

# Implement and design ultra poor programme intensively



Location: Sirajganj District



## Executive Summary

Designing the ultra poor programme is a vital part for overall development of Bangladesh. An explorative study was carried out on ultra poor to know their categories, characteristics and existing occupational pattern; to find out support received by different ultra poor and

their overall problems with causes and necessary possible solutions given by them in the disregarded villages of Sirajganj district, Bangladesh by using semi-structured open ended checklists from 16, March, 2014 to 5 April, 2014. A total of 6 (six) FGDs (3 in micro-credit and 3 in non-micro-credit) were conducted out of 26 ultra poor pocket areas. The study found three homogeneous categories of ultra poor namely labor group, landless/homeless and loom worker in micro-finance control group for Sirajganj and marginal farmer, women headed family and landless or homeless in non-microfinance group. It was found that most of the ultra poor groups have no own dwelling and cultivable land, no proper sanitation due to income and space, no electricity, education and medical facilities. The results showed that ultra poor were mostly engaged with temporary cash income i.e. they are day labor. Male and female member of the household are equally contributed to sustain their lives. Some ultra poor are involved with small business, poultry rearing, mason and carpenter, loom etc. The study revealed that ultra poor of Sirajganj have received different support like loan, food, medical, vegetable seeds, and training from PKSf partner and other organizations. To get that support they did not face any such problem. The overall scenario between micro-finance and non-microfinance groups were not significantly different in terms of dwelling, income and expenditure, education and health, sanitation and hygiene practice and finally about the awareness. It was observed that non-finance groups have no little backup to take and pay the loan i.e. they are not interested. They cannot get the work for 12 months continuously due to lack of opportunity. So, if continuous work can be ensured for those non-credit ultra poor, they shall come in the group of micro-finance gradually. Finally, the study have been suggested some interventions regarding the categories of ultra poor in Sirajganj. It is expected that this study shall be the baseline information for PKSf in order to design the ultra poor programme effectively in terms of micro-credit and non-microcredit ultra poor groups.

## Introduction

### 1.1 Background

According to World Bank (WB), Ultra poor (UP) is a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services. The World Bank defined the new international poverty line as \$1.25 a day for 2005 (equivalent to \$1.00 a day in 1996 US prices) but have recently been updated to be \$1.25 and \$2.50 per day (Ravallion *et al*, 2013).

Organizational Definition of the Extreme Poor:

Organization	Term used for poorest group	Definitions	Source/Reference
DONOR			
DFID	Extreme Poor	<ul style="list-style-type: none"> <li>own less than 15 decimals of land.</li> <li>suffer chronic food deficit and</li> <li>calorific intake less than 1800 kcal per day.</li> <li>per capita annual income is less than Tk.3757</li> <li>annual household income is less than Tk. 18,785</li> </ul>	Rethinking Rural Poverty : Bangladesh -(BIDS);1995 as a case study Eds. by Hossain Zillur Rahman and Mahbub Hossain.
NGO			
NGO Working Group on the World Bank	Bottom Poor	<ul style="list-style-type: none"> <li>own neither cultivable land nor homestead</li> <li>have no income-earning member</li> <li>or, if earning male member is present, income is not sufficient to maintain the household</li> <li>mostly female-headed households</li> <li>begging part of their living</li> <li>no access to institutional and non-institutional loans</li> <li>no access to NGOs memberships, which are their final chance of receiving poverty assistance no access to health care and less aware about illness &amp; treatment.</li> <li>few interactions and social invitations with other social groups</li> </ul>	(Rashed un et al., 1999) consultation with the poor' Dhaka (mimeo)
BRAC	Ultra Poor and destitute	<ul style="list-style-type: none"> <li>own less than 10 decimals of land</li> <li>fully dependent upon seasonal wage labor</li> <li>suffer from recurrent food insecurity</li> <li>have no, or very few, productive assets</li> <li>female-headed household with single income earner</li> <li>poor quality housing</li> <li>women with disabled husbands</li> </ul>	Challenging the Frontiers of Poverty Reduction : March, 2001-Targeting the ultra poor- targeting social constraints Published by BRAC Centre.

Research Institution			
BIDS	Extreme Poor	<ul style="list-style-type: none"> <li>• own less than 5 decimals of land and have no cultivated land</li> <li>• suffer chronic food deficit fully dependent on manual labor and have no bargaining power</li> <li>• per capita income annually less than TK .2800</li> <li>• no access to health facilities</li> <li>• live in jupri or thatched house</li> </ul>	Rethinking Rural Poverty : Bangladesh -(BIDS) (1995) a case study by Hossain Zillur Rahman and Mahbub Hossain.

One third of deaths – some 18 million people a year or 50,000 per day – are due to poverty-related causes: in total 270 million people, most of them women and children, have died as a result of poverty since 1990 (WHO, 2010). Those living in poverty suffer disproportionately from hunger or even starvation and disease (Csmonitor, 2010). Those living in poverty suffer lower life expectancy. According to the World Health Organization (WHO), hunger and malnutrition are the single gravest threats to the world's public health and malnutrition is by far the biggest contributor to child mortality, present in half of all cases (The Economist, 2011). Almost 90% of maternal deaths during childbirth occur in Asia and sub-Saharan Africa, compared to less than 1% in the developed world (BBC News, 2012). Moreover, those who live in poverty have also been shown to have a far greater likelihood of having or incurring a disability within their lifetime.

Rises in the costs of living making poor people less able to afford items. Poor people spend a greater portion of their budgets on food than richer people. As a result, poor households and those near the poverty threshold can be particularly vulnerable to increases in food prices. Threats to the supply of food may also be caused by drought and the water crisis (Planetark, 2010). Intensive farming often leads to a vicious cycle of exhaustion of soil fertility and decline of agricultural yields (Benzing, 2011). Every year nearly 11 million children living in poverty die before their fifth birthday and 1.02 billion people go to bed hungry every night.

Research has found that there is a high risk of educational underachievement for children who are from low-income housing circumstances. This is often a process that begins in primary school for some less fortunate children. Poverty often drastically affects children's success in school. A child's "home activities, preferences, mannerisms" must align with the world and in the cases that they do not these students are at a disadvantage in the school and most importantly the classroom (Solley, 2005). Therefore, it is safe to state that children who live at or below the poverty level will have far less success educationally than children who live above the poverty line. Poor children have a great deal less healthcare and this ultimately results in many absences from the academic year. Additionally, poor children are much more likely to suffer from hunger, fatigue, irritability, headaches, ear infections, flu, and colds (Solley, 2005). These illnesses could potentially restrict a child or student's focus and concentration.

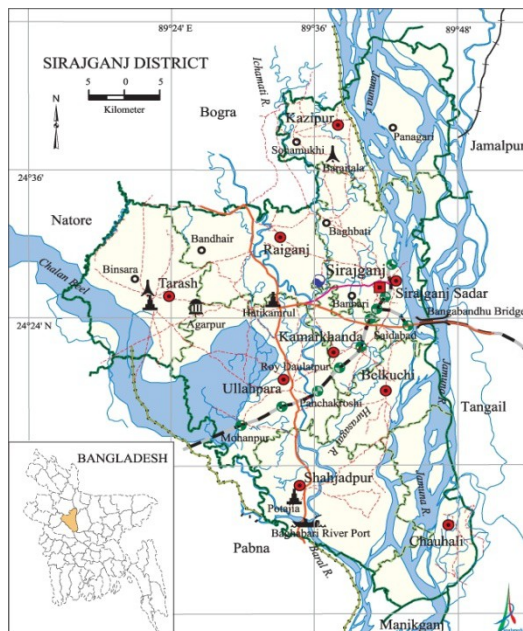
Poverty increases the risk of homelessness. Slum-dwellers, who make up a third of the world's urban population, live in poverty no better, if not worse, than rural people, who are the traditional focus of the poverty in the developing world, according to a report by the United Nations (UNESCO, 2010). There are over 100 million street children worldwide.<sup>[101]</sup> Most of the children living in institutions around the world have a surviving parent or close relative, and they most commonly entered orphanages because of poverty.

## 1.2 Rationale

Despite progress in poverty reduction and human development in Bangladesh, there is still an urgent need for more effective programs targeted at the ultra poor, who constitute the poorest 17.5 percent of the population (Source: Bangladesh Household Income and Expenditure Survey, 2010, Bureau of Statistics). People in this category suffer from chronic hunger and malnutrition, have inadequate shelter, are highly prone to many types of diseases, deprived of education and are particularly vulnerable to recurring natural disasters. Under the umbrella of Palli Karma Shayak Foundation (PKSF) numerous micro-credit organizations are giving loan to the ultra poor in different areas of the country. These ultra poor are mainly day/wage labor, land less/homeless, worker/helper, marginal farmers, slum dwellers etc. live in rural, char and river erosion and coastal areas of Bangladesh. Over the last ten years the trend of ultra poor has been reduced significantly from 40% to 31.5% and now in 17.5%. But still the socio-economic condition of those ultra poor has not been remarkable in national and international level. According to the Daily Star Report 2010, around 67 percent ultra poor people, who take micro-credit from different NGOs, spend their money for non-productive purposes, which ultimately do not help reduce their poverty. Although the HCR (Head Count Rate) recorded that Bangladesh is close to achieving the Millennium Development Goal (MDG) of halving the poverty incidence by 2015. This suggests that Bangladesh has been trying to effectively mitigate the poverty situation. In this perspective PKSF has been trying to introduce new intervention for ultra poor on basis of their categories by their partner organizations.

### 1.3 Objectives

- To know the categories and characteristics of the ultra poor
- To know the occupational pattern of the ultra poor
- To find out the types of support received by different types of ultra poor
- To find out the overall problems of ultra poor with their causes
- To suggest the suitable interventions for different types of ultra poor in different pocket areas



### 1.4 Data sources and methods

#### 1.4.1 Description of the data sources

Sirajganj district is bounded on the north by Bogra district, on the east by Tangail and Manikganj districts, on the south by Manikganj and Pabna districts and on the west by Natore and Bogra districts. It lies between 24°01' and 24°47' north latitudes and between 89°15' and 89°59' east longitudes. The total area of the zila is 2,402.05 sq. km. The annual average temperature is maximum 34.6°C, minimum 11.9°C and annual rainfall 1610 mm. The total population of this district is 28, 18,278 with annual growth rate 1.76. The total household is 5, 62,708 with average family size 4.78. The literacy rate is 45.5% for male and 35.4% for female in this district. The area of the town is 19.56 sq km. As a jute-trading centre once it was considered next to Calcutta and

Narayanganj. Main rivers of Sirajganj district are Jamuna, Baral, Ichamati, Karatoa and Phuljuri. About 10% area of the Chalan Beel is located in the Tarash upazila of this district. The district consists of 9 upazilas, 82 unions, 1472 mauzas, 2180 villages, 6 paurashavas, 60 wards and 117 mahallas. The upazilas are Belkuchi, Chauhali, Kamarkhanda, Kazipur,

Royganj, Shahjadpur, Sirajganj Sadar, Tarash and Ullahpara. Main sources of income agriculture 51.14%, non-agricultural laborer 3.99%, industry 11.05%, commerce 14.47%, transport and communication 3.02%, service 6.33%, construction 1.41%, religious service 0.21%, rent and remittance 0.42% and others 7.96%. Main crops are paddy, jute, wheat, mustard seed, sugarcane, onion, garlic, potato, and sweet potato, chilly and ground nut. Extinct or nearly extinct crops Indigo, tobacco, local varieties of aus paddy, china, kaun, varieties of dal (pulse). Main fruits of this district are mango, jackfruit, black berry, papaya, guava, coconut, palm, date, olive, bel, tetul and banana. [Source: Banglapedia and BBS]

#### 1.4.2 *Methods*

The study involves the socio-economic pattern of ultra poor in terms of their occupation, education, health, sanitation and hygiene, support given by NGO or other sources, their problems etc. for micro-credit and non-credit target ultra poor households in the disregarded rural areas of Sirajganj District. An orientation has been conducted by PKSf on how to conduct study FGD for Ultra Poor on 16<sup>th</sup> March, 2014. Later, the assessment was accomplished through Focus Group Discussions (FGD) with the household male or female head during the last week of March, 2014. The FGD contained a set of checklist or questions related to lifestyle pattern and overall problem of extreme poor of Sirajganj district.

#### 1.4.3 *Sampling procedure*

The study was conducted through clustering the ultra poor by using structured open-ended checklist. A total of 26 pocket areas or ultra poor hotspots have been identified through Micro-finance programme of National Development Programme (NDP). On the basis of ultra poor categories, 6 (six) FGDs (micro-credit-3 and non-credit-3) have been conducted in six different pocket areas of Sirajganj district. Discussing with the management of NDP-MFP, three ultra poor homogeneous micro-credit groups has been selected namely (1) Day labor, wage labor, helper, bonded labor (2) Landless and homeless and (3) Loom worker and three non-microcredit groups namely (1) Landless and homeless (2) Marginal farmer and (3) Women headed family. Prior to conduct the FGDs geographical variations of ultra poor pocket areas have also been considered i.e. char/river erosion areas and non-flood prone areas. FGDs contain 10-12 participants with U-shape for all areas.

## 2. Results and Discussion

### 2.1 *Categories and Characteristics of ultra poor in Sirajganj district*

In the case of micro-credit group, three homogeneous ultra poor categories was found like day labor, wage labor, helper, bonded labor; landless and homeless; and loom worker. The common features of these ultra poor have no own dwelling and cultivable land except loom workers. They are suffering from different diseases due to unconscious about water, sanitation and hygiene. The landless cannot install and enjoy the sanitation facilities due to land crisis and lack of income.

Types of group	Types of UP	Characteristics of UP	Remarks
Credit	Day labor, wage labor, helper, bonded labor	Have own dwelling, no cultivable land, have water & sanitation facilities but are not aware about hygiene, sharing electricity connection, use traditional soil stove for cooking, more family member, illness, single or double rooms	FGD area was Porabari village (Kodda) of Soydabad union where work is

		in a dwelling, children are going to school	available
	Landless and homeless	No own land, have own dwelling on other landlord area as rental basis, no enough space for ensuring water & sanitation facilities, no hygiene practice, no electricity connection, use traditional soil stove for cooking, more family member, illness, single or double rooms in a dwelling, illiterate.	FGD area was char land of Belkuchi upazila under Sirajganj district
	Loom worker	Have own small pieces of land for dwelling, improper water & sanitation facility, no hygiene practice, no electricity connection, use traditional soil stove for cooking, illness, mostly single rooms in a dwelling, most of the children continue their reading up to class 5.	FGD area was Tamai village (loom hotspot) of Belkuchi upazila under Sirajganj district
Non-credit	Landless and homeless	No own land, have own dwelling on other landlord area as rental basis (yearly Tk. 3000), no water & sanitation facilities, no hygiene practice, no electricity connection, use traditional soil stove for cooking, more family member, illness, single or double rooms in a dwelling, illiterate, no mobile use	FGD area was char land of Khokshabari union under Sirajganj Sadar Union
	Marginal farmer	Have own homestead & dwelling, have small pieces of agricultural land ( 6months depend on market rice), few electricity connection, no TV, improper water & sanitation facility, no hygiene practice, use traditional soil stove for cooking, more family member, illness ( avg. Tk 1500/m for medical services), single or double rooms in a dwelling, children are going to school, have own tube-well	FGD area was Akdala village of Ratankandi Union under Sirajganj Sadar Union
	Women headed family	Landless & have own portable dwelling on other landlord area as rental basis (yearly Tk. 1000), social offence by male member, no water & sanitation facilities, no hygiene practice, no electricity connection, use traditional soil stove for cooking, more family member, illness, single rooms in a dwelling, illiterate	FGD area was Chonghaca union of Sirajganj Sadar Upazila

The ultra poor lived in char land areas are highly vulnerable and in risk especially due to unavailability of work opportunity all round the year work. They lived on other landlord's areas as rental basis. Only six months a year they can do the work. In spite of their willingness to do the work, they cannot get the work resulting the ultra poor cannot pay the loan installment at right time. These char lands ultra poor are considerably disadvantaged to get service of health/medical, pure drinking water and educational facilities. The categories and characteristics of ultra poor in Sirajganj district were more or less same for credit and non-credit groups.

### **2.2 Occupational Pattern of the ultra poor in Sirajganj district**

It was found that the micro-credit group of ultra poor was involved with day and wage work, bonded work in loom, agriculture and small business. In loom work, male and female member of the households were equally contributed in their family income. It was observed

that women harassment and dowry were alarming in loom worker. The male loom worker made forced upon the female to do the work. Moreover, after completing the primary level of education loom family has been shutting down their child education and engaged them in loom work for earning money. On the other hand, a loom family mainly feel the crisis of income during rainy season where they looking for alternative income generating activities. But eventually they don't get the work due to lack of technical and vocational training. The ultra poor of char land have been passed extreme occupation poverty where health and education were out of their access. Over the year they also do not get the work opportunity. These ultra poor were mainly involved with helper, van/CNG driver, day or wage labor.

Types of group	Types of UP	Occupational Pattern	Remarks
Credit	Day Labor, Wage Labor, Helper, Bonded Labor	Small business, loom worker, CNG driver, helper, wage labor	FGD consists of male-2 & female-10
	Landless and homeless	Agricultural labor (male & female), loom worker, carpenter, mason, day labor	FGD consists of male-4 & female-8
	Loom worker	Mainly Loom labor ( female & male), day labor	FGD consists of male-3 & female-8
Non-credit	Landless and homeless	Wage labor, Homestead bond labor, loom labor, poultry rearing ( very few)	FGD consists of male-3 & female-8
	Marginal farmer	Agricultural labor, day/wage labor, carpenter, helper, small businessmen, loom labor (few)	FGD consists of male-2 & female-10
	Women headed family	Day/wage labor (mainly female), homestead bond/day female labor	FGD consists of female-10

In the case of non-credit group, it was observed that to alleviate the hunger these ultra poor were working in others home as contact basis. They also claimed to lack of seasonal work. Women have vital contribution in family sustenance in spite of harassment.

### 2.3 Supports received by the different types of ultra poor

The study showed that ultra poor of micro-credit group has received loan, savings, training, health, agricultural seeds and food etc. from PKSF partner organization through MFP. Besides, they also received loan and other benefits from BRAC, ASA, TMSS and GB.

Types of group	Types of UP	Types of support	Sources of support			
			PKSF PO	Other NGO	GoB	Others
Credit	Day Labor, Wage Labor, Helper, Bonded Labor	Loan, savings, training, health, agri seeds, food	NDP	BRAC		ASA, BRAC, TMSS, GB
	Landless and homeless	Loan	NDP	-	-	-
	Loom worker	Loan, Training	NDP	-	-	-



Non-credit	Landless and homeless	Financial	-	NDP-COFRA project	-	-
	Marginal farmer	Training, agri-tools, food, poultry, Agricultural Loan	-	NDP-FSUP-N project	BRAC, Krishi Bank (for loan)	-
	Women headed family	Financial, Food	-	NDP- Flood rehabilitation project	GoB during flood	-

On the other hand, it was showed that non-credit group has received financial support, training, food, agricultural loan and cash for work from other projects of different donor by NDP in Sirajganj district. It is true that none can intensively work for them. They just temporary got benefit.

#### **2.4 Types of problem faced to get financial and non-financial support with its causes**

It was observed that micro-credit groups have faced some problems during taking and paying loan as the rate of interest is high. Moreover, they cannot pay the installment at right time due unavailability of work in off season and improper communication facilities especially in char land. The credit ultra poor cannot get adequate amount of loans as per need as well due to official rules and regulations.

Types of group	Types of UP	Types of problem	Causes of problem
Credit	Day Labor, Wage Labor, Helper, Bonded Labor	Taking and paying loan	High rate of interest
	Landless and homeless	Paying installment timely	Lack of work
		Withdraw loan from office	Improper communication facility
		Don't get loan as per need	Official rules & regulation
Loom worker	Continue installment	Lack of work in rainy season and severe winter	
Non-credit	Landless and homeless	N/A	N/A
	Marginal farmer	Difficult procedure to get agricultural loan	Official rules and regulation
	Women headed family	Tortured/harassment by husband to give her income	Husband's addiction & unawareness

On the contrary, non-credit ultra poor were tortured and harassment by the male member of the family due to shortage of income. These groups were so unaware about changing the life. The male mugged the money from their wives and engaged in different addiction and social crime as income and work opportunity is less in ultra poor pocket areas of Sirajganj district.

#### **2.5 Overall problems of different types of ultra poor**

It was found that micro-credit ultra poor groups overall problem were less income, more family member, employment opportunity, water and sanitation, education and health etc. due to river erosion, lack of work and so on.

Types of group	Types of UP	Types of overall problem	Causes of problem	Opinion to overcome problem
Credit	Day labor, wage labor, helper, bonded labor	Less income	Lack of work (6-8 m in year)	Provide technical/ vocational training
		More female member in family	Expectation of male/son	Have to educate female member
	Landless and homeless	Employment opportunity	River erosion, flood	Provide residence outside the char area
		Water & sanitation	Less income & space	Ensure regular work
		Education & Health	E & H centre are so away	Development of communication system
	Loom worker	Women harassment & dowry	Less income & pressure them to do loom work by male	Provide year round work, technical skill
		Communication	Low land/water logging area	Development of communication system
		Education & Health cost	Communication, lack of quality school and clinic	Need free/low cost health service, develop school & communication system
		Part-time unemployment	Less work during rainy season & flood	Technical & vocation training
	Non-credit	Landless and homeless	Living condition	No own land
Addiction & social crime			Lack of work	Need training, technical skill etc.
Water, health & sanitation			Lack of income source and space	Ensure various occupation round the year
Education			Less income & so far of school, unawareness	Have to increase awareness and income generating activities
Marginal farmer		Seasonal work	Lack of work	Provide need based seasonal work
		Health hazard	Lack of awareness	Have to increase health awareness
		No savings	Less income more expenditure	Have to create extra IGA
		Unawareness	Lack of education	Enhance awareness and education level
Women headed family		Addiction, crime & social offence	Lack of work, education and awareness	Create work opportunity
		Part-	Lack of work	By skill development

		time/seasonal unemployment		training
		Education	Unawareness & less income	Increase awareness and IGA
		Health & sanitation	No space and support	Need logistics, awareness & income

On other hand, non-credit groups overall problem were addiction and social crime/offence, part-time or seasonal work, education, sanitation and hygiene and unawareness due to same reasons like credit groups. The participants were way out to overcome their problems through ensuring skill development training, technical and vocational training, increasing awareness, providing alternative part-time and full time income generating activities, development of infrastructure etc.

### Conclusion & Recommendation

The ultra poor are always disadvantaged in income, health, sanitation, living condition, and access to right, education and other facilities of the country from the very beginning. Many NGO, INGO and government are doing work to alleviate their ultra poor condition by providing loan, grants, asset transfer, food, training and so on since after 1980s. As a result, the percentage of ultra poor has been reduced somewhat but was not satisfactory. This study may be the guide line for flood affected area of Sirajganj where ultra poor are highly unprivileged. It was clearly showed that the socio-economic characteristics and difference between both credit and non-credit groups were not far except some examples. Only effective credit programme can be the best solution to upgrade ultra poor condition. The management of NDP as a whole has been suggested some interventions for ultra poor on the basis of the study are as given below:

Types of group	Types of UP	Suggested interventions to overcome problem			Implementing methods
		Short term	Mid term	Long term	
Credit	Day Labor, Wage Labor, Helper, Bonded Labor	Cash for work, Capacity building	Skilled training on IGA ( food processing, small business, off-farm, sewing machine, poultry, goat and bull rearing); van and rickshaw	Vocational training (Garments, loom etc.)	Through PKSF partner organization, linkage with other GB and NGO training based organization
		Nutrition & Education	Satellite clinic; health service	Linkage Health education	PNGO

			program		
	Landless and homeless	Cash for work,	Seasonal loan; disaster loan	Permanent settlement through MFP	PNGO
		Nutrition & Education, dowry, women harassment	Satellite clinic; health service, education centre & scholarship program	Linkage Health education, legal aid support	PNGO
	Loom worker	Emergency soft loan fund,	Skilled upgrade, disaster loan	Person wise individual IGA	PNGO
		Nutrition & Education, dowry, women harassment	Social safe net; Satellite clinic; health service, education centre & scholarship program	Linkage Health education, legal aid support	PNGO
Non-credit	Landless and homeless	Cash for work, skilled training	Involve in credit, food processing	Permanent settlement MFP/GoB (cluster village); land lease in of char agri land	PNGO
	Marginal farmer	Homestead gardening	Goat and bull rearing; technical knowhow, Input support, training, post harvesting activities	Land lease in, Involve with credit	PNGO
	Women headed family	Cash for work and cash for training	Off-farm, IGA, poultry rearing,	Sewing training, garments, value chain development	PNGO

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