events as told by the members. Again, as the sample of members belongs to a particular category of experiences, these narratives could have certain biases. In order to address that, we tried to build in triangulation of narratives provided by the members themselves to the extent possible, by talking to other TUP members of the village, neighbours and sometimes TUP POs. As POs get transferred, it often became difficult to get the complete version of the events from the current POs. Moreover, the very nature of the enquiry into struggling members made the discussion with the POs at times difficult.

The case studies were carried out on members belonging to one particular location in which the researchers have been working for over a year and have a good understanding of the larger programme and village dynamics, and trusted relationship with various actors of the programme. The case studies were carried out over a period of almost two months with several visits for each case to develop a story line as consistent as possible. Needless to say, the thickness and consistency of the stories varied depending on a range of factors. Table 3 below provides a quick summary of the case characteristics and details of each case follows.

**Table 3: Summary characteristics of case study struggling member sample**

Case ID	Household summary points	TUP asset
S	55, husband paralysed.	Cow
B	32, husband and two young children. Husband works in local rice mill.	Cow
N	61, widow.	Non farm (cloth trade)
SU	43, widow, 3 daughters.	Non farm ( <i>muri</i> trade)
SK	45, widow, youngest daughter (14 years) lives with her.	Nursery
AB	35, husband works occasionally, a child and an older daughter (12)	Nursery
L	66, widow.	Nursery
J	42, widow.	Nursery
I	72, widow.	Poultry
A	25, husband ill for the last four years, can't work regularly, died recently	Poultry
SA	32, recently married and left husband.	Poultry
SH	30, husband and two daughters and a son. Husband migrant labour.	Poultry

### The case of S:

S is 55 and her husband has been suffering from paralysis for the last 12 years. He is totally bed-ridden now. S is the only physically able and earning member of the family. They have no children. In addition to looking after her husband, S worked as call labour (*hajira sromik*) in other peoples' home and agricultural land. When she didn't have any work, neighbours helped her with rice and vegetables.

When she was selected for the TUP programme, she was first offered poultry but as she cannot keep poultry in the house for religious reasons, S asked for cows from the programme. S can't look after her cows, as she would like, as she has to take constant care of her husband. She cannot go very far for work either. After she was given the cow, she continued to work as *hajira sromik*. When there is no agricultural work available nearby, she travels one and a half kilometre to a Hindu household where she works until 1 PM. After returning home, she washes the soiled clothes of her husband about 70 yards away in a pond and feeds her cows. After resting a while, she goes to gather grass for the cows. S cannot graze her cows in the open, as she has to work outside. The cows remain tied most of the day and she has to feed them *kehor* — which she has to buy at the rate of taka 80 per *maund*, which lasts about 8/9 days. It is difficult to manage regular food for the two of them with S's earnings. When she received her subsistence allowance, S managed to save with BRAC and buy *kehor* regularly for the cows.

The cows gave milk when she was getting her subsistence allowance. The cows stopped producing milk two weeks after the allowance was stopped. S felt completely helpless. As she was facing difficulties in managing the feed for the cows, S secretly sent her cows to her brother's house. She thought that the cows will be well looked after by her brother and she would be free to take care of her husband and work. [The PO had a different version of the story. According to him, S rented her cows to her brother for ploughing his land]. Her brother did not take care of the cow and the calf died. On the advice of the PO, S got her cows back from her brother.

Three weeks after this incident, one of the bigger cows became so ill that the PO was forced to sell it. S doesn't know for how much. Currently both her cows are small. S knows how to prepare *muri*, and though she wants to take some her savings and start a *muri* business, she cannot, as she needs to look after her husband. Currently, her husband's illness has become more severe and she cannot go out to work. She is relying on her neighbours to feed her.

S managed to get an old age card. She received 850 taka this month. With that money, S bought 100 taka's *kehor*, 600 taka's tin for her house and the rest of the money she has given to her neighbour for safekeeping, which she wants to spend on the house which is falling apart. S has not been able to save with BRAC for the last two months. Currently, she has savings worth taka 731 with BRAC.

BRAC POs got S's husband admitted to the *thana* hospital for treatment. But S did not want to keep her husband there—she firmly believes that her husband is possessed by a bad spirit (*thakure dhoreche*), which allopathic medicine will not be able to cure. Though her husband's illness has now taken a more serious turn, she does not go to the hospital— S is spending time travelling from temple to temple.

### The case of I

72 year old I received poultry from the TUP programme. The PO explained to her that feed, medicine, everything needed, will be provided free until the poultry birds start laying eggs. No other assets were discussed with her. In the first cycle, she was given 'red' (*lal jater*) birds, which according to her, compared to the 'black' birds she got in the second cycle, had higher egg yield, came to

production relatively quickly and required less feed. I managed to buy 2 steel plates and 3 pots after managing her household expenses during the first cycle. She also built up a savings of taka 5,952. I sold her first cycle poultry birds for taka 2,780.

As cage rearing of poultry requires a lot of effort, I wanted cows instead of poultry for her second cycle. I considers cage rearing of poultry to be very hard--- the cages and litter trays have to be constantly cleaned, regular feeding has to be maintained, collecting *shaak*, keeping watch so that the birds do not get strangled. 'You have to keep a constant eye on these birds and think about them—if I had cows, then my son and son's wife could look after them. But PO bhai insisted on poultry again', I said.

'The second cycle birds were black. I wanted the red types. PO bhai said that the red variety was not available. The black variety consumes a lot more feed and lays far fewer eggs. They also fight amongst themselves violently', said I describing the second cycle poultry birds. The costs were very high - one kg of feed was taka 13, and she also needed to buy 4/5 taka worth of *shaak* almost every day, medicine, a litre of kerosene at 18 taka every week. Only 13 weeks after the second cycle birds started laying eggs and the birds started becoming sick. They had to be sold off quickly.

I thinks that her second cycle poultry suffered because the PO didn't follow up. 'He didn't think the second time birds were his responsibility', I said. Sometimes he came to see the birds with 20 days interval. When her first bird got ill, I went to the AO herself, got medicine and informed the PO. Though he came after a few days, he did not come again for the next 10 days. As a result, 13 of her birds died. Scared that she would lose everything, I sold off 4 birds in the village for a low price of 30 taka each. The neighbours said, 'How can the *buri* (I) go to the office to complain? She is too weak. And the PO himself is very unfair--- he didn't come to help when the birds were dying and when there was a delay in depositing the money the *buri* got from selling her 4 birds into the savings, he scolded her badly. It would have been better if the birds were sold off earlier before so many died'.

The neighbours said that as I doesn't understand *bishab-nikash* and so she did not get good price for the sale of her second cycle poultry. 'The egg wholesaler would take 12 *halis* and pay for 10. She didn't get money from the *paikar* for 20 *halis* of eggs sold in credit', the neighbours reported. I still sells eggs to the same *paikar* because it is not possible for her to travel 6 kilometres to sell them in the nearest *baat*. There are almost no van/rickshaws that ply on this road.

The associated goat enterprise that I received did not yield anything for her either. She was given three goats along with the poultry. One of the goats was too old and couldn't eat grass and the other two died. I believed from her horoscope that she could not support goats and so she requested the PO give her a cow instead. Another reason was not wanting to take in goats was that does not have anyone in her family she could ask for help to graze the goats. 'You need to have a person constantly to look after goats—I don't have any such family support', I said. Being alone, I had great difficulty managing the poultry and the goats.

As I did not have any enterprise, five months ago, the PO bought her a calf for 2,800 taka. 'It will take another 2 years before I can get any milk out of this calf— if the PO *bhai* listened to me and gave me cows instead of poultry in the second cycle, I would have been in a better position today', I said. I added, 'If instead of teaching me about family planning BRAC had taught me how to manage my accounts, I would have not been cheated by the *paikar*'.

'I have gone back to the way I was... before I lived by gleaning other peoples' fields, and food given by son and daughters ... I have to do that now as well. I had 300 taka from selling the poultry cage with which I managed for three months with great difficulty...now I see no way ahead (*disha pai na*)', I lamented.

## The case of A

'*Bhai*, my husband is dead now... I can do much better now... there's no one to help me beside BRAC... now that I'm with BRAC I get no help from member, chairman.... when my husband was alive and ill, member gave me a wheat card (*gomer card*)... now he tells me to go to BRAC', A told us.

A's [25 years old] husband had been ill for the last four years when she was selected for the TUP programme in 2002. He couldn't work much. He had another wife who died. The son from that wife lives with A. He doesn't work. A herself is slightly physically disabled since birth—her left leg is shorter than her right one, and the left foot is abnormally shaped making it difficult for A to do heavy work. Still, to manage her family, A worked as a maid and sold labour in jute and post harvest rice work. It was difficult to manage regular food for all in the family with all this work - some months, she did not eat two days in a row.

The first cycle of the poultry, the red variety ones, did very well. Not a single one died and the egg yield was also good. But A had no control over the money earned from her poultry business... it was totally controlled by her husband. He used to come to the meeting with A and take away the weekly allowance money from BRAC as soon as the PO left. Her husband sold the eggs himself, kept the money with him, and used it as he pleased. He refused to give money for savings and used to scold A when she asked for savings money. Sometimes, he used to beat her up over this issue. After A informed the PO of this and the latter tried to make her husband understand, A was beaten up again upon departure of the PO. 'BRAC's people are your husband (*bhatar*)—why don't you just go away with them and go around doing meeting—they'll look after you better and you'll be happier', he used to say. A's neighbours also tried to explain, but he was just stubborn and would not change his ways. The husband's family members would take the side of the husband and advise A not to be disobedient.

After getting the poultry, her husband feigned illness and refused to work. He used to sit at home all day long doing nothing. He didn't buy poultry feed properly with the egg sale money. And whenever there was a shortage of money towards the end of the cycle when the birds' egg yield dropped, he would sell off a bird or two. A complained to the POs and after the PO confronted her husband on this, he sold off all the birds. After a lot of discussion, he agreed to deposit 1,380 taka from the bird sale into the savings account. A's savings balance from the first cycle without the bird sale money was taka 4,445--- 'if my husband had not wasted the money, I could have saved much more', A said.

As A had no control over her business and it led to fights and tensions with her husband, she did not want to take anything in the second cycle. The POs did not show much interest in pursuing the matter either. The neighbours, especially her husband's family members, requested the PO to give her another asset and a second lot of poultry was bought for A. The second cycle poultry was not good—it was of black variety and laid less eggs. Moreover, all the costs had to be borne in the second cycle. A could not buy proper feed for the poultry after it started laying eggs--- before the eggs were laid, money for the poultry feed came from her BRAC savings, but once they started laying eggs, the egg sale money was controlled by her husband who was unwilling to give money for the feed. In addition to this, the yield was low mainly because inadequate quantities of feed were given to the birds. A once took an advance of taka 300 from the egg wholesaler (*paikar*) and a 500 taka loan (*dhar*) from her brother to buy feed. She has not been able to repay her brother's loan until now. Because the feed was often inadequate, A tried to manage by collecting *shaak*. The birds were so hungry that that they would attack each other. Three birds died and others were losing weight drastically towards the end of the cycle. She only had 230 taka savings and the egg yield was very low.

During this time, despite her repeated request to the PO not to deduct money from her savings for the tin for the latrine shed, 100 taka was taken for that purpose.

A had no work around during this time and because it was a lean season for everyone, no one would give her credit. Her husband was selling off a bird or two, one after the other, to manage food for the family. The PO then told her to sell of the birds. As the birds were weak and had lost a lot of weight, they fetched a very low price. According to A, the birds were sold off for taka 1,800 but the PO only posted taka 1,600 in her savings book.

In addition to the poultry in the second cycle, A also got three goats as support enterprise. One of these became ill and her husband sold it off for 380 taka. The PO knew about this. A few days later, the husband sold off another goat without the knowledge of the PO for 500 taka. When the PO came to see the goats, the husband borrowed a goat from the neighbours to show it to the PO. Because A wanted to inform the PO, her husband stopped her from attending the meetings. When at last A told the PO, her husband beat her up. Fearing that the last remaining goat would also be sold off, the PO arranged to give it to one of her neighbours on a share hire arrangement.

A says that her husband thought of the TUP assets as a government grant (*shorkari relief*). He did not like the supervision and power (*kebor dan*) of BRAC POs over the asset and their lives. 'This is government's property, what business does BRAC have in saying anything? I will sell my thing as and when I want... no one has anything to say in this matter', he used to say. He thought that money saved with BRAC would never be returned—'BRAC will steal and eat away (*mere kebeye felbe*) these savings.... They never give savings when you need it... juts look around and see', her husband used to argue. 'Despite all the odds... my husband and my physical disability, I tried my best to run my business in the best way I could.... But I failed because of my husband', A said.

Despite A's resistance, her husband married off his 14 years old son from his previous marriage for a dowry of taka 15,000. He got 8,000 taka in cash and blew it off in the wedding expenses. 15 days after this, he died. The son is not hard working and cannot earn well. He and his newly wedded wife live with A along her two young children.

### The case of SK

SK is 45, a widow and received nursery enterprise from the TUP programme. At first, the PO wanted to give her goats, but SK did not want goats, as they require constant vigilance without which they enter other peoples' fields, leading to quarrels. Then the PO discussed the nursery enterprise with SK - 'you will get everything from us... land, seeds, fertilizer, equipments, even labour cost... we will also take the responsibility of selling the plants (*chara*)... all you have to do is grow the plants and put them in polythene bags.... that's all', the PO said. It seemed easy, but when SK started the enterprise, she realized that it was very hard work. 'You have to work day and night. The nursery plants need to be taken care of like little children. In the dry season, you have to water them twice... in the morning and in the afternoon. If the soil is sandy (*danga mah*), sometimes you even have to give water at night. This is not possible for someone like me who has no other family support', SK said. 'My youngest daughter went to school.... when she had time she used to help me out. Even that was difficult because of the constant harassment of the local boys', SK added.

SK worked in her nursery in the afternoon when she got wage work. Sometimes, she could not attend to her nursery for 6/7 days in a row when she had to go outside her village for work. 'Given my circumstances, it is not possible for me to only rely on the nursery', she said. SK also got a cow as the support enterprise from TUP. 'I have to mange my family alone with work in the nursery, wage



work, household chores, and getting fodder for the cow.... if I had another male member in the household, I could have done well', SK explained.

As SK couldn't give much time for her nursery, the plants didn't grow very well. The ones that grew well, the PO took away to sell. 'I put in all this effort and yet I haven't even seen the money from the sale of the plants by PO *bhai*... From the weekly attendance allowance (*shaptabik bajira* i.e. weekly subsistence allowance) of 70 taka and my wage work I saved up 1,056 taka with BRAC... I thought with the money from the sale of my plants, I would be able to spend some money to buy something for the family... but I get to spend not even a single taka out of that', SK said sadly.

The medium and smaller ones plants were left in the field for me to sell. As the nearest *baat* is far and the road is not good (and transportation expensive), SK sold off whatever was left in the field in the village. Moreover, as there are many TUP members doing nursery in her village and nearby villages, the price is low. 'Given the low price, it is not worth taking the van and going to the market to sell', SK said.

SK did not do nursery in the second cycle. 'It is not possible for me to manage the nursery in addition to all the other work I need to do. Moreover, I would have had to pay for all the costs in the second cycle... that's why I didn't take nursery again...instead, I looked after the plants that were left in my plot', SK said. In the second cycle, SK only took seeds of some plants worth taka 222 which the PO deducted from her savings. According to her, the seeds were not good and only four seeds germinated. Moreover, SK said that the PO deducted 334 taka for polythene packs which she has not received until now.

In addition to being the only earning member in the household, the PO also said that SK did not have the honest will (*shodichha*) to do well. According to the PO, SK sold off her plants in secret and gave money for savings out of her wage earnings. 'With the money from the secret sale of her plants and collecting money from villagers, SK, without our knowledge, married off her 14 year old daughter, the PO said. She paid a 3,000 taka dowry for her daughter and was supposed to pay another 8,000 taka. SK married her daughter to someone from her father's village in *chit mahal*. She took her cow and other household items and secretly left the village for her father's village in *chit mahal*. 'Her aim was to sell off the cow and pay the remaining 8,000 taka dowry', the PO said. As the *chit mahal* is a risky area, the POs could not reach her. Three months later, other TUP members of the village went to *chit mahal* and forced her to return to the village along with the cow. After a few days, her daughter too returned to her mother as her husband was disabled. Now SK's main aim is to somehow manage money to repair her broken home and get her daughter remarried.

Despite the resistance of other TUP members of her village, SK has arranged to get her daughter married off to her brother-in-law. Other TUP members want her to wait until the daughter is older. But, SK thinks otherwise - she said, 'BRAC has taught us not to marry off daughters before they are 18. Not to give or take dowry. These are good talks. But, if something happens to my daughter who will help me? I need to go out to work.... I can't do that with my daughter alone at home... did you see the state of my home? You can see everything from outside.... and anyone can come in when I'm away—will you protect my daughter's *ijjat* if something happens?' SK wants to withdraw 2000 taka from her savings and get daughter remarried. Though other TUP members do not support the idea of getting SK's daughter remarried, given her circumstances, they are insisting the PO to allow her to withdraw savings. 'SK is in great trouble... if she can't withdraw savings during such times, when can she?', the other TUP members said. If the PO does not give her savings, they too will stop saving with BRAC. 'We are now unsure whether we will be able to withdraw savings when our bad times come', they said.

SK thinks that that PO *bhai* fails to understand their difficult times. She asked the PO to withdraw some money from her savings to buy *khor* for her cow, as she is not being able to go to work far away leaving her daughter alone at home. There is no work nearby right now. 'The PO refused and the cow's health is suffering', SK said. SK is now not being able to manage regular food. A few days back she sold a banana *chori* for 15 taka and managed to feed herself and her daughter for two days. She got 5 kg rice from her well-off neighbour by advance sale of her labour. SK also got 250 taka from this source a few weeks earlier under a similar arrangement.

Although SK is in a situation where she is having difficulties managing to feed herself and her daughter, the PO is pressurizing her to put fence around her latrine. 'The price of jute sticks is very high now.... you can only get 8/10 sticks for a taka...to put fence around the latrine now I'll have to spend 70/80 taka of jute stick and 40 taka of bamboo... you tell me, you know my story now, is this a clever thing for me to do now?' SK asked.

### The case of AB

When we met AB, she was no longer involved with her 'main' TUP enterprise, nursery -she only had a cow which was given to her as the support enterprise in the first cycle. She is 35 years old now and was pregnant when she was selected for the TUP programme in 2002. AB, along with three other TUP members, was allocated a plot of land to do nursery. According to her, her part of the plot was sandy and she had to work very hard to make it arable for nursery. 'I had to work twice as hard as others to get the land prepared and I did all that even when I was pregnant', AB said. This was however disputed by other TUP members who did nursery with her on the same plot of land.

AB couldn't look after her land immediately after delivery, though she said that she returned to work on her land less than 40 days after delivery. During this time, the plants in her plot suffered. 'I was weak and nursery work requires a lot of hard work. I couldn't put in that labour. And my husband is lazy and ill tempered. Whenever I told him to help me in the nursery he used to get annoyed and beat me up. He shouted and told me to do my own nursery. Other TUP members did well because husband and wife worked together', AB said. 'My husband always gets angry whenever I ask him about what he does with money... he doesn't even bother telling me how much he sold the cow dung', AB added.

They bought a van about a year back with money saved from the nursery, withdrawing some savings and borrowing. But that too had to be sold off when AB's husband fell ill. Since his illness, he does not work much. 'I saved up 2,558 taka from the nursery... I didn't get a single taka in my hand... PO *bhai* sold the *charas* and the PO *bhai* put the money into the account... I have no idea about this.... Only once, I requested the PO and withdrew 100 taka to buy a sari... haven't seen any other improvement', AB said. Now, most weeks, AB is unable to add any savings to her account - only when she brings some money from her father's.

According to AB, though she did not do nursery in the second cycle, the PO deducted 400 taka against land deed charges, and costs for providing polythene packets and seeds from her savings. Now AB wants to buy a cow with her savings, 'In my circumstances, I can't do anything else... this is very remote village and it is not possible to do go to the *baat* to sell anything', AB said. Her eldest daughter is about 12 and during these bad times, AB has sent her to AB's parents' house, 'If I get a cow, I will bring her back and she can look after the child while I look after the cow', AB says.

## The case of N

61 years old N started cloth business with TUP assistance in 2002. The hut in which N lived was dilapidated and not suitable for living. She used to spend the night in her neighbour's house who also later got selected for the TUP programme. 7 months into the programme, she got some tin from BRAC, repaired her hut and started living in it.

The PO himself chose and bought the initial stock of cloth for her to sell. As N could not recognize money very well and did not know how to maintain accounts, she did not go out to sell cloths for over two weeks after she got her stock from BRAC. The neighbours then discussed the matter with PO and told him about a female relative of N who could maintain accounts. They suggested that N could sell cloth along with this woman. The PO agreed to this arrangement. N started doing her business along with this woman. She used to count the money, give it to N and maintain the accounts. In exchange, N gave her food. One day this woman ran away with 700 taka from N's cloth sale.

After this incident N couldn't go out to sell cloth for 3 months due to bad weather conditions. During this time, she used up whatever earning she had made from her previous sale and collected money others owed to her against credit sale of cloth. As N did not understand finance and accounts, many did not repay her in full and some declined owing any money to her.

N also thinks that her sale was low because the materials that the PO bought for her were not in demand in the area. 'The print of these materials was not good. Demand for them was low. I told PO *bhai* many times to buy materials according to my preference, but he would scold me and tell me to shut up', N said. When N decided that she would not continue the cloth trade, she had three unsold pieces remaining. The neighbours seeing her state bought those pieces - 'out of pity', N said. 'I am old, I have joint aches (*bat*), cannot walk for too long.... How can I walk around selling cloth? I had difficulty selling more than a piece a day - at best two', N said.

When N stopped her cloth business, the PO bought 2 goats from her savings with BRAC and gave her 3 more goats free. These free goats were given to all TUP members in her village. N had great difficulty taking care of the goats -- she did not have any homestead land of her own, had no one else to help her to graze the goats and collect leaves etc. for them, and she was old and physically weak. Two of the goats were also old and could not eat grass-- they later died. 'The PO *bhai* was annoyed at me for not depositing the 50 taka I got from selling the hide of the dead goats. Despite my resistance, when the two of my goats were 4 months pregnant, PO *bhai* forcibly sold all the goats. I don't know how much for. Only when I deposited the 50 taka against the sale of the hide of the dead goats, the PO *bhai* bought me a small cow.... almost as big as a big goat, for taka 2,310 from my savings', N said.

'Since I got selected for this programme village people who used to call me for work don't do that anymore. There are two Hindu families in the neighbouring village who call me for work from time to time. I am old now and I can't work much. Neighbours don't want to lend money to me. They tell me to go to BRAC.... I am as much in want (*obhabiya*) as I was always... I can't even give two taka of savings. I have savings of taka 160 with BRAC... I don't know how I will feed this single stomach... I only hope that my days will be a bit better when the cow bears a calf... that's not happening soon though', N sighed and said.



### The case of SA

SA is 32 and was selected in the TUP programme in 2002 as a cage poultry rearer. When we spoke to her, only one goat had been given to her as the support enterprise. The PO, the neighbours, and her relatives describe her as 'foolish (*boka*), simple (*shohoj-shoroh*), and not understanding finance and account (*hishab-nikash bujhe na*)'. But SA successfully reared the first cycle of poultry managing to save up taka 8,600. She was eager to continue rearing poultry.

'The second cycle poultry birds were small - they use to come out of the cage and hide in the fields. I used my savings to buy feed. Just about a month before my poultry birds were to start laying eggs, the PO *bhai* told me that I would not be able to withdraw any more savings...I didn't have any other earning sources with which I could manage the feed...I requested the PO *bhai* to allow me to use my savings for one more month... I promised them that I would save up again... but they didn't listen and took my birds away', SA said. The birds were given to a BRAC VO member and no posting against this sale was recorded in SA's passbook. 'I heard from the PO *bhai* that the birds were sold for taka 3,400 and the cage for taka 1,500...I was told that a cow will be bought for me with the money from selling my birds but until now I have not received anything', SA complained.

The story of SA is complex. A few months after she joined the TUP programme, when she went to glean wheat, the local chairman forcibly violated her physically. This continued for a few more days. The neighbours think that the relationship was consensual. SA did not have a good reputation in the community and her neighbours did not know her whereabouts. SA became pregnant. Her sister-in-law first came to know of this. She tried to convince SA to abort, but SA did not agree. When BRAC's health PO was informed, BRAC's Area Manager, TUP Regional Co-ordinator, TUP Supervisor held a discussion with the chairman. Initially, the chairman declined any responsibility but with pressure from BRAC and others in the community, he agreed to settle the matter by paying taka 27,000 as compensation. Of this, BRAC staff deposited 10,000 taka in the bank by opening an account in SA's name. The remaining amount according to SA was hoodwinked away by her relatives. SA gave birth to a child last January but he died a day later. SA thinks that the chairman had a role to play in this.

'I don't know how my savings level fell so low. When PO *bhai* took the birds away, I requested him to arrange to withdraw some money from the savings I have at the bank. But he didn't agree', SA said. The PO said that SA is totally unreliable ---'she is mad, doesn't understand anything, screams unnecessarily. If we hadn't taken away the birds then, all would have died', argued the PO. 'SA is not stable. It is not possible to do programme with characters such as SA. Her neighbours and relatives got her married off after we took away the poultry, but within two months she returned.... The husband is too old, and doesn't buy her sari, sandals, she says... SA tells openly to her brother-in-laws that she will divorce (*daivorce dibo*) him and marry again to someone younger', said the PO.

'The PO *bhai* used to verbally abuse me like anything... one day in the afternoon I had not cleaned the cage and the litter tray... I thought I'd do that after eating, but the PO *bhai* came and seeing the dirty cage and tray scolded me very badly.... I'll make you drink the dirty water, you are of bad character etc. , the PO *bhai* said. But I didn't say anything... I really wanted to improve things for myself with BRAC's help', SA said. She continued, 'I put in so much of effort, used up my savings for the poultry and just when I was about to get some benefits from the eggs, the birds were taken away.... I have been deprived'.

SA got three goats as support enterprise from the TUP programme. Two of these died and she recently sold the kid from the remaining one for 600 taka. With this she managed to feed herself for the last two months. 'I don't know how I'll manage now... I have money with BRAC... the money

from the sale of the birds and the cage.... All those were sold off despite my resistance and at low price... everyone cheats me... I want to buy a cow with that money', SA told us. Since February this year, SA has not deposited a single taka in her savings account, 'Why should I? I have been cheated by BRAC', she says. SA often goes to the Area Office, sits there for hours and cries for the money from the sale of the birds and cage. The PO said that as SA does not come to the meeting, her name would be cancelled from the programme. SA argues that her name can only be cancelled once she gets her cow.

### The Case of B

B (32 years) lives with her two children and her husband in a one room, broken hut with a tattered, old tin roof which leaks with a little rain, and broken bamboo side walls through which the interior of the hut can be seen from outside. 'I lived quite comfortably the first two years after marriage with the money my husband earned. But my husband started gambling and since then everything was downhill for my family. Things are so bad that I have had to send my elder daughter to live with my parents - have trouble managing food for the other children', B said.

When B got selected for the TUP programme and given two cows, her husband was very happy. He used to stand around the meeting to take the weekly stipend that was given to his wife by BRAC during the first year. He used to beat B up in the open road if she declined to give the money. Yet, B's husband works in the local rice mill and earns 50-70 taka every day. He never gives any of this money to B. He buys things for the household as and when he wants. Half of the time, B does not have food at home. During these times, she goes to her parents and gets the children fed. 'My parents live in the village - that's why I and my children are still alive', says B.

Her husband looked after the cows initially, but when he realized that he wouldn't be able to sell them as he pleased, he stopped taking any care. B spends most of her day looking after the cow. She also has a small child to look after, so she cannot do any other work. One of B's cows had a calf but she did not produce any milk. The cow needs *khor worth* 100-200 taka a month but B often does not have the money to buy it. Sometimes, after a lot of insistence, her husbands agrees to buy some *khor*. 'If I was given some other business, like paddy husking, then I could improve my family', B said. 'To improve a family you need both the husband and the wife - I don't have the support of my husband... how can I change things for the better?', asks B. 'Now he is pressurizing me to take loan from BRAC to repair the home and feed the cow. He said that if I don't take loan then he would sell the calf'.

'I used to work before in the next house. When I was in trouble I could get some food and help from them. But now, they don't help me. My father bought this homestead land. The family from whom he bought it lives just next to us. Now they are constantly pressurizing me to sell off this land. When my husband beats me, instead of stopping him, they encourage him', B said. A few days back, B's husband sold off the rice pot and pan. When B tried to stop him, he tied her to the bamboo pole of the hut and beat her. With the money from this, he bought some rice but B does not know what he did with the remaining money. B now wants to leave this place and go and live next to her parents - 'I'll get food and support from my parents and neighbours there', B thinks.

B's hut is dirty. The cow lives on one side of the room where they sleep and cook and it is not cleaned regularly. 'Even if I put mud on the floor, it doesn't stay... it gets washed away with the rain. Moreover I stay busy all day taking care of the cow and my child... where do I get the time and support to keep the house clean?' asks B. They do not have their own tubewell and B says that she has to hear an earful every time she goes to collect water from the neighbour's tubewell. B got a latrine from BRAC but she does not use it. The neighbours say that B is very lazy. 'She is foolish

(*boka*) and not a good housewife. She doesn't have the ability to think for herself. Think for the future. That is why her husband gets angry with her', they say. The PO also gives a similar explanation, 'B looks poor (*obhab*), but actually her situation has improved. She doesn't talk sense. Her husband is a bit of a problem, but that's all'.

### The case of SH

SH (40 years) received poultry from TUP in 2002 along with goats as support enterprise. When we met her, she had lost all of these assets provided. She has two daughters and a son. Her husband is a seasonal migrant doing agricultural work in the Mymensingh region where they originally came from after they lost their land to river erosion. Both her daughters are married - the last one was married off a year ago. The son is about 14 years old and does not do anything.

As was the case for most TUP members with a poultry enterprise, the first cycle went well. But her luck was not very favourable in the second cycle of the enterprise.

'I used my savings to buy feed and other inputs for my second cycle poultry but just before they were ready to lay eggs, they started falling ill. I rushed to the Area Office to inform the PO *bhai* but after I came back, two birds had died. The PO *bhai* came a day later and vaccinated them but one after another the birds kept on dying... a total of 18 died. Stress made me ill. PO *bhai* and other TUP members scolded me for this. In the fear that the PO *bhai* may lose his job, I was put under pressure to buy 18 more birds as replacement. I didn't have the money to do that. My savings also became quite low as I used them to buy feed. Seeing no other way, I sold the three goats I was given as support enterprise from TUP for 1,800 taka. I gave the PO *bhai* 800 taka out of this to buy 18 birds and the remaining to buy feed and medicine. PO *bhai* told me not to sell the goats, but other TUP members advised me to do that... I took a lot of care of the goats and I was very saddened to sell them.... But how else could I get the money to buy the replacement birds?' SH said.

The replaced 18 birds were younger and needed time before they could start laying eggs. The egg yield of the previous 18 birds had not been very good either. This meant that SH had to dip further into her savings with BRAC to manage feed and other input costs. Her savings balance reduced to 423 taka. SH also took money as an advance from the egg wholesaler to whom she sells to buy feed, which she has not been able to repay as yet. She also borrowed another 600 taka on interest for feed. SH was hoping that she would be able to repay all these debts and make money once the birds start laying eggs, but the yield was very low - a maximum of 16-20 eggs in 15 to 20 days. At one point, she decided to manage with home food, *shak* and cabbages. SH and her husband went to collect *dheki shak*. 'The neighbours used to make fun of us for this', SH said. She even once sold a bird to pay for the feed.

As she was not being able to provide regular and adequate feed, the birds were losing weight drastically and the yield was also declining. At this point, she went several times to ask the PO to sell off the birds. As the PO was taking no action, SH herself arranged to sell the birds. She informed the PO *bhai* on the day her husband went to the *baat* to sell the birds. Giving some money to her husband, the PO deposited most of it into SH's savings account.

Later the PO came to her house and scolded her - 'your husband is a thief... if I could find him I'd roll him like a bread (*rutir moto beltam*)', he said. On hearing this from the neighbours, SH's husband stopped her from going to the TUP meetings. She has sold off the cage, tray etc. as well. Instead of depositing this money into her savings with BRAC, SH gave 300 taka to her brother for his business, and another 500 taka she used for household expenses. PO *bhai* had asked to put this money into

the savings, but SH said that she would not. SH has recently started going to the meetings again after PO *bhai* came and spoke to (*bujhiye gechen*) SH and her husband.

SH now has a savings of 2,010 taka with BRAC. She wants to buy a small cow with this money. The PO is not agreeing to this, as then she would not have any savings left. 'When the poultry birds died, PO *bhai* told me to manage money to buy birds as replacement. He said that he would give me money later. But I needed the money then. If all the TUP members in the village contributed some money each to help me out then, I'd have been saved. Before, a similar incident happened to a poultry TUP member of another spot... we all gave 20 taka each. No one came up to help me when I was in trouble. Except a few, most other TUP members made fun of my situation. I tried my best to save the birds... I was so badly affected when the birds started dying one by one that I even organized a *milad*, said SH.

'When I was selected for the programme, the PO *bhai*s said that they would be with us and help us and look after us all the time. But their attention towards us lessened within a year... what have we learned in such a short time? We haven't been able to improve that much that we can manage so many expenses for the poultry by ourselves without any help... I haven't been able to improve my situation for giving up on me. I have returned to where I was. Now I work in other peoples' homes like before, and stitch *kalha*. I'm trying to repay off my debt that way'.

### The case of SU

'You talk big against dowry--- can you arrange a dowry-free marriage for my daughter?', SU asked us within a few minutes we started talking to her. 43 years old SU's husband died three years ago. She lives with her two daughters and her son. Her husband was involved in *muri* business and she learned the trade from him. After her husband died, SU continued the business and also worked as agricultural labour when work was available. She received assistance to scale up her *muri* trade from the TUP programme in 2002. As support enterprise, she got a cow.

SU has four daughters -one of them is married and the other one lives and work in other peoples' home since her husband died. That daughter and one of the daughters who lives with her now needs to be married off - this is the biggest worry that keeps SU awake at night.

The 900 taka capital that SU got for her *muri* business is not there anymore. It has been raining continuously for over a month and it is not possible to do this business when it rains. However, there is no other work. 'During such time, you don't have any other option but to eat into your capital (*tobbil bhenge kbete boy*) and wait for the weather to get better so that you can work and replenish the capital', SU said. She continued, 'BRAC's *bhai*s come and see rice or money—he came the other day. I didn't have any money with me. I got some money from my nephew's wife who lives next door and showed - she passed me the money through the fenced wall of my hut (*berar futa*)--- BRAC *bhai*s may be clever... but I'm cleverer'.

'When I first got assistance from BRAC, a sack of rice got stolen from my house. I didn't let the PO *bhai*s know. Later they came to know from my neighbouring TUP members and he scolded me very badly. I then quickly sold off a goat I was rearing on share (*adi*) and replenished my capital (*tobbil think korechi*).

'I cannot rely only on the *muri* business to manage my family—I'm the only income earner. A maund of rice costs taka 400, the cost of crushing per maund is 10 taka. Fuel cost to roast a maund of crushed rice is 25-30 taka. You also need salt - about 10 taka. You get 25 Kg of crushed rice from a maund of paddy from which 22-23 Kg of *muri*. A kg of *muri* sells for about 20 taka. The total cost is

about 450 taka and you get taka 460 from sale—10 taka profit from *muri* out of a maund of paddy. And I haven't included my labour cost of carrying the paddy on my head and roasting (*muri bhaja*), SU calculated. 'You do get some broken rice left over from all this processing which we can eat—that's probably more important than the profit, which is nothing', says SU. She adds, 'You get a better price if you can sell retail, but I don't have any one to help me to do that—I sell to the wholesaler instead'.

SU mainly works as construction labour now and when there's no work, she roasts *muri*. The cow has produced a calf but it does not have enough milk to sell. During the wet seasons, the cost of fuel wood increases further eating away the little profit she can make from the *muri* business. 'But even then, I'll have to continue doing this - there's no other work in the village', SU says.

SU feels very insecure with her older daughter at home - 'my daughter gets disturbed by bad people in the area (*kebrap loker utpat*). I send off my daughter and the cow to my nephew's house at night. My son used to go to school but I stopped that, as the school didn't give stipend (*upo britti*). The biggest worry I have right now is the marriage of my daughter and dowry. It would be best for me if I didn't have to pay dowry... but all these BRAC teaching against dowry is useless (*bekar*)—it will not change anything', SU says.

#### The case of L:

L is 66 years old and a widow. She worked in other peoples' houses and share reared a few chickens. She had cataract in her eyes for which she could not get any other work. Her sons who live in separate households do not look after her and L reported that she had had to go without food for two days in a row at times.

When L got selected for the TUP programme, the PO gave a day and a time and said, 'come to the office, there will be training. He didn't tell me training for what. I went to the office on the indicated day and saw that there was training on nursery'. After the training, L was asked to look for 10 decimals of land for nursery. Considering her age and physical condition, L and her relatives requested the PO to allocate some other enterprise, especially cow, but the PO refused. L described, 'the PO *bhai* said that if I don't take nursery they will cancel my name. He said, nursery is very profitable. We will give all the support—seed, fertilizer, equipment, labour cost, polythene bags and even marketing. Even if you sell one plant (*chara*) for 2 taka each, you will make 7/8 thousand taka a year. I was not very convinced but thought that it's better to get something than nothing'.

L thinks that she invited more trouble for her by agreeing to take nursery. 'Nursery requires a lot of hard work. You need to take care of the plants like babies. I am old and it is very difficult for me to carry so much water. As I had cataract (*chain*) on my eyes, I'd often pluck out plants instead of weed. BRAC arranged to remove the cataract six months after I started the nursery. As the nursery of other TUP members was far away from mine, they couldn't help me, especially in weeding' L said.

L continued, 'PO *bhai* had consulted and asked my son and their wives to help me. They agreed but never actually helped me. I had to single handedly work in the nursery, and take care of the support enterprise cow. It was difficult. I continued working in other peoples' houses to feed myself. My relationship with my sons' wives is not good - they don't feed me. My youngest son built this little hut for me. PO *bhai* relied a lot on the support of other family members which never happened'.

According to L, the PO didn't follow up her nursery like others. 'As my plot was isolated, PO *bhai* would not come that regularly - despite informing him many times, he didn't provide pesticide in



time - a lot of my plants got destroyed because of pests', L complained. L's neighbours, relatives and other TUP nursery members also raised similar views on the PO follow up of L's nursery.

L complained that she did not get the seeds she wanted; received seeds late in the season, and the quality of the seeds were poor. The PO took away the good plants to sell while L had to sell the medium and small ones in her village for 50 paisa-a taka a piece. The nearest market is about five kilometers away and the transportation is not good. It is not possible for an aged and weak woman like her to go to the market to sell the plants. Moreover, the price in the market too is also quite low as there are many TUP nursery members nearby.

The cow L got as support enterprise also was also of poor quality. 'It was very small and not of good breed. On top of it, it suffers from *matha gharano rog*. I told the PO *bhai* many times to change the cow, but he hasn't taken any action. Other TUP members' cows have already given a calf and 6-months pregnant again, while my cow is 2 months pregnant now', L said.

Currently, L is not continuing the nursery. She had some plants left over from the previous cycle which she recently sold and deposited 600 taka into her savings. L had a savings of 2,174 taka when we spoke to her. 'My situation as bad as it was before... I work in other peoples' houses to feed myself. Sometimes, my youngest son gives me food. Recently I got an Old Age Card (*boishko bhata*)—this is somehow keeping me alive', L said.

### The case of J

42 years old J is a widow—her husband died 14/15 years ago. She was selected for TUP programme in 2002 and started doing nursery with support from the programme. In describing the enterprise selection process, J said, 'I was never told of any other enterprise. During that time I used to work outside. I didn't stay at home that much. PO *bhai* came and said that I should do nursery. I said give me what you think is suitable. Without consulting me, they leased in the low land beside my house for the nursery. This land gets waterlogged during the rainy season, which kills the plants'.

'I worked day and night very hard in the nursery. My son sometimes helped. But most of my plants died because of water logging in the field. When I used to go to the *baat* to sell the plants, lots of other TUP members who were doing nursery also went. Price was quite low. PO *bhai* also used to go. He collected money for the savings in the *baat* itself - I had little money left in my hand', J said.

J got a cow as the support enterprise from the programme. The cow is now pregnant but J has difficulties buying *khur* for the cow being the only income earner of the household. She married off her son about a year ago. He lives separately but occasionally helps J in the nursery.

One of the reasons why my nursery didn't do very well is because I sometimes went out for work. I got 30 taka a day for the work. What could I do? My nursery plants were not doing very well because of the water logging and I need to feed my 15 year old daughter and myself', J said. 'As I don't have any other support, I need to hire labour for the nursery more than those who have support from their husband. I don't have much earning from my nursery and my cow is not giving milk. I borrow money from my brothers to pay for the labour and then work outside to repay—you see my situation?' says J explaining her predicament.

J continues, 'My savings now are 2,295 taka. From this, I withdrew 200 taka for consumption, though I had to say to the PO *bhai* that I'd do *pitha* business. The PO *bhai* deducted another 200 taka for tin of the latrine roof. He never consults such deductions with us before. He takes a signature from us and only later tells us the purpose. For instance, once he took the entire TUP nursery

members to the office and kept us waiting from morning until afternoon. He then deducted 334 taka from our savings and gave us polythene, which we didn't need then. We could have bought this ourselves from the local shops. Another time, 100 taka was deducted for fences and two small fences were given to us. We said, bamboo is cheap in the village, give us the money and we will arrange for fences. The PO *bhai* deducted money from my savings for *amra* seeds which I haven't received as yet... This is how they deduct money from what we save up by making our blood water (*roko pani kora taka*) without consulting us, without listening to us. So many days I gave savings with my wage from working outside without consuming to prevent being scolded by the PO *bhai*.

'In this lean month (*obhaber masb*) of *kartik*, I asked to withdraw some money to buy *khor* for the pregnant cow. I asked for 2,000 taka loan to repair my broken house before winter. I feel very concerned about the security of my daughter, and the cow is now about 8,000 taka of value—you can see everything through the fence of my hut... the PO *bhai* doesn't want to listen to anything I have to say. I'm only asking a loan to save BRAC's cow', J said. 'What's the point of staying with BRAC then? Because I'm with BRAC other NGOs don't want to give me loan. Other assistance from the government also excludes us. They think we have done so well with BRAC's help, but things haven't improved for all... for people like me, little has changed'.

### Discussion with the POs

As a part of the methodology, we spoke to the TUP POs about their perceptions of the 'struggling' cases. We also wanted to discuss the list of these cases in order to select the final cases for detailed case studies. This proved to be quite difficult--- 'whom will we call unsuccessful? Almost all have done well, in some way or other', said the POs. 'These people have not done bad at all - the programme is structured in that way.... We ensure that a member can earn at least 20 taka a day. Those who get cows can sell cow dung before the cows give milk, and we give all the support for free for poultry and nursery in the first year... how can they not do well... for a women it is better to do something at home and earn rather than work outside', said the POs when we showed them the list of members we wanted to interview for case studies.

When we asked the POs to tell us what are the reasons for which some cannot do as well as others, they said it is mostly because of the characteristics of the members and their husbands.

'Some have too many young children, husband of some gambles or drink alcohol, some are of very bad character.... Take for instance X, she burned her own house down in the hope of getting more assistance from the programme... her neighbours will tell you that... I myself went begging along with the Gram Shohayok Committee members to collect bamboo for her... and what does she do? She uses a few and sells off the rest, which was supposed to be given to other TUP members whose houses need repair. X doesn't have any love for her nursery enterprise... she is lazy, and spends all day outside the village. That's why she couldn't do her nursery. But the cow we gave her, that's now worth 10,000 taka. Some haven't done well because they don't have husband, don't have any love or interest on the asset, tout... some members have 'bad character' and unstable... some are too old... as quiet as a *gui shap*, mad... you tell them to go one way and they take the opposite route... can't see well, don't understand money and accounts (*bishab-nikash*)... it's not possible to do programme with such people... if I make you sit in my place then you will understand.... If you look carefully, you will find that what I have told you is 99% correct'.

'We made a mistake before by not taking in more savings when we gave stipends and other support in the first year... we only took 5-10 taka from the subsistence allowance before... we should have taken much more... in that way, there would have been more savings... it is because we have their

savings that the programme is continuing... without the savings, everything would have been sold long ago'.

The reasons that the POs mostly give for some cases not doing well seem to correspond well with the issues that emerge from the case studies. But their conclusion to this is that these types of people should not be involved in the programme because the programme cannot run with them. This raises serious questions that we need to address--- are there certain types of the ultra poor for whom our programme approach will not work? If so, who are they? We cannot be inclusive only in targeting without being inclusive throughout the programme. It could also be the case that we could do much more to address some very unique types of challenges faced by these types of women. Are we being flexible enough to respond to the unpredictables? Are we interactive enough to know of these unpredictables before they become a problem? We discuss more on such themes that emerge from the case studies below.

## **V. Themes that emerge**

Drawing themes from case studies where things did not go as planned will always be biased. The claim however is not that these are themes that are general and representative of the programme, but that if not discussed, understood, reflected, and addressed they may become so. Below we discuss a few key themes that emerge from the case studies.

- Our aim during 'assetting phase' of the programme should not be to 'sell' particular enterprises to meet targets, but to find out the best one given the circumstances of the ultra poor women and her household. In most of the case studies, we find that the focus in finding a good match between the household's conditions (social, demographic and economic) and the assets has not been adequate. Though prior knowledge on some of these enterprises, such as nursery or poultry rearing may be lacking for the ultra poor women, discussing not only the potential profits, but also the efforts required and the risks involved could be useful. This is probably discussed during the training sessions and by then, many may not find the ability to decline out of fear that they will not get anything. At the end of the day, it is the women who will have to run the enterprise and use it as a foundation of positive changes. We need to make her the central agent in all the stages of the programme, including the choice of the asset.
- Market access and the possible of market saturation of certain products, such as nursery were reported in the case studies. These aspects should be considered carefully when selecting enterprises.
- There may be unique constraints faced by particular women, such as not being able to recognize money, cataract, etc. that we could identify early on and address them quickly. Relying only on a generalized approach towards all will not work here as the circumstances faced by each of these women will be quite different requiring in addition to a generalized approach, responsive actions. The POs should be encouraged to report of such needs while they are carrying out enterprise assessment survey and these special needs will need quick actions.



- There were a number of cases suggesting that the second cycle of poultry birds had low yields. This could be also due to inadequate feeding during the second cycle when the members had to bear this cost themselves. We can compare the overall yields during the two cycles from the programme data. If indeed there is difference between the two cycles, the matter will need to be explored seriously. There is however a general point that we need to consider regarding the quality of assets being provided—this has been raised in several of the case studies with respect to land, seed, etc. A simple checklist for this could be developed and our monitoring department could carry out regular monitoring on this.
- Women's lack of control over the money and their lives is a persistent theme that emerges from the case studies, especially when they have poor relationship with the husband. This is a complex issue and will need to be addressed through a range of approaches. The new initiatives planned for the CFPR/TUP, which includes GQAL, legal aid services against abuses, and empowering local women ward member to act on behalf of the ultra poor women will probably bring about some change in this regard. We note from the case studies that in most cases the POs try and consult with the husband, but this is clearly not yielding much results, at least with respect to the 'struggling' cases profiled here. We need some serious thinking on this important issue.
- There are some instances where a change in enterprise early on could have made a difference. It is of course easy to conclude this based on hindsight, but POs should be more attentive to this so that they can act quickly and thereby avert the unnecessary losses incurred by the members. The process of changing enterprise will need to be reviewed keeping in mind that it does not lead to negative incentives on the POs efforts.
- The POs will have to better communicate to the members regarding the various decisions that they are making on their behalf—be it related to the enterprises (such as selling nursery plants or poultry, or buying polythene etc.) or buying tin for their latrine roofs, or buying fence etc. On the one hand the POs complain that these struggling members never had any interest on the enterprises, and on the other hand, we find many examples where decisions regarding these enterprises are being made without any consultation. We cannot expect a sense of ownership to grow without consultation and communication.
- The POs have to work under tremendous pressure. Nevertheless, this cannot be an excuse for verbally abusing or misbehaving with any TUP member, whatever the circumstances. Such an attitude is most disturbing especially in a programme where compassion is the key.
- There were some complaints regarding the record keeping, especially pass book postings. We could not verify these cases in depth, but the matter should be taken seriously and a monitoring mission should be undertaken to look into this matter.

- Withdrawal from savings emerged repeatedly as an issue. On the one hand, it is true that without any control, these savings will disappear, and this has been a very important concern raised by the TUP members themselves in earlier discussions we have had with them. On the other hand, there are clear desperate situations where access to savings could re-establish new forms of contract for positive change. The counterfactual here is difficult to establish, but most likely, holding on the savings in the face of such desperation may not be the best strategy.
- Another issue that comes back quite often is the fact that old support systems have broken down because they are getting BRAC help: whether it was the little bit of work a richer household was giving them or the wheat card. This can be quite disastrous for the 'struggling cases'. We need to explore this issue in greater detail.
- There is definitely an element of bad luck. In some sense, we cannot expect 100% of the members to do well, and in some cases there will be a need for a safety net within the programme. We know that there are such arrangements within the programme, but the targeting, and timing of such a safety net is vital.
- The PO support during the second cycle as expected gets reduced. However, as in any efficient rationing, such reduced support needs to be well targeted towards those who need it most. This is probably not happening in some cases.

# The very poor who participate in microfinance institutions and those who never did: A Comparative Analysis

Imran Matin

## Abstract

Despite the general consensus that the very poor have not been adequately reached by existing microfinance institutions, very little focussed research exists on the financial market participation of the very poor in general and their microfinance institutions (MFI) participation, in particular. In this paper, we shed some light on these issues by comparing the very poor who manage to participate in microfinance institutions and those who never did, by making use of a unique dataset that emerged out of the baseline study of a new BRAC programme targeted at the very poor.

We find that the poorest who participate in MFIs are relatively better off than those who never participated, the causal relationship is not clear. In that sense, the targeting exclusion condition used by BRAC to exclude the poorest who were members of MFIs seems to be appropriate. However, we also find that the poorest who participate in MFIs also borrow more from informal sources suggesting that a complementary, rather than a substitution relationship exists between the two sources of finance. Moreover, the intensity of microcredit taking is lower and tendency to drop out from one and not rejoin other MFIs is higher among the very poor who participate in MFIs compared to MFI participants coming from other poverty groups.

Given that reaching the very poor remains to be an important challenge that the global microfinance industry intends to address, a better understanding of the overall financial market participation of the very poor and exploring the differences between the very poor who manage to participate in microfinance programmes and those who do not can be important for guiding policy and practice.

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## I. Introduction

Historically, the poor have lacked access to reliable and less expensive financial services. This has been found to act as important constraints for the poor in taking advantage of opportunities, smoothing consumption, and protecting themselves against different types of vulnerabilities (Rutherford, 1999, Matin, Hulme and Rutherford, 1999, Morduch, 1999). The vast outreach of microfinance in Bangladesh has played an important role in improving many of the financial market imperfections that the poor face. However, there is a general consensus that these services in general have bypassed the poorest<sup>1</sup>.

Yet, we know little about the financial market participation of the poorest. Most studies either do not adequately distinguish between the various groups among the poor, or do not cover the various sources of financial services. This paper by making use of the targeting of the ultra poor carried out by a new BRAC programme for the ultra poor, allows us to examine various aspects of ultra poor household's financial market participation.

## II. Methodology

BRAC introduced a new programme, called, 'Challenging the Frontiers of Poverty Reduction/ Targeting the Ultra Poor' (CFPR/TUP), targeted at the ultra poor since January 2002. As one of the main strengths of this paper is that it makes use of a baseline dataset that emerged out of a carefully selected targeting strategy followed by BRAC for its programme for the ultra poor (CFPR/TUP), it is important to elaborate and show the effectiveness of the targeting strategy used.

The CFPR/TUP programme carried out elaborate targeting combining a range of targeting methodologies to select the ultra poor for the programme (Matin and Halder, 2003). The targeting indicators used in the CFPR/TUP programme are summarized in Table 1.

Table 2 clearly shows that the targeting methodologies used by the CFPR/TUP programme in targeting the ultra poor has been very effective--- in all the variables covering a wide range of well-being themes, the ultra poor selected by the programme fares significantly worse compared to national rural averages. This is a significant advantage enjoyed by the present database on which this paper is based, as most existing profile studies on the extreme poor rely on a far more limited approach in identifying the poorest usually using a few indicators, such as landlessness or poverty self perception. We could thus exploit the integrated and comprehensive targeting approach used in CFPR/TUP programme.

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<sup>1</sup> We use the terms 'poorest', 'ultra poor' and 'extreme poor' interchangeably in this paper.

Table 1: Targeting indicators used in the CFPR/TUP programme

Targeting Indicators	Rationale
<b>Exclusion indicators (needs to dissatisfy all)</b>	
Any member of the household has current NGO participation	Targeting those extreme poor who do not/can not participate in existing NGO programmes
Any member of the household receives benefit from GoB programmes (eg.VGD)	Targeting those extreme poor who do not/can not participate in existing GoB programmes
No physically able adult women in household	This is a women targeted enterprise programme
<b>Inclusion indicators (needs to satisfy any 2)</b>	
Owned land of household including homestead less than 10 decimals	Landlessness and extreme poverty highly correlated, though not all landless are extreme poor.
No adult working men in household	Absence of able bodied male labour power is an important characteristic of extreme poor households.
School going aged children working	Child labour is predominant in extreme poor households.
Adult women selling labour	Adult women selling labour is more prevalent in extreme poor households. This also signals the desperation and motivation of the household.
No productive assets	Extreme poor households tend not to own any productive assets.

Table 2: Effectiveness of CFPR/TUP targeting

Variables	BRAC targeted ultra poor	National rural average
<b>Demographic structure</b>		
% of female headed households	40%	8%
% of single member households	12%	2%
<b>Land ownership</b>		
% of landless households	98%	6%
% of households not owning their homestead land	54%	NA
<b>Food consumption</b>		
% of households who cannot afford two meals a day	48%	8%
Average per capita daily calorie intake (Kcal)	1911	2163
Average per capita daily food expenditure (Taka)	9.65	16.10
<b>Nutrition status</b>		
% of 12-59 months children who are wasted (Wt for Ht = -2z)	14%	12%
% of 12-59 months children who are stunted (Ht for Age = -2z)	53%	49%
% of 6-59 months children who are underweight (Wt for Age = -2z)	64%	51%
% of 15-49 years women who are chronic energy deficient (BMI=Wt(Kg)/Ht(Metre) <sup>2</sup> <18.5)	48%	45%
<b>Education</b>		
% of children going to primary school	87%	108%
% of population (7+ years) literate	9%	37%

For the ultra poor households, we collected data on various aspects of all cash and in-kind loans reported as outstanding by the household at the time of the survey<sup>2</sup> (loans taken from formal, NGO and informal sources were considered.) Informal sources were further disaggregated into moneylenders, friends and relatives, and local informal institutions. For each of these outstanding loans data was collected on the source of loan, loan amount (imputed monetary value for in kind loans), loan use, how many months ago loan was issued, whether or not interest was levied on the loans, and description of loan contract.

<sup>2</sup> In-kind loans were monetized using market price of in kind items at the time when the loans were taken. In-kind loans having a value less than 100 taka were excluded.

### III. Findings

Though most NGOs in Bangladesh provide microcredit, the correspondence between NGO participation and microcredit borrowing may not be complete, i.e. there may be households reporting current NGO participation but not reporting current microcredit borrowing. The following Table shows that about 28% of the ultra poor households reporting current NGO participation did not report outstanding microcredit at the time of the survey. This yields a borrower to member ratio of 0.72, which is lower than the average borrower-member ratio we obtain for the microfinance industry of Bangladesh, which is close to 0.90 (Sultan and Matin, 2002). This suggests that the microcredit borrowing intensity of the ultra poor NGO participating households is lower than that of other poor groups.

**Table 3: Ultra poor groups based on microcredit and NGO participation**

	Current MC	Current no MC	Total
Current NGO HHs	329	129	458
Past but not current NGO HHs		345	345
Never NGO HHs		4823	4823
<b>Total</b>	<b>329</b>	<b>5297</b>	<b>5626</b>

We can thus categorize the sampled households into four mutually exclusive groups based on their NGO participation and microcredit borrowing status (Table 3). We see that the large majority of our ultra poor household sample never had any NGO affiliation. In the BIDS-PKSF nationally representative study, the percentage of 'never participated household' is slightly over 28% corroborating the general consensus that the existing microcredit programmes have by and large by passed the very poor (Zohir, et al, October 2001: table 3.11, page 33).

**Table 4: Distribution of groups**

Group Description	Group	Number (%)
Current microcredit borrowing HH	1	6%
Current NGO but not microcredit borrowing HH	2	2%
Past but not current NGO HH	3	6%
Never NGO HH	4	86%

We present two broad sets of findings. The first addresses the question, 'in what ways are those among the ultra poor who are taking on microcredit different from those who are not?' The second theme explores the informal financial market participation of the various groups of the ultra poor households based on their microcredit participation. The main question here is, 'in what ways are the informal financial market participation different for the ultra poor who are taking on microcredit from those who are not?'

#### 3.1 How different are the ultra poor households who take microcredit?

In Table 5, we examine the differences among these groups on a number of key variables. In general, the group of ultra poor households who have never had any NGO participation (group 4) are significantly worse off than ultra poor households who reported current

microcredit borrowing (group 1). This differential pattern holds for variables reflecting physical assets such as land and homestead land ownership, demographic assets such as female headedness of households, and adult male labour availability of households, food security, and change in overall economic status over time.

**Table 5: How different are the groups?**

Variables	Current MC	Current NGO but no current MC	Past but no current NGO	Never NGO	Differences*
	[1]	[2]	[3]	[4]	
% of landless HHs	85%	93%	93%	96%	[4, 1], [2, 1], [3, 1]
% of HHs with no homestead land	20%	32%	40%	49%	[4, 1], [2, 1], [3, 1]
% of FHHs	16%	23%	23%	37%	[4, 1], [4, 2], [4, 3]
% of HHs having adult male working	88%	76%	81%	67%	[4, 1] [4, 3]
% of HHs having only one member	2%	9%	5%	14%	[4, 1] [4, 3]
% of HHs reporting that they cannot afford two meals a day regularly	25%	24%	24%	43%	[4, 1], [4, 2], [4, 3]
% of HHs who reported that their economic condition improved over the last year	22%	23%	16%	12%	[4, 1], [4, 2]
% of HHs who reported that their economic condition deteriorated over the last year	27%	28%	37%	42%	[4, 1], [4, 2]

\* All differences between groups noted in square brackets are significant at level 5% or less .

Even among the ultra poor population then, those who have household characteristics more favourable to managing microcredit loans with its regular repayment schedule, are more likely to take microcredit. Such a differential pattern of household profile reflects the interplay of demand and supply side forces that ultimately result in households' participation in microcredit programmes.

Several studies argue that among the ultra poor, there are those who are more upwardly mobile than others (Sen and Hulme, 2004). It appears from the Table above that taking advantage of microcredit may be one such strategy used by the upwardly mobile ultra poor-- a significantly larger (lesser) proportion of the ultra poor who had current microcredit borrowing reported that their economic situation improved (deteriorated) over the last one year compared to those who never had any NGO participation.

### 3.2 How different is informal borrowing of the ultra poor who take microcredit?

The extent and pattern of informal financial market participation is underpinned in important ways by the overall economic conditions, opportunities and constraints of the household, and the general pattern of economic activities of an area. As the most important differences appear to be between ultra poor households who were taking microcredit at the time of the survey (group 1) and those who reported never having any NGO affiliation (group 4), for the sake of simplicity, we explore informal financial market participation question for these two groups of the ultra poor.



We note from Table 6 that the extent of informal borrowing measured by percentage of households reporting outstanding informal loan at the time of the survey is significantly lower for 'current microcredit taking' ultra poor households compared to the ultra poor households who never had any NGO affiliation. This is expected, as the ultra poor who have access to microcredit will generally have less frequent need for informal credit.

**Table 6: Informal credit and the ultra poor groups**

Variable	Current MC	Never MC	Difference
% of HHs reporting outstanding informal loan	16%	22%	2.53**
Average size of loans (in Tk) taken from...			
Mohajon	3542	1832	2.25**
Shops	983	384	3.89***
Friends and relatives	2068	1277	2.52**

However, irrespective of sources of informal loans, current microcredit taking ultra poor households manage to borrow significantly larger amounts than the ultra poor households who never had any NGO affiliation. The relatively higher levels of creditworthiness we find among the microcredit taking ultra poor households could be due to their relatively better economic conditions.

However, there could be independent effect of microcredit participation of these ultra households--- informal lenders are more likely to lend to the ultra poor households who are already borrowing from microcredit sources. This can be due to two reasons—firstly, ability of a household to manage regular microcredit loan instalments signal its creditworthiness and secondly, repayment of informal loans is more likely by households who have access to microcredit as they can cross finance the informal loan with microcredit. Such cross financing between informal and microcredit and its affect on informal creditworthiness of microcredit borrowers have been reported in other studies (Sinha and Matin, 1998).

To test for this, we carry out a multivariate OLS regression analysis (Table 7). The dependent variable is the total informal loan amount reported to be outstanding at the time of the survey. We find that even after controlling for some key background variables affecting informal loan amount, the ultra poor households' current microcredit borrowing status remains to be an important determinant suggesting that microcredit borrowing status of the household has an independent effect on its the ability to borrow from the informal credit market.

**Table 7: Does microcredit participation matter for informal loans?**

Variable	t stats	Sig.
Landlessness dummy [1=if landless, 0 otherwise]	-7.80	***
Homesteadlessness dummy [1=if doesn't own homestead, 0 otherwise]	-2.96	***
Adult male labour dummy [1=if HH has adult working male labour, 0 otherwise]	2.54	**
Female headedness dummy [1=if female headed HH, 0 otherwise]	-3.45	***
Current MF borrowing dummy [1=if HH reportedc current MF borrowing, 0 otherwise]	4.39	***
Adjusted R Squared	0.24	



The contractual terms and conditions of informal loans reflect the general pattern of the informal financial market and the rural economy. Generally, a wide range of contracts exists in the informal financial market. We can broadly define them as loans on interest and loans without interest. We find that some informal interest bearing cash loans have a well specified contract in terms of repayment of principal and interest while some do not.

**Table 8: Informal loan contracts**

Variable	Current MC HH	Never MC HH
% of informal loans that are...		
Interest free	40%	35%
With interest	60%	65%
With interest and having specified contract	15%	22%
With interest but no specifies contract	45%	43%

We do not find much difference between the two types of households considered in this paper in terms of the contracts of the informal loans taken. Most of the informal loans taken are on interest, though most of these on interest informal loans are flexible in terms of repayment. However, it important to contextualize these contracts, especially that are on interest and yet do not appear to have any specified contract. Several studies of the rural financial market find that for the very poor, financial transactions are part of the moral economy that sustains and also at times reproduced extreme poverty (Bhaduri, 1983, Udry, 1997). It is thus problematic to assess credit contracts that the very poor are offered only by confining our analysis on the financial obligations of the contract--- more often that not, apparently benign credit contracts underpins potentially exploitative and costly obligations in other non-financial dimensions which required detailed ethnographic research to unpack and understand.

#### IV. Conclusion

Despite a general consensus that the very poor are left out by existing microfinance interventions in Bangladesh, not much is known about financial market participation of this group of the poor. Moreover, there is a significant minority section among the ultra poor who do participate in existing microfinance programmes. Given that reaching the very poor remains to be an important challenge that the microfinance industry in Bangladesh intends to address, a better understanding of the overall financial market participation of the ultra poor and exploring the differences between the ultra poor who manage to participate in microfinance programmes and those who do not can be important for guiding policy and practice.

This paper by making use of a unique baseline dataset emerging out of a new BRAC programme targeted at the ultra poor examines these questions. We find evidence to the view that the general microfinance participation of the ultra poor is much lower than other poverty groups. However, we also find that the ultra poor who do participate in microfinance NGOs are less likely to be regular borrowers. Given the credit-centricness of existing microfinance programmes, the generally lower credit taking intensity of the ultra

poor needs has important implications if existing programmes are to include the very poor. This point has been made in several other studies, most notably in Rutherford (XX).

We find that ultra poor households who were borrowing from microfinance institutions were significantly better off over a range of well-being indicators than the ultra poor households that reported never affiliation with NGO-MFIs. Given that a significantly larger (lesser) proportion of the ultra poor who had current microcredit borrowing reported that their economic situation improved (deteriorated) over the last one year compared to those who never had any NGO participation, it is likely that the subset of the ultra poor who manage to participate actively in microfinance programmes are more upwardly mobile. However, given the generally poor health and nutritional status we find among the ultra poor (see Table 2), such upward mobility is likely to be extremely fragile requiring additional health and nutritional interventions.

Though the general level of informal borrowing is low among the ultra poor, those who are currently borrowing from microfinance institutions are less likely to borrow from informal sources than those who never had any NGO affiliation. However, borrowing from microfinance institutions seem to matter in terms of the size of informal loans--- ultra poor households who had microfinance borrowings were more likely to manage larger informal loans, irrespective of sources. This on the one hand reflects greater creditworthiness of the ultra poor microfinance members but may also lead to cross financing, which could become unmanageable for the client and lead to eventual default on microfinance loans (Matin, 1998).

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Variables	Current MFI participating HHs	Never MFI participating HHs
Gm/capita/day consumption of....		
Cereal	530	505***
Pulses	10	7***
Fish, meat and egg	26	21***
Milk	8	6***
Fruits	30	23**
Total intake (Gm/capita/day)	827	789***
Per capita daily food expenditure	11.20	10.33***

