

## Ultra-Poor Graduation



21,000 women living in extreme poverty



Consumption smoothing cash transfers of \$12



Cash grants of \$188



21,000 Village Savings and Lending Association participants



## NOBO JATRA - NEW BEGINNING

USAID'S Development Food Security Activity

### INTRODUCTION

Nobo Jatra-New Beginning' is a five-year USAID Food for Peace Title II Development Food Security Activity implemented by World Vision Bangladesh, together with the World Food Programme and Winrock International, in partnership with the Ministry of Disaster Management and Relief (MoDMR) of the Government of Bangladesh (GoB).



200,495

Households



856,116

Participants



4

Sub-districts

40

Unions



5

Years

### NOBO JATRA'S GOAL AND PURPOSES



## CONTEXT OF EXTREME POVERTY IN SOUTH WEST BANGLADESH

Although Bangladesh has experienced a steady decline in absolute poverty rates, it is still struggling to reduce the number of people living in extreme poverty. This is particularly true of regions with high economic and climatic vulnerability, such as Nobo Jatra working areas in the south west coastal areas, where 26.7% of the population live on less than \$1.90 per day. Indicators for women show that only 22% earned cash in the last 12 months and 81% had to seek permission to visit certain locales.



## NOBO JATRA'S ULTRA POOR GRADUATION APPROACH

To address the pervasive extreme poverty across four sub districts in Khulna and Satkhira districts in south west Bangladesh, Nobo Jatra modified BRAC's graduation model to deliver a similar sequence of targeted interventions that seek to graduate 21,000 ultra-poor households from fragile income sources to sustainable livelihoods and provide additional support to ensure that they do not revert back to extreme poverty.

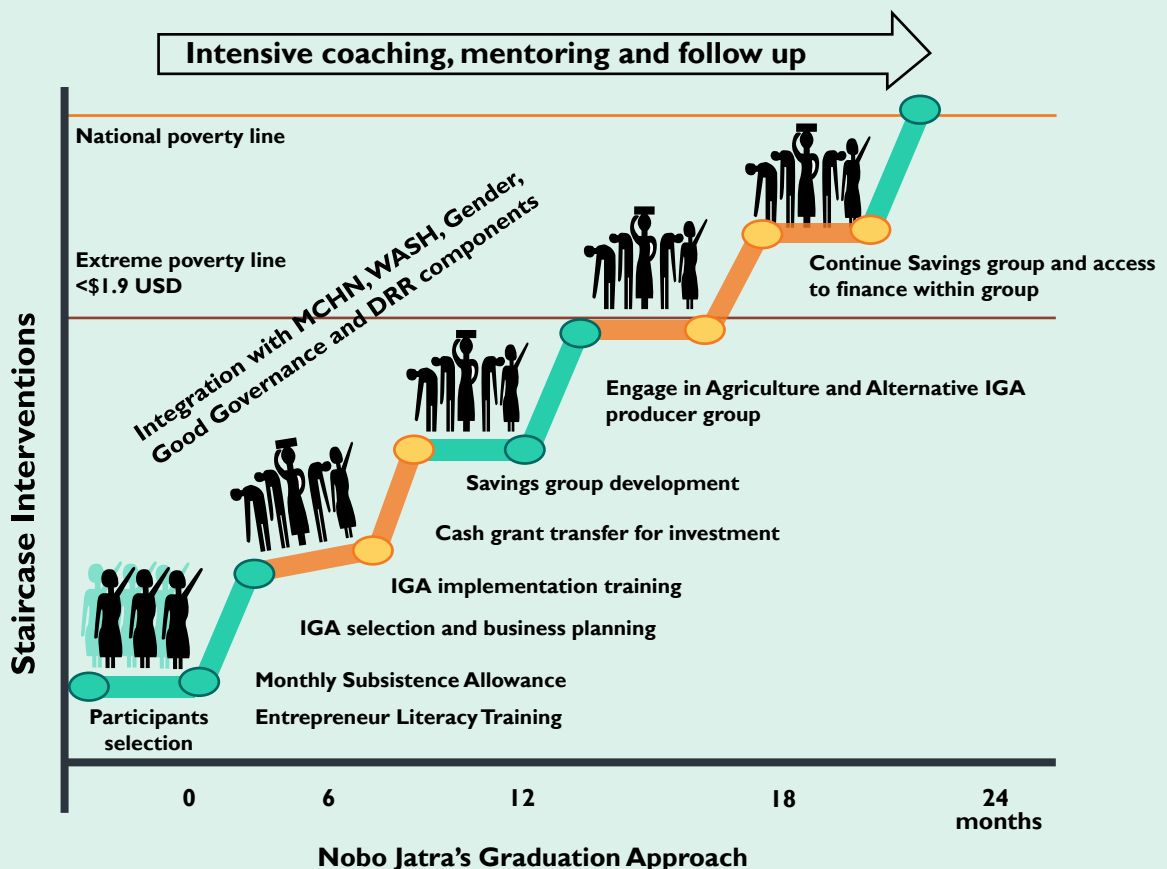
### ULTRA POOR GRADUATION GOAL:

To create sustainable pathways out of poverty for 21,000 ultra-poor households



## NOBO JATRA'S ULTRA-POOR GRADUATION STRATEGY

Nobo Jatra delivers a 24 month ultra poor graduation component that involves a set of sequential interventions as described and depicted below. Nobo Jatra will consider participants to have graduated when they fulfill the following criteria: (i) multiple sources of income, (ii) absence of self-reported food deficit in the previous year, (iii) ownership of at least 10 poultry or other productive assets of equal value, (iv) kitchen gardens with vegetables (v) cash savings in an active savings account with formal financial institution.



### 6 month Entrepreneurial Literacy Training

Nobo Jatra provides entrepreneurial literacy training on basic literacy, numeracy and core business concepts to all 21,000 participants.

### Consumption smoothing cash transfers of \$12 per month for 9 months

To compensate for the costs associated with participation in the entrepreneurial literacy training, Nobo Jatra provide each participant with \$12.50 per month for nine months.

### Income Generating Activity selection and training

Participants receive IGA selection and business plan development training to help select suitable IGAs relevant to their skills and context. This is followed by three months of intensive training and mentoring for IGA implementation and skills development.

### Asset transfer of \$188 as start-up capital

Participants further receive a cash transfer of approximately approx \$188 as start-up capital for their enterprises, provided through mobile money transfer.

### Participation in Village Savings and Lending Association (VSLA)

All participants are encouraged to join a savings group based on the World Vision savings group model. Each savings group will have an active savings account with a formal financial institution, thus ensuring women's long-term financial inclusion.

## CROSS-CUTTING INTERVENTIONS

### Gender Integration

Nobo Jatra is strongly focused on integrating gender equality across all its interventions. In the Ultra Poor Graduation component, women's participation is consistently ensured by maintaining 100% female enrolment rates during participants selection. The component also seeks to empower women by instilling in them the knowledge and confidence associated with greater entrepreneurial literacy skills and business development training and increasing their financial resilience through membership in VSLA.

### Good Governance and Social Accountability

Village Development Committees (VDCs) which are the core forums for citizen engagement in Nobo Jatra's good governance and social accountability component, support participants identification and asset protection processes under Ultra Poor Graduation component. In addition they play key roles in formulating community development plans, which extend to graduation participants, and facilitate the operation of savings groups.

## NOBO JATRA'S CONTRIBUTION TO SDGs



**Goal 2:** End hunger, achieve food security and improved nutrition and promote sustainable agriculture

To faster long-term financial inclusion and strengthen resilience capacities, Nobo Jatra establishes savings groups for women in extreme poverty. Participation in savings groups also provides more opportunities for women to diversify income generation activities and engage in markets.



## OUR IMPACT

## 1<sup>ST</sup> COHORT

**2,380** women graduated



**\$54** average income per month



**42%** increase from baseline



**34%** increase of productive assets



**63%** are cultivating year-round vegetables



**100%** of households saving regularly



**86%** of households using a safe drinking water source



**56%** of households using a sanitary latrine.

**66%** are consuming the vegetables

**\$24** average saving for per participant



**100%** of households had household level disaster preparedness



**100%** of households did not have any instance of child marriage in the household



**100%** of households have minimum two sources of income



**100%** of households have had three square meals a day in the last year

## OVERALL IMPACT

**21,000** direct participants



**14,376** women completed entrepreneurial literacy training



**13,767** women in **661** VSLA groups



**13,741** cash grants of \$188 disbursed for Income Generating Activities



**\$225,573** in savings



**5,640** households have year-round kitchen garden



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