

Urban Poverty Alleviation in Bangladesh: An Evaluation of Strategies and Programmes

PhD Thesis

by

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Urban Poverty Alleviation in Bangladesh: An Evaluation of Strategies and Programmes

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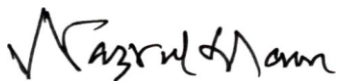


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Declaration

I, Syeda Ishrat Najia, hereby declare that the research work conducted for this PhD dissertation was in accordance with the rules and regulations of the University of Dhaka, Bangladesh. The work presented in this dissertation is my own and has been produced by me as the result of my own original research. Moreover, the external sources used here have been cited in the text and listed in the references. This is my original work and has not been submitted to any other institutions to obtain another degree or qualification. This is a true copy of the dissertation, including final revisions.

A handwritten signature in black ink, appearing to read 'Ishrat Najia', is displayed on a light gray rectangular background.

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Date: 7 August, 2023

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Abstract

The study on "Urban Poverty Alleviation in Bangladesh: An Evaluation of Strategies and Programmes" was an attempt to focus on the urban poverty policies, strategies, programs, and programmes/projects of the Government of Bangladesh and other stakeholders and their contribution to reducing poverty in urban areas of the country. Two specific objectives were explored under this research: firstly, to clearly identify the policies, strategies, and programmes/projects applied in urban areas in order to alleviate the poverty of urban areas since 1972; and secondly, to evaluate the effectiveness and contribution of policies, strategies, and programmes/projects to alleviate urban poverty in Bangladesh. It evaluated the policies and strategies of the government of Bangladesh and of other international organizations, as well as programmes/projects of non-governmental organizations and international non-governmental organizations/development partners directly focused on reducing urban poverty, by applying an impact evaluation using the ROAMEF framework (which refers to Rationale, Objectives, Appraisal, Monitoring, Evaluation, and Feedback and is a simple method of stating a complex process) through an exploratory analytical approach. A combination of quantitative and qualitative approaches was applied in this study. Data collection tools include the HHs survey, FGDs, KIIs, and IDIs. The study found that Bangladesh has adopted goals set by the United Nations, e.g., the MDGs and SDGs, as a baseline to influence poverty policies, strategies, and programmes/projects in the country, which is well documented in our recent policies, strategies, and plans. The study revealed that the reviewed policies and strategies have clear goals and objectives and are concerned with the public interest. However, measurable implementation tools and a balanced, holistic, and focused approach to urban poverty are completely absent from these documents. Moreover, the social security/safety net programmes of the government are very inadequate in both numbers and coverage for the security of the poor living in urban areas. Likewise, NGOs, INGOs, and development partners working directly in reducing poverty among the urban poor provide mostly microfinance, while very few of them have programmes or projects in other sectors, e.g., health, environment, women's empowerment, etc., where there is a huge lack of programmes/projects on housing and education. This research explored whether

programmes/projects targeted at the urban poor have positive contributions to the socio-economic welfare of the poor due to their well-designed nature and financial support from various organizations. However, the contribution is limited due to its small coverage, lack of funds, inefficiency in implementation, huge number of poor people, sustainability of the project, etc. The urban poor demand extended programmes/projects that consider their basic human rights. The selected programmes/projects not only represent positive contributions but also show various types of gaps and lapses within them. Moreover, in some cases, the urban poor suffer from various types of economic burdens due to the inefficient implementation of the programmes/ projects, which requires more attention from all concerned stakeholders.

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List of Acronyms/Abbreviations

A	
AAA	Accra Agenda for Action
ACCR	Asian Coalition for Community Action
ADB	Asian Development Bank
ADP	Annual Development Programme
AEU	Aid Effectiveness Unit
AID	Agency for International Development
ASA	Association for Social Advancement
B	
BBS	Bangladesh Bureau of Statistics
BDP	Bangladesh Delta Plan
BDT	Bangladesh Taka
BER	Bangladesh Economic Review
BIDS	Bangladesh Institute of Development Studies
BRAC	Bangladesh Rural Advancement Committee
BRP	Bhashantek Rehabilitation Project
BURO	Basic Unit for Resources and Opportunities
C	
CAHS	Commonwealth Action for Human Development
Cals	Calories
CBN	Cost of Basic Needs
CBO	Community Based Organization
CDA	Chattogram Development Authority
CDC	Community Development Committee
CF	Community Facilitator
CG	Control Group
CHDF	Community Household Development Fund
CMSMEs	Cottage, Micro, Small and Medium Enterprises
COVID-19	Coronavirus Disease 2019
CSR	Corporate Social Responsibility
CUP	Coalition for the Urban Poor
CUS	Centre for Urban Studies
D	

DAC-OECD	Development Assistance Committee of the Organization for Economic Co-operation and Development
DAM	Dhaka Ahsania Mission
DCI	Direct Calorie Intake
DESCO	Dhaka Electric Supply Company Limited
DFID	Department for International Development
DNCC	Dhaka North City Corporation
DPDC	Dhaka Power Distribution Company Limited
DPE	Directorate of Primary Education
DPs	Development Partners
DRF	Development Results Framework
DSCC	Dhaka South City Corporation
DSK	Dushtha Shasthya Kendra
DWA	Department of Women's Affairs
E	
e.g.	Exempli Gratia
ERD	Economic Relations Division
F	
FCDO	Foreign, Commonwealth and Development Office
FEI	Food Energy Intake
FGD	Focused Group Discussion
FLFP	Female Labour Force Participation
FY	Financial Year
FYP	Five Year Plan
1FYP	First Five-Year Plan
2FYP	Second Five-Year Plan
3FYP	Third Five-Year Plan
4FYP	Fourth Five-Year Plan
5FYP	Fifth Five-Year Plan
6FYP	Sixth Five-Year Plan
7FYP	Seventh Five-Year Plan
8FYP	Eighth Five-Year Plan
G	
GDP	Gross Domestic Product
GED	General Economics Division
GIS	Geographic Information System

GO	Government Organization
GoB	Government of Bangladesh
H	
HCR	Head Count Ratio
HDI	Human Development Index
HIES	Household Income and Expenditure Survey
HES	Household Expenditure Survey
HHs	Households
HIV/AIDS	Human Immunodeficiency Virus Infection and Acquired Immune Deficiency Syndrome
HMT	HM Treasury
I	
ICT	Information and Communication Technology
IDI	In-Depth Interview
IG	Intervention Group
IGA	Income Generating Activity
IMF	Information and Communication Technology
INGOs	International Non-Government Organizations
J	
JCF	Jagorani Chakra Foundation
K	
KDA	Khulna Development Authority
KII	Key Informants Interview
L	
LDC	Least Developed Country
LGD	Local Government Division
LGED	Local Government Engineering Department
LIUPCP	Livelihoods Improvement of Urban Poor Communities Project
LNOB	Leave No One Behind
LP	Liquefied Petroleum
LPL	Lower Poverty Line
M	
MAB	Municipal Association of Bangladesh
MDGs	Millennium Development Goals
MFI	Microfinance Institution
MoDMR	Ministry of Disaster Management and Relief

MoF	Ministry of Finance
MoL	Ministry of Land
MoLGRD&C	Ministry of Local Government, Rural Development and Cooperatives
MoSW	Ministry of Social Welfare
MoWCA	Ministry of Women and Children Affairs
MSS	Manabik Shahajya Sangstha
N	
NGOAB	NGO Affairs Bureau
NGOs	Non-Government Organizations
NSAPR	National Strategy for Accelerated Poverty Reduction
NSAPR-II	National Strategy for Accelerated Poverty Reduction II
NSPDL	North-South Property Development Limited
NSSS	National Social Security Strategy
NUK	Nari Uddog Kendra
NUPPR	National Urban Poverty Reduction Programme
O	
OECD-DAC	Organization for Economic Co-operation and Development- Development Assistance Committee
OFID	OPEC Fund for International Development
OMS	Open Market Sale
OPEC	Organization of the Petroleum Exporting Countries
P	
PA	Poverty Alleviation
PD	Paris Declaration
PDB	Power Development Board
PG	Primary Group
PKSF	Palli Karma-Sahayak Foundation
PP	Perspective Plan
1PP	First Perspective Plan
2PP	Second Perspective Plan
PPP	Public-Private Partnership
PPRC	Power and Participation Research Centre
PR	Poverty Reduction
PRS	Poverty Reduction Strategy
PRSP	Poverty Reduction Strategy Paper
PRSP-I	First Poverty Reduction Strategy Paper

PRSP-II	Second Poverty Reduction Strategy Paper
R	
RAJUK	Rajdhani Unnayan Kartipakhya
RDA	Rajshahi Development Authority
RIC	Resource Integration Centre
RIUD	Resilient and Inclusive Urban Development
RMG	Ready-made Garment
ROAMEF	Rational, Objectives, Appraisal, Monitoring, Evaluation and Feedback
ROSC	Reaching Out of School Children
RTDA	Rajshahi Transport Development Authority
S	
SAARC	South Asian Association for Regional Cooperation
SDGs	Sustainable Development Goals
SDGs	SAARC Development Goals
SEEP	Social and Economic Enhancement Programme
Sida	Swedish International Development Cooperation Agency
SIF	Settlement Improvement Fund
SIP	Slum Improvement Project
SMART	Specific, Measurable, Achievable, Realistic and Time-bound
SME	Small and Medium-sized Enterprise
SNF	Socio-economic and Nutrition Facilitator
SRS	Successful Return to School
SSD	Social Service Directorate
SSNP	Social Safety Net Programmes
SSS	Society for Social Services
SWOT	Strength, Weakness, Opportunity, and Threat
T	
TUP	Targeting the Ultra Poor
U	
UGIIP	Urban Governance and Infrastructure Improvement Project
UGP	Ultra-Poor Graduation
UMC	Urban Microcredit
UMIC	Upper Middle-Income Country
UMIMCC	Urban Management of Internal Migration Due to Climate Change
UMML	Urban Management of Migration and Livelihoods
UN	United Nations

UNDESA	United Nations Department of Economic and Social Affairs
UNDP	United Nations Development Programme
UN-HABITAT	United Nations Human Settlements Programme
UNICEF	United Nations International Children's Emergency Fund
UPA	Urban Poverty Alleviation
UPL	Upper Poverty Line
UPPR	Urban Partnerships for Poverty Reduction
USCEP	Urban Slum Children Education Programme
V	
VGd	Vulnerable Group Development
W	
WASA	Water Supply and Sewerage Authority
WASH	Water Sanitation and Hygiene
WB	World Bank
WDI	World Development Indicators

Chapter One: Introduction

1.1 Introduction

Poverty alleviation has always been the top priority in all the policy documents of the Government of Bangladesh since independence. It is a constitutional obligation of the Government of the People's Republic of Bangladesh to provide support for a standard of living where there will be no poverty. Efforts to enhance the quality of life of individuals through planned development policies/strategies/plans by governments have been started since 1971 (BER, 2006: 169), and subsequently, over the years, the government has implemented seven five-year plans (FYP1 to FYP7). The 8th Five Year Plan is under implementation and will end in 2025. Likewise, there was a Poverty Reduction Strategy Plan (PRSP) (BER, 2016: 200 and BER, 2007: 169) to directly aim at reducing poverty known as 'Unlocking the Potential: National Strategy for Accelerated Poverty Reduction'. It was the first PRSP during the Fiscal years 2004–2005 to 2006–2007, which was extended up to June 2008, and 'Moving Ahead: National Strategy for Accelerated Poverty Reduction' was the second PRSP for the period FY2008–09 to 2010–11 (BER, 2009: 189). The goals of all these plans were to accelerate economic growth and reduce poverty through planned development in the country (BER, 2007: 169).

These efforts have made remarkable progress in both income generation and poverty alleviation in Bangladesh through the promotion of education, health services, and raising the level of nutrition, which has received global appreciation too. For example, achieving the Millennium Development Goals (MDGs) was another goal-oriented target to reduce poverty. According to the United Nations Development Programmes (UNDP) 2009 and 2010 Human

Development Reports, Bangladesh was placed 112th and 129th, respectively, in terms of overall human poverty. The country's position was 142 among 187 countries in 2014 (BER, 2014:189), 139 among 187 countries in 2016 (BER, 2017:203), and 136 among 189 countries in 2018 (BER, 2019: 219), according to the Human Development Index (HDI) of UNDP. Currently, the Government of Bangladesh is working on targets of the Sustainable Development Goals (SDGs) by reducing poverty and hunger, while one of the targets of the SDGs is to drop the poverty level to 9.7 percent and the malnutrition proportion to less than 10 percent by 2030 (BER, 2018:209).

However, most of these initiatives were small in coverage and generally undertaken by the private sector. On the contrary, the projects undertaken by the Governments of Bangladesh were mainly countrywide and larger. The government has introduced a life cycle approach by implementing a sustainable social safety net project for the hard-core poor (BER, 2017: 203) through collaboration with Non-Government Organizations (NGOs) and the private sector as a fundamental strategy to reduce poverty in the country. As a result, the statistics generated by the Bangladesh Bureau of Statistics, Government of Bangladesh, indicate a significant diminishing trend in poverty incidences in the country since the 1990s. It was found in the latest Household Income and Expenditure Survey of 2016 (BBS, 2019) that people living below the national poverty level tumbled to 24.3% in 2016 from 31.5% in 2010, while it was 56.7% in 1991 (BER, 2015:193). By 2020, there was a goal to reduce the poverty level to 18.6 percent to meet the Vision 2021 set by the Government (BER, 2010:193).

Nevertheless, the depth and severity of poverty still persist, which have been emphasized in most of the government's strategies and policies. In fact, addressing poverty is still considered

a great challenge, mainly due to resource constraints and the huge population of the country; roughly one fifth of the total population of Bangladesh is below the poverty line (BER, 2019: 219). Furthermore, the current COVID-19 pandemic situation also has a big impact on the poverty incidence of the country and will definitely continue to have an impact in the future. Therefore, reducing poverty is a central issue of the government's policy, strategy, and plan and the overall progress of the country, and thus, a number of initiatives are taken by the policy makers, various types of stakeholders, international development partners, and poor communities to identify new, innovative, and more appropriate policies, strategies, and programmes to confront poverty.

It is evident that successful poverty reduction solutions are not easily found (Moser, 2007), while these initiatives must not only consider the general needs and demands of the poor communities but also be focused on their various challenges in a comprehensive way (Islam et al., 1997:27). Thus, it requires deep knowledge of the poor in both rural and urban locations, as the challenges in these two locations are different due to a number of factors that have already been found in poverty literature. Islam et al. (1997: 27) mentioned that the issue of poverty alleviation in the country, both in rural and urban sectors, in developing countries has been widely focused, whereas the issue of urban poverty has been relatively less addressed. They also mentioned that the academic exercises of Bangladesh and the efforts taken by the government and non-government organizations are mainly focused on rural poverty alleviation rather than urban poverty alleviation. Thus, it is necessary to review existing knowledge, policies/strategies/plans and programmes/projects of urban poverty

reduction in Bangladesh to reach the goal of no poverty as well as to ensure inclusive and sustainable development of the country.

Cities are 'islands of privilege' (Fox and Beall, 2006:4), and thus, they are growing very fast across the globe, especially in developing countries. According to a report by UNDP (2003), by 2030, city inhabitants will be 61 percent of the total population of the globe. Again, another UN Population Division appraisal finds that approximately all of the world's population growth in the succeeding 25 years will be concentrated in cities in the global south, and by 2030, 80 percent of the global urban population will live in cities in developing countries (Fox and Beall, 2006:4). Researchers assumed that as cities in developed economies, e.g., Europe, North America, and South America, have already completed the 'full urbanization' process, the overwhelming recent population growth will be absorbed by the cities in the developing region by 2030, when the size doubles. Thus, management of these urban areas is still a great challenge for many cities across the globe, especially in the global south. Researchers found that cities are becoming centers that embrace poverty and desperation (Fox and Beall, 2006) because it is currently insignificant or there is no arrangement to accommodate this large population or afford them services (UN-HABITAT, 2007). Urban poverty, therefore, continues to be a major problem. According to the Asian Development Bank (ADB, 2012), by 2030, there will be a significant volume of poor people living in cities, and it is projected that the number of urban residents in the country will be doubled, from 40 million in 2012 to nearly 60 million in 2030 (ADB, 2013).

It is found that most policies and programmes to combat urban poverty during the second half of the 20th century concentrated on investment in the rural economy through an

attempt to discourage migration to cities and, in some cases, encourage out-migration from cities. The process of moving poverty from the countryside to cities is documented by UN-HABITAT (2003) as the 'urbanization of poverty. UN-HABITAT (2003:46) also mentioned that fewer jobs, increasing food prices, and falling currencies due to financial liberalization make life increasingly costly and difficult for the urban poor (UN-HABITAT, 2012). According to Fox and Beall (2006), poverty reduction policies/strategies have been unsuccessful in comprehending urban poverty in their research or policy approaches. Based on seven PRSPs of member countries of the Commonwealth Action for Human Settlements, the CAHS has decided that the reviewed PRSPs lack focus on understanding urban poverty issues (Fox and Beall, 2006). According to UN-HABITAT (2007^a), slums must be perceived as the consequence of the combined failure of housing laws and delivery systems, housing policies, as well as urban and national policies. UN-HABITAT also noticed that the United Nations goal of 'Cities without Slum' is not yet attainable (UN-HABITAT, 2007b). Mills and Pernia (1994:25) stated that urban poverty in Bangladesh must be viewed within the context of a predominately agrarian economy characterized by widespread unemployment, low productivity, and extreme conditions of commonly low living standards.

Therefore, poverty is one of the most serious issues of concern to the government, national and international development planners and partners, as well as researchers in Bangladesh, and experts think that a future urban research agenda must include this phenomenon, where many different aspects of urban poverty in the country need to be explored.

1.2 Statement of the Problem

The Bangladesh Bureau of Statistics (BBS) shows a decrease in the incidence of urban poverty in recent years in their latest estimation. Although the poverty-reducing rate is still lower in urban areas than in rural areas (BBS, 2019), the reason behind this might be that there are very few programmes/projects for the alleviation of urban poverty (Islam, 1994^a:123), while most of our previous poverty-reducing programmes/projects were focused largely on rural areas. However, in recent years, a new approach to thinking of urban regions has emerged, with a focus on the urban poor and the launch of new programmes and projects there. (Rahman, 2011). Previous poverty research has definitely created some knowledge on certain aspects of poverty, but a lot more needs to be documented for the improvement of the country. Islam (1994^a:145) raised some issues regarding this, including: what are the government's views, policies, and programmes that helped reduce the proportion of the urban poor? How active are the NGOs in urban poverty alleviation? Has the private sector offered any substantial support in absorbing the poor in the urban economy? Have the political parties and social movement organizations served the cause of the urban poor? Or is it the survival strategy of the poor themselves that keeps them alive and even helps them move a little upward? These issues have not yet been researched by the country's researchers, so they require their attention.

It is important to understand rural and urban poverty as elements of a single and shared process of poverty, but the experience and vulnerability of urban poverty are unique in certain respects (Fox and Beall 2006:4). In Bangladesh, poverty literature confirms that we have a lack of knowledge on urban poverty policies/strategies/plans and

programmes/projects in the country, which is related to how the countries' poverty alleviation policies/strategies, plans, and programmes/projects are contributing towards reducing poverty in urban areas of the country. Our previous research clearly shows that the challenges of the urban poor are not the same compared to their rural counterparts, but we do not have evidence of whether or not urban poverty reduction strategies are equally strong as in rural areas or whether the urban poverty strategies are target-oriented or not. Thus, the present research is an attempt to provide comprehensive knowledge of urban poverty alleviation policies/strategies/plans and programmes/projects in Bangladesh.

1.3 Goal and Objectives of the Study

The goal of the present research was to focus on the urban poverty strategies and programmes of the Government of Bangladesh and other stakeholders and their contribution to reducing poverty in urban areas of the country. The specific objectives of this study were:

1. To clearly identify the policies/strategies and programmes/projects applied in urban areas in order to alleviate poverty since 1972.
 - a) What are the major policies/strategies/plans and programmes/projects of GOs and NGOs for reducing urban poverty in Bangladesh since 1972?
 - b) What are the major focused areas addressed by the policies/strategies/plans and programmes/projects of GOs and NGOs for reducing urban poverty in Bangladesh since 1972?
 - c) Have urban poverty policies/strategies/plans and programmes/projects changed over time?

2. To evaluate the effectiveness and contribution of strategies and programmes to alleviate urban poverty in Bangladesh.
 - a) What role has been played by the urban poverty policies/strategies/plans and programmes/projects to reduce urban poverty in Bangladesh?
 - b) How did the policies/strategies and programmes/projects of the country contribute to alleviating urban poverty in Bangladesh?

1.4 Rationale of the Study

Bangladesh's urban poverty is a reality, and all relevant authorities and stakeholders need to pay attention to it. It is evident from various research studies that urban poverty in Bangladesh is partly due to the presence of rural poverty, and two major factors contribute to such a condition: firstly, rural to urban migration and secondly, the transfer of rural poor to urban areas. Islam et al. (1997: 6-7) demonstrated that the condition of the urban poor is harder in many cases than their counterparts in rural areas, while a number of causes responsible for such a situation include uncertain changes in market conditions, a high cost of living, a more monetized exchange system, ownership of assets and credit availability, an inadequate informal sector to absorb unemployed people, the absence of the government's safety net programmes etc. Research also establishes that the urban poor tend to pay more for their services (e.g., water, electricity, and gas) to local strongmen (mastans) and live in more deplorable conditions due to constant threats of evictions and fires. Again, poor services are causing various health, social, and environmental problems as well.

Urban experts think that confronting urban poverty is a critical issue. According to the World Bank Report (2019), Bangladesh Poverty Assessment: Facing Old and New Frontiers in Poverty

Reduction, which was based on the Household Income and Expenditure Survey (HIES) 2010 by the Government of Bangladesh, poverty reduction efforts conducted in urban areas were very insignificant from 2010 to 2016 (the Daily Star, 2019), and the rate of poverty reduction dropped too. Accordingly, records reveal that in 2010, 21.3% of urban residents lived in poverty, and 7.7% of them lived in extreme poverty, compared to 19.3% and 8%, respectively, after six years. Reasons behind such a decline include slow industrial job creation, reduced female labour force participation (FLFP), and a rise in poverty among the self-employed in the service economy (the Daily Star 2019). Moreover, little growth in the percentage of labour force-engaged productions and the sluggish trend of employment creation in the apparel and textile industries of the country are responsible for such a diminishing rate (World Bank, 2019).

Rahman (2019) argues that while the urban poor may have higher incomes than their rural counterparts, they are worse off in terms of key social indicators. Generally, the majority of urban poor live in slums, where they face poor housing conditions, high density, and a number of risks and vulnerabilities, including insecurity, eviction, and fire. However, not all poor people live in slum areas in cities (Nazem and Hossain, 2012). Their access to land, housing, basic utilities, and environmental services is highly inadequate (Islam et al., 1997:196). The majority of them spend a large share of their household income on renting houses, as the urban poor receive very little assistance either from the government or NGOs in getting access to land, housing, or services (Islam et al., 1997: 215-216). Again, they are an insignificant part of the social safety net and social protection programmes of the government and also relatively under-focused areas in the policies and strategies of the

country (Rahman, 2019). Policies, strategies, and programmes/projects focused on reducing urban poverty must be addressed according to the severity of the incidence and performed accordingly depending on their form or size. Considering the complex economy of the country, sophisticated policies, strategies, and programmes/projects are needed not only to address the issue but also to reduce various forms of poverty to ensure that nobody will be left behind and meet the Sustainable Development Goals by 2030, where the justification for conducting this present research is concentrated. Moreover, the greater demand for an evaluation of policies, strategies, and programmes/projects that are applied to alleviating poverty in urban areas justifies the need for more effective approaches.

1.5 Significance of the Study

The prevalence of urban poverty in Bangladesh as a result of rapid urbanization is clearly defined by the expansion of squatters and slums. The overall conditions in housing, service, and health are worse than those of the poor in rural areas. Poverty is particularly prominent in large metropolitan areas, but now other secondary and medium-sized cities in the country are experiencing such a situation too. Various research results show that urban poverty exists in Bangladesh and demands efforts from all relevant authorities and stakeholders. Although the Government of Bangladesh has long been aware of both the fast urbanization in the country and its' associated problems, e.g., social, economic, and physical, it has not yet implemented an explicit urban policy. Again, policies and strategies need to be formulated to initiate programmes and projects for urban poverty alleviation on a massive scale (Islam et al. 1997: 55). Urbanists think that urban poverty reduction initiatives should begin as key development components like rural development programmes (Islam et al. 1997: 56).

Therefore, the present study will serve as a guideline for such programme initiatives to reduce poverty among citizens and cities in Bangladesh and assist in making cities habitable for all.

It is essential to evaluate poverty reduction programmes/projects in the urban areas of the country, as the programmes and projects have not been significant and thus require a thorough analysis. It was found that development programmes and projects in urban areas largely did not have a primary focus on the poor living in urban regions. However, they have made some contributions towards reducing urban poverty. Likewise, a number of targeted poverty alleviation programmes e.g., credit and employment generation, have been initiated by both the government and NGOs in rural areas with some success, but such programmes have not been developed for urban areas (Islam et al. 1997). It is noticed that the country lacks cohesion in institutional arrangements for policy making, planning, and providing services for the urban sector, while the responsibility of making policies for the urban sector lies with several ministries and government agencies (Islam et al. 1997: 276).

Among the national-level organizations that have direct interventions for the urban poor are the Local Government Engineering Department (LGED), the Ministry of Women and Children Affairs (MoWCA), and the Ministry of Social Welfare (MoSW), and others have activities up to certain levels. Again, city development authorities, e.g., Rajdhani Unnayan Kartipakhya (Authority) (RAJUK), Chattogram Development Authority (CDA), Khulna Development Authority (KDA), and Rajshahi Development Authority (RDA), exist only in metropolitan cities and generally do not address the needs of the poor living in other cities. Likewise, Local Government Organizations, the City Corporations, and Pauroshavas have undertaken the responsibility of implementing slum improvement projects in selected cities with technical

assistance from LGED, and in the capital Dhaka, the two city corporations have slum development programmes of their own but with token coverage (Islam et al. 1997: 276). Similarly, NGO involvement with the urban poor is limited too. Thus, any significant improvement for the urban poor requires stronger support from both the government and the NGOs (Islam et al. 1997: 216). Previous research findings suggest that a number of sectors require strong intervention for the development of urban poor, such as the health of the poor, which requires several actions, e.g., empowering them to improve income, their habitat environment, and increase awareness; social development requires improvement of their access to educational services, including training for skills. To scale up such initiatives with wider expansion, the present study will contribute to the existing knowledge, especially on the areas of intervention required, and also explore a road towards the development of the urban poor in cities. It will find out the areas that need intervention by both the government and NGOs to make cities without poverty and ensure inclusive cities for all citizens of the country.

Most of the poverty research in the country has concentrated on rural poverty, while only a few studies have addressed urban poverty (Islam et al. 1997: 39), which includes Ravallion and Sen (1994), Khundker et al. (1994), Khan and Hossain (1989), and Rahman and Haque (1988). Lack of information on urban poverty reduction policies and projects might hinder the development of need-based, adequate policy responses. The present study will contribute to such missing issues. Therefore, the findings of this study will benefit society. Considering the fact that an evaluation of urban poverty alleviation policies, strategies, and programmes/projects will play an essential role in terms of their appropriateness, relevance

for the poor, and overall welfare of the community in particular, Thus, the findings will contribute to enhancing knowledge. Such knowledge will help to develop realistic poverty alleviation policies, strategies, and programmes/projects for the urban poor in Bangladesh that will contribute to reducing poverty in urban areas of the country. The study will particularly identify the urban poverty alleviation strategies and programmes applied in urban areas to alleviate poverty in Bangladesh since 1972, as well as the major strategies and programmes of GOs and NGOs applying for reducing urban poverty in Bangladesh since 1972. It will also explore whether any major shift has taken place in the strategies and policies or not.

The study will evaluate the role and contribution of development policies and strategies in the country to alleviating urban poverty in Bangladesh. Likewise, it will analyze the challenges of the urban poverty-reducing programmes and projects implemented to serve the poor living in Bangladeshi cities. The greater demand for an evaluation of policies and projects that are applied to urban poverty alleviation justifies the need for more effective approaches. It is expected that the study will be able to emphasize the overall gaps and laps of the policies and programmes in the country, which may be a guideline to formulate new insights, directions, or theories. For the researchers, the study will help them uncover critical areas in the urban poverty process of the country that many researchers were not able to explore. Therefore, an evaluation of urban poverty alleviation policies, strategies, and programmes/projects in Bangladesh will contribute to an area that has a great demand in society. To reach our targets in the Sustainable Development Goals, especially goal one, 'No Poverty, it is essential to find out our strengths and weaknesses by evaluating existing

activities. It is hoped that, towards such requirements, the present study will be very helpful not only for the government of Bangladesh but also for the NGOs and INGOs working for the development of Bangladesh.

1.6 Thesis Structure

This thesis is embodied in nine different chapters, followed by a list of references and annexures. Three different domains have been arranged within the eight chapters, which include conceptual, empirical, and recommendations. Chapter One is an Introduction to the study, specifically including an introduction; statement of the problem, the goal and objectives of the study, the rationale of the study, and the significance of the study. Chapter Two is a Conceptual Framework based on kinds of literature that have illustrated the concept of poverty and its dimensions; poverty measurement in Bangladesh; poverty trend in Bangladesh; the concept of urban poverty and its various aspects; urbanization of poverty; the need for urban poverty alleviation strategies and its global context; poverty alleviation approaches by the government of Bangladesh; poverty alleviation approaches by the Non-Government Organization and INGOs; Major programmes/projects for the urban poor; and SDGs and poverty alleviation in Bangladesh. Chapter Three is the Perspective of the study, which has discussed a broad perspective of the literature in a global and national context through which the knowledge gap has been revealed. Chapter Four is a detailed research design. In Chapter Five empirical sections have begun. This chapter examined existing international and national policies, strategies, and plans focused on urban poverty. Chapter Six has explored the role of programmes/projects by GOs, NGOs, INGOs, and development partners. Chapter Seven has examined the impacts of selected programmes/projects

implemented in three geographical locations. Chapter Eight presents the qualitative findings of the study. Chapter Nine is a summary, conclusion, and recommendations based on the study's findings.

Chapter Two: Conceptual Framework

2.1 Introduction

Since the independence of Bangladesh, poverty alleviation has always been considered one of the key components of the socio-economic progress of the country. Article 9-20 (Part II) of the Constitution of the People's Republic of Bangladesh has clearly declared a citizen's right to live and the right to enjoy all other basic rights (Constitution of the People's Republic of Bangladesh, November 4, 1972). Therefore, various efforts have been made by the several governments of Bangladesh since then for the overall development of the country and to reduce poverty. Moreover, the collective efforts of global communities, e.g., the Paris Declarations and Accra Agenda for Action (AAA), the Millennium Development Goals, the SAARC Development Goals, the Sustainable Development Goals, etc., have also played a significant role in attaining the development objectives and ending poverty in all parts of the globe. This current study is an effort to evaluate the efforts and contributions of the government and non-government organizations in the sector of urban poverty in Bangladesh.

A better insight into the concept of urban poverty as well as its relation to urban development is necessary for a sound knowledge of poverty and urban poverty alleviation/reduction policies/strategies and programmes/projects. Poverty literature confirms that there are various approaches and perspectives that were applied to explain the concept of poverty and to analyze the process and contribution of poverty alleviation activities from various geographical perspectives. This chapter aims at exploring thoughts and ideas concerning this issue for enhancing the level of knowledge based on various secondary resources available in

articles both from journals and edited books, policy documents, reports, and websites related to this issue. Therefore, the following section discusses the key issues and concepts relevant to the present study.

2.2 Concept of Poverty and its Dimensions

Poverty is the quality or condition of being poor, and this incident includes: little or no wealth or material possessions; deprivation, destitution, and various degrees of wants. It is recognized as an interlocking condition of assetlessness, underemployment or unemployment, low wages and incomes, illiteracy, vulnerability to the economy, disasters, gender, social disadvantage, and political powerlessness. The poverty condition varied in extent and magnitude from place to place and from one phase to another (Murtaza, 2012:191).

The most widely used index to determine poverty is individual income. (Benevenuto and Caulfield, 2019: 115). The World Bank (2017) mentioned that, according to the worldwide poverty line, someone who lives with less than 1.90 USD a day in 2015 purchasing power parity (PPP) is considered extremely poor. Considering this monetary approach, Islam (2017:302) stated that poverty is an economic condition of people where the existing state of earnings or resources is not enough to have a minimum standard of living. In other words, it is a condition that is not capable of providing a minimum quality of livelihood (Banglapedia, 2003:158). Again, Pernia (1994:3) mentioned that poverty is basically the inability to achieve a politically acceptable potential living standard (real income and living standards are nearly synonymous). The existing earnings are too inadequate to meet fundamental needs for

survival. The visible effects of poverty are inadequate dwelling conditions, ill health, malnutrition, illiteracy, unemployment, poor access to resources, and so on (Islam, 2017:302). The causes behind this condition are complex and are formed from a web of several factors, such as cultural, demographic, economic, social, political, and natural (e.g., flood, cyclone, river erosion, drought). Therefore, a number of studies have stated that poverty is neither only associated with nor even viewed as just a lack of income (Benevenuto and Caulfield, 2019: 115; Narayan et al., 2000; Alkire and Santos, 2014; UN, 1995). It can be said that income is a significant aspect of poverty, but it provides only a partial image of the various factors by which human lives are affected (Alamgir and Watanabe, 2007: 105–120).

Therefore, scholars debated some other significant aspects of poverty too. According to Anand and Sen (1997:4), in many aspects, the worst form of human deprivation is poverty. It can involve not only the inadequate necessities of material well-being but also the denial of opportunities for a livable livelihood. Again, Sen, G. (1997: 182) focused on the social boundaries of poverty. She said that the poor are disproportionately women, extremely elderly or very young people, members of scheduled castes, members of racial or ethnic minorities, or members of indigenous groups. However, "The Multidimensional Nature of Poverty" is found in the Report of the UNDP (2000:22), and the concept of human poverty was first introduced in the UNDP's Human Development Report in 1997. It was argued that if income is not the sum of all well-being, then total poverty cannot be the sum of a lack of income. Human poverty focuses on what individuals can or cannot contribute rather than what they have or do not have. It is a lack of access to life's most fundamental opportunities, such as living a long and healthy life, acquiring knowledge, having adequate funds, and

actively participating in community life. The Human Development Report (1997:16) emphasized three different approaches to poverty, which include an income perspective, a fundamental needs perspective, and a capability perspective. Among these three perspectives, considering the income perspective, a person is considered poor only if his or her income drops below the specified poverty threshold; the basic needs perspective refers to the deprivation of material needs required for minimally acceptable fulfillment of human needs, including food; and from the capability perspective, poverty represents the absence of some fundamental capabilities to perform or the inability of a person to achieve some minimally acceptable levels of these abilities. Various aspects of poverty and its definitions have been presented in Table 2.1.

Table 2.1: Poverty Definition from Various Aspects

Dimension of Poverty	Definition
Income Poverty	The absence of minimum earnings and or expenditures.
Human Poverty	The absence of fundamental human abilities, e.g., literacy, nutrition, etc.
Extreme Poverty	Inability to meet demand for basic food is a common definition of indigence or destitution.
Overall Poverty	A lower degree of poverty is typically described as the inability to meet both basic food and non-food requirements. Essential non-food requirements are defined differently in different countries.
Relative Poverty	Standards used to define poverty might vary over time or between nations. As an illustration, consider a poverty line that is half the mean per capita income, indicating that it may rise in accordance with income. This concept is frequently misused to refer to general poverty.
Absolute Poverty	Using a set of criteria to define poverty, the worldwide one-dollar-per-day poverty level, for instance, is used to assess the severity of poverty in various nations. Another illustration of how to measure changes in poverty in a nation is using a poverty line whose real value remains constant over time. This concept is frequently misused to refer to extreme poverty.

Source: UNDP, 1998: 16

2.3 Poverty Measurement in Bangladesh

In Bangladesh, to define poverty, a simple unidimensional approach to food consumption and calorie intake was considered during the 1980s. In this method, a bundle of food that provides a specific level of nutrition was identified depending on the consumer's compromise between costs and consumption preference. This method was used to measure rural poverty, and the threshold for calories was slightly higher in urban areas (Banglapedia, 2003:158). It is to be mentioned here that this threshold level was revised at various points in the context of diverse policy considerations. In 1995, BBS used the cost of basic needs method, where a multi-dimensional approach was followed to measure poverty. Currently, the Bangladesh Bureau of Statistics (BBS) categorizes two levels of poverty: 1) the Upper Poverty Line (Poverty Line I) denotes the recommended population under the consumption of 2122 Kcal/day/person, and 2) the Lower Poverty Line (extreme poverty) indicates the population that consumes less than 1805 Kcal/day/person (BBS, 2011). BBS denoted that a person is deemed to be absolute poor if his or her calorie consumption is less than 2122 kilocalories daily, and a person having a calorie consumption of under 1805 kilocalories daily is recognized as hard-core poor. The Bangladesh Bureau of Statistics' Household Expenditure Survey (HES) report is used to estimate the incidence of poverty in Bangladesh. The first HES was conducted in fiscal year 1973–74, and up to fiscal year 1991–92, a few HESs were conducted using the same methods as the first one. By using the Food Energy Intake (FEI) and Direct Calorie Intake (DCI) methods, HESs were done. During 1995–1996, BBS used the "Cost of Basic Needs" (CBN) for HES and renamed the title of the survey Household Income and Expenditure

Survey (HIES). The same method was applied in the HIES in 2000, 2005, 2010, and 2016 (BER, 2018:209, 210).

2.4 Poverty trend in Bangladesh: National and Regional

Tables 2.2 and 2.3 present how pervasive poverty is by using the direct calorie intake method for poverty lines 1/Upper Poverty Line (UPL) and 2/Lower Poverty Line (LPL), respectively. It is evident from the following tables (2.2 and 2.3) and other poverty statistics that the incidence of income poverty declined from 40 percent in 2005, 31.5 percent in 2010 (Bangladesh Economic Review 2018:209), and 56.7 percent in 1991 (Islam, 2017:302) to 24.3 percent in 2016 (BBS, 2019:56) and 20.5 percent in 2019 (BER, 2021:209). At that time, the compound poverty rate had decreased by 4.67 percent per year. Therefore, it is clear that poverty is progressively declining. Furthermore, it was targeted to drop the poverty rate to 18.6 percent by 2020, in accordance with the 7th Five-Year Plan (2016–2020), and the present government aims at reducing the poverty rate to 9.7 percent by 2030 (BER, 2018:209), though it is expected that after COVID-19, the overall situation, including the number of urban poor and the rate of urban poverty, will change.

Table 2.2: Incidence of Poverty by Using the Direct Calorie Intake Method for Poverty Line 1/UPL

Survey Year	Number and Percentage of Population below Poverty Line Indicator					
	National		Rural		Urban	
	Number of Population in Millions	Percentage of Population	Number of Population in Millions	Percentage of Population	Number of Population in Millions	Percentage of Population
1973-74	-	-	57.4*	82.9*	5.6*	81.4*
1981-82	-	-	60.9*	73.8*	6.4*	66.0*
1983-84	58.4**	62.6**	51.1** 47.0*	61.9** 57.0*	7.3** 7.1*	67.7** 66.0*
1985-86	55.3**	55.7**	47.4** 44.2*	54.7** 51.0*	7.9** 7.0*	62.6** 56.0*
1988-89	49.7**	47.8**	43.4** 40.1*	47.8** 48.0*	6.3** 10.8*	47.6** 44*
1991-92	51.6**	47.5**	44.8**	47.6**	6.8**	46.7**

Survey Year	Number and Percentage of Population below Poverty Line Indicator					
	National		Rural		Urban	
	Number of Population in Millions	Percentage of Population	Number of Population in Millions	Percentage of Population	Number of Population in Millions	Percentage of Population
			47.0*	50.0*	6.8*	46.8*
1995-96	55.3**	47.5**	45.7**	47.1**	9.6**	49.7**
2000	-	48.9	-	52.3	-	35.2
2005	-	40.0	-	43.8	-	28.4
2010	-	31.5	-	35.2	-	21.3
2016	-	24.3	-	26.4	-	18.9

Sources: Compiled by the author based on Statistical Yearbooks of Various Years

*Statistical Yearbook of Bangladesh 1995 (In the year 1973-74 calorie were calculated excluding few minor items; Poverty line 1= Recommended intake 2122 cal/day/person)

** Statistical Yearbook of Bangladesh 1999

(Poverty lines for absolute and hard-core poverty in 1983-84 and 1985-86 were estimated based on 2200 and 1800 kcals respectively)

Statistical Yearbook of Bangladesh 2014 & 2017

- data not found

Table 2.3: Incidence of Poverty by Using Direct Calorie Intake Method for Poverty Line 2/LPL

Survey Year	Number and Percentage of Population below Poverty Line Indicator					
	National		Rural		Urban	
	Number of Population in Millions	Percentage of Population	Number of Population in Millions	Percentage of Population	Number of Population in Millions	Percentage of Population
1973-74	-	-	30.7*	44.3*	2.0*	28.6*
1981-82	-	-	43.1*	52.2*	3.0*	30.7*
1983-84	34.3**	36.75**	30.2** 31.3*	36.7** 38.0*	4.8** 3.8*	37.4** 35.0*
1985-86	26.7**	28.86**	22.8** 19.1*	26.3** 22*	3.9** 2.4*	30.7** 19.0*
1988-89	29.5**	28.36**	26.0** 24.9*	28.6** 29.5*	3.5** 5.0*	26.4** 20.5*
1991-92	30.4**	28.0**	26.6** 24.2*	28.3** 25.7*	3.8** 2.0*	26.3** 13.4*
1995-96	29.1**	25.1**	23.9**	24.6**	5.2**	27.3**
2000	-	34.3	-	37.9	-	19.9
2005	-	25.1	-	28.6	-	14.6
2010	-	17.6	-	21.1	-	7.7
2016	-	12.9	-	14.9	-	7.6

Sources: Compiled by the author based on Statistical Yearbooks of Various Years

*Statistical Yearbook of Bangladesh 1995 (In the year 1973-74 calorie were calculated excluding few minor items; Poverty line 2= "Hard core" Poverty 1805 cal/day/person)

** Statistical Yearbook of Bangladesh 1999

(Poverty lines for absolute and hard-core poverty in 1983-84 and 1985-86 were estimated based on 2200 and 1800 kcals respectively)

Statistical Yearbook of Bangladesh 2014 & 2017

- data not found

At the national level, the poverty incidence has gone down significantly between 1991-1992 and 2009-2010, such as from 56.7 percent in 1991-1992 to 31.5 percent in 2009 for upper-level poverty and from 41.1 percent in 1991-1992 to 17.6 percent in 2010 for lower-level poverty (Islam, 2017:302). According to the National Atlas of Bangladesh, only three districts (Kustia, Noakhali, and Chattogram) had less than 15 percent of their respective district populations under the upper poverty level in 2010, while six districts (Kurigram, Barishal, Shariatpur, Jamalpur, Chandpur, and Mymensing) had more than 50 percent of their respective district populations under the upper poverty level in 2010. The other districts had 15 percent to 50 percent of their population below the upper poverty level (Islam, 2017:302). Separately, the spatial pattern of extreme poverty shows that five districts (Dhaka, Kustia, Noakhali, Chattogram, and Meherpur) had less than 6 percent of their respective districts' population under the lower poverty level, while two districts (Kurigram and Barishal) had more than 35 percent of their respective populations under the lower poverty level in 2010. The other districts had 6 percent to 35 percent of their population below the lower poverty level (Islam, 2017:302).

Poverty data also indicates that urban regions had a faster rate of poverty reduction (4.68%) than rural areas (1.97%), and from 2010 to 2016, the poverty gap's measure of the depth of poverty decreased at a rate of 4.28 percent. However, the poverty gap reduction rate in urban areas is lower (1.61%) than in rural areas (5.12%). Additionally, compared to rural regions, urban areas experienced a lower rate of decline in the squared poverty gap, which measures the severity of poverty. However, the head count ratio (HCR) of the incidence of poverty in seven administrative divisions on the basis of the CBN method shows there is a spatial

variation among the divisions and also within the divisions. Rangpur division has the maximum incidence of poverty (HCR) at 47.2 percent, followed by Mymensingh division, Rajshahi division, and Khulna division, each with an HCR of 32.8 percent, 28.9 percent, and 27.5 percent, respectively. The Dhaka division had the lowest poverty incidence at 16.0 percent, followed by the Sylhet division and the Chattogram division at 16.2 percent and 18.4 percent, respectively. (BER, 2018:212). Moreover, in Rangpur, Sylhet, and Chattogram divisions, urban poverty increased in 2016 compared to 2010. Tables 2.4 and 2.5, respectively, present the incidence of poverty (HCR) through the CBN method by division using the Upper Poverty Line and the Lower Poverty Line.

Table 2.4: Incidence of Poverty (HCR) through CBN Method by Divisions

(Using the Upper Poverty Line)

(Percentage of Population)

National/ Division	1995-96			2000			2005			2010			2016		
	National	Rural	Urban	National	Rural	Urban	National	Rural	Urban	National	Rural	Urban	National	Rural	Urban
National	53.1	56.7	35.0	48.9	52.3	35.2	40.0	43.8	28.4	31.5	35.2	21.3	24.3	26.4	18.9
Barishal	59.9	60.6	47.7	53.1	55.1	32.0	52.0	54.1	40.4	39.4	39.2	39.9	26.5	25.7	30.4
Chattogram	44.9	47.2	29.2	45.7	46.3	44.2	34.0	36.0	27.8	26.2	31.0	11.8	18.4	19.4	15.9
Dhaka	52.0	58.9	33.6	46.7	55.9	28.2	32.0	39.0	20.2	30.5	38.8	18.0	16.0	19.2	12.5
Khulna	51.7	51.5	53.3	45.1	46.4	38.5	45.7	46.5	43.2	32.1	31.0	35.8	27.5	27.3	28.3
Mymensingh	---	---	---	---	---	---	---	---	---	---	---	---	32.8	32.9	32.0
Rajshahi	62.2	65.7	33.9	56.7	58.5	44.5	51.2	52.3	45.2	29.8	30.0	29.0	28.9	30.6	22.5
Rangpur	---	---	---	---	---	---	---	---	---	42.3	44.5	27.9	47.2	48.2	41.5
Sylhet	---	---	---	42.4	41.9	49.6	33.8	36.1	18.6	28.1	30.5	15.0	16.2	15.6	19.5

Sources: HES 1995-96, HIES-2005 and 2016

HCR= Head Count Ratio, CBN= Cost of Basic Needs

Table 2.5: Incidence of Poverty (HCR) through CBN Method by Divisions

(Using the Lower Poverty Line)

(Percentage of Population)

National/ Division	1995			2000			2005			2010			2016		
	National	Rural	Urban	National	Rural	Urban	National	Rural	Urban	National	Rural	Urban	National	Rural	Urban
National	35.6	39.8	14.3	34.3	37.9	20.0	25.1	28.6	14.6	17.6	21.1	7.7	12.9	14.9	7.6
Barishal	43.9	44.8	28.9	34.7	35.9	21.7	35.6	37.2	26.4	26.7	27.3	24.2	14.5	14.9	12.2
Chattogram	32.4	35.3	12.1	27.5	30.1	17.1	16.1	18.7	8.1	13.1	16.2	4.0	8.7	9.6	6.5
Dhaka	33.0	41.5	10.8	34.5	43.6	15.8	19.9	26.1	9.6	15.6	23.5	3.8	7.2	10.7	3.3
Khulna	32.2	33.2	25.8	32.3	34.0	23.0	31.6	32.7	27.8	15.4	15.2	16.4	12.4	13.1	10.0
Mymensing	---	---	---	---	---	---	---	---	---	---	---	---	17.6	18.3	13.8
Rajshahi	41.6	44.4	19.2	42.7	43.9	34.5	34.5	35.6	28.4	16.8	17.7	13.2	14.2	15.2	10.7
Rangpur	---	---	---	---	---	---	---	---	---	27.7	29.4	17.2	30.5	31.3	26.3
Sylhet	---	---	---	26.7	26.1	35.2	20.8	22.3	11.0	20.7	23.5	5.5	11.5	11.8	9.5

Sources: HES 1995-96, HIES-2005 and 2016

2.5 Concept of Urban Poverty and its Various Aspects

Poverty, both in rural and urban regions, has much in common in relation to its characteristics and etiology. However, the incidence, demography, economics, and politics of poverty differ within urban and rural regions (Pernia, 1985; Swaminath, 1995). In addition, Pernia (1994: iii) stated that the poverty problem has commonly been perceived largely as a rural phenomenon, but rapid urbanization and a higher urban population growth rate are making urban poverty gradually more prominent and poignant. Thus, research and dissemination on this subject are not only important to polish our knowledge of the intricate processes of the problem but also to formulate effective policies and programmes for the reduction of poverty.

Urban poverty is commonly both a major cause and consequence of urban problems (Pernia, 1994:5). However, urbanization is an essential element of the development process that offers opportunities and new possibilities for citizens. Mills and Becker (1986), as cited in Pernia (1994: 5), stated that the overall incidence of poverty is lower the more urbanized a country is, whereas the problems urbanization poses are often formidable and frequently more acute and complex than problems in rural areas. This problem requires a focused collaborative effort not only from the Government, Non-government Organizations (NGOs), and private sector but also appropriate support from international organizations.

Urban-specific aspects for the poor can be recognized in various ways, such as the nature of livelihoods, the dependency on the cash economy, housing conditions, and a lack of security. The informal economy, which accounts for three-fourths of employment in Sub-Saharan Africa and two-thirds in Asia, provides the majority of the income for the urban poor. Therefore, easing economic development in this sector is vital for efforts to reduce poverty. Most of the urban poor reside in places that are quite densely populated and have severely unhealthy environments. Lack of security of tenure poses the threat of eviction by force at any time for them.

Therefore, lack of security is an important dimension of urban poverty. Violence and crime affect the poor more severely than other citizens in urban areas. Urban areas are the only places where social phenomena like adolescent gangs and homeless children exist. They are more vulnerable to home and traffic accidents. Again, they are indeed very vulnerable to dangers from the environment, the workplace, and natural disasters. They suffer from various forms of discrimination in their daily lives as they live very close to the rich in most cities and

experience exclusion from formal services too. Residents who live in informal settlements are sometimes denied various services due to not having an official address. In various cities, they do not have voting rights too. The prevalence of many diseases is high in many poor urban settlements, and even HIV/AIDS prevalence is often more than twice as high in many cities in developing countries.

However, for many individuals, poverty is not perpetual. Sometimes people may experience periods of poverty, but many of them may be able to make better choices for their livelihood; however, some of them are vulnerable to dropping back into poverty again. Therefore, there is also a large number of urban poor living in chronic poverty, and they are generally unreached by poverty reduction programmes.

It is evident from various reports that, in most developing countries, real per capita urban incomes are higher than in rural areas, where the urban poor have significant contributions through various service sectors. Based on the research on the urban poor and urban poverty, some characteristics of this socio-economic group can be identified, which are as follows:

- Most of the urban poor migrate from rural areas due to various natural, socio-economic, or political problems and generally improve their living standards, though they are characterized as urban poor in terms of their living conditions, lack of basic human rights, and lack of other socio-economic facilities and services.
- The rapid influx of migrants into urban areas poses severe stress as they have limited capacity to deal with the complexities of urban life.

- The demographic dependency ratio of households is the highest among the urban poor. The most disadvantaged are children, women, and elderly people.
- The urban informal sector contains a large number of poor people, as the formal economy is not in a position to absorb all of them into the formal economic sector.
- The urban poor spend 10–25 percent more on living costs in urban areas compared to rural areas. The housing costs of poor citizens are typically much higher than those of other citizens in urban areas.
- The urban poor are often excluded from various government services.

2.6 Urbanization of Poverty: its Causes and Consequences

In recent years, it has been observed that the development process is dominated by urbanization. Cities have become a desired place to live and work for millions of people. Thus, towns and cities are growing very fast, and urbanization is taking place more rapidly in developing countries (United Nations, 2014). As a developing country, Bangladesh has a long urban history of over 2000 years, but large-scale urbanization has taken place significantly since the independence of Bangladesh in 1971 (Islam, 2012; Islam, 2017:302). The urban population of Bangladesh was 41.94 million in 2011 (Islam, 2012; Jones et al., 2016; and Islam, 2017:302). Mathur et al. (2013) estimated that by the year 2047, 50 percent of the country's population will reside in urban areas.

During 1947 to 2001, four components were identified behind the rapid urban growth of the country (Islam, 2017:302): 1) a consistently large natural rise in the local urban population; 2) the geographical expansion of existing urban regions with gentrifying rural communities;

3) redefining urban regions; and 4) migration from rural to urban. According to the urban experts of Bangladesh, migration and the linked effects of rural push and urban pull factors are the main driving forces behind urban population growth. This is particularly significant for large cities, especially in megacity Dhaka. The reason behind this is that wide variation exists both in the size of the urban population and in the level of urbanization by district. Thus, this is a new challenge for the country to meet the needs and demands of the citizens, especially the urban poor, and make the cities work for all.

It is clear from various studies that, since the 1980s, urbanization and economic growth have been strongly correlated in Bangladesh. Urban areas of the country contribute 60 percent of the total gross domestic product (GDP). Likewise, the contribution of slum dwellers was estimated at 9 percent in 2010 and is projected to increase to 14 percent in 2021 (GoB, 2016:3; World Bank, 2013; and UNICEF, 2010). However, the cities of the country, especially the large cities, suffer from many chronic problems. Urban poverty is one such problem, while the issue of poverty in urban areas and its alleviation have remained a dominant problem in the country for a long time because, as it is seen, major thrusts of development exercises in Bangladesh have been primarily focused on rural poverty alleviation by both the government and non-government organizations rather than urban poverty alleviation.

2.7 Need for Urban Poverty Alleviation Strategies

The Poverty Reduction Strategy (PRS) is considered a key policy framework for a particular country for harmonizing bilateral and multilateral development cooperation. However, According to Mitlin (2004), methodological weaknesses in PRS lead to an underestimation and misinterpretation of urban poverty by incorporating definitions of poverty lines and due

to some other statistical data collection methodologies. Moreover, Sida (2005) asserts that the concepts of poverty are inadequately modified for urban life, where a poverty line exists, as "one dollar a day" fails to account for the fact that the fundamental expenditures of living in cities are far greater than those in rural areas. Furthermore, the price of a nominal food basket or minimum calorie intake is still insufficient to cover the high price of non-food products and necessities. If the cost of housing, which takes 10–30 percent of a poor household's income, and the high cost of transportation are not considered to measure urban poverty, these measures underestimate the depth and extent of urban poverty.

The living conditions of the urban poor are relatively different from those in rural areas. Although it appears that poverty has the same dimensions everywhere, poverty in separate geographical areas, e.g., urban and rural, is not similar, which requires different poverty-reducing policies, strategies, plans, and programmes/projects for each. Similarly, a country's poverty profile must be based on precise and understandable statistics to highlight the need for improved comprehension of urban poverty; otherwise, the definitions and tools used for measuring poverty can be not only inadequate but also unable to document significant urban poverty-related factors.

2.8 Poverty Alleviation Strategies/Policies in Global Context

According to the Swedish International Development Cooperation Agency (Sida) (2005), despite the fact that the demographic transformation from a largely rural to a primarily urban environment is taking place in all of Sida's partner countries, the extent of urban poverty is underestimated in the Poverty Reduction Strategies (PRS). Therefore, Sida's views on urban

poverty encourage a multifaceted and context-specific strategy. This is vital for understanding urban poverty in particular.

Since its establishment, the United Nations (UN) has played a significant role in a variety of initiatives to address major global concerns. Issues that are intensively dealt with by the UN include poverty, which is one of the most serious issues that the world has not yet found a remedy for. To find potential solutions for dropping poverty globally, the United Nations Development Programme (UNDP) has been working on it. Under the auspices of the UN, the UNDP has its own approach to addressing development concerns, notably poverty reduction. Two principal economic approaches, e. g., the classical liberal rational and the recent neoliberal perspective, are deployed by UNDP for its comprehensive strategy for development generally and poverty eradication specifically. However, the UNDP approach to the development issue and poverty reduction differs largely from these two perspectives but closely resembles the "Post Washington Consensus" (Thomas, 2008; Onis and Senses, 2005).

2.9 Poverty Alleviation in Bangladesh

Poverty alleviation (PA) or poverty reduction (PR) is a set of actions associated with not only economic but also social factors that are intended to lift people out of poverty. It is considered one of the fundamental indicators of the social and economic progress of a nation and its people, which takes place mostly as a consequence of the total economic growth of a country. Therefore, poverty alleviation is a top priority of the government on the policy and development concerns of the country, while some other approaches, both by the government and other partner organizations, e.g., NGOs and INGOs, are also involved in this process of alleviating poverty. Since the independence of Bangladesh, the country has been

trying to alleviate poverty through all of these approaches. The following section will briefly discuss poverty alleviation in Bangladesh.

Since the independence of the country to date, we have had eight Five-year plans, while poverty alleviation has always been the top priority in all the policy papers of the Government of Bangladesh, as it is a constitutional obligation of the Government of the People's Republic of Bangladesh to provide support to live a standard life where there will be no poverty. The goals of all these plans for the country were to accelerate economic growth and alleviate poverty (BER, 2007: 169).

It is found that there have been a number of efforts in the country since 1971 to generate income and alleviate poverty, along with some international aims set by the United Nations to establish and ensure an equitable world for all, such as the Paris Declaration, the Accra Agenda for Action (AAA), the Poverty Reduction Strategy (PRS), the Millennium Development Goals (MDGs), the Sustainable Development Goals (SDGs), etc. Overall, the government undertakes mostly countrywide, larger programmes or projects, and the private sector undertakes small and medium-sized initiatives. The government has been implementing several social safety net programmes for the hard-core poor through a life cycle approach to ensure sustainable development for them (BER, 2017: 203). To make this effort successful, the government has adopted the fundamental policy of encouraging collaboration between Non-Government Organizations (NGOs) and the private sector.

2.9.1 Definition of Key Concepts

The basic theories used in this research include policy, plan, strategy, program, project, and urban poverty. The key concepts used have been considered here according to the Dictionary: A Glossary of Terms of Urban, Rural, and Regional Planning (Murtaza, 2012). Accordingly, the definitions of key concepts used in this study are as follows:

Policy: Policy describes the general philosophy that influences a certain course of action or that guides or will guide decision-making.

Plan: A plan is a detailed proposal for undertaking or attaining something.

Strategy: Strategy is an approach to reaching an objective or overcoming a problem, commonly defined in terms of a series of actions to be initiated.

Programme: A programme is a plan for what is intended to be done. It includes the systematic identification and prioritization of problems and opportunities to plan and implement suitable solutions.

Project: It is a set of actions taking place in a particular geographic area or available to a specific group of people.

Urban Poor: People living in slums in cities and selected programmes/project that were undertaken by the Government/Non-Government Organizations (GO/NGOs)/International Non-Government Organizations (INGOs)/Development Partners (DPs) to serve slum dwellers or people having inadequate utility and service facilities, considered urban poor in this study.

2.9.2 Poverty Alleviation Approaches by the Government

The foundation of the development activities of the country is generally based on development planning and strategy, National Constitution, the Millennium Development Goals, and the Sustainable Development Goals, where poverty has always been a focused area of the country's development. Economic progress with social justice and equity is the development philosophy of the country, while the major goals are to reduce regional imbalance in development, pursue an inclusive growth strategy, especially to ensure that people living in poverty have access to economic resources and occupations in order to eliminate poverty and inequality, and promote the economic inclusion of women. The Planning Commission of the Ministry of Planning of the Government of Bangladesh plays the main role of designing overall socio-economic development through its three-fold role, e.g., advisory role: to provide advice to the government on development priorities, methods, and policy measures; executive role: to create a strategy, approve development projects, design the Annual Development Programme (ADP), and play a coordinating function: to coordinate the entire planning activities (Ahsan, not mentioned). Therefore, poverty reduction is one of the top development objectives of the government, and the government has been addressing this issue through various direct and indirect approaches and activities through its different ministries, divisions, commissions, and other organizations that can be classified broadly as:

- By formulating Strategies/Policies, Plans
- By introducing social safety net programmes
- By allocating budgets for each ministry to this sector
- By deploying special projects for the alleviation of poverty

2.9.2.1 Strategies/Policies, Plans

Since Bangladesh's independence in 1971, eight five-year plans have been implemented, ranging from the first to the eighth. Two Poverty Reduction Strategy Plans, One Perspective Plan, Delta Plan, National Housing Policy, Draft Urban Development Policy, etc. where poverty reduction is closely associated with the country's welfare. The country has adopted five consecutive Five-Year Plans as well as one interim Two-Year Plan (1979–80) between FY 1973 and FY 2002. The process of developing a shorter-term Poverty Reduction Strategy Paper (PRSP) deviated from the Five-Year Plan from FY 2003 to FY 2010, and in 2009, the present government decided to switch to the mechanism of the five-year plan (Ahsan, not mentioned) and developed the first ever long-term "Perspective Plan 2010-2021" to adopt the Vision 2021.

The principal goal of these policies of the government of Bangladesh is to alleviate the poverty of the mass population above the poverty line and ensure their improved quality of life. The country is committed to achieving the Sustainable Development Goals following the Millennium Development Goals and has integrated these international and regional commitments into the Sixth Five Year Plan and Seventh Five Year Plan. The Government also implemented the Poverty Reduction Strategy Paper (PRSP-I, 2003–2008, and NSARP-II, 2009–2011). The long-term Perspective Plan (2010–2021) has already been implemented through the sixth five-year Plan (2011–15), followed by the seventh five-year plan (2016–2021).

2.9.2.2 Social Safety Net Programmes

Social Safety Net Programmes (SSNPs) are considered and used as one of the powerful components to reduce poverty in Bangladesh. The government has robust and extended safety net programmes to safeguard the poor from various types of economic, social, and natural shocks and reduce poverty (GoB 2009). These measures are broadly distributed into four categories. The categories include 1) provision of special allowances for the various underprivileged groups of the population to tackle poverty effectively; 2) development of employment through various financial programmes and microcredit; 3) Activities focused on food security to effectively manage the impacts of natural catastrophes; and 4) provision of education, health, and training to increase capacity and independence of the future generation (Khuda, 2011:91), which are managed by different ministries and departments of the government and NGOs. However, Khuda (2011:103) mentioned in a study that there is a lack of coordination among organizations working with SSNPs, resulting in overlap, replication, and wastage of limited resources. The formulation of an integrated social safety net policy and a Plan of Action for efficient implementation, monitoring, and evaluation is therefore urgently required. Moreover, research confirms that SSNPs are predominately rural-based despite having rapidly growing urban poor communities in cities and towns in the country. Therefore, social security for the urban poor has to be enhanced as a consequence of increasing urban poverty (Sifat, 2020). Because the SSNPs are not adequately supporting the poor in urban areas compared to the poor in rural areas.

2.9.2.3 Poverty Budget for Ministries

It is found from the websites of the respective ministries and divisions of the GoB that all wings of the government have specific budget allocations from the Ministry of Finance for reducing poverty in the country (MoF, 2020–21). Among those, there are 29 ministries, 25 divisions, and two commissions, including Parliament, the Prime Minister’s Office, the Cabinet Division, the Supreme Court, and the Election Commission Secretariat. Up to the 2020–21 financial year, the total budget for this fiscal year was 5,67,998 crore, while BDT 2,88,714 crore were directly or indirectly used for poverty alleviation in the country (MoF, 2020–21).

2.9.2.4 Special Programme/Projects

Programme/projects can be characterized as a set of connected acts undertaken for a specific period of time to achieve some predefined objectives using a certain number of resources. The government has some special projects to alleviate poverty and develop the socio-economic conditions of individuals. Generally, projects are run to solve a particular problem or development challenge in order to create new resources. Depending on objectives and mode of financing, programmes/projects are of two types: a) investment projects and b) technical assistance projects.

2.9.2.4.1 Investment projects

Generally, these types of projects involve huge amounts of capital investment from either local or both local and foreign sources for the development of physical or socio-economic infrastructure, e.g., the construction of buildings, roads, power plants, ports, etc.

2.9.2.4.2 Technical Projects

Technical projects are foreign-aided projects. In these types of projects, donors' assistance constitutes the fund of the project, completely or partially. It covers three main areas, which are as follows:

- a) Institutional capacity building through the supply of equipment for improving technical skills, setting up information systems, etc.
- b) Transfer of knowledge, technology skills, and technical know-how, e.g., consultancy services for undertaking research studies, preparation of designs, project preparatory works, setting up new systems, etc.
- c) Human resources development, e.g., arrangement of local training facilities, fellowships for higher learning, assistance with workshops and seminars, financing of study tours, establishment of training institutions, etc.

The execution authorities and concerned ministries together play a significant role in ADP implementation. The planning commission just assists with the implementation process. The major challenges may include design faults in the development projects; poor quality of the development projects; inadequate resource allocation; lack of proper monitoring and duplication of tasks; an inter-ministerial coordination gap; a lack of capacity for the utilization of project aid, etc.

2.9.3 Poverty Alleviation Approaches by the Non-Government Organizations (NGOs) and INGOs

The Non-government organizations (NGOs) play an important role to eliminate country's poverty though their concentration is higher in rural regions than urban regions. NGOs'

particularly focus on disadvantaged and underprivileged people of the society through various attempts to enhance their income opportunities as well as living standards. They have various programmes and implement various projects for the poor. Currently there are 2527 NGOs working in Bangladesh (NGO Affairs Bureau: 2021), among them very few works in urban areas.

Moreover, Non-Government Organizations (NGOs) working in urban areas need to design special development schemes in order to ensure effective and significant progress in the livelihoods of the poorest segment of society (Alamgir and Watanabe, 2007: 105–120). Poverty is a major area, while the participation of NGOs is largely focused in rural areas rather than urban areas. Credit schemes are the main instrument for their development efforts. This initiative not only addresses the financial aspect of poverty but also identifies physical issues, e.g., housing, access to basic utility facilities and services, and health care, as well as other issues like education, awareness, and confidence building, to significantly improve the quality of life for urban poor people. However, numerous issues were raised by Alamgir and Watanabe (2007), including: How effective are these programmes in improving the lives of individuals at varying poverty levels? Have NGOs been able to reach the poorest through their savings and credit schemes? Are the programmes now running in Bangladesh's cities capable of significantly improving the lives of the poorest segments of the targeted urban poor?

2.10 Major Programmes/Projects for the Urban Poor

Because of the conditions of low living standards, low productivity, and widespread unemployment in Bangladesh, cities and towns are under great pressure from population increases and a lack of work opportunities, which leaves people in extreme poverty. As a

result, urban poverty alleviation is the top priority concern of all development organizations functioning to improve the lives of the urban poor (Alamgir and Watanabe, 2007: 105–120).

However, experts opined that, institutional arrangements for policy, planning, and providing services for the urban poor lack cohesion (Islam et al., 1997: 276), while responsibility for making policies for the urban sector lies with several ministries and government agencies.

Islam et al. (1997) mentioned in a study that the Local Government Engineering Department (LGED) is the only national-level organization that has direct intervention for the urban poor with a specific programme called the Slum Improvement Project (SIP). Whereas, other organizations have programmes up to certain levels, and City authorities, e.g., Rajdhani Unnayan Katripakhaya (RAJUK), Chottogram Development Authority (CDA), Khulna Development Authority (KDA), and Rajshahi Transport Development Authority (RTDA), exist only in metropolitan cities and generally ignore the needs of the underprivileged.

However, both the government and the NGOs are more aware of the problem of urban poor women now than before. Many NGOs have been implementing programmes to establish rights for the poor, protect them from eviction and violence, and extend credit for microenterprises and income-generating activities. The scale of such operations is still limited and needs wide expansion (Islam et al., 1997: 263).

A brief discussion of some major programmes and projects, especially for the urban poor, and the role of development policies are illustrated in the following section:

2.10.1 Bhasantek Rehabilitation Project (BRP)

In 1974, the government of Bangladesh first implemented a resettlement programme/project for the inhabitants of slums and squatters in three metropolitan areas, namely Dhaka, Chittagong, and Khulna. However, the project was implemented only in Dhaka (Murtaza, 2000).

Bhashantek Rehabilitation Project (BRP) was intended to build and provide more than 15 thousand small flats for slum dwellers and low-income group people on about 50 acres of government land at Mirpur, where more than 80,000 urban poor were expected to get shelter (Farzana, 2019:34). This resettlement project was built under a public-private partnership (PPP) between the Government of Bangladesh and North-South Property Development Limited (NSPDL), a developer company. Between 1998 and 2010, the Government of Bangladesh budgeted BDT 314.65 crore to facilitate the construction of an affordable housing complex for the urban slum dwellers in Mirpur, Dhaka (Huq, 2020). However, the researchers criticized this project for its failure and presented a number of reasons behind it. Choguill (1987), in a study, presented various causes of this unsuccessful rehabilitation project. Lack of coordination among the different agencies, unfavorable location, technical factors, high cost of the flat, etc. were identified by Choguill. Moreover, Akter (2013) pointed out its design difficulties and high rate of down payment. Accordingly, Farzana (2019) seemed to think that due to the corruption of the NSPDL and shortcomings in delivering affordability and sustainability of dwelling units, this would not meet the demand of the target group. Huq (2020) raised issues of lack of community involvement, impartial oversight, and a detailed knowledge of urban informality.

2.10.2 Pathakali Trust

In the late 1980s, the government set up a trust called 'Pathakali' to help the street children and give them minimum literacy. However, the programme was discontinued by the succeeding government in 1991 (Islam et al., 1997: 269). In general, the city authorities do not have any specific policy with regard to the street dwellers, whereas the street dwellers are considered the poorest of all urban poor and are the most ignored.

2.10.3 Shakti Foundation

Shakti Foundation is a non-government organization established in 1992 to reduce poverty and establish social security for disadvantaged women across the country through its 504 branches and almost 500,000 members. However, Shakti Foundation began its activities through a pilot microfinance programme in slums in Dhaka for women. Thereafter, the programme has expanded to both urban and rural areas, and currently it works in 54 Districts of Bangladesh. This organization is registered with the NGO Affairs Bureau Bangladesh under the Foreign Donations Regulations Rules 1978, and it is also registered with the Joint Stock Company Ltd. under the Society Act 1860. It has received certifications from the Microcredit Regulatory Authority Act in 2007.

2.10.4 Slum Improvement Programme (SIP)

Among urban poor programmes/projects, the Slum Improvement Programme (SIP) is considered successful to some extent in enhancing the slum inhabitants' living environments in urban areas in certain municipal areas (25 urban centers) of the country. SIP was a community-based initiative in Bangladesh that was financed by UNICEF with the goals of

enhancing the slum environment, offering primary healthcare, and empowering underprivileged women who live in these areas. The first phase began in the middle of the 1980s and was located in 57 slums in medium-sized municipalities. The second phase, which launched in 1990, reached 40,000 women by 1994 after expanding to 25 cities, towns, and 185 slum clusters. The programme placed a strong emphasis on civic participation, with particular attention paid to an "increased role for women in project activities." Efforts were made to improve institution's ability to engage with the urban poor and connect current urban services to slum areas. The initiative focused on collaboration and partnership. The programmes underpinning was a 3-level management structure, e.g., national, city, and community.

2.10.5 Urban Governance and Infrastructure Improvement Project (UGIIP)

Bangladesh's Urban Governance and Infrastructure Improvement Project (UGIIP) is dedicated to improving community-driven development via knowledge exchange. This project responds to the growing need for infrastructure and service delivery for the rapidly growing population in Bangladesh by enhancing the ability of municipalities with constrained capacity to provide services and by raising social inclusion in decision-making and subproject implementation, a common component of the community-driven development approach.

The first project, UGIIP-1, cost \$87 million and covered 22–30 pourashavas between 2003 and 2010. Launched in 2009, UGIIP-2 was completed in 2014. Phase 1 of UGIIP-2 includes 35 pourashavas in seven divisions of the country, all of which qualified for phase 2 of the programme. Both UGIIPs were being implemented by the Local Government Engineering Department (LGED) of the Ministry of Local Government, Rural Development, and

Cooperatives. Both UGIIP-1 and UGIIP-2 had characteristics that set them apart from Bangladesh's earlier urban development programmes. These projects: 1) encourage good governance; 2) increase the capacity of pourashavas to function better by using their own resources and providing better services to the public, particularly the poor; and 3) support local governments with community mobilization through grassroots organizing for the planning, implementation, and monitoring of programmes that have an impact on their lives. One thing all of these unique qualities have in common is that they prioritize community development. The way pourashavas are organized in Bangladesh has undergone several changes as a result of the UGIIP.

2.10.6 Urban Partnerships for Poverty Reduction (UPPR)

The Urban Partnerships for Poverty Reduction Project (UPPR), which began in March 2008 and was completed in August 2015, was the first comprehensive and single-largest effort (Roy et al., 2012; Walters, 2018) to combat urban poverty in Bangladesh (UNDP, 2016). It promoted the improvement of 3 million poor and extremely poor people's living conditions and ways of livelihood, particularly for women and girls in 23 towns and cities (City Corporations and municipalities), almost a quarter of the total urban poor, to meet the aim of the project (Walters, 2018). According to a report by UNDP (2016), UPPR contributed to urban poverty eradication by directly enhancing the living environment and socio-economic aspects of urban poor families in 30 cities by implementing national and local urban poverty reduction and economic development policies.

Major strategies of the UPPR project were to build partnerships among urban impoverished neighbourhoods, central and local governments, civil society and private sector stakeholders;

and to influence government policies towards more pro-urban poor. Four main outputs were defined to achieve the project strategies: [output-1] urban marginalized communities were mobilized to organize inclusive, representative committees and draft community action plans; [output-2] living conditions are healthy and secure in underprivileged urban populations; [output-3] urban poor households grow their earnings and assets through acquiring resources, knowledge, and skills; [output-4] urban policy environments that are pro-poor and assist the poor (UNDP, 2016:13-14). Based on these four outputs UPPR developed total 21 strategies, among those the most successful five strategies identified and ranked by the communities were: 1. Societal saving and credit; 2. Mobilization of extremely impoverished and urban poor groups; 3. Access to safe and secure living conditions; 4. Settlements Improvement Fund (SIF); and 5. Support for housing conditions improvement. On the contrary, the least successful 5 strategies were: 1. support for housing conditions improvement; 2. tenure security; 3. access to safe and secure living conditions; 4. access to local employment opportunities; and 5. Settlements Improvement Fund (SIF) (UNDP, 2016: VII). In another study, Nazem and Hossain (2012) found that among the five major areas concerned by UPPR, the economy and environmental services were not only in critical condition but also had limited economic opportunities, and the management of environmental services was inefficient too.

2.10.7 National Urban Poverty Reduction Programme (NUPPR)

The National Urban Poverty Reduction Programme (NUPRP) 2016-2022 starts with a goal to enable Bangladesh to achieve balance, sustainable growth, and urban poverty reduction and sets its outcome for a sustainable enhancement in the living standards and means of

livelihood for up to 6 million urban poor people of the country, especially all city corporations and class 'A' pourashavas (GoB, 2016:6). Up to 36 cities and towns will be the first focus in two phases. Five components of this project include:

1. Strengthened poor-friendly urban management, planning, and policy;
2. Vibrant community organizations and a strong voice for the urban poor;
3. Vibrant community organizations and a strong voice for the urban poor;
4. Provide more tenure security and home financing for people living in urban areas; and
5. More sustainable infrastructure in and around low-income neighbourhoods.

NUPRP programme principles are: a) the community organization structure and community-led approach; b) the emphasis on community-led savings and credit; c) the targeting of extreme poverty; and d) the experience and knowledge gathered in facilitating change and channeling support to the urban poor (GoB, 2016: 10).

2.10.8 Livelihoods Improvement of Urban Poor Communities Project (LIUPCP)

Urban poverty has been addressed through the Livelihoods Improvement of Urban Poor Communities Project (LIUPCP), a national initiative of the Local Government Division (LGD), Ministry of Local Government, Rural Development, and Cooperatives (MoLGRD&C), with support from the Government of Bangladesh, the Foreign, Commonwealth, and Development Office (FCDO), formerly the Department for International Development (DFID), and the UNDP. In 2018, the Government of Bangladesh formally recognized this project. This project is directly linked to the effectiveness of the Urban Partnerships for Poverty Reduction (UPPR) project, which was funded by DFID and conducted by UNDP between 2008 and 2015

using a community-led approach to improve slum conditions in 23 City Corporations and Class "A" Municipalities across the country. As a result, LIUPCP will adopt a UPPR strategy to address the structural causes of urban poverty and contribute to balanced, sustainable growth at the national, municipal, and community levels.

The initial target group for this effort is the country's underserved and undeserving urban population. Up to 36 City Corporations and Municipalities (12 City Corporations and 24 Class 'A' Municipalities) are included in its scope, and it intends to support the livelihoods and living situations of up to 4 million urban poor people. The goal of this project is to improve the lives of urban poor people by strengthening local communities and giving them access to better possibilities. It began in July 2018 and will last through June 2023. Five major focus areas of this project include climate-resilient housing for low-income urban poor people. Besides, this project works to improve tenure security, access to housing loans and financing for the poor, and promote affordable and resilient housing for the urban poor too.

To better understand the local environment and the connections between urban poor settlements and the rest of the city, communities will be assisted by the LIUPC project in forming Primary Groups (PGs) and Community Development Committees (CDCs) and in creating their own local development and resilience plans. At the local level, this initiative will aim to lessen violence against women and girls, enhance children's nutrition, and distribute grants for business, education, and skill development, as well as grants for infrastructure to assist women and people with disabilities in low-income households.

2.11 SDGs and Poverty Alleviation in Bangladesh

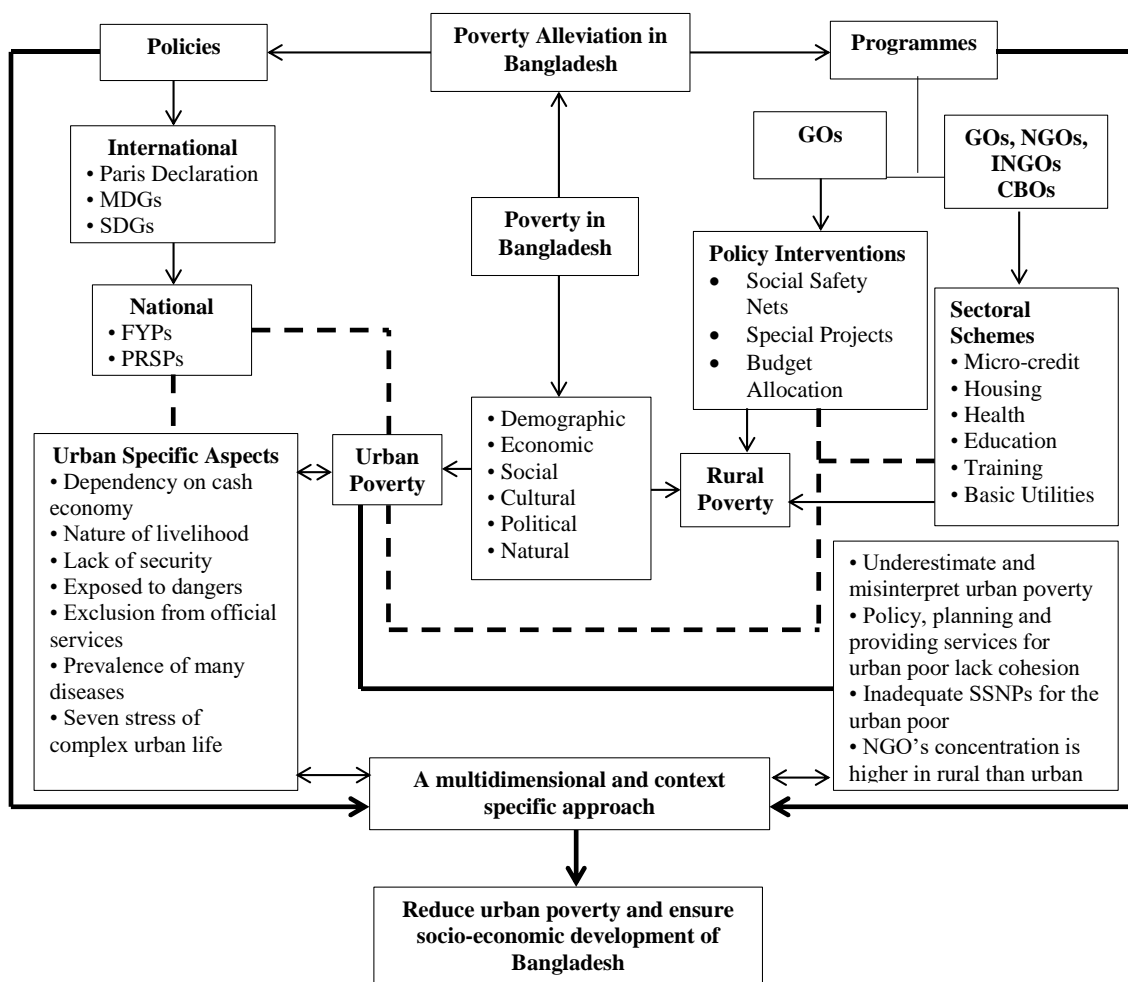
To meet the Sustainable Development Goals (SDGs) and targets set by the United Nations (UN, 2019), strong emphasis has been given in the 7th Five Year Plan (FYP). 82 percent of the targets of the Sustainable Development Goals are included in the 7th Five Year Plan (BER, 2018:215). The plan will act as a guideline for the ministries and divisions to determine the types of programmes and projects needed to achieve the SDG goals during the 7th FYP and till 2030. Besides these, to end poverty by enhancing the socioeconomic circumstances of the extremely poor, the government has adopted the social safety net's life-cycle approach. Measures including maintaining food security, providing free food, providing food for labour/work, and providing test relief are very common social safety net programmes executed by the government. There are some other projects such as 'Ekti Bari Ekti Khamar' (One Home, One Farm), Ashrayan, Grihayan, and Ghore Phera to ensure an improvement in the lives of the impoverished. Additionally, the government offers allowances to widows, elderly individuals, and destitute women. Most of these development programmes have been focused on alleviating rural poverty. However, very little effort has so far been made to alleviate urban poverty. Since urban poverty is increasing due to the influx of poor people from rural areas, the issue is still alive and needs to be objectively evaluated in terms of its nature and extent.

2.12 Conceptual Framework of Poverty Alleviation Efforts in Bangladesh

The conceptual framework reveals a systematic approach to studying measures. The present research objectives and other connected subjects are used to develop this framework, which serves as the logical foundation for this study. In doing so, it is found from the above

discussion in this Chapter that the key components for poverty reduction are policies, strategies, programmes, and programmes/projects of GO, NGOs, and INGOs, as well as development partners. There is a strong relationship between international and national policies/strategies while international policies and strategies influence national policies and strategies to set goals and targets as a baseline. Strategies are being implemented through collaboration with GOs, NGOs, INGOs, development partners, and CBOs, where the rural poor are getting priority in various sectoral schemes such as micro-credit, housing, health, education, etc. over the poor in urban areas. Therefore, to address the needs of the urban poor, urban-specific aspects should be emphasized through a multi-dimensional and context-specific approach to reduce poverty in urban areas of the country (Figure 2.1).

Figure 2.1: Conceptual Framework of Poverty Alleviation Efforts in Bangladesh



Source: Designed by the researcher based on the issues associated to poverty alleviation efforts in Bangladesh

2.13 Conclusion

This Conceptual Framework Chapter has made an effort to reveal the issues associated with poverty alleviation efforts in Bangladesh based on various secondary resources. Therefore, it demonstrates the concept of poverty and urban poverty and its dimensions, poverty measurement and trend in the country, causes and consequences of urbanization of poverty, the need for urban poverty alleviation strategies, and poverty alleviation strategies in a global

context. This chapter focuses on various approaches applied by the government, non-government, and international non-government organizations, as well as some major programmes and projects for the urban poor to reduce poverty in Bangladesh.

The approaches taken by the Governments of Bangladesh to alleviate poverty in the country include various strategies, policies, plans, social safety net programmes, budget allocations for the ministries of the government for reducing poverty, and some need-based special programmes/projects for the poor. Non-government organizations and international non-government organizations play a very significant role in eliminating a country's poverty. However, they are highly concentrated in rural areas compared to urban areas. Currently, there are 2527 NGOs working in Bangladesh (NGO Affairs Bureau, 2021), whereas very few of them work in urban areas. Credit schemes are the main instrument for their development efforts. This microcredit has significant impacts not only on the self-employment of the poor but also on generating capital for the poor, especially in rural Bangladesh.

Currently, urban poverty is the top priority concern of all development organizations functioning to improve the lives of the poor. However, institutional arrangements for policy, planning, and providing services for the poor lack cohesion. Also, responsibility of making policies for the urban sector lies with several ministries and government agencies. Therefore, comprehensive and needbased efforts for the development of the urban poor is required. The urban poverty reducing programmes/projects e.g., Bhasantek Rehabilitation Project (BRP), Pathakali Trust, Urban Micro Credit Programme of Shakti Foundation (UMC), Slum Improvement Programme (SIP), Urban Governance and Infrastructure Improvement Project (UGIIP), Urban Partnerships for Poverty Reduction (UPPR), National Urban Poverty Reduction

Programme (NUPPR), Livelihoods Improvement of Urban Poor Communities Projects (LIUPCP) are some examples of effective initiatives that has contributed significantly to improve lives and livelihoods of the urban poor in the country. However, need-based, specific, and geographically comprehensive programmes/projects are needed to address the demand of the poor living in cities in Bangladesh, ensure LNOB, and achieve the SDGs subsequently.

Chapter Three: Perspective of the Study

3.1 Introduction

Chapter Three is a presentation of comprehensive literature on poverty in general and specifically urban poverty and its alleviation patterns and processes from a broad geographical perspective. This section is an attempt to review, synthesize, and critique literature on the research topic in an integrated way for generating new perspectives and frameworks on urban poverty policy and programme research areas, as Rocco and Plakhotnik (2009) and Torraco (2005:256) argued. Poverty literature has opened many avenues where scholars have made vast efforts to conceptualize poverty by deploying different types of methodological approaches to look into its definition, concept, dimensions, characteristics, and geography in various parts of the world. Historically, it is found that poverty literature was mostly focused on rural poverty, and later urban poverty received attention from the researchers. The literature on urban poverty and various policies, strategies, and programmes aimed at reducing it from diverse perspectives, with a special emphasis on Bangladesh and literature from a global perspective, is covered in the section that follows. Primarily, it focuses on the concepts widely used in poverty in general and urban poverty in particular, issues related to urbanization, especially the challenges of urban poverty, analysis and ways forward for urban poverty research in a global context, insights from urban poverty policy and programmes studies, and comprehensive literature on urban poverty research in Bangladesh.

3.2 Conceptualizing Poverty and Urban Poverty

Poverty is generally considered a multi-dimensional phenomenon, but commonly it is measured by economic dimensions, especially based on income and consumption (World Bank, 2015; Singh and Chudasama, 2020). On the other hand, Amartya Sen emphasized the capability deprivation approach to measuring poverty, and he established that poverty is an inability to afford sufficient nutrition rather than only a lack of income to acquire certain minimum capabilities (Sen, 1976). Therefore, poverty causes various forms of social exclusion and capability deprivation. It is clear from a number of studies that there is a significant gap between individuals' incomes and abilities because the conversion of actual incomes into real capabilities varies depending on social context and individuals' attitudes (Sen, 1976; Sen, 1985; and Sen, 2000). Amartya Sen's Capabilities' approach to poverty measurement is also emphasized by the United Nations Development Programme (UNDP). Accordingly, among the seventeen (17) goals of the Sustainable Development Goals (SDGs) set by the United Nations, "Ending Poverty in All Its Forms Everywhere" is the first initiative to ensure a path where no one will be left behind (UN, 2015).

Since the mid-20th century, the global urban population has increased. Their contribution has made the 21st century an urban world. The United Nations Department of Economic and Social Affairs (UNDESA) has projected that the current proportion of the urban population will rise from 55 percent to nearly 70 percent in 2050 (UN-HABITAT, 2021). Although, at the moment, three times as many urban dwellers live in less developed regions as in more developed regions, it is expected that 90 percent of new urban residents will live in Africa and Asia (UN-HABITAT, 2021). The causes behind this rising trend may be Urbanization essentially

encourages growth and prosperity through many creative economic endeavors (Serageldin, 1996). However, urban societies are very unequal, and inequalities are higher than rural inequalities in many cities in the developing world (SIDA, 2005). Weiss (2001) identified the lowest average incomes of citizens as one of the major characteristics of the fastest urbanization rate in the developing world. It is evident from various individual studies that the numbers of poor in the cities are increasing through rural-urban migration due to commercial activities (Olajide, 2010:827). Therefore, especially in emerging economies, poverty is increasingly becoming more of an urban reality than a rural one. The potential benefits of urbanization have been constrained by their enormous negative effects. e.g., poverty, informal settlement, unemployment, congestion, and environmental degradation due to the state's lack of ability to effectively meet the requirements and needs of housing and infrastructure for the urban poor (Rakodi, 1999; Olajide, 2010).

According to the Global Urban Observatory (2003), in emerging economies, urban poverty is most prevalent in slums and other unauthorized settlements. Therefore, millions of urban poor live in urban informal settlements where cities not only lack resources and inadequate infrastructural facilities but also have degraded environmental conditions (Olajide, 2010:827). This situation is mostly due to rural-urban migration for commercial purposes, while cities are not able to create employment opportunities for all their immigrants (Olajide, 2010:835). Thus, these consequences have been contributing to mushrooming urban poverty in cities in many dimensions, mostly in developing countries. However, the characteristics of urban poverty can be generalized by a variety of factors, such as limited income, inadequate or unstable financial resources, a lack of social capital, the absence of services and

infrastructure, and poor housing. Additionally, despite the fact that the United Nations has declared access to housing a basic human right, millions of forced evictions occur annually around the world. Evicted people lose altogether their socio-economic access, e.g., homes, livelihoods, and social security (Sida, 2006). Therefore, beyond the conventional definitions based on income and consumption, urban poverty has many more significant dimensions of deprivation, including health, gender, social, environmental, etc. (Wratten, 1995; Rakodi, 1995; 2000).

Urban areas are considered engines of development processes, e.g., economic, scientific, and cultural. Therefore, urban and rural development are complementary and part of the same development process, so possibilities in urban areas must be addressed. For national economic development, the urban economy is vital, where two-thirds of the Gross Domestic Product (GDP) of several countries is provided by large metropolitan areas, and it is assumed that 80 percent of future expected economic growth will be in cities (Sida, 2006). Consequently, proper urban development is essential not only for the benefit of cities but also for the enhancement of rural development. However, Understanding, developing, and utilizing multiple potentialities to enable pro-poor, socially, economically, and ecologically sustainable urban development is a problem. According to Sida (2006), the economic success of countries and regions depends on how well urban areas perform in terms of minimizing and reducing inequality.

3.3 Urban Challenges and Urban Poverty

The Population Reference Bureau mentioned environmental risks, natural disasters, public and reproductive health issues, and poverty as the urban difficulties of developing nations in 2004. Researchers have agreed with this statement by revealing various experiences from cities in a diverse geographical context. Olajide (2010:831) found all of these criteria apparent in various informal communities across Lagos. Cities in Bangladesh have also had such experiences documented by a number of researchers (Akther and Ahmad, 2021^{a, b}; Najia, 2013; Khanom, 2011; Hossain, 2006; Mahmud, 2003; Hossain, 2000; Hossain, 2001; Pryer, 1993; and Hussain, 1979–80). Challenges are serious for many other cities in developing countries too (Humphrey and Hossain, 2018; Global Urban Observatory, 2003; Meikle, 2002; Benjamin, 2000; Pernia, 1994; and Chambers, 1988). It is well known that the world has been urbanized in the twenty-first century, and the rapid rates of urbanization are now taking place in the cities and towns of the developing countries. Similarly, poverty is becoming a more urban issue than it was previously considered a rural phenomenon. Researchers confirm that urbanization is an incentive to development as it is a place of innovation and creation for actors and active individuals (Serageldin, 1996). Likewise, large metropolitan areas in emerging economies are characterized by huge disparities in earnings and living environments across different ethnicities and demographic groups. Therefore, in developing countries, the possibilities of urbanization have been obstructed by the extremely negative effects, e.g., poverty, unemployment, congestion, traffic jams, environmental degradation, toxic waste, and the rapid expansion of informal settlements, e.g., slums and squatters, due to the government's lack of ability to effectively meet the housing and infrastructure

necessities of the urban poor. (Devas, 2002; Moser, 1995; Devas and Rakodi, 1993). The most visible characteristics of the urban poor include Inadequate social capital, a lack of utilities, services, and infrastructure, inadequate income, insufficient or insecure economic assets, and poor housing (Humphrey and Hossain, 2018; Coetzee, 2002; Benjamin, 2000; Islam, 2001; Mahbub and Khatun, 1996; Hussain, 1996; Fariduddin and Khan, 1996; Islam, 1994b; Gilbert and Gugler, 1992; Harriss, 1989; Majumder et al. 1987). It is alarming that millions of people still live in abject poverty in unrecognized urban settlements, not only without access to essential facilities like clean water, sanitation, basic walkways and streets, etc., but also being exposed to a variety of dangers (AlSayyad, 2003; Benevenuto and Caulfield, 2019; Beall et al., 2013; Lucas, 2011; Paul, 2006; Murphy and Ted, 1994). Moreover, the poor in urban areas face multiple problems, e.g., high dependency on the cash economy in the informal sector, inadequate productive assets (land and housing), insufficient choices for education, employment, and health care, unpleasant work conditions, paying huge sums for basic necessities (for shelter, water, and electricity), and always being under eviction threat. However, the size of urban poverty is difficult to measure. Sida (2006) identified two major causes, e.g., insufficiencies in statistical systems and irregularities in definitions, that have made this measurement uncertain.

Also, there is an emerging debate on underestimating urban poverty found in the poverty literature (Lucci et al., 2017). Hardoy et al. (2001) raised the issue of underestimating the scale of urban poverty. They argue that defining the poverty line solely based on income level may be too low in relation to the prices of necessities in many cities. Also, the income measure of poverty ignores other dimensions of poverty as poverty has multi-faceted

dimensions, they added. In a study, Mitlin (2003: 395) cited Satterthwaite (2001), where the following multi-faceted dimensions of poverty are included:

- *Not enough income (shortage of consumption of daily necessities, e.g., food, safe and sufficient drinking water);*
- *Insufficient assets for individuals, households, or communities;*
- *Poor shelter condition, e.g., densely populated, poor housing quality, and not secure;*
- *lack of infrastructure services;*
- *lack of basic services, e.g., schools, daycare, vocational schooling, health care, law enforcement, and emergency support;*
- *Insufficient or absence of security to ensure that purchase can continue as income declines;*
- *Poor safeguarding of citizen rights, such as workplace health and safety and pollution control; and*
- *Lack of formal recognition and ability to get benefits, organize, make demands, and receive a just response. Poor accountability from government organizations, non-government organizations, and aid agencies. There are limited opportunities to participate in planning and carrying out urban poverty programmes.*

Therefore, researchers opine that there is an urgent need to reduce poverty in cities. The Swedish International Development Agency (Sida, 2006) also focused on the country's ability to research the relationships between poverty, urbanization, and pro-poor growth. Researchers individually and institutionally have taken several initiatives to establish such

links (Castaneda et al., 2018; Grott et al., 2017; Deaton, 2016; Cobbinah et al., 2015; Global Urban Observatory, 2003; Devas, 2002; and Booth et al., 1998). It is established that poverty denies individuals choices and affects how they live. In addition, the circumstances and challenges differ depending on rural and urban poverty as well as demographics, impairments, and other factors. Thus, it must be taken into consideration and acted upon accordingly to establish a poverty-free, equitable, and just city.

3.4 Urban Poverty Studies in Global Context: Their Analysis and Ways

Poverty literature confirms that the notion of urban poverty has gradually broadened. The significance of urban poverty is well documented in various studies by a number of individuals and various institutions. The following section will synthesize urban poverty research and its directions, which present an overall insight regarding the existing knowledge, problems, and directions.

3.4.1 Need for a Holistic and Comprehensive Approach

In a recent study, Panori et al. (2019:2) found that during the last five decades, there was more than 1500 peer-reviewed academic literature on urban poverty documented in Scopus, one of the leading resources for scientific literature. However, the overall intellectual structure for visualizing and analyzing urban poverty research is lacking. Additionally, the researchers found that there is a risk of misusing resources due to excessive effort duplication and a lack of knowledge of pre-existing data. Many national and international research initiatives on urban poverty reduction overlap. Therefore, they focused on a holistic and comprehensive approach to detect other significant issues in this field. Fox and Goodfellow

(2006) raised the issue of the absence of an international research strategy in place to combat urban poverty. Similarly, a number of researchers discussed the need for an appropriate, coordinated global response in order to meet the topmost objectives identified within the context of national and international sustainable development policies. It is assumed that there must be a coordinated worldwide effort to improve resource efficiency and optimize the effect of collaborative and multidisciplinary research initiatives (Panori et al., 2019; Hanefeld et al., 2017; Grott et al., 2017; Haddad et al., 2016; Villaveces et al., 2010; Rakodi, 2000). Researchers argued that the formulation of this global agenda must be based on a comprehensive knowledge of the philosophical underpinnings of urban poverty research (Panori et al., 2019; Alahdab and Murad, 2019; Driessen et al., 2015; Wolffers and Adjei, 1999).

3.4.2 Shift of Research Approaches towards Urban Poverty

In poverty literature, poverty is found broadly as a predominant rural incidence across developing worlds (Oksanen et al. 2003; Knowles, 2000; Boateng et al. 2000); however, in recent times researchers have addressed its shift towards urban due to the large expansion of informal settlements where more than one third of city dwellers are below the poverty line (Cobbinah et al. 2015; Baker, 2008; Barkat and Akhter, 2001; Devas, 2002; Ferreira et al., 2015; Garland et al., 2007; Gulyani and Talukder, 2010; Ravallion et al., 2007; Humphrey and Hossain, 2018; Baker (2008) and Garland et al. (2007) recognized poverty as an urban phenomenon that has been putting pressure on urban natural resources and undermining the sustainability of urban areas (Cobbinah et al., 2015). Another more recent study conducted by Panori et al. (2019:10) also revealed a shift in approaches in poverty research

towards urban poverty from the traditional rural poverty approach by the policy-oriented research group. These studies have focused mainly on defining and assessing policy interventions for urban poverty alleviation. Ravallion (2002, 2007^a) stated that policy-oriented research related to urban poverty has focused attention on identifying methods to alleviate this phenomenon, largely in developing countries, as urbanization is considered a parameter of the overall poverty formation process. During the twentieth century, researchers identified migration to urban areas from rural areas as a significant contributor to rising poverty in cities (Abubakar and Dano, 2018; Humphrey and Hossain, 2018; Chigbu, 2012; Mitlin, 2003; De Haan, 1997). Therefore, the expansion of urban slums, especially the overall deterioration of human settlement, has received attention from scholars (CUS, 2005; AlSaiyad, 2003; Global Urban Observatory, 2003; and Pryer, 2003). Accordingly, international agencies, e.g., the World Bank and the United Nations (UN), have been trying to identify the best practices and policy recommendations for boosting the efficacy of government efforts targeted to combat urban poverty in highly populated urban areas (World Bank, 1996; World Bank, 2002; UN, 2017; UNDP, 2017).

3.4.3 Urban Poverty Research Efforts in Developing Countries

Besides an emerging trend in urban poverty research, the world's noteworthy upgradation in improving the living standards of the poorest during the last two decades has been praised by all. Warr (2000: 431) found a significant reduction of absolute poverty incidence in both rural and urban regions in the Southeast Asian nations between 1960 and 1999, especially in Indonesia, Malaysia, Thailand, and the Philippines. The reason behind such change around the globe identified by Castaneda et al. (2018) is the priority to take away extreme poverty in

all its forms set by the international development community. For example, as we know, among the 17 SDGs adopted by the United Nations, 'No Poverty', is the most significant objective of the Sustainable Development Goals, and another goal is set by the World Bank to reduce the extreme poverty rate to 3% by 2030. Additionally, the developing countries achieved the targets of the Millennium Development Goal (2000–2015) before the deadline of five years in 2010. Consequently, new efforts were attempted by a number of researchers to find out the reality in diverse regions of the world (Castaneda et al., 2017; Deaton, 2016; Zhang et al., 2014; Otiso, 2003), where various other issues were explored.

Urban poverty studies have received significant attention from researchers in developing countries for a long time. Therefore, it is demonstrated from the empirical evidence that a large percentage of urban residents live in developing countries, especially in Africa, Asia, and Latin America, and are below the poverty line (Tabatabai and Fouad, 1993; Satterthwaite, 1997). Industrial growth and growing urbanization are responsible for the expansion of this phenomenon, leading to insufficient livelihood opportunities and poor living conditions, e.g., lack of access to safe water and sanitation, undernourishment, poor housing conditions, etc. (Moser et al., 1993; Harpham and Stephens, 1991; McGranahan, 1991). A number of researchers have analyzed the impacts of living conditions on malnutrition among the poor and found significant relationships among them in developing countries (Pryer, 2016; Kimani-Murage et al., 2015; Haddad et al., 1999). Some other aspects of poor living conditions have also been identified by the researchers, including urban violence and security (Raleigh, 2015; Beall et al., 2013; Fox and Beall, 2012), unemployment due to economic reorganization (Gulyani and Talukdar, 2010; Beall et al., 2000; Gilbert, 1995), and a number of adverse

environmental effects on the poor's livelihood (Hardoy and Pandiella, 2009; Satterthwaite, 2003b; Bryant, 1993). Moreover, insufficient food security has also been explored from various perspectives by a group of researchers (Tacoli et al., 2013; Ruel, 2000; Maxwell et al., 1999; Haddad et al., 1999).

Researchers have pointed out several exclusions from the services of the urban poor due to the multidimensional nature of poverty. One of such exclusions, which Lucas (2012) and Lucas et al. (2016) defined as 'transport poverty, and other exclusions explained by a number of researchers include physical exclusions, geographical exclusions, exclusions from facilities, and economic exclusions (Adeel, 2016; Lucas, 2011; Lau, 2010; Vasconcellos, 2005). Empirical research has explored the need for a comprehensive strategy to combat poverty, covering economic, social, political, and other environmental issues. According to Wratten (1995), such an approach requires a combination of methods of both qualitative and quantitative investigation to maximize the possibility of an encouraging result. Hentschel and Seshagiri (2000) focused on evidence-based analysis for the assessment and adoption of policies to reduce poverty. Nowadays, policy-based analysis is considered a key parameter for poverty alleviation policies. Again, comparative analysis of different categories of urban areas can be useful to explore poverty variations, according to researchers (Moser, 1996; Alexandrova et al., 2006).

In the policy design framework, the definition of tangible and intangible assets is very significant as an alternative policy design framework. According to Rakodi (1995) and Moser (1998), policy interventions should put more emphasis on reducing the poor's poor use of these resources. However, such improvement of resources through policies and strategies is

dependent not only on developing urban inclusion strategies but also on developing relationships among various stakeholders such as local authorities and citizens, simultaneously reinforcing different community-level organizations (Hentschel, 2004; Mitlin, 2003; Booth et al., 1998; Rakodi, 1995). Beall (1995) found that social network users from low-income urban neighborhoods have a significant contribution to make to interactions with other groups, enhancing the ability of the poor to deal with different groups and boosting the overall resilience of a city. Whereas enhancing the chances available to the poor locally depends on their ability to access important services and institutions (Lanjouw and Murgai, 2010).

Moreover, public involvement of the urban poor is essential for effective local policies, and incorporating the voice of the urban poor in policy-design processes is another key parameter for not only enhancing institutional capabilities but also strengthening democratic structures (Devas, 2014). McGranahan (2015) believed strengthening collaborative actions was a way to encourage effective neighbourhood-driven programmes/projects and could contribute as an important policy tool for urban poverty reduction.

According to Cobbinah et al. (2015), a poverty-urbanization analytical approach is needed for sustainable progress in developing nations, considering the extent of urbanization and the extensiveness of poverty. As poverty incidence and its reduction are dependent on various factors, economic variables and the overall growth rate together have an impact on them. Similarly, reductions in commodity prices, along with tax policies and the sectoral composition of growth, play an important role in achieving poverty reduction, argued Warr (2000:433). Spatial and gender dimensions of poverty in developing countries got a lot of

attention from the researchers (Cobbinah et al., 2015). It is evident from various studies that inadequate access to essential services and various livelihood opportunities such as education, employment, land, electricity, and water have both gender and spatial dimensions (Atinmo et al., 2009; Garland et al., 2007; Adejumobi, 2006; Bradshaw, 2006). Accordingly, the urban-rural division is closely associated with gender and the spatial dimension of poverty. Urban poverty is undermining sustainable development around the globe in an increasing number of cities, especially in developing countries. Therefore, to reduce the issues that urban poverty presents to housing, water and sanitation, education and health, the environment, and the special needs of vulnerable groups, a number of researchers have emphasized systematic changes for sustainable development policies to ensure equality (Panori et al., 2019:2; Hilson et al., 2018; United Nations, 2017; Ahmad and Puppim, 2015; United Nations, 2015).

3.4.4 Need for an Effective Policy Design for Reducing Urban Poverty

The United Nations (1996a, b) called for enabling strategies' from 'normative and regulatory practice' in its first Global Report on Human Settlements to illustrate the significance of a more efficient design of the policies for reducing urban poverty. According to the UN in 1996, urban poverty was one of the most dominant phenomena in the 1980s and early 1990s. Accordingly, various UN documents indicate that governance is a vital component that significantly impacts urban poverty problems. (United Nations, 1996^a; United Nations, 1996^b). In 2001, another UN report stated that, though the cities have formulated with the dynamic forces of globalization, they do not have sufficient institutional capacity and there is social injustice within them too (United Nations, 2001). Therefore, in light of these findings, the UN

emphasized innovative development techniques, such as inventive housing models and poverty reduction policy measures, for the welfare of underprivileged urban residents (United Nations, 2005; 2003). Researchers believe that the Millennium Development Goals (MDGs) and Sustainable Development Goals (SDGs), adopted by the United Nations in 2000 and 2015, respectively, emphasized the changing requirement to reduce extreme poverty and make cities more inclusive and sustainable, which is underway to guide the urban poverty strategy for adopting these objectives as baselines (Jha and Tripathi, 2015; Adebimpe, 2013; Stein and Horn, 2012; Ebrahim, 2008; Satterthwaite, 2003^a).

3.5 Studies on Urban Poverty Alleviation Strategies and Programmes

The global intensity of the slum problems is presented in several reports of the World Bank, the United Nations, and other organizations (World Bank, 2017; Sida, 2006; United Nations, 2005; UN-HABITAT, 2003; United Nations, 1996^{a, b}). UN-HABITAT (2003) indicated that by 2030, people living in urban slums around the globe will reach 50%. Therefore, adequate efforts are needed to manage this problem efficiently. Researchers made various efforts to look into criteria for the success of urban development projects/programmes in Third World countries (Beall, 1995; Choguill, 1994; Beall et al., 2000; Devas, 2002; Tripathi, 2008; Khanom, 2011; Rasoolimanesh et al., 2013). These studies have revealed some common characteristics found in developing countries. However, such criteria do not represent country-specific characteristics or specific programmes and projects in particular sectors.

3.5.1 Paradigm Shift of the Poverty Alleviation Programmes/Projects: Rural to Urban

Harris (1989: 187) stated that during the seventies, the poverty alleviation programmes were focused mostly on rural development as a large number of impoverished people lived in rural regions, and later on, in the early '80s, urban poverty alleviation got priority considering the increasing numbers of non-agricultural wage workers and declining income levels of the urban poor. In 1988, the World Bank made an important projection and stated that by the year 2000, the absolute number of rural people would decrease between 83.3 and 56.5 million and the number of urban citizens would double from 33.5 million to 74.3 million, especially in East Africa, South Asia, and West Africa. That projection was considered a significant influence behind the new approach to alleviating poverty in urban areas. Experts also agreed that these projections had helped the United States Agency for International Development (USAID) expand poverty alleviation programmes in urban areas of developing countries (Harris, 1989: 187).

3.5.2 Approaches Used in Poverty Alleviation Programmes/Projects

It is observed from various studies that development programmes/projects and poverty combat programmes/projects around the globe are mostly intended to reduce poverty and vulnerability of the poor using a combination of community-driven, participatory methods (Otiso, 2003; Chakarbarti and Dhar, 2013; Yalegama et al., 2016; Singh and Chudasama, 2020), where one of the most important instruments for reducing poverty is economic growth to support the poor in overcoming poverty through productive work (Bhagwati and Panagariya, 2012; Ambarkhane 2013; Singh and Chudasama, 2020). Numerous studies from

Africa, Brazil, China, Costa Rica, and Indonesia demonstrate that between 1970 and 2000, positive economic development enabled a significant portion of the world's poor to overcome financial hardship (World Bank, 2001). Economic expansion generates the funds required to broaden programmes/projects designed to alleviate poverty and enable governments to focus on the essential needs of the impoverished, such as housing, healthcare, and education (Singh and Chudasama, 2020; Bhagwati and Panagariya, 2012). On the other hand, Castaneda et al. (2018) mentioned that though economic growth is considered the key driver for poverty reduction in most of the countries, researchers in several studies have revealed that to achieve the objectives of the sustainable development goals, maintaining the pace of economic growth alone will not be sufficient (World Bank, 2016; Ferreira et al., 2015; Jolliffe, 2015; Yoshida et al., 2014). Therefore, the steps of poverty reduction largely depend on how the poorest are sharing prosperity and improving their standard of living, argue Castaneda et al. (2018). According to Benevenuto and Caulfield (2019), transport policies can make a potential contribution to reducing poverty in the Global South. They highlighted the need to identify, track, and map transport issues linked to poverty into transport strategies for accelerating the poverty eradication process. However, despite various poverty alleviation strategies and their associated problems, many developing countries still lack effective strategies and programmes for the urban poor to reduce their poverty.

3.5.3 Major Categories of Poverty Alleviation Strategies and Programmes

According to Singh and Chudasama (2020), four categories of poverty reduction approaches may be identified, e.g., a) community organizations based on microfinance, b) capability and

social security, c) market-based, and d) good governance. Over the last few decades, researchers have revealed that microfinance is a principal and popular poverty reduction approach in several developing countries in Asia, Africa, and Latin America (Banerjee and Jackson, 2017; Okibo and Makanga, 2014; Montgomery and Weiss, 2011; Durrani et al., 2011; Nawaz, 2010; Imai et al., 2010; World Bank, 2008; Akanji, 2006; Mwenda and Muuka, 2004; Lashley, 2004). It is now established that the poor's access to microfinance, especially women's, empowers them through income-generating activities, encourages entrepreneurship, and reduces shocks and vulnerabilities in developing countries (Banerjee and Jackson, 2017; Das and Bhowal, 2013; Westover, 2008; World Bank, 2008; Khandker, 2005; Wright, 2000). However, researchers focused on more studies on the impacts of microfinance on health, nutrition, and education as there are fewer studies on definite suggestions regarding these progresses (Banerjee and Jackson, 2017; Wright, 2000). Experts suggested incorporating services such as technology support, development training, and strategies for livelihood development for more effective microfinance. Because it is assumed that without a comprehensive approach to incorporating social, cultural, and psychological aspects of poverty into microfinance, it may not be helpful for the poor to get out of poverty (World Bank, 2001; Banerjee and Jackson, 2017; Arora and Romijn, 2012), Again, scholars also remind us that economic growth brings improved livelihoods for the poor, but it does not necessarily support them as members of the upper class of society (Sen, 2000).

It is established that the multidimensional nature of poverty creates a number of exclusions from services for the poor. One of such exclusions related to various direct and indirect connections between transport and social disadvantages is often considered transport

poverty' (Lucas et al., 2016; Lucas, 2012). These exclusions are explained by a number of researchers, i.e., physical exclusions, geographical exclusions, exclusions from facilities, and economic exclusions (Adeel, 2016; Lucas, 2011; Lau, 2010; Vasconcellos, 2005). Therefore, Benevenuto and Caulfield (2019:119) argued for the potential contributions of transportation strategies to reducing poverty across the Global South. They opined that it is necessary to provide more effective transport strategies for accelerating the extreme poverty eradication process as it is necessary to identify, track, and map transport issues linked to poverty.

Several problems in urban poverty alleviation programmes were identified by the researchers. These problems can be broadly categorized into financial, governance, duplication, etc. Deficiency of municipal funding as one of the initial difficulties in poverty reduction programmes was reported in a number of studies both locally and internationally in a diverse geographical context (Devas, 2002; Devas and Rakodi, 1993; Ravallion, 2007b; Tung, 2015). However, poverty reduction programmes and projects are not only facing a financial crisis; there are other problems as well. Etemadi (2001) highlighted two issues, e.g., the lingering process and the willingness of local authorities to promote poor people's associations in Cebu, Philippines. Researchers emphasized need-based, effective programmes for the urban poor. Several micro-level analyses, especially in South Asia studies, have focused on the need for contextual specification of urban poverty (Pryer, 1993b; Bardhan, 1989; Harriss, 1987) for effective programmes for it. Because experts found that most of the urban projects for the poor are intended to increase income and employment through diverse approaches (Harriss 1989:192; WB 1993), the absence of markets, insufficient organizational provision, inefficiency in government services, impractical

assessment of the support, etc. are mostly responsible for making these projects unsuccessful.

3.5.4 Complexity in Poverty Reduction Strategies and Programmes

Another important aspect demonstrated by the researchers is that poverty reduction strategies have complexity, and the strategies vary according to the opportunity. According to Mitlin (2003:393), the complexities of various urban poverty reduction strategies are due to the huge number of contextual differences. Both the huge scale of need and the differences in need are equally responsible for this complexity. For effective development programmes for the urban poor, scholars emphasized strengthening assets, as there are inadequate public resources for them. Three major strategies were suggested by Mitlin (2003:394) for enhancing such an asset base, which include: a) strengthening community-based organizations; b) evolving interactions with the government; and c) creating new alternatives to existing urban development strategies. Sometimes, the role of poor communities also plays a critical role in the formation of representative, inclusive community organizations.

3.5.5 Need for an Integrated Urban Poverty Efforts

Towards reaching the Sustainable Development Goals (SDGs), various policies, plans, strategies, programmes and projects have been implemented around the globe with the funding support of donor aid agencies and by a number of international, national, and local agencies to make a poverty-free world where no one will be left behind. However, research findings have revealed the importance of an integrated, comprehensive approach to

development and poverty alleviation in urban areas across all levels of government and non-government to meet development objectives locally and nationally. Therefore, the role of local government is not only very significant but also needs to be proficient, transparent, efficient, and representative for ensuring inclusive cities in collaboration with the private sector and NGOs. Issues such as urban finance, inclusive planning, coordination mechanisms, etc. are also significant in improving living standards for all citizens. Therefore, there is a need for comprehensive knowledge of the factors that contribute to and characterize urban poverty and its dimensions, as well as priorities in the policies, strategies, plans, programmes/projects that are applied to combat poverty.

3.6 Poverty Research in Bangladesh

The issue of poverty alleviation occupies a dominant place in the development dialogue of the less developed countries of the world. In Bangladesh, plenty of academic exercises have been led towards rural poverty alleviation, and efforts by both the public and private sector organizations (mostly non-government organizations, NGOs) have been made to that end, but very little has so far been done to alleviate urban poverty (Islam et al. 1997). However, urban poverty in Bangladesh has been the focus of substantial interest among geographers, economists, planners, and other researchers since the independence of the country in 1972, while outstanding thought has been given to this topic by eminent researchers in Bangladesh and abroad (Amin, 1991; Mahbub and Islam, 1991; Ahmad, 2007; Ahsan and Ahmad, 1996; CUS, 1976; CUS, 1979; CUS, 1990; CUS, 2006; Islam et al., 1997; Opel, 1998; Islam, 2001; Ahmad et al., 2015; Farzana, 2019; Hussain 1979–80; Khan, 1996; Khanom, 2011; Humphrey and Hossain, 2018).

Moreover, since the independence of the country, a number of efforts have been made by the governments of Bangladesh to alleviate poverty. However, those efforts were mostly concentrated on the overall development of various socio-economic and infrastructural sectors of the country rather than poverty-focused projects/projects/programmes. Since then, during the mid-twentieth century, governments have recognized public-private partnerships (PPPs) as an innovative and effective tool to reduce poverty. The Government documented the importance of collaboration among government, non-government organizations, and private organizations through PPPs in the Poverty Reduction Strategy Paper (BER, 2007:170–171). This cooperative approach was investigated by Khanom (2011:117; Matin and Hulme, 2003) by examining the Income Generation for Vulnerable Group Development (IGVGD) programme of the government under the Social Safety Nets (SSNPs) to investigate the consequences of this PPPs approach and its opportunities and constraints to alleviating poverty in rural Bangladesh. Khanom (2011:117) found an insignificant improvement in income and significant effects on the food security of the respondents. However, such efforts to evaluate poverty programmes/projects in urban Bangladesh are lacking.

3.6.1 Urban Poverty Research in Bangladesh

In Bangladesh, urban poverty is partly an appearance of rural poverty, as it is largely because of the influx of the rural poor to urban areas. Islam (2001:114–116) stated that studies concerned with the macro-estimates of poverty in Bangladesh provide a generalized image of poverty, and poverty estimates vary by source. Experts believe that the urban planning and development strategies of the country should particularly consider the realism of the

appearance of the vast mass of the poor in urban areas. The problem of urban poverty requires an unconventional approach to urban development and city planning (Islam and Nazem, 1996). However, empirical evidence indicates that there is very little social development programme in urban poor communities where people can participate and engage themselves to organize such programmes at the community level effectively (Mahbub and Khatun, 1996). Moreover, there exists a significant literature on the theory of poverty and its measurement, but there is also a need for more focused urban poverty research in the country (Islam, 2001:119). Therefore, the nature and extent of urban poverty strategies and programmes that are applied in the country still require new knowledge to make the cities free from poverty. Existing research on urban poverty in Bangladesh has covered a wide range of topics. These studies may be categorized into the five major domains.

3.6.1.1 Studies on definition, measurement and trend of poverty: During the seventies, a number of studies were conducted concerning the meaning and measurement of poverty using quantitative methods (Alamgir, 1974; 1978; Mujahid, 1976). Both quantitative and qualitative methods are used in some recent studies as well (Hill and Genoni, 2019; Yunus, 2019; Rahman and Hill, 2019).

The definition of urban poor considers people who cannot afford to meet their basic needs, including food or nutrition, clothing, primary health care, education, and shelter, with their own income (Islam, 2001). Household income is mostly used to measure and define urban poverty. However, researchers think that using income data to measure poverty in urban areas is difficult and not a good indicator. One of the reasons for this is that poverty estimates vary from source to source.

3.6.1.2 Comprehensive studies on squatters, slums and urban poor: Urban poverty research in Bangladesh is mostly concentrated on slums and squatter settlements as spatial demonstrations of poverty. Most of the research on the urban poor and poverty in our country is concentrated in large metropolitan areas, especially in Dhaka and Chottogram. The reason is definitely the huge number of urban poor who live in slums in these large metropolitan cities. Therefore, most of the research initiatives represent Dhaka and some other large cities as well. Research on urban poverty typically looks at slums and squatter settlements as spatial indicators of poverty. A large majority of the inhabitants of Dhaka live in slums or squatter settlements and earn below the poverty line, as the fast development of the city is inadequate for its total improvement (Hossain, 2008:80). A variety of issues are covered by the academic research on slums and squatter settlements in Bangladesh.

General characteristics and living conditions of the slum and squatter dwellers of cities in Bangladesh are found in various research studies of the Centre for Urban Studies (CUS), one of the pioneer urban research organizations in the country. During the mid-seventies to the nineties, the Centre for Urban Studies conducted comprehensive studies on the environmental, demographic, socio-economic, and other surroundings of the poor in the four major cities (CUS, 1976; 1979; 1980; 1983; 1985; 1987; 1990; 1993; 1996). In 2005, CUS conducted a study on the mapping and census of slums and squatters in six city corporations (CUS, 2006), which is considered the latest slum database in the country. The mentioned studies covered whole cities using a questionnaire survey method, some in-depth investigations using informal discussion and interviews with different interest groups, and GIS for mapping and analysis. Therefore, a comprehensive image of the urban poor is highlighted

by CUS over a vast period of time from 1974 to 2011 (CUS, 1974; CUS, 1977; CUS, 1978; CUS, 1978–79; CUS, 1985; CUS, 1987; CUS, 1989–90; CUS, 1992; CUS, 1996; CUS, 2006; and CUS, 2011). However, the studies are mostly descriptive and present a very negative process emerging from the potentials of consolidation (Mohit 2012:613; Wendt 1997).

Abed (2007) emphasized the issues that affected the inclusion of the poor in the formal and informal legal systems of the country. He identified a lack of access to both formal and informal legal systems, which triggered the poverty of the poor. Pryer (2016, 2003), in a book, focused on the various aspects of poverty and vulnerability and their relationship among slum inhabitants in Dhaka city. Attempts were also taken to assess the livelihood conditions of slum and squatter dwellers in Dhaka (Alamgir et al., 2009; Akther and Ahmad, 2021a; Akther and Ahmad, 2021b; Begum and Mohiuddin, 2010; Hossain, 2000; Mahbub, 1996; Majumder et al., 1987; Mohit, 2012; Shakur, 1987). However, very few studies (Jahan and Sheikh, 2016; Mamtaz, 2012; Najia, 2010) focused on the livelihoods of the urban poor in medium- and small-sized cities in the country.

In a recent study, Farzana (2019:29) explored the affordability and sustainability issues in low-income housing initiated by the government, NGOs, or development partners. According to her, it is necessary to include affordability and sustainability issues to ensure a successful housing project, which are ignored in most cases. She pointed out that due to the location and quality of housing, slum rehabilitation initiatives by the government are not successful. The Bhashantek Rehabilitation Project (BRP) was the first resettlement project of the Government of Bangladesh and has been criticized by researchers due to its unsuccessful implementation. Researchers made several attempts to investigate various aspects of this

project. In 1987, Choguill, in his study, found a wide range of problems during the implementation of this project. Kamaruzzaman and Ogu (2006) addressed the policy inconsistency in housing availability in Dhaka city for the urban poor by examining the Bhashantek Rehabilitation Project (BRP). Begum and Moinuddin (2010) focused on the various spatial dimensions of social exclusion and their relationship to the livelihood of slum dwellers due to housing and social exclusion.

3.6.1.3 Studies related to specific problems of the urban poor: A number of academic studies have been carried out on specific issues and problems facing the urban poor. Among those, research on housing (CUS, 1976, 1977, '80, '82, Gerull and Schemitter, 1979, Hasnath, 1977, Haque, 1981, 1982), slum upgradation (Shakur, 1979), problems of the resettlement camps (Begum, 1981), occupational problems of rickshaw pullers (Dasgupta, 1981), rickshaw pulling as a way out of poverty (Begum and Sen, 2005), culture, social class and income control of female garment workers, (Kibria, 1996), general aspects of slums and squatters (Hussain, 1973, Qadir, 1975), social organization of the urban poor (Mizanuddin, 1991), usefulness of site and service programmes of housing by the Government (Salam, 1979, Hasnath, 1981), urban informal sector economy (Amin, 1991; Sultana and Najia, 2014) are mentionable.

Utility facilities and services, e.g., water and sanitation, electricity or sources of energy, solid waste management, and urban transport, are considered strengths for socio-economic improvement, environmental resource management, and sustainable reduction of poverty. Therefore, researchers found that these facilities and services must be economically feasible, pro-poor, and ecologically sustainable in an integrated way (Rana, 2016; ADB, 2009; Ahsan and Ahmad, 1996). Murtaza (2000) studied the spatial consequences of urban poverty on the

demographic, economic, water supply, sanitation, and health facilities, as well as the shelter conditions of the poor people living in the central, middle, and peripheral areas of a metropolitan city in Khulna, Bangladesh. According to him, the problem of urban poverty has to be equated not only with social, economic, physical, and shelter dimensions but also with a deep-rooted geographic space dimension. The reduction of urban poverty requires a number of both extensive and intensive services and facilities for the urban poor.

Rashid (2009), based on some case studies, highlighted strategies in health and nutrition that can reduce the exclusion of people living in urban slums. In another paper, the researcher found communicable diseases were very common in poor urban communities due to inadequate access to health services, undernutrition, and poverty (Rashid, 2007). Jane A. Pryer, in his several studies, analyzed various health-related issues of the urban slum dwellers in Dhaka and Khulna city, e.g., the epidemiology of undernutrition among adults (Pryer and Rogers, 2006), the relationship among nutrition, malnutrition, and health, the impacts of ill health on income, and socio-economic and environmental aspects of undernutrition and ill health (Pryer et al., 2002; Pryer et al., 2003; Pryer, 1993a; Pryer, 1993b; Pryer, 1990). Ahmad (2007) highlighted the endowment of primary healthcare services for the urban poor in Bangladesh.

Slum eviction is undoubtedly a violation of human rights. Several studies have analyzed the different realities of evicted people in Dhaka city. Paul (2006) illustrated the fear of eviction faced by squatter dwellers in Dhaka. Rahman (2001) studied the housing rights of the evicted slum dwellers in Dhaka city and revealed how the evicted slum dwellers are deprived of their

housing rights, which were declared in our ordinance of 1970 and later in the National Housing Policy in 1993 and the National Housing Policy in 2016 (GoB, 2016).

3.6.1.4 Studies focused on rural- urban migration: Researchers clearly demonstrated that rural-to-urban migration is closely related to urban poverty. The urban poor in most developing countries are rural migrants. Substantial studies have focused on various forms, causes, and consequences of rural-urban migration. Bhuyan et al. (2001) investigated the causes and relationship between rural-urban migration and poverty. The housing condition of environmental migrants was studied in recent research by Ghosh and Najia (2015). The rural-urban division due to income and scope of productivity has been highlighted by a number of researchers (Majumdar, 1992; Afsar, 2000; Kumar, 2014).

According to Humphrey and Hossain (2018), two major incidences, e.g., a) fast urbanization in the Global South and b) the increasing numbers of urban poor around the globe, have created new interest in it among scholars. Despite this rapid expansion of urban slums resulting from rapid urbanization as a phenomenon in the Global South, it is beyond the capacity of the government or city managers to provide services for them through planning. The United Nations, in their report Challenge of Slums, describes two types of slums: a) "slums of hope" (usually illegal, such as squatter settlements characterized by new, ordinarily constructed independently that are in, or have recently been done, a procedure for growth, consolidation, and advancement) and b) "slums of despair" (referring to worsening neighbourhood where there is a process of degradation in the environmental conditions and household services).

There is a distinctive shift found in contemporary research where 'expanding slum' is understood to be formulated through a process of informalization of urban economic, social, cultural, and political processes; on the contrary, many earlier studies addressed this process of mega-slums as a continuing component of megacities. Referring to the literature on urban informality and informalization, Humphrey and Hossain (2018) stated that the slums are accommodated under various conditions rather than being excluded spaces; therefore, scholars must start to explore new concise concepts of urbanism in an era of globalization.

3.6.1.5 Studies Related to Role of GO and NGOs in Poverty Alleviation

Numerous studies have addressed the contributions of both governmental and non-governmental organizations. Habib (2009) conducted a case study in Dhaka city to investigate the function of government organizations (GOs) and non-government organizations (NGOs) in slum development. According to the researcher, two major causes, e.g., government controls and regulations over urban land and threats of eviction by the government, are responsible for discouraging non-government organizations from contributing to the sector of housing for the urban poor. However, Nari Uddog Kendra (NUK) and Bangladesh Rural Advancement Committee (BRAC) have housing for the female garment workers in Dhaka city (Mohit, 2012: 613). Rahman (2005) illustrated the role of non-government organizations (NGOs) in urban housing for low-income people in Dhaka. He found inadequate participation by NGOs in the urban housing sector.

NGOs working for the urban poor have contributed in the sectors of water and sanitation services. Matin (1999) explored the urban poor's access to water and its social mediation in

Dhaka. He stated that social intermediation was first implemented as a strategy to help low-income people in Dhaka get safe water by Dustha Sastha Kendra, a non-profit organization that works for the poor, in collaboration with Water Aid Bangladesh. Later, Tripathi (2008), in another review study of Water and Sanitation activities in South Asia, found that an NGO, Assistance for Slum Development, in collaboration with Water Aid Bangladesh, built a successful community cluster latrine development that was undertaken by the Community-based Organizations (CBOs) located in Mirpur Parish Road slum. Najia (2013) explored the role of GOs and NGOs in reducing urban poverty in Faridpur town.

3.7 Understanding Research Gap: Urban Poverty Alleviation Strategies and Programmes in Bangladesh

It is found that both the city population and the slum and squatter population have increased very rapidly annually during the last four decades. Since 1975, several policy approaches have been employed, e.g., resettlement, eviction, and upgrading, to address the slum settlements in Dhaka. However, these techniques for policy were not very practical or successful due to the large scale of the problem (Mohit, 2012). Moreover, research has confirmed that poverty alleviation policies, strategies, programmes and projects are mostly oriented toward rural poverty compared to urban poverty. Urban poverty studies in Bangladesh also cover a wide area. This wide area may be classified into five major domains, which include: definition, measurement, and trend of poverty; comprehensive studies on squatters and the urban poor; specific problems of the urban poor; rural-urban migration; and the role of government and non-government organizations in poverty reduction. Therefore, it can be said that urban poverty research in Bangladesh has established a diversified avenue of resources in this area,

while there is a knowledge gap and a lack of a comprehensive understanding of policies, strategies, and programmes/projects contributing to reducing poverty in urban areas of the country. Therefore, it is essential to explore its effectiveness, especially its strengths and weaknesses, and its contribution to identify not only the gaps and laps and future ways to make poverty-free urban areas of the country but also the necessary steps to ensure inclusive development where no one will be left behind.

3.8 Conclusion

Urban poverty in Bangladesh is a significant issue that requires attention from all relevant authorities and stakeholders. Urban poverty research confirms that the urban poor receive very little assistance, either from the Government or from non-government organizations, in getting various types of facilities and services. Urban poverty is comparatively the least-focused area in terms of policies, strategies, and programmes/projects. Therefore, an evaluation of policies, strategies, and programmes/projects applied for reducing urban poverty will provide a clear understanding of their effectiveness, contribution, and achievement in reducing poverty in urban areas in Bangladesh.

Chapter Four: Research Design

4.1 Introduction

The present study was exploratory research. Experts opined that the development of any subject is best served by an exploratory attitude and the innovation of methods through a critical approach (Bracken, 1981:103; Murtaza, 2000:74). Therefore, to meet the aim and objectives of this present study, the exploratory research method was chosen to conduct this research. As Sufian (2009:10) mentioned, exploratory studies are mainly undertaken when the researcher has little or no knowledge about the situation under investigation or the specific aspects of a general problem. This research followed a descriptive-analytical approach as it is the most popular, simplest, and applicable to a number of social problems where the researcher, as a participant-observer, gathers such a variety of data to see the total situation (Gopal, 1970: 74; William, 1971: 1). Hagget and Chorley (1969: 25) said that the descriptive model is concerned with some formal description of reality. On the other hand, analytical research focuses on causes and effects. In summary, it evaluated the strategies, policies, and plans of the Government of Bangladesh and some other international policies and strategies linked with poverty reduction and programmes/projects directly focused on alleviating poverty in urban areas of the country by using mixed techniques of impact evaluation and applying the ROAMEF framework through an exploratory descriptive-analytical approach.

Research makes a fundamental contribution through enhanced knowledge of the realities with which policy must deal, and it makes policy more relevant and effective too. In general,

it is found that urban poverty literature across the world covers a wide field of this subject, which reflects a long history of practical concerns and attempted remedies for the problem. However, attention to policy, its relevance and effectiveness, the instruments by which it is affected, and so on, is a much more recent phenomenon (Bracken, 2007:1), while signatory partners of the Sustainable Development Goals (SDGs) are trying to reach solutions to problems that are connected and integrated to enhance the effectiveness of the process and its impacts (UNDP, 2019) through various targets by 2030, where evaluation is required for each of the concern areas to meet the goal. The present study is therefore concerned with one of the SDGs, which is Goal One of No Poverty or No One Will Be Left Behind, and is an attempt to present an overview of policies, strategies, and programmes/projects of Bangladesh towards alleviation of poverty in urban areas by deploying an impact evaluation method.

4.2 Philosophical Assumptions

According to Moses and Knutsen (2012:4), there are three musketeers of the philosophy of science: epistemology, ontology, and methodology. Smith (2013) mentioned another basic assumption: hermeneutics or phenomenology for understanding an actor's perspective and subjective reality. The following Table 4.1 represents the philosophical structures assumed for this present study. For this study, three basic study logics were considered under the philosophical assumptions, which include ontological, epistemological, and hermeneutics. Under the ontological assumption, reality was explored by preparing a conceptual framework. The process used here to determine reality includes a combination of both

quantitative and qualitative approaches. By reviewing the literature, the context surrounding knowledge was explored through hermeneutics.

Table 4.1: Study Logic Considered Under Four Philosophical Assumptions

Assumptions	Question posed by assumption	Features of the assumption	How the assumptions will be used in this research
Ontological	What is reality? What to know or what should we study?	Subjective Reality; Policies/strategies and Programmes/projects; Multiple voices and views of the different contributors; Complex variables	Preparing conceptual framework/theoretical framework; The researcher has used words/phrases provided by the stakeholders/beneficiaries of the study.
Epistemological	How to know? How do we gain knowledge?	Examine policies/strategies and programmes/projects to support researcher's observation and experience	Conduct the investigations e.g., HHs survey, FGDs and interviews in the natural setting with the participants.
Hermeneutics	What is the context surrounding in knowledge?	All knowledge is embedded in a context, Actor's perspective: subjective reality	Reviewing literature; Interpretation and analysis of the experiences of various stakeholders, experts and researchers.
Methodological	How is research conducted?	Inductive logic design by using SMART* objectives ROAMEF Framework** for an impact evaluation method	A detailed description of the context of the study and its participants is presented in the following sections.

Notes: *SMART stands for Specific, Measurable, Achievable, Realistic and Time-bound

**ROAMEF stands for Rationale, Objectives, Appraisal, Monitoring, Evaluation and Feedback

4.3 Programme/project Evaluation

An evaluation is a comprehensive and organized analysis of a recent or current activity, intervention, programme, or policy to assess if it is reaching its goals and influencing decision-making (Menon et al., 2009). According to Abraham et al. (2018), assessment can enhance local services, offer data for national policy-making, and significantly improve practice. HM

Treasury (HMT) (2020:9) states that there are two main justifications for evaluating: one is learning and another is accountability. Considering these two reasons, the present study is concerned with policies, strategies, and programmes/projects evaluation in the area of urban poverty reduction in Bangladesh. Policy and strategy evaluation is the systematic assessment of a government policy's design, implementation, and outcomes (HM Treasury, 2020:9). It involves comprehending how a government intervention is being or has been carried out, along with the results, beneficiaries, and motivations behind it. Likewise, it involves identifying what may be of higher quality and how, as well as evaluating the overall effects.

4.4 Types of Evaluation

According to the definition of HM Treasury (2020a: 9) "evaluation is a systematic process of understanding how a policy has been implemented, what effects it has had for whom, how, and why" Evaluation goals have to be SMART (Specific, Measurable, Realistic and Time-bound) and continually assessed (Denford et al., 2018a). Therefore, considering this definition and principle of evaluation objective, a systematic process of impact evaluation was applied for understanding the policies, plans/strategies, and programmes/projects and their processes of implementation and impacts on reducing poverty in urban areas of Bangladesh. Impact evaluations commonly employ a variety of techniques, both quantitative and qualitative. They typically cover both subjective and objective aspects. The subjective topics covered commonly include assessments of how effectively a policy or strategy has been implemented. The objective issues covered the factual specifics of how an intervention has worked, generally using administrative data if accessible (HM Treasury, 2020:15). Impact

evaluation focuses on the changes brought about by an intervention—quantitative outcomes that either are themselves or contribute to the intervention's goals. (HM Treasury, 2020:15).

4.5 Process of Evaluation

Urban poverty alleviation policies, strategies, and programmes/projects in Bangladesh can be viewed under three broad categories of organizations. These are Government Organizations (GO), Non-Government Organizations (NGOs), and International Non-Government Organizations (INGOs)/development partners. These organizations are contributing to alleviating poverty in urban areas of the country by formulating policies and strategies and implementing programmes/projects that are directly or indirectly related to the fundamental needs of the poor. From the above-mentioned organizations, government policies and strategies, especially the Five-Year Plans and other plans, were reviewed to understand the policies and strategies considered and implemented by the Governments of Bangladesh to alleviate poverty, and for conducting a comprehensive evaluation on the selected projects, factors and context were used as mentioned in Table 4.2.

Table 4.2: Factors and Context for Reviewing Strategies and Programmes

Factors of Policies and Programmes	Context of Policies and Programmes
Problem or need of the intervention to be addressed	What are the intervention's policy motivations?
Type and scale of the issue or need	Exist any relevant local or governmental targets?
How the interventions are addressed to meet the need or problem	What additional initiatives or programmes are there in these areas?
Aims and objectives of the intervention	Who is the intervention's target group and what other initiatives are aimed at them?

Factors of Policies and Programmes	Context of Policies and Programmes
Separate actions, facilities or mechanisms that create up the intervention	Is it important to take into consideration the target group's social and cultural norms, as well as elements pertaining to age and gender?
Potential capacity of the intervention	Exist any local environmental characteristics that could have an impact on intervention?
The stage of development of the intervention	
How the intervention works into any larger organization or setting	
What the intervention has to achieve in order to be successful	

Source: HM Treasury, 2020

4.5.1 Policy Evaluation using Likert Scale

Rensis's (Likert, 1932) Likert scale is a method generally used to measure attitude (Batterton and Hale, 2017). Likert described a simple and powerful method to construct an attitude scale, built on the premise that groups of related questions measure a subject's attitude about some issue addressed by those questions (Likert, 1932). Moreover, Batterton and Hale (2017) stated that it demonstrates that summing the responses from the related questions resulted in a useful and tractable measure of the underlying attitude. There are several response formats for the Likert scale, among which five possible choices include strongly disagree, disagree, undecided, agree, and strongly agree, which is commonly misidentified as the Likert scale.

4.5.1.1 Criteria for Policy Evaluation

Based on literature from Theodore and Peck (2011), Turok and Parnell (2009), Box (2007), Cochrane (2006), Lewis (2006), Pennink and Davidson (2001), and Fainstein and Campbell (2002), five criteria were selected under some specific questions for policy assessment (Box

4.1). The criteria included clarity and transparency, focus, ownership, integration, and implementability. Thus, focusing on these five criteria, each policy was weighted with some perceived scores following Rensi's Likert scale, where each of the criteria valued five; 1 represented the lowest value, and the highest value was 5. Later summing up the scores of each policy, a final score was found.

Box 4.1: Criteria for Policy Assessment

<p>How well does the policy document perform related to?</p> <ul style="list-style-type: none"> • Clarity and Transparency <ul style="list-style-type: none"> Is the policy well-defined and well conceptualized? Is it written well? Is the language understandable? Is it well organized? Are the objectives clear and verifiable? • Focus <ul style="list-style-type: none"> Is the policy focused on clearly stated strategic issues? Is there a defined set of aims and objectives? • Ownership and commitment <ul style="list-style-type: none"> Has the policy undergone a comprehensive discussion and approval process? Is there evidence that it has widespread support? Is there any word on this? Is it possible to describe it as representing the public interest? Are the roles and responsibilities of stakeholders defined and accepted? • Integration <ul style="list-style-type: none"> How does the policy address integration concerns? Horizontal integration--Is the policy already integrated, or does it address integration with other policies well? Vertical integration refers to how well the policy addresses links between higher and lower-level policies? Are the potential advantages of an integrated strategy made clear? • Implementability <ul style="list-style-type: none"> Is the policy feasible and connected to a clear mechanism of implementation? Is there an adequate budget committed? Is it required to make legal changes? Are they already in place? Is it required to make institutional changes and/or develop new relationships? Is there a programme available to help with this? Are new regulations and procedures required? Is there a programme in place to help them get started? Are comprehensive monitoring and assessment mechanisms in place?
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4.5.2 Programme/project Evaluation

After reviewing policies, plans, and strategies, one programmes from each of the above-mentioned categories (GO, NGOs, INGOs, and Development Partners) was evaluated by determining variables that are directly related to basic human rights, e.g., food, clothes, education, health, shelter, and recreation, considering the context as it can affect and be affected by an intervention. Among the basic human rights, shelter is considered one of the most visible economic conditions for the poor, which affects other rights too. Thus, emphasis was placed on shelter and economy, the two important indicators of economic condition, and programmes/projects were evaluated based on their interventions that were directly related to these indicators and geographical coverage. Considering these certain criteria, four different programmes/projects were selected, such as: a) Housing programmes/projects of the GO; b) microcredit programmes/projects of NGOs; c) Resettlement programme/project of UPPR and UNDP (the development partner); and d) the Livelihoods Improvement of Urban Poor Communities Project (LIUPCP) of UNDP (the development partner). A detailed plan of the study is shown in Table 4.3.

Table 4.3: Detail Outline of the Study Approach

Thesis	Urban Poverty Alleviation in Bangladesh: An Evaluation of Strategies and Programmes	
Objectives	Objective 1: To clearly identify the policies/strategies and programmes/projects applied in urban areas in order to alleviate poverty of urban areas since 1972	Objective 2: To evaluate the effectiveness and contribution of strategies and programmes to alleviate urban poverty in Bangladesh
Why evaluation	Evaluation is a comprehensive procedure used to evaluate how a policy has been applied and the results it has achieved. To develop a theory-based approach; <ul style="list-style-type: none"> To explain how an intervention generates outcomes or effects To investigate the changes caused by an intervention 	
What to evaluate	Knowing the urban poverty policies/strategies and programmes/projects implemented for urban poverty alleviation in Bangladesh	Effectiveness and contribution of policies/strategies and programmes/projects in reducing poverty in urban areas of the country
How to evaluate	By Applying ROAMEF Framework	
	Both from Primary and Secondary data <ul style="list-style-type: none"> Review of policies/strategies Review of programmes/projects of GOs/NGOs/INGOs/development partners Reports of the GOs/NGOs/INGOs Opinion/information provided by experts and officials of relevant programmes/projects 	Primary data Stakeholder 1: Expert- Studies poverty and contribute to formulate strategies and programmes Stakeholder 2: Programme/Project officials of GOs/NGOs/INGOs/DPs -Responsible to plan/implement/execute the programme Stakeholder 3: Programme/Project beneficiary- People who received benefit from the selected programmes of GOs/NGOs/INGOs/DPs <ul style="list-style-type: none"> Individual households Group/CBO members
Tools used	<ul style="list-style-type: none"> Desk review Secondary Materials Websites of GOs, NGOs and INGOs, DPs IDI with experts KII with programme/project officials 	<ul style="list-style-type: none"> IDI with experts KII with programme/project officials FGD Questionnaire Mapping Observation Photographs
Descriptive-Analytical Approach	<ul style="list-style-type: none"> Description of the strategies and programmes Critical analysis of the strategies and programmes Statistical and graphical presentation of the strategies and programmes Mapping 	<ul style="list-style-type: none"> Analysis of the findings Statistical and graphical presentation of findings Mapping Summarizing of the findings
Explanation, Conclusion and dissemination	Finalized the thesis	

Note: In-depth interview (IDI), Focused Group Discussion (FGD), Key Informant Interview (KII)

4.6 Description of Selected Programmes/Projects of GO, NGOs, INGOs/DPs

The Description of selected programmes/projects of GO, NGOs, INGOs/Development Partners is as follows:

Bhasantek Rehabilitation Projects (BRP): The first resettlement programmes/projects for the slums and squatter settlements were initiated in 1974 under the public-private partnership (PPP).

Urban Micro-credit Programmes (UMC) of Shakti Foundation for Disadvantage Women: In 1992, the first Non-Government Organization (NGO) began savings and credit programmes for the socio-economic empowerment of disadvantaged women living in urban slums in Dhaka.

Urban Partnerships for Poverty Reduction (UPPR): UPPR was the first comprehensive and single largest urban poverty alleviation initiative to reduce urban poverty in Bangladesh. It started in March 2008 and ended in August 2015 in 23 towns and cities in the country.

The Livelihoods Improvement of Urban Poor Communities Project (LIUPCP): This national project was designed to intervene in 4 million unserved and underserved urban poor communities in the country, especially women and people with disabilities, in 36 City Corporations and Municipalities.

4.7 Stages of the Study

The present study was divided into four different stages, and the stages are described in detail in the following section.

Stage I

In the first stage, to achieve two broad goals, a thorough review of existing theoretical literature and empirical research was conducted. First, to describe the broad themes of current field research, and second, to place the current study into the correct context. In terms of a philosophical approach to examine the issue and identify what has to be done further, this exercise demonstrated the many theoretical and methodological methods in this sector.

Stage II

In the second stage, a parallel exercise of identification of urban poverty policies, plans, strategies, programmes, and projects applied since 1972 in urban areas in Bangladesh was conducted. This exercise provided a detailed profile of the policies, plans, strategies, and programmes/projects related to reducing urban poverty in the country, as well as explaining criteria for the development of urban poverty in the country that might possibly have an impact on reducing urban poverty in Bangladesh. Besides, it had defined evaluation questions, including: what outcome will be assessed for whom and over what time frame? As it is a guidance of HM Treasury and also used by them (Abraham et al., 2018) to conduct evaluation studies. Furthermore, this effort led to the development of criteria for identifying

variables important to reducing urban poverty and its possible implications for general development. These criteria contributed to identifying the study areas for the field's empirical research.

Stage III

The framework developed in the first stage and the criteria developed in the second stage served as the foundation for an extensive empirical inquiry that was carried out in the third stage. Secondary sources provided the data for phase one. The sources were published literature, both theoretical and empirical, as well as unpublished reports. Public documents, census data, websites of the relevant organizations, and available studies were used for phase two. For the third phase, extensive fieldwork was conducted to collect primary data from a suitable study design in three different cities, e.g., Dhaka, Faridpur and Gopalganj.

Stage IV

In the fourth stage, the gathered data, both from primary and secondary sources, was analyzed and interpreted. Dissemination of evaluation findings was conducted with stakeholders and academia.

4.8 Details of Methods and Materials

Several different quantitative and qualitative research methods and data collection tools were used in these evaluation studies. Because different approaches are appropriate for responding to various kinds of evaluation questions (Denford et al., 2018b), it is useful to integrate quantitative and qualitative approaches in mixed methods research to give more

detailed data for an evaluation (Andrew and Halcomb, 2009). Therefore, a mixed method was used in this study, where a qualitative approach helped to investigate topics in depth (Willig, 2008) and a quantitative approach helped to describe general trends and distributions and relationships between things, including cause and effect (Denford et al., 2018b; Black, 1999) by using the ROAMEF framework.

4.8.1 Application of ROAMEF Framework

The acronym ROAMEF refers to Rationale, Objectives, Appraisal, Monitoring, Evaluation, and Feedback. In exercise, it is a simple method of stating a complex process, while an evaluation can be performed in the ROAMEF cycle before, during, and after implementation (HM Treasury, 2020:12–13). Agreeing with this guidance of HMT, the present study evaluated two projects completed already and two projects during the implementation of the policies to examine more definite assumptions about the strategy, execution, and results. Therefore, the following queries were designed to be answered within the framework, and data sources for the ROAMEF framework are presented in Table 4.4.

- Did the strategy succeed?
- What were the effective dimensions and budget?
- What impact did the policy have on the result?
- How did this relate to what was projected in the appraisal?
- Were there any negative impacts?
- Does this denote value-for-money?
- What are the lessons that may be applied?

Table 4.4: Data Sources for ROAMEF Framework Matrix

Criteria	Data Sources to be Used for Evaluation										
	International Level (Secondary)		National Level (Secondary)			Project Level (Primary)					
	Policy (MDG, SDGs, Paris Declaration, AAA)	Plan (Journal articles, Books, Websites, IDI, KII)	Policy/Plan (Housing Policy, Urban Sector Policy, FFYPs, PRSPs, Perspective Plan, Delta Plan)	Research	Report (BBS, BER, HIES)	Desk Research	Observation	HHs Survey	FGD	KII	IDI
Rationale	✓	✓	✓	✓		✓					
Objectives	✓	✓	✓	✓		✓		✓	✓	✓	✓
Appraisal	✓	✓	✓			✓		✓	✓	✓	✓
Monitoring					✓	✓	✓	✓			
Evaluation	✓	✓	✓			✓		✓	✓	✓	✓
Feedback	✓	✓	✓		✓		✓	✓	✓	✓	✓

4.8.2 Field Work Strategy

The aim of the survey was to gather primary information for the third stage of the study. As previously described, the present research investigated the impacts of urban poverty policies, strategies, plans, and programmes/projects. The fieldwork, therefore, focused on both of these aspects individually and in relation to each other. Data were generated from different sources and stages. The first stage was at the policy-making level. At this stage, a comprehensive overview of the programmes implemented by various GO agencies, NGOs, and Development partners (UNDP) towards reducing urban poverty in the urban areas of the country was explored through both desk research and field investigation. Later on, in the second phase, analysis was done as to how the national policies are formulated for reducing urban poverty practically and how the policies are being implemented in the real lives of

urban poor communities, particularly in slum settlements, through FGDs and household surveys. An illustration of the methodological framework is provided in Tables 4.5 and 4.6 to show details of qualitative and quantitative sample distribution.

Table 4.5: Detail of Methodological Framework

Objectives of the Study	Criteria for ROAMEF	Key Indicator	Proposed Tools	Stakeholders	Sources of Data	Expected outcomes
To clearly identify the policies/ strategies and programmes/ projects applied in urban areas in order to alleviate poverty of urban areas since 1972	Rationale	Application of existing policies/ strategies and programmes/projects	-Desk review -Secondary Materials -Websites of GOs, NGOs and INGOs/DPs -IDI -KII	-Expert -Programme/ Project officials of GOs/NGOs/IN GOs	Published -Journal articles -Books -FYPs -Perspective Plan -PRSPs -Reports (BBS, BER and HIES) -Newspaper/ websites Unpublished -Thesis -Reports of GOs/NGOs/I NGOs/DPs	Understanding the policies/ strategies and programmes/ projects applied for urban poverty alleviation in Bangladesh
	Objectives					
	Appraisal					
	Evaluation					
To evaluate the effectiveness and contribution of policies/strategies and programmes/ projects to alleviate urban poverty in Bangladesh	Rationale	Project wise effectiveness and contribution of the strategies and programmes/ projects	- Observation - Photography -Mapping -HHs Survey -FGD -IDI -KII	-Expert -Project Officials of relevant GOs/NGOs/ INGOs -Project beneficiaries -Urban poor community	Primary data from experts, Programme/ project officials and beneficiaries	Assess the effectiveness, contribution and achievement of the programmes/ projects applying in urban areas to reduce poverty
	Objectives					
	Appraisal					
	Monitoring					
	Evaluation					
Feedback						

Table 4.6: Qualitative and Quantitative Sample Distribution

Sl.	Tools	Stakeholders	Project				Total Number
			BRP	UPPR	UMC, Shakti	LIUPCP	
1	Key Informant Interview (KII)	Project Director/Project Manager/ Project Implementation Office	1	1	1	3	6
2	In-Depth Interview (IDI)	Experts' opinion	Experts were selected from four different categories e.g., policy expert, academia, practitioner and activist				8
3	Focus Group Discussion (FGD)	Project Beneficiary (Male & Female)	1	1	6	25	33
4	HHs Survey	Name of the Cities	Dhaka	Faridpur	Goplaganj		Total
		Distribution of sample in 3 cities. Sample were distributed in both project beneficiaries (intervention group) and non-beneficiaries (control group).	364	67	56		487
		Method used to determine sample size	Beneficiaries were selected randomly from four different programmes/projects by using the following method $n = \frac{Z^2 * pq}{e^2} + (n_r)$ (Where n = sample size, Z = 1.96 at reliability level of 0.95, p = largest possible proportion (0.50), q = (1-p), e = Margin of error/sampling error i.e., 0.045(4.5%), and (n _r) = non response (3%)				

4.8.3 Selection of Stakeholders

There are a variety of separate "customers" whose requirements need to be taken into consideration in order to evaluate its dual aims of accountability and learning. They are affected by the outcomes of an evaluation, and they might contribute at any stage that involves designing or executing the intervention, providing funds, contributing to the assessment, or using the results of the evaluation. Likewise, people who represent clients,

relevant community organizations, and other agencies working in related areas. Thus, several stakeholders were engaged in early discussions to address the needs of the masses.

4.8.4 Triangulation of Data

Combining multiple sources of information is known as "triangulation of data" and is widely used in both qualitative and quantitative research (Carter et al., 2014). Therefore, a triangulation of data sources was employed in this study by using multiple methods (interviews, observation, and field notes) and data sources (individual household surveys, focus group discussions, key informant interviews, and in-depth individual interviews) to validate the findings of the study and to develop a comprehensive understanding of urban poverty reduction strategies and programmes in Bangladesh too.

4.9 Data Analysis and Interpretation

It has already been mentioned in the above section that the present study used a combination of both quantitative and qualitative approaches to advance the research analysis and findings and provide a more comprehensive scenario of the study results. Therefore, both quantitative and qualitative data analysis methods were used in this study to meet the objectives.

4.9.1 Quantitative Data Analysis and Interpretation

The present study used various types of statistical tools and techniques to analyze quantitative data using the latest versions of SPSS and Excel Software. In detail, descriptive statistical analysis includes frequency, percentage, and cross-tabulation, while analytical

statistical tools include the Chi-square test. The analyzed data was presented in various types of graphs, charts, and maps using Excel and Arc GIS software.

4.9.2 Qualitative Data Analysis and Interpretation

Data collected from qualitative sources, e.g., Focused Group Discussion (FGDs), Key Informants Interviews, In-depth Interviews and observations, were analyzed using thematic analysis. A manual coding technique was applied to identify the significant portions of the data, then clustered the open codes into several classes, and finally made the themes from the categories by using an indicator-based approach.

Chapter Five: Urban Poverty Alleviation Policies/Plans/Strategies

5.1 Introduction

Poverty around the globe is considered one of the major concerns of many of the developing countries that hinder development. Therefore, considering this reality, countries where poverty concentration is high have always received the highest priority in various policy documents. This present chapter is an attempt to analyze how the urban poverty issue has received attention in major policies, plans, and strategies both at the international and national levels, especially their objectives, challenges, and strategies adopted to emphasize the poverty issue, particularly poverty in urban areas of Bangladesh. The purpose of this chapter is, firstly, to present the approaches adopted in the policies, plans, and strategies to reduce poverty in urban areas and the programmes/projects, interventions, or targets to address the issue and assess their contribution to the well-being of the urban poor; secondly, to evaluate and discuss the effectiveness and or lack of effectiveness of different plans, policies, and strategies as well as the targets, interventions, programmes/projects.

5.2 Literature Review

Poverty literature confirms that the concept of urban poverty has increasingly developed while urban poverty-related policy-oriented research has mostly concentrated its intentness on recognizing approaches to combat poverty, largely in cities of emerging economies (Ravallion, 2002, 2007), where rural-urban migration has influenced an increase in the incidence of poverty significantly in cities (Abubakar and Dano, 2018; Chigbu, 2012; Mitlin,

2003; De Haan, 1997). The primary focus of most of the scholarly articles was concentrated on the growth of slums in cities, especially the fast decline of human habitation.

Urban poverty was one of the most widespread phenomena during the 1980s and early 1990s, according to the United Nations (1996) on how cities form dynamically, leading to a loss of social equity and inadequate institutional ability (United Nations, 2001). Similarly, the United Nations (1996^{a, b}), in its initial Global Report on Human Settlements, urged a change from 'normative and regulatory practices' to 'enabling strategies' to highlight the significance of a more effective policy design for reducing urban poverty. Accordingly, to address this issue, the United Nations encouraged the promotion of innovative practices, such as new housing designs and policies to combat poverty. Therefore, a variety of urban strategies aimed at concentrating on other dimensions of poverty—such as employment opportunities, access to affordable housing, and the locations of low-income settlements—have been highlighted (United Nations, 2003, 2005). Moreover, towards inclusive and sustainable cities around the globe, the set of Millennium Development Goals and Sustainable Development Goals highlighted the emerging need for alleviating poverty (United Nations, 2000, 2015), and by embracing these objectives as a baseline, these ideas began to impact urban poverty initiatives in cities (Jha and Tripathi, 2015; Adebimpe, 2013; Stein and Horn, 2012; Ebrahim, 2008; Satterthwaite, 2003a).

In contrast, Fox and Goodfellow (2006) raised the issue of the lack of a coordinated global research agenda to combat urban poverty. Similarly, a number of researchers argued for an appropriate coordinated global response for increasing resource effectiveness and impact enhancement of collective and multidisciplinary endeavors in research towards addressing

the purview of national and international sustainable development initiatives (Panori et al., 2019; Grott et al., 2017; Hanefeld et al., 2017; Haddad et al., 2016; Villaveces et al., 2010). However, the formulation of this global agenda must be based on a comprehensive knowledge of the philosophical underpinnings in the area of urban poverty research (Alahdab and Murad, 2019; Panori et al., 2019; Driessen et al., 2015; Wolffers and Adjei, 1999). In a study on urban policy, Cochrane (2007) identified a territorial or area focus rather than a focus on a particular group, the provision of a particular service, or the distribution of benefits. According to Mills (1959:7-9), an object of policy is considerably more difficult as it moves from personal trouble to become a public issue for public policy intervention or regulation. Cochrane (2000:184–8), as cited by Atkinson and Moon (1994:20, 271) in another study, argued that the development of urban policy has mostly not followed a continuing process of learning based on a clear and continuing set of aims and ambitions but rather "a chaotic conception" instead of "a coherent urban policy". Therefore, it is necessary to examine the ways in which policy has been constructed in practice to understand its nature and meaning. Atkinson (2000: 229–230) suggested examining urban policy analytically and chronologically. He believed that it was not only important to critically interrogate what the policy has and the objectives of the policy but also to accept the government's statement on it.

A number of researchers argued for systematic improvements and sustainable development policies to ensure equity and reduce the problems urban poverty creates for housing, the natural environment, health and sanitation, and the specific necessities of vulnerable communities. (Panori et al., 2019:2; Hilson et al., 2018; United Nations, 2017; United Nations,

2015; Ahmad and Puppim, 2015), as it is undermining the sustainable development of increasingly more cities, regions, and nations around the globe. Panori et al. (2019:1) argued that urban poverty is one of the most pressing and critical problems facing cities in modern society. In their bibliometric study, based on fifty-two years of urban poverty-related scientific literature (1965–2017), they found enormous development in the academic knowledge in this field from the post-'90s by US and UK researchers. Similarly, during the last decade, they observed another rising trend through publications on Sub-Saharan and Asian case studies, indicating the need to increase concentration on urban poverty realities (Panori et al. 2019).

According to Devas (2014), community engagement of the urban poor has an important role in the success of local policies, as including the viewpoints of the urban poor during policy planning processes is a significant variable that increases institutional capabilities and supports the delivery of highly democratic structures. Additionally, McGranahan (2015) stated that strengthening collective action can enable effective community-driven efforts and can contribute as an alternative policy instrument for reducing urban poverty. Atkinson (2000:211) mentioned that it is first important to comprehend the problem that the policy is intended to address, which comprises analyzing the causes of and processes through which a certain problem arises. It is debated whether the description and development of a 'problem' contain the 'solution' to that problem. Additionally, the process of developing a "problem" entail creating a detailed and comprehensive explanation of the problem's origin and causes. Jameson (1981) conceptualizes narrative as a vital epistemological category

through which we learn about the world, and much of what we learn comes in the form of stories. Therefore, the concept of narratives is a component of policy development.

Since the country's independence in 1972, geographers, economists, planners, and other experts have been especially interested in urban poverty in Bangladesh. Eminent experts in Bangladesh and abroad have contributed several outstanding concepts to this area (Akther and Ahmad, 2021a; Akther and Ahmad, 2021b; Farzana, 2019; Pryer, 2016; Mathur et al., 2013; Nazem and Hossain, 2012; Khanom, 2011; Rahman, 2011; Habib, 2009; Hossain, 2008; Kamaruzzaman and Ogu, 2006; Mitlin, 2004; Islam, Matin and Hulme, 2003; Devas, 2002; Barkat and Akhter, 2001; Islam, 1997; Islam et al., 1997; Khundker et al., 1994). However, poverty in cities has not received the required attention in the majority of our development documents compared to rural poverty. Also, there are a number of debates in academic discourse on the effective development planning of the country. Hasnath (1987:59) mentioned that development planning in Bangladesh has not been evidently effective, though it is essential to continue to plan the country's economy for the development of a nation. He criticized the fact that the First Five Year Plan was not implemented according to its framework of a socialist economy; although high priority was placed on social sectors in the FFYP, the outcome was that a little rise in economic growth led to disparity, and thus poverty also continued. Rahim (1975: 385–386) identified the two major characteristics of planning in Bangladesh, e.g., unclear understanding and a lack of devotion to a definite plan of action. Furthermore, he added that because of the methodologies used to mobilize resources and accelerate development, many development strategies exist that differ from one to another, including incentive patterns and institutional frameworks used to facilitate

effective use of resources and elements of economic progress, e.g., the structure of the product package, the time horizon, and the receivers of the development.

However, in its 50th year of independence, Bangladesh is entering a transitional phase of its development. This development path will be reached through several policies, strategies, and programmes of Vision 2041, while the basic framework has already been implemented through the Perspective Plan 2021 under the road map of Perspective Plan 2041. Therefore, it is necessary to prioritize the sectors based on their contribution to economic growth. The urban sector contributes more than 65% of the nation's GDP, and it is projected that by 2035, nearly half of all the country's population will reside in cities (UNDP, 2019). Experts believed that this rapid urbanization would not only strengthen the social and economic growth of the region but also make the country one of the fastest-growing economies in the world (Husain and Kamruzzaman, 2020:277). Therefore, a detailed review and explanation of policies, plans, and strategies will guide us to focus on the areas to be prioritized and act accordingly for the poor in urban areas of the country.

5.3 Policies/Plans/Strategies focused on Poverty Alleviation

Generally, various efforts to reduce poverty have been documented both internationally and nationally for a long time, where policies formulated globally have a strong influence on national plans, policies, and strategies to act locally according to local requirements. During the decade of the '90s, a rising trend of international plans, policies, and strategies focused on the poverty issue and its remedial measures around the globe was found, where the Paris Declaration, AAA, MDGs, and SDGs were considered very significant documents. All these

documents have influenced national-level plans, policies, and strategies to meet local requirements. Therefore, the Bangladesh Government has incorporated all these international goals and targets into her plans, policies, and strategies, e.g., the eighth five-year plan and two perspective plans, to establish an inclusive development for all. However, these efforts are not yet analyzed, and therefore, the ontological issues need to be analyzed to make the achievement sustainable.

5.3.1 International Policies/Plans/Strategies

Among various policy documents, major international Policies/Plans/Strategies related to urban poverty issues are as follows:

- Paris Declaration (PD)
- Accra Agenda for Action (AAA)
- Millennium Development Goals (MDGs)
- Sustainable Development Goals (SDGs)

5.3.1.1 Paris Declaration

The Paris Declaration (PD) on Aid Effectiveness was an innovative international contract among 110 countries for enhancing the effectiveness of aid and its impacts on the development of the signatory countries (OECD, 2021). Moreover, it was a commitment to an action-oriented road map by the donor countries with 56 commitments to assist developing countries in formulating and implementing national development plans based on their own priorities, plans, and implementation processes under five key principles, e.g., 1. Ownership, 2. Alignment, 3. Harmonization, 4. Managing for results, and 5. Mutual accountability, set out

in the PD. Therefore, to avoid duplication, transaction costs, and misuse of aid, an agenda for making it more effective and efficient was set out in the Paris Declaration. The signatory countries considered it a key to greater aid effectiveness for more ground development to reduce poverty and also progress towards the Millennium Development Goals (MDGs).

Bangladesh joined actively in the OECD-DAC collaboration to improve donor processes in 2001 and made various efforts to enhance aid effectiveness. The country actively participated in global decision-making meetings in Roam, Paris, and ACCR. Likewise, several national actions, e.g., the formulation and implementation of a National Development Strategy, an action plan for the implementation of the Paris Declaration, and the establishment of an Aid Effectiveness Unit (AEU) in the Economic Relations Division (ERD) for coordinating aid management through various stakeholders (Natural Resource Planners Ltd., 2010), According to the Final Report of the Evaluation of the Implementation of the Paris Declaration (Phase II, Country Report), aid has a significant impact on the development expenditure of Bangladesh, and its role is also very important for the promotion and adoption of several measures for policy reform. The report stated that in the financial year 2009–2010, nearly 48% of aid contributed to the country's expenditure (Natural Resource Planners Ltd., 2010). Therefore, This PD can be considered one of the most significant momentum drivers for Bangladesh's dependence on aid and progress.

Bangladesh participated in two surveys as part of the country's national strategy and a country-level evaluation of the PD by the Development Assistance Committee of the Organization for Economic Co-operation and Development (DAC-OECD) held in 2006 and 2008, respectively. The assessments were focused on, firstly, the effectiveness and

contribution of aid from the development partners and the role of the Government of Bangladesh; and secondly, investigating the consequences and success of the PD for the progress of the country, including the reduction of poverty.

5.3.1.2 Accra Agenda for Action (AAA)

On September 4, 2008, developed and developing nations joined together in Accra, Ghana, to endorse the Accra Agenda for Action (AAA). It was the result of an unprecedented alliance in which representatives of emerging economies, the United Nations, multilateral institutions, and global funds participated in the negotiations leading up to and taking place during the Accra meeting. The AAA's aim was to improve and deepen the Paris Declaration on Aid Effectiveness through three major themes: ownership, inclusive partnerships, and sustaining results (OECD,??, <https://www.oecd.org/dac/effectiveness/45827311.pdf>). As a developing country, Bangladesh joined the AAA to ensure participation in the development processes through a wider contribution in developing policy formulation, stronger leadership on aid coordination, and more use of the country's systems for aid delivery. The country made commitments for inclusive partnerships with donors in the OECD Development Assistance Committee and developing countries, as well as other donors, foundations, and civil society. Moreover, the country focused on aid design to have an actual and measurable impact on development. Furthermore, focus was also given to creating the ability for capacity development for each country's own future development.

5.3.1.3 Millennium Development Goals (MDGs)

According to the UNDP's 2015 Millennium Development Goals Report, the Millennium Development Goals (MDGs) have significantly contributed to the anti-poverty movement in history (UN, 2015) and were also momentous for the Sustainable Development Goals adopted in 2017. The eight specific targets of the MDG were: Goal 1: Eradicate Extreme Poverty and Hunger; Goal 2: Achieve Universal Primary Education; Goal 3: Promote Gender Equality and Empowerment of Women Goal 4: Reduce Child Mortality; Goal 5: Improve Maternal Health; Goal 6: Combat HIV/AIDS, Malaria, and Other Diseases; Goal 7: Ensure Environmental Sustainability and Goal 8: Develop a Global Partnership for Development (UN, 2015). The reason behind the success of the MDGs was identified in the final report as goal-oriented targets. Therefore, by setting targets for the MDGs, countries successfully lifted millions of people out of poverty, ensured the empowerment of women and girls, developed improved health and well-being, and opened a window for vast new opportunities for many of the developing countries. The report confirms that more than half of the people living in extreme poverty have declined from 1.9 billion in 1990 to 836 million in 2015; worldwide, 45 percent of mortality has fallen since 1990; globally, 2.1 billion people have increased access to improved sanitation; 147 countries around the globe have achieved the target of safe drinking water; 95 countries have achieved the sanitation target; and 77 countries have successfully reached both of the targets; developed countries have increased official development assistance by 66 percent from 2000 to 2014. Therefore, globally, the MDG targets have made a significant contribution.

'Millennium Development Goals: Bangladesh Progress Report 2015' shows that the country has achieved remarkable progress in various sectors where the targets were set by the MDGs, especially in reducing poverty, ensuring food security, confirming enrolment for primary school students, gender equality in primary and secondary level education, dropping the infant mortality rate, increasing immunization coverage, lowering the aged under-five mortality rate and the maternal mortality ratio, and dropping the prevalence of communicable diseases (GED, 2015; UNDP, 2017). Several factors contributed to this progress. Among those, inclusive growth strategies and the growth of GDP through various structural transformations of the economy were praised both internationally and nationally. Moreover, experts identified the contributing factors behind this success in attaining the MDGs, including persistent policy and committed leadership for alleviating poverty, comprehensive macro-economic management, enhanced implementation capacity and human capital, strong social policy and innovation, institutional reform, ensuring public sector accountability, etc. However, this report also mentioned that reducing income inequality and expanding the economic participation of women are big challenges to achieving sustainable development in the country.

5.3.1.4 Sustainable Development Goals (SDGs)

The United Nations set the Sustainable Development Goals (SDGs) in 2015 as a common call for action to eradicate poverty globally, safeguard the earth, and confirm peace and prosperity for entire humanity by 2030 (UNDP, 2021). Seventeen integrated SDG goals have been set to create a social, economic, and environmentally sustainable world for all. The specific SDG goals include: 1. No Poverty; 2. Zero Hunger; 3. Good Health and Well-Being; 4.

Quality Education; 5. Gender Equality; 6. Clean Water and Sanitation; 7. Affordable and Clean Energy; 8. Decent Work and Economic Growth; 9. Industry, Innovation, and Infrastructure; 10. Reduced Inequalities; 11. Sustainable Cities and Communities; 12. Responsible Consumption and Production; 13. Climate Action; 14. Life below Water; 15. Life on Land; 16. Peace, Justice, and Strong Institutions; and 17. Partnerships for the Goals (UN, 2019).

Undoubtedly, it can be said that reducing poverty in all its forms is still one of the major challenges facing humanity. However, between 1990 and 2015, global extreme poverty decreased by more than 50%. Statistics from 2015 show that nearly 736 million people still survived on less than \$1.90 a day, and many lack access to clean water and sanitary facilities as well as food. UNDP (2021) says that India and China have lifted millions of people from poverty, but the development is uneven. Regionally, Sub-Saharan Africa and South Asia account for 80 percent of the extreme poor, which also shows uneven progress. Recent new threats, e.g., climate change, conflict, food insecurity, and the COVID-19 pandemic, have made it more difficult for people to work to bring themselves out of poverty. Therefore, considering this context, the SDG targets for Goal 1: No Poverty include (UNDP, 2021):

- By 2030, considering the national definition of each country, the number of people of all demographic stages (e.g., men, women, and children) living in poverty will be reduced to at least 50 percent;
- Implementation of appropriate methods and mechanisms for social protection for all nationally to achieve substantial coverage of the poor and vulnerable by 2030;
- By 2030, establish equal rights for both poor men and poor women to economic resources, necessary services, ownership and control over land and other types of

property, inheritance, access to natural resources, effective use of modern technologies, and financial services, including microfinance;

- By 2030, build the climate resilience of the poor and vulnerable and reduce their vulnerability to climate-related risky events and other economic, social, and environmental shocks and disasters;
- Confirm substantial use of resources from a variety of sources through improved development collaboration in order to afford sufficient and expected resources for developing nations, particularly the less developed nations, for the execution of programmes and policies to reduce poverty in all its dimensions;
- Construct rigorous policy agendas at all levels, e.g., international, national, and regional, focused on pro-poor and gender-sensitive development approaches to enhance investment in poverty-reducing programmes/projects.

The General Economics Division (GED) of the Bangladesh Planning Commission, Government of Bangladesh, has prepared and published a report, Sustainable Development Goals (SDGs): Bangladesh Progress Report 2020, based on the information of the National Statistical Office and various ministries, divisions, and agencies that are involved in the implementation of various action programmes and or projects. This report stated that the government has taken various initiatives to achieve the SDGs through particular ministries and divisions working for the implementation of the SDGs in parallel with the development goals of the relevant ministries. Statistics on national poverty show the proportion of the poor both at the upper and lower poverty lines has decreased to 20.5 percent and 10.5 percent, respectively, in 2019. Moreover, in order to confront the complexity of poverty, the government has adopted

policies and programmes to foster accelerated, inclusive, and resilient growth (GED, 2020). The country has adopted the ‘whole of society’ approach (GED, 2020: 24) and ‘LNOB action programmes’ (GED, 2020: 25) to implement the Sustainable Development Goals. This implementation process is headed by the apex SDGs Implementation and Review Committee and authorized by implementation committees at the division, district, and upazila levels (GED, 2020). Bangladesh government has taken various initiatives next to the Report of 2018 which includes: 1) SDGs action plans for each of the ministries; 2) launched SDGs tracker; 3) finalized SDGs Financing Strategy; 4) organized the First National Conference on SDGs Implementation Review; 5) formed National Data Coordination Committee; 6) established a framework for cooperation between the UN organizations and the government of Bangladesh ; 7) 40 (39+1) priority indicators have been approved by the government to focus SDGs-39 indicators (through 11 national indicators) for 17 goals are thought vital with an emphasis on how they affect other goals; plus one additional (+1) local indicator to represent the ‘leave no one behind’ target (GED, 2020). However, to address the issue of LNOB and achieve SDG goal 1, the key efforts of the GoB considered most significant include significant financial investment in social safety nets, human development, and other related programmes like LNOB.

5.3.2 National Policies/Plans/Strategies

Since the independence of Bangladesh, the country has formulated eight five-year plans, e.g., The First Five Year Plan 1973–78, The Second Five Year Plan 1980–85, The Third Five Year Plan 1985–90, The Fourth Five Year Plan 1990–95, The Fifth Five Year Plan 1997–2002, The Sixth Five Year Plan 2011–2015, The Seventh Five Year Plan 2016–2020, and The Eighth Five Year

Plan 2020–2025. These Plans are the national documents where national targets for Gross Domestic Product (GDP) and poverty reduction rate are set by the government every five years to enhance economic development and ensure balanced socio-economic development of the country. The following section will present an overview of the plans, especially the five-year plans of Bangladesh, and will discuss the goals, objectives, strategies, and challenges that have been adopted in the Plans to reveal how these plan documents addressed the urban poverty issue and the relevant strategies adopted to reduce poverty in urban areas.

5.3.2.1 First Five Year Plan 1973-78

The First Five Year Plan (1973–78) was prepared by the Planning Commission and the Government of Bangladesh in 1973 after the independence of Bangladesh in 1972 for reconstruction and development of the economy. The Plan was articulated considering the context of the liberation war, characterized by a poor and undiversified economy, stagnant agriculture, underdeveloped infrastructure, and a rapidly expanding population. Four basic principles, e.g., democracy, nationalism, secularism, and socialism, are the foundation of the State of Bangladesh, and several provisions in our Constitution ensure these principles (GoB, 1973). The First Five-Year Plan recognizes the need for social transformation among the masses. Accordingly, attention was focused on the poor to alleviate their socio-economic conditions. It is found that the foremost objective of this plan was to reduce poverty through the expansion of employment opportunities for the underemployed and unemployed, accelerate the growth rate of national income, and implement effective fiscal and pricing policies for equitable distribution. Other objectives were also closely associated with the reconstruction and development of the country. The emphasis was given a rise in the annual

GDP growth rate to at least 5.5 percent, increase 41 lakh full time jobs for projected labour force, expansion of essential consumptions, rise in per capita income at a moderate pace of 2.5% annually, ensure a wider diffusion of economic opportunities in self-employed sectors in rural and urban areas both, mobilization of domestic resources and promotion of self-reliance, reduce population growth rate from 3 to 2.8 percent per annum, accelerate development in social and human resources development, ensure a broad and balanced distribution of income and employment opportunity throughout Bangladesh and promote mobility of labour to various areas of expanding economic opportunities (GoB, 1973).

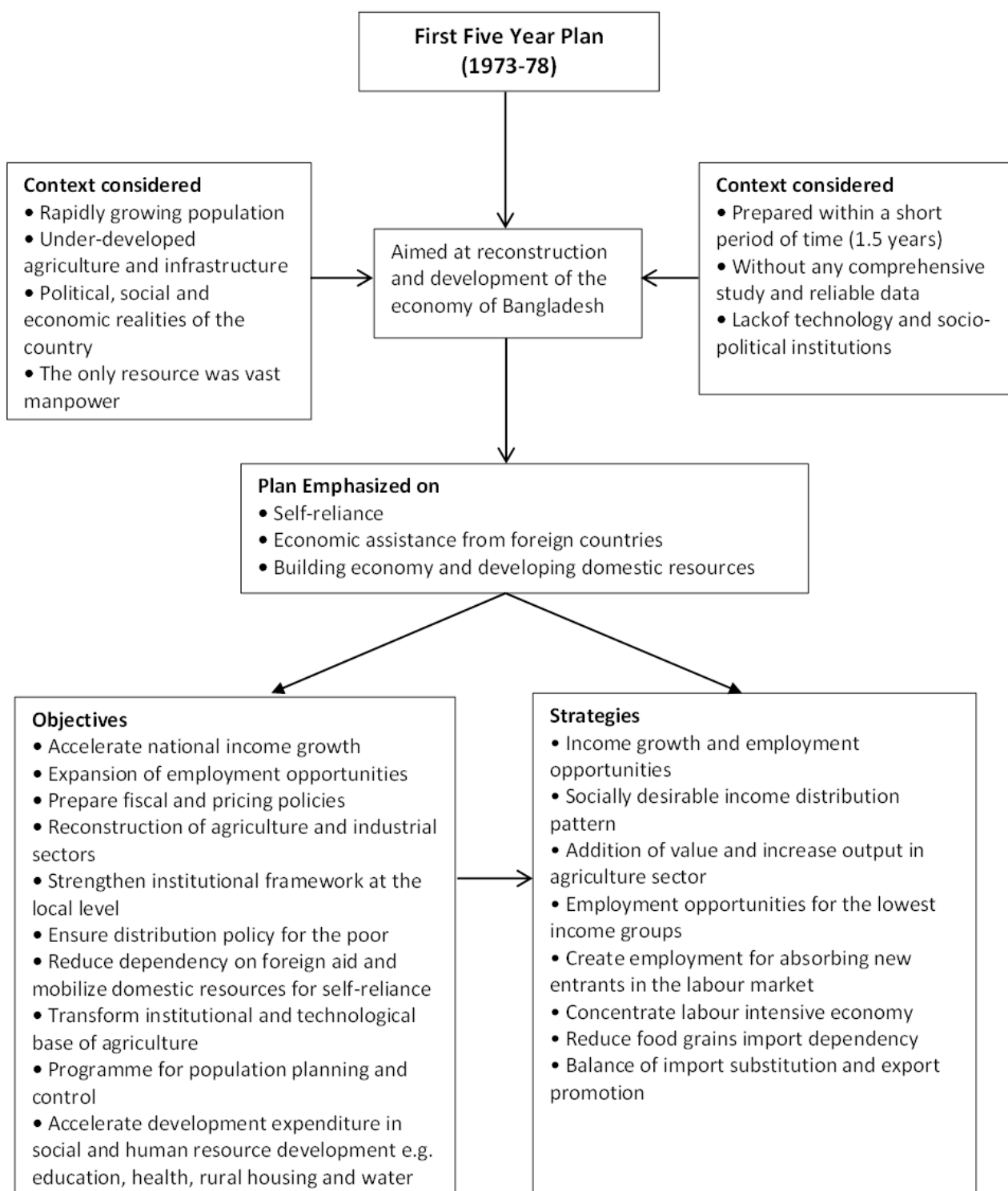
The challenge of development within the existing socio-political framework was very excessive, especially given the level of poverty, inadequately structured trade and industry sectors, high proportion of subsistence economic activities in rural areas, and limited mobilization of domestic savings. Therefore, a large variety of institutional reforms and administrative changes were recommended in this Plan. Likewise, the Plan addressed the proliferation of urban slums and squatters and the lack of basic services in urban areas due to the high pressure of a fast-growing population on the land of Bangladesh. Therefore, the acute condition due to the rapid influx of rural migrants to the major metropolitan cities and its associated problems were pointed out in this document.

In the strategies designed to meet the Plan, emphasis was given on three broad sectors: a) to generate growth of output in major economic sectors, including growth of income; housing and trade; agriculture; forestry and fishery; livestock; power and gas; manufacturing; construction; and transport and other services b) recovery of the economy, as most sectors of the economy were laid down by the benchmarks; and c) employment and distribution of

income. Therefore, to reach the target of output and income, policy measures and organizational improvements were specified in the plan, which included: improvement of managerial and institutional structure; adjustment to a new pattern of trade, both internal and external; continuation of regular and adequate supplies of imported raw materials and spares; renovation of labour management; and provision of adequate incentives to management and workers at the enterprise level. The focus was also given to increasing employment, as unemployment and underemployment were widespread. Thus, the plan was designed to create new employment to absorb all new entrants into the labour market and also reduce existing unemployment and underemployment. Figure 5.1 illustrates the flow chart of objectives, challenges, and strategies of the First Five Year Plan (1973–78) of Bangladesh.

In conclusion, therefore, it is said that the First Five Year Plan was developed just after the independence of the country to restructure the socio-economic development under four basic principles: democracy, nationalism, secularism, and socialism. Likewise, attention was given to the poor to uphold their socio-economic condition. This plan document pointed out the rapid proliferation of slums and squatters and their associated problems in urban areas, especially in major metropolitan cities, largely due to rural migration. However, specific policies, strategies, plans, and programmes for the urban poor were lacking in this Plan.

Figure 5.1: Flow Chart of Objectives and Strategies of First Five Year Plan (1973-78) of Bangladesh



Source: Compiled by the researcher based on First Five Year Plan (1973-78).

5.3.2.2 Second Five Year Plan 1980-85

The Second Five Year Plan (1980–85) was prepared in May 1980 but launched two years later to incorporate a functional Plan including quantitative knowledge on economic activities, policy frames, and institutions. The context considered for formulating the objectives of the Plan was overwhelming poverty, illiteracy, unemployment, and malnutrition in the rural areas of the country. The plan mentioned that nearly 85 percent of people were living in absolute poverty, the illiteracy rate was 74 percent, and about 33 percent of the labour force was unemployed (GoB, 1980).

Considering the aforementioned background, the objectives of the Plan were included: to ensure equitable growth in order to ensure the quality of life of people, especially satisfactory supplies of the fundamental necessities, security of food, and expansion of employment opportunities; to eradicate illiteracy and attain universal primary education for inclusive human resource development; to decrease the population growth rate; to promote participation of people in development activity; and to reach a higher degree of self-reliance through national resource mobilization initiatives and development.

This plan documented Bangladesh's per capita income of \$100 USD and the unequal distribution of national income. Therefore, poverty was widespread everywhere. Three-fourths of the population did not have the means to meet their daily minimum nutritional requirements. Both the availability of essential goods and the purchasing power of the mass population were very limited. Over 90 percent of the population lived in poverty, unemployment, illiteracy, and malnutrition. Therefore, the central theme of the Plan was to

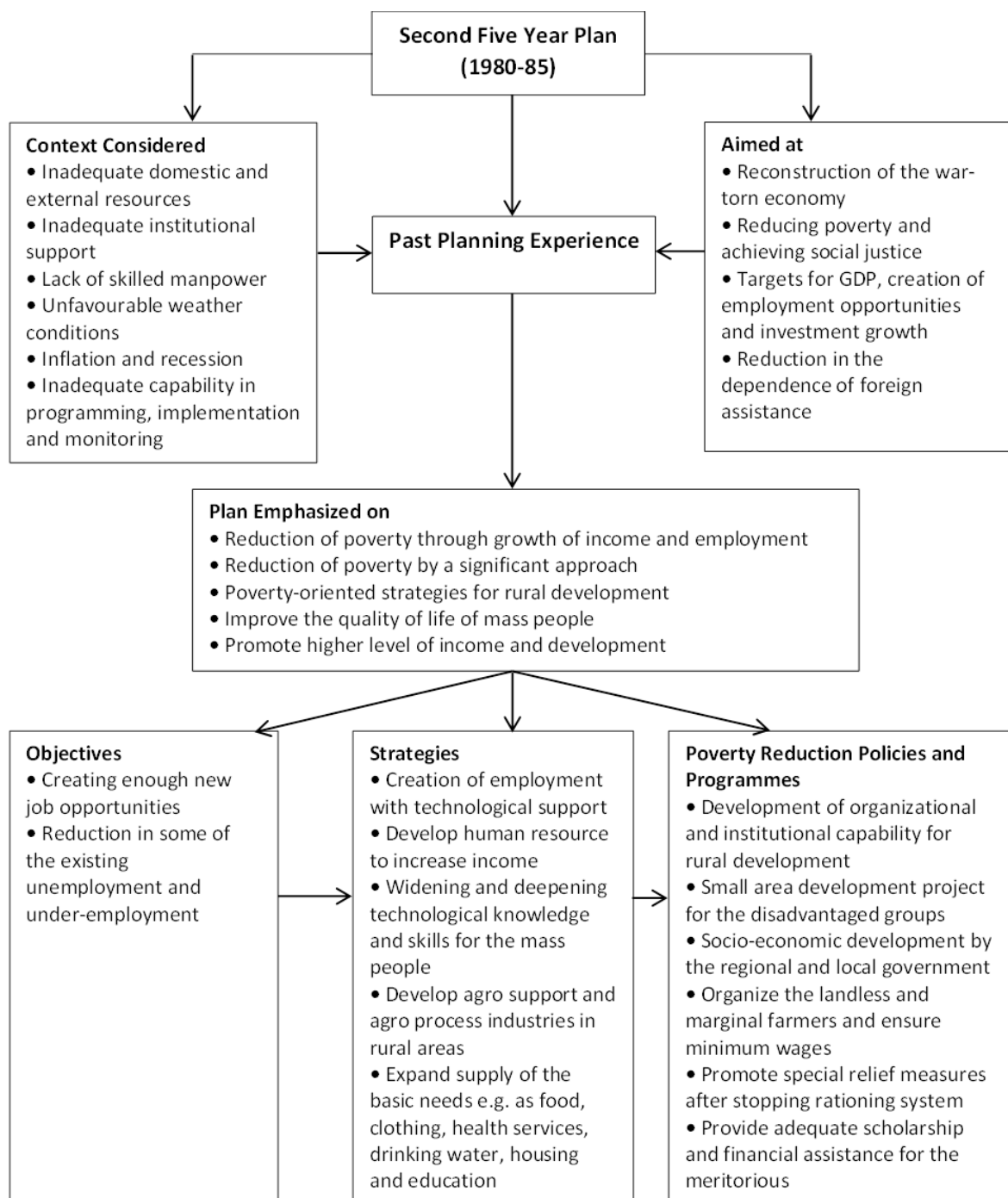
reduce poverty to a significant extent. However, the main emphasis of poverty-oriented strategies was to develop the rural sector, as the overwhelming majority of the poor lived in rural areas. Likewise, the other objectives and strategies were also focused on building around this core objective, while inequalities in the ownership of wealth in rural areas were considered one of the major constraints for equitable distribution of income and opportunities for a successful poverty reduction strategy.

The Second Plan focused on the need to ensure access to fundamental requirements for the poor and poverty-focused strategies for employment generation and the development of human resources. The strategies of the Plan were focused on some other broad sectors that included rural development through widening production, technological grounding of the rural economy, and the development of public services. However, due to resource constraints the emphasize was given on the development of physical infrastructure, a natural resources base, rural electrification, mass literacy, human resource development, the development of local institutions and the consolidation of heavy industries. The flow chart of objectives, challenges, and strategies of the Second Five Year Plan (1980–85) of Bangladesh has been demonstrated in Figure 5.2.

Therefore, the above discussion again reflects the same context as the 1FYP in the case of the 2YFP, where reducing poverty was placed as the top priority in the Plan. However, the efforts were concentrated on reducing rural poverty, as the overwhelming majority of the people living in poverty were in rural areas. Accordingly, the Government placed emphasis on various sectors, including poverty, unemployment, literacy, malnutrition, the production and

technological base of the rural economy, human resource development, etc., in various strategies towards a successful poverty reduction strategy for the country.

Figure 5.2: Flow Chart of Objectives and Strategies of Second Five Year Plan (1980-85) of Bangladesh



Source: Compiled by the researcher based on Second Five Year Plan (1980-85).

5.3.2.3 Third Five Year Plan 1985-90

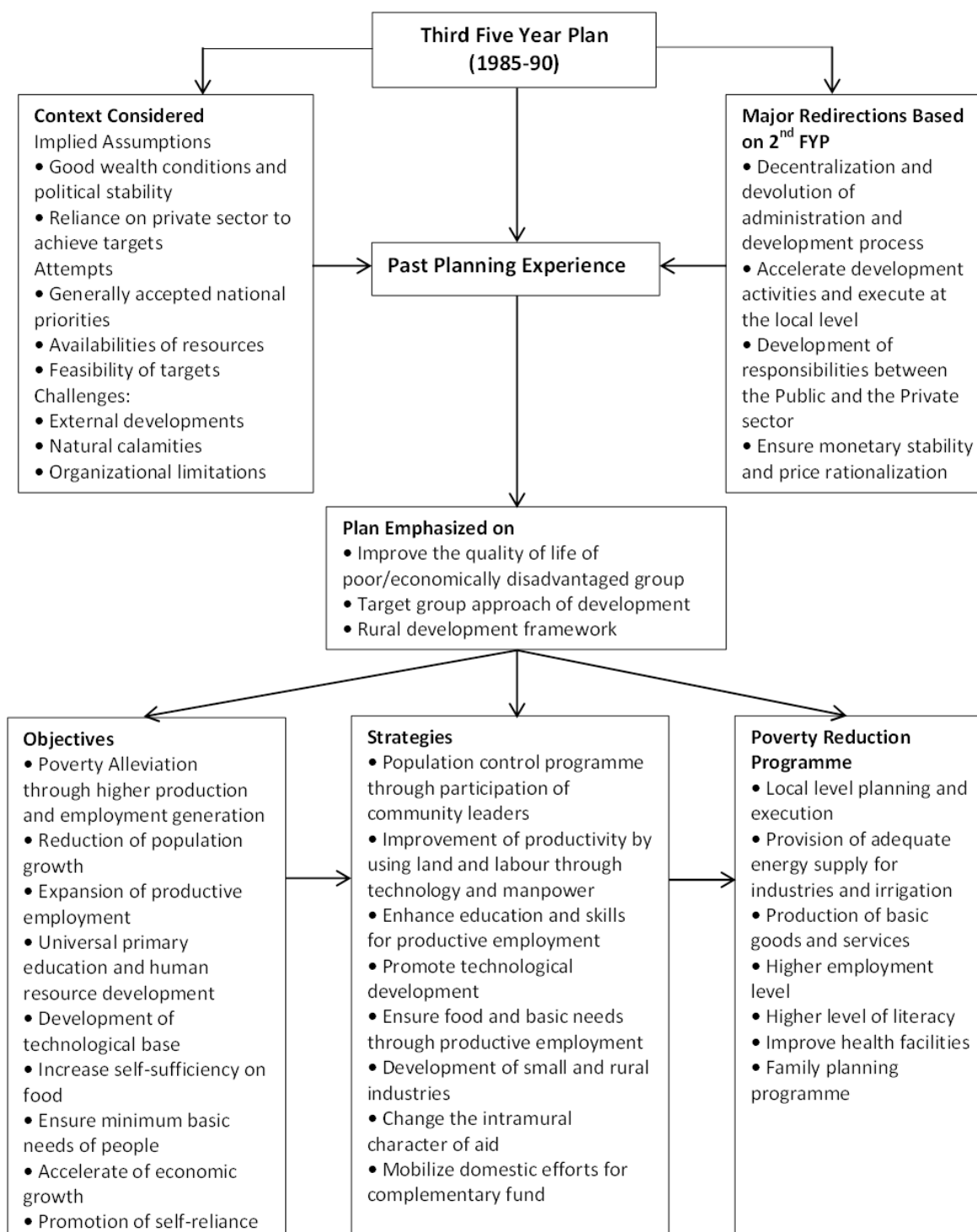
The Third Five-Year Plan (1985–90) was published in December 1985. Poverty alleviation through higher production and employment remained major objectives of this Plan too. It addressed all the basic sectors of all development plans earlier in the post-liberation period. A target group approach was applied in this Plan for improving the quality of life of the economically disadvantaged. However, due to some external developments and natural calamities, e.g., droughts, floods, and cyclones, the Plan did not reach all of its objectives. This Plan introduced a major redirection of the country's economy through large-scale decentralization and devolution of administration and development processes and public-private partnerships for sharing development responsibilities for the country.

Poverty alleviation remained the key objective of the Third Five-Year Plan, as rapid population growth, poverty, illiteracy, unemployment, and malnutrition together need to be addressed directly in the national plan. The major objectives of the plan included: control population growth; growth of productive employment; primary education for all and development of human resources; building a technical foundation for long-term structural transformation; self-sufficiency in food; fulfillment of people's most fundamental requirements; acceleration of economic development; and promotion of self-reliance (GoB, 1985). Alleviating poverty was the ultimate goal of the development plan, and all intended goals originated directly or indirectly from this. Thus, emphasis was given to individual objectives to ensure minimum achievement in each area.

Population control was one of the major strategies to reduce the dependency rate and control the increasing demand to enter the labour market. Emphasis was given to providing productive employment for the labour force so that they have command over resources and income to meet their basic necessities. Simultaneously, the Plan identified the significance of proficient use of land and labour resources in the country for development. The technological improvement of cottage and rural industries as well as the rapid diffusion of new agricultural technology were considered important strategies for reducing poverty in the Plan. Moreover, attaining the goal of poverty reduction through education, skill, and technological development was considered the key to productive employment and its dependence. Welfare programmes like food for work and vulnerable group feeding were introduced in this Plan due to the widespread nature of poverty and malnutrition in the country. To ensure the required economic status of each of these groups under the objective of poverty alleviation, the government started a number of economic instruments, including an investment programme, tax and price policies, and food for work, in the Third Five Year Plan.

Therefore, poverty alleviation was the key objective in the 3FYP too, as there was continuing widespread poverty, unemployment, rapid growth of the population, illiteracy, malnutrition, etc. Here, a target group approach was applied to implement support for disadvantaged people in the country (GoB, 1985). This Plan led to a major redirection of the country's economy through large-scale decentralization of administration and development processes and public-private partnerships. However, no direct strategy has been incorporated here for the poor living in urban areas (Figure 5.3).

Figure 5.3: Flow Chart of Objectives and Strategies of Third Five Year Plan (1985-90) of Bangladesh



Source: Compiled by the researcher based on Third Five Year Plan (1985-90)

5.3.2.4 Fourth Five Year Plan 1990-95

The Fourth Five-Year Plan (1990–95) was launched in July 1990; however, in June 1995, the government formally approved it. The Plan gave utmost priority to reducing poverty and providing the fundamental necessities of the people, along with a strong emphasis on the development of human resources, women's empowerment, and environmental sustainability. It recognized the optimum use of resources in the public sector, the allocation of funds to low-yielding projects, the development of physical and socio-economic infrastructure, as well as labour intensive, community-based, employment-generating, and gender-specific activities, particularly in rural areas. The primary goals of the Plan were: (a) accelerating economic development to reach a total GDP growth rate of 5 percent annually; (b) poverty reduction and employment generation through the development of human resources; and (c) strengthening self-reliance (GoB, 1990).

The plan's strategies comprised the inclusion of projects in the ADP that will create opportunities for productive employment through human resources development to attain the objective of poverty alleviation. The strategies of the Fourth Five-Year Plan were assembled into two major categories: a) general and b) specific.

General Strategy: The general strategies were grouped into five heads: employment generation, export-led growth, participation of women in mainstream development planning, reduction of population growth, and integration of sectoral-based planning with group-based planning. The generation of productive employment was the main strategy for economic development and growth. The Plan adopted this employment approach in the development planning process mainly to employ the vast manpower resources to alleviate

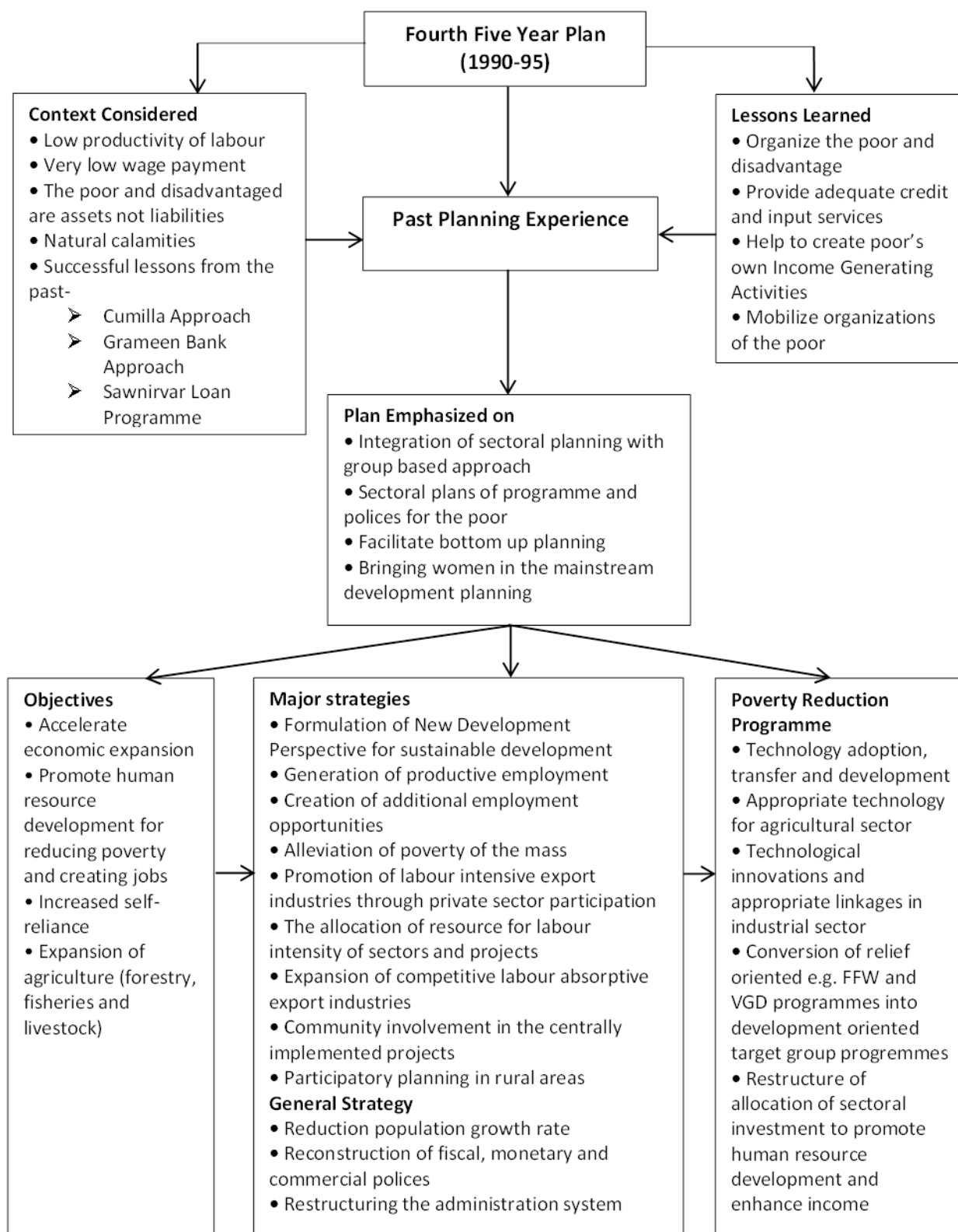
poverty. Similarly, the export-led growth strategy was set, aiming at employment generation, poverty alleviation, and bridging up the trade deficit to expand the economy. Other strategies were also aimed at alleviating poverty along with rapid economic growth.

Specific Strategies: The specific strategies of the Fourth Five Year Plan were included under areas such as a) Public Sector Investment Programme, b) Private Sector Investment Programme, c) Community Participation through Non-Government Organizations, and d) Local Level Planning and Resource Mobilization.

Challenges addressed in the Fourth Five Year Plan included the implementation of ADP, as development programmes/projects had huge costs for the rapid socio-economic improvement of Bangladesh. Likewise, shortfalls in ADP implementation and reforms of the project execution process were also identified as challenges for the government.

Poverty alleviation remained the utmost priority in the 4FYP as well. In its objectives, the focus was given to accelerating economic growth with a GDP growth rate of 5%, employment generation, and human resource development as the main strategies for the economic development and growth of the country. This plan adopted an employment- and export-oriented growth strategy to alleviate poverty. The strategies of this 4FYP were classified into general and specific categories, but no specific strategy was found for the welfare of the poor living in cities (GoB, 1990).

Figure 5.4: Flow Chart of Objectives and Strategies of Fourth Five Year Plan (1990-95) of Bangladesh



Source: Compiled by the researcher based on Fourth Five-Year Plan (1990-95)

5.3.2.5 Fifth Five Year Plan 1997-2002

The Fifth Five-Year Plan (1997–2002) was formulated considering the challenges of overwhelming poverty, hunger, underemployment, unemployment, malnutrition, and illiteracy, predominantly in rural areas of Bangladesh. Since the structure of the global economy has been changing, the Fifth Plan was formulated in an adaptable framework while concentrating more on flexible projections and predictions of gradual changes in a range of development parameters than the traditional planning model. The Plan added two important dimensions: one is various policy packages for a developed environment that enable the private sector to function efficiently, and another is strengthening all tiers of local government institutions and their developmental role to strengthen connections between local participatory planning and the integration of local development programmes with the national level (GoB, 1998). The Plan calls on the government and NGOs to work collaboratively and actively to develop the nation.

Development goals and objectives of the Fifth Five Year Plan were acceleration of economic growth to reduce poverty, the provision of work opportunities and development in productivity through an optimum choice of the traditional labour intensive and new capital intensive technologies, positive changes in the living standards of the rural people, empowerment of the rural poor and improvement of the rural socio-economic structure to make it more democratic, inclusive, and sustainable, attainment of food production beyond the self-sufficiency level, achievement of a lower population growth rate, human resources development, improvement of required infrastructure, development of industries, utilities and other services, development of the Chittagong Hill Tracts and coastal areas, improvement

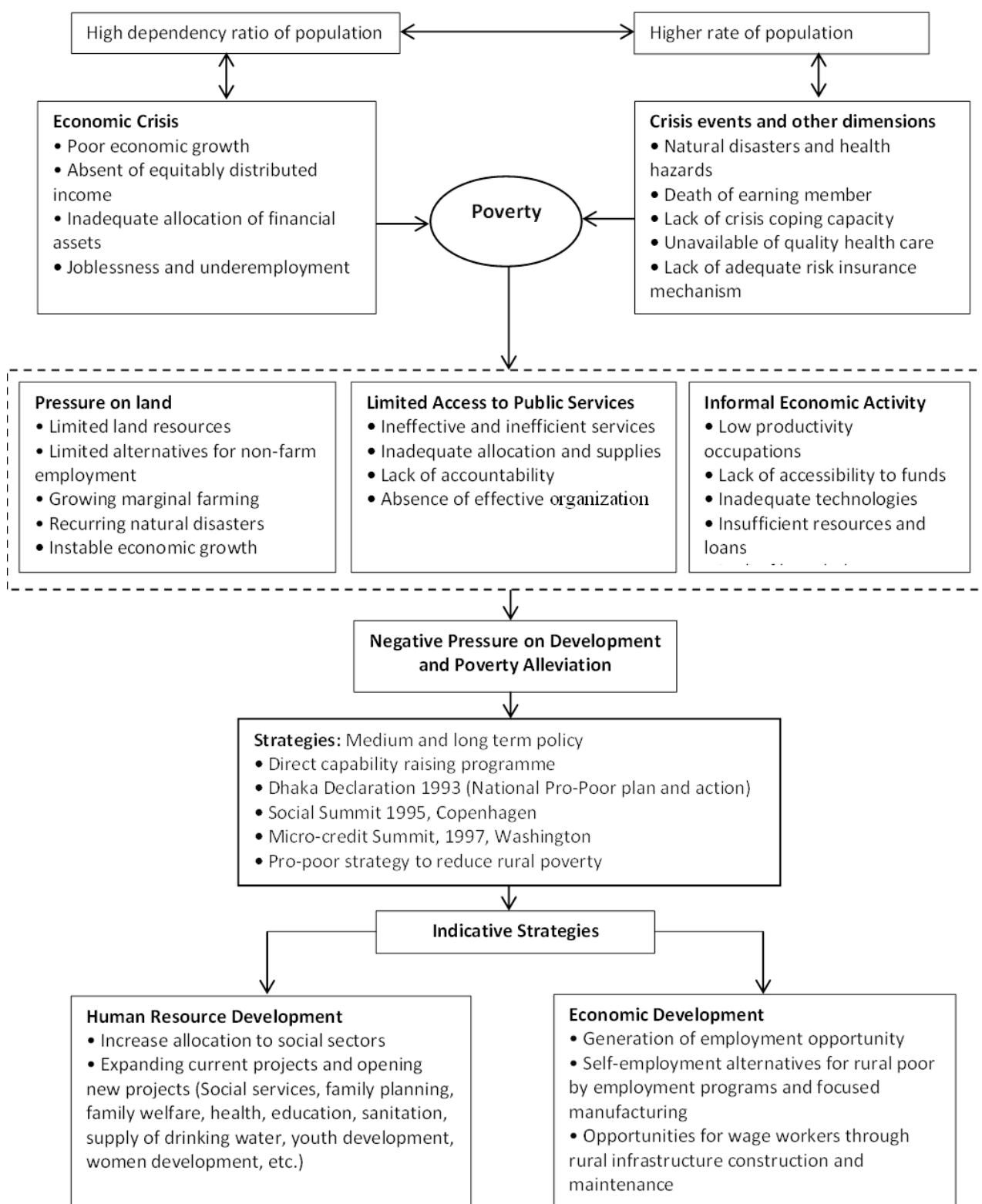
of the north-west region, enhancement of the country's scientific and technological foundation, protection and preservation of environment, lowering the gender gap, priority to women's education, training, employment, and specific attention to girl's education, ensuring social justice through a balanced income distribution, resources and opportunities, provision of a strong safety net programmes for the economically and socially disadvantaged people, strengthening the rule of law and the law and order, developing efficient local government institutions with the active involvement of individuals from all socio-economic groups in rural society also by efficient collaboration between local government departments and non-governmental organizations.

Strategies employed in the Fifth Five-Year Plan were poverty alleviation and Rural development, which are necessary to achieve the expected increase in agricultural productivity, as almost 80% of the population resided in rural Bangladesh and over half of them lived in extreme poverty; population control and health services; the development of human resources through the learning of skills; and increasing the professional capabilities of people through education, training, and research (GoB, 1998). The development of technical education at both primary and secondary levels in the government sector as well as the private sector in rural Bangladesh was a principal strategy in the education sector. Other strategies included export-led industrialization and the private sector as a large contributor, employment and income generation, microcredit, and good governance. Moreover, The Fifth Five Year Plan addressed the issue of poverty alleviation programme in urban areas and focused on three sectors, such as (a) education, as it has an encouraging impact on generating income, mostly for non-slum households; permanent migrants and skill training for

generating income; (b) access of the urban poor to non-land resources will be enhanced through targeted government/NGO programmes/projects as well as promotion of self-employment opportunities; and (c) enhancement of living conditions of the slum dwellers by ensuring access to resources like power, gas, and safe water.

Considering the changing structure of the global economy, the 5FYP incorporated two major dimensions, namely various policy packages and strengthening local government institutions to face the country's development challenges, including overwhelming poverty. More importantly, this Plan addressed urban poverty alleviation issues separately for the first time, with a special focus on three major sectors: education, access to non-land assets, and improved living conditions with access to basic utility facilities and services.

Figure 5.5: Flow Chart of Objectives and Strategies of Fifth Five Year Plan (1997-2002) of Bangladesh



Source: Compiled by the author based on Fifth Five Year Plan (1997-2002)

5.3.2.6 First Perspective Plan (2010-2021)

The Government of Bangladesh, under the leadership of the Honorable Prime Minister Sheikh Hasina, set the Government's Vision 2021 in 2011 to articulate the nation's needs for the 50th anniversary of its independence in 2021. This "Perspective Plan of Bangladesh (2010-2021): Making Vision 2021 a Reality" is considered a strategic articulation of the development vision, mission, and goals of the Government to attain middle-income country status and ensure a poverty free prosperous country with political and economic freedoms. This Plan was very significant as it provided comprehensive strategies for the reduction of poverty, inequalities, and human deprivation as well as a roadmap for accelerated growth. The implementation action plans and specific methods were outlined through the two five-year plans: the Sixth Five Year Plan (2011–2015) and the Seventh Five Year Plan (2016–2020) (GED, 2012:1). It was expected that by 2021, the country would be free from poverty, cross the threshold of a middle-income country, ensure the basic human needs of the people, have access to health care, and be sufficiently nourished, clothed, and housed in a sustainable manner without destroying the environment (GoB, 2012). The development priorities include (GED, 2012:11–12):

- Promoting widespread economic expansion and food security;
- Addressing issues of globalization and regional collaboration;
- Supplying energy security for growth and well-being;
- Creating a knowledge-based society;
- Construction of necessary infrastructure;
- Ensuring effective governance;

- Reducing the negative effects of climate change;
- Fostering empathy in society; and
- Encouragement of creativity in a digital Bangladesh.

5.3.2.7 Sixth Five Year Plan 2011-2015

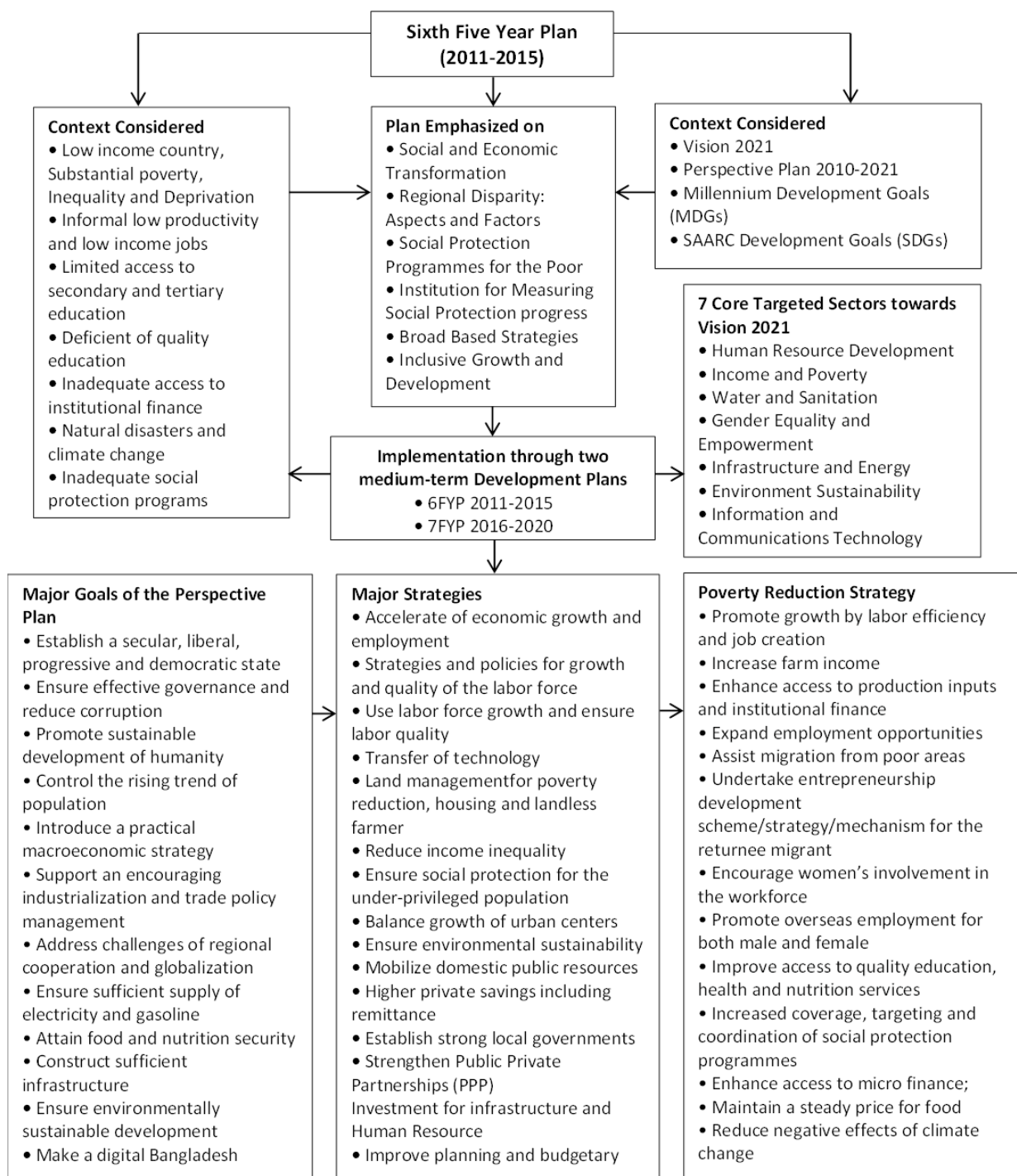
In the 6FYP, the Government of Bangladesh recognized the country as a low-income country marked by extreme poverty, inequality, and privation, noting the 47 million individuals who are living in poverty. Considering this situation, Vision 2021 and the associated Perspective Plan 2010–2021 formulated their development targets by the end of 2021 under the leadership of Prime Minister Sheikh Hasina to recognize the long-term development challenges of Bangladesh and attain middle-income country status by 2021. Two medium-term development plans were used to execute this objective over a period of time; the first one covered 2011–2015 (the 6FYP), and the second one covered 2016–2020 (the 7FYP). One of the primary purposes of the institutional policy framework of the 6FYP and 7FYP plans was to ensure a balance between the advantages given to the private sector and the implementation of regulatory rules to protect the public interest (GoB, 2015^a).

Accelerating economic development and dropping poverty were the Sixth Five-Year Plan's fundamental tasks in developing policies, strategies, and institutions at the operational level. The plan is considered to achieve high economic growth as an essential prerequisite for the rapid reduction of poverty. This approach will provide the foundation for economically sustainable wages and employment for the increasing workforce. Productive employment is one of the most powerful global poverty reduction strategies. Therefore, the government has

concentrated on the necessary strategies and policies for the growth and quality of the labour force because 78 percent of our workers work in low-paid, low-productivity jobs in the informal sector. Accordingly, the 6FYP's employment goal was to provide enough high-paying, high-productivity positions for newcomers and a significant movement of labour from the informal to the formal sectors as well. This major funding will come from increased private savings, including remittances, as well as from the mobilization of domestic public resources (GoB, 2015^a; GoB, 2015^b).

In summary, it can be said that the 6FYP emphasized social and economic transformation through minimizing disparity and expanding social protection programmes for the poor under broad-based strategies, inclusive growth, and development within seven core targeted sectors toward Vision 2021, including: human resource development, income and poverty, energy and infrastructure, water and sanitation, gender equality and empowerment, and environmental sustainability (Figure 5.6). In order to achieve Vision 2021, the country established strategies for accelerating economic growth and employment, as well as other relevant strategies. However, direct strategies for reducing poverty in urban areas were insignificant compared with efforts to reduce overall poverty in the country.

Figure 5.6: Flow Chart of Objectives and Strategies of Sixth Five Year Plan (2011-2015) of Bangladesh



Source: Compiled by the researcher based on Sixth Five Year Plan (2011-2015).

5.3.2.8 Seventh Five Year Plan 2016-2020

The Seventh Five-Year Plan 2016–2020 was implemented in July 2015 as a continuation of the government's initiatives to achieve the Vision 2021 and the connected Perspective Plan 2021 (GoB, 2015). However, this process was started through the Sixth Five Year Plan for implementing PP 2021 and the Seventh Five Year Plan required to complete this commission. Therefore, the 7th Five Year Plan 2016–2020 was the second phase of implementation of the Perspective Plan 2010–2021 and the Vision 2021 to attain long-term visions including accelerated inclusive growth, reduction of poverty, inequality, and human deprivation. This strategy began with the country's entry into the middle-income group and the adoption of the United Nations Sustainable Development Goals (SDGs).

Therefore, considering these factors, the Plan focused on three themes (GoB, 2015), which are as follows:

- Accelerate the growth of GDP, rapid reduction of poverty, and generation of employment;
- A comprehensive inclusionary approach;
- A strategy for sustainable development, e.g., one that is resilient to calamity and climate change, utilizes natural resources in a sustainable manner, and efficiently handles the inevitable shift to urbanization.

"Accelerating Growth, Empowering Citizens" was the core theme of the 7th FYP, where the utmost commitment was given to creating more jobs in the economy, accelerating GDP growth to 8%, ensuring equitable income distribution, improving income inequality to rapid poverty reduction, and empowering the citizens. To make this theme successful, the 7th Plan

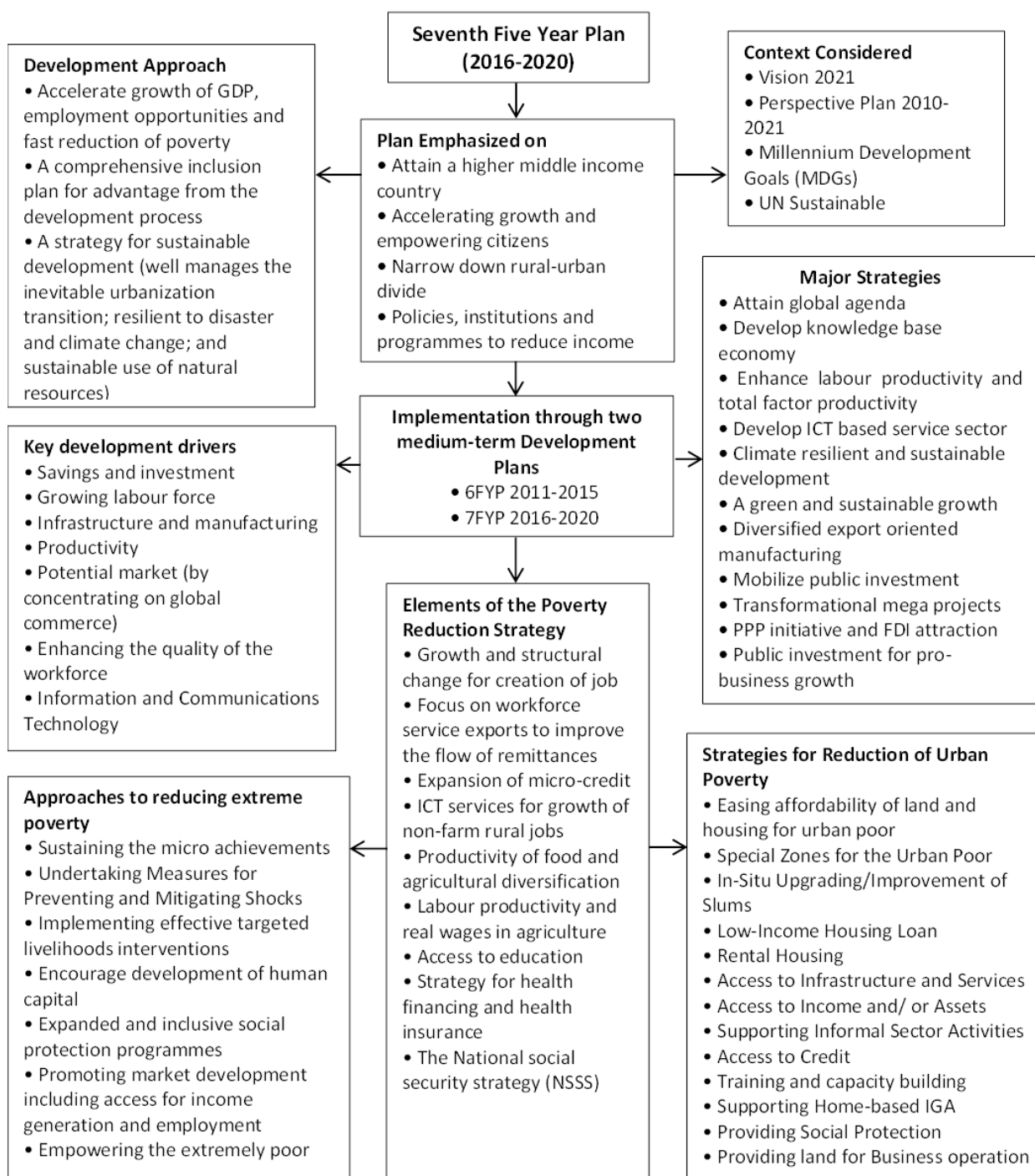
recognized the strengthening of inclusive institutions, ensuring pluralistic democracy, social safety net coverage, access to education, and employment for all, protecting labour rights, enhancing citizens' empowerment, etc. Due to a lack of adequate assets, income, and capacity, this was one area where the poor's choices remained limited. Similarly, human capital development through education and health were recognized as distinctively powerful forces of empowerment. Therefore, strategies and programmes were determined to make services accessible to all in these two major sectors. Likewise, the Plan emphasized a green and sustainable growth strategy to lay a roadmap towards a wealthy, inclusive, and climate-resilient country.

This plan took a capital formation strategy by organizing higher foreign and domestic investment and connecting the labour force by employing the demographic dividend to reach an annual average growth rate of 7.4% through a high-performing service sector and an export-oriented manufacturing sector. Moreover, attempts were also made to increase the productivity of labour and capital through the adoption of new technologies and the promotion of the broad use of digital technology and ICT.

Overall factor productivity growth was considered one of the major vehicles of economic growth under this plan. Similarly, other critical areas focused on in this plan included investment in climate in favour of quality infrastructure and manufacturing, expanding market opportunity through world trade, improving the efficiency of the financial sector, managing land constraints, and improving governance for accelerating growth, environmental sustainability, and social advancement.

The 7FYP's major strategies were organized towards attaining the global agenda, especially to attain a higher middle-income country, narrow down the rural-urban division, and implement policies, institutions, and programmes to reduce income inequality and poverty. This plan has separate strategies to address extreme poverty and reduce poverty in urban areas. Major strategies for reducing urban poverty include: easing accessibility of land and housing; special zones for the poor living in cities; in-situ upgrading; loans for affordable housing; access to infrastructure and services; access to income and or assets; supporting informal sector economic activities; access to credit; training and capacity building; supporting home-based income-generating activity; providing a place for business; social safety nets for the urban poor, etc.

Figure 5.7: Flow Chart of Objectives and Strategies of Seventh Five Year Plan (2016-2020) of Bangladesh



Source: Compiled by the researcher based on Seventh Five Year Plan (2016-2020).

5.3.2.9 Second Perspective Plan (2PP, 2021-2041)

The government of Bangladesh has outlined all of its goals in the second Perspective Plan, "Making Vision 2041 a Reality: Perspective Plan of Bangladesh 2021-2041," for transforming Bangladesh from a Lower Middle-Income Country to an Upper Middle-Income Country by 2031 and a High-Income Country by 2041". Accordingly, the other goal is to combat extreme poverty by 2031 and achieve zero poverty by 2041 (GoB, 2020^a). The significant strategies and indicators of the Plan comprise: enhancing agricultural productivity, export-oriented manufacturing, and industrialization; wide expansion of a service sector for a transformation towards an industrial and digital economy from the rural agrarian economy; proficient energy and infrastructure; the urban transformation to move towards a high-income economy, which is driven by the government's strategy "our village, our town"; developing a knowledge hub in Bangladesh; and making a country robust to environmental issues such as climate change.

The Second PP is regarded as a document outlining a perspective plan's vision. Based on this plan, four consecutive five-year plans with detailed strategies and action programmes have been formulated. Also, it is important because it addresses Bangladesh's two most important actions: first, achieving LDC status graduation by 2024, and second, successful implementation of the SDGs by 2030. This Second Perspective Plan (2021-2041) will cover the periods of the 8th, 9th, 10th, and 11th Five Year Plans during which the PP2041 objectives will be achieved. Similarly, it includes a macroeconomic framework incorporating goals for significant macro indicators in each financial year in more detail for each of the ministries, divisions, and agencies of the government (GoB, 2020^a).

5.3.2.10 Eighth Five Year Plan 2020-2015

The Bangladesh Eighth Five Year Plan 2020-2025 is the first in a series of four (04) Five Year Plans for reaching social and economic development goals that will be depicted in Bangladesh's Second Perspective Plan (2021-2041) (GoB, 2020^a). This plan appears to be essential for achieving the Sustainable Development Goals (SDGs) and understanding the Bangladesh Delta Plan (BDP) 2100 for the transition following the graduation of the LDC. The plan has placed an emphasis on adequate institutions and policies and created acceptable development strategies for maintaining prosperity while embracing inclusivity. The plan has placed an emphasis on adequate institutions and policies. It has also developed viable development strategies for sustaining prosperity, embracing inclusivity, and reducing poverty and inequality. The lessons of the Sixth and Seventh Five Year Plans have been used as instruments for implementing the First Perspective Plan 2021, including the adjustment to the COVID-19 fallout to formulate the Eighth Five Year Plan.

The Eighth Five-Year Plan's six major themes (GoB, 2020) are:

- i) Quick recovery from COVID-19
- ii) Accelerating GDP growth, creating jobs, and rapidly reducing poverty with a wide-ranging inclusivity plan
- iii) A road toward sustainability that is resilient to natural disasters and climate change
- iv) Successful management of the inevitable transition to urbanization and the sustainable use of natural resources
- v) The expansion and development of important institutions, and

vi) Achieving SDG objectives and overcoming the impacts of LDC graduation.

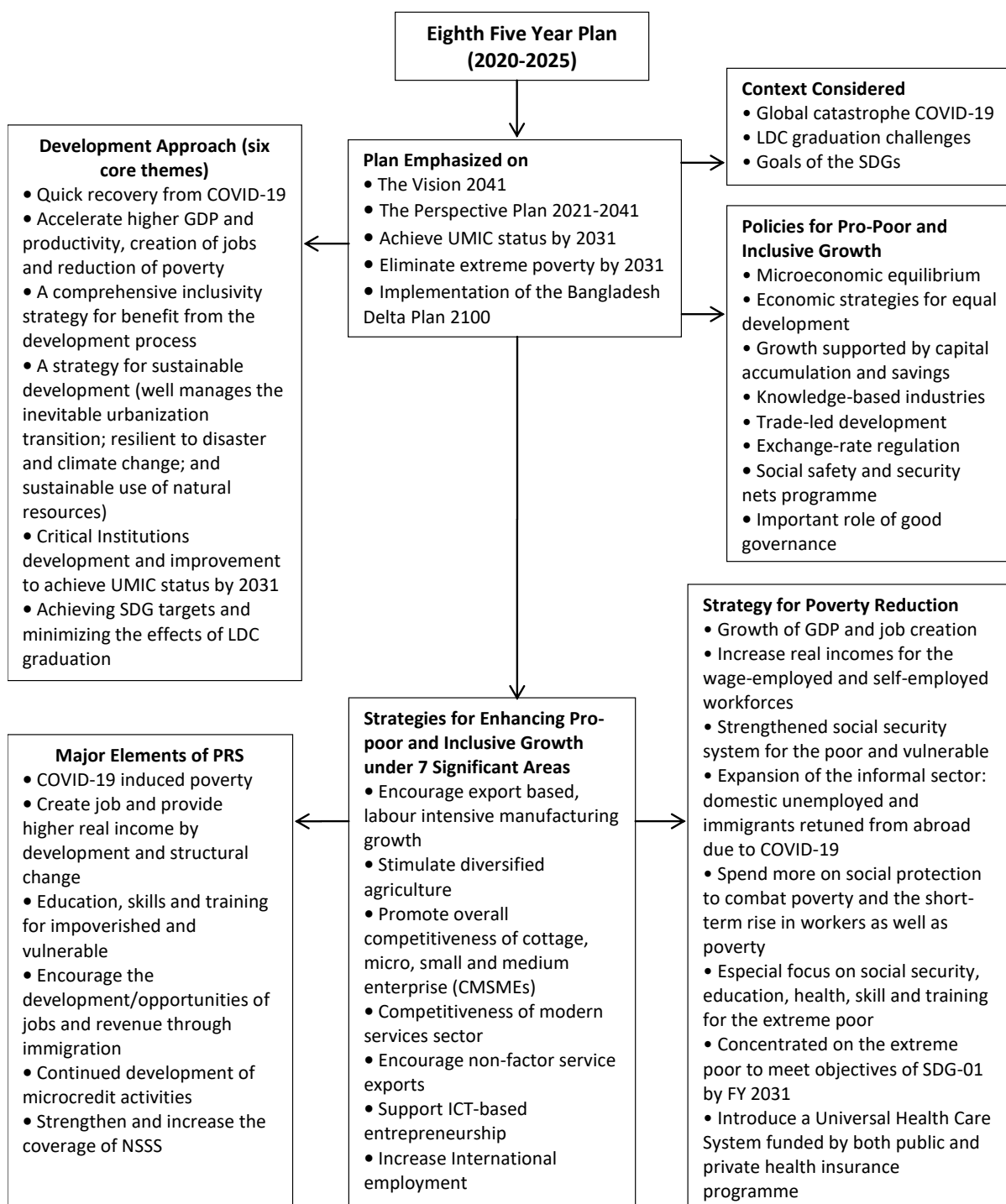
The invasion of the COVID-19 outbreak around the globe during the Eighth Five Year Plan's preparation is a defining characteristic, and it has resulted in ensuing economic difficulties around the world. The Eighth Five-Year Plan is distinct from the two that came before it because it incorporates sectoral strategy development and COVID-19 recovery strategies into the macroeconomic framework. Instead of creating a separate COVID-19 response plan, the government has continued the Five-Year Plan because discontinuation of the plan would have slowed down other ongoing development efforts that are crucial for overcoming the obstacles to LDC graduation, achieving SDG targets, and realizing Vision 2041 aspirations. Additionally, the Perspective Plan (PP) 2021–2041 is intended to be implemented over the course of four "Five Year Plans"; the Eighth Five Year Plan begins the first quinquennium. Therefore, the primary goal of the Eighth Five Year Plan is to begin PP2021–2041 implementation in a way that will move Bangladesh closest to the targets of reaching Upper Middle-Income Country (UMIC) status and the Sustainable Development Goals (SDGs) by managing the complexities of LDC graduation, which will also help to end extreme poverty by 2031.

By FY 2025, the Eighth Plan intends to achieve its objective of 8.51 percent GDP growth. By the end of FY 2025, gross investment must increase to 36.59 percent of GDP, with private investment accounting for the majority of this increase (27.35 percent of GDP). The key drivers of GDP growth will be the expansion of manufacturing and services. The government will also strengthen its efforts throughout the Eighth Plan phase to create inclusive growth. It will reduce the rate of poverty to 15.6% and extreme poverty to 7.4%. The appropriate

implementation of any plan requires proficient monitoring and evaluation (GoB, 2020). Based on the positive lessons learned from the Sixth and Seventh Plans, the Eighth Five-Year Plan implements a Development Results Framework (DRF), which is more comprehensive. The effectiveness of the Eighth Plan's execution will be evaluated and monitored using 104 DRF indicators. More than half of the DRF is connected to the SDGs to evaluate both core macro and sectoral quantitative results. A mid-term review of implementation status is planned at the end of FY 2023, while a final implementation and evaluation will be evaluated at the conclusion of FY 2025, i.e., after the end of the plan.

In summary, the 8FYP was formulated considering the context of the global COVID-19 pandemic, the challenges of LDC graduation, and the objectives of the SDGs. The major elements of the strategy for reducing poverty were set, including COVID-19-induced poverty, creating jobs and providing higher real income through education and training skills, development and structural change, jobs and income earnings, micro-credit services, and strengthening and expanding the implementation of the NSSS. All of these efforts have made a significant difference in lowering poverty rates, both above and below the official poverty line. However, the people living in poverty in urban areas of the country need more specific strategies and action programmes from the government, as they are a major part of our nation's GDP growth rate, where the urban share is above 65%.

Figure 5.8: Flow Chart of Objectives and Strategies of Eighth Five Year Plan (2020-2025) of Bangladesh



Source: Compiled by the researcher based on Eighth Five Year Plan (2020-2025).

5.3.2.11 Poverty Reduction Strategy Papers (PRSPs-I)

Bangladesh prepared the first Poverty Reduction Strategy Papers (PRSPs) in 2005, titled Bangladesh Unlocking the Potential National Strategy for Accelerated Poverty Reduction, with support from stakeholders and development partners such as the World Bank and the IMF, to portray the macroeconomic structure and social policies intended toward growth, poverty reduction, and major sources of funds (GED, 2005). Four participatory strategies were implemented to create an effective poverty reduction strategy, which include: a) a national steering committee; b) a national poverty focal point for the strategy formulation process; c) 19 thematic groups for nineteen theme areas under the relevant ministries; and d) Regional consultations with elected officials and grass-roots organizations as representatives.

The first PRSP report pointed out the importance of an effective urbanization strategy to address urban poverty. However, to accelerate the poverty reduction goal, a medium-term eight-point strategic agenda was constituted that included local governance, employment, education, sanitation and safe water, nutrition, maternal health, criminal justice, and monitoring, where implementation challenges were found to be critical to accelerating poverty reduction. Therefore, this eight-point strategic agenda was considered the key to a comprehensive acceleration of poverty reduction efforts. Broadly, policy priorities were set in a triangle on human development, pro-poor economic growth, and governance.

In detail, there were eight specific tracks, four strategic blocks, and four supporting strategies to reach the goal. All of these efforts were intended to support macroeconomics in order to ensure rapid growth of the country, maximize pro-poor benefits from the growth process, provide safety nets for the poor, improve human resource development by enhancing the

capabilities of the poor, promote good governance, and care for the sustainable environment. Accordingly, four priority areas were emphasized for implementation of these activities, which include: a) Enhanced development of agricultural and non-farm economic sectors in rural regions; b) Small and medium-sized manufacturing industries; c) Infrastructure support for accessing rural utility facilities and services (roads, water supply, and sanitation); and d) Technologies of information and communication (GED, 2005).

5.3.2.12 Poverty Reduction Strategy Papers (PRSPs-II)

The second Poverty Reduction Strategy Paper was titled *Steps towards Change National Strategy for Accelerated Poverty Reduction II* and was prepared by the General Economics Division, Planning Commission, Government of the People's Republic of Bangladesh in 2009. The strategy framework of the NSAPR II (revised) had five strategic blocks and five supporting strategies, including: a) macroeconomic setup for pro-poor development; b) critical sectors for pro-poor development; c) infrastructure required for a pro-poor economy; d) social safety nets for the poor and vulnerable; and e) development of human resources. Likewise, the associated strategies were: a) confirming participation, social inclusion, and enablement; b) upholding good governance; c) ensuring well-organized distribution of government services; d) environmental conservation and mitigating climate change; and e) improving efficiency and expertise through science and technology (GED, 2009). To emphasize the continuity of the policy efforts of the government, this NSAPR II emphasized the SAARC Development Goals (SDGs) and the Millennium Development Goals (MDGs) towards achieving the goals.

The government took several approaches to ease the unemployment problems, including: new policies for employment-friendly growth; special schemes to create jobs through micro-

credit; public works programmes for employment-based safety nets; and encouraging worker migration abroad. Moreover, a comprehensive employment guideline was developed, focusing on rural employment opportunities, wage labour employment opportunities in industries, credit and training programmes for self-employment, subcontracting arrangements among large, medium, and small-scale industries, and training to enable labour export.

NSAPR-II addressed several challenges in urban Bangladesh, where the lack of consideration for the poor and slum dwellers of cities was placed as one of the major challenges (GED, 2009: 37). Therefore, three specific goals were established, taking into account the hypothetical future: promote urban development for the country's balanced urban expansion; finalize the national urban development policy; and promote sustainable urbanization for the alleviation of poverty and to ensure development too. Fourteen strategies were set for urban development; among those, one specific strategy was creating an enabling environment by establishing institutions (e.g., cooperatives, microcredit institutions, increased credit accessibility, better health care facilities, etc.) for the urban poor and slum dwellers to promote their social protection systems and safety nets, which were included with the other 13 general goals. Besides all the SSNP programmes that have been implemented by the government to safeguard the poor from a variety of economic, social, and environmental shocks, the government emphasized a strong expansion of social safety and security programmes as the main focus of its Vision 2021 to reduce poverty in the country. Accordingly, major goals of the SSNPs include: ensuring protection for the poor of all strata and preventing both chronic and transitory poverty; encouraging the private sector, NGOs,

and CBOs to expand their contributions and supports in the social safety net; and increasing budgetary allocation each year for the expansion of social safety net coverage (NSAPR-II: 46).

5.4 Discussions: Comparative overview on Policies/Plans/Strategies

The following section is an overview of a discussion on the comparative analysis of national and international policies/plans/strategies. Firstly, three major international policies/strategies, e.g., the Paris Declaration of the OECD-DAC, the Millennium Development Goals (MDGs) of UNDP-UN, and the Sustainable Development Goals (SDGs), have been illustrated under various criteria. Secondly, key instruments used in the international and national policy documents have been presented, followed by some other selected criteria used in these documents. A matrix reviewing scores on provided criteria for both international and national policies/plans/strategies has also been prepared to compare their scores.

5.4.1 Comparison among the Major International Policies/Plans/Strategies

Table 5.1 shows the comparison among the major international policies/plans/strategies. Among the three documents, all were formulated in the twentieth century, focusing on aid effectiveness, the anti-poverty movement, and ending poverty in every part of the world, especially in both global and local areas. However, all these policies/plans/strategies had different goals and targets, but they all had a general linkage regarding the creation of a world with equity and inclusivity and eradicating poverty using individual key instruments. It can be said that all of these documents have a great influence on formulating and implementing a particular country's priorities.

Table 5.1: Comparison among the Major International Policies/Plans/Strategies

Name and Level	Paris Declaration (PD) OECD-DAC	Millennium Development Goals (MDGs) UNDP	Sustainable Development Goals (SDGs) UN
Date of Policy	2001	2000-2015	2017-2030
Area Level Concerned	Global and Local	Global and Local	Global and Local
Sectoral or Inter-sectorial and subject/s covered	Aid effectiveness	Anti-poverty movement	End poverty globally
Status	Action oriented	Goals/targets oriented	Goals/targets oriented
Ownership and Commitment	Contract among 110 countries, act nationally/locally	Global, act nationally/locally	Global, act nationally/locally
Key Instruments Proposed	National development plans based on own priority, plan and implementation process	8 specific targets were set in the sectors included Poverty, Child Mortality, Gender equality, Maternal Health, Environmental Sustainability, HIV/AIDS, and Global Partnership	17 specific targets in the sectors include: Poverty, Hunger, Gender Equality, Economic Growth, Education, Health, Water and Sanitation, Energy, Industry, Inequality, Cities and Communities, Climate Action, Consumption and Production, Peace and Justice, Life below Water, Life on land, and Partnership for the Goals
Timeframe	Open depends on each signatory countries	Global targets depended on each country by 2015	Global targets depended on each country by 2030

Source: OECD, 2005, UN, 2015, UN, 2019

5.4.2 Comparison among the Key Instruments Used in the Policies/Plans/Strategies

Comparisons among the key instruments used in the reviewed policies/plans/strategies have been shown in Table 5.2. Here, four major instruments were included: legal, institutional, financial, and capacity development. It was found that there were some variations in the use of these instruments depending on the policies, scopes, and goals.

Table 5.2: Comparison among the Key instruments used in the Reviewed Policies/Plans/Strategies

Policies/Plans/Strategies	Legal	Institutions	Financial	Capacity Development
PD	International regulation, National regulation, Local regulation	Development programmes of UN, GoB, NGOs	Different financial programmes, Aids	Internal and external partnerships, Research and programmes
MDGs	International regulation, National regulation, Local regulation	Development programmes of UN, UN-HABITAT, GoB, NGOs	Different financial programmes, Aids, Strategies for increased PPPs	Internal and external partnership, Knowledge products and programmes
SDGs	International regulation, National regulation, Local regulation	Development programmes of UN, UN-HABITAT, GoB, NGOs	Different financial programmes, Aids, Strategies for increased PPPs	Internal and external partnership, Knowledge products and programmes
1FYP	National regulation, Local regulation	GoB	Different financial programmes	Internal and external partnership, Knowledge products and programmes
2FYP	National regulation, Local regulation	GoB	Different financial programmes	Internal and external partnership, Knowledge products and programmes
3FYP	National regulation, Local regulation	GoB	Different financial programmes	Internal and external partnership, Knowledge products and programmes
4FYP	National regulation, Local regulation	GoB, NGOs	Different financial programmes	Internal and external partnership, Knowledge products and programmes
5FYP	National regulation, Local regulation	GoB, NGOs, CBOs	Different financial programmes, Aids, Strategies for increased PPPs	Internal and external partnership, Knowledge products and programmes
1PP	National regulation, Local regulation	GoB, NGOs, CBOs	Different financial programmes, Aids, Strategies for increased PPPs	Internal and external partnership, Knowledge products and programmes
6FYP	National regulation, Local regulation	GoB, NGOs, CBOs	Different financial programmes, Aids, Strategies for increased PPPs	Internal and external partnership, Knowledge products and programmes
7FYP	National regulation, Local regulation	GoB, NGOs, CBOs	Different financial programmes, Aids, Strategies for increased PPPs	Internal and external partnership, Knowledge products and programmes
2PP	National regulation, Local regulation	GoB, NGOs, CBOs	Different financial programmes, Aids, Strategies for increased PPPs	Internal and external partnership, Knowledge products and programmes
8FYP	National regulation, Local regulation	GoB, NGOs, CBOs	Different financial programmes, Aids, Strategies for increased PPPs	Internal and external partnership, Knowledge products and programmes

Source: OECD, 2005, UN, 2015, UN, 2019, GoB, 1973, 1980, 1985, 1990, 1997, 1998, 2000, 2009, 2012, 2015, 2016, 2018, and 2020, GED, 2012

According to Table 5.2, the legal instruments used in international policies and plans are based on a combination of international, national, and local regulations, while the Bangladesh Five Year Plans use national and local regulations. In terms of institutions, major stakeholders in international policies and strategies include the development programmes of the United Nations, along with the respective country's government and non-governmental organizations. It is found that from the 1FYP to the 3FYP, the government of Bangladesh alone took on the major responsibility, and later on, a shift toward collaboration efforts was practiced. On both international and national levels of policies/strategies/plans, financial instruments included different types of financial programmes, aid, strategies for increased public-private partnerships (PPPs), etc. However, in terms of capacity development, internal and external partnerships, research, and programmes, the common key instruments used both in the international and national policy documents.

5.4.3 Comparison among the Policies/Plans/Strategies based on Selected Criteria

Table 5.3 shows a comparison among some selected criteria of the reviewed documents, and the criteria include: clear goals and objectives; a clear target group; a clear definition of terms used in the documents; measurable implementation tools; participation; public interest; a clear definition of spatial scope; and a balance between a holistic and focused approach. Comparing all of these criteria across all the reviewed documents, it is discovered that some criteria are similar for all policies/plans/strategies, while others are unique to each document. Regarding similarity, all have clear goals and objectives, and participation is encouraged. On the contrary, there is a lack of measurable implementation tools, and a balanced, holistic, and focused approach is completely absent in these policies/plans/strategies documents.

Table 5.3: Comparison among the Reviewed Policies/Plans/Strategies based on Selected Criteria

Reviewed Policies/Plans/Strategies	Clear goals and objectives	Clear target group (social constitution)	Clear definition of terms used in the documents	Measurable implementation tools	Participation and concerning public interest	Clear definition of spatial scope	Balance between holistic and focused approach
PD	Yes	No	Yes	No	Yes	No	Absent
MDGs	Yes	Yes	Yes	No	Yes	Yes	Absent
SDGs	Yes	Yes	Yes	No	Yes	Yes	Absent
1FYP	Yes	No	No	No	Yes	No	Absent
2FYP	Yes	No	No	No	Yes	No	Absent
3FYP	Yes	No	No	No	Yes	No	Absent
4FYP	Yes	No	No	No	Yes	No	Absent
5FYP	Yes	Partial	No	No	Yes	No	Absent
1PP	Yes	Yes	Yes	No	Yes	Partial	Absent
6FYP	Yes	Yes	Partial	No	Yes	No	Absent
7FYP	Yes	Yes	Partial	No	Yes	partial	Absent
2PP	Yes	Yes	Yes	No	Yes	Yes	Absent
8FYP	Yes	Yes	Yes	No	Yes	Yes	Absent

Source: OECD, 2005, UN, 2015, UN, 2019, GoB, 1973, 1980, 1985, 1990, 1997, 1998, 2000, 2009, 2012, 2015, 2016, 2018, and 2020, GED, 2012

5.4.4 Scores of Selected Criteria for International Policies/Plans/Strategies

Table 5.4 presents scores for selected criteria for international policies/plans/strategies. Five different criteria, e.g., clarity and transparency; focus; ownership and commitment; integration; and implementability, were set to make an assessment. Among the three international policy/strategy documents, the Millennium Development Goals (MDGs) received the highest score in all criteria compared to the others.

Table 5.4: A Matrix Reviewing Scores on Provided Criteria for International Policies/Plans/Strategies

Criteria for Assessment	Paris Declaration	Millennium Development Goals	Sustainable Development Goals
Clarity and transparency	4	4	4
Focus	3.5	4	3.5
Ownership and commitment	4	4	4
Integration	3.5	4	4
Implement ability	3.5	4	3.5
Total	18.5	20	19

Note: A 1-5 Likert scale is used to measure weight of the selected perceived criteria for assessment. Here 1 means lowest score and 5 means the highest score.

5.4.5 Scores of Selected Criteria for National Policies/Plans/Strategies

Table 5.5 illustrates another matrix reviewing the scores of selected criteria for national policies/plans/strategies. From the 10 major policies/plans/strategies of the government of Bangladesh, among which 8 are the five-year plans and 2 are the perspective plans, It is found that the 8FYP received the highest score, 19.5 out of 25, followed by the 6FYP and 7FYP, which got 18.5 each. It is also mentionable here that from the 1FYP to the 4FYP, the scores were very low, and they have shown an increasing trend from the 5FYP.

Table 5.5: A Matrix Reviewing Scores on Provided Criteria for National Policies/Plans/Strategies

Criteria for Assessment	1FYP	2FYP	3FYP	4FYP	5FYP	6FYP	7FYP	8FYP	1PP	2PP
Clarity and transparency	1	1	1	1	3	3.5	3.5	4	3	3
Focus	1	1	1	1	2.5	3.5	3.5	3.5	4	4
Ownership and commitment	2	2	2	2	3.5	4	4	4	3	3
Integration	1	1	1	1	2.5	4	4	4	3	3
Implement ability	1	1	1	1	3	3.5	3.5	4	2	2
Total	6	6	6	6	14.5	18.5	18.5	19.5	15	15

Note: A 1-5 Likert scale is used to measure weight of the selected perceived criteria for assessment. Here 1 means lowest score and 5 means the highest score.

5.5 Conclusions

In conclusion, we can summarize some weak and strong points of the policies, plans, and strategies that were reviewed. In general, the weak points include not clearly addressing horizontal integration, not necessarily targeting public interest within the countries, and having a too broad scope, which is not achievable in reality. On the contrary, the strengths include: clear goals and objectives; participatory implementation, monitoring, and evaluation mechanisms; and supporting data, references, and profiles. However, the international policies, plans, and strategies have a strong influence on the national-level policies, plans, and strategies, where the national-level government has set various types of goals and targets introduced by the international policy documents as a baseline to achieve development and reduce poverty in the country.

Moreover, the study found that Bangladesh has adopted goals set by the United Nations, e.g., the MDGs and SDGs, as baselines to influence poverty policies and programmes in the country, which is well documented in our recent policy, plan, and strategy. Reducing poverty was the top priority in the 1FYP, 2FYP, 3FYP, and 4FYP. However, no specific strategy was found to improve the livelihoods of the urban poor.

For the first time, 5FYP addressed urban poverty alleviation issues separately, with a special focus on three major sectors: education, access to non-land assets, and improved living conditions with access to basic utility facilities and services. In 6FYP, direct strategies to reduce urban poverty were insignificant compared to the overall poverty condition in the country. In the 7FYP, major strategies for reducing urban poverty include: easing access to land and housing; access to infrastructure and services; access to income or assets; support

for informal economic activities; access to credit; training and capacity building; support for home-based income-generating activity; a social protection system for the urban poor; and the provision of land for businesses.

In 8FYP, major elements of the poverty reduction strategy include reducing COVID-19-induced poverty, creating jobs and providing higher real income through growth and structural change, education and training skills, jobs and income earnings, microcredit services, and strengthening and expanding the implementation of the National Social Safety and Security (NSSS) Net. However, the people living in urban areas of the country need more specific strategies and action programmes from the government and other non-governmental organizations.

Chapter Six: Role of GO, NGOs and Other Organizations in UPA

6.1 Introduction

Chapter Six presents a detailed analysis of the role of government organizations, non-government organizations, and other organizations in urban poverty alleviation. This section is divided into three significant parts. The first part will provide an overview of major activities performed by government organizations to reduce poverty in urban areas. The second part will concentrate on the role of non-governmental organizations as well as other international non-governmental organizations and/or development partners. The third part will discuss the impacts of the efforts taken by government organizations, selected non-government organizations, and international non-government organizations or development partners, based on mainly secondary information and qualitative findings from FGDs.

6.2 An Overview on Major GO Activities in UPA

Poverty-reducing policies, plans, strategies, and programmes/projects that have been initiated through various government organizations can be classified broadly as:

- By formulating policies/plans/strategies;
- By introducing social safety net programmes/projects;
- By allocating budgets for each of the ministries to this sector; and
- By deploying special programmes/projects for poverty alleviation

Currently, 27 ministries and divisions are engaged to implement safety net programmes which are classified into the following groups:

- Cash transfer (various allowances)
- Food security and employment generation programmes
- Stipend programmes
- Cash/transfer of materials (special programmes)
- Credit support programmes
- Assistance for special communities
- Various funds and programmes
- Development part: Ongoing development programmes/projects
- Development part: new development programmes/projects

6.2.1 Social Safety Net Programmes of the GoB

Bangladesh's government has robust social safety net initiatives to secure social protection for its citizens and ensure inclusive development for the country through different ministries. There are five major divisions of these social protection systems of the government, which are: 1. Cash transfer under social safety net programmes, 2. Food transfer/assistance programmes, 3. Special poverty alleviation programmes, 4. Microcredit programmes for self-employment; and 5. Specialized activities for poverty alleviation programmes. A detailed description of these programmes is attached in Annex I (pp. 388–392). Based on information from the Bangladesh Economic Review and Ministry of Finance, a total of 120 different programmes have been implemented under these five major categories in the fiscal years 2021–2022.

However, few of these programmes have continued for a long time, and while some were discontinued and have been re-continued at present, few have been discontinued over the course of time. Among these five major categories of SNNPs, there are a total of 26 programmes under the cash transfer programmes, 9 under the food transfers/assistance programmes, 23 under the special poverty alleviation programmes, 14 under the microcredit programmes for self-employment, and 14 under specialized activities/programmes for poverty alleviation.

6.2.2 Social Safety Net Programmes for the Urban Poor

The government of Bangladesh has a comprehensive range of social security and safety net programmes, among those, 14 programmes have been implemented in urban areas of the country (Table 6.1). Moreover, these programmes are very inadequate in both numbers and coverage for the security of the country's poor and disadvantaged who live in metropolitan areas. It is also found that these initiatives have been carried out to ensure the safety and security of the urban poor through several ministries of the government of Bangladesh, which include the Ministry of Social Welfare, the Ministry of Women and Children Affairs, the Bureau of Non-Formal Education, the Ministry of Housing and Public Works, the Ministry of Health and Family Welfare, the Local Government Division, the Ministry of Food, and the Ministry of Disaster Management and Relief. Among these government organizations, the Ministry of Women and Children Affairs and the Local Government Division have implemented four programmes in each. Additionally, among the programmes, Open Market Sales (OMS) has been implemented under the Ministry of Food since 1980. Another old project is the Urban Primary Health Care Services Delivery Project, which has been

implemented under the Local Government Division since 1998. Most of these programmes have been implemented with a focus on particular sectoral development rather than the comprehensive welfare of the poor living in urban areas.

Table 6.1: Social Safety Net Programmes in Urban Areas under Various Ministries of the GoB

Programmes	Duration (Fiscal Year)	Objectives	Support Provided	No of Beneficiaries				Responsible Ministries/ Divisions
				2006-07	2011-12	2016-17	2021-22	
1. Working Lactating Mother Assistance Fund/ Mother and Child Benefit Programme**	2010-11 to Continue	To provide financial assistance to urban poor working lactating mothers.	Tk. 350 for 24 months (initially) Tk. 800 per person monthly for 36 months (currently).	N/A	0.78 lac/Man Month	1.80 lac/Man Month	10.45 lac	Ministry of Women and Children Affairs
2. Open Market Sales (OMS)	1980 to Continue	To ensure the food security of the poor and disadvantaged people by providing subsidized food-grains.	Up to February 2022, 2.98 lakh MT of rice and 2.83 lakh MT of flour have been distributed in FY 2021–2022.	-	220.63 lac Man	97.06 lac Man	53.95 lac	Ministry of Food
3. Urban Based Marginal Women Development Project	2008 to June, 2022	To provide training to the low-income group of destitute and asset-poor women to be productive, employed, and self-reliant	Various training programmes, An allowance of Tk 2,000 is given to these women in 20 working days on the basis of their daily attendance.	N/A	-	0.53 lac/Man Month	0.11 lac	Ministry of Women and Children Affairs
4. Street Children Rehabilitation Programme and CDC	2016 to Continue	Ensure better lives for the street children by providing shelter, food, and safety.	Two shelter homes for the street children in Kamlapur and Karwan Bazar.	N/A	N/A	0.02 lac/Man Month	0.02 lac	Ministry of Women and Children Affairs
5. Urban Resilience Project: (DNCC & DDM)	July, 2015 to April, 2022	Strengthen the capacity of the GoB during disasters and emergency events to mitigate loss of life and resources.	Effective emergency management; Improving structural resilience Risk-sensitive landuse planning	N/A	N/A	-	200 lac	Ministry of Disaster Management and Relief

Programmes	Duration (Fiscal Year)	Objectives	Support Provided	No of Beneficiaries				Responsible Ministries/ Divisions
				2006-07	2011-12	2016-17	2021-22	
			Safe construction standards Ensure sustainable growth.					
6. Urban Public Environmental Health Sector Development Programme	2010	Develop the public and environmental health conditions in the metropolitan areas by strengthening institutions and improving sustainable and improved services in the sectors of solid waste, medical waste, food, and water safety.	Solid Waste Management, Food Safety (Food Laboratories and Training Centre), Programme Management, Institutional Support, and Capacity Building	N/A	-	25 lac/Man Month	-	Local Government Division
7. Urban Primary Health Care Services Delivery Project	1998 to Continue	Confirm quality and affordable health care for the poor living in urban areas, especially women and children.	Low-cost and accessible health services, an adolescent counseling corner, Satellite Clinic services, and 24-hour ambulance service	-	-	2 lac/Man Month	-	Local Government Division
8. Fundamental Education for Urban Working Children	2004 to 2012	To enhance access to rights to participation, education, development, and protection for urban working children and adolescents	Life-skills-based basic education, Livelihood skills education, Capacity building, advocacy, social mobilization, and communication for raising social awareness	-	0.80 lac/Man Month	-	-	Project Implementation Unit under Bureau of Non-Formal Education
9. Poverty Reduction through Urban Partnership	2013-14FY to 2015-16FY	Sustainable upgrading of the livelihoods and living conditions of poor and hard-core poor women and	Women empowerment; Savings and Credits; WASH programme; Community Housing	-	-	-	-	Local Government Division

Programmes	Duration (Fiscal Year)	Objectives	Support Provided	No of Beneficiaries				Responsible Ministries/ Divisions
				2006-07	2011-12	2016-17	2021-22	
		children living in cities	Development Fund, etc.					
10. Pro-poor Slum Integration	-	To increase the quality of life and total living conditions of the underprivileged communities living in slums in urban areas	-	-	-	-	-	Ministry of Housing and Public Works
11. Day Care Programme for Lower- and Middle-Income Working Women	-	-	-	-	-	-	-	Ministry of Women and Children Affairs
12. Support to the Urban Health and Nutrition to Bangladesh	-	To develop the nutrition and health status of the urban poor of the country through sustainable, integrated, and comprehensive services	-	-	-	-	-	Ministry of Health and Family Welfare
13. Urban Community Development Programme	-	-	-	-	-	-	-	Ministry of Social Welfare
14. Construction of Colony for the Cleaners of City Corporation	2013	-	-	N/A		0.50 lac/Man Month	0.05 lac	Local Government Division

Note: - data not available

Source: Compiled by the researcher based on information from various issues of Bangladesh Economic Review, and website resources from the Ministry of Finance, GoB.

Table 6.2 is an illustration of the allocation budget in various fiscal years for the social safety net programmes in urban areas by the Government of Bangladesh. According to the findings, only seven of the 14 programmes and projects are being implemented under four different ministries or divisions, a few under joint collaboration, and a few are not being continued over time. The continued programmes/projects have gradually received an increased budget.

Table 6.2: Distribution of Budget for SSNs Programmes in Urban Areas (Taka in Core)

SSN Programmes in Urban Areas	Responsible Ministries/ Divisions	Budget Year (Revised Budget)													
		2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
1. Assistance for Working Lactating Mothers/ Mother and Child Benefit Programme	MoWCA	25	25	28.5	32.6	32.6	41.19	60	72	108.18	128	248.88	274.28	270.79	1041.04
2. Open Market Sales (OMS)	MoF	600.47	1071.96	2207.50	1758.00	1758.00	1565.00	1340.00	864.60	617.76	785.25	744.21	876.23	948.97	1943.58
3. Rehabilitation and Alternative Employment Generation for Beggars	MoSW	-	-	6.32	6.71	2.45	1	0.25	0.5	0.5	3	3	4	5	26.80
4. Urban Based Marginal Women Development Project	MoWCA	-	-	-	-	-	4.13	4.46	1.98	11.26	20.4	19.75	18.65	15.85	22.5*
5. Construction of Colony for the Cleaners of Dhaka City Corporation	LGD	-	-	-	-	-	0.08	20*	14	30	74.5	45.5	50	10	146.26
6. Street Children Rehabilitation Programme and CDC	MoWCA	-	-	-	-	-	-	-	2	3.21	3.53	3.7	4	9.16	11.07
7. Urban Resilience Project: (DNCC & DDM)	LGD and MoDMR	-	-	-	-	-	-	-	35.5	54.2	176	412.81	373.75	220	113.75
8. Urban Public Environmental Health Center Development Programme	LGD	--	1.75	15	17.17	33.67	125.99	145	129.42	132.92	80.47	111.67	90.5	90.5*	-
9. Urban Primary Health care Services Delivery Project	LGD ADB	-	-	-	--	192.64	100	117.39	129.11	190	170.36	19.91*	-	-	--
10. Fundamental Education for Urban Working Children	-	46.5	52	51	30	32	33*	-	-	-	-	-	-	-	-
11. Poverty Reduction through Urban Partnership	-	-	-	-	-	-	134.4	103.21	15.92	-	-	-	-	-	-
12. Pro Poor Slum Integration	-	-	-	-	-	-	6.73	4.19	0.65	-	-	-	-	-	-
13. Day Care Programme for Lower and Middle Income Working Women	-	-	-	-	-	-	2.53	3.16	4.36	-	-	-	-	-	-
14. Establishment of 20 Child Daycare Center Project	-	-	-	-	-	-	-	-	-	6	8.54	12.72	11.74*	-	-

SSN Programmes in Urban Areas	Responsible Ministries/ Divisions	Budget Year (Revised Budget)													
		2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Improving Working Condition in the Ready Made Garments Sector	-	-	-	-	-	-	-	81.61	89.32	98.54	-	-	-	-	-
Support to the Urban Health and Nutrition to Bangladesh	-	-	-	-	-	-	-	-	1	50.81	20.6	38.95	56.36*	-	-

Note: - Data not available, * Budget data

Source: Compiled by the researcher based on information from Ministry of Finance, Government of Bangladesh

6.2.3 Major Ministries Work to Reducing Poverty

The Government of Bangladesh has implemented several efforts to end poverty everywhere in the country. Therefore, each of the Ministries of the Government has performed various types of poverty-reducing works, which can be found on the websites of each ministry. However, among all ministries, the major responsible ministries and divisions are few and have poverty-reducing programmes/projects for the poor living in urban areas of the country. The following section will address the major ministries and their role in reducing urban poverty.

6.2.3.1 Ministry of Social Welfare

The Social Service Directorate is one of the major departments of the Ministry of Social Welfare (MoSW), Government of Bangladesh. The major goal of this directorate is to reduce the poverty of the hard-core poor through human resource development. The Directorate of Social Service mainly conducts various multi-dimensional service activities for the socio-economic progress of the citizens, including social safety net programmes, rights and rehabilitation of disabled people, training, skills, and development programmes for different

age groups, registration of volunteer social welfare organizations, etc. A total of 42 services have been conducted by the SSD to meet the Sustainable Development Goals. The beneficiaries who get services are classified into 12 categories, among which the top three include: backward, poor, and low-income people; economically insolvent, destitute, impoverished, and elderly people; widows, single, and destitute women; and all types of disabled people, including orphans, disabled, and destitute children.

The key informants, social service officers from UCD 5 and UCD 6, from the Ministry of Social Welfare, stated that

"We work for the marginalized people of society in both direct and indirect ways. Directly, we distribute various allowances under the social safety net programmes, and provide microcredits to enhance the socio-economic development of marginalized people. The amount varies from 10,000 to 50,000 taka. Indirectly, we give donations to our registered member organizations to encourage them to continue various social welfare activities."

6.2.3.2 Department of Women Affairs

The Department of Women's Affairs (DWA) works within the Ministry of Women and Children's Affairs to create a gender-balanced, equitable society that protects the rights of women and children by empowering and engaging them in inclusive mainstream development. This department has been implementing various government initiatives aimed at reducing poverty in the country. Among the 33 scopes of DWA, major activities that contribute to reducing poverty include: Vulnerable Group Development (VGD); Allowance for

the poor mother's motherhood; Microcredit for self-employment of women; Income-generating training for low-educated unemployed women; Joyeeta for women's entrepreneurship; Programme for working lactating mothers in urban areas; Day care centre; Assistance centre for women; Hostel for women working in ready-made garment industries; training for disadvantaged women on ready-made garments; etc. DWA provides 11 services for its beneficiaries at the district, upazila, and municipal levels.

6.2.3.3 Ministries of GoB Working with Poverty Reducing

A detailed list of poverty-reducing activities that have been implemented by each ministry of the Government of Bangladesh is attached in Annex II (pp. 393-400). To reach the Sustainable Development Objectives and ensure 'Leave No One Behind' (LNOB), the Ministry of the People's Republic of Bangladesh has specific poverty-reducing programmes that have been published on the websites of each ministry. The poverty-reducing efforts of these ministries are mostly focused on reducing poverty in general in the country rather than any specific programmes/projects for the poor and destitute dwelling in the cities of Bangladesh. The government's strategies are to address the overall poverty situation and take various types of initiatives to reduce poverty.

6.3 An Overview on Projects of NGOs and Other Organizations in UPA

Since Bangladesh's independence, non-governmental organizations (NGOs) have begun to participate in the country's socioeconomic welfare, with a particular emphasis on reducing poverty in the country's rural areas. Among the NGOs, BRAC and ASA are the two largest non-governmental organizations in the country. They started working with the aim of enhancing

the quality of life of the marginalized people of the country by building economic equity, sustainable and livable livelihoods through microfinance. Therefore, various projects and programmes have been employed to reduce poverty by NGOs, INGOs, and donor and partner organizations since then. However, the focus was especially on rural areas of the country. In the present study, an effort was made to compile projects/programmes implemented by NGOs/INGOs, and other organizations aimed at dropping poverty in urban spaces. A long list of decade-wise projects/programmes implemented in reducing poverty, especially in urban areas of the country, has been prepared based on a website survey of the available information of the organization, which is attached in Annex-III (Tables 1-6, pp. 401–413). Before starting the website survey, a detailed list of NGOs was collected from the Coalition for the Urban Poor (CUP) to identify and select the organizations that work for the poor in urban areas. Based on that list, a website survey was conducted.

In Bangladesh, according to the source NGO Affairs Bureau (NGOAB, 2022), up to September 2022, there were 2555 registered Non-Government Organizations (NGOs), including national-level, local-level, and International-Level Organizations (INGOs). These organizations are working in various development sectors to reduce poverty; efforts are, however, few in urban areas compared to rural areas. Accordingly, more than 80 different levels of NGOs are partners of the Coalition for the Urban Poor's (CUP) Networks, which work directly to reduce the poverty of the urban poor (CUP, 2005; CUP, 2022). Most of these organizations work in the area of microfinance, while very few of them have programmes/projects in other sectors, e.g., education, health, infrastructure, women's empowerment, human rights, etc. During the 1970s, there were only two NGOs working to reduce poverty through microfinance

programmes in Bangladesh (Annex III, Table 1, p. 401). In the 1980s, Manabik Shahajya Sangstha (MSS) and Resource Integration Centre (RIC) joined the microfinance sector, where MSS introduced the Women's Credit Programme and RIC began offering credits for smallholder farmers, micro and small entrepreneurs, active older citizens, and service holders, especially focusing on women (Annex III, Table 2, p. 401).

It is found in Annex III, Table 3 (p. 401) that during the 1990s, a remarkable shift of activities was initiated through a number of organizations. In this period, along with the microcredit activities of some other organizations, the Asian Development Bank (ADB) conducted three major projects countrywide in the urban health sector, especially for poor women and children in urban areas. A project titled Bangladesh Urban Development Project was conducted under the banner of the World Bank in the sector of public management, especially the environment and natural resource management, sanitation, water supply, and waste management. SUROVI, an NGO, started working in the education sector and conducted various programmes/projects during this time. Jagorani Chakra Foundation (JCF), Society for Social Services (SSS), Dushtha Shasthya Kendra (DSK), Shakti Foundation, and Dhaka Ahsania Mission (DAM) started microfinance programmes in various urban areas of the country.

From 2000 to 2009, a total of 18 projects/programmes found to have been conducted under the auspices of various organizations (Annex III, Table 4, p.401). In the education sector, SUROVI has conducted eight projects focusing on pre-primary education, non-formal education, skill development, training programmes etc. In the health sector, ADB, both individually and in collaboration with the Governments of the United Kingdom and Sweden, conducted some projects. ADB implemented the Urban Governance and Improvement

(Sector) project in 22 secondary towns and municipalities to strengthen municipal capabilities and municipal service provision. BRAC's Targeting the Ultra Poor (TUP) programme, was launched in 2002, and it is currently recognized as the Ultra-Poor Graduation (UPG) programme. This UPG is an inclusive, time-bound, well-coordinated set of interventions built upon four pillars (financial inclusion, livelihoods promotion, social empowerment, and social protection) that aim to encourage socioeconomic resilience and sustainable livelihoods. Since it commenced, the programme has aided roughly 2.1 million ultra-poor people in Bangladesh as of December 2020.

There were 68 projects/programmes done during the time period of 2010–2019 (Annex III, Table 5, p 405). The Ministry of Local Government, Rural Development, and Cooperatives (MoLGRD&C) of the Government of Bangladesh had implemented a project named Resilient and Inclusive Urban Development (RIUD) from 2015–2018 in two municipalities (e.g., Sirajganj and Satkhira) and in three city corporations (e.g., Barisal, Khulna, and Rajshahi) focusing on the adverse effects and challenges of climate change on the lives of the people. Another project on Urban Management of Internal Migration Due to Climate Change (UMIMCC) and Urban Management of Migration and Livelihoods (UMML) was conducted in 47 slums in five cities: Rajshahi, Sirajganj, Khulna, Satkhira, and Barishal. The Third Urban Governance and Infrastructure Improvement (Sector) Project (UGIIP) was implemented in 56 municipalities under the Asian Development Bank and the OPEC Fund for International Development (OFID). Action Aid Bangladesh implemented a project to empower women working in ready-made garments in three cities: Dhaka, Gazipur, and Chittagong. Another big project, the Urban Partnership for Poverty Reduction (UPPR), was implemented in 23 cities

and towns by the United Nations Development Programme (UNDP). Advancing Inclusive and Resilient Urban Development Targeted at the Urban Poor, conducted by the Asian Development Bank, was another important project for the poor living in urban areas. During this period, several projects were done by the Dhaka Ahsania Mission (DAM) in various parts of Dhaka city and Gazipur district in the areas of education for underprivileged groups, skills and development training for garment workers, and disaster management. A project on Literacy and Health Care Programme for the Children of slums in Dhaka was conducted by Caritas in five slums of the city. Another important project of Caritas was Prochesta, which focused on the health and social conditions of vulnerable urban and semi-urban poor youth. In the Rajshahi City Corporation area, Caritas conducted a project titled LIEF: Livelihood Improvement through Formation and Education. In 36 city corporations and municipalities, the United Nations Development Programme (UNDP) started the Livelihoods Improvement of Urban Poor Communities Project (LIUPCP) in 2016. In the area of water and sanitation, Dushtha Shasthya Kendra (DSK) conducted a number of projects in various parts of Dhaka city and also in some other urban areas of the country. To reduce the number of children who are out of school, especially those who live in slums in Dhaka, Narayanganj, and Gazipur cities, the Directorate of Primary Education (DPE) and SEEP conducted a project titled Reaching Out of School Children (ROSC-II) Project and Urban Slum Children Education Programme (USCEP). Therefore, areas focused on in the projects conducted during 2010–2019 mainly include education, health, skills and training, infrastructure, climate resilience, WASH, etc.

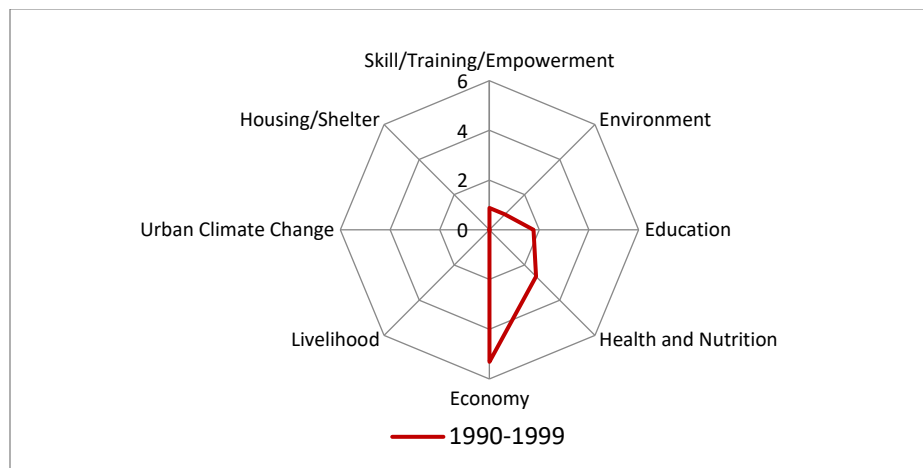
From 2020 to 2022, 11 projects were found in the areas of various sectors of COVID-19, including education, water, climate change, etc. (Annex III, Table 6, p.412). DSK conducted

two projects in Dhaka and Chattogram titled "Provision of Emergency Hand Washing Services to Help Poor Slum Dwellers in Bangladesh Fight against COVID-19." The education service under the Integrated Rehabilitation Programme for Upliftment of Ultra-Poor Slum Dwellers Project was conducted in Mohammadpur and Mirpur areas in Dhaka city and in Nilphamari and Saidpur by the Dhaka Ahsania Mission. Jagorani Chakra Foundation (JCF) has been conducting a project titled "Successful Return to School (SRS) for Disadvantaged Children in Sylhet," which will be continued up to February 2024.

6.3.1 Major Role of NGOs and Other Organizations

Since the country's independence, non-governmental organizations (NGOs) and international non-governmental organizations (INGOs)/development partners (DPs) have implemented programmes and projects in eight major areas: skill development and training, empowerment, housing and shelter, urban climate change, livelihoods, the economy, health, education, and the environment. During the Seventies, the concentration was mostly on economic activities through microfinance programmes and projects, which were continued into the Eighties and the Nineties. However, beginning in the 1990s, several other areas of activity were added, such as health and nutrition, the environment, infrastructure development, water, sanitation, waste management, and so on. As a result, the highest concentrations of NGOs, INGOs, and DPs were found in the economy during the 1990s, followed by health and nutrition (Figure 6.1).

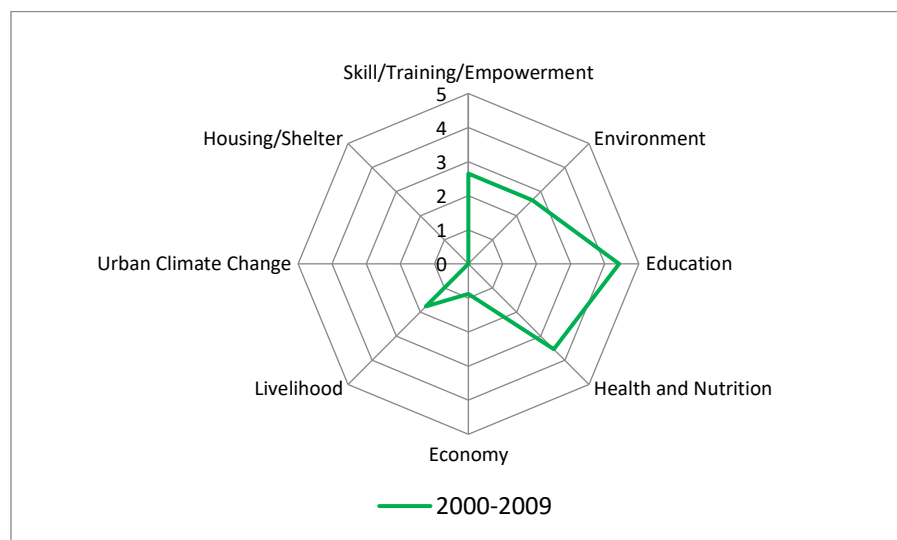
Figure 6.1: Concentration of Major Activities by NGOs/INGOs/DPs during 1990-1999



Source: Desk Survey and Website Survey, 2022

From 2000 to 2009, three major areas of activity can be identified, which include education, health and nutrition, and the environment (Figure 6.2).

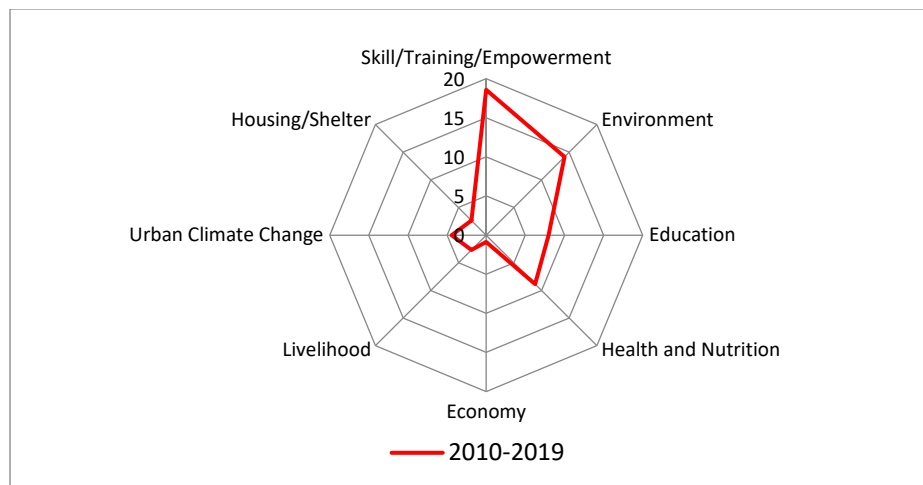
Figure 6.2: Concentration of Major Activities by NGOs/INGOs/DPs during 2000-2009



Source: Desk Survey and Website Survey, 2022

During the period of 2010 to 2019, skill/training/empowerment received the highest concentration of efforts, followed by environment, health, and nutrition (Figure 6.3).

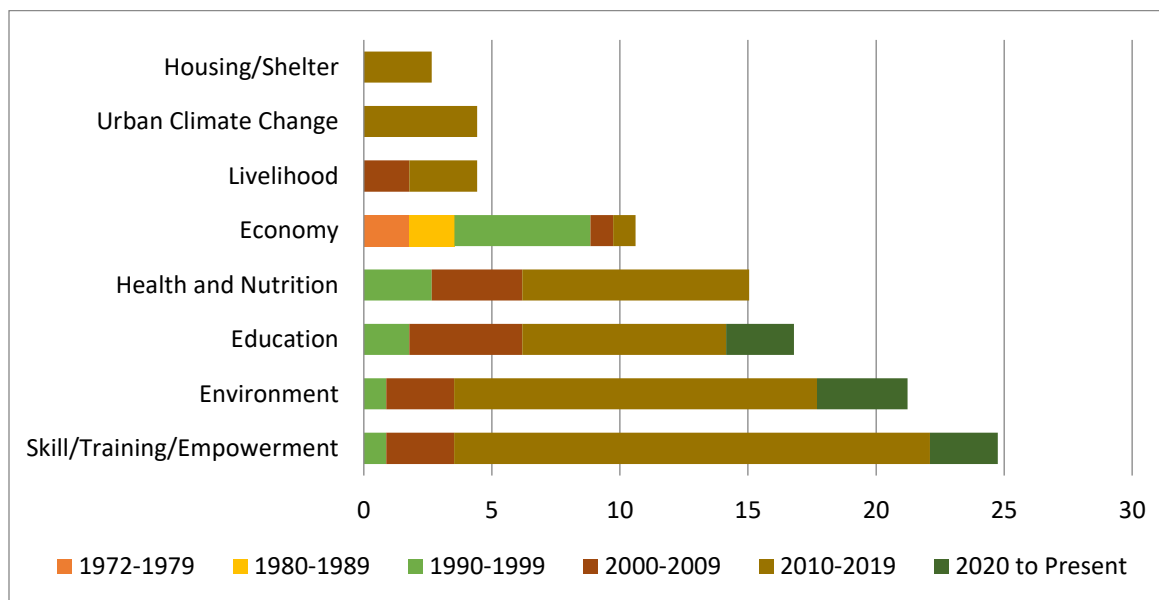
Figure 6.3: Concentration of Major Activities by NGOs/INGOs/DPs during 2010-2019



Source: Desk Survey and Website Survey, 2022

Figure 6.4 illustrates the decade-wise focused areas of the programmes/projects implemented by the NGOs/INGOs/DPs. It is found here that, till the end of the 1990s, the programmes/projects were very few, and an increasing trend has been found since the early 20s. During the time periods of 2010–2019, the major concentrations were found in skill, training, and empowerment; the environment; and health and nutrition. However, these were mostly pilot projects that only covered Dhaka and a few other major cities and did not cover the remaining cities.

Figure 6.4: Decade wise Focused Areas of the Programmes/Projects by the NGOs/INGOs/Development Partners



Source: Desk Survey and Website Survey, 2022

6.3.2 Major NGOs Working on Microfinance for Poverty Alleviation

Table 6.3 shows the microcredit disbursement of major non-governmental organizations (NGOs) from 1999 to 2020. Based on data from various years of the Bangladesh Economic Review, it is found that ten large NGOs have been working on microfinance across the country. An increasing trend in microcredit disbursements is found in Table 6.3. Among a total of BDT 88078.74 crore of disbursement, the highest amount of disbursement (BDT 25215.57 crore) was done by the ASA, followed by BRAC, BURO, Proshika, and others. This large sum of money has been directed primarily at reducing poverty in rural areas of the country rather than in urban areas. However, it is worth mentioning here that earlier NGOs' micro-credit programme were mostly in rural areas, while a recent trend of micro-credit activity has started in urban areas as well.

Table 6.3: Micro-Credit Disbursement of Major NGOs during 1999-2020

(In Crore Taka)

NGOs	Year																					
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
ASA	747.82	894.97	1144.23	1834.32	2302.56	2763.18	3317.92	4131.61	4836.47	6110.85	6142.71	6866.72	8670.22	9568.71	10739.15	14638.57	20905.68	26958.63	29681.42	29681.42	28368.31	25215.57
BRAC	1084.30	1354.60	1509.98	1706.59	2070.00	2590.15	3258.21	4261.54	6232.87	8428.90	7568.08	3874.96	8626.78	10422.2	12114.89	15190.49	19298.28	24302.78	29317.13	35562.76	43171.58	38426.29
Proshika	312.09	327.95	394.10	406.76	357.40	357.40	288	317	312	267	222	195	207	230.23	118.71	222.42	219.51	178.02	255.75	351.18	539.52	6730.20
Swanirvar Bangladesh	19.04	29.36	39.86	39.46	40.66	60.75	75.91	91.36	96.3	96.73	131.65	157.93	197.90	220.44	197.00	201.00	98.00	135.00	113.00	50.00	--	--
Caritas	21.47	86.46	62.94	51.41	90.13	60.43	106.18	118.24	147.78	140.2	153.46	154.38	237.04	265.93	286.40	297.35	317.16	380.45	448.52	483.20	542.16	458.49
TMSS	153.26	214.13	285.51	375.65	505.22	675.53	292.11	409.79	514.8	571.93	656.01	768.65	991.45	1208.82	1470.71	1894.49	2963.80	2623.98	3305.85	4245.03	4817.71	4391.31
Shakti Foundation	26.96	41.83	50.65	61.13	84.28	102.21	150.42	179.97	176.13	202.74	305.15	513.89	455.2	531.5	506.9	618.65	745.79	1001.45	1175.03	1322.37	1765.68	1214.19
BURO	26.99	30.12	46.46	69.57	108.27	152.8	236.84	318.03	375.16	590.58	813.96	1090.86	1191.01	711.65	2211.89	2362.85	2630.02	3951.54	5439.38	10460.50	9148.5	8220.4
RDRS	34.09	40.46	38.85	36.61	39.33	50.94	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
SSS	--	--	--	--	--	--	165.52	260.77	354.06	432.69	523.8	613.8	826.52	1098.93	671.66	1316.32	1686.26	1149.67	2762.50	3135.20	3354.17	3422.29
Total	2426.02	3019.88	3572.58	4590.41	5597.85	6726.48	7887.24	10087.81	13045.57	16841.62	16565.3	17740.2	21403.13	24258.41	28316.51	36742.14	48864.5	60681.52	72498.58	85091.66	91707.63	88078.74

Source: Bangladesh Economic Review 2005, 2013, 2015, 2019, 2020, 2021

6.4 Impacts of GO, Selected NGOs and Other Organizations in UPA: Findings of FGDs

It has already been mentioned earlier that four different urban poverty-reducing programmes from three different organizations were studied in this research. To evaluate the role and contribution of the selected programmes to the lives and livelihoods of the urban poor and the ways forward, a total of 33 FGDs were conducted in Dhaka, Faridpur, and Gopalganj. The detailed report of focused group studies (FGDs) is attached in Annex IV (pp. 414-416), Annex V (pp. 417-430), Annex VI (pp. 431-492), and Annex VII (pp. 493-495). The following section will highlight a summary of each programme.

6.4.1 Impacts of Bhashantek Rehabilitation Project (BRP) of GO

The Bhashantek Rehabilitation Project (BRP) is located at Bhashantek, Mirpur-14, in Dhaka. This project was an initiative by the Government of Bangladesh through the Ministry of Land to rehabilitate slum dwellers and low-income people in the high-rise apartments at a low cost. The project took place in 1998 on 47.90 acres of government khas land with an estimated cost of BDT 341.65 crore. North South Property Development Limited (NSPDL) was appointed by the government as a private construction firm for the implementation of the project.

The key goal of this project was to ensure affordable housing for the low-income group and contribute to mitigating the existing housing problems of the poor. The Ministry of Land (MoL) fixed the price for a 215-square-foot flat at BDT 1.90 lakh for the inhabitants of slums, whereas it was BDT 3.55 lakh for 395 square feet for the low-income group.

The 16 buildings have six stories each, with two units on each floor and four flats in each unit. 768 flats were constructed under this project. There are two types of multistory buildings: A-type buildings have one room, and B-type buildings have two-room flats. This project was designed in consideration of a complete neighbourhood containing residential buildings, religious centers, educational institutions, health centers, and recreational facilities. The FGD report is attached at Annex IV (pp. 414-416).

6.4.2 Impacts of UMC Programme of Shakti Foundation

The impacts of the urban microcredit programme of the Shakti Foundation for Disadvantaged Women have been discussed in the following section.

6.4.2.1 Summary of the project: Shakti Foundation

The Shakti Foundation is a non-government organization established in 1992 to reduce poverty and establish social security for disadvantaged women across the country, and currently it serves almost 500,000 members through its 504 branches. However, the Shakti Foundation began its activities through a pilot microfinance programme in slums in Dhaka for women. Thereafter, the programme has expanded into both urban and rural areas, and it currently works in 54 districts in Bangladesh.

6.4.2.2 Legal status of Shakti Foundation

This organization is registered with the Joint Stock Company Ltd. in accordance with the Society Act of 1860 and with the NGO Affairs Bureau Bangladesh in accordance with the

Foreign Donations Regulations Rules 1978. The Foundation has been accredited in accordance with the Microcredit Regulatory Authority Act of 2007 as well.

6.4.2.3 Mission, Vision and Key Objectives

The Shakti Foundation works for disadvantaged poor women's empowerment by creating strong economic and social resource bases. The key objectives of the foundation include:

- Facilitate the socio-economic independence of disadvantaged women by empowering them;
- Develop the social advancement of women by enhancing their leadership and capability;
- Support women as entrepreneurs, decision-makers, leaders, and change agents everywhere;
- Incorporation of women in the decision-making process of the Shakti Foundation.

6.4.2.4 Major programmes of Shakti Foundation

The Shakti Foundation works on six major programmes which are as follows:

1. Microfinance
2. SME
3. Health
4. ENRICH
5. Souro Alo (Solar Light) and
6. Shikha Britti (education scholarship)

Among these six major programmes, microfinance was selected for this study. Therefore, the programme description is as follows:

6.4.2.5 Microfinance

Microfinance is the largest programme of the Shakti Foundation. This programme supports urban, ultra-poor women in Bangladesh. It provides support to almost 500,000 women through 410 branches across 54 districts of the country, and the supports include monetary, management, and moral support to be entrepreneurs and skilled workers. The Foundation provides its members with the necessary training and equipment to open savings accounts and manage loans. Additionally, this programme offers various services to its members, which include microloans, microenterprise loans, and savings schemes. The FGD report is attached to Annex V, pp. 417–430.

According to the KII,

“Currently the Foundation has adopted some new policies considering the LDC status of the country such as weakly installment has been reformed into monthly installment, use of mobile app while collection from the members, frequency of home visit of credit officer, etc... .. In spite of these changes, many of the members still lack of business knowledge, lack of understanding of the fundamentals issues and experiences of doing business while some training programmes for our members could be helpful to increase their skills and capacity”.

6.4.3 Impacts of LIUPCP of UNDP and Government of Bangladesh

Among the studied programmes or projects, LIUPCP was the largest project for the urban poor in the cities of Bangladesh. Therefore, in this present study, both quantitative and qualitative information on this project was collected from vast geographical areas, including two city corporations, e.g., DSCC and DNCC in Dhaka, and Faridpur Municipality in Faridpur.

6.4.3.1 Summary of the project: Livelihoods Improvement of Urban Poor Communities

Project (LIUPCP)

The Livelihoods Improvement of Urban Poor Communities Project (LIUPCP) under the United Nations Development Programme's (UNDP) National Urban Poverty Reduction Programme (NUPRP) was started to meet the large and complex challenges of the poor in the cities of Bangladesh. This national project was launched by the Local Government Division (LGD), Ministry of Local Government, Rural Development, and Cooperatives, with technical and financial assistance jointly from the United Nations Development Programme (UNDP), the Government of Bangladesh, and the Foreign, Commonwealth, and Development Office (FCDO). It is mentionable here that the successful Urban Partnerships for Poverty Reduction (UPPR) initiative was preceded by this LIUPCP programme, where a community-led approach to slum improvement during 2008–2015 was implemented by the UNDP with financial assistance from the then Department for International Development (DFID), which is now renamed the Foreign, Commonwealth, and Development Office (FCDO).

6.4.3.2 Aim and objectives of the LIUPCP project

To achieve the Sustainable Development Goals (SDGs) by 2030 by ensuring "Leaving No One Behind," the LIUPCP's aim is to contribute to sustainable balanced development by reducing

poverty in urban areas of Bangladesh. It is expected that more than 50 of the 169 targets of the Sustainable Development Goals (SDGs) will be achieved through improvements in the livelihoods and living conditions of the poor in urban areas of the country through the Livelihoods Improvement of Urban Poor Communities Project. Moreover, five interrelated components will contribute to attaining the Sustainable Development Goals. This project is intended to help the country's underserved and impoverished communities in urban areas, especially giving priority to women and people with disabilities, which serve up to 4 million underprivileged individuals in 36 city corporations and parurashavas (municipalities), 12 of which are city corporations and 24 of which are class A municipalities in the country, by strengthening the urban poor communities and providing them with better opportunities.

6.4.3.3 Duration and Major Intervention Areas

The LIUPCP was started in July 2018 and will end in June 2023. This project works in five key areas, which include: 1. Skills and Employment Generation for Women and Girls; 2. Strengthen Community Organizations in Informal Settlements; 3. Improve Resilient Infrastructure; 4. Strengthen Pro-Poor Urban Management, Policy, and Planning; and 5. Climate Resilient Housing for Low-Income Urban People.

Major activities under each of the five key areas include the following:

Climate Resilient Housing for Low-Income Urban Poor

- Develop tenure security.
- Increase access to housing loans and financing.
- Encourage resilient and affordable housing for the urban poor.

Strengthen Community Organizations in Informal Settlements

- Build community-level structures.
- Launch and strengthen community-managed savings and credit facilities for sustainable community organizations.
- Strengthening the capacity of community-level structures.

Skills and Employment Generation for Women and Girls

- Provide skills and enterprise development for the urban poor.
- Increase nutrition for the urban poor, especially pregnant women and lactating mothers.
- Strengthen measures that stop early marriage and violence against women and girls.

Improve Resilient Infrastructure

- Improve community-based infrastructure.
- Provide better municipal climate-resilient infrastructure.

Strengthen Pro-Poor Urban Management, Policy and Planning

- Strengthen pro-poor municipal governance, financial management, and performance.
- Improve pro-poor and climate-resilient municipal urban planning.
- Strengthen national urban policy frameworks and national urban networks.

Significant Projected Outcomes

Significant expected outcomes of the project are as follows:

- To make 36 towns and municipalities more inclusive, efficient, and climate-smart, the project will create an enhanced tax and income production system;
- About 4 million urban poor people are anticipated to directly benefit from the project's operations throughout 36 city corporations and municipalities;
- At the end of the project, 1.4 million families will participate in locally administered credit and savings programmes, which total more than BDT 90 crore (£83 million);
- 88,000 underprivileged people will receive job or business training;
- It's estimated that 100,000 slum dwellers would have more stable land tenure;
- For the 20,000 poor, low-cost homes will be developed or renovated;
- Conditional financial support and nutrition awareness will be provided to 230,000 pregnant and lactating mothers;
- To enhance the urban poor community's organizational capabilities and effective voice, 45,500 Primary Groups (PG) will be formed to unite them under the 4136 Community Development Committee (CDC).

Among the 36 city corporations and municipalities of LIUPCP, two city corporations, e.g., DSCC and DNCC in Dhaka (Dhaka South City Corporation and Dhaka North City Corporation), and one municipality (Faridpur), were selected as case cities for the present study. Thereafter, a total of 25 FGDs were conducted in these three case areas. Based on the coverage of the

project area, 8 and 7 FGDs were conducted in the DSCC, DNCC, and Faridpur municipalities, respectively.

There were 6–12 or more participants in each of the FGDs. Most of them were female, as this project is designed for women. However, 10 males also took part in the FGD in Faridpur and received driving training from this project as family members of members of LIUPCP. Each FGD was 30 to 45 minutes long. The FGDs were conducted in particular locations in respected communities where local settings were available. I myself moderated each of the FGDs, and one research assistant was present to collect notes and records. One recorder was used to record conversations, and all notes were also collected by writing them down on paper. Photographs were also collected in each of the FGDs. The FGD report is attached in Annex VI (pp. 431–492).

6.4.4 Impacts of Resettlement Project of UPPR, UNDP and Government of Bangladesh

In 2008, the Local Government Engineering Department (LGED) and city corporations or municipalities launched the Urban Partnerships for Poverty Reduction (UPPR) Project in Bangladesh. This project was carried out by the United Nations Development Programme (UNDP), with financial support from the United Kingdom Government and component support from UN-HABITAT. This project's major goal was to improve the livelihoods and ensure the quality of life for three million poor and hard-core poor, particularly women and children who reside in urban areas. To fulfill this purpose a Community Household Development Fund (CHDF) was established in order to build a permanent home for the landless urban poor in Goplaganj. The Goplaganj administration was strongly influenced by

this project to pursue crucial policy changes to curb eviction and provide secure housing for Gopalganj's urban poor. (UPPR, 2008-2015).

The Gopalganj municipality is located in the south-west part of the Dhaka division of Bangladesh. According to Pourashava Settlement Land Mapping (2011), the city has one thousand and twenty poor settlements where 6472 households live (UPPR, 2008–2015). There were 1935 people, consisting of 387 households, at the South Molavi Para for more than 35 years. These people were evicted from that area in 2009 with only a few hours' notice before the eviction. This eviction drive was conducted to build a new stadium in Gopalganj without considering the housing rights and income-generating activities of the evicted people.

In 2010, the Municipality of Gopalganj received a 99-year lease on 4.16 acres of land from the Government of Bangladesh through the Ministry of Land to relocate the evicted people to the Mandartola Housing Resettlement Project. 6,000,000 BDT was provided by Mandartola Resettlement Housing for 260 homes, including schools, mosques, temples, and bazaars. However, 138 homes were finished in 2016, while the others are still being built (UPPR, 2008–2015). The FGD report is attached in Annex-VII (pp. 493-495).

6.5 Evaluation of UPA of Selected NGOs and Other Organizations

Based on FGD findings, an evaluation of selected urban poverty reduction programmes/projects of selected NGOs and other organizations has been done through SWOT analysis. Accordingly, four SWOT analyses have been presented in the following section.

6.5.1 SWOT Analysis of BRP

The SWOT analysis of the Bhashantek Rehabilitation Project is shown in Table 6.4. It was found that there were a number of weaknesses compared to the strengths of the project. The design, resources, location, and space, as well as the government budget, were the strengths. However, various types of weaknesses have weakened the successful contribution of the project, which include: the project has failed to reach the actual poor; inadequate management systems; poor monitoring and coordination between the project authorities and the contractors; The opportunities of the project include developing and ensuring proper facilities and services for the dwellers, introducing a participatory approach to solving existing problems, and ensuring the successful handover of the flats with legal documents. On the other hand, the threats to the project include the influence of the local influential and political leaders, the fear of getting timely legal documents for the flats, etc.

Table 6.4: SWOT Analysis of Bhashantek Rehabilitation Project, Dhamalkot, Mirpur

<p>Strengths</p> <ul style="list-style-type: none"> • Design of the project • Resources of the projects • Provision of services • Location and space • Government Budget 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Not reached actual poor • Incomplete project • Corruption • Poor construction work • Delay in completion of the project • Lack of basic services and facilities • Inadequate management • Poor monitoring and coordination with the contractors • Un-coordination in between office and inhabitants • Example of unsuccessful project
<p>Opportunities</p> <ul style="list-style-type: none"> • Develop and ensure proper facilities for the dwellers • Necessary initiatives to end incomplete work • Introduce a participatory approach to solve existing problems • Successful handover of the flats with legal documents 	<p>Threats</p> <ul style="list-style-type: none"> • Influence of local politicians/influential • Fear to get legal documents of flat timely • Bad example of implementation • Vulnerability due to poor construction work • Inadequate security

6.5.2 SWOT Analysis of UMC Programme

Table 6.5 presents the SWOT analysis of the UMC programme of the Shakti Foundation. The strengths of the Urban Micro Credit Programme of the Shakti Foundation include the microfinance programme of the organization, the skilled staff, the social upliftment of the members, women's empowerment, etc. Among the weaknesses, the loan process is harder than that of other NGOs, there is a lack of training, and there is a long list of required documents for getting credit. The opportunities of the UMC programme include: the continuation of a small amount of loan; easy rules and regulations for small enterprisers; separate rules and regulations for small, medium, and large enterprisers; etc. There are some

threats to this programme as well, including the high amount of loans and the shift in the number of members as a result of new and strict rules and regulations for small business owners, among other things.

According to the Key Informant of the Shakti Foundation,

"We provide orientation training at the beginning of the loan disbursement time, which is not enough for the members. So, if we promote business analysis training and additional skills and capacity development training for our members, they will benefit."

Table 6.5: SWOT Analysis of UMC, Shakti Foundation

<p>Strengths</p> <ul style="list-style-type: none"> • Micro credit • Savings • Low-cost health facilities • Skilled staffs • Women empowerment • Social upgradation of the members • Relief/assistance during emergencies 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Monthly installment collection • Long list of documents required for getting credit (trade license, legal document of house, multiple loan guarantee) • Loan process is harder than other NGOs • Lack of training for members
<p>Opportunities</p> <ul style="list-style-type: none"> • Continuation of a small amount of loan • Continuation of weekly installment collection • Easy rules and regulations for small enterprises • Separate rules and regulations for small, medium and large enterprises • Provide loans considering the demand of the members 	<p>Threats</p> <ul style="list-style-type: none"> • High amount of loan • Monthly installment collection • Shift in the number of members • Hard and fast rules and regulations

6.5.3 SWOT Analysis of LIUPCP Project

It is found from the SWOT Analysis of the LIUPCP that this project has several strengths, which include: project design, interventions of the project, monitoring system, transparency, social upgradation of

the members, strengthening local community leaders, etc. In spite of the various strengths of the project, there are a number of weaknesses as well. Due to budget constraints, this project's coverage was very limited. Therefore, the interventions provided by this project were inadequate in numbers compared to the demand of the members. Accordingly, this inadequate intervention has created misunderstanding among community members, CDC leaders, and CFs and SNFs due to not getting the benefits. Among the opportunities identified by the analysis are: reducing poverty in urban areas; expanding the project; training and skilling the urban poor; providing human resources; and so on. The threats include the COVID-19 pandemic, the effects of global, social, and economic crises, the sustainability of poverty reduction, and so on (Table 6.6).

Table 6.6: SWOT Analysis of LIUPCP

<p>Strengths</p> <ul style="list-style-type: none"> • Project design • Interventions • Monthly monitoring system • Strengthen local community leaders • Creation of leadership capacity • Raising awareness about social issues • Social upgradation of the members • Transparency of the project • Changing behavior of the members • Positive change in livelihood • Empowerment of women 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Limited area coverage • Limitation of budget • Limited grants • Limited trainings • Exclusion of the poor during registration • Weakness of the enumerator • No provision for employment • Lack of economic support for CDC leaders • No budget for monthly meetings at community • Harassment of CDC leaders, CFs and SNFs at community • Investment of business grants to husband's business
<p>Opportunities</p> <ul style="list-style-type: none"> • Reduce poverty from urban areas • An extension of the project • Achieve the SDGs • Make the urban poor trained and skilled • Provision of creating human resources • Build a socially and economically balanced community • Scopes to the overall development of the country 	<p>Threats</p> <ul style="list-style-type: none"> • COVID-19 • Social and economic crisis • Sustainability of reduce poverty • Project completion in 2023 • Sustainable management of savings schemes

6.5.4 SWOT Analysis of Resettlement Programme of UPPR, Mandertola, Gopalganj

Table 6.7 is an illustration of the SWOT analysis of the resettlement programme of the UPPR of UNDP and GO. The strengths of the project were the resettlement initiative with proper infrastructure facilities, the partnership with GO and UNDP, the low interest rate and easy conditions of the loan from CHDF, the participatory approach, etc. The weaknesses were that the resettlement location did not consider the job opportunities of evicted people, provided inadequate space for large families, lacked infrastructural facilities (e.g., roads, drains, dustbins, as the project is only partially completed), etc.

The opportunities are the scope of the fulfillment of uncompleted works, the scope of the redevelopment of existing services and facilities, the establishment of strong partnerships with the community, and ensuring basic facilities for livelihood. The threats to this project include: ensuring resettlement for all evicted people; a bad example of implementation; a poor condition of infrastructure; and an unwillingness to pay the resettlement installment.

Table 6.7: SWOT Analysis of Resettlement Project of UPPR, Mandartola, Gopalganj

<p>Strengths</p> <ul style="list-style-type: none"> • Resettlement initiative with proper infrastructure facilities • Partnership with GO and UNDP • Formation of CDCs • Provision of savings and credit schemes • Low interest rates and easy conditions for getting loans from CHDF • Participatory approach 	<p>Weakness</p> <ul style="list-style-type: none"> • Residential space is inadequate for large family • Lack of infrastructural facilities e.g., roads, drains, dustbins etc. • Failed to fulfill commitments • The resettlement location did not consider the job opportunities for evicted people • Not provided the legal documents to the settler • The project has completed partially • Lack of access in participatory approach
<p>Opportunities</p> <ul style="list-style-type: none"> • Scope of fulfillment of uncompleted works • Scope of redevelopment of existing services and facilities • To establish strong partnerships with the community people • Ensure basic facilities for the livelihood 	<p>Threats</p> <ul style="list-style-type: none"> • Ensure resettlement for all evicted people • Bad example of implementation • Poor condition of infrastructure • Unwillingness to pay the installment of resettlement

6.6 Conclusion

The study has revealed that programmes/projects targeted at the urban poor have positive contributions to the socio-economic welfare of the poor living in urban areas due to their well-designed nature and financial support from various organizations. However, the contribution is limited due to its small coverage, lack of funds, inefficiency in implementation, huge number of poor people, and sustainability of the project. In spite of such a situation, the urban poor take advantage of the city's economic system, engaging in various formal and informal activities to alleviate their poverty through their entrepreneurial capacity.

Therefore, interventions that have been deployed to reduce urban poverty require more extended coverage for the poor living in cities to ensure LNOB and to make cities inclusive and sustainable. Without a comprehensive, target-oriented approach to reducing urban poverty, the sustainable upgradation of poverty in the country may be hampered, and development may not be ensured for all. Therefore, strong collaboration among various stakeholders is needed for effective and efficient efforts to reduce urban poverty.

Chapter Seven: Impacts of Urban Poverty Reduction Projects/Programmes on Livelihoods of the Urban Poor

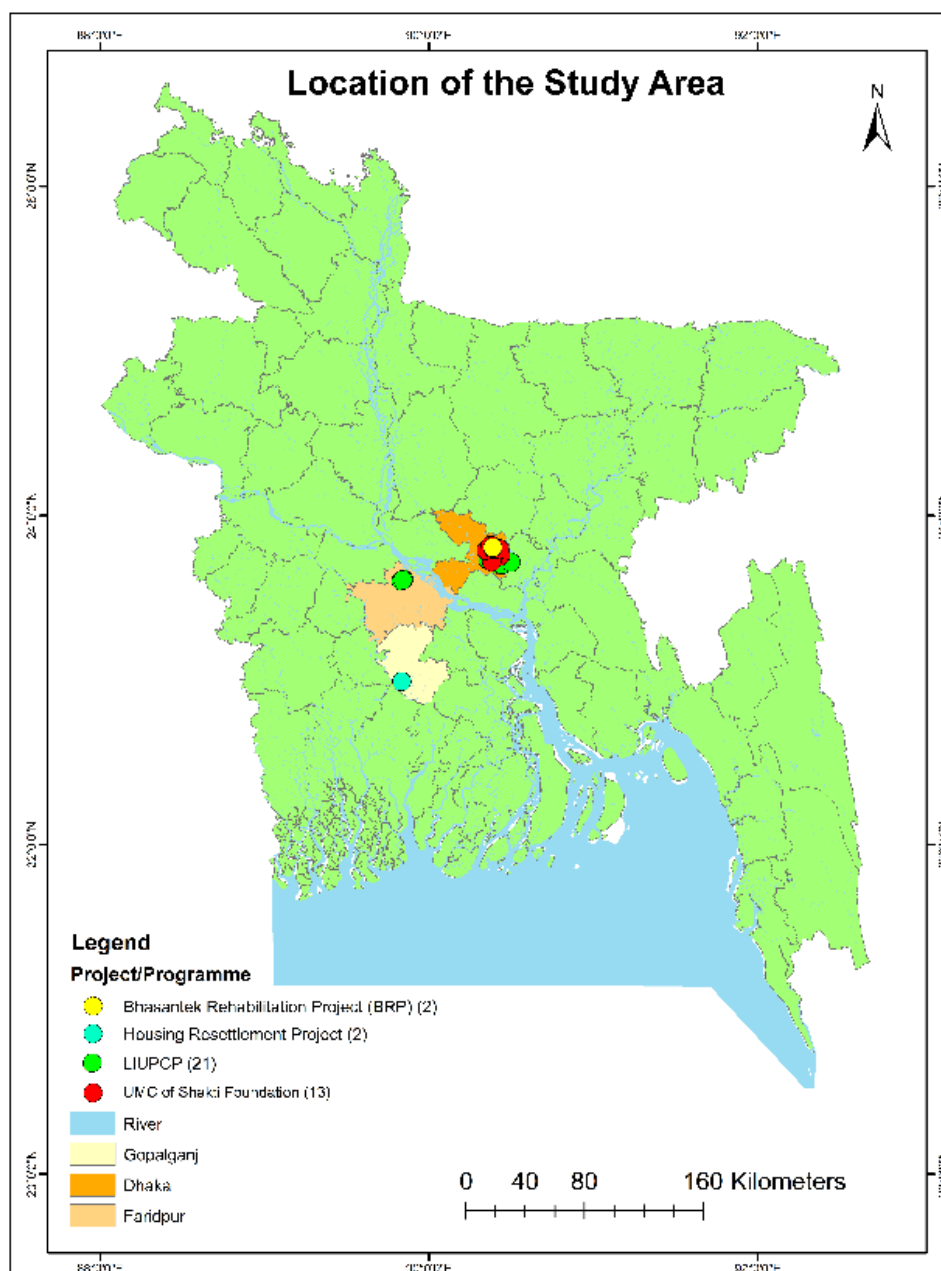
7.1 Distribution of the respondents by spatial distribution

Table 7.1 represents the respondents' distribution by area, control, and intervention. To assess the impacts of the four selected programmes or projects, a total of 487 respondents were surveyed from three different city categories (Map 7.1) based on the geographical coverage of the selected programmes or projects and their focused activities directly related to basic human rights, as mentioned in the methodology section. The respondents were divided into a control group and an intervention group. Among the total of 487 respondents, 249 were from the control group and 238 were from the intervention group. Table 7.1 shows the detailed distribution of the respondents by groups and cities: 364 were in Dhaka, followed by 67 in Faridpur and 56 in Goplaganj. It is noted that, among the four selected projects in this study, the coverage was high in Dhaka compared with other cities. The activities of the selected programmes and projects were concentrated in Dhaka. Therefore, three programmes e.g., LIUPCP, UMC, and BRP, were selected in Dhaka (Map 7.2), and in Maps 7.2, 7.3, and 7.4, different colors of symbols represent locations in cities from where the researcher collected both quantitative and qualitative data. In Faridpur, data were collected from the LIUPCP (Map 7.3), as other programmes/projects do not cover this city; in Gopalganj, data were collected from the resettlement project of the UPPR and UNDP (Map 7.4), as other programmes/projects do not cover this city either.

Table 7.1: Distribution of the respondents by area, control and intervention

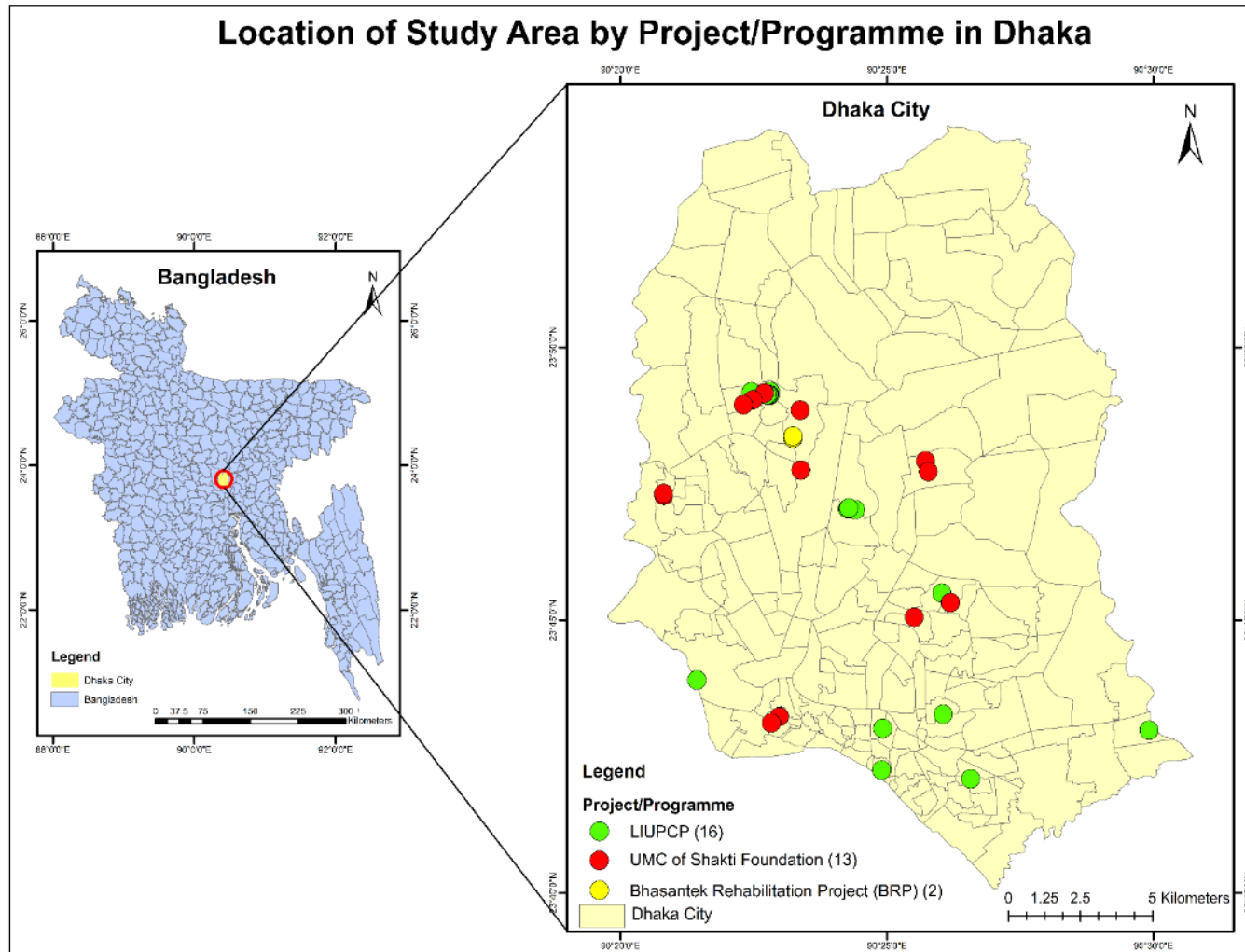
Area	Control		Intervention		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Dhaka	201	81	163	68	364	75
Faridpur	28	11	39	16	67	14
Goplaganj	20	8	36	15	56	11
Total	249	100	238	100	487	100

Source: Field Survey, July 2022

Map 7.1: Location of the Study Area by Programmes/Projects and by Cities

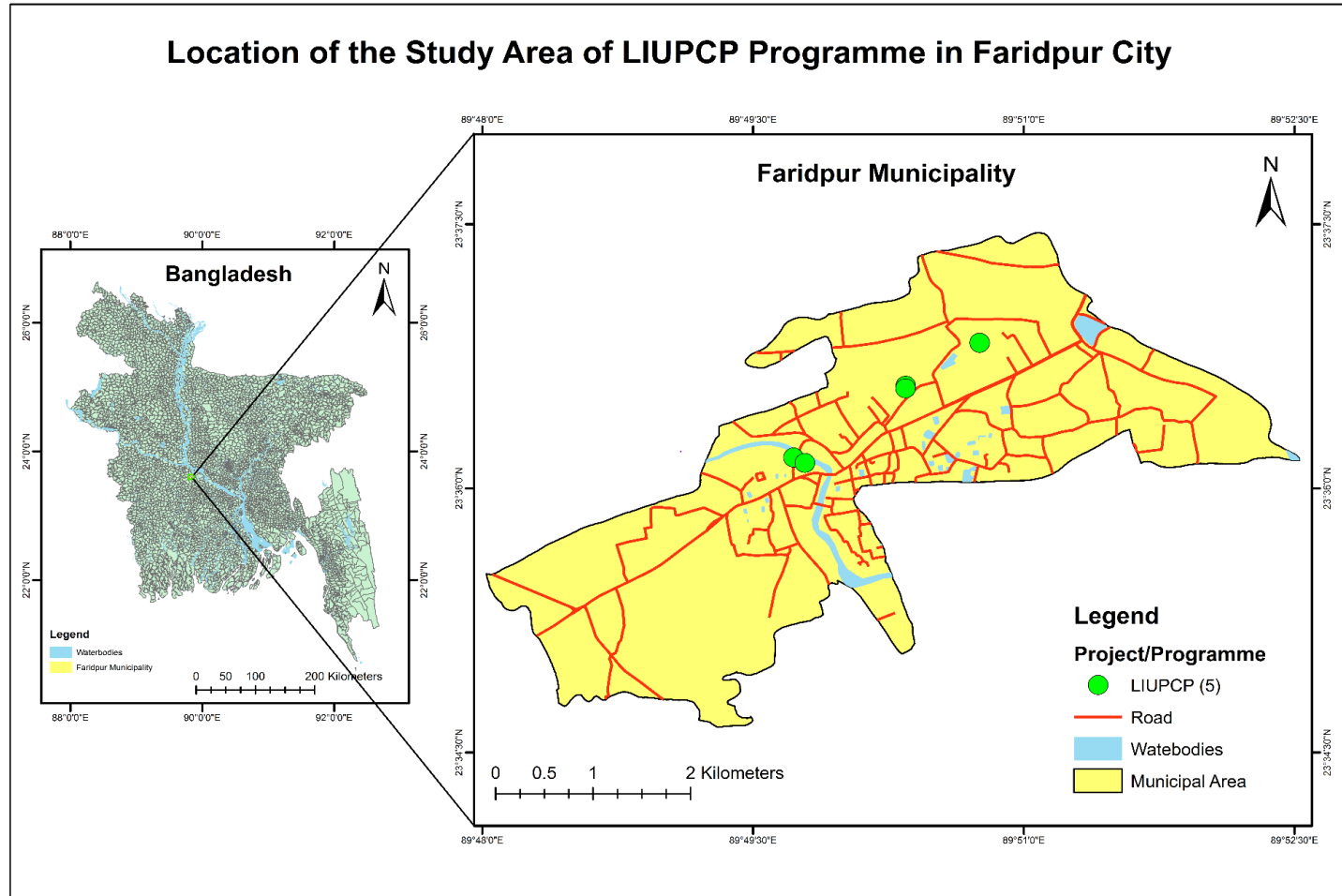
Source: Prepared by the researcher based on field survey 2022

Map 7.2: Location of the Study Area by Programmes/Projects in Dhaka



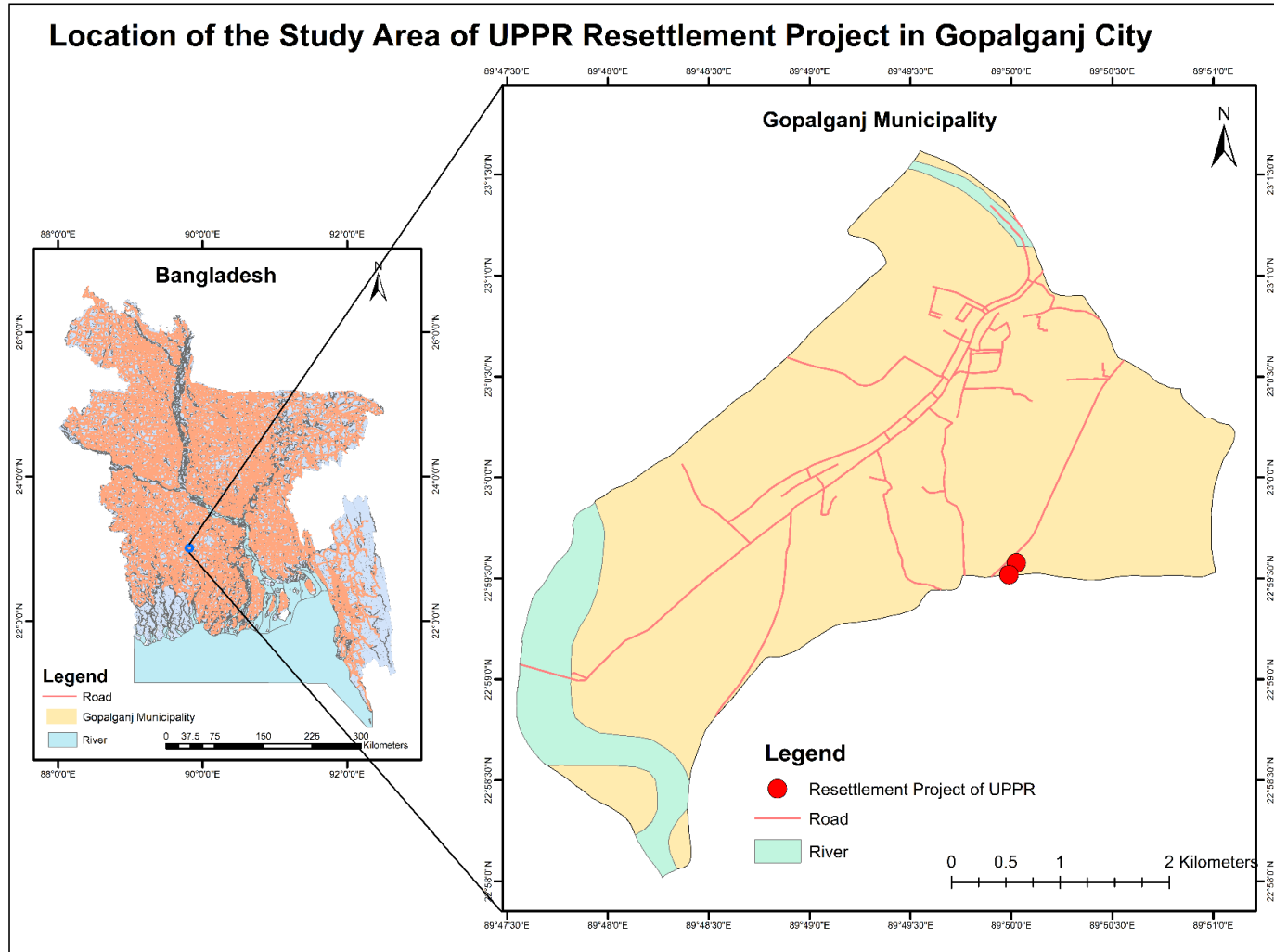
Source: Prepared by the researcher based on field survey 2022

Map 7.3: Location of the Study Area by Programmes/Projects in Faridpur



Source: Prepared by the researcher based on field survey 2022

Map 7.4: Location of the Study Area by Programmes/Projects in Gopalganj



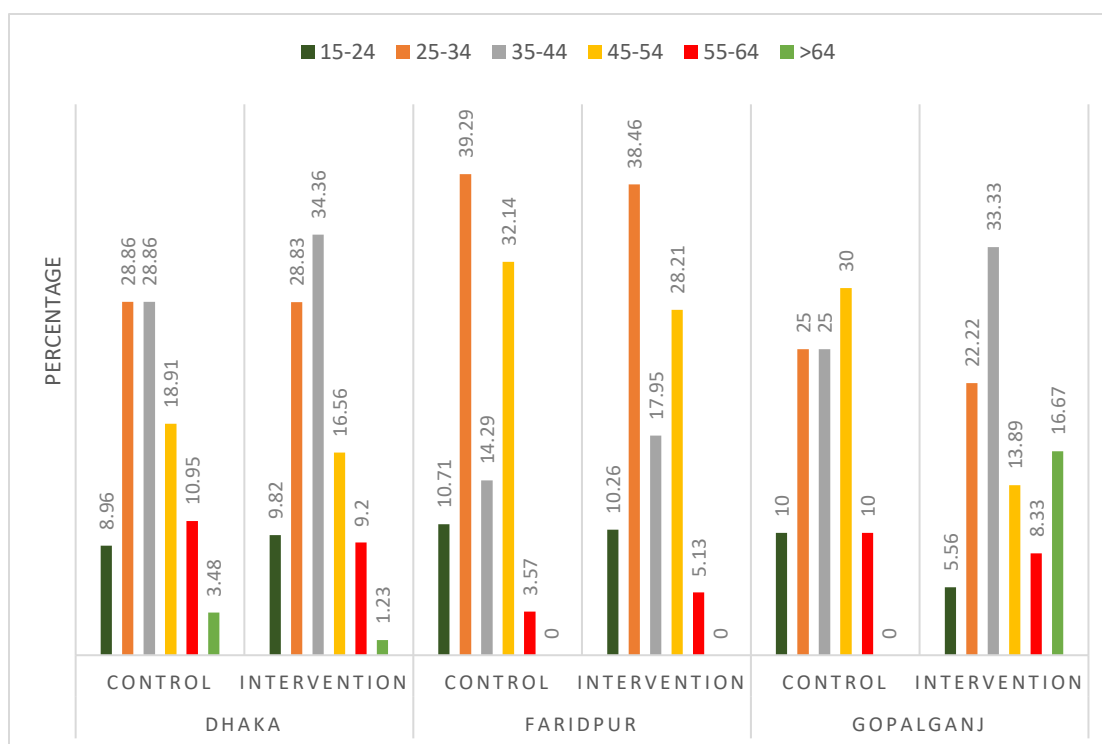
Source: Prepared by the researcher based on field survey 2022

7.2 Socio-demographic characteristics of the respondents

To evaluate the overall well-being of people, socio-demographic characteristics are considered significant as they affect or can be affected by other factors. Therefore, in this study, some socio-demographic factors were selected to know the condition of the respondents, which include: age, gender, marital status, education, occupation of the respondents, persons with disabilities in the respondent's family, and status as voters of the respondents.

7.2.1 Age of the respondents

Figure 7.1 shows the age distribution of the respondents by area, control, and intervention groups. The majority of total respondents (nearly 30 percent) were between the ages of 25 and 34, with 29 percent between the ages of 35 and 44 and nearly 20 percent between the ages of 45 and 54. Again, among the control groups by area, it is found that the highest majority (39 percent) were in the age group of 25–34 in Faridpur. In Dhaka, the age groups 25–34 and 35–44 had the highest proportion of respondents (nearly 29 percent). In Gopalganj, the highest majority (30 percent) of the respondents were in the age group of 45–54. However, the pattern is slightly different in the intervention groups, while the highest majority (34 percent) was found in the age group of 35–44 in Dhaka. In Faridpur, the highest majority (38 percent) of the respondents in the intervention group were in the age group of 25–34. In Gopalganj, the majority of respondents (33 percent) were between the ages of 35 and 44. Therefore, it can be said that among the total respondents, the majority were members of the young working group in all areas and categories. Moreover, the proportion of the working population is higher than the proportion of dependent age groups.

Figure 7.1: Age distribution of the respondents by area, control and intervention

Source: Field Survey, July 2022

7.2.2 Gender of the respondents

The gender distribution of the respondents by control and intervention groups is shown in Table 7.2. It is noteworthy that one of Bangladesh's major strategies for reducing urban poverty focuses on women in the country. Therefore, among the three selected projects, two were found to be completely focused on women, e.g., LIUPCP and UMC of the Shakti Foundation, and the only exception was found in the UPPR and BRP resettlement projects. Therefore, in this study, the majority (90 percent) of the respondents in the intervention group were female. In the control group, however, more than half of the respondents (52%) were male, with the remaining 48 percent being female. In general, it is found from Table 7.2 that 69 percent of the total respondents were female and 31 percent were male.

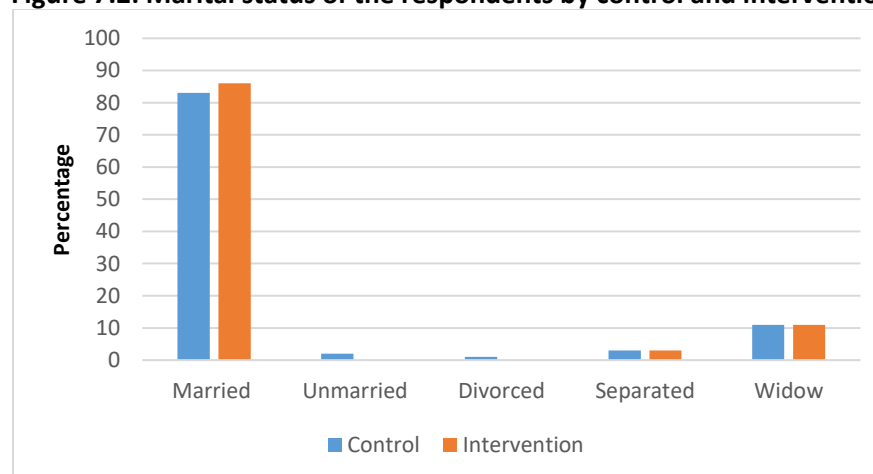
Table 7.2: Gender distribution of the respondents

Gender	Control		Intervention		Total	
	frequency	percentage	frequency	percentage	frequency	percentage
Female	119	48	215	90	334	69
Male	130	52	23	10	153	31
Total	249	100	238	100	487	100

Source: Field Survey, July 2022

7.2.3 Marital status of the respondents

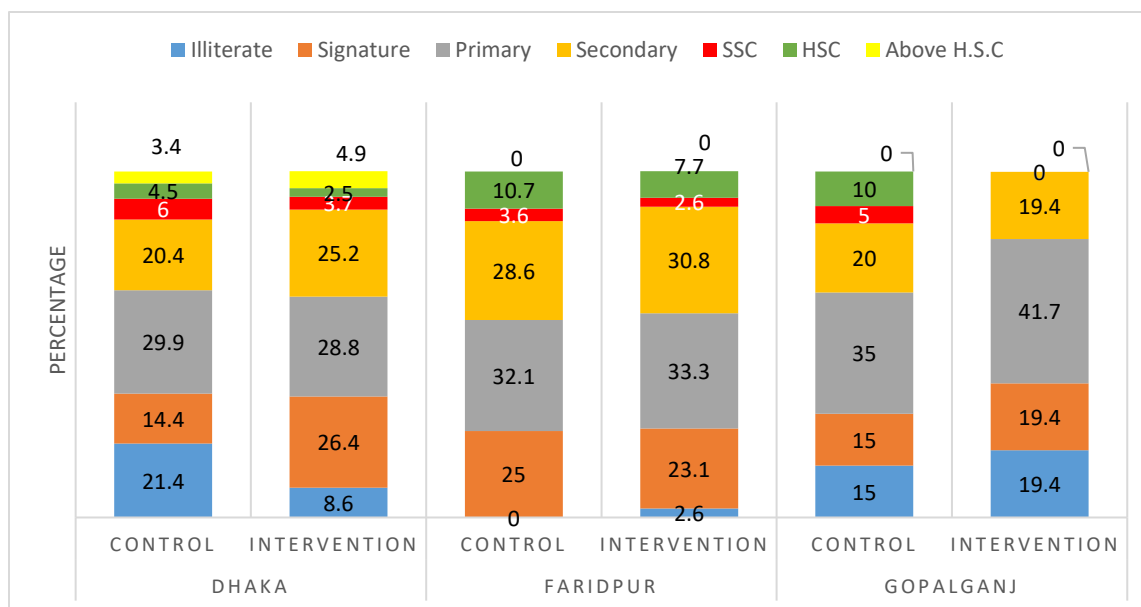
Figure 7.2 shows the marital status of the respondents by control and intervention. The vast majority (84 percent) of those polled were married, with 11 percent widows and 3 percent separated. A similar pattern was also found in both the control and intervention groups. However, the control group represents a slightly different pattern from the intervention group. In the intervention group, 86 percent of respondents were married, compared to 83 percent in the control group. 3 percent of the respondents in each category were found in each group. However, in both categories, quite a good number of respondents 11 percent in each were found to be widows. This information also indicates that a good number of respondents, about 14 percent of female-headed households, live in urban areas of the country.

Figure 7.2: Marital status of the respondents by control and intervention

Source: Field Survey, July 2022

7.2.4 Educational qualification of the respondents

The educational status of the respondents by area, control, and intervention groups is shown in Figure 7.3. Though education is one of the fundamental human rights, the educational levels of the respondents represent a low education level for the surveyed population. About one third of the total respondents (31%), have only primary education. Only 23% of total respondents had a secondary education, and the percentage of respondents with other education levels was less than 5%. On the contrary, 34 percent of respondents did not go to educational institutions; among them, 20 percent could only give their signature, and 14 percent were illiterate. Again, in Dhaka, the vast majority of respondents (nearly 30 percent of the control group and nearly 29 percent of the intervention group) have completed primary school (Figure 7.3). However, respondents having primary education are comparatively higher in both groups in Faridpur and Gopalganj than in Dhaka, while in Faridpur the highest majority of respondents, 32 percent and 33 percent, respectively, were respectively from the control and intervention groups, and in Gopalganj the highest majority, 35 percent and almost 42 percent, were respectively from the control and intervention groups. Overall, the educational levels of the respondents in three cities in both groups represent a nearly similar pattern of low education levels. It can be said that no significant differences were found among the control and intervention groups, while the majority of the respondents in all cities had primary education, followed by signature only.

Figure 7.3: Educational qualification of the respondents by area, control and intervention

Source: Field Survey, July 2022

7.2.5 Occupational pattern of the respondents

The urban poor occupying the lower levels of the employment structure of cities contribute significantly to the urban economy, and many of the essential services are performed by them (Khan, 1996:73). Table 7.3 shows a diversified occupational pattern of the respondents by area, control, and intervention groups. A total of 21 types of occupations were categorized from a large, diversified list of occupations. Most of these occupations are low-paid and mostly in the informal sector, which indicates similar types of occupational patterns among the urban poor not only in Dhaka but also in other urban areas of the country (CUS, 2006; Najia, 2010). Moreover, all of these economic activities are economically linked to the other income groups in urban areas (Khan, 1996:73). In Dhaka in 1983, almost 52 percent of the urban poor were unskilled workers (Khan: 76). The present study also found similar types of poverty, while the majority of the urban poor are unskilled workers. By area and group,

among the total respondents, 30 percent were homemakers. The reason behind such findings is definitely the higher proportion of female respondents, as they are the only beneficiaries of the intervention group. In Dhaka, 29 percent of respondents in the control and intervention groups were homemakers, respectively; in Faridpur, 64 percent of respondents in the intervention group were women; and in Gopalganj, 25 percent of respondents in the intervention group were women. Another significant finding of the researcher is that, despite being members of a specific project or programme, the majority of female respondents, particularly in the intervention group, are not directly engaged in outside work. They invest their credit or grant money into their husband's, brother's, or any other male member's work or business. Again, in Dhaka, 11 percent of respondents in the control group and 9 percent of respondents in the intervention group mentioned that they worked as domestic workers. Domestic workers made up nearly 13% and 14% of respondents in Faridpur and Gopalganj, respectively (Table 7.3). Among the total respondents, almost 66 percent were in the paid working groups. In contrast, a good number of respondents were in the non-paid working group. Olajide (2010: 827) identified the reasons behind this situation for Nigerian cities and stated that cities are not able to create employment opportunities for all their citizens, which is also true for cities in Bangladesh.

Table 7.3: Occupation patterns of the respondents by area, control and intervention

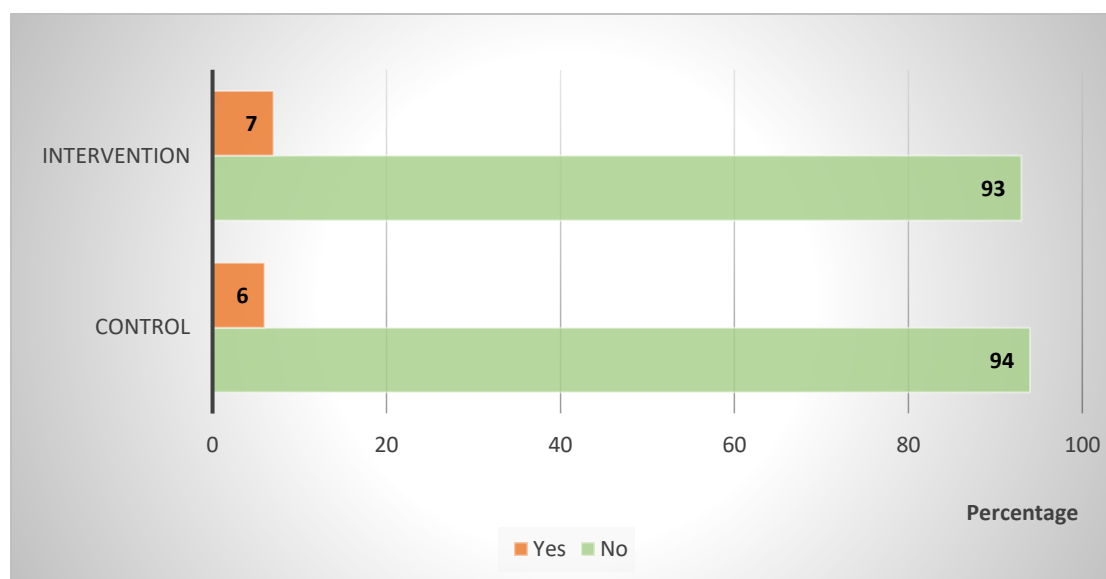
Occupations	Dhaka		Faridpur		Gopalganj		Total f (%)
	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	
Begging	2 (1.0)	0	0	0	0	0	2 (0.4)
Business (medium enterprise)	8 (4.0)	4 (2.5)	0	0	0	0	12 (2.5)
Business (Small enterprise)	18	44	0	3	0	4	69

Occupations	Dhaka		Faridpur		Gopalganj		Total f (%)
	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	
	(9.0)	(27.0)		(7.7)		(11.1)	(14.2)
Home Maker	59 (29.4)	55 (33.7)	0	25 (64.1)	0	9 (25.0)	148 (30.4)
Domestic Worker	23 (11.4)	15 (9.2)	0	5 (12.8)	0	5 (13.9)	48 (9.9)
Rickshaw/Van puller	12 (6.0)	1 (0.6)	6 (21.4)	0	6 (30.0)	2 (5.6)	27 (5.5)
Service	13 (6.5)	6 (3.7)	4 (14.3)	1 (2.6)	3 (15.0)	1 (2.8)	28 (5.7)
Day labour	8 (4.0)	1 (0.6)	5 (17.9)	0	3 (15.0)	1 (2.8)	18 (3.7)
Tailor	4 (2.0)	15 (9.2)	0	2 (5.1)	0	0	21 (4.3)
Hawker	2 (1.0)	4 (2.5)	2 (7.1)	0	3 (15.0)	8 (22.2)	19 (3.9)
Transport Worker	10 (5.0)	1 (0.6)	2 (7.1)	0	3 (15.0)	1 (2.8)	17 (3.5)
Construction Worker	6 (3.0)	0	6 (21.4)	0	0	1 (2.8)	13 (2.7)
Handicraft	2 (1.0)	10 (6.1)	0	0	0	0	12 (2.5)
Mechanic	4 (2.0)	1 (0.6)	2 (7.1)	0	2 (10.0)	0	9 (1.8)
Garments Worker	7 (3.5)	1 (0.6)	0	0	0	0	8 (1.6)
Cleaner	4 (2.0)	3 (1.8)	0	0	0	0	7 (1.4)
Shop Worker	5 (2.5)	0	0	0	0	1 (2.8)	6 (1.2)
Social Worker	2 (1.0)	0	0	3 (7.7)	0	0	5 (1.0)
Total Paid workers	130 (64.67)	106 (65.03)	27 (96.42)	14 (35.89)	20 (100.0)	24 (66.66)	321 (65.91)
Unpaid workers							
Domestic Worker	23 (11.4)	15 (9.2)	0	5 (12.8)	0	5 (13.9)	48 (9.9)
Not Working	12 (6.0)	2 (1.2)	1 (3.7)	0	0	3 (8.3)	18 (3.7)
Grand Total	201 (100.0)	163 (100.0)	28 (100.0)	39 (100.0)	20 (100.0)	36 (100.0)	487 (100.0)

Source: Field Survey, July 2022

7.2.6 Differently abled person in the household

Six percent of the total respondents have differently abled family members. Among the control and intervention groups, the rate of having this person is almost identical, at 6 percent and 7 percent, respectively (Figure 7.4).

Figure 7.4: Person with disability in respondent's family by control and intervention

Source: Field Survey, July 2022

7.2.7 Status as Voter of the respondents

Many of the citizen's rights are dependent on being a voter in a particular area. Thus, the respondents were asked whether they were voters in the present location where they live. It is found that in both categories, the affirmative responses were highest, consisting of 79 percent of total voters from their current location compared to 21 percent of outside voters (Table 7.4). The intervention group had the largest majority (84 percent), followed by 74 percent in the control group who responded "yes" to the question about being voters in their current residence location.

Table 7.4: Respondents status as voter by control and intervention

Responses	Control		Intervention		Total	
	frequency	percentage	frequency	percentage	frequency	percentage
No	65	26	38	16	103	21
Yes	184	74	200	84	384	79
Total	249	100	238	100	487	100

Source: Field Survey, July 2022

7.3 Housing characteristics of the respondents

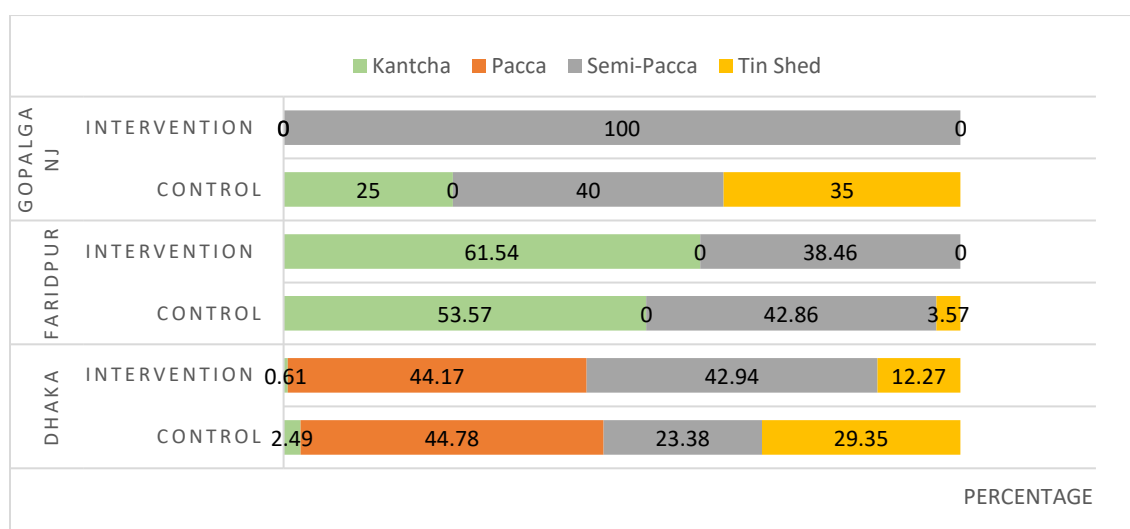
The most visible condition of the urban poor is their housing. Therefore, the housing condition was investigated using components including housing structure, duration of stay, ownership pattern, rental pattern, area of current living space, number of rooms used, ventilation condition of the house, etc.

7.3.1 Housing structure

Four major types of housing structures were found in the respondent's residence. Among these four groups, almost 39 percent reported semi-pacca, 33 percent (about) pacca, nearly 18 percent tin shed, and 10 percent kantcha (Figure 7.5). It is also found in Figure 7.5 that the pacca structure is only found in Dhaka, while almost 45 percent and 44 percent of the respondents, respectively, from the control and intervention groups mentioned that their house structure is pacca. On the contrary, in the other two cities, respondents from both groups mentioned that they do not have pacca-structured housing. In Faridpur, the majority of respondents from the control and intervention groups, approximately 54 percent and nearly 62 percent, respectively, mentioned kantcha structures. In Gopalganj, the highest majority of 40 percent and 100 percent of the respondents from the intervention group mentioned semi-pacca (Figure 7.5). Therefore, housing structures were found to be comparatively better in Dhaka than in the other two cities. Moreover, housing conditions are comparatively bad in Faridpur. Moreover, if we rearrange the housing structure data according to the control and intervention groups, housing structure was found to be statistically highly significant at the 1% level ($P \leq 0.001$). As a result, it shows that the project's or programme's intervention had a positive impact on the housing structure of the

intervention group. Furthermore, the current findings show an improving housing structure while a decreasing trend of kantcha housing and an increasing trend of semi pucca and pucca housing are found in the studied cities. This finding is somewhat different from a study by the Centre for Urban Studies (CUS). In 2005, CUS (2006) found that the majority of urban slum dwellers (almost 45 percent) lived in kantcha housing in six city corporation areas of the country.

Figure 7.5: Housing structure of the respondents by area, control and intervention



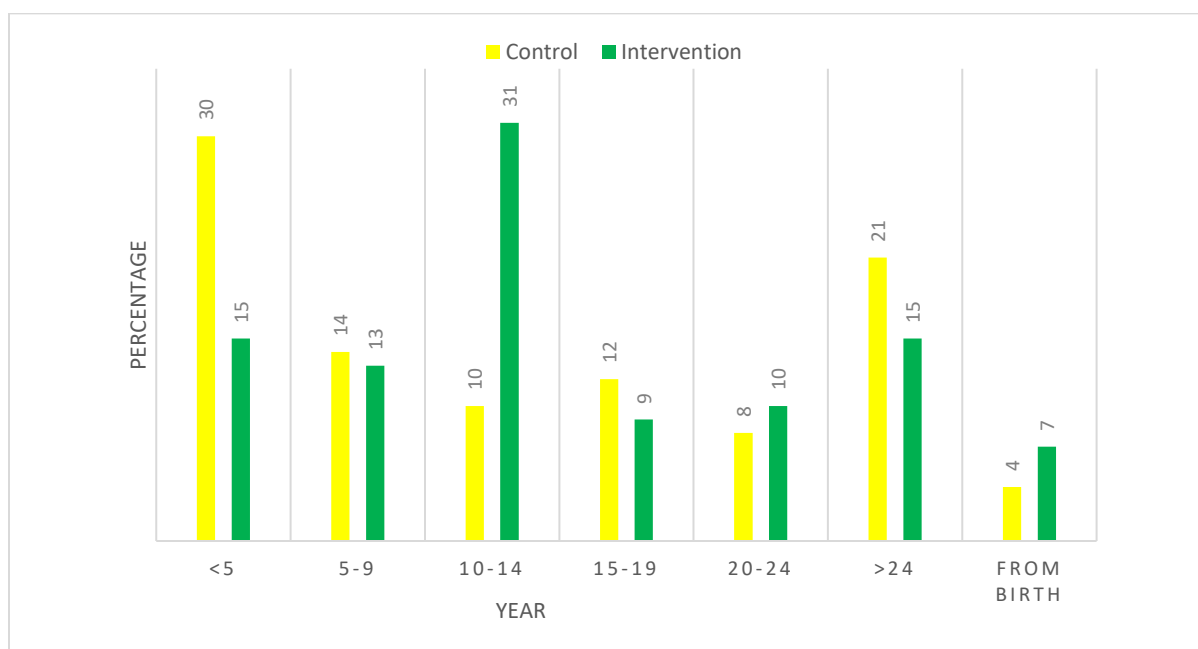
Source: Field Survey, July 2022

7.3.2 Duration of stay

Figure 7.6 shows the respondent's duration of stay at the present residence by control and intervention groups. Among the total respondents, the highest majority (23 percent) were staying in their current residence for less than 5 years, followed by 21 percent for 10–14 years and 18 percent for over 24 years. The data in the control group represent nearly the same scenario, while the highest majority (30 percent) was found in the below 5 years category, followed by 21 percent above 24 years, and 14 percent 5–9 years. On the contrary, the

scenario is somewhat different in the intervention group, where the highest majority was found to be 31 percent staying for 10–14 years, followed by 15 percent below 5 years and above 24 years in each group, and 13 percent 5–9 years.

Figure 7.6: Respondent’s duration of stay at the present residence by control and intervention



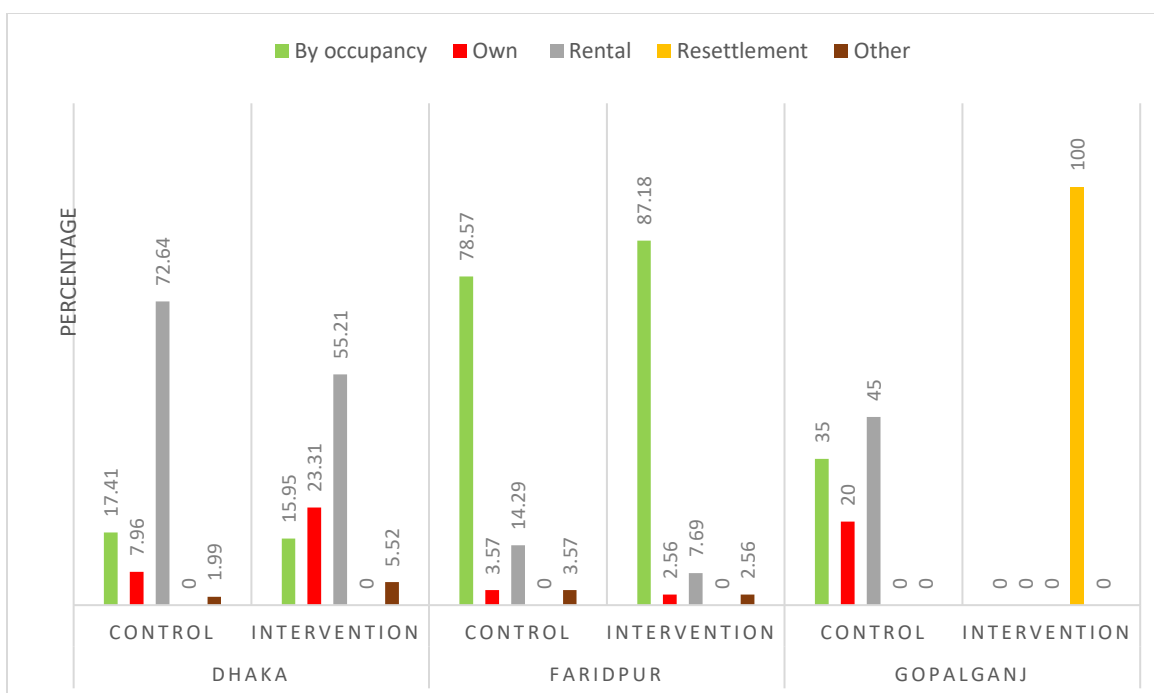
Source: Field Survey, July 2022

7.3.3 Ownership pattern

The present study found that there were four major types of residential ownership. Among the total respondents above, 52 percent were found in rental types, followed by 25 percent in occupancy, and 12 percent in own types. Moreover, rental patterns are higher in Dhaka than in the two other cities, while almost 73 percent of the respondents in the control group and 55 percent of the respondents in the intervention group mentioned rental patterns. Again, by occupancy pattern, the largest majority of respondents (almost 79 percent and 87 percent, respectively, from the control and intervention groups) were found in Faridpur municipality. In Gopalganj, 100 percent of the respondents in the intervention group were in

a resettlement pattern. However, 45 percent of the control group respondents were found to have a rental pattern (Figure 7.7). As a result, three major patterns were discovered to be most prevalent in each of the three cities. The rental pattern is high in Dhaka, occupancy is high in Faridpur, and resettlement is high in Gopalganj. Moreover, if we rearrange the data according to the control and intervention groups, the ownership pattern was found to be statistically highly significant at the 1% level ($P \leq 0.001$). It demonstrates that the intervention of the projects or programme's had a significantly positive effect on the house ownership pattern of the intervention group.

Figure 7.7: Respondent's ownership types of current residence by area, control and intervention



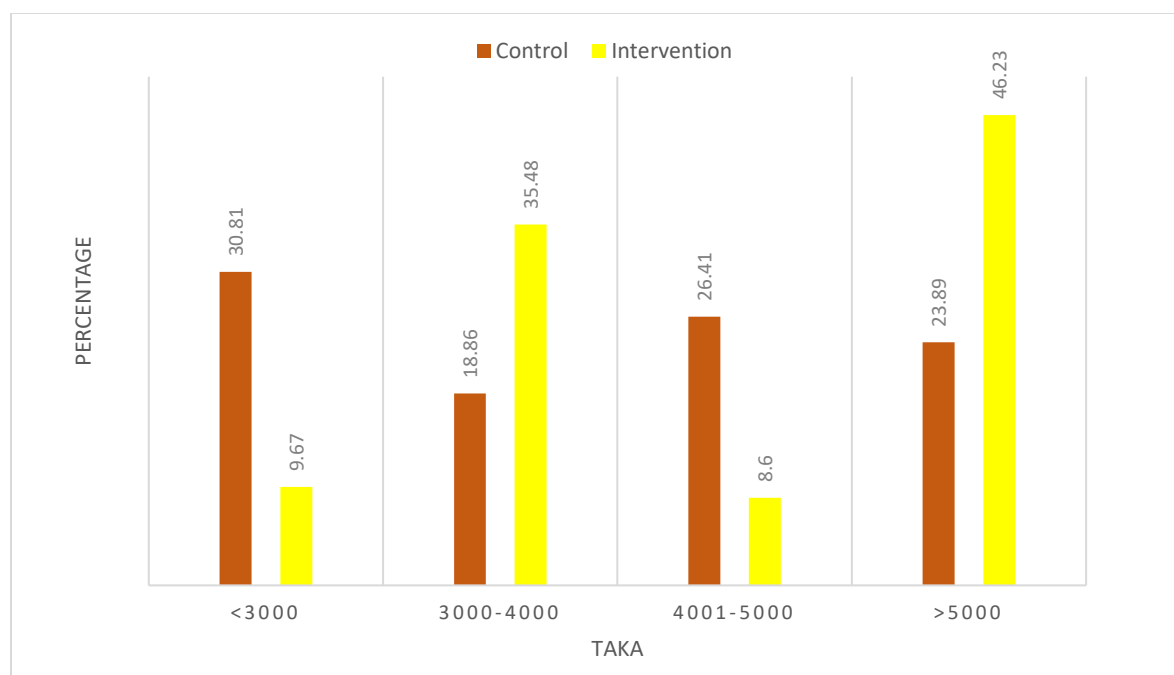
Source: Field Survey, July 2022

7.3.4 Rental pattern

More than half (52 percent) of all respondents were renters. Therefore, they were further asked about the rent of their residence. Figure 7.8 shows the rental pattern of the

respondents under control and intervention. It is found from the Figure that the rent is higher in the intervention group than in the control group, while 46 percent of respondents pay more than 5000 taka per month and only 10 percent pay less than 3000 taka. On the contrary, in the control group, the highest majority found that nearly 31 percent pays below 3000 taka and nearly 19 percent pays 3000–4000 taka monthly rent.

Figure 7.8: Rental patterns of respondent's house by control and intervention



Source: Field Survey, July 2022

7.3.4.1 House Rent as Percentage of Monthly Income

Among the total respondents, more than half of them were renters (Figure 7.8). Further, to understand their house rent as a percentage of income, an attempt was made, which is shown in Table 7.5. It was found that nearly half of the respondents (49 percent by areas of control and intervention) spent less than 10 percent of their income on house rent, followed by almost 14 percent who spent 31–40 percent and almost 13 percent who spent 21–30 percent. In contrast, almost 12 percent of respondents in Dhaka from the control group spent

more than 50 percent of their monthly income, compared to almost 7 percent in the intervention group. Respondents who pay more than 50 percent of their income found that they mostly have higher loans from both personal and institutional sources. However, in the remaining cities, Faridpur and Gopalganj, there were no respondents in this category. Respondents in Dhaka from both groups (control and intervention) represent a higher range of house rent than those from the other two cities.

Table 7.5: Respondents' house rent as percentage of income by area, control and intervention

Rent as Percentage of Income (In Tk)	Dhaka		Faridpur		Gopalganj		Total (%)
	Control (%)	Intervention (%)	Control (%)	Intervention (%)	Control (%)	Intervention (%)	
<10	57 (28.4)	74 (45.4)	24 (85.7)	36 (92.3)	12 (60.0)	36 (100.0)	239 (49.1)
10-20	30 (14.9)	14 (8.6)	0	1 (2.6)	7 (35.0)	0	52 (10.7)
21-30	32 (15.9)	30 (18.4)	1 (3.6)	0	0	0	63 (12.9)
31-40	34 (16.9)	26 (16.0)	3 (10.7)	2 (5.1)	1 (5.0)	0	66 (13.6)
41-50	24 (11.9)	8 (4.9)	0	0	0	0	32 (6.6)
>50	24 (11.9)	11 (6.7)	0	0	0	0	35 (7.2)
Total	201 (100.0)	163 (100.0)	28 (100.0)	39 (100.0)	20 (100.0)	36 (100.0)	487 (100.0)

Source: Field Survey, July, 2022.

7.3.5 Area of current living space

Half of all respondents (50%) used 100–250 square feet as the area of their current living space, followed by 26 percent (254–600 square feet). A similar pattern was also found in the control and intervention groups, where the highest majority in each group (56 percent and 44 percent, respectively) was using 100–250 square feet. In general, 86 percent (56 percent and 24 percent) of respondents in the control group used less than 100 square feet, which is

indeed inadequate for livable housing. On the other hand, only 2% of respondents used spaces larger than 400 square feet in the control group. Again, in the intervention group, the data show a somewhat different scenario, where the highest majority of 44 percent used 100–250 square feet, followed by 33 percent of 254–600, 13 percent below 100 square feet, and 10 percent above 400 square feet (Table 7.6).

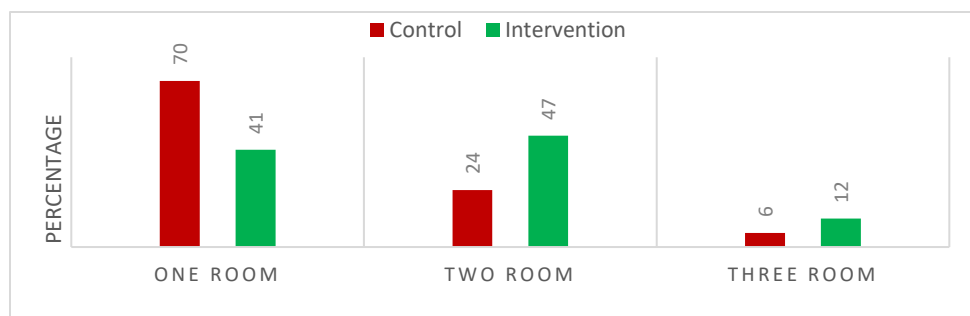
Table 7.6: Area of the current living place of respondents by control and intervention

Area (in sq. feet)	Control		Intervention		Total	
	frequency	percentage	frequency	percentage	frequency	percentage
<100	59	24	32	13	91	19
100-250	139	56	105	44	244	50
251-400	47	19	78	33	125	26
>400	4	2	23	10	27	6
Total	249	100	238	100	487	100

Source: Field Survey, July 2022

7.3.6 Number of rooms used

Figure 7.9 shows the number of rooms used by the respondents in the control and intervention groups. It was discovered that 56 percent of all respondents use only one room, 35 percent use two rooms, and 9 percent use three rooms. In the control groups, the majority (70%) use only one room, followed by 24% who use two rooms and 6% who use three rooms. In the intervention group, the highest majority found that 47 percent use two rooms, followed by 41 percent who use one room and 12 percent who use three rooms. Additionally, if we rearrange the data according to the control and intervention groups, housing structure was found to be statistically highly significant at the 1% level ($P \leq 0.001$). As a result, it shows that the project's or programme's intervention had a positive impact on the number of rooms used by the intervention.

Figure 7.9: Number of rooms used by the respondents by control and intervention

Source: Field Survey, July 2022

7.3.7 Ventilation condition at present residence

Table 7.7 presents the ventilation condition of the present residence of the respondents. To know the ventilation condition, the respondents were asked about the number of rooms, doors, windows, and verandas at their present residence. It was discovered that 70 percent of one-room houses in the control group have 44 percent of one window, 29 percent of rooms do not have any window, and 94 percent of rooms do not have any veranda. However, 6 percent have one veranda in the control group. The scenario has improved to some extent in the intervention group. 47 percent of respondents use two rooms, followed by 41 percent with one room and 12 percent with more than two rooms. 33 percent of rooms have two windows, 30 percent have one window, 27 percent have two windows, and the majority of respondents (69 percent) have no verandas. In general, such data represent very inadequate ventilation conditions in the respondent's residence.

Table 7.7: Ventilation condition at present residence by control and intervention

Numbers	Control								Intervention							
	Room		Door		window		verandah		Room		Door		window		verandah	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
1	174	70	190	76	109	44	15	6	97	41	112	47	71	30	67	28
2	60	24	48	19	55	22	1	0	112	47	98	41	65	27	6	3
2+	15	6	11	4	13	5	0	0	29	12	28	12	78	33	1	0
No	0	0	0	0	72	29	233	94	0	0	0	0	24	10	164	69
Total	249	100	249	100	249	100	249	100	238	100	238	100	238	100	238	100

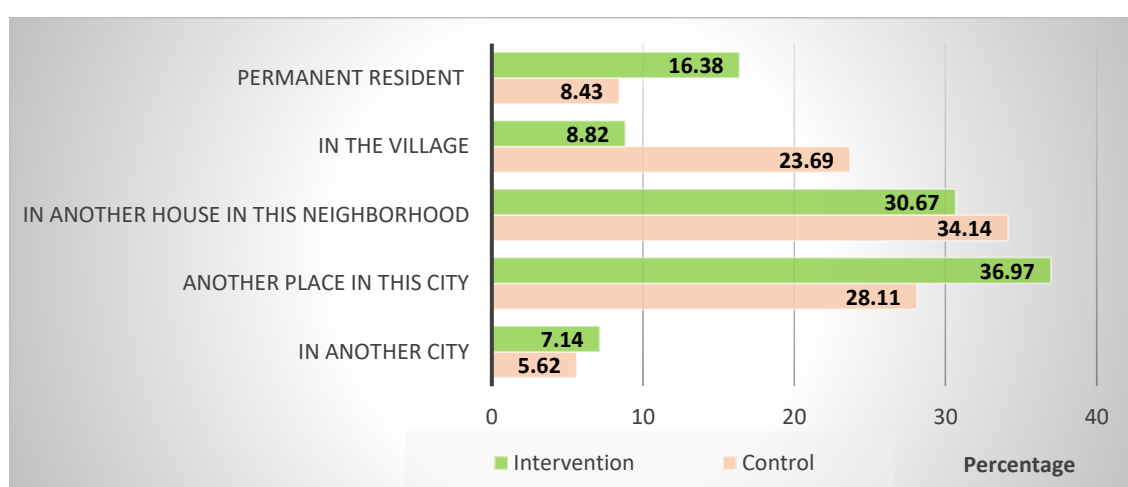
Source: Field Survey, July 2022

7.3.8 Places where the respondents lived before the current residence

Figure 7.10 shows the places where the respondents lived before their current residence. In the control and intervention groups, the highest majorities, 34 percent and nearly 37 percent, were mentioned in another house in this neighbourhood and another place in this city, respectively. This same reflection has been seen among the total respondents. Again, in the control group, the second-highest majority nearly 28 percent mentioned another place in this

city, followed by about 24 percent in the village, and 8 percent of respondents were permanent residents. Similarly, in the intervention group, 16% mentioned the village, 6% mentioned another city, and 12% were permanent residents.

Figure 7.10: Places where the respondents lived before current residence

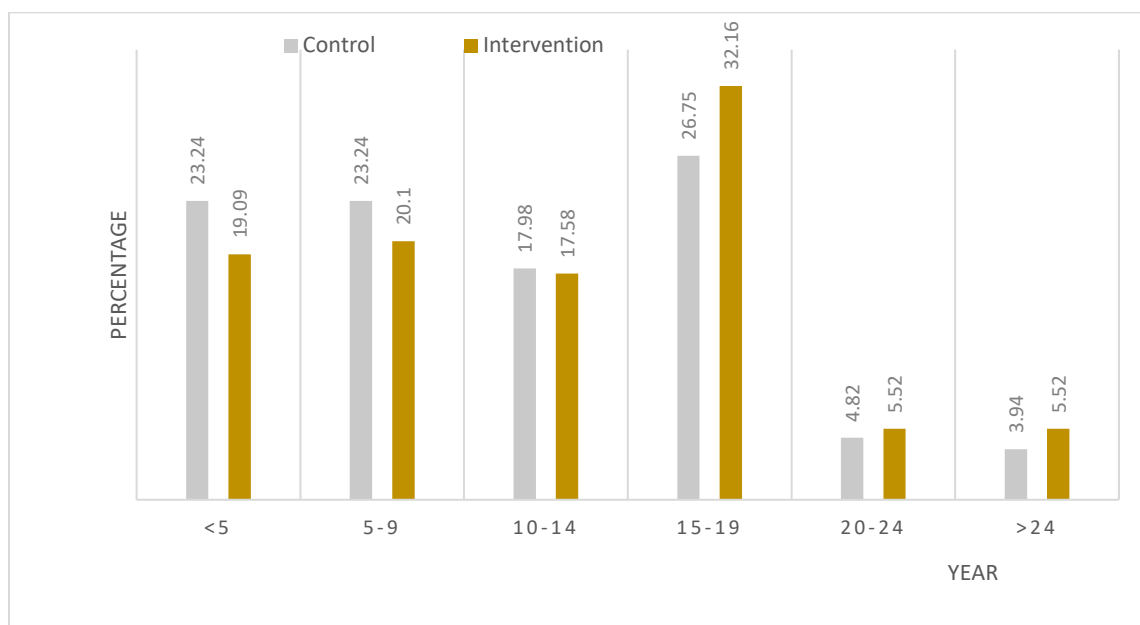


Source: Field Survey, July 2022

7.3.9 Duration of stay at the past residence

Approximately 88 percent (427 out of 487 respondents) of the total respondents have changed their residence at various points in time, while the remaining 12 percent (60 out of 487) have permanent residence and have no experience with changing residence. Such experiences, however, are fairly common in both the control and intervention groups, with nearly 92 percent of respondents in the control group and 83 percent of respondents in the intervention group having changed residence. It has been observed from Figure 7.11 that in the control group, the highest majority, nearly 27 percent, mentioned 15–19 years, followed by 23 percent below 5 years and 5–9 years in each. In the intervention group, the highest majority (32 percent) mentioned 15–19 years, followed by 20 percent 5–9 years, and 19 percent below 5 years.

Figure 7.11: Respondent's duration of stay at previous residence by control and intervention



Source: Field Survey, July 2022

7.3.10 Causes for changing previous residence

The respondents were asked about the reasons for changing their previous residence. Table 7.8 shows the causes the respondents mentioned. In the control group, the highest majority of nearly 33 percent mentioned natural disasters, followed by 29 percent (about) in search of work, 25 percent due to eviction, and 18 percent mentioning marital reasons. On the contrary, in the intervention group, 41 percent mentioned eviction, followed by nearly 36 percent in search of work, and almost 16 percent in each mentioned a bad environment and insecurity.

Table 7.8: Cause for changing previous residence by control and intervention

Causes	Control		Intervention		Total	
	f*	%	f**	%	f***	%
Bad environment	26	11.40	31	15.57	57	13.34
Distance from working place	15	6.57	15	7.53	30	7.02
Eviction	57	25.00	82	41.20	139	32.55
High rent	21	9.21	14	7.03	35	8.19
In search of Work	66	28.94	71	35.67	137	32.08
Insecurity	19	8.33	31	15.57	50	11.70
Marital reasons	41	17.98	53	26.63	94	22.01
Natural disasters	75	32.89	69	34.67	144	33.72

Source: Field Survey, July 2022, Note: *N=228, **N=199, ***N=427 (Multiple responses were considered)

7.3.11 Ventilation condition at past residence

The ventilation condition at the past residence of the respondent's house is shown in Table 7.9. It is seen that the conditions in both groups, e.g., control and intervention, do not vary to a large extent. In terms of room use, 74% of respondents use one room, while 21% (nearly) use two rooms in the control group. On the other hand, almost 61 percent use 1 room, followed by 24 percent who use 2 rooms, and almost 9 percent use more than 2 rooms. In both groups, 28 percent (nearly) and 33 percent (about) do not have any window, respectively, for the control and intervention groups (Table 7.9). Overall, the ventilation conditions of urban poor residents are very poor.

Table 7.9: Ventilation condition at past residence by control and intervention

Numbers	Control								Intervention							
	Room		Door		window		verandah		Room		Door		window		verandah	
	f	%	f	%	f	%	f	%	f	%	f	%	f	%	f	%
1	171	75.00	169	74.12	94	41.22	16	7.01	121	60.80	137	68.84	65	32.66	37	18.59
2	46	20.17	47	20.61	50	21.92	3	1.31	61	30.65	48	24.12	46	23.11	2	1.00
2+	11	4.82	12	5.26	21	9.21	0	0	17	8.54	14	7.03	23	11.55	1	0.50
No	0	0	0	0	63	27.63	209	91.66	0	0	0	0	65	32.66	159	79.89
Total	228	100	228	100	228	100	228	100	199	100	199	100	199	100	199	100

Source: Field Survey, July 2022

7.3.12 Respondent's responses regarding present vs the previous residence

The respondents were asked to share their opinion regarding whether the current residence is better than the previous one. In the control group, 48 percent said that their present residence is better than the past one, whereas 44 percent said their present residence is not better than the previous one. The findings in the intervention group differ slightly from those in the control group: 52 percent of respondents responded positively, compared to 34 percent who responded negatively (Table 7.10).

Table 7.10: Respondent's responses regarding what extent the current residence has been good

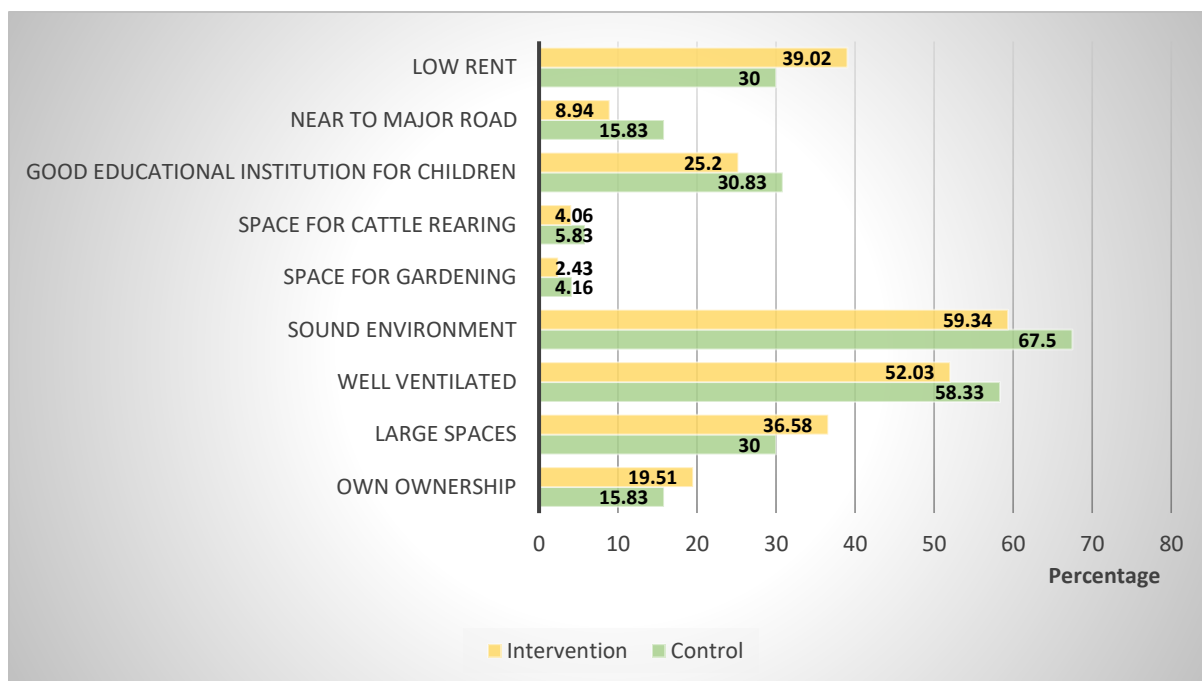
Causes	Control*		Intervention**		Total***	
	f	%	f	%	f	%
Own ownership	19	15.83	24	19.51	43	17.69
Large Spaces	36	30.00	45	36.58	81	33.33
Well ventilated	70	58.33	64	52.03	134	55.14
Sound environment	81	67.5	73	59.34	154	63.37
Space for gardening	5	4.16	3	2.43	8	3.29
Space for cattle rearing	7	5.83	5	4.06	12	4.93
Good educational institution for children	37	30.83	31	25.20	68	27.98
Near to major road	19	15.83	11	8.94	30	12.34
Low rent	36	30.00	48	39.02	84	34.56

Source: Field Survey, July 2022 N=120*, 123**, 243*** (multiple responses were considered)

7.3.13 Causes for affirmative responses

Respondents who thought that their current residence was better than their previous one were questioned further about the reasons. Among the total respondents, a good percentage of them—63 percent—mentioned the sound environment of the present residence. Sound environment is also ranked first in both control and intervention groups, while the percentages are almost 68 percent (almost) and 59 percent, respectively (Figure 7.12). The other causes include well-ventilated buildings, good educational institutions for children, large spaces, low rent, etc.

Figure 7.12: Respondent's responses regarding what extent the current residence has been good



Source: Field Survey, July 2022

7.3.14 Problems at the present residence

The types of problems encountered by the respondents at their present residence are various. Twelve major problems were identified by them, which include high rent, inadequate services and facilities, and small space. Children's insecurity; theft, snatching, mastans, and drugs; eviction and fire fears; a distant working place; a distant educational institution; a high temperature; a mosquito; a damaged tin; and water accumulation during a rainstorm. Interestingly, inadequate services and facilities ranked first, according to 100 percent of the respondents in both the control and intervention groups. In the control group, the major problems include small space (88%), high temperature (almost 61%), high rent (almost 61%), fear of eviction and fire (43% nearly), etc. On the other hand, major problems mentioned by the respondents of the intervention group include high temperatures (nearly 98%), high rent

(96%), small spaces (almost 88%), the mosquito problem (60%), damaged tin (58%), fear of eviction and fire (almost 56%), etc. (Table 7.11).

Table 7.11: Types of problem at the present residence

Types of Problem	Control*		Intervention**		Total***	
	f	%	f	%	f	%
High rent	67	60.90	78	96.29	145	75.91
Inadequate services and facilities	110	100.00	81	100.00	191	100.00
Small space	97	88.18	71	87.65	168	87.95
Insecurity for children	23	20.90	38	46.91	61	31.93
Theft / snatching /mastans/drugs	31	28.18	25	30.86	56	29.31
Fear of eviction and fire	47	42.72	45	55.55	92	48.16
Distant working place	18	16.36	25	30.86	43	22.51
Distant educational institutions	33	30.00	23	28.39	56	29.31
High temperature	67	60.90	79	97.53	146	76.43
Mosquito problem	41	37.27	49	60.49	90	47.12
Damaged tin	33	30.00	47	58.02	80	41.88
Water accumulates during rain	36	32.72	17	20.98	53	27.74

Source: Field Survey, July 2022 N*=110*, N**=81, N***=191 (multiple responses were considered)

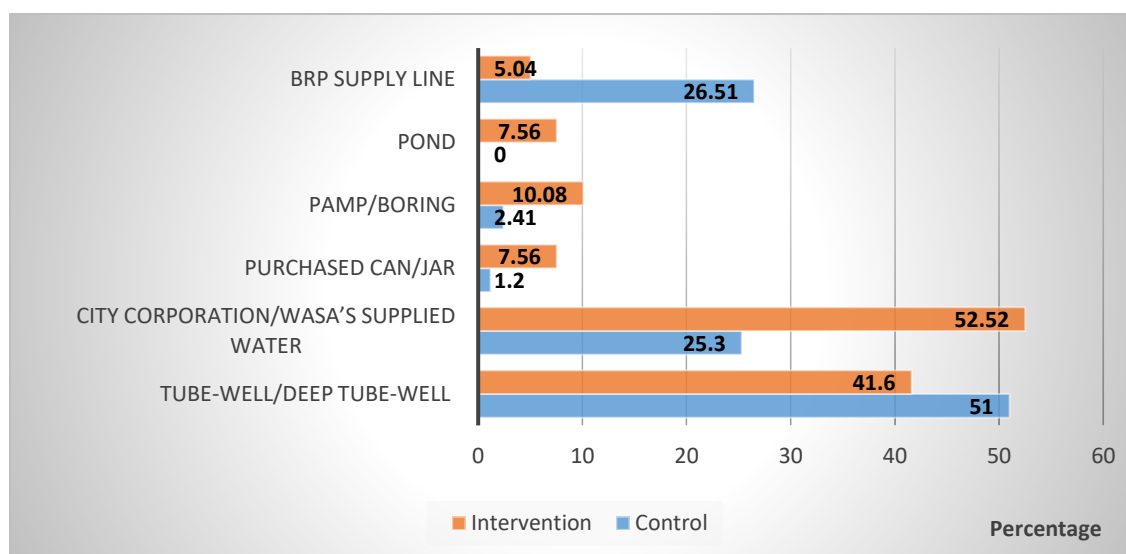
7.4 Impacts on utility facilities and services

The subsequent section will provide the respondents' utility facilities and services, which are mainly insufficient in practically all impoverished settlements, as proven by multiple prior studies. However, to understand whether there is any significant difference between the control and intervention groups having these facilities and services, an attempt was made through this study.

7.4.1 Sources of water

Taps and tubewells are the major sources of water in slum areas (Ahsan and Ahmad, 1996; CUS, 2006). Similar findings have also been revealed in the present study. The respondents

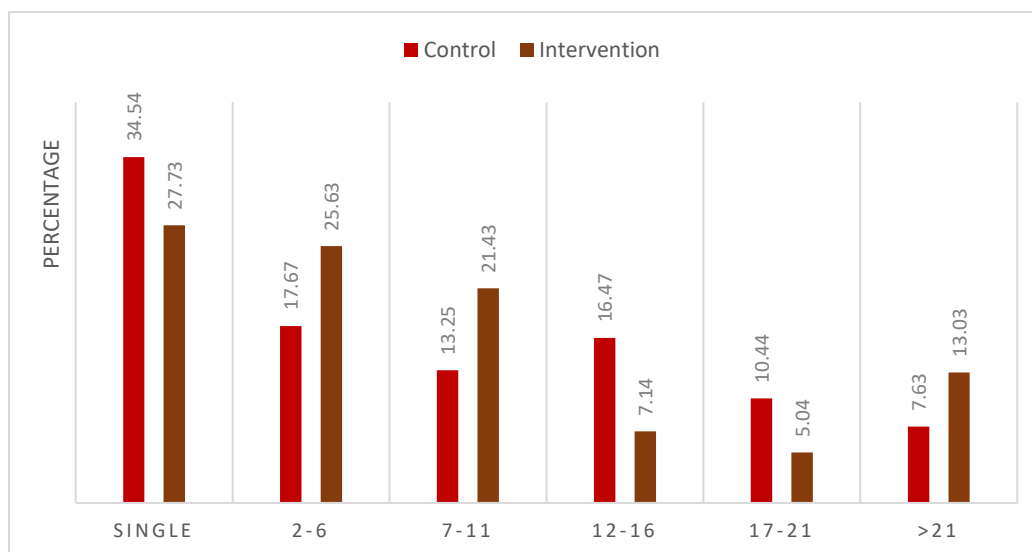
were asked about their source of water. They gave several answers about their water source. Figure 7.13 shows there were six major types of sources of water. Among these six types, more than half of the respondents (51 percent from the control group) found themselves using tube-wells or deep tube-wells, followed by nearly 27 percent using BRP supply lines (water supply lines provided by Bhasantek Rehabilitation Programme (BRP)). Here it is mentioned that all respondents from BRP use their own water supply line. Again, 25 percent of the respondents in the control group use water from WASA or municipality-supplied sources. Generally, respondents in Dhaka found themselves using WASA's supply water, and respondents in the other two cities, Faridpur and Gopalganj, used municipality-provided sources. On the other hand, among respondents from the intervention group, the highest majority (more than half of the respondent's 53 percent) almost mentioned WASA (municipality supply water), followed by nearly 42 percent tube-well or deep tube-well and 10 percent pumping or boring (Figure 7.13). It is also mentionable here that, although a very small proportion of the respondents, 8 percent (almost) of the intervention group mentioned a purchased can or jar as a source of water. This is a new finding that is different from the previous studies.

Figure 7.13: Sources of water by control and intervention

Source: Field Survey, July 2022

7.4.1.1 Sharing pattern of water sources

The existing facilities for supplying water are inadequate for the urban poor. The pattern of water source sharing is shown in Figure 7.14. Among the total respondents, 31 percent have an individual water source. In the control group, however, nearly 18 percent of respondents shared their water source with 2–6 families, followed by 17 percent (approximately) with 12–16 families and 13 percent with 7–11 families. The scenario is different in the intervention group, while the proportion of the population is higher than in the control group. In this group, 47 percent of respondents have shared their water sources with 2–11 families, with 26 percent sharing with 2–6 families and 21 percent sharing with 7–11 families. Figure 7.14 shows that 13 percent of respondents in the intervention group share their households with more than 21 families, compared to nearly 8 percent in the control group.

Figure 7.14: Water source sharing pattern by control and intervention

Source: Field Survey, July 2022

7.4.1.2 Ownership pattern of water sources

Table 7.12 presents the ownership pattern of water sources in both the control and intervention groups. In the control group, the highest majority (almost 40 percent) mentioned "landlord," as they are all renters. In this group, the second highest number was nearly 23 percent, who mentioned their water source is jointly owned. On the contrary, in the intervention group, the highest majority found 36 percent who own their water source jointly, followed by almost 30 percent landowners, and 19 percent (about) own. 19% (almost) of respondents who own a water source indicate an improved situation in the intervention group in terms of water source ownership.

Table 7.12: Ownership pattern of water sources by control and intervention

Type of ownerships	Control		Intervention		Total	
	f	%	f	%	f	%
City Corporation/WASA/municipality	28	11.24	23	9.66	51	10.47
Jointly owned	57	22.89	86	36.13	143	29.36
land lord/landowners	99	39.76	71	29.83	170	34.91
NGO/INGO	50	20.08	13	5.46	63	12.94
Own	15	6.02	45	18.91	60	12.32
Grand Total	249	100.00	238	100.00	487	100.00

Source: Field Survey, July 2022

7.4.1.3 Distance of water sources

Among the total respondents, 26 percent have access to an attached water source. However, in both groups (control and intervention), respondents collected water from various distances. In the control group, the highest majority, 32 percent (almost) have access to an attached water source, whereas 24 percent collect from 6–10 yards, followed by 17 percent (about) from within 5 yards, and 14 percent from above 20 yards (Table 7.13). Again, in the intervention group, the highest majority of about 29 percent collected from within 5 yards, followed by almost 24 percent from 6–10 yards, almost 11 percent from 11–15 yards, and above 20 yards in each. However, 20 percent of the respondents in the intervention group have access to an attached water source (Table 7.13).

Table 7.13: Distance of water sources by control and intervention

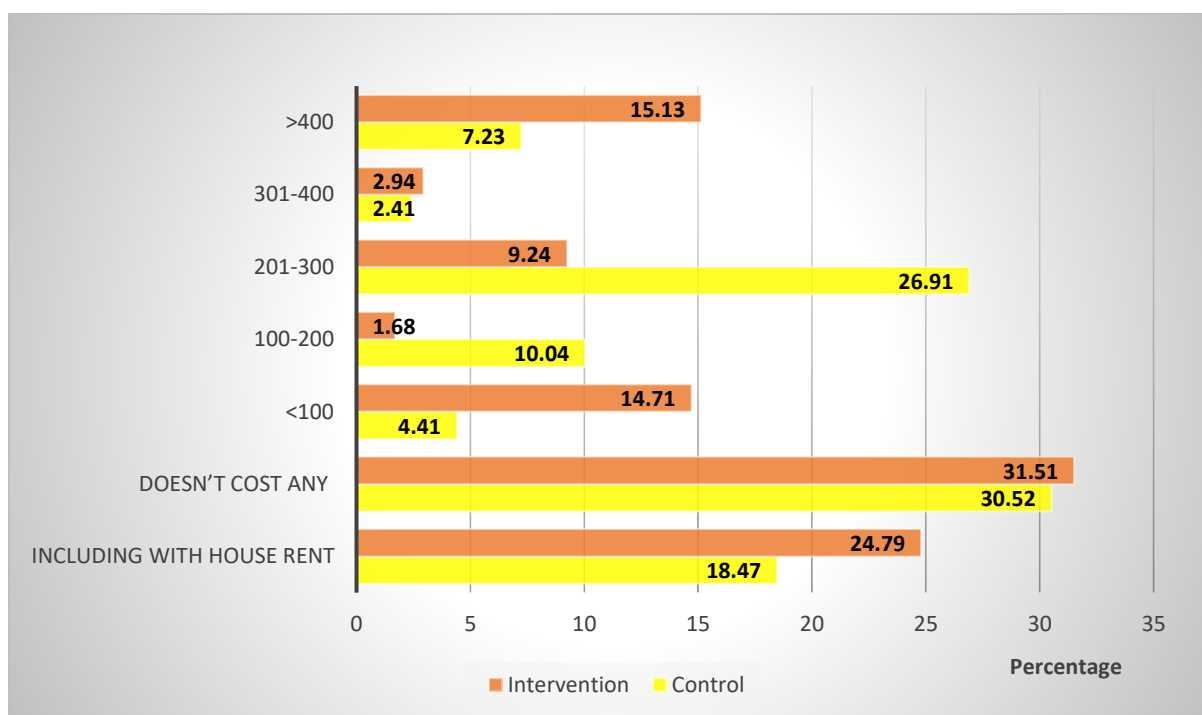
Distance (in yards)	Control		Intervention		Total	
	f	%	f	%	f	%
Attached	79	31.73	48	20.17	127	26.08
Within 5	42	16.87	69	28.99	111	22.79
6-10	60	24.10	56	23.53	116	23.82
11-15	17	6.83	25	10.50	42	8.62
16-20	15	6.02	15	6.30	30	6.16
>20	36	14.46	25	10.50	61	12.53
Grand Total	249	100.00	238	100.00	487	100.00

Source: Field Survey, July 2022

7.4.1.4 Cost of using water

The cost of using water through control and intervention has been shown in Figure 7.15. Among the total respondents, 31 percent do not pay for their water. However, the remaining majority of the respondents have to bear the cost of water in various amounts of taka (BDT). In the control group, it is found that the highest majority, almost 31 percent, does not have any cost, while the second highest, almost 27 percent, pays 20–300 taka for using water. However, 18 percent of the respondents mentioned that their water bill is included in their rent, so they do not have a separate water bill. Similarly, in the intervention group, the highest majority found that nearly 32 percent do not have any cost for using water, while 15 percent pay above 400 taka, followed by nearly 15 percent who pay below 100 taka for their monthly water bill (Figure 7.15). Moreover, if we rearrange the data based on the control and intervention groups, it was found to be statistically highly significant at the 1% level ($P \leq 0.001$).

Figure 7.15: Cost of using water by control and intervention



Source: Field Survey, July 2022

7.4.1.5 Problems of using water

Table 7.14 presents various problems faced by the respondents when using water. Among the problems, dirty/odor/iron ranked first according to 70 percent of the total respondents, while 70 percent and almost 70 percent of the respondents from the control and intervention groups, respectively, also mentioned this problem as the first problem. The other problems mentioned by both the control and intervention groups are almost identical. The major problems include undrinkable water, irregular water supply, collecting drinking water from a distance, extra cost for drinking water, etc. (Table 7.14).

Table 7.14: Problems of using water by control and intervention

Type of problems	Control*		Intervention**		Total***	
	f	%	f	%	f	%
Irregular water supply	87	34.93	74	31.09	161	33.05
Dirty/odor/Iron	175	70.28	166	69.74	341	70.02
Collected drinking water from a Distance	77	30.92	73	30.67	150	30.80
Undrinkable Water	123	49.39	118	49.57	241	49.48
Extra cost for drinking water	66	26.50	68	28.57	134	27.51
Long queue	47	18.87	30	12.60	77	15.81
Water tank is not cleaned	39	15.66	6	2.52	45	9.2
Arsenic	23	9.23	27	11.34	50	10.26
No problems	64	25.70	68	28.57	132	27.10

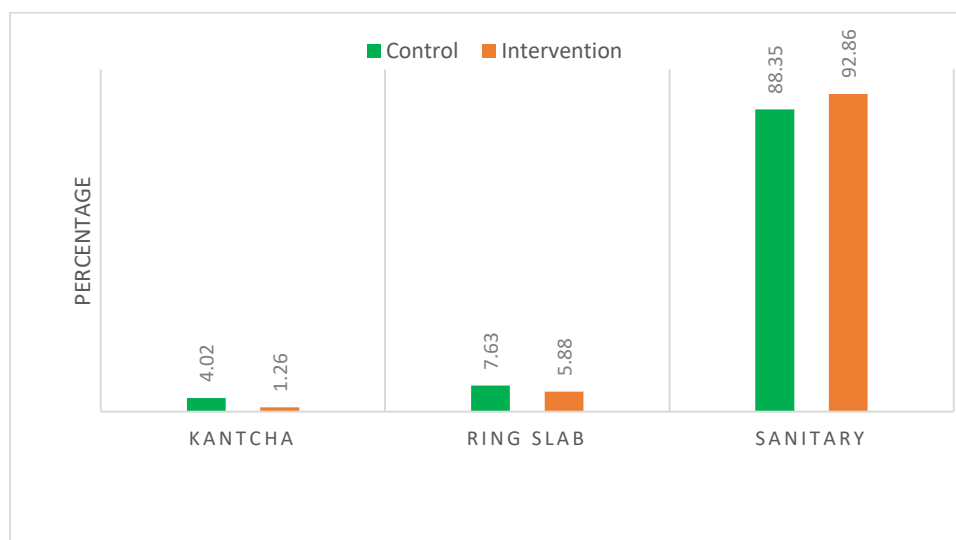
Source: Field Survey, July 2022 *N=249, **N=238, ***N=487 (multiple responses were considered)

7.4.2 Structures of toilet respondents used

A healthy and hygienic toilet is essential for everyone to ensure a healthy life. Previous studies showed that the poor had inadequate or absent toilet facilities (CUS, 2006; Najia, 2010). However, the present study has revealed positive changes in this sector in the studied cities. The structures of the toilets of the respondent used by the control and intervention groups have been presented in Figure 7.16. It is found that there are three major structures of toilets used by the respondents, which include kantcha, ring slab, and sanitary. Among the total respondents, a significant percentage—almost 91 percent—used sanitary toilets. In both groups, the proportion of people using sanitary toilets is higher (almost 93%) in the intervention group than in the control group (88%). This finding indicates an improved sanitation system in the slum areas than before, when only 35 percent of households had sewerage lines during the 1980s (Ahsan and Ahmad, 1996). However, in both groups, there are unhealthy kantcha toilets; in the control group, it is 4 percent, and in the intervention

group, it is 1 percent. Though the percentage is not significant, it is a barrier to achieving 100 percent healthy sanitation coverage for all in the country.

Figure 7.16: Structures of the toilets by the control and intervention



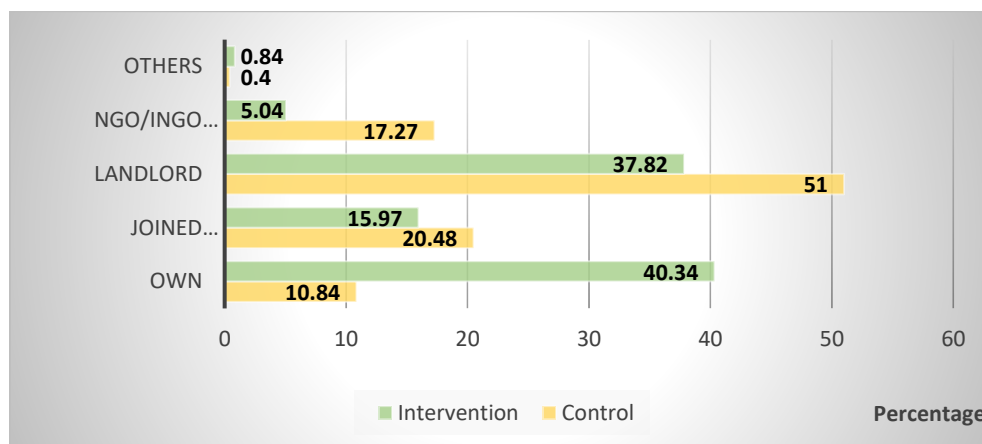
Source: Field Survey, July 2022

7.4.2.1 Ownership pattern of toilets

In terms of toilet ownership, more than half of the control group respondents stated that their landlord was the owner of their toilets because they were renters, followed by 20% who jointly owned toilets and 17% who used NGO or INGO-owned toilets. However, almost 11 percent of the respondents have their own toilets. On the other hand, in the intervention group, 40 percent of respondents have their own toilets, followed by almost 38 percent of landlords and 16 percent (almost) of joint ownership. Comparatively, it is said that the ownership pattern of toilets is somewhat improved in the intervention group compared to the control group (Figure 7.17). Moreover, if we rearrange the data according to the control and intervention groups, it was found to be statistically highly significant at the 1% level ($P \leq$

0.001). As a consequence, it demonstrates that the project's or programme's intervention had a positive impact on the intervention group's ownership pattern of toilets.

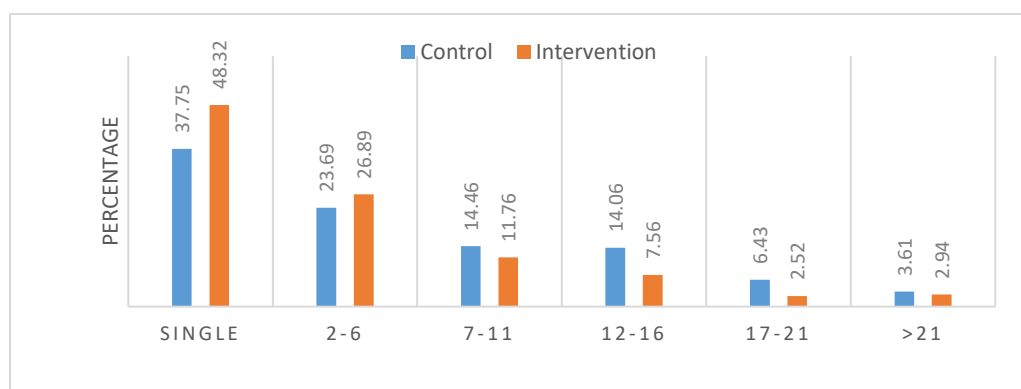
Figure 7.17: Ownership pattern of toilets by control and intervention



Source: Field Survey, July 2022

7.4.2.2 Sharing pattern of toilets

The sharing pattern of toilets by control and intervention has been presented in Figure 7.18. The majority of people in the control group (nearly 38 percent) do not share their toilet. However, 24 percent (almost) share toilets with 2–6 families, followed by nearly 15 percent with 7–11 families and 14 percent with 12–16 families. On the contrary, in the intervention group, 48 percent of respondents do not share a toilet. Among the respondents who share their toilet, nearly 27 percent are 2–6, followed by 12 percent (about) 7–11 families and 8 percent (almost) 12–16 families (Figure 7.18).

Figure 7.18: Sharing pattern of toilets by control and intervention

Source: Field Survey, July 2022

7.4.2.3 Distance of toilet

Table 7.15 presents the distance of toilets by control and intervention. In both groups, control and intervention, 32 percent and 34 percent, respectively, of the respondents have an attached toilet. Again, in the control group, 25 percent of respondents mentioned that their toilets are 6–10 yards away, followed by nearly 14 percent within 5 yards, 12 percent above 20 yards, and almost 9 percent between 11–15 yards. The data from the intervention group presents more or less similar findings. Here, almost 29 percent are mentioned within 5 yards, followed by nearly 24 percent between 6 and 10 yards (Table 7.15).

Table 7.15: Distance of toilet by control and intervention

Distance (in yards)	Control		Intervention		Total	
	f	%	f	%	f	%
Attached	80	32.13	82	34.45	162	33.26
Within 5	34	13.65	69	28.99	103	21.15
6-10	63	25.30	57	23.95	120	24.64
11-15	22	8.84	15	6.30	37	7.60
16-20	19	7.63	12	5.04	31	6.37
>20	31	12.45	3	1.26	34	6.98
Total	249	100.00	238	100.00	487	100.00

Source: Field Survey, July 2022

7.4.2.4 Cost of toilet use

The cost of toilet use by control and intervention groups has been illustrated in Table 7.16. In both the control and intervention groups, a significant percentage of respondents (82 percent and almost 79 percent from the control and intervention groups, respectively) mentioned that they did not have any costs as they cleaned and maintained toilets themselves. However, a small proportion of the respondents in both groups have some cost of using the toilet, while 9 percent of the control group pay 50–100 taka and almost 11 percent of the respondents in the intervention group pay 101–150 taka.

Table 7.16: Cost of toilet use by control and intervention

Cost (in taka)	Control		Intervention		Total	
	f	%	f	%	f	%
<50	7	2.81	2	0.84	9	1.85
50-100	23	9.24	14	5.88	37	7.60
101-150	7	2.81	25	10.50	32	6.57
151-200	6	2.41	10	4.20	16	3.29
>200	1	0.40		0.00	1	0.21
Doesn't cost any as it is done by themselves	205	82.33	187	78.57	392	80.49
Grand Total	249	100.00	238	100.00	487	100.00

Source: Field Survey, July 2022

7.4.2.5 Problems regarding toilet use

The respondents suffer from various types of problems using toilets. The problems they mentioned in both groups are listed in Table 7.17. Among the respondents, half of the respondents from both groups mentioned that they do not face any problems using the toilet. However, nearly half of the remaining respondents mentioned various types of problems they were experiencing. The problems include no separate toilet for men and women, many

people using it, a huge queue, dirt and odor, a fragile structure, a defective sewerage line, etc. In the control group, no separate toilet for men and women ranked first with 33 percent (almost) of the respondents. On the other hand, in the intervention group, the highest majority (22 percent) mentioned dirt and odor (Table 7.17).

Table 7.17: Problems regarding toilet use by control and intervention

Problems	Control*		Intervention**		Total***	
	f	%	f	%	f	%
No separate toilet for men and women	82	32.93	49	20.59	131	26.90
Many people use	72	28.92	48	20.17	120	24.64
Huge queue	82	32.93	43	18.07	125	25.67
Dirt and odor	48	19.28	53	22.27	101	20.74
Fragile Infrastructure	50	20.08	39	16.39	89	18.28
Small Space	1	0.40	8	3.36	9	1.85
Defective Sewerage line	7	2.81	41	17.23	48	9.86

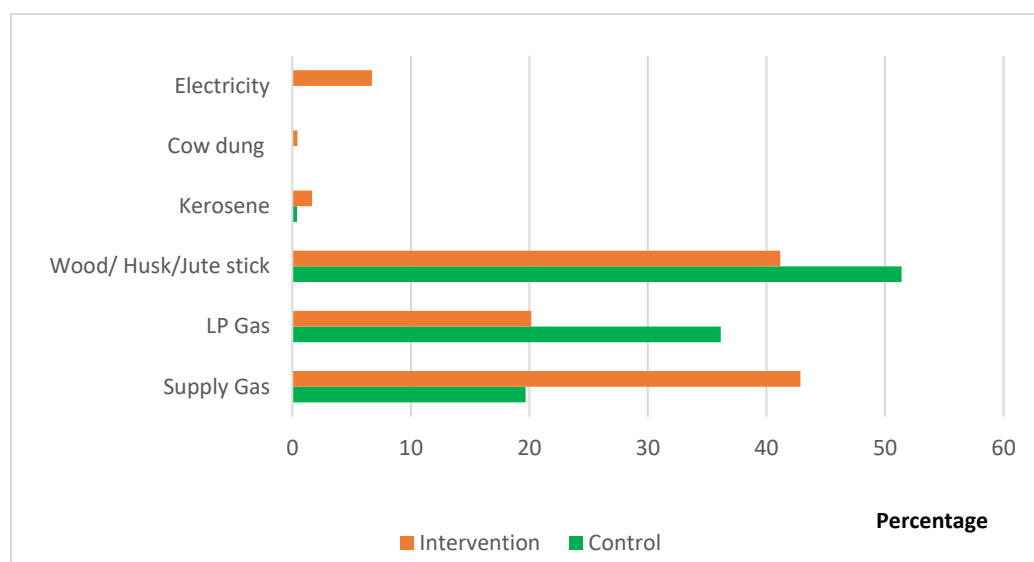
Source: Field Survey, July 2022 *N=249, **N=238, ***N=487 (Multiple responses were considered)

7.4.3 Sources of cooking energy

Major sources of cooking energy for the respondents included wood, husks, and jute sticks; supply gas; liquefied petroleum gas (LPG); etc. Here, the responses were multiple. In the control group, more than half of the respondents (52 percent) also use wood, husk, or jute sticks, followed by 36 percent of LP gas and almost 20 percent of supply gas. In the intervention group, it is seen that the highest majority (almost 43 percent) uses supply gas, followed by 41 percent wood, husk, or jute, and 20 percent LP gas. As a result, the highest majority of 46 percent was found in both groups whose primary source of cooking fuel is wood, husk, or jute stick (Figure 7.19). In general, it was found that respondents of better economic ability use LP gas with wood, husk, or jute sticks where there is no supply of gas.

This situation is not only outside of Dhaka but also inside Dhaka. In the intervention group in Dhaka, almost 7 percent of respondents use electricity where they do not have to pay an electric bill, especially in the Rahamat Camp, the Consal Camp, and the Wabda building in the Mirpur area.

Figure 7.19: Sources of cooking energy by control and intervention



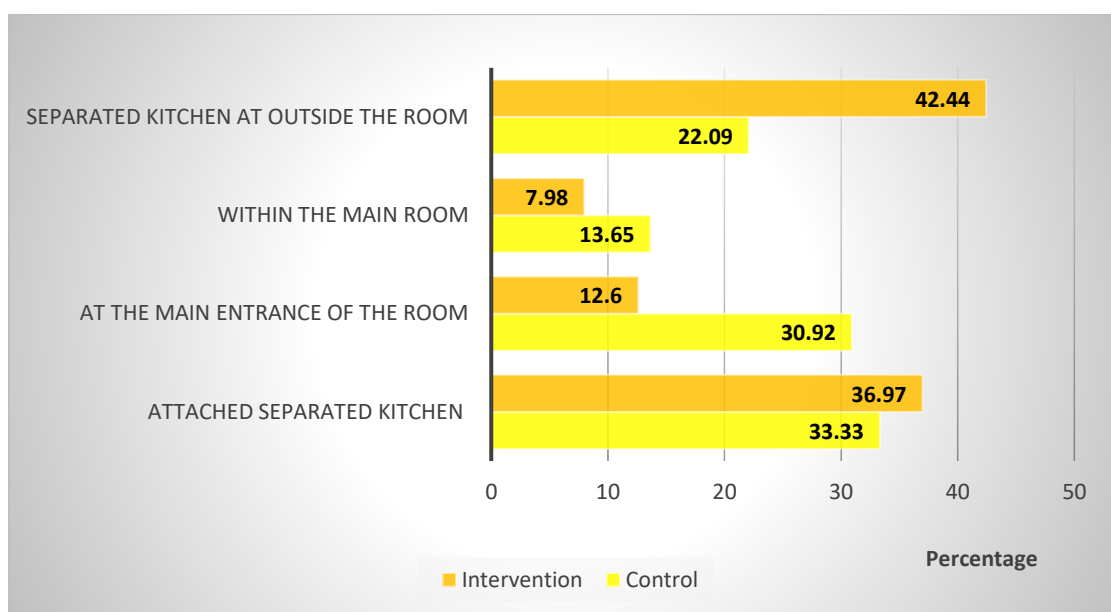
Source: Field Survey, July 2022

7.4.3.1 Types of kitchen respondents use

Figure 7.20 illustrates the types of kitchens used by the respondents under control and intervention. In the control group, 33 percent of the respondents use the attached separate kitchen. However, among the remaining respondents, almost 31 percent do not have any type of kitchen; they generally cook at the main entrance of the room, followed by 22 percent who have separate kitchens outside of their room; this group generally shares their kitchen with others. In the intervention group, the majority of the respondents (42 percent) use a shared separate kitchen at the outside of the room, followed by almost 37 percent who do

not have an attached separate kitchen, and almost 13 percent cook at the main entrance of the room (Figure 7.20). It is mentionable here that in both the control and intervention groups, almost 14 percent and almost 8 percent of respondents, respectively, also do not have a kitchen and use their main room for cooking. Additionally, if we rearrange the data according to the control and intervention groups, it was found to be statistically highly significant at the 1% level ($P \leq 0.001$). As a result, it shows that the project's or programme's intervention had a positive impact on the kitchen of the intervention group.

Figure 7.20: Types of kitchen respondents used by control and intervention



Source: Field Survey, July 2022

7.4.3.2 Sharing pattern of kitchen

Table 7.18 depicts the pattern of kitchen sharing under control and intervention. A significant proportion of respondents (almost 78 percent) from the control group do not share their cooking space with others. However, among those who share a kitchen, 16 percent share

with 2 to 6 families and nearly 3 percent share with 7 to 11 families. On the other hand, nearly 58 percent of respondents in the intervention group do not share their kitchen, but 28 percent do with 2–6 families, 8 percent with 7–11 families, and nearly 3 percent with families over 21 (Table 7.18).

Table 7.18: Sharing pattern of kitchen by control and intervention

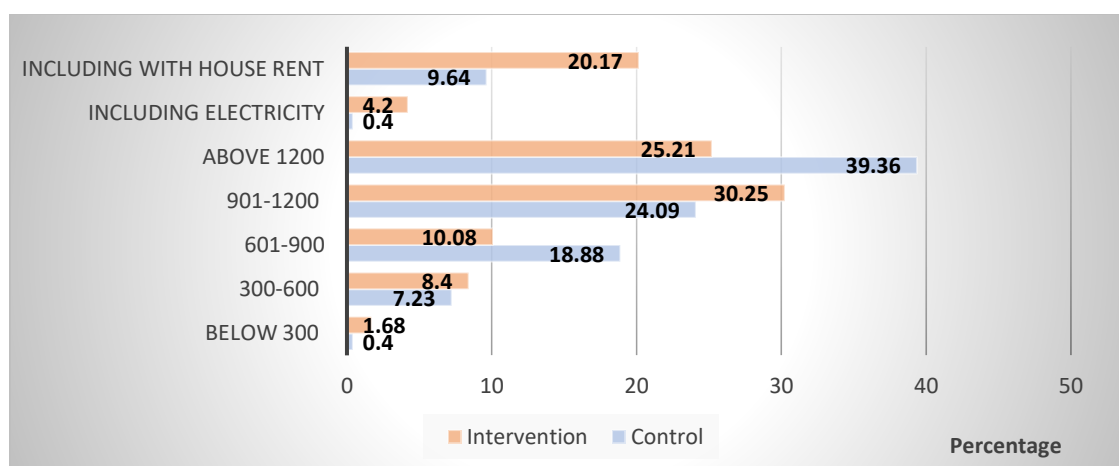
Use pattern (in person)	Control		Intervention		Total	
	f	%	f	%	f	%
Single	194	77.91	137	57.56	331	67.96
2-6	41	16.46	67	28.15	108	22.17
7-11	7	2.81	20	8.40	27	5.54
12-16	3	1.20	5	2.10	8	1.64
17-21	2	0.80	2	0.84	4	0.82
>21	2	0.80	7	2.94	9	1.84
Total	249	100.00	238	100.00	487	100.00

Source: Field Survey, July 2022

7.4.3.3 Monthly cost of cooking fuel

Figure 7.21 shows the monthly cost of cooking fuel by control and intervention groups. 32 percent of the total respondents mentioned that they consume above 1200 taka monthly for fuel. Similarly, in the control group, the highest majority (39 percent) of the respondents consumed above 1200 taka for buying cooking fuel, followed by 24 percent at 901–1200 taka and almost 19 percent at 601–900 taka. On the contrary, in the intervention group, the highest majority found that 30 percent consume 901–1200 taka, followed by 25 percent above 1200-taka, and 10 percent consume 601–900 taka for cooking fuel (Figure 7.21).

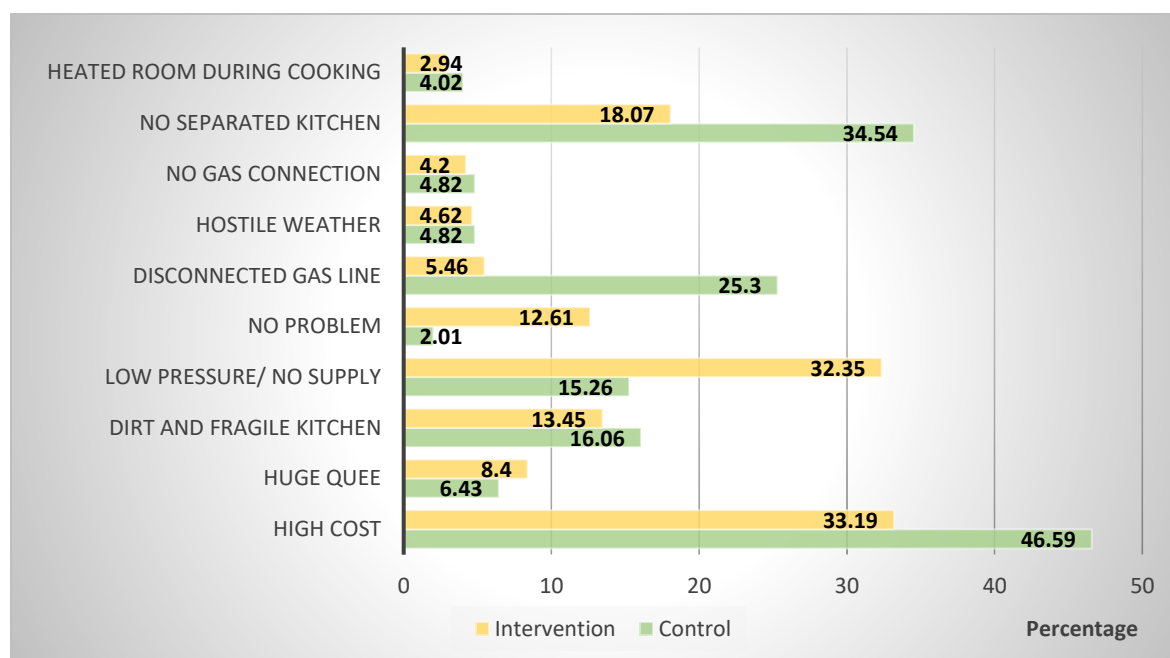
Figure: 7.21: Monthly cost of cooking fuel by control and intervention



Source: Field Survey, July 2022

7.4.3.4 Problems regarding cooking

Problems regarding the cooking of control and intervention groups have been illustrated in Figure 7.22. A long list of problems has been shown here. Among the total respondents, the largest majority (40 percent) identified high costs as one of the major problems. Similarly, in both control and intervention groups, almost 47 percent and 33 percent, respectively, mentioned the high cost of cooking fuel as one of the major problems. Among the other problems, low pressure or no supply of gas, a separated kitchen, a disconnected gas line, dirt, and a fragile kitchen are mentionable (Figure 7.22).

Figure 7.22: Problems regarding cooking by control and intervention

Source: Field Survey, July 2022

7.4.4 Domestic waste collector

Three major types of domestic waste collectors were identified by the respondents. In the control group, the highest majority (54 percent) mentioned that community cleaners collect their waste, followed by 26 percent of the city corporation's or municipality's collectors, and almost 20 percent dispose of their waste by themselves or group management. On the other hand, in the intervention group, above half of the 59 respondents present mentioned the city corporation's or municipality's collectors, followed by almost 32 percent by personal or group management and 9 percent by community cleaners (Table 7.19). Therefore, it can be said that domestic waste collection in the slums of the studied cities is better than in previous times. Because CUS (2006) mentioned that 51 percent of the waste generated by the slum dwellers was never collected by anyone.

Table 7.19: Domestic waste collectors of the respondents by control and intervention

Types	Control		Intervention		Total	
	f	%	f	%	f	%
Community Cleaner	135	54.22	22	9.24	157	32.24
City Corporation/ Municipal cleaner	65	26.10	141	59.24	206	42.30
Personal/group management	49	19.68	75	31.51	124	25.46
Grand Total	249	100.00	238	100.00	487	100.00

Source: Field Survey, July 2022

7.4.4.1 Frequency of collection of domestic waste

Table 7.20 depicts the domestic waste collection patterns of the respondents. Therefore, the respondents were asked about how frequently their domestic waste is collected by the collectors. A good percentage of respondents from three groups mentioned that their waste had been collected every day for a week by the collectors, which is 67 percent, 61 percent, and 64 percent in the control, intervention, and total from three groups mentioned that their waste had been collected every day for a week by the collectors, which is 67 percent, 61 percent, and 64 percent in the control, intervention, and total groups, respectively. However, some irregularities in collecting domestic waste have also been found in Table 7.20.

Table 7.20: Frequency of collection of domestic waste by control and intervention

Frequency of collection	Control		Intervention		Total	
	f	%	f	%	f	%
Every day in a week	167	67.07	146	61.34	313	64.27
Five days in a week	44	17.67	37	15.55	81	16.63
Four days in a week	6	2.41	20	8.40	26	5.34
Six days in a week	25	10.04	23	9.66	48	9.86
Three days in a week	7	2.81	12	5.04	19	3.90
Grand Total	249	100.00	238	100.00	487	100.00

Source: Field Survey, July 2022

7.4.4.2 Cost of domestic waste disposal

In the control group, almost 39 percent pay 50–100 taka to their domestic collector, followed by almost 31 percent above 100 taka, and 20 percent do not have costs for domestic waste disposal as they themselves dispose of their waste. On the contrary, almost half of the respondents in the intervention group pay 50–100 taka, followed by 32 percent who do not have any cost and 9 percent below 50 taka (Table 7.21).

Table 7.21: Cost of domestic waste disposal by control and intervention

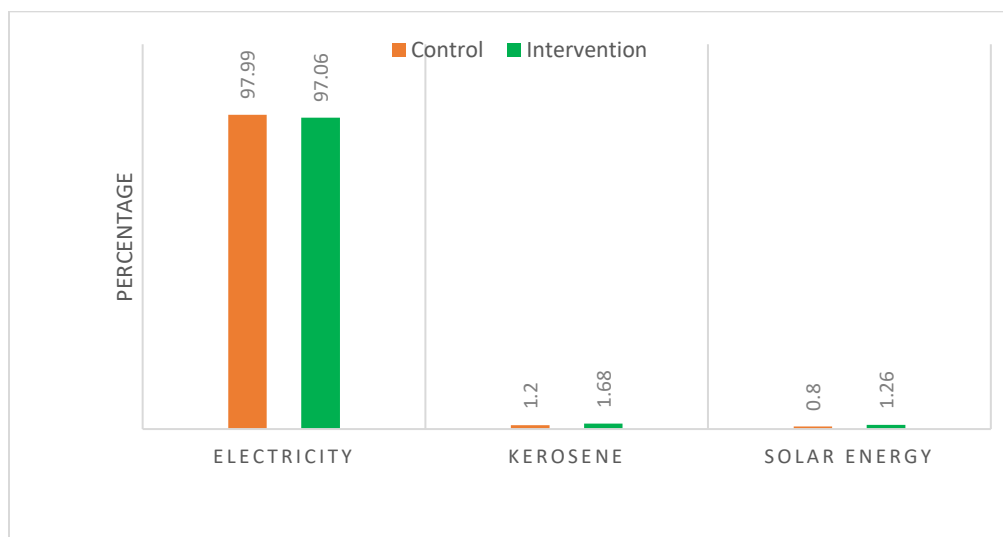
Cost (in taka)	Control		Intervention		Total	
	f	%	f	%	f	%
<50	26	10.44	22	9.24	48	9.86
50-100	97	38.96	118	49.58	215	44.15
100 above	76	30.52	21	8.82	97	19.92
Doesn't cost any as it done by ourselves	50	20.08	77	32.35	127	26.08
Grand Total	249	100.00	238	100.00	487	100.00

Source: Field Survey, July 2022

7.4.5 Sources of energy use

The respondents mentioned three major sources of their energy: electricity, kerosene, and solar energy. A significant proportion of respondents in the three groups (97 percent) used electricity (Figure 7.23). However, a very insignificant number of respondents also used kerosene and solar power.

Figure 7.23: Sources of energy use of the respondents by control and intervention

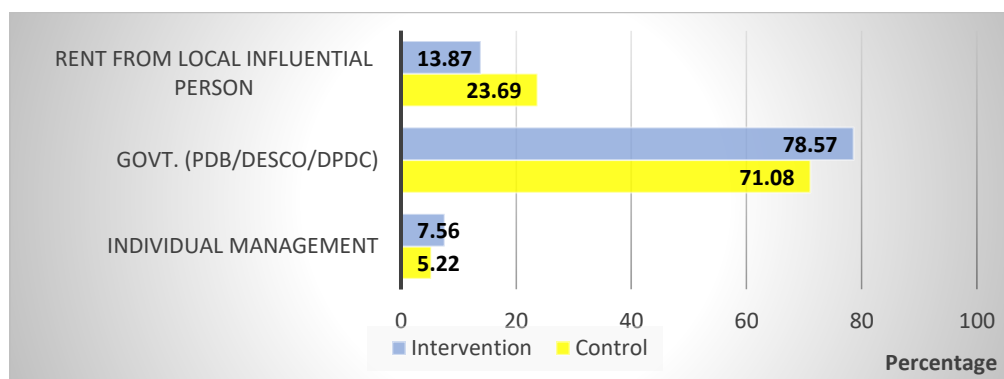


Source: Field Survey, July 2022

7.4.5.1 How respondents have collected energy connection

In the control group, a good proportion of respondents (71 percent) have collected energy connections from government sources, e.g., DESCO, DPDC, PDB, and others, followed by nearly 24 percent who have rented them from local influential people (Figure 7.24). Data from the intervention group has illustrated a similar scenario, with almost 79 percent collected from government sources, followed by almost 14 percent rented from influential locals.

Figure 7.24: How respondents have collected energy connection by control and intervention

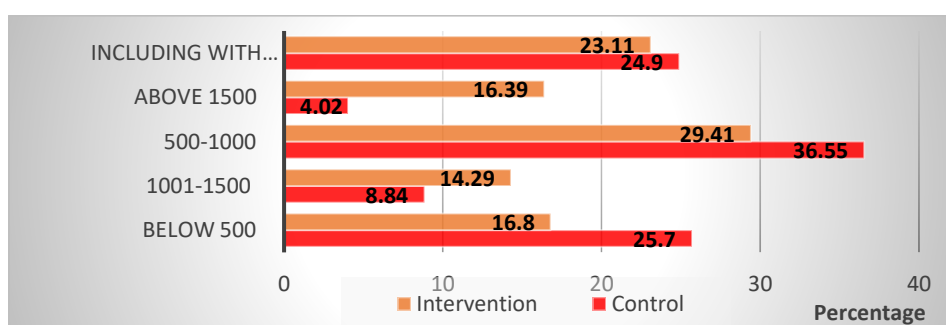


Source: Field Survey, July 2022

7.4.5.2 Cost of electricity consumption

The cost of electricity consumption by the respondents in the control and intervention groups has been presented in Figure 7.25. In the control group, nearly 37 percent said they consume taka 500–1000, nearly 26 percent said they consume less than taka 500, and about 25 percent said their energy costs include house rent, so they don't have any extra electricity costs. Similarly, in the intervention group, the highest majority of 29 percent consumes 500–1000 taka, followed by almost 17 percent below 500 taka and 16 percent above 1500 taka (Figure 7.25). Moreover, if we rearrange the data according to the control and intervention groups, the cost of electricity consumption was found to be statistically highly significant at the 1% level ($P \leq 0.001$).

Figure 7.25: Cost of electricity consumption by control and intervention



Source: Field Survey, July 2022

Furthermore, an attempt was made to analyze respondents' energy costs as a percentage of their monthly expenditures against their monthly house rent, energy, food, education, and transport expenditures by area, control, and intervention. It was found that half of the respondents by area, group, and intervention spent 10–20 percent of their total expenditure on energy costs. Data shows that respondents from the control group in Dhaka pay more than respondents from the intervention group. A similar pattern is also seen in Faridpur city, where the majority of respondents (64 percent) spent 10–20 percent against almost 62 percent of respondents in the intervention group. However,

In Goplaganj, the data shows a somewhat different pattern where the energy cost are slightly higher in the intervention group (Table 7.22).

Table 7.22: Respondents' energy cost as percentage of monthly expenditure (rent, energy, food, education and transport) by area, control and intervention

Energy cost as Percentage of Expenditure (in Tk)	Dhaka		Faridpur		Gopalganj		Total (%)
	Control (%)	Intervention (%)	Control (%)	Intervention (%)	Control (%)	Intervention (%)	
<10	67 (33.3)	86 (52.8)	5 (17.9)	6 (15.4)	6 (30.0)	0	170 (34.9)
10-20	109 (54.2)	63 (38.7)	18 (64.3)	24 (61.5)	13 (65.0)	18 (50.0)	245 (50.3)
21-30	21 (10.4)	14 (8.6)	5 (17.9)	9 (23.1)	0	17 (47.2)	66 (13.6)
31-40	3 (1.5)	0	0	0	1 (5.0)	1 (2.8)	5 (1.0)
>40	1 (0.5)	0	0	0	0	0	1 (0.2)
Total	201 (100.0)	163 (100.0)	28 (100.0)	39 (100.0)	20 (100.0)	36 (100.0)	487 (100.0)

Source: Field Survey, July, 2022

7.4.5.3 Problems faced by the respondents using electricity

Furthermore, an attempt was made to analyze respondents' energy costs as a percentage of their monthly expenditures against their monthly house rent, energy, food, education, and transport expenditures by area, control, and intervention. It was found that half of the respondents by area, group, and intervention spent 10–20 percent of their total expenditure on energy costs. Data shows that respondents from the control group in Dhaka pay more than respondents from the intervention group. A similar pattern is also seen in Faridpur city, where the highest majority of respondents (64 percent) spent 10–20 percent against almost

62 percent of respondents in the intervention group. However, In Goplaganj, the data shows a somewhat different pattern (Table 7.23).

Table 7.23: Problems faced by the respondents using electricity by control and intervention

Problems	Control		Intervention		Total	
	f	%	f	%	f	%
High cost	14	5.62	7	2.94	21	4.31
High cost of kerosene	0	0.00	2	0.84	2	0.41
Huge electric bill	18	7.23	25	10.50	43	8.83
Irregular electricity supply	132	53.01	132	55.46	264	54.21
No problems	85	34.14	72	30.25	157	32.24
Grand Total	249	100.00	238	100.00	487	100.00

Source: Field Survey, July 2022

7.5 Impacts on economy of respondents and HHs members

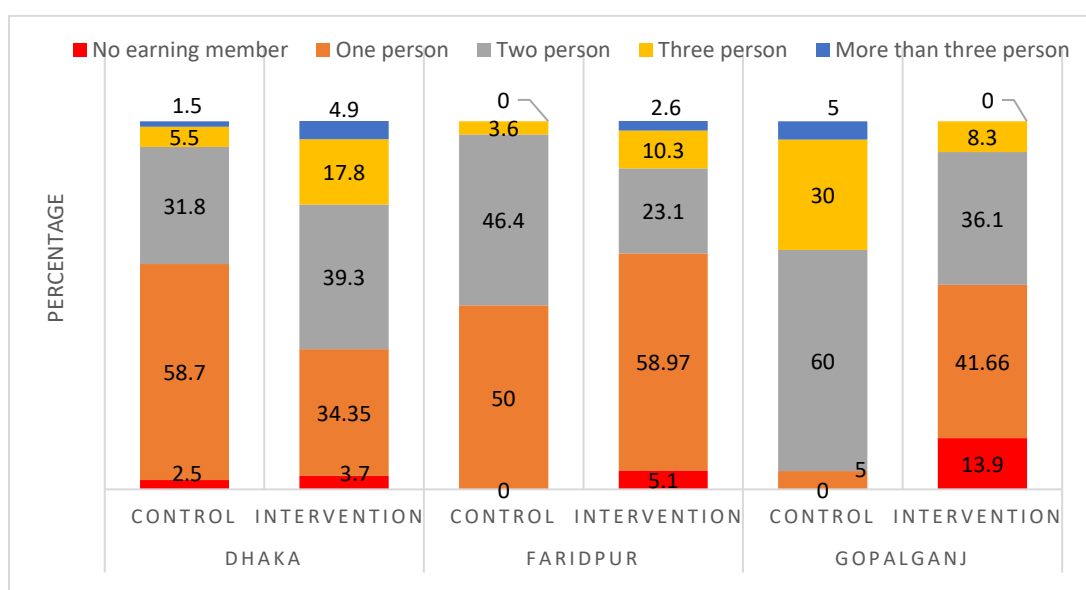
To analyze the impacts of the economy on respondents and HHs members, emphasis was given on the number of earning members, monthly HHs income, types of occupation, types of support respondents received for occupation, reasons for selecting occupation, advantages of performing occupation, and types of training respondents received for occupation.

7.5.1 Number of earning members

Figure 7.26 presents the number of earning members the respondents have in their families. Among the total respondents, the highest majority (almost 47 percent) mentioned that they have only one earning member in their family. Again, in the control and intervention groups, almost 59 percent and 34 percent of respondents in Dhaka, 50 percent and almost 58 percent of respondents in Faridpur, and 5 percent and almost 47 percent of respondents in Goplaganj

mentioned that they also have only one family member. However, on average, 35 percent of respondents in all groups have two earning members. Therefore, it can be said that the number of earning members varies mostly between one and two, though there are more than two earning members in some respondents' families. On the contrary, a total of almost 4 percent of the respondents mentioned that they do not have earning members in their households. Most of them are elderly people who live separately but are fully dependent on their son or daughter for household expenses.

Figure 7.26: Number of earning members by area, control and intervention



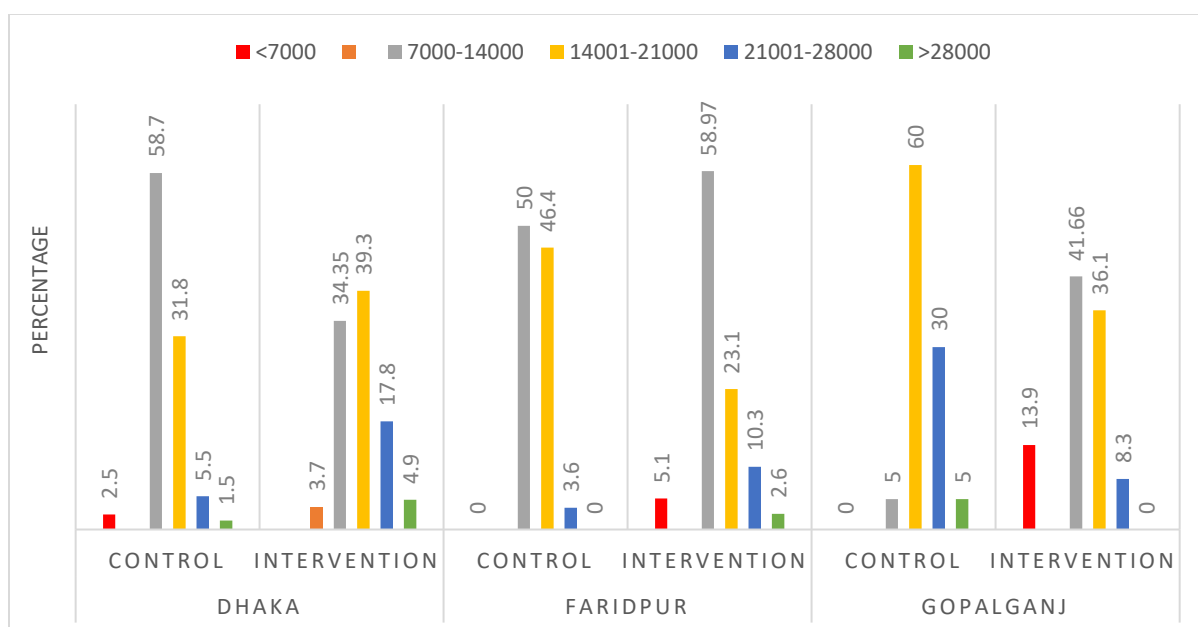
Source: Field Survey, July 2022

7.5.2 Monthly HHs income

The monthly average HHs income data shows two ranges of income were found to be high in the three studied cities, which were taka 7000–14000 and taka 1400–21000. In Dhaka, the highest majority (almost 59 percent) of respondents from the control group mentioned taka 7000–14000, while in the intervention group, the highest majority (39 percent) mentioned taka 14001–21000. Income data shows that monthly income is comparatively higher in Dhaka

than in the other two cities (Figure 7.27). Moreover, if we rearrange the data according to the control and intervention groups, the monthly HHs income was found to be statistically highly significant at the 1% level ($P \leq 0.001$). It, therefore, shows that the projects or programmes had a significant positive impact on the monthly income of the intervention group. Furthermore, these income ranges were also higher compared to other studies (CUS, 2006; Najia, 2010). In 2005, CUS (2006) mentioned the highest income above 5000 taka and the lowest income below 2000 taka; again, in another study, Najia (2010) also mentioned similar ranges of income. However, in this present study, the lowest income was found to be less than taka 7000, and the highest income was found to be taka above 28000.

Figure 7.27: Monthly HHs income by area, control and intervention



Source: Field Survey, July 2022

7.5.3 Occupation of the HHs members

The occupational pattern of the household's members is shown in Table 7.24. The occupations of the HHs members can be classified into paid working groups, unpaid working groups, not working groups, and the unemployed group. A total of 22 different types of occupations have been presented in Table 7.24. Among the paid workers, the highest majority worked for businesses, especially small enterprises, followed by domestic workers, service workers (mostly security guards), rickshaw and van pullers, shop workers, etc. The unpaid working group includes homemakers, and the not-working group includes children, the elderly, the disabled, and students.

Table 7.24: Occupational pattern of the HHs members

Sl. no	Occupations	Frequency	Percentage
Paid worker groups			
1	Barber	1	0
2	Begging	2	0
3	Business (medium enterprise)	26	1
4	Business (small enterprise)	146	7
5	Cleaner	14	1
6	Construction worker	23	1
7	Day labour	50	2
8	Domestic worker	86	4
9	Driver	30	1
10	Emigrant	3	0
11	Garments worker	42	2
12	Handicraft	32	2
13	Hawker	49	2
14	Mechanic	33	2
15	Rickshaw/Van Puller	84	4
16	Service	85	4
17	Shop Worker	63	3
18	Social Worker	5	0
19	Tailor	39	2
20	Transport Worker	29	1
Total		842	41
Unpaid worker group			
21	Homemaker	301	15
Total		301	15
Not working groups			
22	Children	259	13

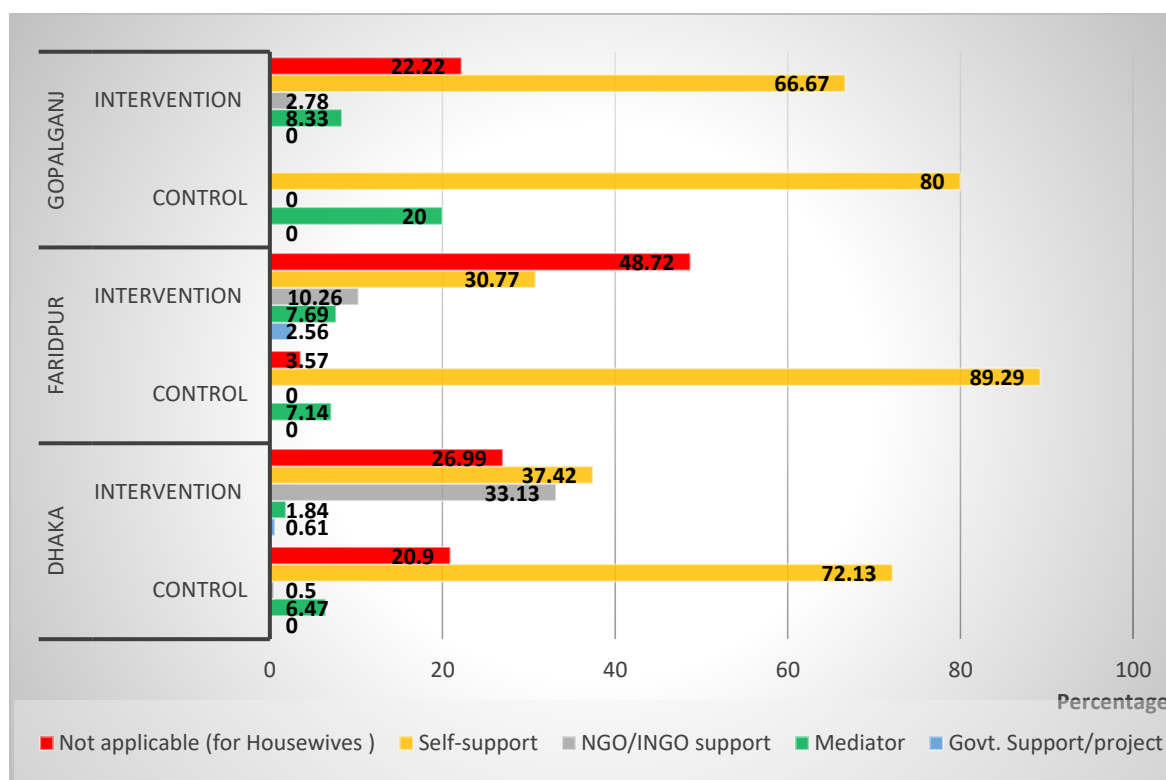
Sl. no	Occupations	Frequency	Percentage
23	Elderly	80	4
24	Disabled	14	1
25	Student	438	21
Total		791	39
Unemployed group			
26	Unemployed	108	5
Total		108	5
Total		2042	100

Source: Field Survey, July 2022

7.5.4 Types of support respondents received for occupation

The respondents were asked if they received any support for doing their work, and the response is illustrated in Figure 7.28. More than half (58 percent) of all respondents said they did their work for themselves. A significant proportion of the respondents in the control group in all cities, 72 percent in Dhaka, 89 percent in Faridpur, and 80 percent in Gopalganj mentioned self-support. On the contrary, among the respondents of the intervention group, 33 percent in Dhaka, 10 percent in Faridpur, and only 3 percent (almost) in Gopalganj mentioned NGO/INGO/DP support. Again, only 2% of all respondents stated that they had received government assistance. As a result, Figure 7.28 shows that the urban poor manage their work primarily through their own efforts rather than with the assistance of others.

Figure 7.28: Types of support respondents received for occupation by control and intervention



Source: Field Survey, July 2022

7.5.5 Reasons for selecting respondent's occupation

The reasons for selecting the respondent's occupations by control and intervention are shown in Table 7.25. The respondents provided a list of twelve reasons. In the control group, nearly half of the respondents (nearly 50 percent) do their work because they can only do it, followed by 32 percent who said there was no need for capital and 31 percent who said their work was available. In the intervention group, the highest majority (25 percent) mentioned that they could perform only this work rather than anything else, followed by almost 19 percent who mentioned handsome income, 16 percent who received financial support to do this work (this group is mainly composed of members of LIUPCP who received grants for business), and almost 11 percent in each who mentioned having training for performing this work and loan availability for this work.

Table 7.25: Reasons for selecting respondent's occupation by control and intervention

Causes	Control*		Intervention**		Total***	
	f	%	f	%	f	%
Can perform only this work rather than anything else	124	49.80	60	25.21	184	37.78
Handsome income	34	13.65	45	18.91	79	16.22
Family members were engaged in this work	13	5.22	20	8.40	33	6.78
Having training for performing this work	23	9.24	26	10.92	49	10.06
Family members can support doing work	5	2.01	19	7.98	24	4.93
Loan availability for this work	3	1.20	57	23.94	60	12.32
No requirement for technical skills	13	5.22	14	5.88	27	5.54
Received financial support to do this work		0.00	45	18.90	45	9.2
No need for capital	80	32.13	28	11.76	108	22.18
Availability of work	79	31.73	22	9.24	101	20.74
Independent work	3	1.20	5	2.10	8	1.64
Job security	6	2.41	1	0.42	7	1.44

Source: Field Survey, July 2022. *N=249, **N=238, ***N=487 (Multiple responses were considered)

7.5.6 Advantages of performing respondent's occupations

The respondents were asked about the specific advantages of performing their job, and their responses have been illustrated in Table 7.26. Among the respondents in the control group, the highest majority (43 percent) said that there was no specific advantage; they can hardly meet their basic needs. However, 37 percent of them mentioned having access to extra income, while 12 percent mentioned managing their children's education. On the other hand, half of the respondents from the intervention group mentioned access to extra income, followed by 18 percent who said they managed their children's education well. However, 12% of respondents in the intervention group also mentioned that there is no advantage; they can only meet their basic needs.

Table 7.26: Advantages of performing respondent's occupations by control and intervention

Advantages	Control*		Intervention**		Total***	
	f	%	f	%	f	%
Access to extra income	91	37	118	50	209	43
Well management of education of children	31	12	42	18	73	15
Savings at Bank	5	2	17	7	22	5
Household loan has repaid	4	2	6	3	10	2
Land property	1	0	6	3	7	1
IGA activities	0	0	17	7	17	3
No advantages, can only meet basic needs	106	43	28	12	134	28
work from home	3	1	13	5	16	3
Service facilities (Bonus/ration/security etc.)	3	1	1	0	4	1

Source: Field Survey, July 2022. *N=249, **N=238, ***N=487 (Multiple responses were considered)

7.5.7 Types of training respondents received for occupation

Table 7.27 represents that most of the respondents (43 percent) do not have any training to do their work. The proportion of respondents with no training in the control group is more than half, at 53 percent, which is comparatively good than the 33 percent of respondents in the intervention group. However, in terms of training received, the condition is somewhat better in the intervention group than the control group, with 9 percent of the respondents having small business training, followed by 7 percent having cutting and tailoring training.

Table 7.27: Types of training respondents received for occupation by control and intervention

Types of training	Control		Intervention		Total	
	frequency	percentage	frequency	percentage	frequency	percentage
No training	132	53	79	33	211	43
Cutting/tailoring training	10	4	17	7	27	6
Beauty parlor	0	0	7	1	2	0

Types of training	Control		Intervention		Total	
	frequency	percentage	frequency	percentage	frequency	percentage
Small business	0	0	21	9	21	4
Repairing electronic tools	1	0	1	0	2	0
Computer training	0	0		0		0
Animal rearing	0	0	1	0	1	0
Organizational skills	0	0	1	0	1	0
Driving	6	2	10	4	16	3

Source: Field Survey, July 2022.

7.6 Impacts of Assets

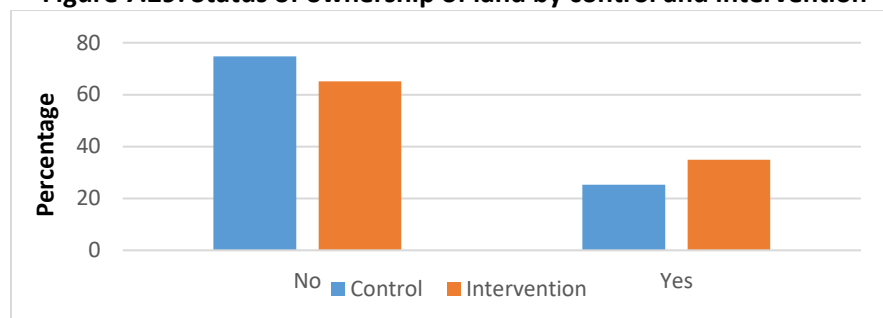
Another important factor in determining economic condition is assets. Various types of wealth indicate a good economic condition. Therefore, questions were asked to understand what the major asset bases of the respondents are and whether there is any significant difference between the control group and the intervention group. The assets include the ownership of land, the amount of land, the monetary value of a mobile, a refrigerator, a television, a sewing machine, or other income-generating items.

7.6.1 Status of ownership of land of the respondents

Among the total respondents, almost 30 percent mentioned that they owned land. Among them, the condition is better in the intervention group than the control group, while almost 35 percent of the respondents in the intervention group and 25 percent in the control group have ownership of land (Figure 7.29). Additionally, if we rearrange the data based on the control and intervention groups, the ownership of land was found to be statistically highly significant at the 5% level ($P \leq 0.022$). As a consequence, it demonstrates that the project's

or programme's intervention had a positive impact on the land ownership of the intervention group.

Figure 7.29: Status of ownership of land by control and intervention



Source: Field Survey, July 2022.

7.6.1.1 Amount of land

According to Table 7.28, the majority of respondents in the control group have a 1–10 decimal range, followed by nearly 8% with an 11–20 range, and only 2% (almost) with a 20–plus range. On the contrary, in the intervention group, almost 80 percent of respondents have 1–10 decimals, followed by 14 percent with 11–20 decimals, and 6 percent above 20 decimals. It can be said that the amount of land in both groups is not much. However, in the intervention group, the amount of land is slightly more than in the control group, while 15 percent of respondents (almost) have 11–20 decimals and 6 percent have above 20 decimals.

Table 7.28: Amount of land by control and intervention

Land (in decimal)	Control		Intervention		Total	
	f	%	f	%	f	%
1-10	57	90.47	66	79.52	123	84.25
11-20	5	7.93	12	14.46	17	11.64
>20	1	1.58	5	6.02	6	4.11
Total	63	100	83	100	146	100

Source: Field Survey, July 2022.

7.6.1.2 How did they get ownership of land?

Table 7.29 shows how the respondents got ownership of land. Inheritance, purchase, and gifts or donations were the three most common ways respondents obtained land ownership. In the intervention group, the greatest majority (65%) came from inheritance, followed by nearly 24% from purchasing and 11% from gifting or donating. Similarly, nearly 69 percent of the intervention group's income came from inheritance, 20 percent from purchases, and nearly 11 percent from gifts or donations.

Table 7.29: How did they get ownership of land by control and intervention

How	Control		Intervention		Total	
	f	%	f	%	f	%
By Purchasing	15	23.81	17	20.48	32	21.92
From Inheritance	41	65.08	57	68.68	98	67.12
Gifts/donations	7	11.11	9	10.84	16	10.96
Total	63	100.00	83	100.00	146	100.00

Source: Field Survey, July 2022.

7.6.1.3 Current use of land

Respondents use their own land in four major ways: they have built houses for living, relatives live in those houses, those houses have been rented out, and those houses are empty. Table 7.30 is an illustration of the current use of the respondents' own land. More than half of the respondents (almost 56 percent) from the control group said that relatives live in those houses, followed by 33 percent who have built houses for living. In the intervention group, on the other hand, the vast majority of respondents (47 percent) stated that they have built houses for living, followed by 43 percent who stated that their relatives live in those houses.

Table 7.30: Use of own land by control and intervention

Uses	Control		Intervention		Total	
	f	%	f	%	f	%
Built a house for living	21	33.33	39	47.0	60	41.10
No one lives that house	5	7.94	7	8.43	12	8.22
Relatives live on that houses	35	55.56	36	43.37	71	48.63
Rented out the house	2	3.17	1	1.20	3	2.05
Grand Total	63	100.00	83	100.00	146	100.00

Source: Field Survey, July 2022.

7.6.2 Other major assets of respondents

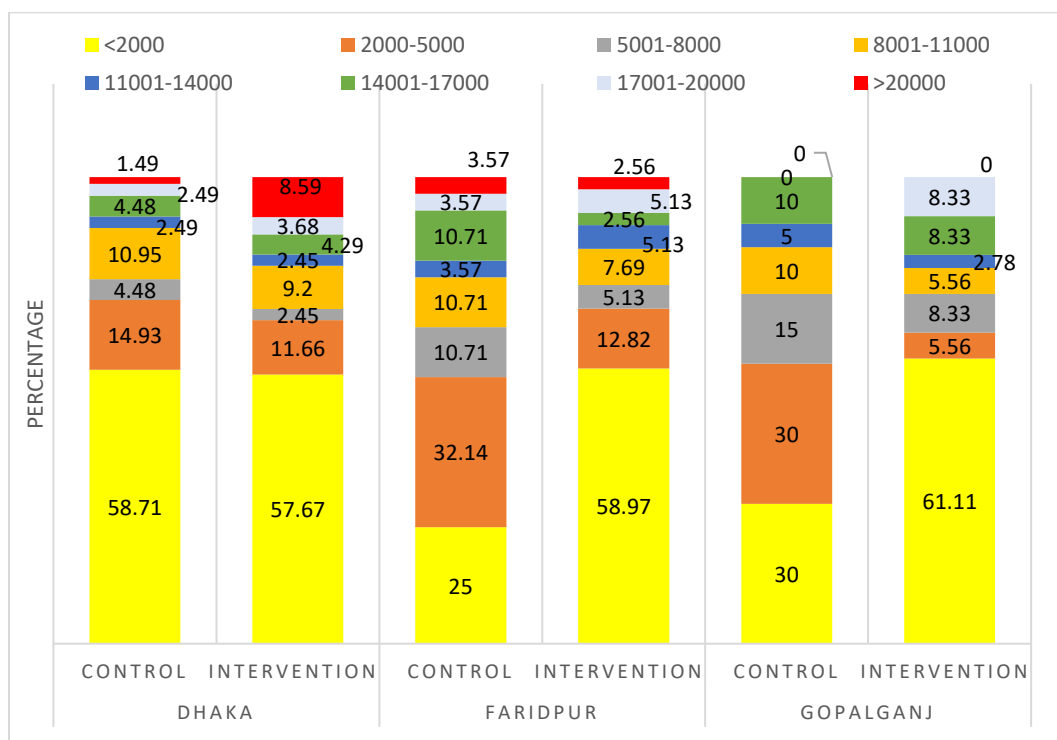
Respondents' other major assets include a mobile phone, a rice cooker, an oven, a blender, a sewing machine, furniture, a rickshaw or van, utensils, a refrigerator, a television, and an electric fan or iron. Each of these assets' monetary value has been shown in the following section.

7.6.2.1 Monetary value of mobile phone

One hundred percent of the respondents among the three groups mentioned that they have at least one mobile phone of their own. However, some respondents have more than one mobile. Respondents were asked about the value of mobile phones they use in their households. 55 percent of the respondents in all groups and areas have mobile phones with a taka below 2,000. In Dhaka, approximately 59 percent of control group respondents earn less than 2000 taka per month, with nearly 15 percent earning between 2000 and 5000 taka and 11 percent (almost) earning between 8001 and 11000 taka. Again, nearly 58 percent of respondents in the intervention group have mobile phones priced below 2000 taka, 12 percent (almost) between 2000 and 5000, 9 percent between 8001 and 11,000, and nearly 9

percent have mobile phones priced above 20000 taka. In Faridpur, the highest majority of 32 percent have mobile phones between 2000 and 5000 taka, followed by 25 percent below 2000 taka. On the other hand, almost 59 percent of the respondents in the intervention group have a mobile taka below 2000, followed by almost 13 percent with 2000–5000 taka and nearly 8 percent with 8001–11000 taka. In Gopalganj, 30 percent of the respondents in the control group have mobile phones with taka ranges below 2000 and 2000–5000 in each. Here in the intervention group, the highest majority (61 percent) has mobile assets below 2000 taka, followed by 8 percent in each of 5001–8000 taka, 14001–17000 taka, and 1700–20.000 taka (Figure 7.30).

Figure 7.30: Monetary value of mobile phone in households by area, control and intervention



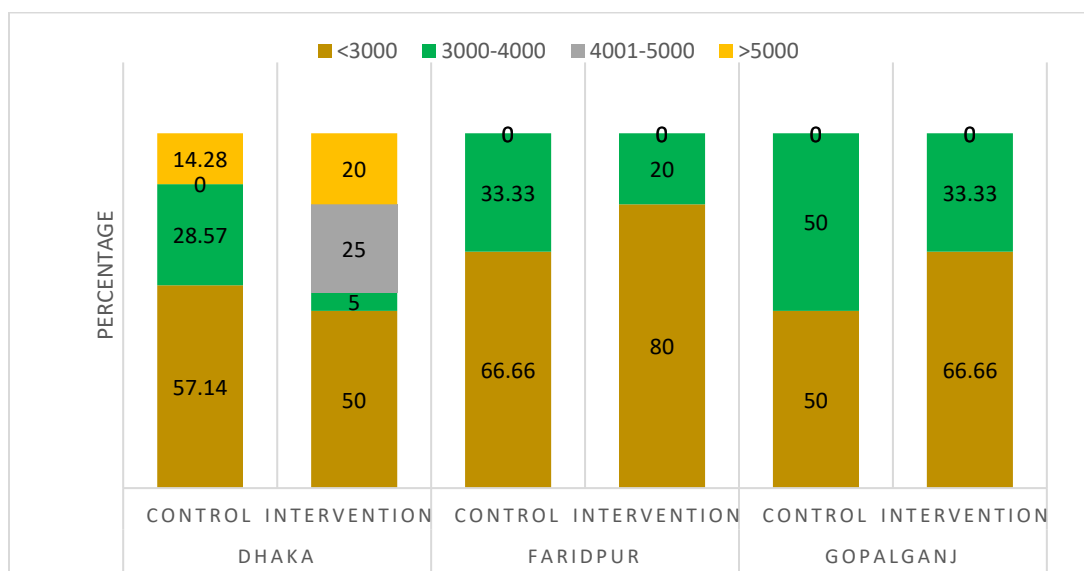
Source: Field Survey, July 2022.

7.6.2.2 Monetary value of rice cooker/oven/blender

Figure 7.31 depicts the monetary value of a rice cooker, oven, or blender in households by area, control, and intervention. Very few of the respondents, only 8 percent of them in total, have these kinds of assets. Furthermore, respondents in Faridpur and Dhaka, particularly those in the intervention group, have better access to rice cookers, ovens, and blenders than respondents in Gopalganj, where only 8% of those in the intervention group have these assets.

Furthermore, in Dhaka, 57 percent of respondents in the control group have rice cookers, ovens, or blenders with a taka less than 3000, followed by nearly 29 percent with a taka between 3000 and 4000, and 50 percent of respondents in the intervention group have these assets with a taka less than 3000, followed by 25 percent with a taka between 400 and 5000. In Faridpur, nearly 67 percent of respondents in the control group have a taka less than 3000, compared to 80 percent of respondents in the intervention group. In Gopalganj, half of respondents in the control group have a taka of less than 3000, compared to nearly 67 percent in the intervention group (Figure 7.31).

Figure 7.31: Monetary value of rice cooker/oven/blender in households by area, control and intervention



Source: Field Survey, July 2022.

7.6.2.3 Monetary value of sewing machine

Among the total respondents in all groups and areas, only 12 percent of them have sewing machines. According to Table 7.31, having a sewing machine is more common among respondents in the intervention groups in all three cities than among respondents in the control groups. In Dhaka, nearly 39 percent of respondents in the control group have a sewing machine worth taka 4000-6000 and 6001-8000, while 37 percent of respondents in the intervention group have a sewing machine worth taka 6001-8000, followed by nearly 30 percent who have this asset worth taka above 8000 taka, indicating that respondents in the intervention group are in a better financial situation than respondents in the control group. Similarly, respondents from the intervention group are in comparatively better condition than those from the control group. In Gopalganj, among the respondents in the intervention group, 66 percent have sewing machines ranging from 6001 to 8000 taka (7.31).

Table 7.31: Monetary value of sewing machine in households by area, control and intervention

Value (in Taka)	Dhaka		Faridpur		Gopalganj		Total f (%)
	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	
<4000	3 (23.07)	4 (14.81)	0.0	0.00	0.00	0.00	7 (11.66)
4000-6000	5 (38.46)	5 (18.51)	2 (40.00)	2 (20.0)	0.00	1 (33.33)	15 (25.0)
6001-8000	5 (38.46)	10 (37.03)	2 (40.00)	3 (30.0)	1 (50.0)	2 (66.66)	23 (38.33)
>8000	0.00	8 (29.62)	1 (20.00)	5 (50.0)	1 (50.0)	0.00	15 (25.0)
Total	13 (100.00)	27 (100.00)	5 (100.00)	10 (100.00)	2 (100.00)	3 (100.00)	60 (100.00)

Source: Field Survey, July 2022.

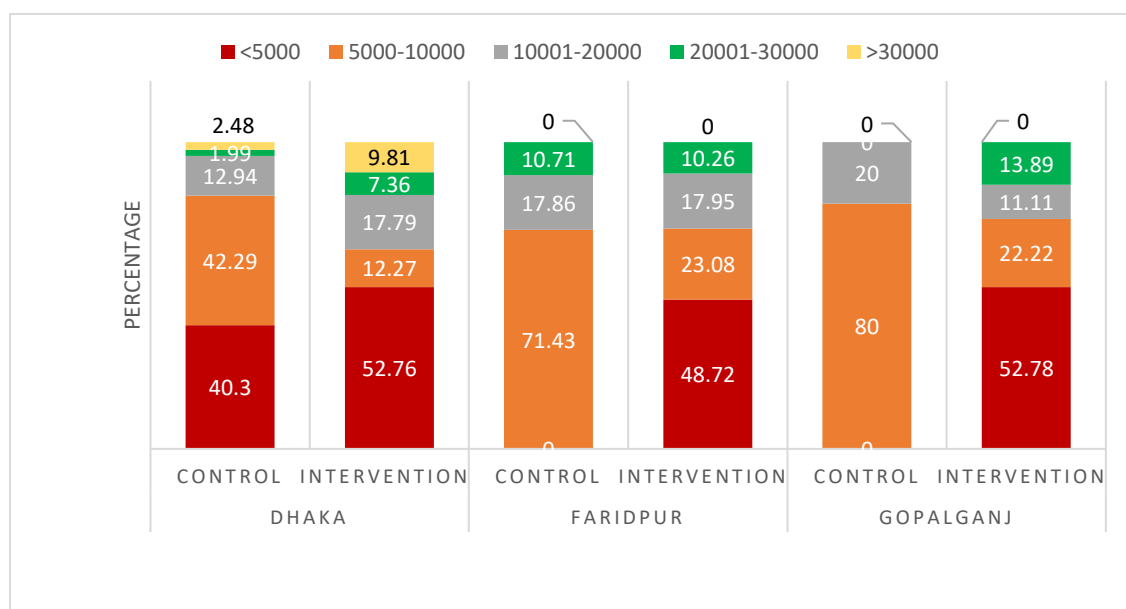
7.6.2.4 Monetary value of furniture

The monetary value of furniture in households by area, control, and intervention has been presented in Figure 7.32. Respondents from all groups have more or less furniture in their families. In Dhaka, 42 percent of respondents in the control group reported having furniture assets worth 5000–10,000 taka, while 40 percent reported having assets worth less than 5000 taka. In the intervention group, nearly half of the respondents have taka less than 5000, followed by nearly 18 percent with taka between 1000 and 20,000. In Faridpur, 71 percent of respondents in the control group have furniture assets worth 5000–10,000 taka, followed by nearly 18 percent with assets worth 1000–20,000 taka, and nearly 49 percent of respondents in the intervention group have furniture assets worth 5000–10,000 taka, followed by 23 percent with assets worth 5000–10,000 taka. In Gopalganj, 80 percent of respondents in the

control group have furniture assets worth 5000–10,000 taka, while nearly half of respondents in the intervention group have furniture assets worth less than 5000 taka.

This data indicates that the majority of the respondents of all groups in Dhaka, Faridpur, and Goplaganj have furniture assets of between 5000 and 10,000 taka, while respondents of both groups present almost similar types of conditions.

Figure 7.32: Monetary value of furniture in households by area, control and intervention



Source: Field Survey, July 2022.

7.6.2.5 Monetary value of rickshaw/van

Only 4 percent of the total respondents have a rickshaw or van. Table 7.32 shows that, in terms of having rickshaws as an asset, the condition is comparatively better for the respondents in the control group than in the intervention group in Faridpur and Goplaganj than in Dhaka. In Dhaka, only three of the respondents in the control group own a rickshaw or van worth less than 13,000 taka. In the intervention group, three out of four rickshaws or vans have a taka less than 13000, and one out of four has a taka greater than 23000. In

Faridpur, respondents (4 out of 6) in the control group have this asset of a taka below 13000, and in the intervention group, 1 out of 3 have a taka below 13000, 13000–23000, and above 23000. In Gopalganj, 3 out of 4 respondents who have rickshaw assets have a taka below 13000, and respondents in the intervention group do not have rickshaws or vans (Table 7.32).

Table 7.32: Monetary value of rickshaw/van in respondents' HHs by area, control and intervention

Value (in Taka)	Dhaka		Faridpur		Gopalganj		Total f (%)
	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	
<13000	3 (100.0)	3 (75.00)	4 (66.66)	1 (33.33)	3 (75.00)	0.00	14 (70.00)
13000-23000	0.00	0.00	1 (16.66)	1 (33.33)	0.00	0.00	2 (10.00)
>23000	0.0	1 (25.00)	1 (16.66)	1 (33.33)	1 (25.00)	0.00	4 (20.00)
Total	3 (100.00)	4 (100.00)	6 (100.00)	3 (100.00)	4 (100.00)	0	20 (100.00)

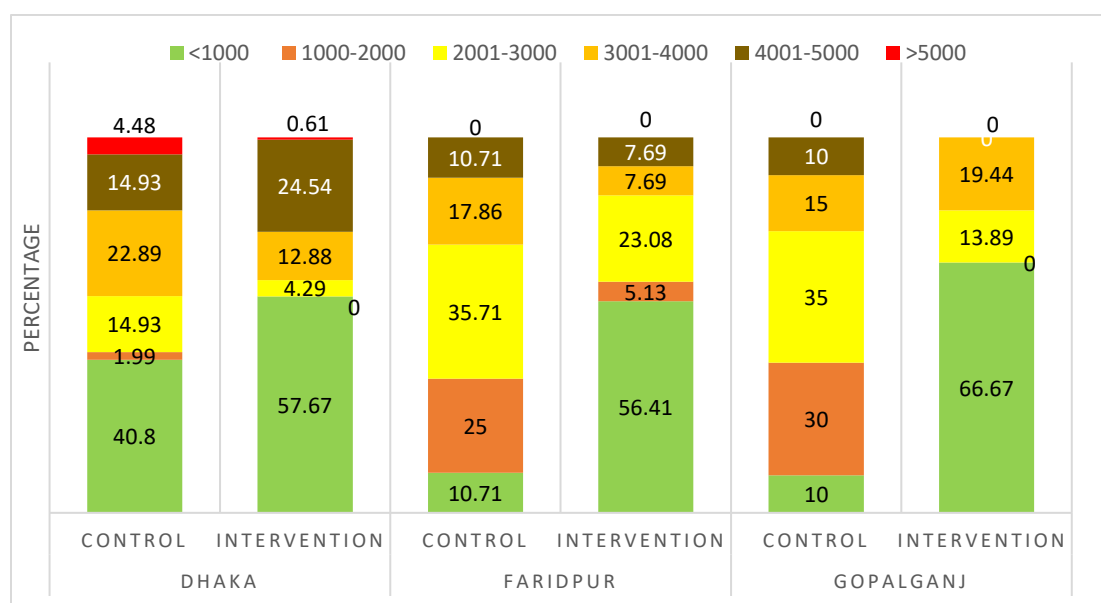
Source: Field Survey, July 2022.

7.5.2.6 Monetary value of utensil

The monetary value of utensils in households has been presented by area, control, and intervention in Figure 7.33. Utensils are common assets that are available to all. According to data from Figure 7.33, the majority of respondents, nearly 47 percent of the total respondents, have utensils with a very low value of less than 1000 taka. In Dhaka, the highest majorities of almost 41 percent and almost 58 percent, respectively, from the control and intervention groups mentioned that they had a unit of taka below 1000. In Faridpur, the highest majority was found in almost 36 percent of the control group and 56 percent of the intervention group, who have utensil assets of taka 2001–3000 and below 1000 taka, respectively. In Gopalganj, among the respondents in the control group, the highest majority

(35 percent) has a utensil of taka 2001–3000, and in the intervention group, almost 67 percent of the respondents have a utensil of taka below 1000. On the other hand, very few of the respondents (4 percent and almost 1 percent of the control and intervention groups, respectively) in Dhaka have only one or more utensils of taka above 5000, and there were no respondents in this category in Faridpur and Goplaganj.

Figure 7.33: Monetary value of utensil in households by area, control and intervention



Source: Field Survey, July 2022

7.6.2.7 Monetary value of refrigerator

Among the total respondents, almost 26 percent have refrigerators. In Dhaka, 35% of respondents in the control group and 42% of respondents in the intervention group earn between 2200 and 32000 taka per month. Among the respondents in the control group, 71 percent and 44 percent of the intervention group in Faridpur have this asset of taka 12000–22000, respectively. In Goplaganj, the majority of almost 38 percent of respondents in the control group have refrigerators worth taka 12000–22000, while nearly 73 percent of

respondents in the intervention group have this asset worth 2200–32000 taka (Table 7.33). However, the proportion of respondents is decreasing while the proportion of value is increasing in all areas and groups. One reason behind this is that the majority of the respondents have bought second-hand refrigerators.

Table 7.33: Monetary value of refrigerator in respondents' HHs by area, control and intervention

Value (in Taka)	Dhaka		Faridpur		Gopalganj		Total f (%)
	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	
<12000	12 (30.00)	5 (10.00)	0.00	2 (22.22)	2 (25.00)	0.00	21 (16.8)
12000-22000	12 (30.00)	12 (24.00)	5 (71.42)	4 (44.44)	3 (37.5)	3 (27.27)	39 (31.2)
22001-32000	14 (35.00)	21 (42.00)	2 (28.57)	2 (22.22)	2 (25.00)	8 (72.72)	49 (39.2)
32001-42000	2 (5.00)	9 (18.00)	0.0	1 (11.11)	1 (12.5)	0.00	13 (10.4)
>42000	0.00	3 (6.00)	0.00	0.00	0.00	0.00	3 (2.4)
Total	40 (100.00)	50 (100.00)	7 (100.00)	9 (100.00)	8 (100.00)	11 (100.00)	125 (100.00)

Source: Field Survey, July 2022.

7.6.2.8 Monetary value of television

Almost 37% of all respondents own a television. Among the total respondents in Dhaka in both groups, the scenario is almost similar in terms of having television. However, in terms of the value of the television, the condition is somewhat better in the intervention group than the respondents in the control group, while 12 percent of the respondents in each group have televisions of taka 11001–16000, 16001–21000, and 21000 or higher. In general, the majority

of the respondents in three cities and two groups have television assets of up to 16000 taka (Table 7.34).

Table 7.34: Monetary value of television in respondents' HHs by area, control and intervention

Value (in Taka)	Dhaka		Faridpur		Gopalganj		Total f (%)
	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	
<6000	13 (20.63)	5 (8.20)	4 (25.0)	0.00	4 (36.36)	0.00	26 (14.61)
6000-11000	28 (44.44)	20 (32.79)	6 (37.5)	6 (50.0)	5 (45.46)	7 (46.67)	72 (40.45)
11001-16000	16 (25.40)	12 (19.67)	6 (37.5)	5 (41.67)	2 (18.18)	8 (53.33)	49 (27.53)
16001-21000	5 (7.94)	12 (19.67)	0.00	1 (8.33)	0.00	0.00	18 (10.11)
>21000	1 (1.59)	12 (19.67)	0.00	0.00	0.00	0.00	13 (7.30)
Total	63 (100.00)	61 100.00	16 100.00	12 100.00	11 100.00	15 100.00	178 100.00

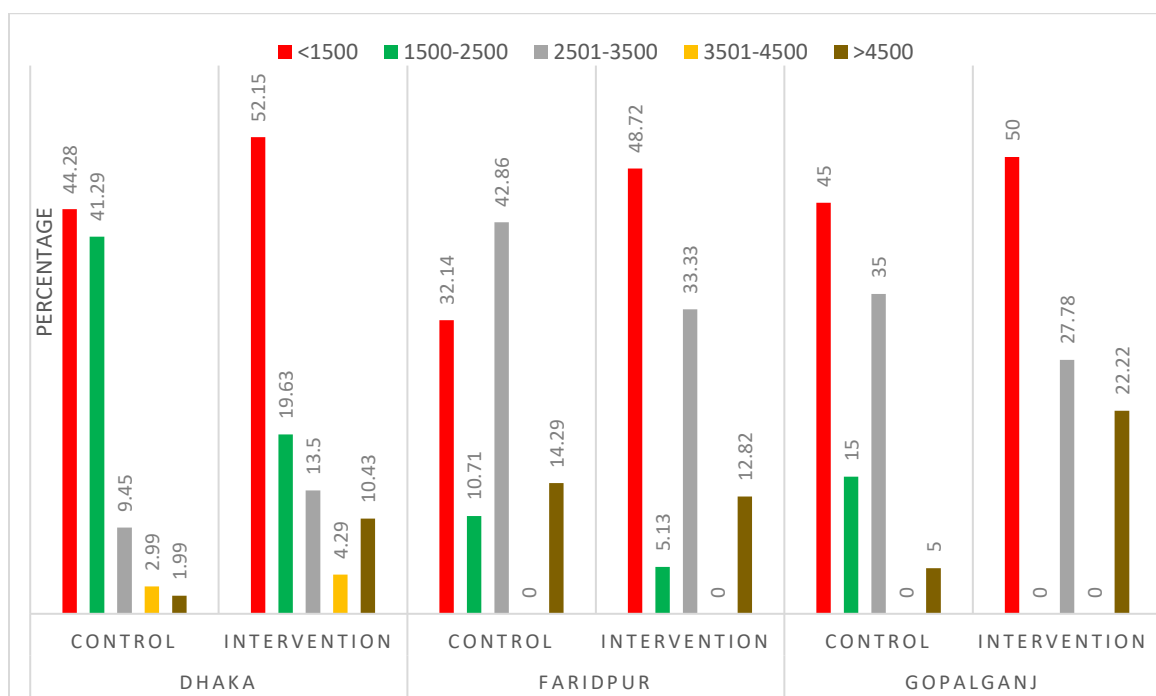
Source: Field Survey, July 2022.

7.6.2.9 Monetary value of electric fan

The respondents were asked about the monetary value of their electric fan. Among the respondents, all have at least one fan in their house, and some have more than one. In Dhaka, 44 percent of respondents in the control group stated that they preferred taka less than 1500, followed by 41 percent who preferred taka between 1500 and 2500. More than half of the respondents in the intervention group—52 percent—have a fan of taka below 1500, followed by nearly 20 percent of those with taka between 1500 and 2500. Among the respondents in the control group in Faridpur, the highest majority (almost 43 percent) has a fan asset of 2501–3500 taka, while the highest majority (almost 49 percent) has a fan asset below 1500 taka in the intervention group. Similar scenarios can be found in Gopalganj, where 45 percent

of respondents in the control group and 50 percent of respondents in the intervention group have a fan of less than 1500 taka (Figure 7.34).

Figure 7.34: Monetary value of electric fan in respondents' HHs by area, control and intervention



Source: Field Survey, July 2022.

7.7 Impacts on expenditure

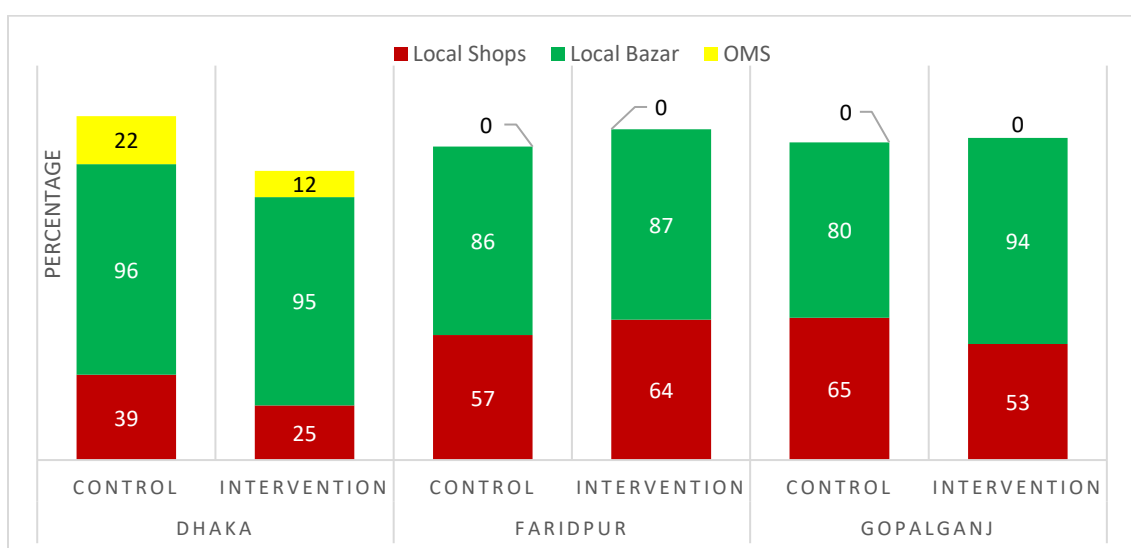
In this section, impacts on expenditure have been arranged, focusing on the major sectors of expenditure of the respondents. The major sectors include food items, transportation, education, health, etc. The following section will describe the impact of each sector.

7.7.1 Places respondents go to buy daily commodities

The respondents were asked about the places from which they generally shop for daily necessities. They mentioned three major types of places where they go to buy, which include local shops, local bazaars, and open market sales (OMS). Respondents typically shop at more

than one of these. In Dhaka, the local bazaar was mentioned by 96 percent of respondents in the control group, followed by 39 percent of local shops and 22 percent of other shops. In other cities, Faridpur and Gopalganj represent similar types of practices (Figure 7.35).

Figure 7.35: Places respondents go to buy daily commodities by area, control and intervention



Source: Field Survey, July 2022.

7.7.2 Expenditure of major food items

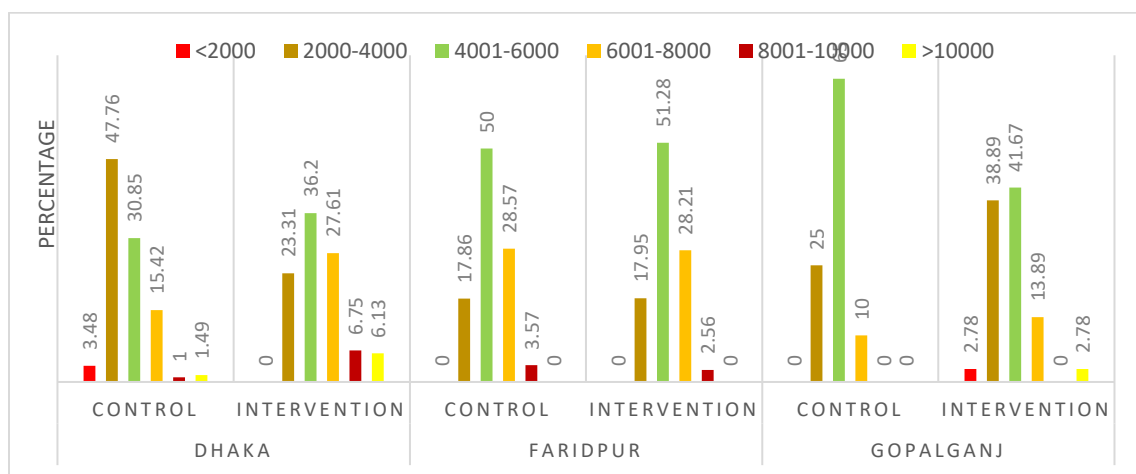
The following section will analyze the expenditure patterns of major food items, including the cost of rice, lentils, potatoes, fish, meat, vegetables, fruits, and milk.

7.7.2.1 Cost of buying main food items

Figure 7.36 is an illustration of the expenditure pattern of main foods, especially rice, lentils, and potatoes. In Dhaka, among the respondents in the control group, the highest majority, almost 48 percent, spent taka 2000–4000, followed by almost 31 percent, 4001–6000. In the intervention group, 36 percent spent taka 4001–6000, which is a bit higher than in the control group. Half of the respondents, 50 percent of the control group, and more than half (51 percent) of the intervention group in Faridpur city spend taka 4000–6000. In Gopalganj city, 65 percent of respondents in the control group and almost 42 percent in the intervention

group spend taka 4000-6000. Figure 7.36 presents a relationship between the higher cost and the lower proportion of respondents in control groups in three cities. Moreover, if we rearrange the data according to the control and intervention groups, the expenditure pattern on main foods was found to be statistically highly significant at the 1% level ($P \leq 0.001$).

Figure 7.36.: Expenditure pattern of main food (Rice, lentil, potato) by area, control and intervention

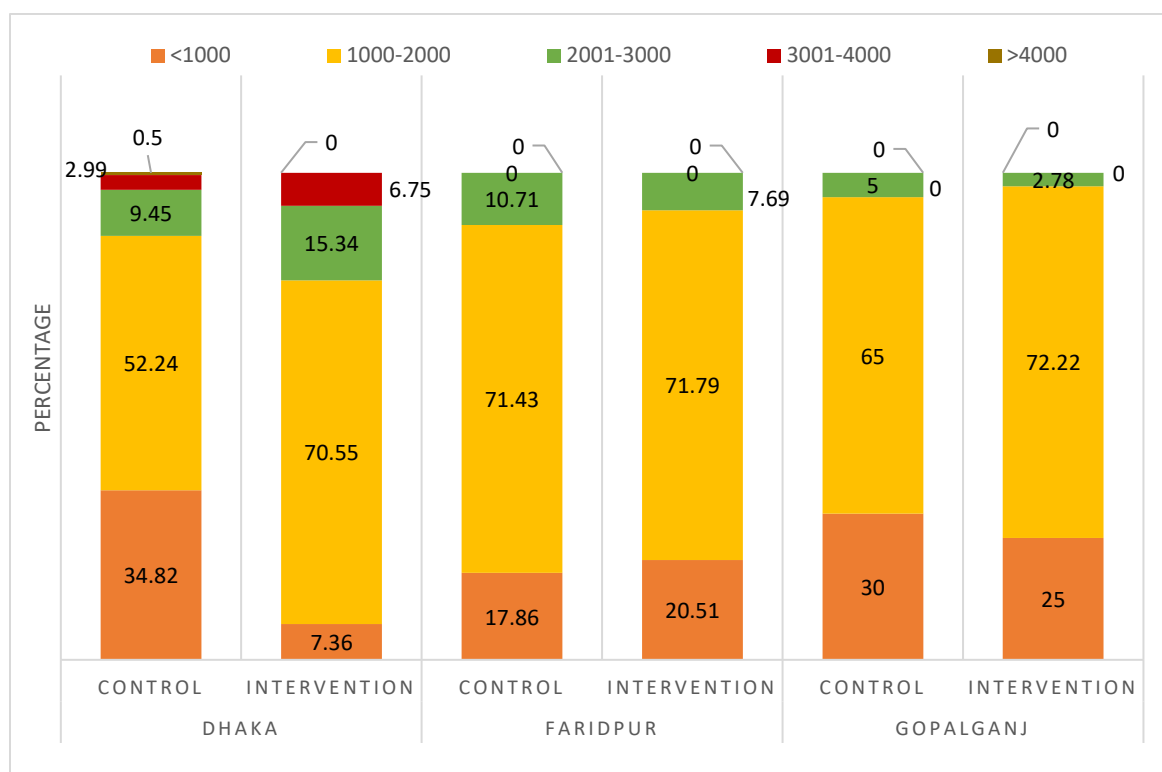


Source: Field Survey, July 2022.

7.7.2.2 Cost of buying fish

The pattern of expenditures for buying fish by area, control, and intervention has been presented in Figure 7.37. The majority of respondents (63 percent) in all groups and areas spend 1,000–2,000 taka on fish purchases. On the other hand, very few of the respondents in all groups and areas spend 3,001–4,000 taka. It also presents a similar pattern of a higher cost and a lower proportion of respondents, or no respondents. Additionally, if we rearrange the data according to the control and intervention groups, it was found to be statistically highly significant at the 1% level ($P \leq 0.001$). Therefore, it represents those respondents in the intervention group had positive contributions to their purchasing capacity of fish due to the intervention of the projects or programmes.

Figure 7.37: Expenditure pattern for buying fish by area, control and intervention



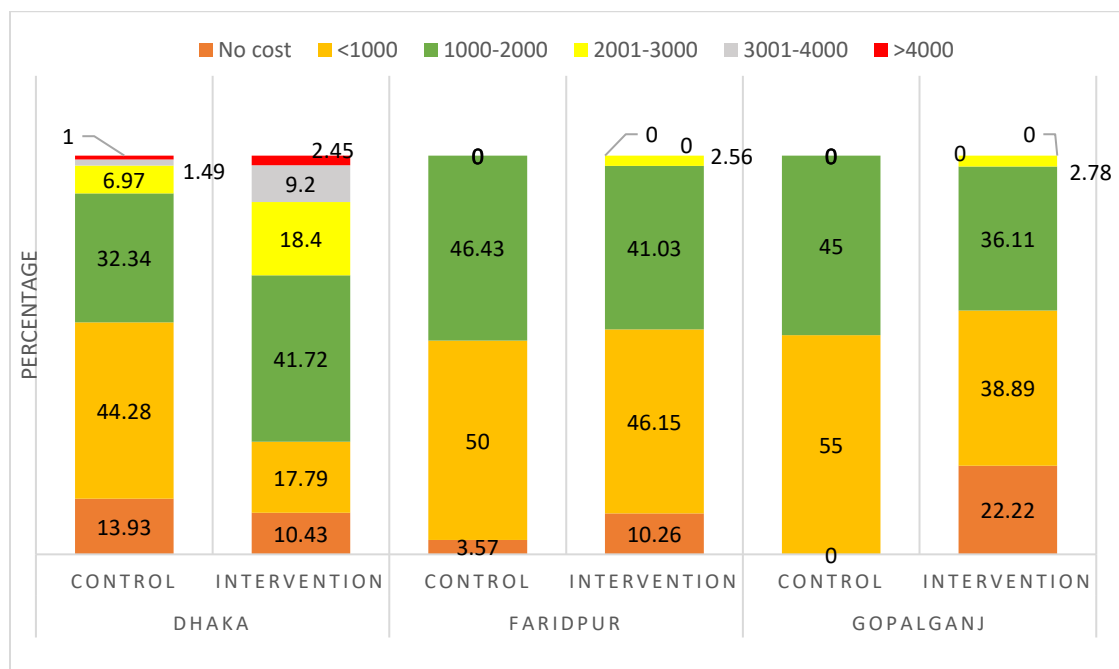
Source: Field Survey, July 2022.

7.7.2.3 Cost of buying meat

It is found from Figure 7.38 that, among the total respondents, almost 12 percent mentioned that they do not have the money to buy meat due to the high cost. In Dhaka, however, 44 percent of respondents in the control group spend less than 1,000 taka on meat, while nearly 42 percent of respondents in the intervention group spend 1,000-2,000 taka. Again, in Faridpur, 50% of respondents in the control group and 46% of respondents in the intervention group spent less than 1000 taka. Similarly, in Gopalganj, 55 percent of respondents and almost 39 percent of respondents, respectively, from the control and intervention groups spend less than 1,000 taka on buying meat (Figure 7.38). On the contrary, 2 percent of

respondents in the intervention group in Dhaka mentioned that they spend over 4000 taka on buying meat, whereas in other cities there were no respondents in this category.

Figure 7.38: Expenditure pattern for buying meat by area, control and intervention



Source: Field Survey, July 2022.

7.7.2.4 Cost of buying vegetables

Vegetables are a common food item for everyone. Among the total respondents, almost 65 percent of them have spent 1,000–2,000 taka on buying vegetables. According to Table 7.35, the majority of respondents in Dhaka (60%) and 69 percent of respondents in the intervention group spend taka 1000–2000, while in Faridpur, 71 percent and 64 percent of respondents in the control and intervention groups spend taka 1000–2000, respectively. Similarly, in Gopalganj, 65 percent and almost 67 percent of respondents, respectively, from the control and intervention groups mentioned that they spend 1000–2000 taka on vegetables.

Table 7.35: Expenditure pattern of buying vegetables by area, control and intervention

Amount (in Taka)	Dhaka		Faridpur		Gopalganj		Total f (%)
	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	
<1000	67 (33.33)	37 (22.69)	6 (21.43)	12 (30.77)	7 (35.00)	12 (33.33)	141 (28.95)
1000- 2000	121 (60.20)	113 (69.33)	20 (71.43)	25 (64.10)	13 (65.00)	24 (66.67)	316 (64.89)
>2000	13 (6.47)	13 (7.98)	2 (7.14)	2 (5.13)	0	0	30 (6.16)
Grand Total	201 (100)	163 (100)	28 (100)	39 (100)	20 (100)	36 (100)	487 (100)

Source: Field Survey, July 2022.

7.7.2.5 Cost of buying fruits

According to Table 7.36, nearly 67 percent of all respondents have no costs associated with purchasing fruits. It is found in Table 7.34 that respondents in all groups and in all cities can spend a little money on buying fruits. There is no big difference in the expenditure patterns of the respondents by area and group. However, in Dhaka, only 2% of respondents in the control group and nearly 7% of respondents in the intervention group stated that they spend more than 1500 taka on fruits. This data indicates that respondents in Dhaka have a slightly higher ability to spend on fruits than respondents in the other two cities.

Table 7.36: Expenditure pattern of buying fruits by area, control and intervention

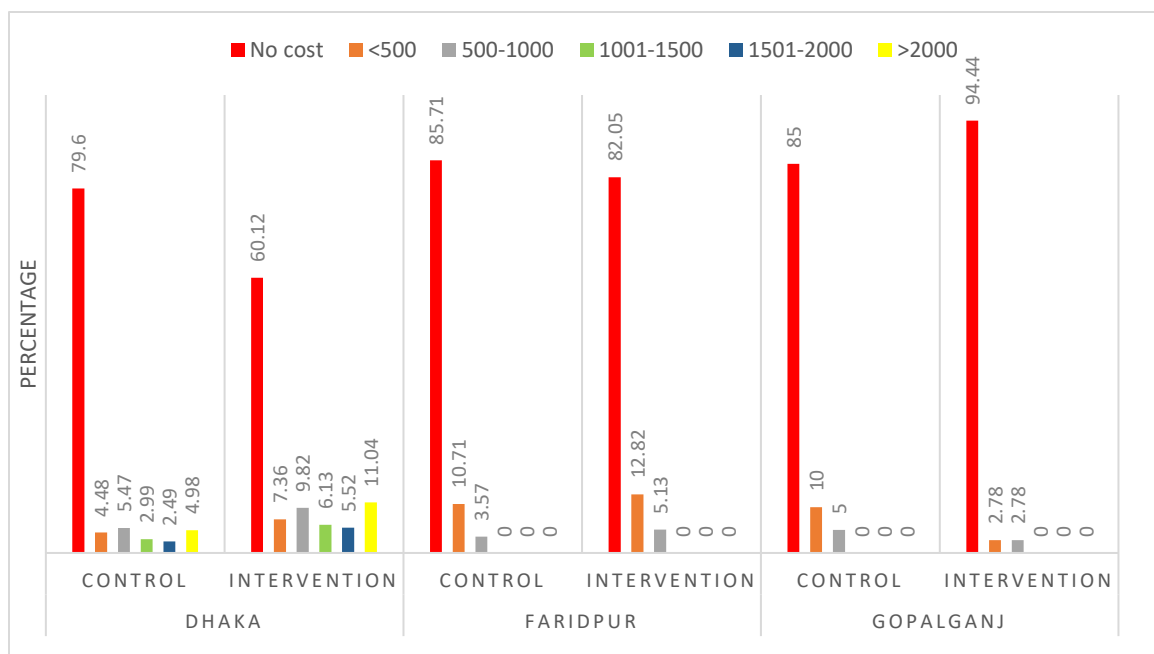
Amount (in Taka)	Dhaka		Faridpur		Gopalganj		Total f (%)
	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	
No cost	137 (68.16)	90 (55.21)	22 (78.57)	30 (76.92)	16 (80.00)	31 (86.11)	326 (66.94)
<500	30 (14.93)	22 (13.50)	4 (14.29)	6 (15.38)	3 (15.00)	2 (5.56)	67 (13.76)
500- 1000	20 (9.95)	24 (14.72)	2 (7.14)	3 (7.69)	1 (5.00)	3 (8.33)	53 (10.88)

Amount (in Taka)	Dhaka		Faridpur		Gopalganj		Total f (%)
	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	
1001- 1500	9 (4.48)	16 (9.82)	0	0	0	0	25 (5.13)
>1500	5 (2.49)	11 (6.75)	0	0	0	0	16 (3.29)
Total	201 (100)	163 (100)	28 (100)	39 (100)	20 (100)	36 (100)	487 (100)

Source: Field Survey, July 2022.

7.7.2.6 Cost of buying milk

Milk is another item that respondents consume infrequently due to its cost. This is reflected in the responses of nearly 75% of all respondents who have no cost for purchasing milk. In Dhaka, only 5% of respondents in the control group consume more than 2000 taka per month, while 4% spend less than 500 taka. In the intervention group, 11% of respondents spent more than 2000 taka, with nearly 10% spending between 500 and 1000 taka. In Faridpur, nearly 11 percent of respondents in the control group and nearly 13 percent of the intervention group stated that their milk cost was less than 500 taka (Figure 7.39). A similar type of condition is found in Gopalganj city. It can be said that the ability to spend money on milk is a bit better in Dhaka than in the other two cities.

Figure 7.39: Expenditure pattern of buying milk by area, control and intervention

Source: Field Survey, July 2022.

The intake of food calories is used as one of the major indicators to measure poverty. In this present study, to understand the food intake pattern based on some major food items, they were analyzed in Section 7.7.2. Moreover, an attempt was made to analyze the food cost as a percentage of income by area, control, and intervention. Almost 27 percent of respondents in all cities spent 41–60 percent of their total expenditure on food, followed by almost 23 percent who spent 20–40 percent (Table 7.37). Subsequently, the data presents an increasing trend in food costs in all cities. Among the total respondents in Dhaka, Faridpur, and Gopalganj, almost 16 percent of them from both control and intervention mentioned that they spent more than 100 percent of their income on food consumption, which justifies their credit status from personal and institutional sources both (see Section 7.8.1.1, page) and their savings status as well (see Section 7.8.3.1). Furthermore, it can be said that more than half of the respondents (52 percent) spent up to 60 percent of their total expenditure on food, and by contrast, almost 48 percent of the respondents spent more than 60 percent of their total expenditure on food consumption by area, control, and intervention.

Table 7.37: Respondents' food cost as percentage of income by area, control and intervention

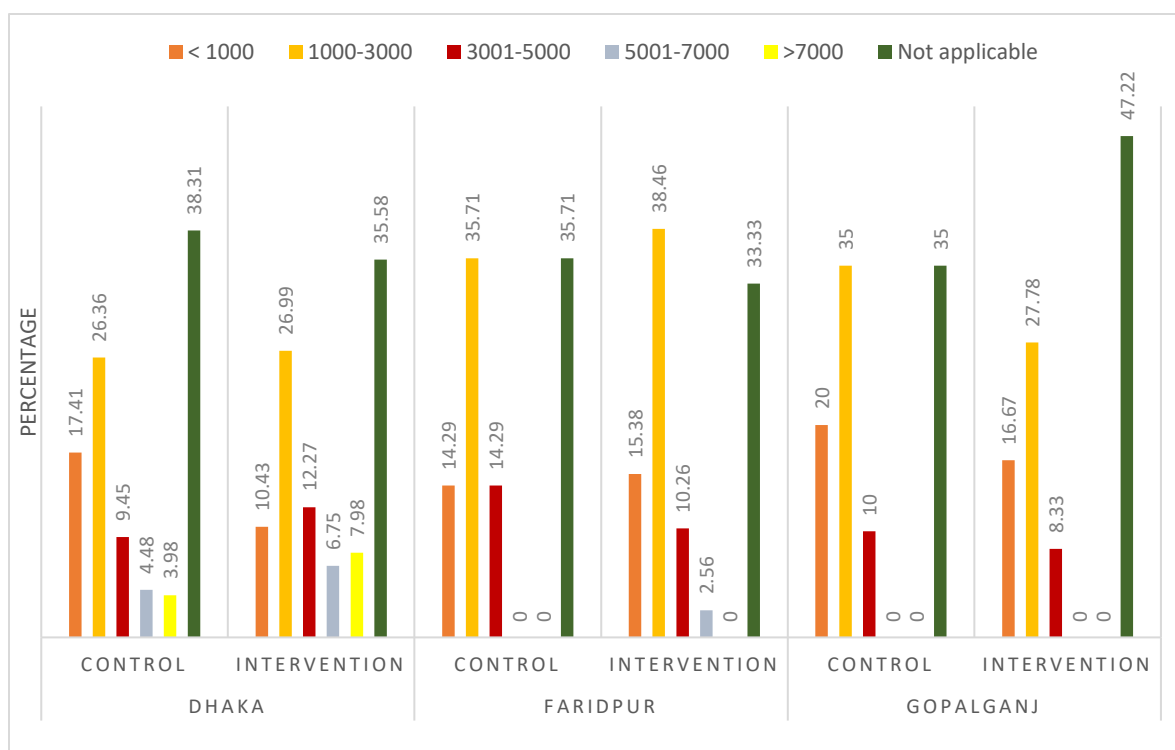
Food cost as Percentage of Income (in Tk)	Dhaka		Faridpur		Gopalganj		Total (%)
	Control (%)	Intervention (%)	Control (%)	Intervention (%)	Control (%)	Intervention (%)	
<20	10 (5.0)	4 (2.5)	0	1 (2.6)	0	0	15 (3.1)
20-40	49 (24.4)	39 (23.9)	4 (14.3)	4 (10.3)	7 (35.0)	8 (22.2)	111 (22.8)
41-60	50 (24.9)	35 (21.5)	8 (28.6)	13 (33.3)	11 (55.0)	12 (33.3)	129 (26.5)
61-80	31 (15.4)	30 (18.4)	7 (25.0)	8 (20.5)	2 (10.0)	5 (13.9)	83 (17.0)
81-100	33 (16.4)	20 (12.3)	4 (14.3)	6 (15.4)	0	6 (16.7)	69 (14.2)
>100	28 (13.9)	351 (21.5)	5 (17.9)	7 (17.9)	0	5 (13.9)	80 (16.4)
Total	201 (100.0)	163 (100.0)	28 (100.0)	39 (100.0)	20 (100.0)	36 (100.0)	487 (100.0)

Source: Field Survey, July, 2022

7.7.3 Monthly education cost in HHs

Figure 7.40 is an illustration of the monthly education costs of the respondents by area and group. Among the total respondents, 37 percent do not have students in their families. In Dhaka, 26 percent and almost 27 percent of respondents from the control and intervention groups, respectively, mentioned that they expend taka 1000–3000 monthly for education purposes. Similarly, nearly 36% of respondents in the control group and 38% of those in the intervention group spent BDT 1,000 to 3,000 in Faridpur. Also, in Gopalganj city, 35 percent and almost 28 percent of respondents from the control and intervention groups, respectively, have a monthly education cost of 1000–3000 taka. From this data, it can be said that the monthly education cost is almost similar in all cities, which does not present any big change among the respondents in the control and intervention groups in all cities.

Figure 7.40: Monthly educational cost of the respondents by area, control and intervention



Source: Field Survey, July 2022.

7.7.4 Monthly transportation cost in HHs

Walking was the predominant transport mode, followed by buses and rickshaws, as found in a study by Huq and Uddin (1996: 95). Similarly, the most common mode of transportation for the urban poor found in the present study is on foot. They generally depend on foot for most of their daily activities. The monthly cost of taking a rickshaw, van, or bus is illustrated in this section.

7.7.4.1 Cost of using rickshaw/van

Among the total respondents, 68 percent do not have any costs associated with using a rickshaw or van. Table 7.38 shows that in Dhaka, the vast majority (nearly 78 percent) do not have any rickshaw or van costs, with nearly 20 percent spending less than 500 taka. In the intervention group, the vast majority of respondents (80 percent) do not incur rickshaw or van expenses, with nearly 13 percent spending less than Taka 500. In Faridpur, more than half of the respondents (50 percent and 56 percent, respectively, from the control and intervention groups) expended less than Taka 500. Similar scenarios are also found in Gopalganj, where 55 percent of respondents in the control group and 50 percent of respondents in the intervention group spend below Taka 500 (Table 7.38). Therefore, this data indicates that, though the proportion of respondents is not similar among the studied cities, the cost of a rickshaw or van is almost similar.

Table 7.38: Monthly cost of using rickshaw/van by the HHs members by area, control and intervention

Cost (in Taka)	Dhaka		Faridpur		Gopalganj		Total f (%)
	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	
No cost	156 (77.61)	131 (80.37)	11 (39.29)	14 (35.90)	7 (35.00)	13 (36.11)	332 (68.17)
<500	40 (19.90)	21 (12.88)	14 (50.00)	22 (56.41)	11 (55.00)	18 (50.00)	126 (25.87)
500-1000	4 (1.99)	2 (1.23)	3 (10.71)	3 (7.69)	2 (10.00)	5 (13.89)	19 (3.90)
>1000	1 (0.50)	9 (5.52)	0	0	0	0	10 (2.05)
Total	201 (100)	163 (100)	28 (100)	39 (100)	20 (100)	36 (100)	487 (100)

Source: Field Survey, July 2022.

7.7.4.2 Cost of using bus

The monthly cost of using buses by HHs members by area and group is shown in Table 7.39. It was discovered that 68 percent of all respondents did not have a monthly cost for using the bus. Among them, 100 percent of respondents from both groups in the cities of Faridpur and Gopalganj do not have costs associated with using buses. Again, in Dhaka, respondents in the control and intervention groups were not required to pay for bus transportation. On the other hand, 41 percent of respondents in the control group and nearly 18 percent of respondents in the intervention group stated that their bus costs were less than taka 500 (Table 7.39).

Table 7.39: Monthly cost of using bus by the HHs members by area, control and intervention

Cost (in Taka)	Dhaka		Faridpur		Gopalganj		Total (%)
	Control (%)	Intervention (%)	Control (%)	Intervention (%)	Control (%)	Intervention (%)	
No cost	90 (44.78)	119 (73.01)	28 (100)	39 (100)	20 (100)	36 (100)	332 (68.17)
<500	83 (41.29)	29 (17.79)	0	0	0	0	112 (23.00)
500-1000	11 (5.47)	6 (3.68)	0	0	0	0	17 (3.49)
1001-1500	7 (3.48)	5 (3.07)	0	0	0	0	12 (2.46)
>1500	10 (4.98)	4 (2.45)	0	0	0	0	14 (2.87)
Grand Total	201 (100)	163 (100)	28 (100)	39 (100)	20 (100)	36 (100)	487 (100)

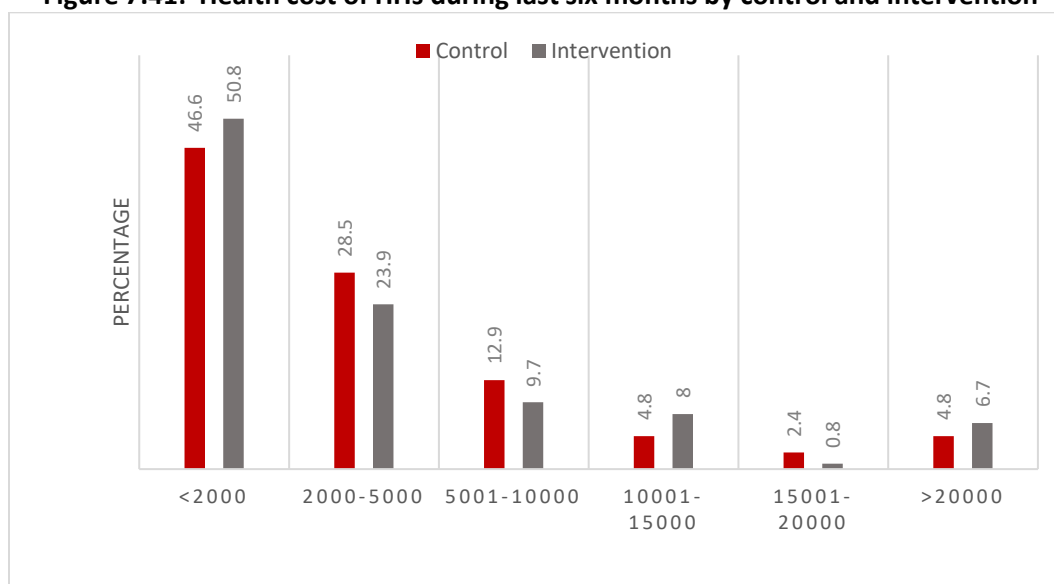
Source: Field Survey, July 2022.

7.7.5 Health cost of HHs during last six months

The health cost of the total household members during the last six months by control and intervention is shown in Figure 7.41. In the control group, the highest majority of almost 47 percent mentioned that they had a monthly health cost of less than 2000 taka, followed by

almost 29 percent of 2000-5000 taka and almost 13 percent of 5001-10000 taka. More than half of the respondents (51 percent almost) in the intervention group said they had expenses under 2000 taka, followed by 24 percent (almost) and 10 percent (almost) who said they had expenses between 2000 and 5000 taka and 5001 and 10000 taka, respectively.

Figure 7.41: Health cost of HHs during last six months by control and intervention



Source: Field Survey, July 2022.

7.8 Impacts on credit and savings

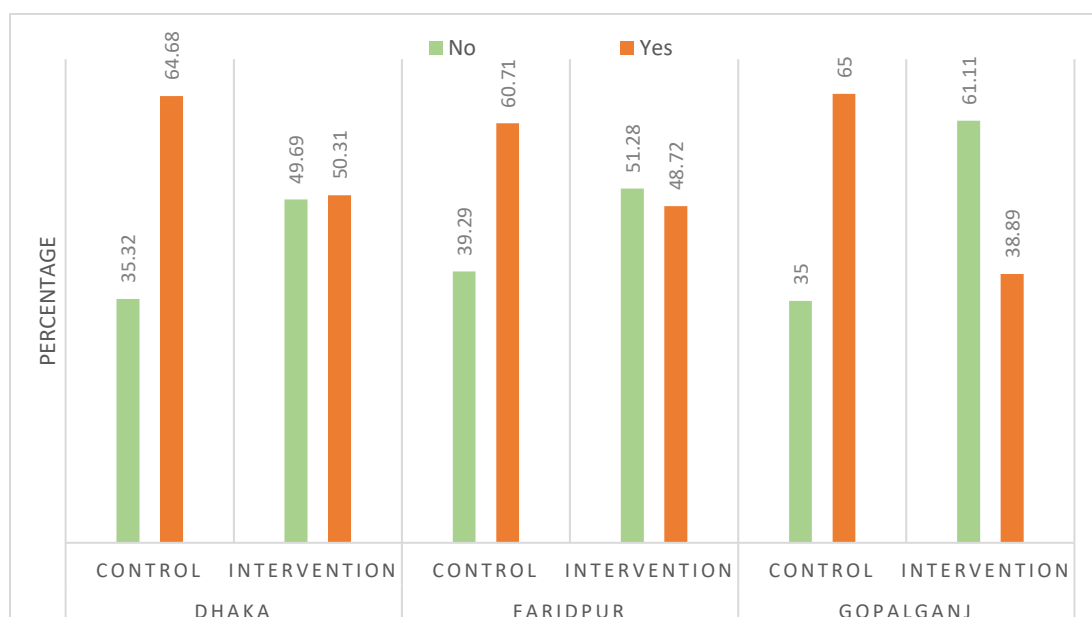
The following section will discuss the credit and savings status of the respondents. Credits both help and burden people during economic downturns. Using credit, the urban poor do various types of income-generating activities. Moreover, during this study, the COVID-19 pandemic outbreaks around the globe made several changes in people's lives, especially for the poor living in urban areas, which influenced the urban poor to take credit from various sources. Therefore, this section will present whether there are any changes regarding the credit and savings status of the control and intervention group respondents.

7.8.1 Impacts on credit

Two types of credit practices are mentioned by the respondents and can be classified into personal credit and institutional credit.

7.8.1.1 Personal credit status of the respondents

Among the total respondents, 56 percent have a personal loan, and almost 44 percent do not have a personal loan (Figure 7.42). In Dhaka, nearly 65% of respondents in the control group have personal loans, while 35% do not. In the intervention group, half of the respondents mentioned that they have a personal loan, and almost 50 percent do not have a personal loan. In Faridpur, the highest majority of almost 61 percent have personal loans, and 39 percent do not have any. In the intervention group, the highest majority (51 percent) mentioned that they do not have a personal loan, and almost 49 percent have a personal loan. Similarly, in Gopalganj, the highest majority (61 percent) mentioned that they do not have any personal loans, while almost 39 percent have personal loans. Therefore, it can be said that personal loan rates are higher in the control groups of three cities than in the intervention group.

Figure 7.42: Personal loan status of the respondents by cities, control and intervention

Source: Field Survey, July 2022.

7.8.1.1.1 Sources from where respondents received personal loan

Table 7.40 presents sources from which respondents received personal loans by area, control, and intervention. Respondents mentioned the places from which they have received personal loans, including: close relatives, friends, money lenders, neighbors, owner/employers, and land lords. Generally, respondents use multiple sources for their personal loans. However, the highest majority of respondents in almost all areas and groups mentioned mostly borrowed personal loans from their close relatives, followed by money lenders. Among the total respondents, 33 percent mentioned close relatives, followed by 15 percent of money lenders (Table 7.40).

Table 7.40: Sources from where respondents received personal loan by area, control and intervention

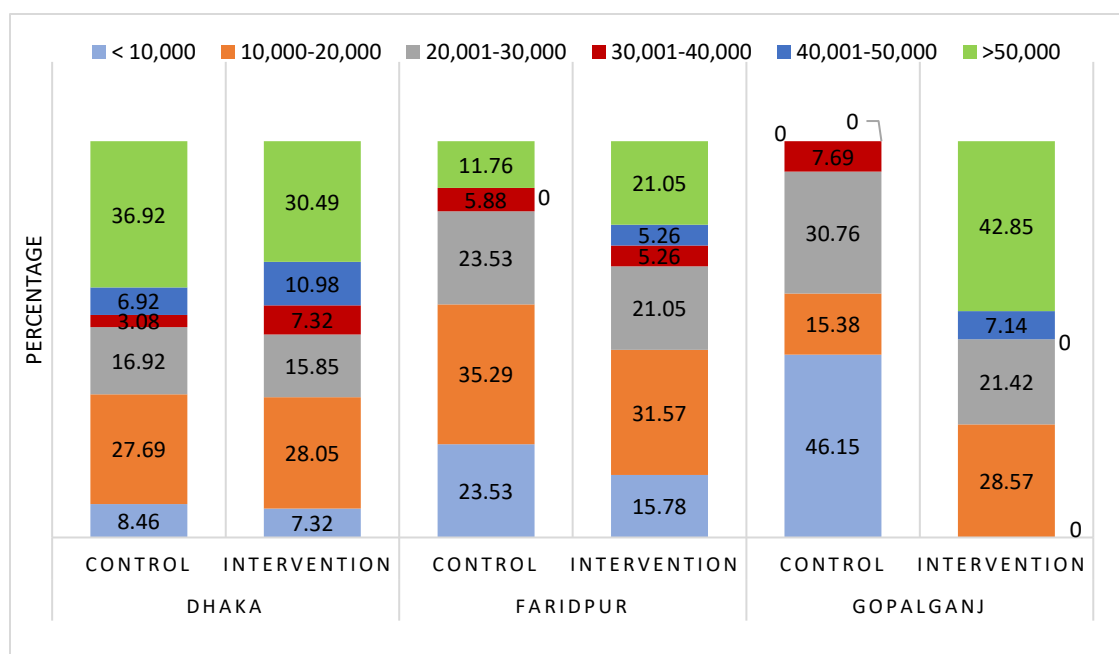
Sources	Dhaka		Faridpur		Gopalganj		Total f(%)
	Control f(%)	Intervention f(%)	Control f(%)	Intervention f(%)	Control f(%)	Intervention f(%)	
Close relatives	71 (35.3)	47 (28.8)	14 (50.0)	14 (35.9)	10 (50.0)	5 (13.9)	161 (33.1)
Friends	5 (2.5)	4 (2.5)	(0.0)	(0.0)	(0.0)	2 (5.6)	11 (2.3)
Money lender	36 (17.9)	25 (15.3)	3 (10.7)	3 (7.7)	3 (15.0)	5 (13.9)	75 (15.4)
Neighbour	12 (6.0)	11 (6.7)	(0.0)	1 (2.6)	(0.0)	1 (2.8)	25 (5.1)
Owner/employer	12 (6.0)	4 (2.5)	(0.0)	1 (2.6)	(0.0)	(0.0)	17 (3.5)
Land lord	6 (3.0)	2 (1.2)	(0.0)	(0.0)	(0.0)	2 (5.6)	10 (2.1)

Source: Field Survey, July 2022.

7.8.1.1.2 Amount of personal loan

Respondents with personal loans nearly 31% of them said they had borrowed more than 50,000 taka (Figure 7.43). Similarly, by area, it is found that in Dhaka, the highest majority of almost 37 percent and 30 percent of respondents, respectively, from the control and intervention groups, have personal loans of at least 50 thousand taka. In Faridpur, 35 percent of respondents in the control group and nearly 32 percent of respondents in the intervention group have loans ranging from taka 10,000 to taka 20,000. However, respondents in Gopalganj mentioned that in the control group, the highest majority (46 percent) borrowed taka below 10000 and almost 43 percent of respondents in the intervention group borrowed taka above 50000 (Figure 7.43). Therefore, it can be said that personal loan status is comparatively higher in the control group than in the intervention group, but there are no significant differences among the respondents by area.

Figure 7.43: Amount of personal loan of respondents by area, control and intervention



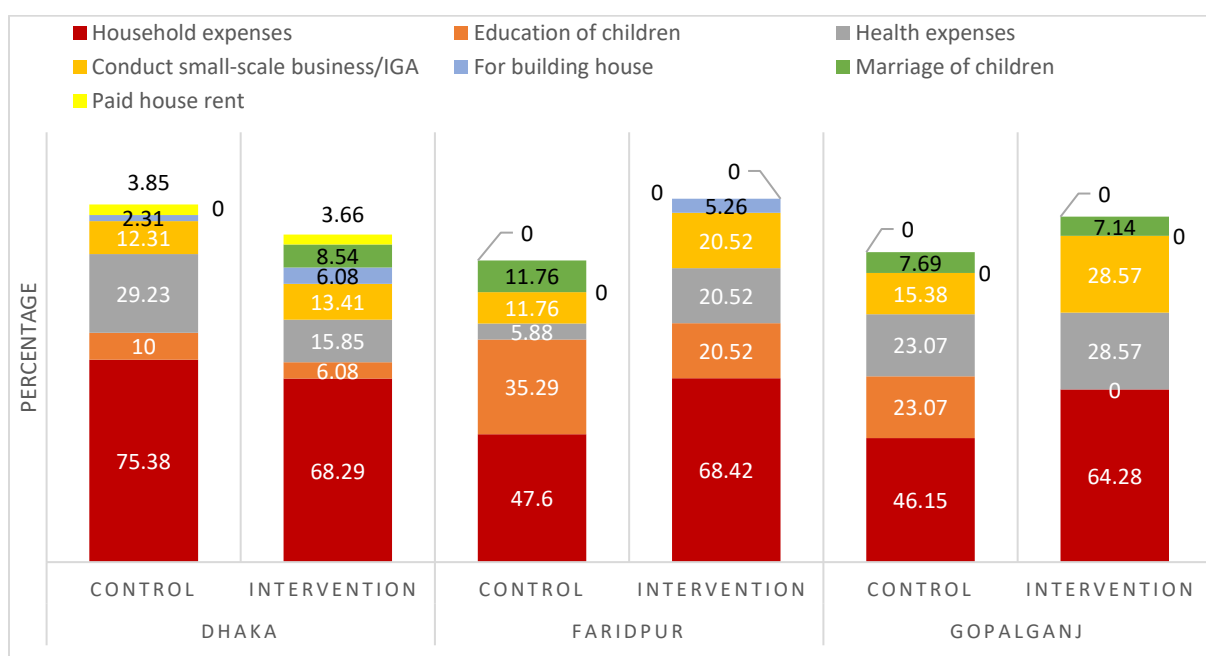
Source: Field Survey, July 2022.

7.8.1.1.3 Causes to borrow personal loan

The causes of personal loans mentioned by the respondents include household expenses, health expenses, the education of children, conducting small businesses or income-generating activities, etc. In Dhaka, the majority of control group respondents (75%) mentioned household expenses, followed by 29 percent who mentioned health expenses. In the intervention group, the highest majority of 68 percent mentioned household expenses, followed by almost 16 percent for health expenses (Figure 7.44). Therefore, it can be said that though the proportion of respondents by group is not the same, the causes they mentioned are similar. Furthermore, data from other cities, such as Faridpur and Gopalganj, has revealed similar types of findings. Household expenses were mentioned by the majority of respondents in Faridpur (47 percent and 68 percent, respectively, from the control and intervention groups), and 46 percent and 64 percent, respectively, from the control and

intervention groups, in Gopalganj. Among the total respondents, 13 percent have mentioned that they have borrowed money to conduct small-scale businesses or income-generating activities.

Figure 7.44: Cause to borrow personal loan of respondents by area, control and intervention



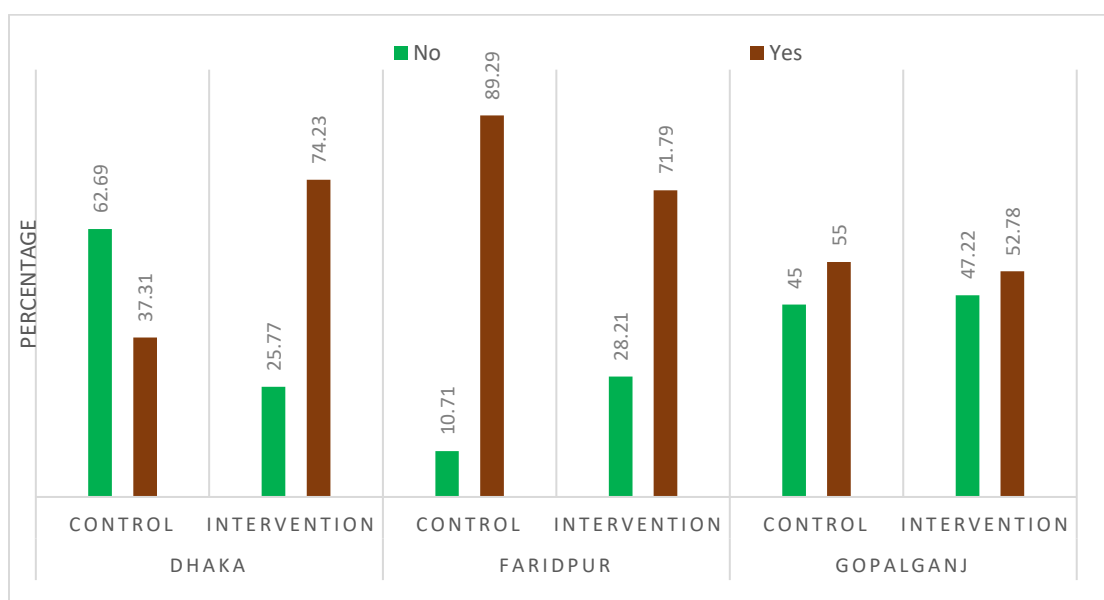
Source: Field Survey, July 2022.

7.8.1.2 Institutional credit status of the respondents

Among the total respondents, 57 percent have institutional credit from various institutions, e.g., NGOs and MFIs, where the highest participation was found at ASA, BRAC, Shakti Foundation, BURO Bangladesh, MSS, SSS, DSK, etc. among the surveyed respondents. However, almost 43 percent of respondents do not have any institutional loans. In Dhaka, the majority of the respondents in the control group do not have institutional credit, but 37 percent have credit (Figure 7.45). In the intervention group, the scenario is opposite that of the control group: 74 percent of the respondents have institutional credit, while 26 percent (almost) do not have any. In Faridpur, a large majority (89 percent) of respondents in the

control group have institutional credit, while the highest majority (72 percent) of respondents in the intervention group have institutional credit. In Gopalganj, more than half of the respondents 55 percent and almost 53 percent, respectively from the control and intervention groups have institutional credit. In general, the institutional credit status of respondents from both groups in Faridpur and Gopalganj has shown that a large proportion of respondents have institutional credit.

Figure 7.45: Institutional loan status of the respondents by area, control and intervention



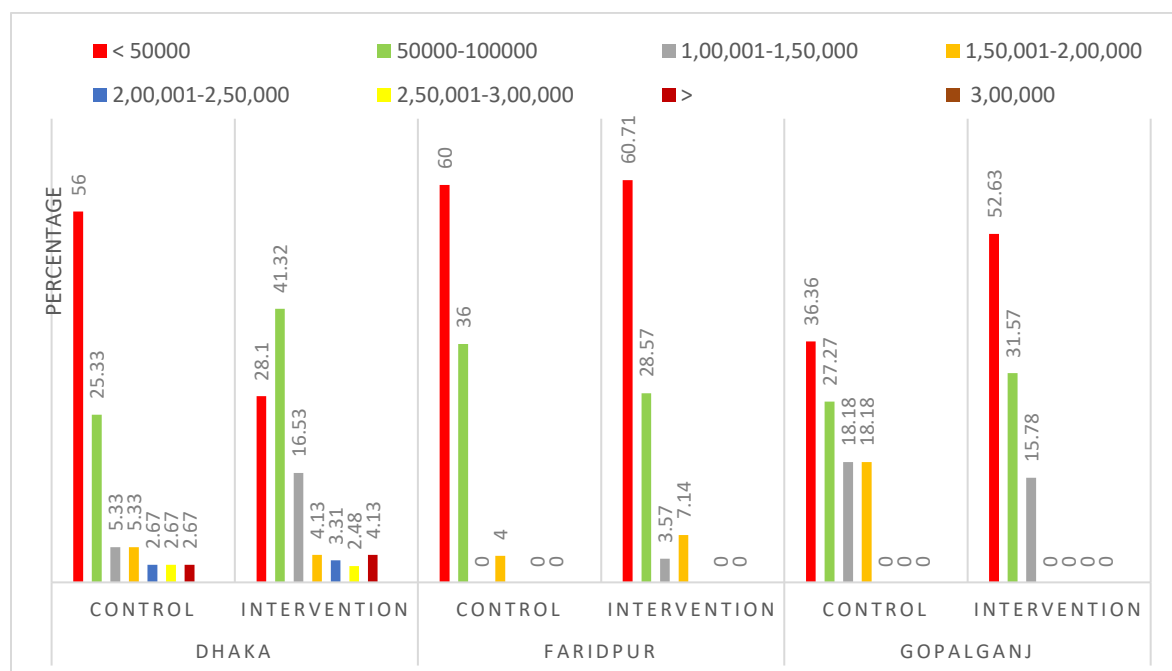
Source: Field Survey, July 2022.

7.8.1.2.1 Amount of institutional loan

The amount of the institutional loan is greater than the amount of the personal loan. Figure 7.46 presents the amount of personal loan respondents received by area and group. In Dhaka, more than half of the respondents in the control group mentioned that they had borrowed taka less than 50000, and in the intervention group, the highest majority of 41 percent mentioned that they had borrowed between 50000 and 10000 taka. In Faridpur, however, it

was discovered that 60 percent of respondents and nearly 61 percent of respondents from the control and intervention groups, respectively, had borrowed less than 50 thousand taka. Similarly, in Gopalganj, the majority of respondents (36 percent) in the control group and nearly 53 percent in the intervention group borrowed less than 50000 taka (Figure 7.46).

Figure 7.46: Amount of institutional loan of respondents received by area, control and intervention



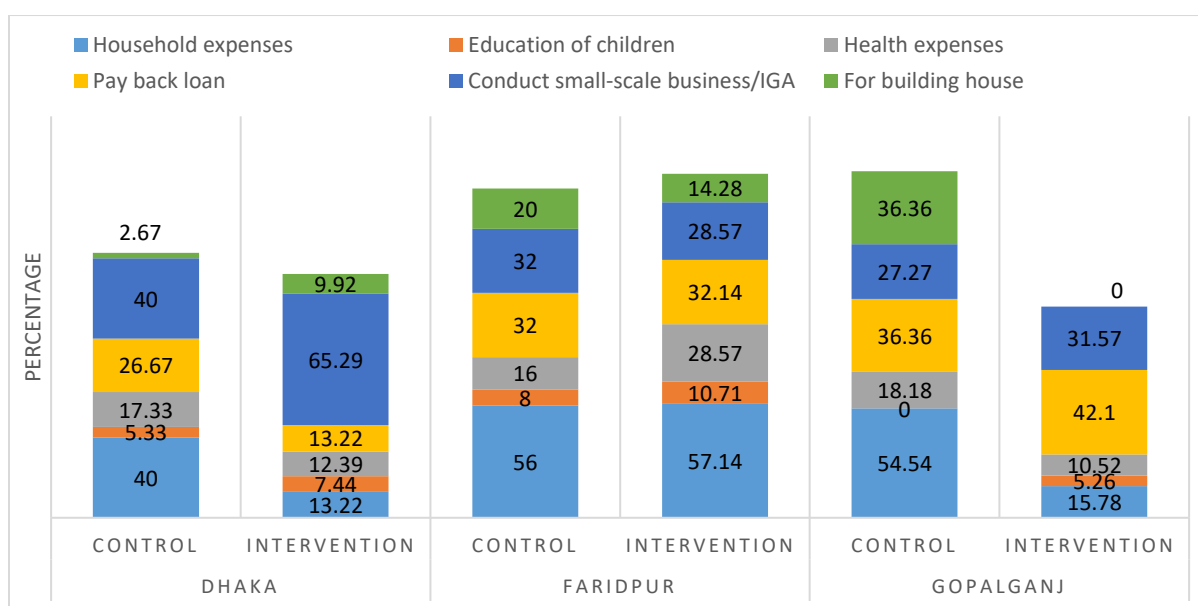
Source: Field Survey, July 2022.

7.8.1.2.2 Causes of borrowing institutional loan

Respondents have mentioned six major reasons for borrowing credit from institutions, which include household expenses and the education of children, health expenses, paying back a loan, conducting small-scale businesses or income-generating activities, and building a house. Among the total respondents, the highest majority (48 percent) mentioned that they used borrowed money to conduct small-scale businesses or income-generating activities. In Dhaka, 40 percent of respondents in each group have mentioned that they have lent money for household expenses and for conducting small-scale businesses, or IGA. On the contrary, a

good proportion of the respondents (65 percent of the intervention group) mentioned small-scale businesses or the IGA. In Faridpur, 56 percent of control group respondents and 57 percent of intervention group respondents mentioned household expenses. Again, in Gopalganj, almost 55 percent of the respondents in the control group mentioned household expenses, while the highest majority of 42 percent of the respondents in the intervention group mentioned that they had used that money to pay back their other loans (Figure 7.47).

Figure 7.47: Causes of borrowing institutional loan by area, control and intervention



Source: Field Survey, July 2022.

7.8.1.2.3 Multiple loan status of the respondents

Table 7.41 presents that, among the total respondents, a large majority (74 percent) do not have multiple credits, while almost 26 percent have multiple credits in various non-governmental organizations (NGOs). Among the respondents in Dhaka, 76 percent mentioned that they do not have multiple credits with various NGOs, while 24 percent mentioned that they have multiple credits with various NGOs. In the intervention group,

almost 26 percent have multiple credits. Similarly, in Faridpur, 24 percent and 32 percent of respondents, respectively, from the control and intervention groups have multiple credits. Again, in Gopalganj, 36% of respondents in the control group and 21% of respondents in the intervention group have multiple NGOs on their resumes. The multiple credit status of respondents in the intervention group in Dhaka and Faridpur is higher than that of respondents in Gopalganj.

Table 7.41: Status of multiple loans from NGOs by area, control and intervention

Response	Dhaka		Faridpur		Gopalganj		Total
	Control f(%)	Intervention f(%)	Control f(%)	Intervention f(%)	Control f(%)	Intervention f(%)	
No	57 (76.0)	90 (74.38)	19 (76.0)	19 (67.86)	7 (63.63)	15 (78.94)	207 (74.19)
Yes	18 (24.0)	31 (25.62)	6 (24.0)	9 (32.14)	4 (36.36)	4 (21.05)	72 (25.80)
Total	75 (100.00)	121 (100.00)	25 (100.00)	28 (100.00)	11 (100.00)	19 (100.00)	279 (100.00)

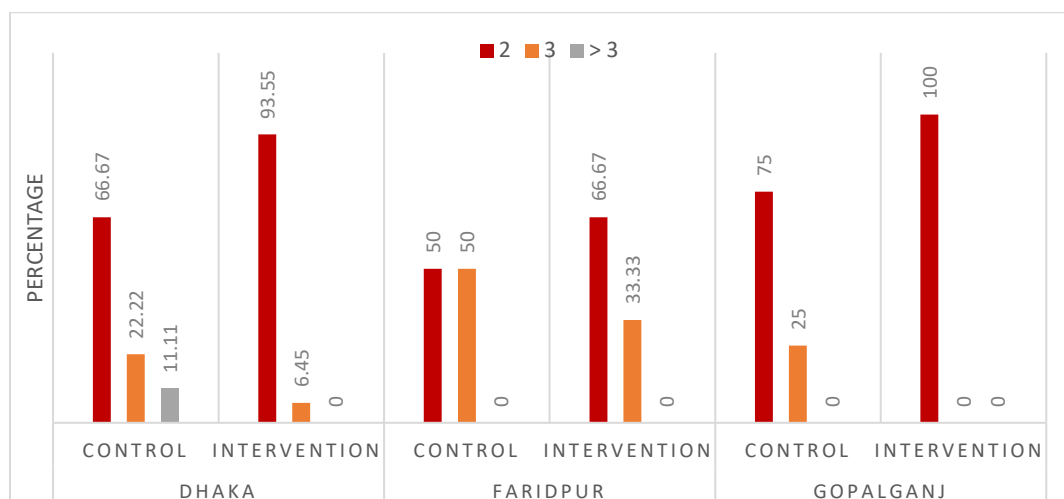
Source: Field Survey, July 2022.

7.8.1.2.4 Number of NGOs respondents received institutional loan

Figure 7.48 is an illustration of the number of NGOs where respondents have multiple loans by area and group. It was discovered that in Dhaka, nearly 67 percent of respondents in the control group who had multiple credits mentioned that they had taken credits from two NGOs, followed by 22 percent from three. In the intervention group, almost 94 percent of the respondents have taken credit from two NGOs. It is found from the informal discussion that the respondents manage their household expenditures and sudden needs through this credit. The majority of them maintain their weekly installment by getting credit from one NGO and using that money to pay the installment of another NGO. Therefore, such reflection has been revealed in Figure 7.49, where the majority of the respondents, both from the control and the intervention groups, mentioned that they did not have

any development through NGOs loans. In Faridpur, 50 percent of each of the respondents have taken credit from two or three NGOs. In Gopalganj, 75 percent and 100 percent of respondents in the control and intervention groups, respectively, credited two NGOs.

Figure 7.48: Number of NGOs where respondents have multiple loans by area, control and intervention



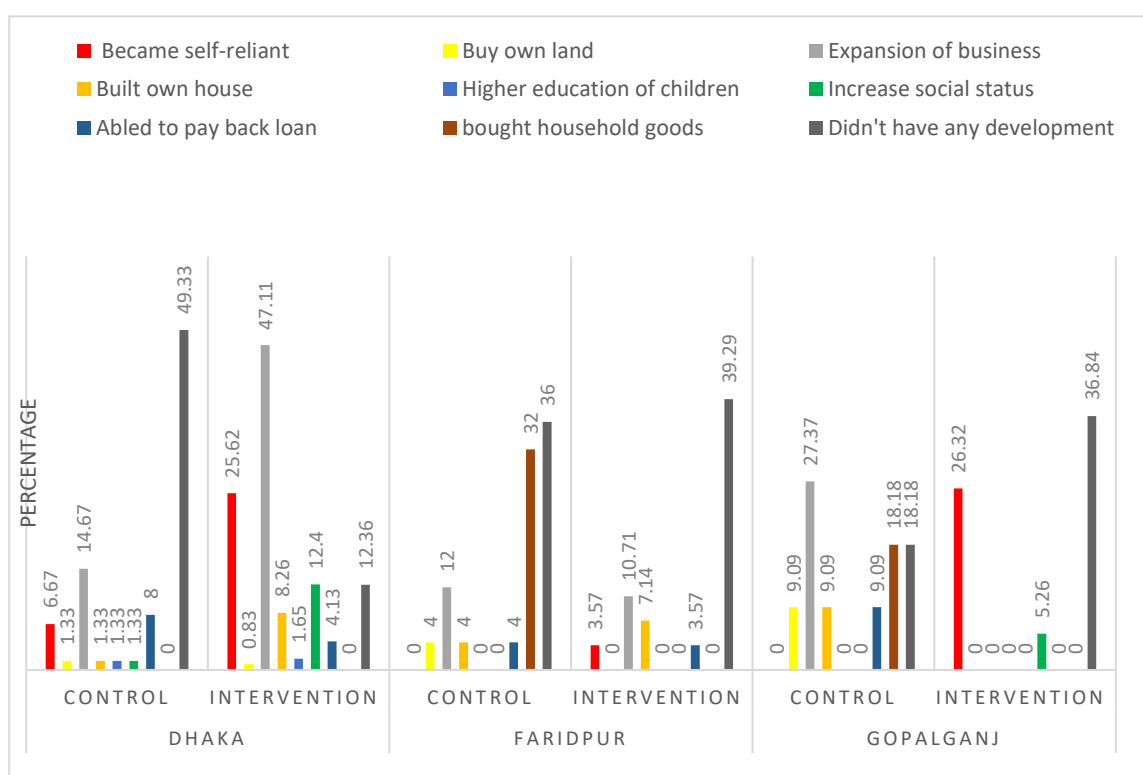
Source: Field Survey, July 2022.

7.8.1.2.5 Types of development respondents achieved through institutional loan

The respondents were asked about the development they have achieved through their institutional loans. 87 percent of the total respondents have mentioned that they did not achieve any development. They informed the researcher that they usually meet their needs by borrowing money from various sources. They received loans from multiple NGOs and used that money to repay their weekly installments to the NGOs from which they received that money. That means they use credit money from one NGO to repay the installments of other NGOs. Thus, they believe that they are in a credit cycle where they are not satisfied with their present condition, and that's why they opined that they did not achieve any development. Again, data by area in Dhaka present 49 percent of the respondents in the control group mentioning that they did not have any development, followed by almost 15 percent saying they have expanded their businesses, and almost 7 percent becoming self-reliant. Here the self-reliant means they are now self-sufficient to earn a living and manage their family. They are doing various income-generating activities, and in some cases, they are creating employment opportunities for others as well. On the contrary, the majority of 47 percent of respondents in the intervention group mentioned that they have

expanded their businesses, followed by almost 26 percent who have become self-sufficient. In Faridpur, the vast majority of respondents (36 percent of the control group and 39 percent of the intervention group) reported no progress. On the other hand, 32% of respondents in the control group said they have been able to buy household goods, while 12% of respondents in the intervention group said they have been able to expand their business. In Gopalganj, 27 percent of the respondents in the control group mentioned expansion of their business, followed by 18 percent in each group who mentioned, respectively, that they have bought household goods and that they have not had any development (Figure 7.49).

Figure 7.49: Types of development achieved respondents through NGOs loan by area, control and intervention



Source: Field Survey, July 2022.

7.8.3 Savings

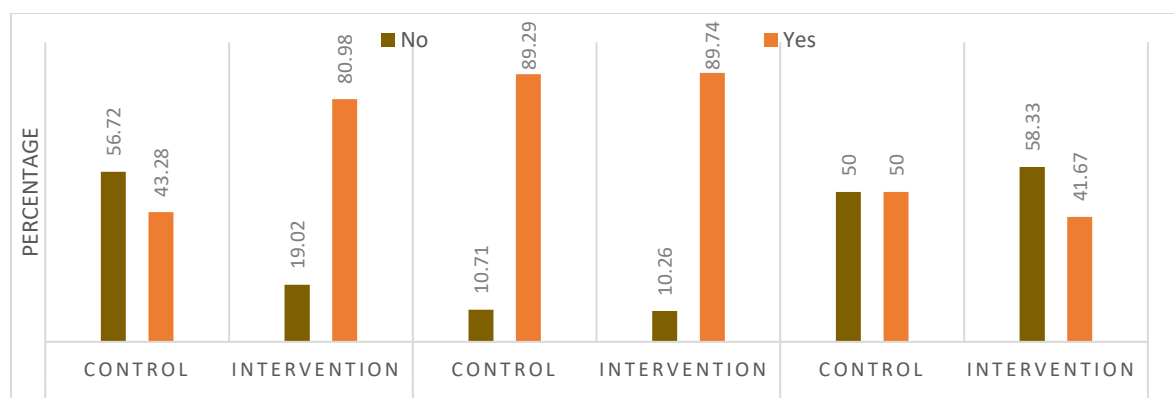
To know the savings practices among the urban poor, the respondents were questioned about their savings status, duration of saving, etc.

7.8.3.1 Savings status of the respondents

Most of the research has found that the poor save very little of their income (CUS, 1979: 23; Khan, 1996: 79). Even after several decades, this conclusion is corroborated by the current investigation. The savings status of the respondents by area and group has been presented in Figure 7.50. It is seen from Figure 7.50 that in Dhaka, more than half of the respondents almost 57 percent—do not have savings, while 43 percent have savings in this group. However, the scenario is totally different in the intervention group, where the large majority (80 percent) of the respondents have savings compared to 19 percent who do not have savings. The scenario is quite interesting in Faridpur, where 89 percent and almost 90 percent of the respondents, respectively, from the control and intervention groups have savings, compared to almost 11 percent and 10 percent of the respondents, respectively, from the control and intervention groups, who have no savings. In Gopalganj, half of all respondents have savings, while the other half do not. Again, 58 percent of the respondents in the intervention group do not have savings, while almost 42 percent mention having savings. Among the total respondents, 62 percent have savings, while almost 37 percent do not. Therefore, it can be said that respondents to intervention groups, particularly in Dhaka and Faridpur, have better saving practices than respondents to control groups. Moreover, if we rearrange the data according to the control and intervention groups, it was found to be

statistically highly significant at the 1% level ($P \leq 0.001$). As a result, it shows that the project's or programme's intervention had a positive impact on the ability of the intervention group to save.

Figure 7.50: Savings status of the respondents by area, control and intervention



Source: Field Survey, July 2022.

Respondents' savings as percentage of monthly income by area, control, and intervention have been presented in Table 7.42. The data shows a very poor concentration of savings among the respondents by area, control, and intervention. The reasons may be dependent on various factors. Most of the respondents, both from the control and the intervention groups, had loans either from personal sources or from institutional sources (see 7.8.1.1 and 7.8.1.2). That is one reason for having little savings. Respondents spent a major part of their monthly income on food and other necessary needs; this may be another reason. Respondents who have institutional credit from NGOs are bound to save some amount of money to their savings accounts, but this amount is very insignificant, and some of the respondents mentioned that they failed to continue their savings because of the COVID-19 outbreak, price inflation, and other various types of social stress. Therefore, 91 percent of the respondents mentioned that they save less than ten percent of their monthly income (Table 7.42). Data by three cities and groups also presents similar types of nature. In contrast, respondents from

control groups in all cities have a somewhat higher saving tendency than the respondents from the intervention group. Again, among the three cities, respondents in Dhaka have a higher tendency to save than the other two cities.

Table 7.42: Respondents' savings as percentage of income by area, control and intervention

Savings as Percentage of Income (in Tk)	Dhaka		Faridpur		Gopalganj		Total (%)
	Control (%)	Intervention (%)	Control (%)	Intervention (%)	Control (%)	Intervention (%)	
<10	182 (90.5)	142 (87.1)	28 (100.0)	38 (97.4)	20 (100.0)	35 (97.2)	445 (91.4)
10-20	13 (6.5)	17 (10.4)	0	0	0	1 (2.8)	31 (6.4)
21-30	5 (2.5)	1 (0.6)	0	1 (2.6)	0	0	7 (1.4)
>30	1 (0.5)	3 (1.8)	0	0	0	0	4 (0.8)
Total	201 (100.0)	163 (100.0)	28 (100.0)	39 (100.0)	20 (100.0)	36 (100.0)	487 (100.0)

Source: Field Survey, July, 2022

7.8.3.2 Duration of savings

Table 7.41 is an illustration of the duration of savings by area and group. It was already mentioned in an earlier section that 62 percent of the total respondents have savings. Table 7.43 shows that respondents save their money for various lengths of time, with nearly 19 percent of respondents in the control group mentioned below saving for one year, followed by nearly 28 percent for 1-2 years and 25 percent for 3-4 years in Dhaka. The majority of respondents in the intervention group (37 percent) mentioned 1-2 years, followed by nearly 22 percent who mentioned 3-4 years. In Faridpur, the highest majority of 56 percent of respondents in the control group mentioned 1-2 years, followed by 20 percent in each group that mentioned less than 1 year and 3-4 years, respectively. Again, in the intervention group, the highest majority (almost 43 percent) mentioned 3-4 years, followed by 37 percent, 1-2

years. In Goplaganj, half of the respondents in the control group mentioned 1-2 years, followed by 30 percent by 3-4 years, and in the intervention group, more than half of the respondents (53 percent) mentioned less than 1 year, followed by 20 percent by 1-2 years (Table 7.43).

Table 7.43: Duration of savings by area, control and intervention

Period (in Years)	Dhaka		Faridpur		Gopalganj		Total f (%)
	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	Control f (%)	Intervention f (%)	
< 1	25 (28.73)	28 (21.21)	5 (20.0)	6 (17.14)	1 (10.0)	8 (53.33)	73 (24.01)
1-2	24 (27.58)	49 (37.12)	14 (56.00)	13 (37.14)	5 (50.0)	3 (20.0)	108 (35.52)
3-4	22 (25.28)	29 (21.97)	5 (20.0)	15 (42.85)	3 (30.0)	2 (13.33)	76 (25.0)
5-6	11 (12.64)	8 (6.06)	1 (4.0)	1 (2.85)	1 (10.0)	2 (13.33)	24 (7.89)
> 6	5 (5.74)	18 (13.64)	(0.00)	(0.00)	(0.00)	(0.00)	23 (7.56)
Total	87 (100.00)	132 (100.00)	25 (100.00)	35 (100.00)	10 (100.00)	15 (100.00)	304 (100.00)

Source: Field Survey, July 2022.

7.9 Impacts on Education

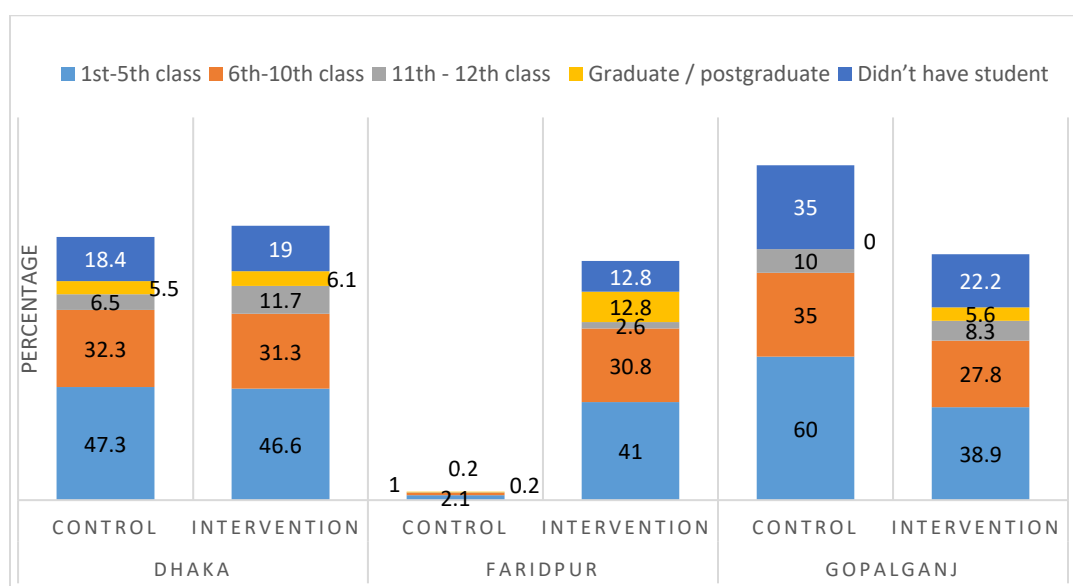
To analyze the impacts on education, the respondents were asked about the types of students in their families and the types of educational institutions where various levels of students (e.g., school, college, undergraduate, and postgraduate) study.

7.9.1 Types of students having in respondents' family

Figure 7.51 presents the status of students in the respondents' families by area and group. It was discovered that 18% of all respondents do not have students in their families. On the contrary, almost 46 percent of total respondents have students in grades 1 to 5, followed by almost 31 percent in grades 6 to 10. In Dhaka, nearly identical proportions of respondents

(47 percent and nearly 47 percent from the control and intervention groups, respectively) stated that they have students in grades 1 to 5. On the other hand, 41 percent of respondents from the intervention group in Faridpur have students in grades 1–5, and in Gopalganj, 60 percent of the respondents from the intervention group have students in grades 1–5. Again, almost 31 percent of the total respondents are students in grades 6–10. This proportion is comparatively higher in Dhaka and Gopalganj than in Faridpur. In general, respondents from both the control and intervention groups in Dhaka represent more students at all educational levels compared to the other two cities.

Figure 7.51 Status of students in respondents' HHs by area, control and intervention



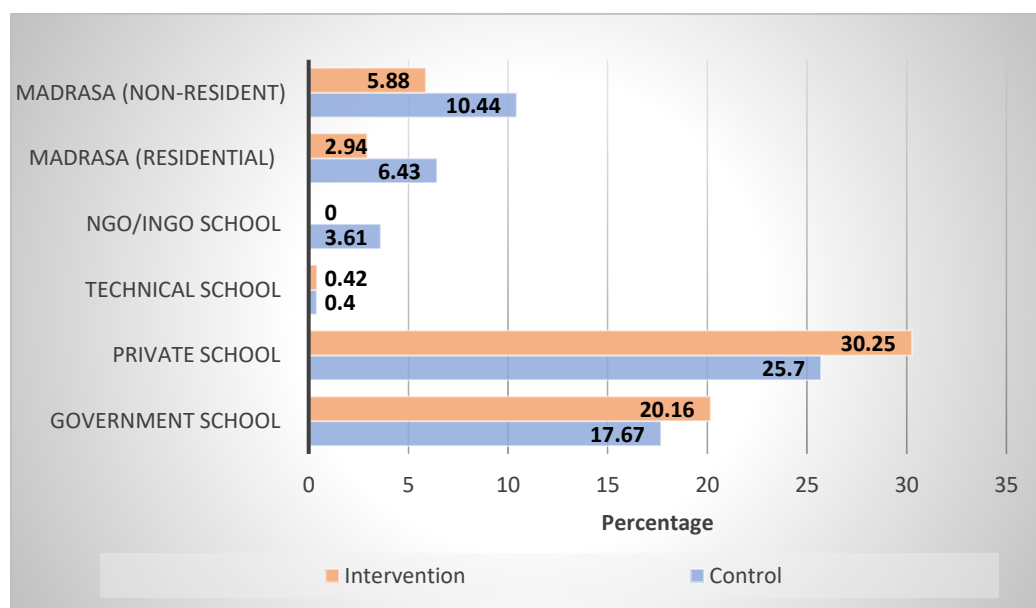
Source: Field Survey, July 2022.

7.9.2 Types of educational institutions where school-going students study

The learning environment for children in Bangladesh is generally poor, and it is especially poor for urban poor children (Ali, 1996:58). Again, there are no formal schools at all in most of the slums; therefore, they look for generally low-cost education nearby their residence,

considering the security, transport cost, caring teachers, and school where the children will learn both Bengali and Arabic. Figure 7.52 presents the types of schools studied by the respondents' children through control and intervention. Among the respondents, the largest majority almost 26 percent of the control group and 30 percent of the intervention group mentioned private schools. Again, nearly 18% of respondents in the control group and nearly 20% of respondents in the intervention group mentioned government schools. Moreover, 13 percent of the total respondents mentioned that their children go to madrasas. Six percent and ten percent of those in the control group, respectively, mentioned madrasa (residential) and madrasa (non-residential). Madrasa education is more common among the respondents of the control group than among the respondents of the intervention group. On the contrary, private and public schooling are more prevalent in the intervention group than in the control group.

Figure 7.52: Types of schools studied respondents' children by control and intervention



Source: Field Survey, July 2022.

7.9.2.1 Reasons for selecting school

The respondent gives several reasons for choosing a school for their children, which have been illustrated in Table 7.44. The reasons mentioned by the respondents are almost similar in both groups. In the control group, the highest majority (almost 29 percent) mentioned being close to home, followed by 12 percent who mentioned that family friends study here, a religious cause in each group. Similarly, in the intervention group, the highest majority found was 28 percent who mentioned being closer to home, followed by 18 percent who mentioned the reputation of the school and efficient teachers in each of the groups.

Table 7.44: Reasons behind selecting school by control and intervention

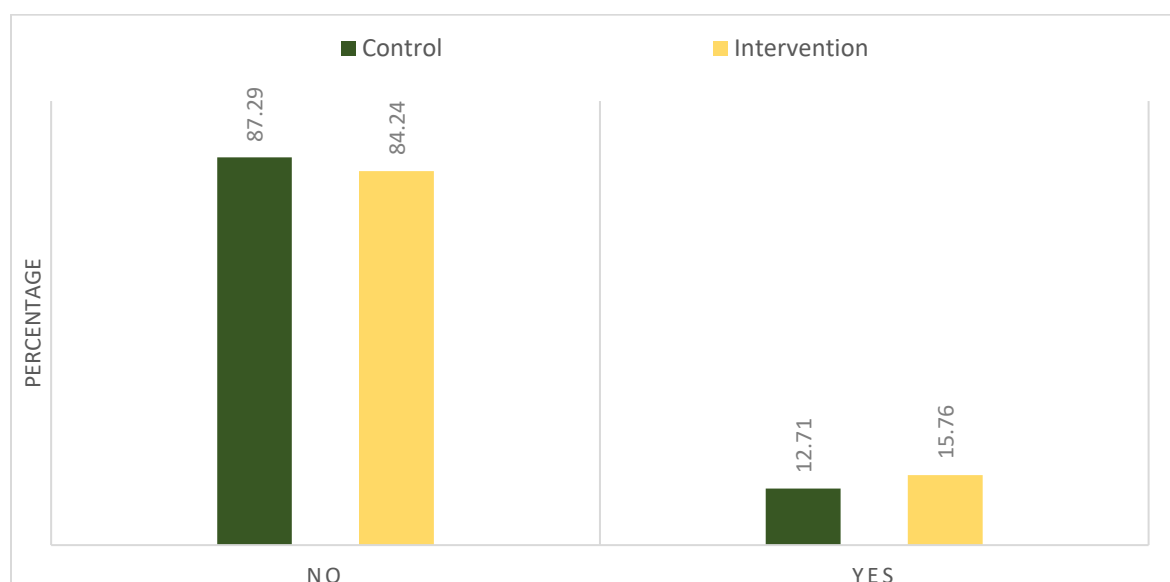
Reasons	Control*		Intervention**		Total***	
	f	%	f	%	f	%
Reputation of school	25	10.04	43	18.06	68	13.96
Nearer to home	72	28.92	67	28.15	139	28.54
Family friends study here	30	12.05	34	14.28	64	13.14
Efficient teachers	29	11.65	44	18.48	73	14.98
Provision of free education	24	9.64	15	6.30	39	8.00
Religious cause	38	12.26	19	7.98	57	11.70
Security causes	23	9.24	8	3.36	31	6.36
Got Chance here	6	2.41	17	7.14	23	4.72
Low cost	2	0.80	9	3.78	11	2.25

Source: Field Survey, July 2022. *N=249, **N=238, ***N=487 Multiple responses were considered

7.9.2.2 Number of students who got government stipend

Among the respondents who have students studying at the government school, we asked whether their children get a government stipend or not. Only 13 percent (almost) of respondents in the control group and 16 percent (almost) of respondents in the intervention group get these facilities, while a significant majority (87 percent of respondents in the control group and 84 percent of respondents in the intervention group) do not get any government stipend (Figure 7.53).

Figure 7.53: Whether respondents' children get government stipend or not by control and intervention



Source: Field Survey, July 2022.

7.9.3 Types of higher secondary institutions where student study

Table 7.45 shows the different types of higher secondary institutions where students studied under control and intervention. The majority of respondents in the control group (68 percent) mentioned government colleges, followed by 21 percent who mentioned private colleges.

Again, among the respondents in the intervention group, the highest majority (65 percent) mentioned private colleges, followed by 35 percent who mentioned government colleges.

Table 7.45: Types of higher secondary institutions students study by control and intervention

Types of institution	Control		Intervention		Grand Total	
	f	%	f	%	f	%
Government College	13	68.42	7	35.0	20	51.28
Private College	4	21.05	13	65.0	17	43.59
Vocational/Technical College	2	10.52	0	0.00	2	5.13
Total	19	100.00	20	100.00	39	100.00

Source: Field Survey, July 2022.

7.9.4 Types of undergraduate/postgraduate institutions where students study

Table 7.46 shows the types of undergraduate and postgraduate institutions where students studied by control and intervention. Among the respondents, the highest majority was almost 64 percent and almost 44 percent, respectively, from the control and intervention groups, who mentioned that they study at government university college.

Table 7.46: Types of undergraduate/postgraduate institutions students study by control and intervention

Types of institution	Control		Intervention		Total	
	f	%	f	%	f	%
Government University College	7	63.63	7	43.75	14	51.58
Private College	3	27.27	3	18.75	6	22.22
Private Universities	0	0	2	12.5	2	7.41
Public Universities	1	9.09	1	6.25	2	7.41
Vocational /Technical Educational Institution	0	0	3	18.75	3	11.11
Total	11	100.00	16	100.00	27	100.00

Source: Field Survey, July 2022.

7.10 Impacts on Health

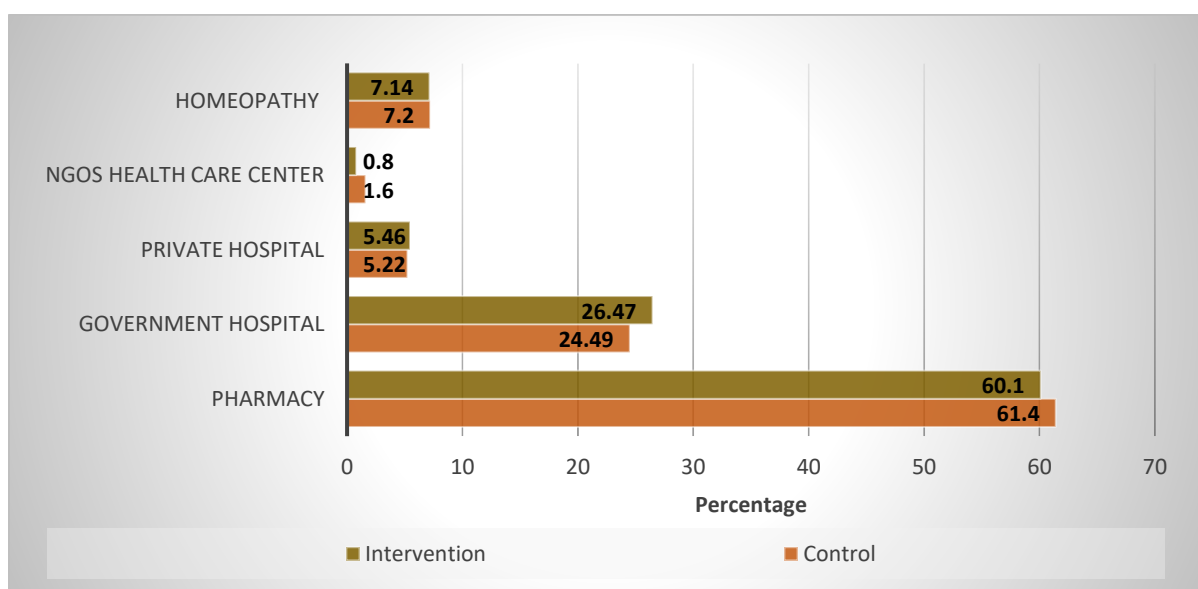
Sound health is considered wealth. The urban poor face various types of economic burdens due to various types of health-related issues. Therefore, to know whether there are any differences between the control and intervention groups, respondents were asked some of their common health practices, which include the healthcare centers they generally use, the causes behind selecting the healthcare centers they usually go to, how frequently they use health care centers, disease patterns, and the number of family members who got sick during the last six months.

7.10.1 Health centers respondents usually go for services

Some urban health care services grew concurrently during the past decades. However, the growth of health care facilities accessible to the urban poor is still largely inadequate. The focus on the rural poor has diverted policy attention from the large proportion of poor people living in urban slums and squatters throughout the country (Fariduddin and Khan, 1996: 48). Figure 7.54 is an illustration of the healthcare centers where respondents go most for health

services. It was discovered that more than half of both groups of respondents (61 percent and 60 percent, respectively) use pharmacies during their illnesses. This finding has been supported by the study of Fariduddin and Khan (1996: 48). They mentioned that almost 42 percent of urban poor use unqualified practitioners during their illness. Therefore, evidence has shown that there has been almost the same scenario regarding where the urban poor go for treatment even after more than two decades. Figure 7.54 depicts similarities rather than differences among respondents from both groups. In the control group, 24 percent of respondents use government hospitals, followed by 7 percent who use homeopathy. In the intervention group, 26 percent of respondents use government hospitals, followed by 7 percent who use homeopathy.

Figure 7.54: Health centers respondents usually go for services by control and intervention



Source: Field Survey, July 2022.

7.10.2 Causes to select healthcare centers

The causes for selecting healthcare centers mentioned by the respondents are shown in Table 7.47. More than half (53 percent) of respondents in the control group mentioned that the center is close to their house, followed by low-cost services (almost 31 percent), free doctors or free services (30 percent), good health services (almost 30 percent), and so on. In the intervention group, 42 percent of respondents stated that the center is close to their house, followed by low-cost services (nearly 33 percent), good health care services (32 percent), and so on.

Table 7.47: Causes to select healthcare centers by control and intervention

Causes	Control*		Intervention**		Total***	
	f	%	f	%	f	%
Near to house	133	53.4	101	42.4	234	48.0
low-cost services	77	30.9	78	32.8	155	31.8
Good health services	74	29.7	77	32.4	151	31.0
Just taking medicine can cure diseases	61	24.5	67	28.2	128	26.3
Free doctor/free services	76	30.5	47	19.7	123	25.3
Unable to manage doctor's fee	43	17.3	31	13.0	74	15.2
Free medicine	12	4.82	18	7.56	30	6.16
Mismatch time between hospital and work	34	13.65	41	17.23	75	15.40

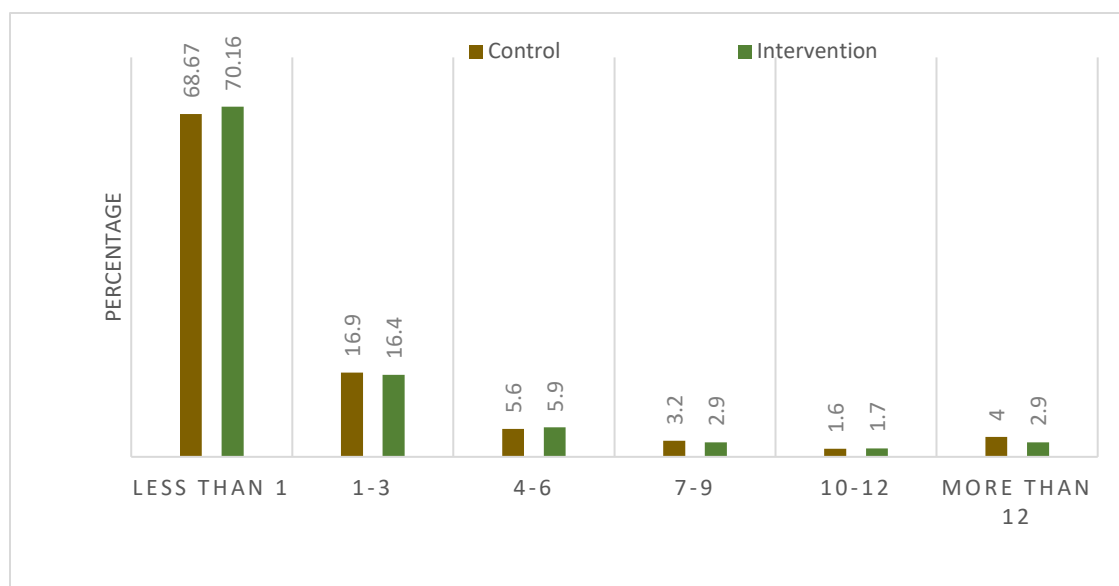
Source: Field Survey, 2022. *N=249, **N=238, ***N=487 Multiple responses were considered

7.10.3 Time-period to visit healthcare center

The respondents were asked about when they visited the healthcare center last. Figure 7.55 displays the responses. Almost 69 percent of the respondents in the control group visited a healthcare center in less than 1 month, followed by almost 17 percent in 1-3 months and 6

percent (almost) in 4-6 months. Similarly, in the intervention group, the highest majority of 70 percent of the respondents mentioned less than 1 month, followed by 16 percent for 1-3 months and 6 percent for 4-6 months (Figure 7.55).

Figure 7.55: Time-period to visit healthcare center by control and intervention



Source: Field Survey, July 2022.

7.10.4 Diseases for why respondents visited the healthcare center last

Table 7.48 shows that almost all respondents from both groups visited healthcare centers for a wide range of health complaints. Some new health diseases, e.g., stroke, high blood pressure, cancer, heart disease, neuropathy, etc., are found in this study that are different from the disease patterns found by Fariduddin and Khan (1996: 44-45) and Islam et al. (1997: 85). Respondents from both groups have similar types of diseases. On average, 20% of respondents mentioned different types of fevers, followed by 11% gynecological problems.

Table 7.48: Diseases for which respondents last visited a healthcare center by control and intervention

Diseases pattern	Control		Intervention		Total	
	f	%	f	%	f	%
Fever/Cold/Cough/Pneumonia/Dengue/Malaria	70	28.1	73	30.7	143	29.4
Gynecological problem	28	11.2	33	13.9	61	12.5
Back/Waist pain	23	9.2	22	9.2	45	9.2
Gastroenterology	17	6.8	16	6.7	33	6.8
Heart disease	17	6.8	11	4.6	28	5.7
Orthopedic	10	4.0	9	3.8	19	3.9
Skin disease	12	4.8	4	1.7	16	3.3
Eye disease	8	3.2	8	3.4	16	3.3
Diabetes	9	3.6	4	1.7	13	2.7
Diarrhoea	4	1.6	8	3.4	12	2.5
ENT	6	2.4	6	2.5	12	2.5
Neuro problem	6	2.4	6	2.5	12	2.5
Dental problem	5	2.0	5	2.1	10	2.1
Respiratory disease	5	2.0	6	2.5	11	2.3
Tumour	6	2.4	4	1.7	10	2.1
Blood Pressure	4	1.6	5	2.1	9	1.8
Headache	4	1.6	5	2.1	9	1.8
Stroke	1	0.4	4	1.7	5	1.0
Physical weakness	2	0.8	3	1.3	5	1.0
Polyps/Piles	4	1.6	0	0.0	4	0.8
Animal Bites and Rabies	1	0.4	3	1.3	4	0.8
Rheumatic	1	0.4	1	0.4	2	0.4
Jaundice	1	0.4	2	0.8	3	0.6
Cancer	2	0.8	0	0.0	2	0.4
Thyroid	2	0.8	0	0.0	2	0.4
vascular problem	1	0.4	0	0.0	1	0.2
Grand Total	249	100.0	238	100.0	487	100.0

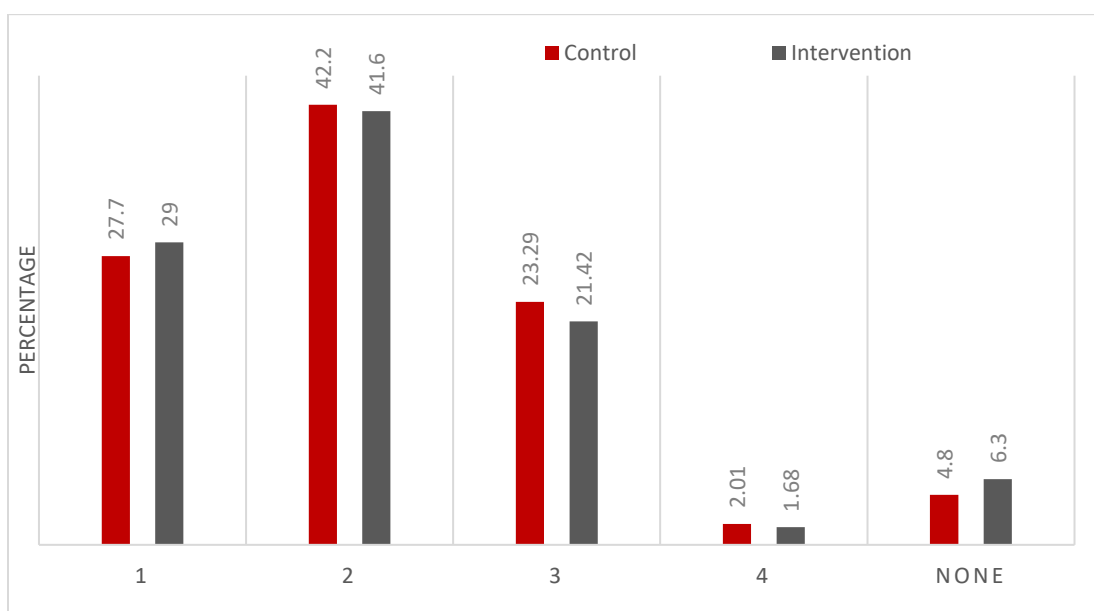
Source: Field Survey, 2022.

7.10.5 Numbers of HHs members were ill during last six month

Figure 7.56 depicts the number of HHS members who became ill in the last six months in the control and intervention groups. In the control group, the highest majority (42 percent) of the respondents mentioned that two of their household members were ill during the last six

months, followed by 28 percent with almost one member and 23 percent with three members. Similarly, almost 42 percent of the respondents in the intervention group mentioned that two of their family members were sick, followed by 29 percent with one member and 21 percent with three members.

Figure 7.56: HHs members were ill during the last six months by control and intervention



Source: Field Survey, July 2022.

7.11 Impacts on organizational involvement

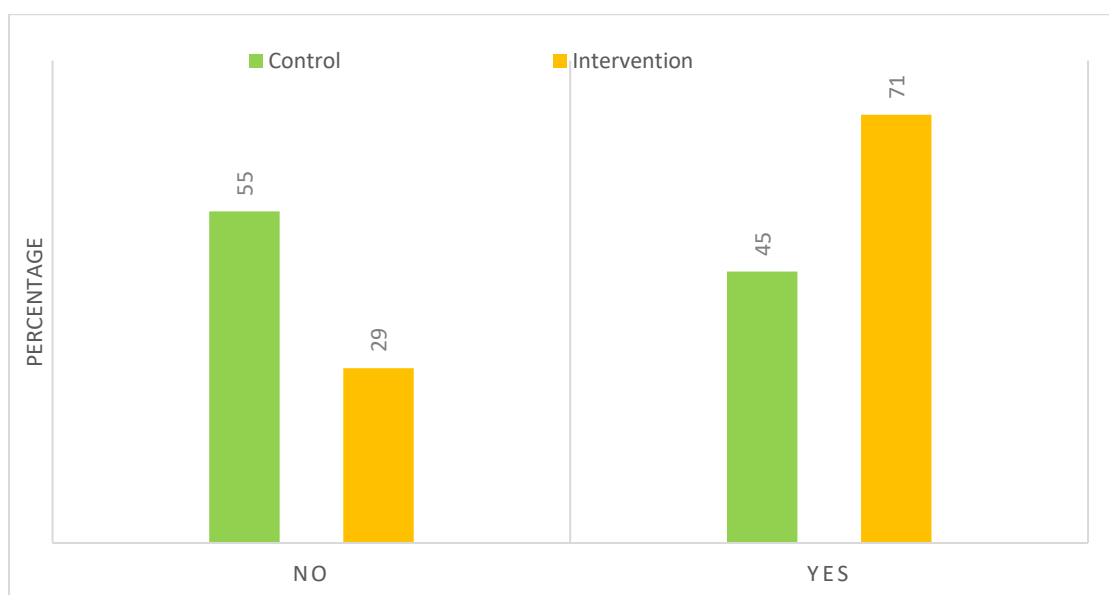
To assess the organizational involvement of the respondents, they were asked about their participation in various types of social, political, and economic organizations, the position they hold at the organizations, and their affiliation with the NGOs.

7.11.1 Participation in social/political/economic organization

The respondents were asked whether they are involved in any social, political, or economic organizations or not, and their responses are presented in Figure 7.57. It is found that in the control group, 23 percent of respondents are involved, and a large majority (almost 78

percent) are not involved in any social, political, or economic organization. On the other hand, more than half of the respondents in the intervention group are involved in social, political, or economic organizations. Therefore, this data indicates that respondents' involvement with social, political, and economic organizations is higher in the intervention group than in the control group (Figure 7.57).

Figure 7.57: Respondent's involvement in social/political/economic organization by control and intervention



Source: Field Survey, July 2022.

7.11.1.1 Respondents' position at the organizations

Respondents who are involved in various social, political, and economic organizations have different positions in those organizations. In both groups, the majority have mentioned that they hold the position of member, while almost 78 percent and almost 88 percent of respondents were from the control and intervention groups, respectively (Table 7.49). On the other hand, almost 9 percent of the respondents in the control group and almost 5 percent

of the respondents in the intervention group mentioned that they held the position of chairman of those organizations. It can be said that respondents from both groups are actively engaged in various social, political, and economic organizations.

Table 7.49: Respondents' position at the organizations by control and intervention

Position	Control		Intervention		Total	
	f	%	f	%	f	%
Chairman	5	8.62	6	4.58	11	5.82
Vice Chairman	1	1.72	2	1.53	3	1.59
Secretary	1	1.72	4	3.05	5	2.65
Treasurer	2	3.45	3	2.29	5	2.65
Member	45	77.59	115	87.79	160	84.66
Others	4	6.90	1	0.76	5	2.65
Total	58	100	131	100	189	100

Source: Field Survey, 2022.

7.11.2 Respondents' affiliation with NGOs

In 2005, CUS, in their slum census report, found 70 percent of slums in six city corporations had at least a minimum of NGOs activities (CUS, 2006). Whereas, the present study found that, currently, almost all the slums in the three studied areas have more than one NGOs that work for the slum dwellers through their microcredit programme along with some other service activities, training, and awareness programmes. It was found that, among the total respondents, 57 percent are engaged with NGOs. NGOs are affiliated with 45 percent of respondents in the control group and 71 percent of respondents in the intervention group (Table 7.50). Therefore, it is seen that respondents' affiliation with NGOs is higher in the intervention group than in the control group.

Table 7.50: Respondents' affiliation with NGOs by control and intervention

Response	Control		Intervention		Total	
	f	%	f	%	f	%
No	138	55	70	29	208	43
Yes	111	45	168	71	279	57
Total	249	100	238	100	487	100

Source: Field Survey, 2022.

7.12 Impacts of COVID-19

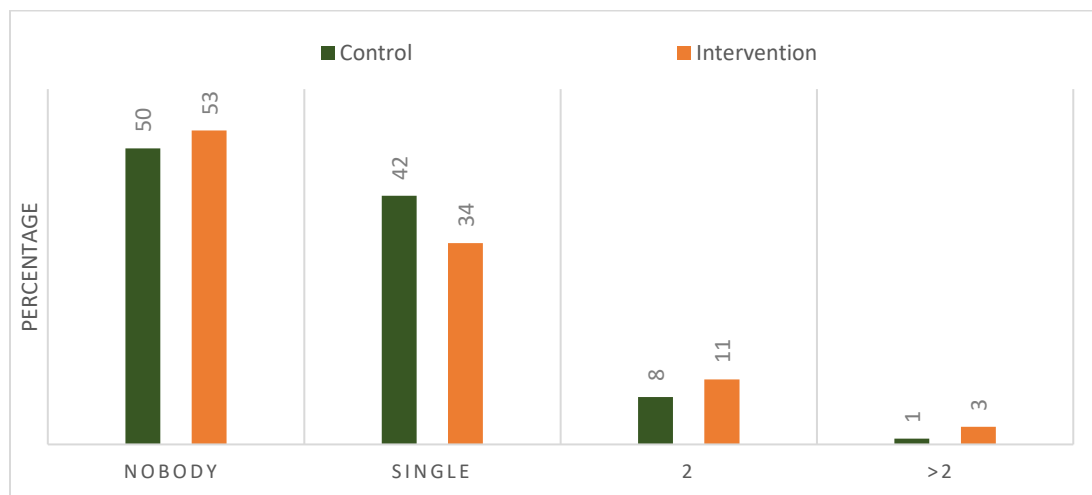
Poverty and pandemic relationships have already been analyzed by researchers across the globe (Barnett et al., 2020; Gumber and Bulsari, 2020; Finch and Finch, 2020; Paul et al., 2020). Poverty reduction efforts in Bangladesh have faced a new challenge posed by the COVID-19 pandemic (Najia and Ghosh, 2023). Accordingly, an attempt was made in this study to search for the impacts of COVID-19 on the urban poor's lives and livelihoods, while the areas focused on included the number of family members who changed jobs, the occupational impacts of the respondents and HHs members, types of impacts, types of the economic crisis, sectors where respondents reduced or closed costs, types of adjustment done in income and expenditure, family members who died during the last two years, support received during COVID-19, and coping strategies taken by the respondents.

7.12.1 Numbers of HHs members changed job due to COVID-19

The respondents were asked how many of their HHs members were impacted by COVID-19 in their jobs. It was found that more than half of the respondents (51 percent) did not change jobs as a result of the Corona virus outbreak. However, the remaining 49 percent faced various types of changes. In both groups of control and intervention, 42 percent and 34

percent, respectively, mentioned that at least one member of their family changed jobs (Figure 7.58). These findings have been supported by another study where Ali and Bhuiyan (2020) identified that a large number of poor people have lost their jobs recently and many more are under the threat of losing employment, as cited by Najia and Ghosh (2023).

Table 7.58: Numbers of HHs members changed job due to COVID-19 by control and intervention



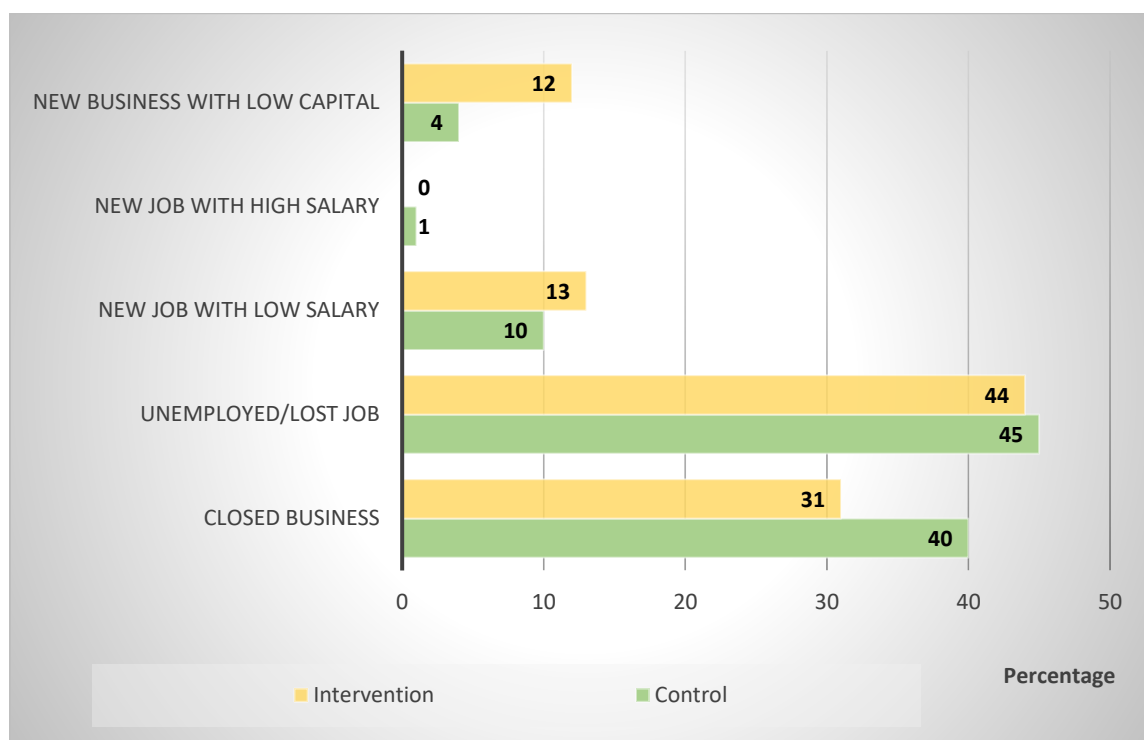
Source: Field Survey, July 2022.

7.12.2 Occupational impacts faced by the respondents and HHs members during Covid-19

The COVID-19 outbreak and health care problem together had negative impacts on the livelihood, employment, and household income of the poor living in urban and rural areas as well (Najia and Ghosh, 2023:218). Figure 7.59 is an illustration of the occupational impacts faced by the respondents and HHs members during COVID-19. The respondents mentioned various types of changes they had faced. In both groups, a nearly equal proportion of respondents have made similar types of changes. In the control group, 45 percent said they were unemployed or lost their job; 40 percent said they closed their businesses; and 10 percent said they found a new job with a low salary. 44 percent of intervention group

participants reported being unemployed or losing their job, followed by 31 percent who closed their businesses and 13 percent who found a new job with a low salary.

Figure 7.59: Occupational impacts faced by the respondents and HHs members during COVID-19



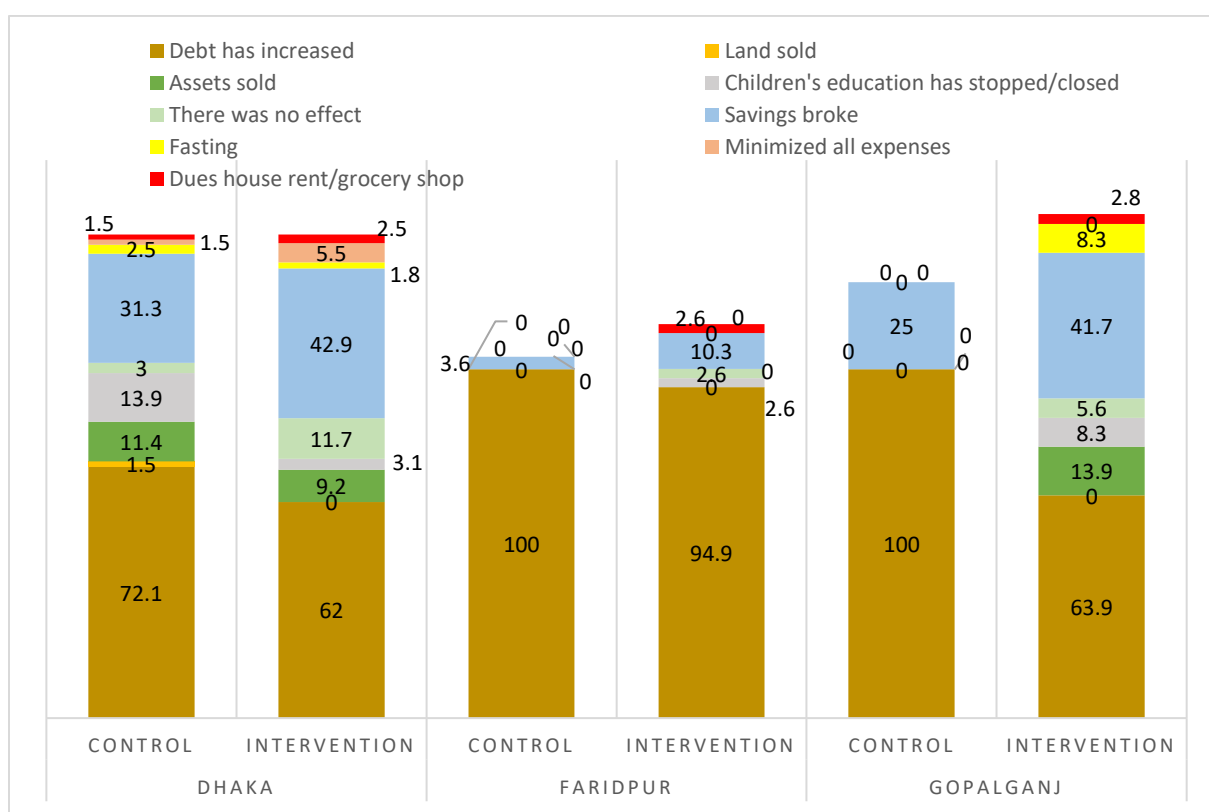
Source: Field Survey, July 2022.

7.12.3 Impacts of Covid-19 faced by the respondents

Figure 7.60 is an illustration of the impacts of COVID-19 on respondents' livelihoods by area and group. The impacts mentioned by the respondents include: debt increase, asset sale, children's education stop, savings break, etc. 72 percent of the total respondents mentioned that their debt has increased. In Dhaka, 72 percent and 62 percent of respondents, respectively, from the control and intervention groups mentioned this experience; in Faridpur, 100 percent and almost 95 percent of respondents, respectively, from the control and intervention groups; and in Gopalganj, 100 percent and almost 64 percent of respondents, respectively, from the control and intervention groups mentioned this

experience (Figure 7.60). Therefore, the data show slightly better conditions for the respondents in the intervention group than in the control group. A report of the World Bank Group (2020) supports these findings; the report stated that food insecurity was high in the slums of Dhaka and Chittagong cities. Moreover, 26 percent of slum dwellers reported that at least one member went to bed with hungry, and 57 percent were unable to pay their rent.

Figure 7.60: COVID-19 impacts faced by the respondents by area, control and intervention



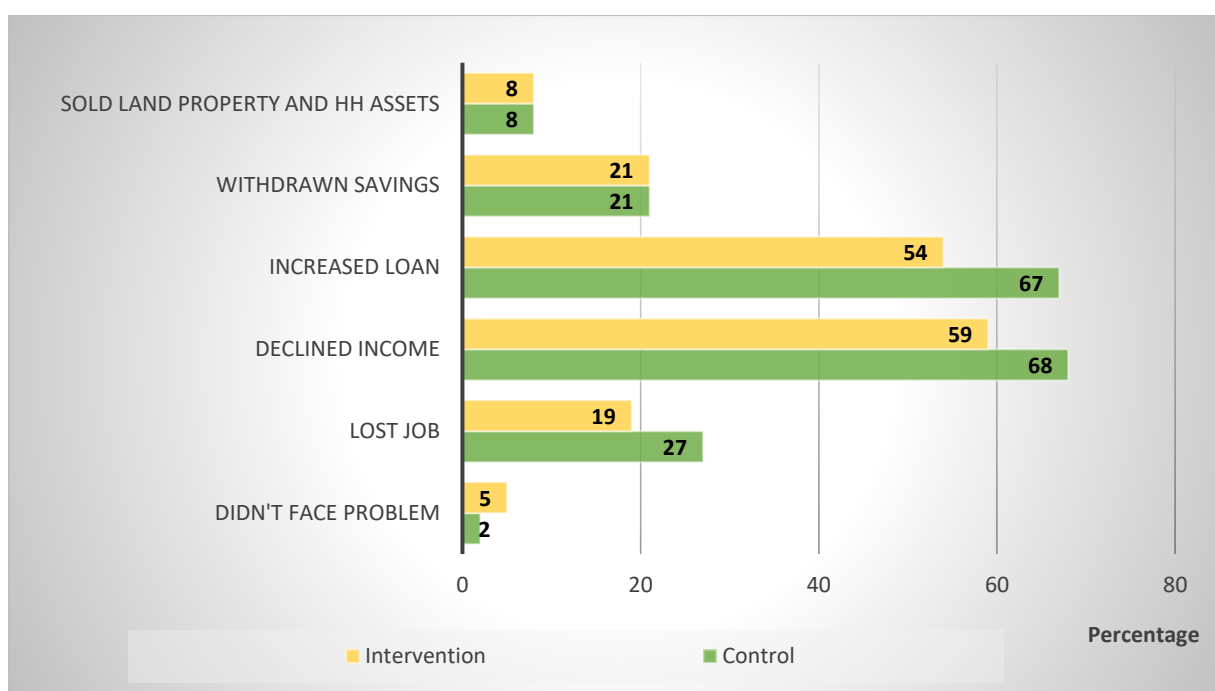
Source: Field Survey, July 2022. *N=(C=201, I=163), **N=(C=28, I=39), ***N=(C=20, I=36), ****N=487
Multiple responses were considered

7.12.4 Economic crisis faced by the respondents during the last two year

Figure 7.61 is an illustration of the types of crises respondents faced during the last two years due to COVID-19. The crises include losing a job, declining income, increased loans,

withdrawal of savings, sale of land property or HH's assets, and dues at the house rental or grocery store. The crises were largely equal between the two groups, with the control group having the biggest majority (68%) saying that their income had reduced, followed by increasing loan payments (67%) and lost jobs (27%). Similarly, the intervention group had the biggest majority of 59 percent saying decreased income, 54 percent mentioning higher loans, and 21 percent mentioning withdrew savings.

Figure 7.61: Economic crisis faced by the respondents during the last two year by control and intervention



Source: Field Survey, July 2022.

7.12.5 Sectors where respondents reduced/closed costs due to COVID-19

Sectors where respondents reduced or closed costs due to COVID-19 during the last two years, by area and group, have been presented in Table 7.51. The majority of respondents from the control and intervention groups in Dhaka, 83 percent and 72 percent, respectively, stated that they had reduced the amount of daily commodities they purchased. Similarly, in

other cities, the vast majority of respondents from both groups stated that they had reduced their consumption of daily necessities.

Table 7.51: Sectors where respondents reduced/closed costs during last two years by area, control and intervention

Sectors	Dhaka*		Faridpur**		Gopalganj***		Total**** f(%)
	Control f (%)	Intervention f(%)	Control f(%)	Intervention f(%)	Control f(%)	Intervention f(%)	
Amount of daily commodities	167 (83.1)	118 (72.4)	28 (100)	38 (97.4)	20 (100)	36 (100)	407 (83.6)
Beef / mutton	143 (71.1)	99 (60.7)	24 (85.7)	29 (74.4)	20 (100)	31 (86.1)	346 (71.0)
Invitation	66 (32.8)	65 (39.9)	15 (53.6)	22 (56.4)	13 (65.0)	19 (52.8)	200 (41.1)
Fruits	65 (32.3)	53 (32.5)	11 (39.3)	17 (43.6)	11 (55.0)	20 (55.6)	177 (36.3)
Clothing	132 (65.7)	100 (61.3)	25 (89.3)	36 (92.3)	18 (90.0)	32 (88.9)	343 (70.4)
There has been no change	10 (5.0)	21 (12.9)	0	1 (2.6)	0	0	32 (6.6)

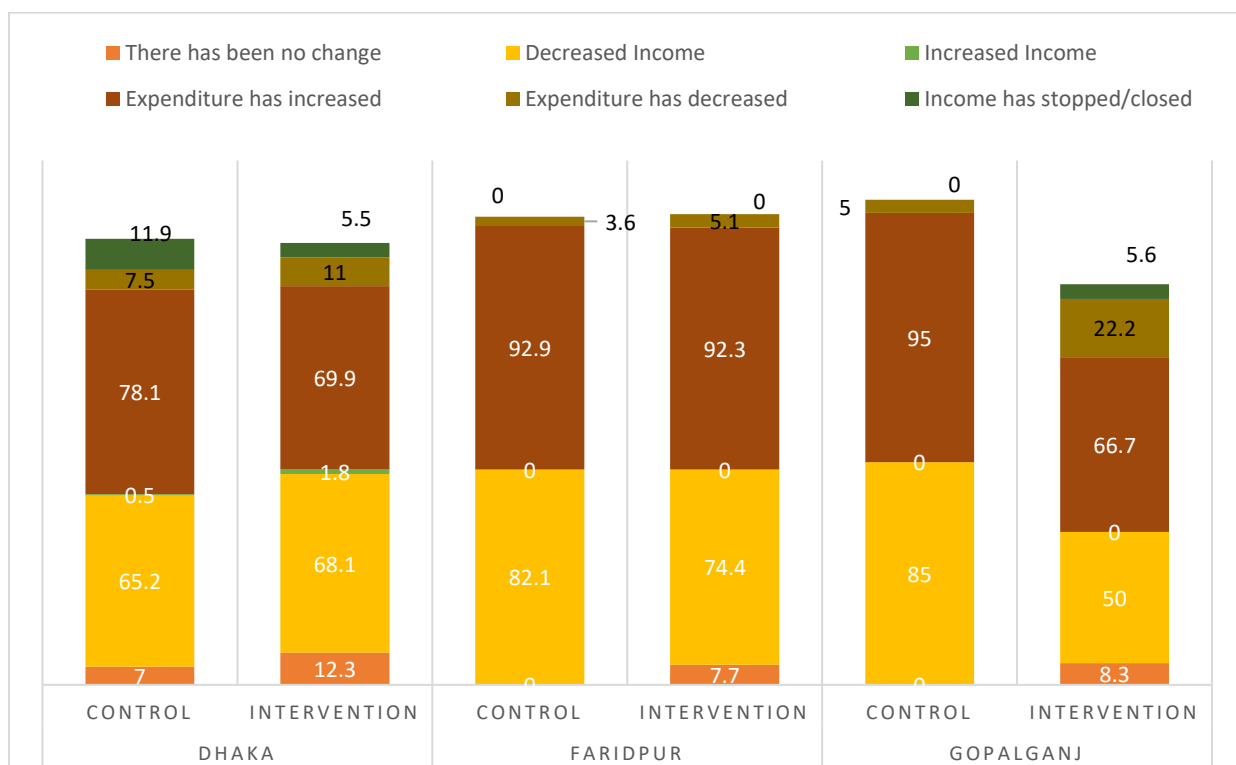
Source: Field Survey, July 2022. *N= (C=201, I=163), **N=(C=28, I=39), ***N=(C=20, I=36), ****N=487

Multiple responses were considered

7.12.6 Adjustments done by respondents in income and expenditure due to Covid-19

Various types of adjustments were made by the respondents in their income and expenditure due to the COVID-19 pandemic, which include decreased income, increased income, decreased expenditure, increased expenditure, and stopped income. The highest majority of respondents from both groups in all cities mentioned that their expenditure has increased, followed by decreased income (Figure 7.62).

Figure 7.62: Changes respondents made in income and expenditure due to Covid-19 by area, control and intervention



Source: Field Survey, July 2022. *N=(C=201, I=163), **N=(C=28, I=39), ***N=(C=20, I=36), ****N=487

Multiple responses were considered

7.12.7 Households' members died during last two years due to COVID-19

The respondent was asked whether they had any experience of losing family members due to COVID-19 in the previous two years, and only 2% of the total respondents had such experience. In the control group, almost 4 percent of the respondents have lost family members, and in the intervention group, almost 1 percent mentioned that their family members died due to the Corona virus during the last two years of the pandemic (Table 7.52).

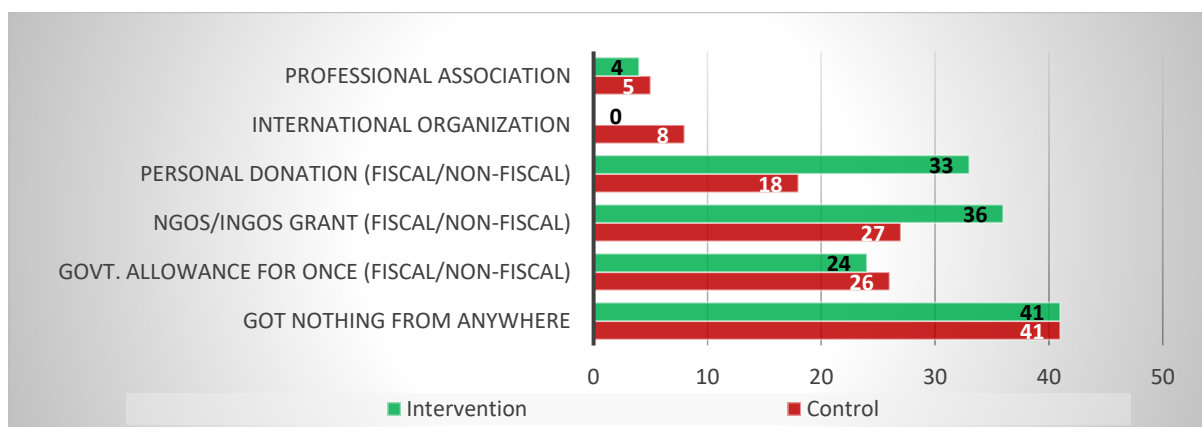
Table 7.52: Households members died during the last two years due to COVID-19

Response	Control		Intervention		Total	
	f	%	f	%	f	%
No	240	96.4	236	99.2	476	97.7
Yes	9	3.6	2	0.8	11	2.3
Total	249	100.0	238	100.0	487	100.0

Source: Field Survey, 2022.

7.12.8 Supports received by respondents during COVID-19

During the outbreak of the COVID-19 pandemic, respondents from both groups of control and intervention received some fiscal and/or non-fiscal assistance from various sources, which included government allowances, NGOs or INGOs grants, personal donations, etc. However, 41 percent of both groups did not get any support from anywhere. Respondents from both groups received more support from NGOs and INGOs than other organizations, which was 36 percent in the intervention group and 27 percent in the control group (Figure 7.63). In terms of personal donations, respondents from the intervention group received more than respondents from the control group.

Figure 7.63: Supports received by respondents during COVID-19 by control and intervention

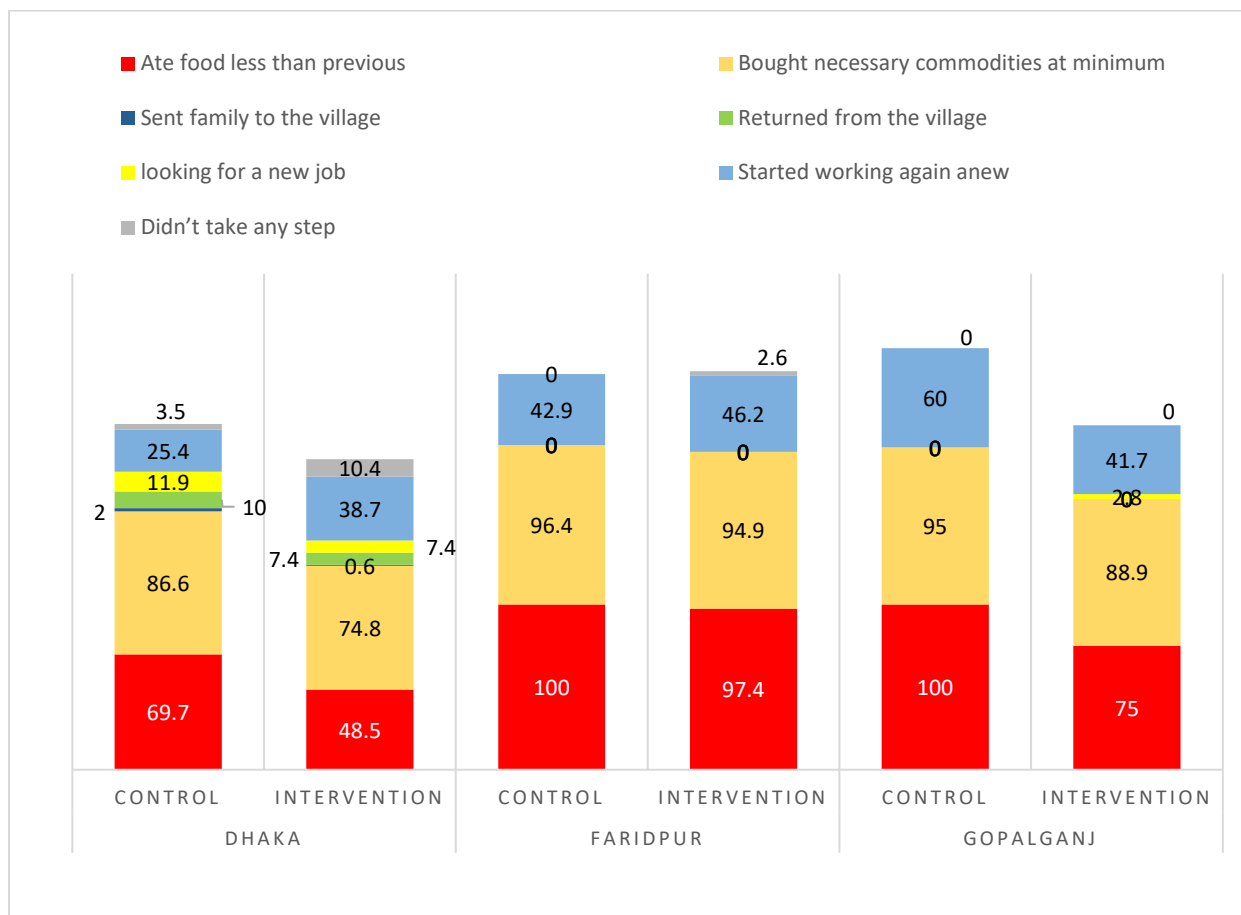
Source: Field Survey, July 2022.

It can be mentioned here that key informant interviewers such as the executive director of CUP and the social welfare officer of DNCC and DSCC stated that they provided more support to urban slums during COVID-19 than during regular times, such as relief, safety, and hygiene kits, and conducted various awareness programmes too. However, the majority of the respondents were outside of these supports, which might be due to their huge numbers.

7.12.9 Coping strategies taken by the respondents

The coping strategies taken by the respondents to minimize the impacts of the COVID-19 pandemic by area, control, and intervention are shown in Figure 7.64. Among all respondents, a large majority (84 percent) said they bought necessary commodities at the minimum, while 68 percent said they ate less food than before. In Dhaka, the highest majority of respondents (almost 86 percent) in the control group mentioned bought necessities at the minimum, followed by nearly 70 percent who ate less food than before. In the intervention group, the highest majority (almost 75 percent) mentioned they bought necessary commodities at the minimum. In Faridpur, all respondents in the control group stated that they ate less food than before, followed by 96 percent buying necessary commodities at the minimum. Again, 97 percent of those in the intervention group reported eating less food than before. Respondents from Gopalganj have also expressed similar types of strategies. Therefore, it is said that the coping strategies taken by the respondents were almost the same in the studied areas in both groups.

Figure 7.64: Coping strategies taken by the respondents due to impacts of COVID-19 by area, control and intervention



Source: Field Survey, July 2022. *N= (C=201, I=163), **N= (C=28, I=39), ***N=(C=20, I=36), ****N=487

Multiple responses were considered

7. 13 Conclusion

The findings of the above-discussed information using a number of indicators have revealed that, in most cases, the data do not represent any significant changes in the lives and livelihoods of the respondents in both the control and intervention groups, rather than a similar pattern. The reasons for such findings can be explained by the fact that the urban poor, who have been given the opportunity to participate in any urban poverty reduction programme or project, are the most marginalized group in cities. Therefore, through various

poverty-reducing interventions, they are able to upgrade themselves but cannot reach the expected socioeconomic upgrade. Secondly, the urban poor, who live in slum settlements, engage themselves in various formal and mostly informal economic activities offered by the city's economic system through their entrepreneurial capabilities. However, in spite of having poor socio-economic conditions, they are not part of most of the poverty-reducing programmes and projects and remain outside of the programmes and projects due to the design of the programmes' and projects' activities. Thirdly, the coverage of the programmes and projects is very limited due to a lack of funds and depends mostly on the donor agencies for funds and overall design. Therefore, the local implementation authorities are bound to follow the rules and regulations of the funding agencies, which are responsible for not reaching the majority of the urban poor who live in cities. Moreover, the opportunities are limited and cover a smaller proportion of the urban poor than their original volume, which leaves a large number of the population outside of the urban poverty-reducing interventions.

Chapter Eight: Qualitative Findings

8.1 Introduction

This chapter presents the qualitative findings of the study. It synthesized expert assessments of urban poverty reduction in Bangladesh, the strengths and weaknesses of urban poverty reduction policies and strategies, and their recommendations for comprehensive and long-term urban poverty reduction efforts in the country.

8.2 Urban Poverty Reduction in Bangladesh: Assessment by the Experts

According to the United Nations (2001), urban poverty was one of the most widespread phenomena during the 1980s and early 1990s. Therefore, a variety of urban strategies aimed at concentrating on various dimensions of poverty, e.g., employment opportunities, access to affordable housing, and locations of low-income settlements, have been highlighted by the concerned authorities (United Nations, 2003; 2005). Towards inclusive and sustainable cities across the globe, the set of MDGs and SDGs emphasized the need for reducing poverty (United Nations, 2000; 2015), and by embracing these objectives as baselines, these ideas began to impact urban poverty initiatives in cities (Jha and Tripathi, 2015; Adebimpe, 2013; Stein and Horn, 2012; Ebrahim, 2008; Satterthwaite, 2003a). Urban poverty researchers in Bangladesh have agreed with this statement too.

The urban poverty experts of Bangladesh were asked for their assessment of the poverty reduction situation in the country. All of them have agreed that the country has made remarkable progress in reducing poverty during the last few decades, especially in terms of income-based indicators, while in terms of other multidimensional indicators, the progress is

not encouraging. Experts mentioned that a number of factors are responsible for this situation. This statement of the qualitative finding represents the quantitative information of this research as well, while attention from the concerned authorities is strongly needed to intervene in the areas of housing, basic utilities and services, water, sanitation, health, education, etc. for the poor living in cities.

Moreover, it is relevant to mention here that an eminent urban poverty expert from the Power and Participation Research Centre (PPRC) stated that,

"Poverty reduction is a multidimensional issue rather than a single economic problem. Therefore, it should be considered in broad socio-economic dimensions. Although, in some indicators, we have successfully achieved some development, lots of work remains in terms of their income and employment, nutrition level, livable housing condition, health and education facilities, etc. Towards achieving the SDGs, we are far from many indicators yet to ensure LNOB."

Another expert from the Centre for Urban Studies (CUS) said,

"Most of the services for the urban poor are provided on a temporary basis rather than from a planned permanent source. As a result, rather than the effects of any specific plan or programme, the poor themselves are the primary change agents for their own socioeconomic advancement, although the majority of programmes or projects have been implemented on a trial basis."

The quantitative findings show that the interventions have some positive effects on variables such as income, land ownership, the number of rooms respondents use, and so on (see Chapter Seven), but in most cases there are no significant differences between the control

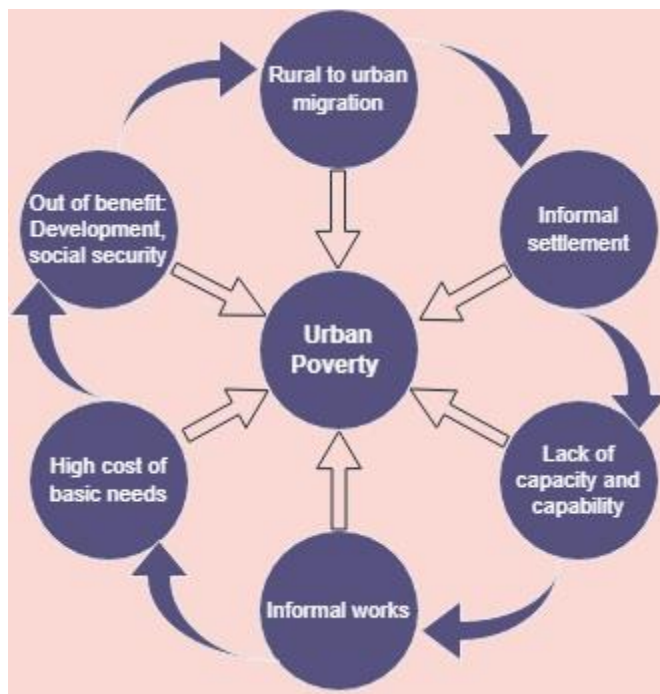
and intervention groups. Two major factors are important here: the first is the sustainability of the programmes or projects that have been applied for the welfare of the urban poor, and the other is the limited coverage of these programmes/projects due to a lack of funds or the design of the activities.

Accordingly, to explain the above-mentioned situation, all the experts pointed out that urban poverty issues are a less prioritized area in our policy, strategy, and planning. Reasons behind this may be explained by Cochrane (2000: 184–8), while the researcher argued that the development of urban policy mostly has not followed a continuing process of learning based on a clear and continuing set of aims and ambitions but rather ‘a chaotic conception’ instead of ‘a coherent urban policy’. As a result, the urban poverty issue has not yet received much attention from the concerned authorities in Bangladesh compared to our neighboring countries, India, Bhutan, or other South-East Asian countries, such as Indonesia, Malaysia, Vietnam, etc. An expert from UNDP-MAB stated that,

“Given its magnitude, urban poverty reduction received insufficient attention and was not adequately addressed in our policy documents. In some cases, income has increased, but at the same time, consumption has also increased five times. We are measuring urban poverty using the same definition that we started using many years ago, but now there has been a big change in our daily consumption pattern. Both income and expenditure have increased; however, in many cases, expenditure has increased several times more than the individual’s income. The urban poor are now moving towards the periphery because, firstly, they are unable to afford city life, and secondly, they take advantage of the good communication and transportation systems of the city. As a result, slum settlement has shifted spatially towards industrial areas such as Savar, Ashulia, and Gazipur.”

Based on the above discussion, an illustration of the urban poverty cycle and its association among various sectors has been presented in Figure 8.1.

Figure 8.1: Urban Poverty Cycle and its Association among Various Sectors



Source: Author, based on Qualitative findings

8.3 Extent of Urban Poverty Issues Addressed in the Five-Year Plans

Poverty in cities has not received the required attention in the majority of our development documents compared to poverty in rural areas (Khanom, 2011; Rahman, 2011; Hossain, 2008; Islam, 1997; Islam et al., 1997). This statement has been proven by the qualitative findings of this present study, where all of the experts agreed that Bangladesh's National Five-Year Plans have not adequately addressed urban poverty issues given their magnitude. They confirmed that our research and policy/strategy have an extended focus on rural poverty; therefore, programmes/projects were implemented accordingly to reduce rural poverty rather than poverty in urban areas. Hasnath (1987: 59) mentioned that developing planning in Bangladesh has not been evidently effective, though it is essential to continue to plan the

country's economy for the development of a nation. He criticized the fact that the first Five Year Plan was not implemented according to its framework of a socialist economy; although high priority was placed on social sectors in the FFYP, the outcome was that a little rise in economic growth led to disparity, and thus poverty continued.

An eminent urban poverty researcher from PPRC pointed out that,

“In general, the urban sector has received less attention in our policy documents. We have to realize the increasing trend of urbanization in Bangladesh. In spite of the increasing numbers of the urban poor, urban poverty has not received a strong focus in the Five-Year Plans because of our poor mindset. We observed that there is confusion among our policymakers about recognizing urban poverty. Also, there is a misconception among them that by recognizing urban poverty in the policy documents, many of the rural poor will be encouraged to come to cities. Such misconceptions not only hinder the incorporation of policy provisions for the development of the urban poor but also lead to inadequate programmes and projects for them.”

Most of the experts said that urban poverty was included as a paragraph for the first time in the 6FYP, and later on there was a continuation in the 7FYP and the latest 8FYP. Therefore, it can be said that the issue has now started to receive attention from the government in the policy documents, which is a good indication of new starts. However, in contrast, a senior Bangladeshi poverty expert from PKSf said:

“Our FYPs are very well written, and everything inside them is very well documented. However, the problem is in the implementation stage. The important thing is whether we are projecting the problems appropriately or not, and at the same time, how we are taking initiative to solve the problem.”

Such a similar opinion was also raised by another senior research fellow of BIDS, who said:

“...Our main problem is translating policy into action. We are facing great challenges while turning policies into real actions because of a lack of efficiency, various types of leakages, and, of course, a lack of implementation. As a result, despite having good policy or strategy provisions, there is a weakness in reaching the targeted populations.”

Additionally, another expert from UNDP-MAB mentioned that,

“We have a budget deficit to implement policy actions. Most of our projects are donor-driven and dependent on donor funding. In general, we develop various types of tools and techniques under the direction of funding agencies, which contribute to the socioeconomic graduation of the urban poor, but this results in the exclusion of many of the urban poor—mostly pilots—from development because they are mostly poor. Therefore, a national programme should be introduced for the sustainable upgradation of the urban poor in our policies and strategies. There should be specific programmes for the basic needs of the urban poor under each of the concerned ministries, with specific budget allocations, which are not yet included in our policy, strategy, and plan documents.”

Moreover, all the experts emphasized a more specific and targeted approach to urban poverty in our policy, strategy, and plan documents and that we act accordingly to make cities inclusive. Because of both the formal and informal legal systems of the country, the urban poor are excluded from many basic rights and are far from inclusion (Abed, 2007). Therefore, several micro-level analyses, especially in South-Asia studies, have focused on need-based effective programmes and projects for the urban poor (Pryer, 1993b; Bardhan, 1989; Harriss, 1987).

8.4 Are Our Policies/Strategies Incorporating Urban Poverty Adequately?

Since 1975, several policy approaches, e.g., resettlement, eviction, and upgrading, have been employed to address the slum settlements in cities, especially in Dhaka. However, these approaches were not very practical due to the large scale of the problem (Mohit, 2012). In

the earlier section, in Chapter 5, it was found that the policies and strategies did not adequately address the issue of urban poverty. This data was validated by the interview with the experts, who expressed similar opinions based on their vast experiences in this particular field. According to experts, the urban poor are not only a less prioritized community by the relevant authorities, but they are also denied necessary allocations in all sectors. This leads to an unhealthy, unlivable housing condition for them, along with a number of absences in their lives and livelihood opportunities.

Most of the experts strongly agreed that the urban poor are upgrading themselves using the economic endowments of the cities through their own efforts, while support from both the public and private sectors is mostly either inadequate or absent. They did not receive adequate attention from any of the concerned authorities or departments. As a result, almost all the services they get they have to buy at a very high price, and at the same time, these services are very inadequate too. According to an eminent architect-planner at the Center for Urban Studies,

“They do not have citizens' rights; they work and live in the informal sector. Unfortunately, they are considered citizens only during the voting period!”

The urban poor are largely left out of social safety nets. Specific targeted programmes, especially in housing, health, and education, are needed for the urban poor. According to the experts interviewed, these basic components must be included in the policies and plans; otherwise, it will be difficult to serve and meet the requirements of the poor living in cities. Not only countries of developed nations but also countries of developing nations (e.g., India, Bhutan, Indonesia, Malaysia, and Vietnam) have already introduced such initiatives.

"Without intervening in the quality of life of these people, urban poverty reduction will not be successful and sustainable," added almost all the experts.

To serve the slum dwellers living in cities, city corporations and municipalities had a Slum Development Officer under the Ministry of Local Government Department of Bangladesh; their designations were recently changed to "Social Welfare Officers." This change indicates a kind of shift in strategy toward general societal development rather than a specific target-oriented approach for the slum dwellers. Although there were no effective and massive changes found through the contribution of the slum development department, planned, specific, target-oriented efforts are needed to improve the quality of life of the urban poor. The experts identified various sectors to ensure improved quality of life for the poor living in cities, e.g., trainings for skill development, increased vocational educational opportunities, focused programmes for particular age groups, and extended social safety net coverage.

8.5 Strengths of the Poverty Reduction Policies/Strategies/Plans

According to the interviewed urbanists and experts, the strengths of the poverty reduction policies, strategies, and plans of the Government of Bangladesh are as follows:

- There are some programmes/projects implemented to reduce urban poverty with support from the government and/or non-governmental organizations that can be considered an initial good step. Furthermore, some commendable positive efforts have been incorporated into policy and strategy documents by governments to address the country's urban poverty.

- The government has strong Social Safety Net Programmes (SSNPs) to reduce poverty in the country. However, these are very few for the poor living in urban areas. The government provides free education up to the primary level with free books and some other services that contribute positively to the children of underprivileged families. Similarly, some of the health services, especially the community clinic in rural areas, serve the poor living in those areas, though such initiatives are absent in urban areas to serve the poor.
- The government has a provision for housing for its lower-level employees. The local government has provided housing facilities for the cleaners in the City Corporation and municipal areas, although all the staff do not have access to these facilities. However, these initiatives create a sense of affordability among lower-income people. Therefore, such provisions should be expanded for other poor people living in cities.
- Ready-made garment (RMG) industries have provided workers with employment rights, with the vast majority working in urban poor communities. Some industries have also begun to provide health, wage/salary, and leave facilities for workers within the framework of government policies and strategies, as strongly emphasized and pressured by donor organizations. Moreover, the issue of compliance from the buyers has also played an important role in this regard.
- Most of the slum areas now have access to water, sanitation, electricity, and waste management systems. These are good initiatives. The government has made provisions in the policy and plan documents for the non-governmental organizations

(NGOs) and private sector to work individually or collaboratively for the urban poor community.

- The recent government project "Rental Housing for Slum Dwellers in Kalshi, Mirpur" under the Ministry of Housing and Public Works is an appreciable effort by the government.

8.6 Weakness of the Poverty Reduction Policies/Strategies/Plans

- The very first weakness of the poverty reduction policies, strategies, and plans of the government is inadequate attention to address urban poverty against strong, focused activities and services for the rural poor. It is a less prioritized and focused area in our policy, strategy, and plan documents. It did not receive much attention in these documents. There is no specific periodic programme/project in the policies, strategies, or plans for the development of the urban poor. Therefore, without specific programmes/projects through the concerned department or authorities of the government, the expected reduction of urban poverty may not be achieved.
- The government has no strategy at all to provide access to the basic needs of the urban poor. Access to free education for slum children and accessible health services are necessary to ensure education and health services for all, especially those who do not have the capability to buy them at a high cost.
- There is a misconception among policymakers that urban poor communities are part and parcel of city life. The government did not follow much of the advocacy in favor

- of the urban poor contributed by urban experts in the country in various policies, strategies, and plans.
- Uncoordinated and inconsistent programmes and projects are another weakness noted by the experts interviewed. They also identified various reasons behind this weakness, which include: lack of funds, lack of or limited budget allocation, lack of accountability and transparency, lack of monitoring of work, leakages of efforts, lack of commitment, duplication of activities, inefficiency in implementation, etc. Again, projects are mostly pilots that do not turn into national programmes. Thus, policies, strategies, plans, programmes and projects should be more realistic, time-bound, and implemented in a comprehensive way

8.7 Strength of the Poverty-reducing Strategies of the NGOs and Private Sector

Non-Governmental Organizations (NGOs) have played an important role in reducing poverty in the country, with a focus on rural areas. It is well known that NGOs' microcredit facilities have had a significant impact on reducing poverty in rural areas. However, it has also served the urban poor, which is revealed in this study too. The microcredit programme has made a significant contribution to the income-generating activities of the poor.

NGOs' activities have contributed very positively in the areas of microcredit, women's involvement in income-generating activities, rising awareness of various issues, the health and education sectors, etc.

Among the private sector, backward industries are a very good example of employment generation, where many of the urban poor work. On the contrary, another important informal sector employment generator has been created based on the waste of cities and is

contributing positively to the urban poor's livelihoods. There is no doubt about the pivotal contribution of these sectors to alleviating poverty in urban areas.

8.8 Weakness of the Poverty-reducing Strategies of the NGOs and Private Sector

There are numerous activities aimed at reducing rural poverty. As a result, there is greater concentration in rural areas than in urban areas. Both for the government and the non-government organization, running activities in urban poor communities is challenging due to the frequent movement of the poor. This leads to an unwillingness to provide credit for the urban poor among various organizations. Also, there is a lack or absence of programmes/projects in the sectors of basic services, e.g., housing, education, and health. The majority of the programmes and projects have been implemented on a trial basis by donor agencies. A methodological innovation for serving the urban poor has not yet been developed by the private sector. According to the experts, the government must also consider the space for serving the urban poor.

Moreover, decline in funding, duplication of work, lack of an integrated approach, corruption in the implementation of work, lack of commitment, etc. are identified by the experts as weaknesses of the poverty-reducing strategies of the private sector.

The industrial sector, especially ready-made garments, contributes indirectly to creating employment for the poor living in cities. However, they do not have any direct provisions to contribute to reducing urban poverty in the country. Corporate social responsibilities (CSR) provide some assistance to the urban poor, but they cannot make a significant contribution to their improvement. In Bangladesh, the idea of charity did not develop among the large-

scale industries. As a result, rather than conducting business, the private sector did not engage in poverty-reduction activities.

8.9 Suggestions for Urban Poverty Reducing Activities to be More Effective

We must prepare macro- and micro-planning. We have to finalize the planning first and then perform accordingly at the community level. All concerned sectors have to have a specific budget allocation for the area-based, sector-wise, target-oriented, time-bound development programmes/projects of the urban poor to make cities inclusive.

The ward-level commissioner office may be better suited to implement a target-oriented approach. This ward-level office can be a one-stop service center for the urban poor, where all the administration and governance-related activities can be organized.

CBOs can be more organized and empowered so that they can help themselves. Such a successful example has already been set through the LIUPCP project.

We have to remember that a city cannot be sustainable without caring for its citizens. Therefore, it is essential to meet the needs and provide services for the urban poor in order to make cities inclusive and sustainable through balanced development. Moreover, and more importantly, the contribution of the urban poor to a city's economy should be recognized.

The government should delegate responsibility for area-based slum development to non-governmental organizations (NGOs) to assess the needs of the poor and assume responsibility for improvement. Their activities should be incorporated into a regulatory framework to avoid duplication and corruption and ensure services for more people.

Mayor of the Dhaka North City Corporation said that,

“As mayor, I do not have the legal authority to provide all types of assistance to slum dwellers. There are audit obligations and some other technical difficulties. In spite of all these, we provide services for them, and they are continuously coming to this city due to various push and pull factors. Land ownership is shared here by a number of organizations, while the City Corporation owns only a few. Now it is mandatory to build low-cost housing for the urban poor. Otherwise, it will be unmanageable for the city managers to manage this problem, which will have an adverse impact on the environment and sustainability of the city. We must consider both our capacity and our capabilities, and policies must be organized from the bottom up rather than from the top down.”

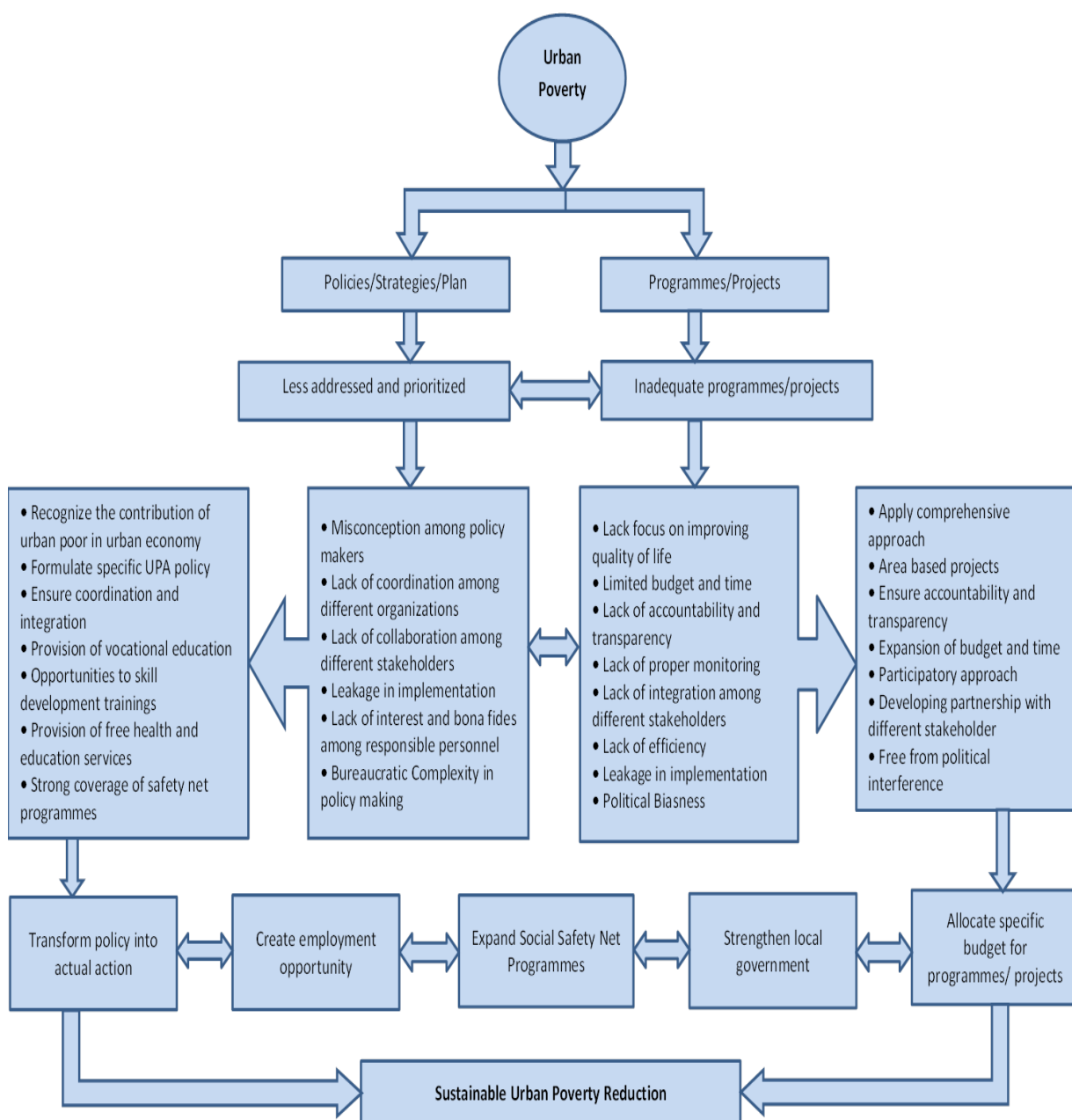
8.10 Conclusion

The participatory nature of our development procedures will ensure sustainable development. Projects geared toward programmes' journeys can be a big opportunity to reduce urban poverty. Strong political commitment is also necessary for the sustainable reduction of urban poverty. There should be a national programme for reducing poverty in urban areas of the country. All the concerned ministries should have a specific, target-oriented, and time-bound programme to alleviate urban poverty, especially in the areas of housing, health, education, and social safety and security. A special focus should be given to improving the total quality of life and livelihoods of the urban poor. We have to ensure the proper implementation of policy provisions in actual action. We have to be careful about the efficient implementation of programmes/projects by ensuring zero corruption, good coordination, and integration.

Based on experts' views, a framework for sustainable urban poverty alleviation through strategies and programmes is presented in Figure 8. 2. It is found that urban poverty

alleviation policies, strategies, and plans are less addressed and prioritized due to various factors, e.g., misconceptions among policymakers, lack of coordination, collaboration, and integration among various stakeholders, bureaucratic complexity in policy making, etc. Likewise, urban poverty alleviation programmes and projects are inadequate due to a lack of funding, a lack of coordination and integration among the stakeholders, a lack of efficiency in implementation, political bias, etc. Therefore, there are five interlinked factors, e.g., 1. ensuring that policy is implemented; 2. creating employment opportunities; 3. expanding social safety net programmes; 4. strengthening local government; and 5. To ensure long-term urban poverty reduction, the budget and duration of programmes and projects must be increased.

Figure 8.2: Framework for Sustainable Urban Poverty Reduction



Source: Researcher, based on Qualitative findings

Chapter Nine: Summary and Conclusion

9.1 Introduction

Chapter Nine is the conclusion and summary, which reviews significant findings in terms of specific objectives and their consequences in reality; the conclusion and recommendations of the study conducted in three different-sized cities in Bangladesh: Dhaka, Faridpur, and Goplaganj, using a ROAMEF framework with the goal of focusing the government of Bangladesh and other stakeholders' urban poverty policies, strategies, programmes, and projects and their contribution to reducing poverty in urban areas of the country. Specifically, two objectives were set under the broad goal, which include: clearly identifying the policies, strategies, and programmes or projects applied in urban areas in order to alleviate poverty in urban areas since 1972; and evaluating the effectiveness (strengths and weaknesses) and contribution of these policies, strategies, and programmes or projects to alleviate urban poverty in Bangladesh.

9.2 Policies/Strategies: Applied to Reduce Urban Poverty

Since the independence of Bangladesh, the country has formulated eight five-year plans, e.g., The First Five Year Plan 1973–78, The Second Five Year Plan 1980–85, The Third Five Year Plan 1985–90, The Fourth Five Year Plan 1990–95, The Fifth Five Year Plan 1997–2002, The Sixth Five Year Plan 2011–2015, The Seventh Five Year Plan 2016–2020, and The Eighth Five Year Plan 2020–2025. These Plans are the national documents where national targets for Gross Domestic Product (GDP) and poverty reduction rate are set by the government every five years to flourish economic development and ensure balanced socio-economic development of the country. A comprehensive understanding of the policies, strategies, and

programmes/projects that have been applied for urban poverty alleviation in Bangladesh since 1972 to date has been prepared through this study, which is as follows:

In summary, it is said that the First Five Year Plan was developed just after the independence of the country to restructure the socio-economic development under four basic principles: democracy, nationalism, secularism, and socialism. Attention was given to the poor to uphold their socio-economic condition. This plan addressed the rapid proliferation of slums and squatters as well as their associated problems in urban areas, especially in major metropolitan cities, largely due to rural migration. However, specific policies, strategies, plans, and programmes for the urban poor were inadequate in this Plan.

Considering the similar context of the 1FYP, reducing poverty was placed as the top priority in the 2YFP. Here, too, the efforts were concentrated on reducing rural poverty, as the overwhelming majority of the people living in poverty were in rural areas. Accordingly, the Government placed emphasis on various sectors, including poverty, unemployment, literacy, malnutrition, the production and technological base of the rural economy, human resource development, etc.

Poverty alleviation was the key objective in the 3FYP too. A target group approach was applied to implement support for disadvantaged people in the country. 3FYP led to a major redirection of the country's economy through large-scale decentralization of administration and development processes and public-private partnerships. Though no direct strategy has been incorporated here for the poor living in urban areas.

Poverty alleviation remained the utmost priority in the 4FYP as well. This plan adopted an employment- and export-oriented growth strategy to alleviate poverty. Again, no specific strategy was found for the welfare of the poor living in cities.

Considering the changing structure of the global economy, the 5FYP incorporated two major dimensions, such as various policy packages and strengthening local government institutions, to face the country's development challenges, including overwhelming poverty. More importantly, this Plan addressed urban poverty alleviation issues separately for the first time, with a special focus on three major sectors: education, access to non-land assets, and improved living conditions with access to basic utility facilities and services.

The first Perspective Plan of Bangladesh (2010–2021) is considered a strategic articulation of the development vision, mission, and goals of the Government to attain middle-income country status and ensure a poverty-free, prosperous country. The implementation of the action plans and specific methods were outlined through the two five-year plans: the Sixth Five Year Plan (2011–2015) and the Seventh Five Year Plan (2016–2020). This Plan was very significant for providing comprehensive strategies to reduce poverty, inequalities, and human deprivation, as well as a roadmap for accelerated growth.

The 6FYP emphasized social and economic transformation through minimizing disparity and expanding social protection programmes for the poor under broad-based strategies, inclusive growth, and development within seven core targeted sectors toward Vision 2021. In order to achieve Vision 2021, the country established strategies for accelerating economic growth and employment, as well as other relevant strategies. However, direct strategies for reducing

poverty in urban areas were insignificant compared to efforts to reduce overall poverty in the country.

The 7FYP identified various separate strategies to address extreme poverty and reduce poverty in urban areas. Major strategies include: easing accessibility of land and housing; special zones for the poor living in cities; in-situ upgrading; loans for affordable housing; access to infrastructure and services; access to income and or assets; supporting informal sector economic activities; access to credit; training and capacity building; supporting home-based income generating activity; providing a place for business; social safety nets for the urban poor, etc.

Based on the Second Perspective Plan (2021-2041), four consecutive five-year plans, including strategies and action programmes have been formulated. This 2PP will cover the periods of the 8th, 9th, 10th, and 11th Five Year Plans during which the PP2041 objectives will be achieved. It includes a macroeconomic framework incorporating goals for significant macro indicators in each financial year in more detail for each of the ministries, divisions, and agencies of the government.

The 8FYP was formulated considering the context of the global COVID-19 pandemic, the challenges of LDC graduation, and the objectives of the SDGs. The major elements of the strategy to reduce poverty include: COVID-19-induced poverty; creating jobs and income earnings; providing higher real income through education and training skills; structural change; micro-credit services; and the strong implementation of National Social Safety and Security Nets. All of these efforts have made a significant difference in lowering poverty rates, both above and below the official poverty line.

9.2.1 Weak and Strong Points of the Policies/Strategies/Plans

In conclusion, we can summarize some weak and strong points of the policies, strategies, and plans, both international and national, that were reviewed. In general, the weak points include not clearly addressing horizontal integration, not necessarily targeting public interest within the countries, and having a too broad scope, which is not achievable in reality. On the contrary, the strengths introduced in the reviewed policies, strategies, and plans include: clear goals and objectives; participatory implementation, monitoring, and evaluation mechanisms; and supporting data, references, and profiles. However, the international policies, plans, and strategies have a strong influence on the national-level policies, plans, and strategies, where the national-level government has set various types of goals and targets introduced by the international policy documents as a baseline to achieve development and reduce poverty in the country.

Moreover, the study found that Bangladesh has adopted goals set by the United Nations, e.g., the MDGs and SDGs, as baselines to influence poverty policies and programmes in the country, which is well documented in our recent policy/plan/strategy. Reducing poverty was the top priority in the 1FYP, 2FYP, 3FYP, and 4FYP. However, no specific strategy was found to improve the livelihoods of the urban poor. For the first time, 5FYP addressed urban poverty alleviation issues separately, with a special focus on three major sectors: education, access to non-land assets, and improved living conditions with access to basic utility facilities and services. In 6FYP, direct strategies to reduce urban poverty were insignificant compared to the overall poverty condition in the country. In the 7FYP, major strategies for reducing urban poverty include: easing access to land and housing; access to infrastructure and services;

access to income or assets; support for informal economic activities; access to credit; training and capacity building; support for home-based income-generating activity; a social protection system for the urban poor; and the provision of land for businesses. In 8FYP, major elements of the poverty reduction strategy include reducing COVID-19-induced poverty, creating jobs and providing higher real income through growth and structural change, education and training skills, jobs and income earnings, microcredit services, and strengthening and expanding the implementation of the National Social Safety and Security Net (NSSS). However, the people living in urban areas of the country need more specific strategies and action programmes from the government and other non-governmental organizations.

It must be mentioned here that in recent policies/strategies, the Government of Bangladesh has adopted various positive efforts to address the multidimensional nature of poverty in the country and to foster the accelerated, inclusive, and resilient growth of Bangladesh through various programmes and projects. The country has adopted the "whole of society" approach and "LNOB action programmes" to implement the Sustainable Development Goals. The most significant key efforts towards reducing urban poverty in the GoB include heavy investments in human development, social safety nets, and other related programmes linked with LNOB through each of the concerned Ministries of the GoB. On the other hand, a detailed examination of the government's policy, strategy, programmes, and projects, as well as those of NGOs, INGOs, and development partners, confirms that poverty-reduction efforts are primarily focused on rural areas, while urban areas are underserved. The government has strong coverage of social safety and security programmes for the poor in rural areas, while the SSNPs are very few for the urban poor in terms of numbers and coverage. However, the

people living in poverty in urban areas of the country need more specific strategies and action programmes from the government and other Non-Government Organizations.

9.3 GO's Programmes/Projects: Applied to Reduce Urban Poverty

Poverty-reducing major strategies and programmes, projects that have been initiated through various government organizations can be classified broadly as:

- By formulating Policies/Strategies/Plans
- By introducing social safety net programmes
- By allocating budgets for each ministry to this sector
- By deploying special projects for the alleviation of poverty

Bangladesh's government has robust social safety net initiatives to secure social protection for its citizens and ensure inclusive development for the country through different ministries. There are five major divisions, including some sub-divisions, of these social protection systems of the government, which are: 1. Cash transfer under social safety net programmes, 2. Food transfer/assistance programmes, 3. Special Poverty Alleviation Programmes, 4. microcredit programmes for self-employment; and 5. Specialized activities for poverty alleviation programmes of various agencies under the Rural Development and Cooperatives Division and development sector programmes.

The government of Bangladesh has a comprehensive range of social security and safety net programmes, among those, 14 have been implemented in urban areas of the country. Moreover, these programmes are very inadequate in both numbers and coverage for the

security of the country's poor and disadvantaged who live in metropolitan areas. It is also found that these initiatives have been carried out to ensure the safety and security of the urban poor through several ministries of the government of Bangladesh, which include the Ministry of Social Welfare, the Ministry of Women and Children Affairs, the Bureau of Non-Formal Education, the Ministry of Housing and Public Works, the Ministry of Health and Family Welfare, the Local Government Division, the Ministry of Food, and the Ministry of Disaster Management and Relief. Among these government organizations, the Ministry of Women and Children Affairs and the Local Government Division have implemented four programmes in each. Additionally, among the programmes, Open Market Sales (OMS) has been implemented under the Ministry of Food since 1980. Another old project is the Urban Primary Health Care Services Delivery Project, which has been implemented under the Local Government Division since 1998. Most of these programmes have been implemented with a focus on particular sectoral development rather than the comprehensive welfare of the poor living in urban areas.

Currently, 27 ministries and divisions are engaged to implement safety net programmes and the safety net programmes are classified into the following groups:

- Cash Transfer (Various Allowances)
- Food Security and Employment Generation Programmes
- Stipend Programmes
- Cash/Transfer of Materials (Special Programmes)
- Credit Support Programmes

- Assistance for Special Communities
- Various Funds and Programmes
- Development Part: Ongoing Development Projects/Programmes
- Development Part: New Development Projects/Programmes

It is noteworthy that among the long list of social security and safety net programmes of the government of Bangladesh, only 14 programmes (out of 117) have been implemented in urban areas of the country. Moreover, these programmes are very inadequate in both numbers and coverage for the security of the poor living in urban areas of the country.

9.3.1 Major Ministries Work to Reducing Poverty

The Government of Bangladesh has implemented several efforts to end poverty everywhere in the country. Therefore, each of the ministries of the government has performed various types of poverty-reducing work. However, among all ministries, the major responsible ministries and divisions are few and have poverty-reducing programmes or projects for the poor living in urban areas of the country.

9.3.1.1 Ministry of Social Welfare

The Social Service Directorate is one of the major departments of the Ministry of Social Welfare (MoSW), Government of Bangladesh. The major goal of this directorate is to reduce the poverty of hard-core poor people through human resource development. The Directorate of Social Service mainly conducts various multi-dimensional service activities for the socio-economic progress of the citizens, including social safety net programmes, rights and rehabilitation of disabled people, training, skills, and development programmes for different

age groups, registration of volunteer social welfare organizations, etc. A total of 42 services have been conducted by the SSD to meet the Sustainable Development Goals. The beneficiaries who get services are classified into 12 categories, including: backward, poor, and low-income people; economically insolvent, destitute, impoverished, and elderly people; widows, single women, and destitute women; and all types of disabled people, including orphans, disabled children, and destitute children.

9.3.1.2 Department of Women Affairs

The Department of Women's Affairs (DWA) works within the Ministry of Women and Children's Affairs to create a gender-balanced, equitable society that protects the rights of women and children by empowering and engaging them in inclusive mainstream development. This department has been implementing various government initiatives aimed at reducing poverty in the country. Among the 33 scopes of DWA, major activities that contribute to reducing poverty include: Vulnerable Group Development (VGD); Allowance for the poor mother's motherhood; Microcredit for self-employment of women; Income-generating training for low-educated unemployed women; Joyeeta for women's entrepreneurship; Programme for working lactating mothers in urban areas; Day care centre; Assistance Centre for Women; Hostel for women working in ready-made garment industries; training for disadvantaged women on ready-made garments; etc. DWA provides 11 services for its beneficiaries at the district, upazila, and municipal levels.

9.3.1.3 Ministries of GoB Working with Poverty Reducing

To reach the Sustainable Development Objectives and ensure "Leave No One Behind" (LNOB), the Ministries of the People's Republic of Bangladesh have specific poverty-reducing programmes that have been published on the websites of each ministry. The poverty-reducing efforts of these ministries are mostly focused on reducing poverty in general in the country rather than any specific programmes/projects for the poor and destitute dwelling in the cities of Bangladesh. The government's strategies are to address the overall poverty situation and take various types of initiatives to reduce poverty.

9.4 NGO/INGO/DP's Programmes/Projects: Applied to Reduce Urban Poverty

Numerous programmes and projects have been implemented to reduce poverty by NGOs, INGOs, and donor and partner organizations. However, the emphasis is particularly on rural areas of the country. NGOs working directly to reduce poverty among the urban poor provide mostly microfinance, while very few of them have programmes/projects in other sectors, e.g., health, environment, women's empowerment, human rights, etc., where there is a huge lack of programmes/projects on housing and education.

Since independence, programmes and projects aimed at alleviating poverty in urban areas have gradually expanded. A remarkable shift in activities has begun since the 1990s through a number of NGOs. A total of 123 major programmes/projects were identified based on a website survey that have been or are being implemented to alleviate urban poverty in Bangladesh.

Since Bangladesh's independence, non-governmental organizations (NGOs) have begun to participate in the country's socioeconomic welfare, with a particular emphasis on reducing poverty in the country's rural areas. Among the NGOs, BRAC and ASA, the two largest non-governmental organizations in the country, started working with the aim of enhancing the quality of life of the marginalized people of the country by building economic equity and sustainable and livable livelihoods through microfinance. Therefore, various projects and programmes have been employed to reduce poverty by NGOs, INGOs, and donor and partner organizations since then. However, the focus was especially on rural areas of the country.

In the present study, an effort was made to compile projects/programmes implemented by NGOs, INGOs, and other organizations aimed at dropping poverty in urban spaces. Based on a website survey of the organization's available information, a long list of decade-by-decade projects and programmes aimed at reducing poverty, particularly in urban areas of the country, has been compiled.

9.4.1 Major Sectors Covered by NGOs/INGOs/DPs

Since the country's independence, non-governmental organizations (NGOs) and international non-governmental organizations (INGOs)/development partners (DPs) have implemented programmes and projects in eight major areas: skill development and training, empowerment, housing and shelter, urban climate change, livelihoods, the economy, health, education, and the environment. During the Seventies, the concentration was mostly on economic activities through microfinance programmes/projects which were continued into the Eighties and the Nineties. However, beginning in the 1990s, several new areas of activity

were added, including health and nutrition; the environment, including infrastructure development, water, sanitation, waste management, and so on. As a result, the highest concentrations of NGOs, INGOs, and DPs were found in the economy during the 1990s, followed by health and nutrition.

From 2000 to 2009, three major areas of activity can be identified, which include education, health and nutrition, and the environment. From 2010 to 2019, the highest priority was given to skill/training/empowerment, followed by the environment, health, and nutrition.

Until the end of the 1990s, there were very few programmes and projects, but there has been an increasing trend since the early 1920s. During the time periods of 2010–2019, the major concentrations were found in skill, training, and empowerment; the environment; and health and nutrition. However, these were mostly pilot projects that only covered Dhaka and a few other major cities and did not cover the remaining cities.

9.4.2 Decade-wise Major Organizations and their Major Projects

In Bangladesh, according to the source NGO Affairs Bureau (NGOAB, 2022), up to September 2022, there were 2555 registered Non-Government Organizations (NGOs), including national-level, local-level, and International-Level Organizations (INGOs). These organizations are working in various development sectors to reduce poverty; efforts are, however, few in urban areas compared to rural areas. Accordingly, more than 80 different levels of NGOs are partners of the Coalition for the Urban Poor's (CUP) Networks, which work directly to reduce the poverty of the urban poor (CUP, 2005; CUP, 2022). Most of these organizations work in the area of microfinance, while very few of them have programmes/projects in other sectors,

e.g., education, health, infrastructure, women's empowerment, human rights, etc. During the 1970s, there were only two NGOs working to reduce poverty through microfinance programmes in Bangladesh. In the 1980s, Manabik Shahajya Sangstha (MSS) and Resource Integration Centre (RIC) joined the microfinance sector, where MSS introduced the Women's Credit Programme and RIC began offering credits for smallholder farmers, micro and small entrepreneurs, active older citizens, and service holders, especially focusing on women.

It is found that during the 1990s, a remarkable shift in activities was initiated by a number of organizations. In this period, along with the microcredit activities of some other organizations, the Asian Development Bank (ADB) conducted three major projects countrywide in the urban health sector, especially for poor women and children in urban areas. A project titled Bangladesh Urban Development Project was conducted under the banner of the World Bank in the sector of public management, especially the environment and natural resource management, sanitation, water supply, and waste management. SUROVI, an NGO, started working in the education sector and conducted various programmes/projects during this time. Jagorani Chakra Foundation (JCF), Society for Social Services (SSS), Dushtha Shasthya Kendra (DSK), Shakti Foundation, and Dhaka Ahsania Mission (DAM) started microfinance programmes in various urban areas of the country.

From 2000 to 2009, a total of 18 projects/programmes found to have been conducted under the auspices of various organizations. In the education sector, SUROVI has conducted eight projects focusing on pre-primary education, non-formal education, skill development, training programmes etc. In the health sector, ADB, both individually and in collaboration

with the Governments of the United Kingdom and Sweden, conducted some projects. ADB implemented the Urban Governance and Improvement (Sector) project in 22 secondary towns and municipalities to strengthen municipal capabilities and municipal service provision.

There were 68 projects/programmes done during the time period of 2010–2019 (Annex III, Table 5, p. 00). The Ministry of Local Government, Rural Development and Cooperatives (MLGRD&C), of the Government of Bangladesh had implemented a project named Resilient and Inclusive Urban Development (RIUD) from 2015–2018 in two municipalities (e.g., Sirajganj and Satkhira) and in three city corporations (e.g., Barisal, Khulna, and Rajshahi) focusing on the adverse effects and challenges of climate change on the lives of the people. Another project on Urban Management of Internal Migration Due to Climate Change (UMIMCC) and Urban Management of Migration and Livelihoods (UMML) was conducted in 47 slums in five cities: Rajshahi, Sirajganj, Khulna, Satkhira, and Barishal. The Third Urban Governance and Infrastructure Improvement (Sector) Project (UGIIP) was implemented in 56 municipalities under the Asian Development Bank and the OPEC Fund for International Development (OFID). Action Aid Bangladesh implemented a project for empowering women working in ready-made garments in three cities: Dhaka, Gazipur, and Chittagong. Another big project, the Urban Partnership for Poverty Reduction (UPPR), was implemented in 23 cities and towns by the United Nations Development Programme (UNDP). Advancing Inclusive and Resilient Urban Development Targeted at the Urban Poor, conducted by the Asian Development Bank, was another important project for the poor living in urban areas. During this period, several projects were done by the Dhaka Ahsania Mission (DAM) in various parts

of Dhaka city and Gazipur district in the areas of education for underprivileged groups, skills and development training for garment workers, and disaster management. A project on Literacy and Health Care Programme for the Children of slums in Dhaka was conducted by Caritas in five slums of the city. Another important project of Caritas was Prochesta, which focused on the health and social conditions of vulnerable urban and semi-urban poor youth. In the Rajshahi City Corporation area, Caritas conducted a project titled LIEF: Livelihood Improvement through Formation and Education. In 36 city corporations and municipalities, the United Nations Development Programme (UNDP) started the Livelihoods Improvement of Urban Poor Communities Project (LIUPCP) in 2016. In the area of water and sanitation, Dushtha Shasthya Kendra (DSK) conducted a number of projects in various parts of Dhaka city and also in some other urban areas of the country. To reduce the number of children who are out of school, especially those who live in slums in Dhaka, Narayanganj, and Gazipur cities, the Directorate of Primary Education (DPE) and SEEP conducted a project titled Reaching Out of School Children (ROSC-II) Project and Urban Slum Children Education Programme (USCE). Therefore, areas focused on in the projects conducted during 2010–2019 mainly include: education, health, skills and training, infrastructure, climate resilience, WASH, etc.

From 2020 to 2022, 11 projects were found in the areas of various sectors of COVID-19, including education, water, climate change, etc. DSK conducted two projects in Dhaka and Chattogram titled "Provision of Emergency Hand Washing Services to Help Poor Slum Dwellers in Bangladesh Fight against COVID-19." The education service under the Integrated Rehabilitation Programme for Upliftment of Ultra-Poor Slum Dwellers Project was conducted in Mohammadpur and Mirpur areas in Dhaka city and in Nilphamari and Saidpur by the Dhaka

Ahsania Mission. Jagorani Chakra Foundation (JCF) has been conducting a project titled "Successful Return to School (SRS) for Disadvantaged Children in Sylhet," which will be continued up to February 2024.

9.4.3 Major NGOs Working on Microfinance for Poverty Alleviation

Based on data from various years (from 1999 to 2020) of the Bangladesh Economic Review, it is found that ten large NGOs have been working on microfinance across the country. An increasing trend in microcredit disbursement has been found, with a total of BDT 88078.74 crore of disbursement. The highest amount of disbursement (BDT 25215.57 crore) was made by the ASA, followed by BRAC, BURO, Proshika, and others. This large sum of money has been directed primarily at reducing poverty in rural areas of the country rather than in urban areas. However, it is worth mentioning here that earlier NGOs' micro-credit programme were mostly in rural areas, while a recent trend of micro-credit activity has started in urban areas as well.

9.5 Summary Findings of Selected Programmes or Projects

After reviewing strategies/policies/plans, one programmes from each of the categories (GO, NGOs, and INGOs/Development Partners) was evaluated by determining variables that are directly related to basic human needs, e.g., food, clothes, education, health, shelter, and recreation, considering the context as it can affect and be affected by an intervention.

Among the basic human needs, shelter is considered one of the most visible economic conditions for the poor, which affects other rights too. Thus, emphasis was placed on shelter and the economy, two important indicators of economic condition, and

programmes/projects were evaluated based on their interventions that were directly related to these mentioned indicators and geographical coverage.

Considering the above-mentioned criteria, four different programmes/projects were selected, such as: a) the housing project/programme of the GO; b) the microcredit programme/project of an NGO; c) the resettlement project/programme of UNDP (the development partner); and d) the Livelihoods Improvement of Urban Poor Communities Project (LIUPCP). However, respondents were distributed into intervention and control groups to evaluate the effectiveness and contribution of the interventions designed in the selected programmes/projects.

Bhasantek Rehabilitation Project (BRP): The first resettlement programmes/projects for the slums and squatter settlements were initiated in 1974 under a public-private partnership (PPP).

Urban Micro-credit Programme of Shakti Foundation for Disadvantaged Women: In 1992, the first NGO began a savings and credit programme for the socio-economic empowerment of disadvantaged women living in urban slums in Dhaka. The Shakti Foundation was established in 1992 to reduce poverty and establish social security for disadvantaged women across the country. Currently, Shakti serves almost 500,000 members through its 504 branches. The Foundation began its activities through a pilot microfinance programme in slums in Dhaka for women. Microfinance is the largest programme of the Shakti Foundation. This programme supports urban, ultra-poor women in Bangladesh.

Urban Partnerships for Poverty Reduction (UPPR): UPPR was the first comprehensive and single-largest initiative for urban poverty reduction programme in Bangladesh. It started in March 2008 and ended in August 2015 in 23 towns and cities in the country.

The Livelihoods Improvement of Urban Poor Communities Project (LIUPCP): This national project was designed to intervene in the 4 million unserved and underserved urban poor communities of the country, especially women and people with disabilities, in 36 City Corporations and Municipalities. The Livelihoods Improvement of Urban Poor Communities Project (LIUPCP) was launched by the Local Government Division (LGD), Ministry of Local Government, Rural Development, and Cooperatives, with technical and financial assistance jointly from the United Nations Development Programme (UNDP), the Government of Bangladesh, and the Foreign, Commonwealth, and Development Office (FCDO) to meet the large and complex challenges of the poor in the cities of Bangladesh. To achieve the Sustainable Development Goals (SDGs) by 2030 by ensuring "Leaving No One Behind," the LIUPCP's aim is to contribute to sustainable balanced development by reducing poverty in urban areas of Bangladesh. This project is intended to help the country's underserved and impoverished communities in urban areas, especially giving priority to women and people with disabilities, which serve up to 4 million underprivileged individuals in 36 city corporations and parurashavas (municipalities), 12 of which are city corporations and 24 of which are class A municipalities in the country.

9.5.1 Findings from SWOT Analysis

The discussion of the SWOT analysis of the selected and studied four programmes or projects is as follows:

9.5.1.1 Bhashantek Rehabilitation Project

It was found that there were a number of weaknesses compared to the strengths of the project. The design, resources, location, and space, as well as the government budget, were the strengths. However, various types of weaknesses have weakened the successful contribution of the project, which include: the project has failed to reach the actual poor; inadequate management systems; poor monitoring and coordination between the project authorities and the contractors; The opportunities of the project include developing and ensuring proper facilities and services for the dwellers, introducing a participatory approach to solving existing problems, and ensuring the successful handover of the flats with legal documents. On the other hand, the threats to the project include the influence of the local influential and political leaders, the fear of getting timely legal documents for the flats, etc.

9.5.1.2 UMC programme of the Shakti Foundation

The strengths of the Urban Micro Credit Programme of the Shakti Foundation include the microfinance programme of the organization, the skilled staff, the social upliftment of the members, women's empowerment, etc. Among the weaknesses, the loan process is harder than that of other NGOs, and providing a long list of required documents for getting credit is mentionable. The opportunities of the UMC programme include: the continuation of a small amount of loan; easy rules and regulations for small enterprisers; separate rules and regulations for small, medium, and large enterprisers; etc. There are some threats to this programme as well, including the high amount of loans and the shift in the number of

members as a result of new and strict rules and regulations for small business owners, among other things.

9.5.1.3 LIUPCP

This project has several strengths, which include: project design, interventions of the project, monitoring system, transparency, social upgradation of the members, strengthening local community leaders, etc. In spite of the various strengths of the project, there are a number of weaknesses as well. Due to budget constraints, this project's coverage was very limited. Therefore, the interventions provided by this project were inadequate in numbers compared to the demand of the members. Accordingly, this inadequate intervention has created misunderstanding among community members, CDC leaders, and CFs and SNFs due to not getting the benefits. Among the opportunities identified by the analysis are: reducing poverty in urban areas; expanding the project; training and skilling the urban poor; providing human resources; and so on. The threats include the COVID-19 pandemic, the effects of global, social, and economic crises, the sustainability of poverty reduction, and so on.

9.5.1.4 UPPR: Mandertola Resettlement Programme

The strengths of the project were the resettlement initiative with proper infrastructure facilities, the partnership with GO and UNDP, the low interest rate and easy conditions of the loan from CHDF, the participatory approach, etc. The weaknesses were that the resettlement location did not consider the job opportunities of evicted people, provided inadequate space for large families, lacked infrastructural facilities (e.g., roads, drains, dustbins, as the project is only partially completed), etc.

The opportunities are the scope of the fulfillment of uncompleted works, the scope of the redevelopment of existing services and facilities, the establishment of strong partnerships with the community, and ensuring basic facilities for livelihood. The threats to this project include: ensuring resettlement for all evicted people; a bad example of implementation; a poor condition of infrastructure; and an unwillingness to pay the resettlement installment.

The study has revealed that programmes/projects targeted at the urban poor have positive contributions to the socio-economic welfare of the poor living in urban areas due to their well-designed nature and financial support from various organizations. However, the contribution is limited due to its small coverage, lack of funds, inefficiency in implementation, huge number of poor people, and sustainability of the project. In spite of such a situation, the urban poor take advantage of the city's economic system, engaging in various formal and informal activities to alleviate their poverty through their entrepreneurial capacity. Therefore, interventions that have been deployed to reduce urban poverty require more extended coverage for the poor living in cities to ensure LNOB and to make cities inclusive and sustainable. Without a comprehensive, target-oriented approach to reducing urban poverty, the sustainable upgradation of poverty in the country may be hampered, and development may not be ensured for all. Therefore, strong collaboration among various stakeholders is needed for effective and efficient efforts to reduce urban poverty.

In summary, it can be said that the study has revealed that programmes/projects targeted at the urban poor have positive contributions to the socio-economic welfare of the poor living in urban areas due to their well-designed and financial support from various organizations.

However, the contribution is limited due to its small coverage, lack of funds, inefficiency in implementation, huge number of poor people, sustainability of the project, etc.

The urban poor take advantage of the city's economic system, engaging in various formal and informal activities to alleviate their poverty through their entrepreneurial capacity.

However, interventions that have been deployed to reduce urban poverty require more extended coverage for the poor living in the cities to ensure LNOB and to make cities inclusive and sustainable.

Without a comprehensive, target-oriented approach towards reducing urban poverty, the sustainable upgradation of poverty in the country may be hampered, and development may not be ensured for all. Therefore, strong collaboration among various stakeholders towards effective and efficient efforts to reduce urban poverty is needed.

9.6 Findings from Quantitative and Qualitative Data

To evaluate the impacts of the selected programmes or projects, a number of indicators were used among a total of 487 respondents from both control and intervention groups in three different-sized cities in the country. The results revealed that, in most cases, the data do not represent any significant changes in the lives and livelihoods of the respondents in both the control and intervention groups, rather than a similar pattern. The reasons for such findings can be explained by the fact that the urban poor, who have been given the opportunity to participate in any urban poverty reduction programme or project, are the most marginalized group in cities. Therefore, through various poverty-reducing interventions, they are able to upgrade themselves but cannot reach the expected socioeconomic upgrade. Secondly, the

urban poor, who live in slum settlements, engage themselves in various formal and mostly informal economic activities offered by the city's economic system through their entrepreneurial capabilities. However, in spite of having poor socio-economic conditions, they are not part of most of the poverty-reducing programmes and projects and remain outside of the programmes and projects due to the design of the programmes' and projects' activities. Thirdly, the coverage of the programmes and projects is very limited due to a lack of funds and depends mostly on the donor agencies for funds and overall design. Therefore, the local implementation authorities are bound to follow the rules and regulations of the funding agencies, which are responsible for not reaching the majority of the urban poor who live in cities. Moreover, the opportunities are limited and cover a smaller proportion of the urban poor than their original volume, which leaves a large number of the population outside of the urban poverty-reducing interventions.

Furthermore, based on experts' views, it is found that urban poverty alleviation policies, strategies, and plans are less addressed and prioritized due to various factors, e.g., misconceptions among policymakers, a lack of coordination, collaboration, and integration among various stakeholders, bureaucratic complexity in policy making, etc. Likewise, urban poverty alleviation programmes and projects are inadequate due to a lack of funding, a lack of coordination and integration among the stakeholders, a lack of efficiency in implementation, political bias, etc. Therefore, there are five interlinked factors, e.g., 1. ensuring that policy is implemented; 2. creating employment opportunities; 3. expanding social safety net programmes; 4. strengthening local government; and 5. To ensure long-term

urban poverty reduction, the budget and duration of programmes and projects must be increased.

9.7 Concluding Remarks

Urban poverty in Bangladesh is a reality, and it needs attention from all concerned authorities and stakeholders. The urban poor received very little assistance either from the government or NGOs in getting access to land, housing, or services. They receive inadequate protection under the robust safety net programmes covered by the government, and social protection for the urban poor is relatively under-focused compared to rural areas in the policies and strategies of the country. Yet, urban poverty is a reality in the country; therefore, efforts must be made to meet the basic needs and demands of the poor who live in cities. We should remember that the urban poor are part of the demand for city life. Thus, policymakers must agree to include land and essential services for the urban poor in their policies, strategies, plans, and documents. Moreover, the greater demand for an evaluation of policies, strategies, and programmes/projects that apply to urban poverty alleviation justifies the need for more effective approaches. The study is expected to highlight the overall gaps and lapses of policies, strategies, programmes, and projects, as well as provide a clear understanding of their effectiveness, contribution, and achievement in reducing poverty in Bangladesh's urban areas.

At the end, the following concluding remarks can be pointed out using the ROMEF Framework:

Rationale: The government and other partner organizations, both individually and collaboratively, have been implementing several efforts towards urban poverty reduction, which are very well documented in the policies/strategies/plans and programmes/projects of the concerned organizations. It justifies the importance of doing these efforts.

Objectives: It has been discovered that the objectives of these activities are mostly represented in broad approaches to ending urban poverty rather than in specific or action-oriented works. However, recently, the government has started to look at the problem more holistically than before.

Appraisal: To achieve long-term, sustainable urban poverty reduction, a broad, action-based, holistic approach is required.

Monitoring: Based on both quantitative and qualitative data, the urban poverty reduction efforts are inadequate, with poor implementation and monitoring activities.

Evaluation: Most of the urban poverty reduction programmes/projects are very well designed and effective, and the interventions play a strong role in alleviating their poverty. On the other hand, opportunities are limited and also cover a smaller proportion of the urban poor than their original volume. Therefore, a large number of the population remains outside of this coverage.

Feedback: The urban poor demand an extended programme/project considering their basic human rights: housing or shelter, education, health, etc. The selected programmes/projects not only represent positive contributions but also show various types of gaps and lapses within them that alleviate poverty. Moreover, in some cases, the urban poor suffer from

various types of economic burdens due to the inefficient implementation of the programmes/projects, which requires more attention from all concerned stakeholders.

9.7.1 Contributions of the Research and Recommendations for Further Research

Most of the poverty research in the country has concentrated on rural poverty, while only a few studies have addressed urban poverty (Islam et al. 1997: 39), which includes Ravallion and Sen (1994), Khundker et al. (1994), Khan and Hossain (1989), and Rahman and Haque (1988). Lack of information on urban poverty reduction policies and projects might hinder the development of need-based, adequate policy responses. The present study will contribute to such missing issues.

Therefore, the findings of this study will benefit society. Considering the fact that an evaluation of urban poverty alleviation policies, strategies, and programmes/projects will play an essential role in terms of their appropriateness, relevance for the poor, and overall welfare of the community in particular, the findings will contribute to enhancing knowledge. Such knowledge will help to develop realistic poverty alleviation policies, strategies, and programmes/projects for the urban poor in Bangladesh that will contribute to reducing poverty in urban areas of the country.

The study will particularly identify the urban poverty alleviation strategies and programmes applied in urban areas to alleviate poverty in Bangladesh since 1972, as well as the major strategies and programmes of GOs and NGOs applying for reducing urban poverty in Bangladesh since 1972. It will also explore whether any major shift has taken place in the strategies and policies or not. The study will evaluate the role and contribution of development policies and strategies in the country to alleviating urban poverty in Bangladesh.

Likewise, it will analyze the challenges of the urban poverty-reducing programmes and projects implemented to serve the poor living in Bangladeshi cities. The greater demand for an evaluation of policies and projects that are applied to urban poverty alleviation justifies the need for more effective approaches. It is expected that the study will be able to emphasize the overall gaps and laps of the policies and programmes in the country, which may be a guideline to formulate new insights, directions, or theories.

The present study will serve as a guideline for programmes or project initiatives to reduce poverty among citizens and make cities habitable for all. To scale up initiatives under expansion, the present study will contribute to the existing knowledge, especially on the areas of intervention required, and also explore a road towards the development of the urban poor in cities. It will identify the areas that need intervention by both the government and NGOs or development partners to make cities without poverty and ensure inclusive cities for all citizens of the country.

For the researchers, the study will help them uncover critical areas in the urban poverty process of the country that many researchers were not able to explore. Therefore, an evaluation of urban poverty alleviation policies, strategies, and programmes/projects in Bangladesh will contribute to an area that has a great demand in society. To reach our targets in the Sustainable Development Goals, especially goal one, 'No Poverty, it is essential to find out our strengths and weaknesses by evaluating existing activities. It is hoped that, towards such requirements, the present study will be very helpful not only for the government of Bangladesh but also for the NGOs and INGOs working for the development of Bangladesh.

Bangladesh has achieved some significant positive developments in terms of reducing poverty in both rural and urban areas of the country during the last decade. In contrast, the present study has revealed that more specific policy interventions as well as programme/project efforts are still required to meet SDG Goal 1: No Poverty and ensure LNOB. The present study has clearly identified the gaps and laps within the policies, programmes and projects to reduce poverty in urban areas. The study has also specifically demonstrated the actual realities of the urban poor in both intervention and control groups. Therefore, this study will definitely contribute to helping policymakers, planners, development workers, and politicians ensure the goal of a poverty-free society in Bangladesh. Academicians will also benefit from this study by finding new avenues of research for the welfare of the urban poor. Because the findings of the present research based on three cities in the country may not be enough to plan and design generalized interventions for the development of poor cities across the country, Therefore, this research proposes some more areas for further research on the urban poverty policy, programme and project.

- To confirm the findings of the study, similar types of research may be conducted in other urban areas of the country, considering the geographical location and regional variation, sensitivity to climate change such as in coastal region, etc..
- Further research may explore the role and contribution of some specific and significant sectors, including education and health, to reducing urban poverty.
- Future research can emphasize training and skills development of the urban poor to improve human resources.

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Annex-I

Social Safety Net Programmes of the Government of Bangladesh

1. Cash Transfer under Social Safety-net Programmes

Name of the Programmes	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Old Age Allowance Programme	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
2. Allowances Programme for Widowed, Deserted and Destitute Women	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
3. Honorarium Programme for Insolvent Freedom Fighters	√	√	√	√	√	√	√	√	√	--	--	--	--	--	--	--
4. Honorarium Programme for Freedom Fighters	--	--	--	--	--	--	--	--	--	√	√	√	√	√	√	√
5. Training and Microcredit Programme for the Self-Employment of Insolvent Freedom Fighters and their Wards/Dependents	√	√	√	√	√	√	√	√	√	--	√	√	√	√	√	√
6. Honorarium and Medical Allowance for Martyrs Family and Injured Freedom Fighters	--	--	--	--	--	--	--	--	--	--	√	√	√	√	√	--
7. Ration of Shaheed Family and Injured Freedom Fighters	--	--	--	--	--	--	--	--	--	--	--	--	√	√	--	--
8 Fund for Rehabilitation of the Acid-Burnt and the Physically Handicapped	√	√	√	√	√	√	√	√	√	--	--	--	--	--	--	--
9. Cash transfer programmes for education Primary Education Stipend Project (PESP) and Female Secondary School Assistance Programme (FSSAP)	√	√	√	--	--	--	--	--	--	--	--	--	--	--	--	--
10. Rural Maintenance Programme (RMP)	√	√	√	--	--	--	--	--	--	--	--	--	--	--	--	--
11. Food for Works Programme (Cash)	√	√	√	√	√	--	--	--	--	--	--	--	--	--	--	--
12. Allowance for the Fully Retarded	--	√	√	√	√	--	--	--	--	--	--	--	--	--	--	--
13. Maternity Allowance for Poor Women/Mother	--	--	--	--	--	√	√	√	√	--	--	√	√	√	√	√
14. Working Lactating Mother Assistance Fund	--	--	--	--	--	--	--	--	--	--	√	√	√	√	√	√
15. Allowance for Poor Lactating Mothers	--	--	--	√	√	√	--	√	--	--	--	--	--	--	--	--

Name of the Programmes	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
16. Allowance for Working Lactating Mothers	--	--	--	--	--	--	√	√	--	--	--	--	--	--	--	--
17. Maternity Allowance for Urban Working Poor Mother and Poor Mother	--	--	--	--	--	--	--	--	--	--	√	--	--	--	--	--
18. Allowance for the Physically Challenged Insolvent Citizens	--	--	--	--	--	√	√	√	√	√	√	√	√	--	--	--
19. Allowance for the Financially Insolvent Disabled Citizens	--	--	--	--	--	--	--	--	--	--	--	--	--	√	√	√
20. Disabled Service and Health Center (Open Stop Service)	--	--	--	--	--	--	--	--	--	--	√	√	√	--	√	--
21. Autism	--	--	--	--	--	--	--	--	--	--	√	√	√	--	√	--
Orphan Rationing Allowance	--	--	--	--	--	--	--	--	--	--	√	√	√	√	√	--
22. Capitation Grant for Non-Government Orphanage	--	--	--	--	--	--	--	--	--	--	√	√	√	√	√	√
23. Living Standard Development Programme for Dalit, Harijan, Bede Communities	--	--	--	--	--	--	--	--	--	--	√	√	--	--	--	--
24. Programme for improving the Livelihood of Bede, Transgender People and Backward Community	--	--	--	--	--	--	--	--	--	--	--	--	√	√	√	√
25. Stipend for the Disabled Students	--	--	--	--	--	--	--	--	--	--	--	--	--	√	√	√
26. Livelihood Improvement of Tea Garden Labours	--	--	--	--	--	--	--	--	--	--	--	--	--	√	--	--

2. Food Transfers/ Assistance Programmes

Name of the Programmes	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Food for Works Programme (FFW)	√	√	√	√	√	√	√	√	√	√	√	√	--	--	--	√
2. Vulnerable Group Development (VGD) Programme	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	--
3. Vulnerable Group Feeding (VGF) Programme	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
4. Test Relief (TR) Programme	√	√	√	√	√	--	--	--	--	--	--	--	--	--	--	√
5. Gratuitous Relief (GR) Programme	√	√	√	√	√	√	--	--	--	--	√	--	√	√	√	√
6. Rural Infrastructure Maintenance Programme	--	--	--	--	--	√	--	--	√	√	√	√	√	√		--

Name of the Programmes	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
7. Open Market Sale (OMS)	--	--	--	--	--	--	--	--	--	√	√	√	√	√	√	√
8. Work for Money Programmes	--	--	--	--	--	--	--	--	--	--	√	√	√	√	√	√
9. Gratuitous Relief (GR) Rice and Cash Programme	--	--	--	--	--	--	--	--	--	--	--	√	--	--	--	--

3. Special Poverty Alleviation Programmes

Name of Programmes	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Poverty Alleviation and Goat Development Project	√	√	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2. Providing Incentives and Financial Assistance to Poultry and Livestock Sector	√	√	--	--	--	--	--	--	--	--	--	--	--	--	--	--
3. Poverty Alleviation and Micro-Credit Programmes Undertaken by Department of Fisheries	√	√	√	--	--	--	--	--	--	--	--	--	--	--	--	--
4. Fund for Housing the Homeless (Grihayan Tahabil)	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
Gharey Fera	--	--	--	--	--	√	√	√	--	--	--	--	--	--	--	--
5. Programme for generating employment for the unemployed youth by the Karmasangsthan Bank	√	√	√	√	√	√	√	√	√	--	--	--	--	--	--	--
6. Abashan (Poverty alleviation and rehabilitation) Project	√	√	√	√	√	--	--	--	--	--	--	--	--	--	--	--
7. Ashrayan (Poverty alleviation and rehabilitation) Project	--	--	--	--	--	√	√	√	--	--	--	--	--	--	--	--
8. Ashrayan-2 (Poverty alleviation and rehabilitation) Project	--	--	--	--	--	--	--	--	√	√	√	√	√	√	√	√
9. Fund for Mitigating Risks due to Natural Disaster	√	√	√	√	--	--	--	--	--	--	--	--	--	--	--	--
10. Programme for Mitigating Economic Shocks	√	√	√	√	--	--	--	--	--	--	--	--	--	--	--	--
11. Fund to meet sudden natural disaster	√	√	--	--	--	--	--	--	--	--	--	--	--	--	--	--
12. Programmes under Poultry and Livestock Sector to Alleviate Poverty	--	--	√	--	√	--	--	--	--	--	--	--	--	--	--	--
13. Programmes for Reducing Poverty and Generating Employment under the Ministry of Women and Children Affairs	--	--	√	√	--	--	--	--	--	--	--	--	--	--	--	--
14. Programmes under Livestock Sector to Alleviate Poverty	--	--	--	√	--	--	--	--	--	--	--	--	--	--	--	--

Name of Programmes	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
15. Programmes under Fisheries Sector to Alleviate Poverty	--	--	--	--	√	√	√	√	√	--	--	--	--	--	--	--
16. Ekti Bari Ekti Khamar (One House, One Farm)	--	--	--	--	--	√	√	√	√	√	√	√	√	√	√	--
17. Amar Bari Amar Khamar (My House My Farm)	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	√
18. Char Livelihood Programme	--	--	--	--	--	--	--	--	√	√	--	--	--	--	--	--
19. Char Livelihood Programme 2 nd Phase	--	--	--	--	--	--	--	--	--	--	√	√	√	--	--	--
20. Economic Empowerment of the Poorest (EEP) in BD	--	--	--	--	--	--	√	√	√	√	√	√	--	--	--	--
21. Comprehensive Village Development Programme (CVDP) 2 nd Phase	--	--	--	--	--	--	√	√	√	√	√	√	--	--	--	--
22. Comprehensive Village Development Programme (CVDP) 3 rd Phase	--	--	--	--	--	--	--	--	--	--	--	--	--	--	√	√
23. Social Protection Activities to Combat Covid-19	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	√

4. Micro-credit Programmes for Self-employment

Name of the Programmes	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Self- reliant Credit Programme (Prime Minister's Special Fund)	√	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2. Urban Based Women Development Project (3 rd phase)	√	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
3. Rural Women Development Project	√	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
4. Entrepreneurship Development of Women Project	√	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
5. Micro-Credit Programmes of Bangladesh Small and Cottage Industries Corporation (BSCIC)	√	√	--	--	--	--	--	--	--	--	--	--	--	--	--	--
6. Seasonal Unemployment Reduction Fund	--	√	√	--	--	--	--	--	--	--	--	--	--	--	--	--
7. Micro credit programmes implemented by the government department/agencies	√	√	√	--	--	--	--	--	--	--	--	--	--	--	--	--
8. Youth Development through Self-employment	√	√	√	√	√	--	--	--	--	--	--	--	--	--	--	--
9. Micro Credit Programme for Self-employment of Women	√	--	--	--	--	--	√	√	√	--	√	√	√	√	√	√
10. Human Resource Development Activities of the Ministry of Women and Children Affairs	--	√	--	--	--	--	--	--	--	--	--	--	--	--	--	--

11. The activities of Department of Cooperatives	√	√	√	√	√	√	√	√	√	√	--	√	√	√	√	√	√
12. Poverty Reduction and Employment Generation Activities under Ministry of Women and Children Affairs	--	√	√	√	√	√	√	√	√	√	--	--	--	--	--	--	--
13. Poverty Reduction under the Ministry of Social Welfare	--	--	--	--	√	√	√	√	√	√	--	--	--	--	--	--	--
14. Activities of the Rural Development and Cooperatives Division in Poverty Reduction	--	--	--	--	--	√	√	√	√	√	--	√	√	√	√	√	√

5. Specialized Activities for Poverty Alleviation/ Poverty Alleviation Programme of Various Agencies under Rural Development and Cooperatives Division

Name of the Programmes	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Urban Poverty Reduction Programme	√	√	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2. Poverty Alleviation and Socio-Economic Development	√	√	--	--	--	--	--	--	--	--	--	--	--	--	--	--
3. Department of Social Services	√	√	√	√	--	--	--	--	--	--	--	--	--	--	--	--
4. Information and Communication Technology (ICT) for Poverty Alleviation	√	√	√	√	√	√	--	--	√	--	--	--	--	--	--	--
5. Rural Infrastructure Development Programme	√	√	√	√	√	--	--	--	--	--	--	--	--	--	--	--
6. Local Government Engineering Department (LGED)	√	√	--	--	--	√	√	√	√	--	--	--	--	--	--	--
7. Palli Daridrya Bimochan Foundation (PDBF)	√	√	√	√	√	√	√	√	√	--	√	√	√	√	√	√
8. Bangladesh Academy for Rural Development (BARD), Comilla	√	√	√	√	√	√	√	√	√	--	√	√	√	√	√	√
9. Rural Development Academy (RDA), Bogra	√	√	√	√	√	√	√	√	√	--	√	√	√	√	√	√
10. Palli Karma-Sahayak Foundation (PKSF)	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
11. Bangladesh Rural Development Board (BRDB)	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
12. Small Farmers Development Foundation (SFDF)	--	--	--	--	--	--	√	√	√	--	√	√	√	√	√	√
13. Activities of Bangabandhu Academy for Poverty Alleviation and Rural Development (BAPARD)	--	--	--	--	--	--	--	--	--	--	--	√	√	√	√	√
14. Karmasangsthan Bank	--	--	--	--	--	--	--	--	--	--	√	√	√	√	√	√

Annex-II

Poverty Reduction focused Major Activities of the Various Ministries of the Government of Bangladesh

1. Ministry of Agriculture, People's Republic of Bangladesh

Medium Term Strategic Objectives	Activities	Impact on Reducing Poverty
Proliferation of production and productivity of crops	Innovate high yielding varieties of crops and technologies and increase use of innovated varieties and technologies; Arrange for e-agriculture information services.	Around 30-60 percent of small and marginal farmers will be involved, therefore their earnings will be enhanced which will contribute to reducing poverty.
Increased supply and affordability of agricultural inputs	Ensure supply of fertilizers and other inputs; Secure of irrigation and other agricultural machineries Expand irrigation coverage and increase arable land Encourage the private sector participation in production and development.	Increased production will generate employment and increase income of the poor. It will directly contribute to the alleviation of poverty.
Development of agricultural land resource base management	Classify soil resources based on productivity and Widespread sustainable soil management technologies among the farmers.	Soil analysis and balanced fertilizers will benefit small and marginal farmers of drought and disaster prone areas to reduce cost and protect productivity and reduce poverty.
Provision in supply, processing and effective marketing of agricultural products	Encourage agricultural entrepreneurs to invest in agro-processing and agro-business and create coordination among public and private departments/institutions for expansion of marketing facilities of agricultural products.	Development of agricultural marketing will improve economic conditions of farmers, create employment opportunities for the labour force and help to reduce the poverty of small and marginal farmers.

Source:

https://mof.gov.bd/sites/default/files/files/mof.portal.gov.bd/budget_mof/3f8f1b4c_bf96_454d_8885_a13369b365c3/143_Agriculture_English.pdf

2. Ministry of Food, People's Republic of Bangladesh

Medium Term Strategic Objectives	Activities	Impact on Reducing Poverty
Strengthening institutional capacity of food management through food policy and strategies	Research, planning and monitoring of food situation Formulation of national food and nutrition safety policy	Strengthening of overall food management will safeguard food security of the country, and will contribute to alleviate poverty
Ensure price incentive to farmers and food security through sufficient stock	Procurement of rice, wheat, gunny bags Maintain minimum annual closing stock of food grains	Targeted food distribution programmes like OMS will allow low-income group people buy food in cheaper price. The poor and marginal framers will get opportunity to sell food directly at pre-determined price by the government.
Ensure availability of safe food and progress of nutrition	Raising public awareness to ensure food safety and conduct drive against adulteration and contamination in food	Safe and fortified food-grains, will benefit poor to increase their working capability and also make a positive impact on livelihood and earnings of the poor.
Make sure availability of food to the poor and ultra-poor	Food-friendly (Khaddo-bandhob) programme	Open Market Sale (OMS) sells food-grains at low price for the low-income group. Implementation of TR, VGD, FFW, VGD and immediate aid for disaster strikes creates employment opportunities for the poor in the rural area.
Increase the capacity of food storage	Construction of new food go-downs and other infrastructure for food storage	By food friendly programme 50 lakhs extreme poor families are receiving 30 kg rice by 10 taka in 5 lean months of a year.
Ensure price stability of food grains (rice and wheat)	Open Market Sale (OMS) of food grains Supply of food grain in the emergency consumer sector	Stability in food price during high inflation or supply crisis is directly linked to poverty reduction.

Source:

https://mof.gov.bd/sites/default/files/files/mof.portal.gov.bd/budget_mof/8b04248e_5eb0_44d7_bfcf_5dfcb46ed9fd/148_Food_English.pdf

3. Ministry of Disaster Management and Relief, People's Republic of Bangladesh

Medium Term Strategic Objectives	Activities	Impact on Reducing Poverty
Institutionalizing disaster management system, ensuring professionalism, competence and capacity	Strengthening comprehensive disaster risk management framework of the Government through National Resilience Programme	Community empowerment, capacity building, response management will strengthen to ease the loss of lives and properties affected by natural disasters. Socio-economic security of the poor people will make positive impact on poverty alleviation.
Construction, extension and up-gradation of infrastructure to reduce disaster risks	Construction and maintenance of multi-purpose cyclone shelters in coastal areas Construction and maintenance of multi-purpose flood shelters in flood prone areas Construction of cyclone resistant houses, nurturing the grounds of social institutions and <i>Mujib killas</i>	Flood/cyclone centres in disaster prone areas will shelter the poor with their belongings and construction of disaster resistant houses and Mujib Killas, will protect peoples' assets and life.
Reduce sufferings and vulnerability of people cause disaster	Employment generation for the ultra-poor e.g., destitute women in disaster prone areas; Implementation of Vulnerable Group Feeding (VGF) Programme Distribute of GR (Food), GR(Cash), Sarees, Lungis, Blankets, CI Sheets, House Building Grants etc. for the extreme poor.	Every year around 65-70 lakh poor upgraded from out of poverty through implementation of Employment Generation Programme for the Poorest (EGPP), Test Relief (TR) Programme and Food for Work (FFW) Programme and other programmes during agricultural slack seasons and in disaster prone areas. Similarly, instant food relief under VGF programme is also easing poverty of 25 lakh poor people every year.

Source:

https://mof.gov.bd/sites/default/files/files/mof.portal.gov.bd/budget_mof/47f7e1a1_9376_4652_896a_12fcb919e16a/149_Disaster_English.pdf

4. Medical Education and Family Welfare Division, People's Republic of Bangladesh

Medium Term Strategic Objectives	Activities	Impact on Reducing Poverty
Expansion scope of quality health education	Expansion of the scope of medical education; Adopting effective measure to improve quality education in traditional medicines including Homeopathy, Ayurvedic and Unani	Expansion of quality alternative medical care will create the health services more affordable and easily accessible to the poor of the society.
Expansion of family planning services and reproductive health services	Expansion of family planning services to the door of the recipients by family planning field workers Conduct awareness building programmes on reproductive health for adolescents and youths Expansion of services related to antenatal, natal and post-natal care	The expansion of motivational schemes on family planning will keep family size small will help to fall family expenditure and poverty.
Strengthening mother and child care services	Conduct Community Clinic based primary health, nutrition and population programme; Expansion of health services in autonomous and private sector using Government grants through Public-Private Partnership Expansion of immunization programme	Extended immunization programme, and MCH programme run by Child and Maternal Care Center will help child mortality rate to fall. MCH programme of the Maternal Welfare Centre maternal health services will provide improved and maternal mortality rate will drop. Successful family planning programme will keep family size small which will reduce family expenditure and improve financial solvency to play role in alleviation of poverty.
Expansion of scope of research and training	Imparting education and training to managers, doctors, nurses, midwives, community-based skilled birth attendants, paramedics, field workers, technologists and other health related human resources	Trained human resources will provide quality medical services. This activity will indirectly effect to poverty alleviation through general improvement of standard medical services.

Source:

https://mof.gov.bd/sites/default/files/files/mof.portal.gov.bd/budget_mof/871bb5b5_9b76_4830_ba73_6dfb99f96c0e/162_Medical%20Education_English.pdf

5. Ministry of Primary and Mass Education, People's Republic of Bangladesh

Medium Term Strategic Objectives	Activities	Impact on Reducing Poverty
Outspread of complete inclusive and equal access to primary education	Stipend programme for poor students; School feeding programme in poverty distress areas; Education allowances and stipends for disadvantaged and climate affected students to stop drop-out rates.	Access to primary education through various efforts e.g., distribution of free books, provide stipend, school feeding scheme for children of the poor will not only progress the socioeconomic conditions of the poor but also will play a vital role to alleviate poverty.
Ensure quality of primary education	Extension of primary education up to class eight Organize training for the teachers, meeting with the mothers, arrange Bangobandghu Gold Cup Football tournament and Bangomata Sheikh Fazilatunnesa Gold Cup Football tournament, etc.	A developed quality primary education will be ensured through trained ICT teachers especially for English and Mathematics teachers. It will increase the provision of earning additional income. Development of primary education infrastructure will create new employment opportunity which will impact on the alleviation of poverty.
Increase literacy rate and create opportunity for education	Basic literacy programme for the age group of 11-45 in 64 districts; Establish 5025 Community Learning Center (CLC); Provide life skills training Institutes in 64 districts.	45 lac illiterate populations aged between 11 to 45 years will be literate through these activities. These activities will create employment opportunities and develop livelihood skills and contribute in reducing poverty.

Source:

https://mof.gov.bd/sites/default/files/files/mof.portal.gov.bd/budget_mof/90026c38_e3fa_4ab3_95c2_abcd8498b0e1/124_Primary_English.pdf

6. Secondary and Higher Education Division, People's Republic of Bangladesh

Medium Term Strategic Objectives	Activities	Impact on Reducing Poverty
Ensure secondary education for all boys and girls	Extension of secondary level educational institutions; Tuition fee waiver for girl students Distribute text books to all students on 1st January. Strengthen training activities for the teachers Digital library and documentation	Interventions e.g., stipend/financial assistance to 45.81 lakh students annually and Monthly Payment Order (MPO) to 3.31 lakh nongovernment school and college teachers and staffs will help to reduce poverty among the poor beneficiary families.
Development of the overall quality at the tertiary level education	Set up new universities and promotion training of teachers in foreign universities; Set up new laboratories and computer labs in universities; Escalating network and research.	Execution of the pro-poor admission policy will create opportunities of admission in various professional degrees to the poor students. It will contribute to the self-employment of the poor people.
Eliminate gender disparity in education and ensure equal opportunities for secondary and tertiary education levels for the students with disabilities and ethnic groups	Construction of new infrastructures of educational institutions in underserved areas; Stipends for secondary, higher secondary and degree students; Scholarships to students based on the results of public examinations	Financial assistances e.g. Stipends, scholarships and infrastructural development will benefit more students from underdeveloped areas and will play an important role in reducing poverty.
Increase the efficiency of the teachers through effective training	Provide trainings for secondary school teachers, ICT teachers and administration and management staffs. Appoint teachers to fill vacancies in non-government institutions	Training of teachers and staffs will enhance efficiency and quality of them and it will contribute in creation of self-employment and poverty alleviation.
Construction and development of education infrastructure to ensure interactive and effective learning environment for all	Construction of Toilet for female student Construction of Ramp for disable student	Considering disabilities and gender sensitivity at different educational institutions, construction of friendly infrastructures will give opportunity to more students from underdeveloped areas to receive education resulting in poverty reduction.

Source:

https://mof.gov.bd/sites/default/files/files/mof.portal.gov.bd/budget_mof/9ff6473a_ecaf_4874_b34a_f0caa71b8f0e/125_Higher%20Education_English.pdf

7. Ministry of Social Welfare, People's Republic of Bangladesh

Medium Term Strategic Objectives	Activities	Impact on Reducing Poverty
Equitable socio-economic development	Services include: interest free micro-credit, vocational and skill development training, create social awareness, rehabilitation, training and education of destitute children, special education and training for persons with disabilities, construction of hostels for working persons with disabilities and autistic children	Awareness building activities, vocational training and interest free microcredits will contribute to create opportunities for self-employment, rising capital and reducing poverty. Skills development of the poor will enable people to improve their living standard and reduce poverty.
Social protection for the disadvantaged people	Various types of allowances e.g., old age allowance, allowance for widows, distressed women and women oppressed by husband, allowance for persons with disabilities; Stipends to students with disabilities, financial support to the cancer, kidney, liver cirrhosis, paralyzed by stroke and born heart patients, support to tea garden labours etc.	Social safety net programme efforts of the Ministry will directly impact in the life and livelihoods of the poor.
Social justice and social inclusion	Training and inclusion of adolescents; Rehabilitation and training of socially-disabled girls; Safe home for children, adolescents and women; Alternative employment and rehabilitation of people involved in begging etc.	These activities will play active role in alleviating poverty.

Source:

https://mof.gov.bd/sites/default/files/files/mof.portal.gov.bd/budget_mof/12ef8f9a_7d14_45c9_9063_62cec54aab43/129_Social_English.pdf

8. Ministry of Women and Children Affairs, People's Republic of Bangladesh

Medium Term Strategic Objectives	Activities	Impact on Reducing Poverty
Equal opportunity for women in social and economic activities	Deliver technical, vocational and income generating training, micro-credit for self-employment and empowerment of the women; Provide training to enhance efficiency women entrepreneurs; Build opportunities for women and children to access modern information technology.	These technical, vocational and income generating training efforts and micro-credit facilities for the poor women will support self-employment, and will contribute to increase income and improve economic condition.
Social protection and justice for vulnerable women and children	Provide allowances to working lactating mothers; Food assistance to vulnerable women under VGD Programme; Maternity allowances for the ultra-poor and pregnant women; Medical services and financial assistance to oppressed/distressed women and children; Hostel facilities for working women and day care facilities for children of working mother; Ensure safe accommodation for women, children and adolescent girls who are under trail of the court.	Govt. policies e.g., <i>Women Development Policy, Child Policy</i> , legal assistance, psycho-social counselling, treatment and rehabilitation services etc. will confirm security of women and children and inspire them to participate in economic activities. Provided Allowances will keep women and children safe from vulnerability and create self-employment.
Social and political empowerment of women	Awareness raising programmes to increase women's participation in the electoral process.	Effective implementation of women policy will be helpful to establish women's right and ensure wellbeing and reduce poverty.
Developing children as good citizen	Operate Children Growth Centres and the Sisimpur Programme to provide early childhood education for children aged 0-5 years; Programmes on mental, intellectual and cultural development of children; Empowerment of adolescents towards positive social behaviours by forming clubs	These programmes will address issues of health of the mother and children, contribute to children's nutrition and mental growth, and empower adolescents towards positive social change of the society. All of these initiatives will have numbers of impact on poverty reduction.

Source:

https://mof.gov.bd/sites/default/files/files/mof.portal.gov.bd/budget_mof/ee7abdfd_6e05_4a89_b8e4_b7b17f73d3ef/130_Women_English.pdf

Annex-III

Decade-wise Major Projects/Programmes of NGOs/INGOs/Development Partners for UPA in Bangladesh

Table 1: Major Projects/Programmes of NGOs/INGOs/ DPs during 1972-79

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
BRAC	Microfinance program	1974 to continue	Microfinance activities Social development interventions.	Bangladesh
ASA	Microfinance program	1978 to continue	Improve the quality of life of the marginalized people Establish poverty and economic disparity free society.	Bangladesh

Source: Website survey, 2020-2022

Table 2: Major Projects/Programmes of NGOs/INGOs/ DPs during 1980-89

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
Manabik Shahajya Sangstha (MSS)	Economic Development Program (EDP)	1984 to continue	Women's Credit Programme for alleviating poverty and empowering the poor; Ensure credit access for people who did not have access to institutional resources	Bangladesh
Resource Integration Centre(RIC)	Microfinance Program	1989 to continue	Microfinance services for smallholder farmers, micro and small entrepreneurs, active elder people and jobholders, with a distinct focus on women.	Bangladesh

Source: Website survey, 2020-2022

Table 3: Major Projects/Programmes of NGOs/INGOs/ DPs during 1990-99

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
BURO	Microfinance Program	1990 to continue	Reduce human poverty in urban and rural areas; Support people to increase income by providing high quality flexible financial and social services especially for the poor women.	Bangladesh
Jagorani Chakra Foundation (JCF)	Microfinance Program	1990 to continue	Reduce poverty by providing financial other technical supports to the poor; Work in the area of livelihood, health and education, linkages, good governance and human rights, skill development trainings for agriculture and non-agriculture workers, etc.	Bangladesh
SSS	Microfinance Program	1991 to continue	Support for income generating activities; Provide financial services; Empower women through income and assets.	Bangladesh

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
Dushtha Shasthya Kendra (DSK)	Microfinance Program	1992 to continue	Improve the social, economic and living standards of the poor; Connect the poor to the mainstream economy of the country.	Urban areas: Dhaka, Khulna and Chittagong cities Rural areas (in 9 districts)
ADB	Urban Poverty Reduction	1995	Health and social protection of the poor Urban sector development.	Bangladesh
ADB	Urban Primary Health Care	1995	Health and social protection of the citizen.	Bangladesh
Shakti Foundation	Microfinance Program	1992 to continue	Microfinance Program for the ultra-poor women living in urban areas; Assist women to use their potentialities effectively to overcome societal limitations.	Bangladesh
Dhaka Ahsania Mission (DAM)	Micro Finance Program	1993 to continue	Livelihood improvement through mobilization of the community; Make grassroots organization; Development of human resources; Ensure easy access to micro finance.	18 Districts of Bangladesh
SUROVI	RAW School	1995 to 2001	Provide quality primary education; Conduct extra-curricular activities; and Provide health support for the working and street children living in slums.	Dhaka City
SUROVI	Children's Scholarship Program	1998 to 2007	Provide food, clothes, educational material, medical and cash support to the poor meritorious students.	Dhaka City
SUROVI	Creation of Job Opportunities Through Vocational Training for the Working Slum Children	1998 to 2002	Provide training; Develop human resource; Create employment; and Social mobilization for the underprivileged working children.	Dhaka City
ADB	Urban Primary Health Care Project (UPHCP)	1998 to 2005	Improve the health condition of the urban poor women and children living in slums.	4 City Corporations (Chittagong, Dhaka, Khulna, and Rajshahi)
World Bank	Bangladesh Urban Development Project	1988 to 1998	Public sector management; Urban and rural development; Environment and natural resource management; Water supply, sanitation and waste management.	Bangladesh

Source: Website survey, 2020-2022

Table 4: Major Projects/Programmes of NGOs/INGOs/ DPs during 2000-2009

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
Dushtha Shasthya Kendra (DSK)	Vacutug Service	2000 to continue	Ensure hygienic waste management; Build environment friendly disposal system	Ashulia, Narayanganj and Dhaka city
BRAC	The Ultra-Poor Graduation (UPG) Programme in Bangladesh	2002 to continue	Follow Graduation Approach through a comprehensive, time-bound, integrated and sequenced set of interventions to enable the extreme poor to achieve sustainable livelihoods and socioeconomic resilience; Contribute to the progress of a pathway out of extreme poverty in Bangladesh.	Bangladesh
ADB and the Governments of the United Kingdom and Sweden	Second Urban Primary Health Care Project (UPHCP-II)	2005 to 2012	Develop and ensure access to sustainable quality Primary Health Care (PHC) services for the poor women and girls living in urban areas	Barisal, Bogra, Chittagong, Comilla, Dhaka, Khulna, Madhabdi, Rajshahi, Savar, Sirajganj, Sylhet
ADB	Urban Primary Health Care Sector Development Program	2007 to 2008	Develop the health sector of the country	Bangladesh
ADB	Urban Governance and Infrastructure Improvement (Sector), Project	2002 to 2009	Enhance accountability in municipal management; Strengthen capabilities of municipal services; Develop and expand physical infrastructure and urban services; Increase economic opportunities, Reduce vulnerability to environmental degradation, poverty, and natural hazards.	22 secondary towns and municipalities, Bangladesh
ADB	Second Urban Primary Health Care	2003 to 2004	Develop the health sector of the country	Bangladesh
ADB	Urban Primary Health Care Sector Development Project	2008 to 2010	Improve the health sector and system of the country	Bangladesh
UNDP	Local Partnerships for Urban Poverty Alleviation Project (LPUPAP)	2000 to 2007	Provide financial support to develop community-level basic services and infrastructures; Skills and training programmes; Generating job opportunities, Inspire savings and credit program.	11 Cities and towns
World Bank	Second Poverty Alleviation Microfinance Project (Microfinance II)	2001 to 2009	Public and Private sector development; Urban and rural sector development; Develop banking and non-bank financial institutions, industry, trade and services.	Bangladesh

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
Manabik Shahajya Sangstha (MSS)	Non-formal Primary Education (NFPE) School	2006 to continue	Provide access to education for the underserved urban children; Create opportunities to get admission into mainstream education, Built a linkage between formal and non-primary education system; Contribute to increase national literacy rate.	Korail and Mirpur Slum areas of Dhaka City and its adjacent areas
SUROVI	Up-scaling Non-Formal Primary Education through Institutionalizing Qualitative Endeavor (UNIQUE) Projects	2007 to 2010	Pre-primary education; Non-Formal primary education, Advance slow Learners for formal primary school	Dhaka and Gazipur
SUROVI	Post Literacy & Continuing Education for Human Development (PLCEHD-2)	2008 to 2013	Non-formal education; Skills development training, Build linkages with microcredit support providers.	Narayanganj
SUROVI	Basic Education for Hard-to-Reach for Urban Working Children Project (1st Phase)	2000 to 2004	Provide basic education, livelihoods skills and training and create better job opportunities for the children working in Dhaka city	Dhaka City
SUROVI	Basic Education for Hard-to-Reach for Urban Working Children Project (2nd Phase)	2006 to 2009	Provide basic education, livelihoods skills and training and create better job opportunities for the children working in Dhaka and Chittagong city	Dhaka and Chittagong City
SUROVI	Urban Governance and Infrastructure Improvement Project	2006 to 2012	Mobilize community-based organization; Provide micro credit to slum dwellers, Skills and training programmes; Provide support for non-formal education and primary healthcare; Improve infrastructures in slum areas	Narayanganj and Laxmipur city
SUROVI	Eradication of Hazardous Child Labour in Bangladesh (2nd Phase) Project	2006 to 2008	Provide non-formal education; stipend; skills development training; create job opportunity, and credit support for the children engaged in hazardous works in urban areas in Chittagong city	Chittagong City
SUROVI	Life Skills & CFSI Project	2005 to 2007	Provide life skills training; and Create awareness among children working in urban areas and children living in street and or slums in Dhaka	Dhaka City
SUROVI	Tailoring and Doll Making Training	2001 to 2013	Provide 6 months skills training on tailoring and doll making trade for the student of SUROVI School	Dhaka City

Table 5: Major Projects/Programmes of NGOs/INGOs/ DPs during 2010 to 2019

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
ADB	Second Urban Primary Health Care Project	2010 to 2011	Improve the health sector and system of the country	Bangladesh
SUROVI	Unique Intervention for Quality Primary Education (UNIQUE II)	2011 to 2019	Provide Non-formal Primary Education for Children who are out of school in urban areas of the country	Dhaka, Gazipur, Narayanganj
SUROVI	Developing A Model of Inclusive Education in Dhaka	2015 to 2019	Early Childhood Development (ECD) and Primary Education for urban underprivileged children in Dhaka	Dhaka City
SUROVI	Promoting Rights and Improve Domestic Workers through Education (PRIDE) Project	2010 to 2013	Conduct Non-Formal Primary Education; Promote life skills training; Create right based awareness for domestic workers in Dhaka	Dhaka City
SUROVI	Livelihood Skills Training	2010 to 2012	Provide 6 months skills training e.g. embroidery both hand and machine, jori chumki, block boutique and screen print, jute and paper bag making for urban working children	Dhaka and Gazipur
ADB and OPEC Fund for International Development (OFID)	Third Urban Governance and Infrastructure Improvement (Sector) Project	2014 to 2022	Build gender and climate responsive municipal infrastructure and service delivery system; Improve capacities of municipalities in urban service delivery, planning, and financial management system.	56 Municipalities
ADB	Second Small and Medium-Sized Enterprise Development Project	2016 to 2022	Increasing the number and size of small businesses by bank loans and other financing for economic growth and reduce poverty by supporting small businesses.	Dhaka
ADB	Greater Dhaka Sustainable Urban Transport Project	2012 to 2022	The project will contribute to develop a sustainable urban transport system (UTS) in Gazipur City Corporation, which forms part of north Greater Dhaka, through the delivery of a 20-kilometer (km) bus rapid transit (BRT) corridor.	Dhaka, Gazipur
Ministry of Local Government, Rural Development & Cooperatives (MLGRD&C)	Resilient and Inclusive Urban Development (RIUD)	2015 to 2018	Implement measures to safeguard people against the effects of climate change in urban areas.	Sirajganj and Satkhira Municipalities and Barisal, Khulna and Rajshahi City Corporations
Ministry of Social Welfare (MoSW), GoB	Urban Management of Internal Migration due to Climate Change (UMIMCC) / Urban Management of	2018 to 2022	Improve living conditions of climate migrants through income-generating opportunities; Training activities; Improve access to public social services and finances, Increase the	47 slum settlements in the cities of Rajshahi, Sirajganj,

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
	Migration and Livelihoods (UMML)		capacity of the cities to accommodate climate migrants.	Khulna, Satkhira, and Barishal
ADB	Advancing Inclusive and Resilient Urban Development Targeted at the Urban Poor	2018 to 2021	Management of public sector; Ensure social protection; Develop urban infrastructure and services, Endowment of urban policy, Development of urban slums; Enhancement of the institutional capacity.	Bangladesh
ActionAid Bangladesh	Empowering Women RMG Workers Project Bangladesh	2011 to 2013	Improve the working conditions of the RMG workers	Dhaka, Gazipur and Chittagong
UNDP	Urban Partnerships for Poverty Reduction Project (UPPR)	2008 to 2015	Sustainable upgrading of the livelihoods and living conditions of poor and extremely poor women and children living in urban areas	23 Cities and towns
DAM in partnership with CARE Bangladesh	Providing Working Children with Functional Education and Marketable Skills (Working Children Project- CARE	2011 to 2014	Provide competencies and skills to the working children for developing human capital.	Uttara, DNCC, Gazipur City Corporation, and Tongi
Caritas	Literacy and Health Care Program for the Children of Slums, Dhaka	2013 to 2016	Provide primary level education to the destitute and slum children of Dhaka; Provide education on health, nutrition and sanitation to the slum children.	5 Slums in Dhaka City
Dhaka Ahsania Mission (DAM)	Drop-in Centre for Street and Working Children in Dhaka City	2013 to 2018	Deliver shelter of Drop-in Centre enrolled children including food, education, counseling, recreation, vocational training; Awareness Program for the DIC children, Advocacy workshop for parents and employer	Mohammadpur and Jatrabari, Dhaka City
Dhaka Ahsania Mission (DAM)	Empowering Adolescent for Social Transformation through Urban Community Learning Centre (EAST)	2018 to 2019	Promote alternative educational opportunities for the left-out, school dropouts and working children; Empower the children of poor families by enhancing their capabilities through life skills education, and increase income and employment opportunities through linkage with vocational training.	Mirpur, Dhaka City
Dhaka Ahsania Mission (DAM)	Educating and Empowering Disadvantaged Children through NFE (eduEMP)	2015 to 2018	Promote alternative educational opportunities for the left-out, school dropouts and working children; Empower the children of poor families by enhancing their capabilities through life skills education, and increase income and employment opportunities through linkage with vocational training.	Mirpur, Dhaka City
Dhaka Ahsania	Empowering Adolescent for Social	Jan 2013 to Dec 2017	Support alternative educational opportunities for un-enrolled/drop	Mirpur, Dhaka City

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
Mission (DAM)	Transformation through Urban Community Learning Center (EAST-UCLC)		out/working children at the junior secondary level; Deliver vocational skills; Create awareness among parents, community, employers to exclude hazardous child labor; and Improve community ownership and capacity in slum areas of Dhaka city.	
Dhaka Ahsania Mission (DAM)	Skills Development Training for Garments Worker- Knights Apparel	2012 to 2013	Empower the young and under-privileged women through technical and social skills, Create 60 skilled operators for RMG sectors.	Dhaka and Gazipur Districts
Dhaka Ahsania Mission (DAM)	Stop Child Marriage (SCM) Project	2012 to 2016	Contribute in reducing incidence of child marriage by raising mass awareness; Strengthen child protection tools and techniques against child marriage.	Gazipur District
DAM in partnership with Concern Universal Bangladesh	Building a Disaster Resilient Bangladesh (DIPECHO-VII) Project	2013 to 2014	Intensification resilience and create a culture of disaster risk reduction for people and places vulnerable to natural hazards.	Mirpur, Dhaka City
DAM by technical support from Plan International Bangladesh	Disaster Preparedness and Mitigation: Build safe and resilient communities	2013 to 2015	Build awareness and develop capacity of children, youth and communities on disaster risk and climate changes; Implement locally suitable climate smart solutions on disaster preparedness and risk reduction.	Dhaka South City Corporation
Caritas	Prochesta (a project for improving the health and social condition of the vulnerable urban/semi-urban poor youths)	2010 to Present	Upgrade health, livelihood and social condition of drug addicted people and contribute to decrease the spread of drug.	Dhaka City
CARE	Personal Advancement and Career Enhancement (P.A.C.E) at Community	2014 to 2015	Improve literacy and life skills of the urban marginalized female migrant.	Gazipur District
CARE	Improving Maternal and Infant Health in Bangladesh (IMIHB)	2014 to 2017	Develop maternal health condition of women working in RMG factories, and improve the health condition of their children.	Gazipur District
CARE	P.A.C.E in the Community-Phase III	2017 to 2017	Increase ability of urban women migrant workers through various trainings e.g., decision-making, time and stress management, problem-solving, communication, financial, etc.	Gazipur District
CARE	Promoting Worker Well-Being Project	2018 to 2021	Strengthen capacities and rise the leadership, representation and voice of women workers engaged in industries.	Dhaka and Gazipur

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
BRAC	WASH in Urban Areas	2016 to continue	Sustainable access to water and sanitation of citizen of municipalities; Develop solid waste management system; Support the municipalities to strengthen service delivery mechanism.	35 Municipalities
Caritas	LIFE (<i>Jibon</i>): Livelihood Improvement through Formation and Education	2013 to 2017	Provide vocational training; Support to treatment facilities; Provide teaching facilities and materials for livelihoods improvement.	Rajshahi City Corporation
CARE	Building Resilience of Urban Poor (BRUP)	2014 to 2017	Develop resilience of urban communities in the areas of preparedness, mitigation, and management of shocks and stresses.	Gazipur City Corporation
Manabik Shahajya Sangstha (MSS)	EUGLENA GENKI PROGRAM	2014 to continue	Reduce malnutrition of children living in slums. Provide the high potency euglena biscuit containing 59 vitamins to students of MSS NFPE School every day during school hour.	Dhaka City
Manabik Shahajya Sangstha (MSS)	ShishuderJonno-Integrated Child Development Program (SJ-ICDP)	2015 to continue	Introduce a holistic approach of knowledge and practice for the development of underprivileged children aged 0-under 19.	Various wards of DSCC and DNCC
Manabik Shahajya Sangstha (MSS)	Eye Care Program	2014 to continue	Organized free eye camp services for the underserved and underprivileged people of the country.	Bangladesh
ADB	Urban Primary Health Care Services Delivery Project	2012 to 2017	Increase access to health services for the poor women and children; Assist to the local governments to strengthen policies on health issues; Progress guidelines for managing private-public partnership contracts.	Bangladesh
Caritas	Momota (Improving the Health, Nutrition and Social Security of Babies and Working Mothers of Dhaka/Chittagong City PSuburbs)	2013 to 2019	Contribute to health, hygiene, physical and social condition of children of low paid working mothers.	Dhaka and Chattogram
Caritas	SMILE -Social Network of Marginalized People: Initiatives to Enhance Quality of Life and Equity	2015 to 2019	Support income, food security, improved shelter condition and health facility.	Chattogram City Corporation
World Bank	Bangladesh Urban Resilience Project	2015 to 2022	Strengthen capacity of the GoB agencies to respond to emergency events; Strengthen systems to reduce the vulnerability of future building construction	Dhaka and Sylhet

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
UNDP	Livelihoods Improvement of Urban Poor Communities Project (LIUPCP)	2016 to 2022	Achieve the Sustainable Development Goals (SDGs) by 2030 through ensuring LNOB, Contribute to balanced, sustainable growth by reducing poverty from urban areas of Bangladesh	36 City Corporations and Municipalities
BRAC-UDP	Empowering Workers in the Ready-Made Garment Sector (ERMG)	2017 to continue	Empower RMG sector workers by providing healthcare, legal aid, financial services, skills training etc.	Gazipur, Tongi and Savar
Concern Worldwide	Improving the Lives of the Urban Extreme Poor (ILUEP) Programme Understanding Urban Livelihood Trajectories in Bangladesh	2017 to 2021	Introduce a comprehensive package of support e.g., asset transfers, training, savings, nutrition support, gender equality and stoppage of gender-based violence; Improved WASH facilities and hygiene practices etc.	Dhaka and Chattogram
BRAC-UDP	Low-cost Climate-Resilient Housing for People Living in Urban Poverty	2017 to continue	Provide low-cost housing through participatory action of the community members from the planning, designing, costing and construction.	Khulna and Satkhira
BRAC-UDP	Engaging Multi-sectoral partners for Creating Opportunities, Improving Wellbeing and Realising Rights of the Urban Poor (EMPOWER)	2016 to continue	Access to basic affordable services e.g., housing, safe water, sanitation, citizen rights and entitlements for the urban poor; Progress urban governance; Identify new interventions opportunity for scaling up development.	20 cities and towns, Bangladesh
Dhaka Ahsania Mission (DAM)	EAST ALOKON-1 & 2 Project	2019 to 2022	Introduce a strong set of activities in the area of education and empowerment to establish rights of the children.	Mohammadpur and Mirpur, Dhaka City
Dhaka Ahsania Mission (DAM)	Drop-in-Centre for Street and Working Children in Dhaka City (DiC) II	2019 to 2021	Development works for the street and working children.	Mohammadpur and Jatrabari, Dhaka City
Dhaka Ahsania Mission (DAM)	Words To Reality: Promoting Street Children's Rights in Bangladesh	2019 to 2022	Introduce a multi-grade teaching learning approach for basic education of children; Work for child protection, prevention of child marriage, illegal use of drugs, prevention of child Labor, etc.	Dhaka City
Dhaka Ahsania Mission (DAM)	Health and Nutrition Voucher Scheme for Poor, Extreme Poor and Socially Excluded People (PEPSEP) Project	2018 to 2021	Sustainable primary health care and nutrition voucher scheme for the poor living in urban areas; Improve access and use of comprehensive primary health and nutrition care services for the urban poor.	Savar and Satkhira municipalities

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
Resource Integration Centre (RIC)	Enhancing Health and Nutrition Services for the Urban Poor People of Selected Municipality of Bangladesh (EHNSM)	2018 to 2021	Create free access for the urban poor to essential health services in private clinics by using health cards.	Chapai Nawabganj, Kaliakair, Narshingdi, Naogaon, Tangail, Tarabo Municipalities
RIC and Solidarites International	Slum-based Citizen Action Network (SCAN) Project	2018 to 2021	Strengthen capacities of the Civil Society Organizations (CSOs); Establish basic rights to access WASH and Waste Management (WM) services; Establish effective governance system; remove policy barriers; enhance policy enforcement; Introduce a mechanism to involve ward Councilors to ensure the provision of WASH and WM services.	Slums and low-income settlement of DNCC and DSCC
Concern Worldwide and Sajida Foundation	Promoting Sustainable Health and Nutrition Opportunities for Marginalized urban Extreme poor Population (PROSHOMON)	2018 to 2021	Improve access and utilization of a free essential services package (ESP) of quality primary health care nutrition and population services for the extreme poor	Feni, and Chandpur Municipalities.
Practical Action, Karmojibi Nari and Municipal Association of Bangladesh	Dignifying Lives: Inclusive Approach for Socio-economic Empowerment of Informal Waste and Sanitation Workers	2018 to 2020	Strengthen the capacity of the municipalities; recycling enterprises; Enable civil society organizations to easing labour rights of informal waste and sanitation workers.	Barguna Municipality, Bagerhat Municipality, Gazipur City Corporation and Faridpur Municipality
Dushtha Shasthya Kendra (DSK)	Urban Disaster-Resilience Building Project in Khulna	2016 to 2018	Create awareness of climate change and unplanned urban growth and encourage disaster preparedness.	Wards no 3,5, 17 and 18 of Khulna City Corporation
Dushtha Shasthya Kendra (DSK)	Demand Driven Improved Wash Services for the Urban Poor in Dhaka, Chattogram and Khulna Cities	2019 to 2023 (Phase-05)	Progress the health and quality of life of the poor living in urban areas through WASH salvage activities.	Keraniganj, Savar and Tarabo in Dhaka, Bakulia in Chittagong and Sonadanga in Khulna
Dushtha Shasthya Kendra (DSK)	WASH 4 Urban Poor (DNCC) Project	2018 to 2022	Create access of WASH facilities for the slum dwellers and people of low-income group in Dhaka North City Corporation (DNCC).	Pallabi, Bashantech and Banani Police Station

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
Dushtha Shasthya Kendra (DSK)	WASH 4 Urban Poor Chattogram -CCC Project	2018 to 2022	Create access of WASH facilities for the slum dwellers and people of low-income group in Chattogram City Corporation (CCC).	Biojid, Khulshi, Halishahar, Bandar, Bakalia and Akbarshah of Chattogram City Corporation
Dushtha Shasthya Kendra (DSK)	Water Operators Partnership Project (WOP)	2016 to continue	Supply water facilities and progress the health behavior of the slum inhabitants.	Mirpur ward no. 10, Sagarika and 15 no Dhamalkot, Dhaka City
Dushtha Shasthya Kendra (DSK)	Aspiration to End Child Marriage- WASH Mediator for the Community of Dhaka City	2019 to 2020	Provide life skills to the adolescents; Raise awareness against forced child marriage; Assist them to escalate capability of informed decision making.	Rabidas Para of Old Dhaka Wari Police Station
Dushtha Shasthya Kendra (DSK)	Empowering Women and Building Sustainable Livelihood in Urban Bangladesh	2017 to 2020	Assist women and girls living in urban slums to change attitudes and to be empowered to fight against the existing social barriers.	Kamrangirchar and Bauniabandh in Dhaka and Board Bazar and Hotapara in Gazipur
Dushtha Shasthya Kendra (DSK)	WASH for Community Development in Banglabazar Project	2018 to 2020	Deliver safe water and healthy sanitation for the urban poor; Develop WASH in schools and promote health facilities.	Wards 21, 22 and 23 of Banglabazar of Gazipur City Corporation
Concern Worldwide with partner organization Nari Maitree	Improving the Lives of Urban Extreme Poor (ILUEP) Project	2017 to 2021	Increase the livelihood security and rise the resilience of the targeted urban extreme poor people living in slums, squatters in Dhaka city.	9 Wards of Dhaka South City Corporation
Nari Maitree and BRAC	TB Control Program	2015 to continue	Access to health care services to TB patients/vulnerable to TB especially for women, children, workers, floating people, slum dwellers.	Dhaka North City Corporation (DNCC)
Plan Bangladesh in partnership with Population Services and Training Center (PSTC)	Beyond the Streets: Improving the Lives of Street Children in Dhaka	2010 to 2013	Access to basic services; Access to public and private services including legal services; Improve capacity of street children, Promote child protection mechanism and advocacy initiative.	Dhaka City
SEEP & YPSA	Proyash II-An Urban Risk Reduction Project	2018 to 2023	Proliferation preparedness and resilience of communities living in urban slum to cope with shocks and stresses;	Dhaka, Savar, and Chattogram

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
			Develop the capacities of community people and related government institutions to contribute to urban resilience	
Plan International Bangladesh with implementing partner SEEP	Journey Towards Disaster Resilient Dhaka City project (JTRDC) - An Urban Risk Reduction Project	2015 to 2019	Develop disaster resilience of children and youth through participation of duty holders and CSOs in Child Centered Urban DRR (CCUDRR) process	Dhaka North City Corporation
Directorate of Primary Education (DPE) and SEEP	Reaching Out of School Children (ROSC-II) Project and Urban Slum Children Education Program (USCE) Program	2017 to 2020	Scaling up Urban Slum Children's Education Programme; Reduce the number of out of school children in selected under-served/disadvantaged urban areas	Dhaka City, Gazipur and Narayanganj
Save the Children with implementing partner SEEP	Work 2 Learn (Dressmann)	2017 to 2020	Empower disadvantaged youth through ensuring decent employment with reasonable wages/salaries in ready-made garments sector in Bangladesh.	Gazipur, Savar and Narayanganj
Save the Children	Child Friendly Local Governance-CFLG	2017 to 2021	Child-friendly governance framework; Safeguarding stronger child participation and accountability to children by local government.	Dhaka North City Corporation
Plan International Bangladesh with implementing partner SEEP	Community Driven Climate Adaptation Project-CDCA	2016 to 2018	Implement climate change adaptation solutions for the slum dwellers to make them resilient to the multiple impacts of climate change mainly flooding and water logging.	Dhaka Match slum and Rail Line slum, Shaympur, Dhaka City

Table 6: Major Projects/Programmes of NGOs/INGOs/DPs during 2020 to Present

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
Dushtha Shasthya Kendra (DSK)	Provision of Emergency Hand Washing Service to Help Poor Slum Dwellers in Bangladesh Fight Against COVID-19 in Chattogram City	2020 to 2020	Provide hand washing devices, hygiene kits, hand gloves and masks; Disinfected the targeted slum areas; Slum-based toilets and water points; and Provides Covid-19 awareness message boards and sticker.	7 Wards of Chattogram City Corporation
Dushtha Shasthya Kendra (DSK)	Provision of Emergency Hand Washing Service to Help Poor Slum Dwellers in Bangladesh Fight	2020 to 2020	Provide hand washing devices, hygiene kits, hand gloves and masks; Disinfected the targeted slum areas; Slum-based toilets and water points; and Provides Covid-19 awareness message boards and sticker.	6 Wards of Dhaka North City Corporation

Organizations	Name of the Project/Programme	Period	Major Focused Areas/Sectors	Geographical Coverage
	Against COVID-19 in Dhaka City			
ADB	Supporting Technical Education and Skills Development Facility	2020 to 2024	To develop job-ready and demand-responsive skills among youth; Provide necessary modern technical education and training systems.	Bangladesh
ADB	Supporting Post-COVID-19 Small-Scale Employment Creation Project	2021 to 2025	Rapid recovery for COVID-19; Restore employment, income and economic activities.	Bangladesh
Dhaka Ahsania Mission (DAM)	The Education Service under Integrated Rehabilitation Program for Upliftment of Ultra-Poor Slum Dwellers Project	2020 to 2025	Provide quality non-formal pre-primary, primary and junior secondary education by 2025 for the school left out and dropout children of slum dwellers in Mirpur and Mohammadpur areas in Dhaka and Nilphamari and Saidpur.	Dhaka, Nilphamari, Saidpur
Dhaka Ahsania Mission (DAM)	Promote Quality Education in the Mainstream Government Primary Schools (PQE)	2021 to 2022	Support to safe, equitable and quality primary education at government primary schools in urban and sub-urban areas of Dhaka and Narayanganj districts	Dhaka and Narayanganj districts
Dhaka Ahsania Mission (DAM)	Odhikar- Street & Working Children Outreach Project in Kamalapur, Dhaka	2021 to 2023	Protect street and working children from the indignity and risks associated with living on the streets; Children equipped with education; Life skills and vocational training; Enhanced family and community capacity for child protection and safety; and Protect the rights of working and street children.	Kamalapur of Dhaka City
Dhaka Ahsania Mission (DAM)	Water: Sustainable Urban Provision, Benapole	2021 to continue	Ensure universal access to sustainably managed clean water in Benapole	Benapole Municipality
Dhaka Ahsania Mission (DAM)	Urban Management of Internal Migration due to Climate Change (UMIMCC)	2017 to 2017	Improved access to water, sanitation and communication infrastructures for the slum dwellers including climate migrants in selected slums of the Rajshahi City Corporation area.	Rajshahi City Corporation
Jagorani Chakra Foundation (JCF)	Successful Return to School (SRS) for Disadvantaged Children in Sylhet City	2022 to 2024	Support 6-11 years old disadvantaged girls and boys living in urban informal settlements in Sylhet City to continue their learning in a protective, inclusive and crisis-resilient environment.	Sylhet City Corporation

Source: Website survey, 2018-2022

Annex-IV

FGD-Bhashantek Rehabilitation Project, Dhamalkot, Mirpur 14

Introduction

FGD at Bhashantek Rehabilitation Project (BRP) was held on 18 August 2022. A total 6 beneficiaries of the BRP took part in the FGDs. Among them 3 were females and 3 males. All participants were owners of the one room flat. All of them have been living here since December 2013. They were selected through a lottery process. Before coming here, they all lived in Bhashantek slum.

The following section will describe details of the FGDs

Necessity of the project

- Why was this project needed in your community?

Housing is everyone's basic human right. However, we the urban poor were deprived from most of the basic rights and services. We lived in slum and had lack of various types of basic services and facilities. We heard that in this resettlement project we will ensure a livable environment for us and we will get all services and facilities in a low cost.

- What advantages have you received from this project?

In reality we did not receive any advantage in this project. We have been suffering from various types of difficulties and economic burden. Before living at BRP our house rent was 4000 now we pay flat installment 1160 taka. Our utilities and service facilities are better than slum.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

The project has completely failed to fulfill our expectation. We monthly pay 1160 taka as installment of our flat. We have service charge and utility bills of Taka 745 excluding gas bill 595 (as gas line is disconnected for last seven months due to huge amount of bill). However, there is nobody to look after us and to solve our problems. There are numbers of problems which include: inadequate roads, mismanagement of waste, no maintenance of buildings, uncleaned water tank, insecurity etc.

Basic information of the project

- Where did you first learn about the project?

Through government staffs of the Ministry of Housing and Public Works who came our slums and announced regarding this resettlement project.

- Were you informed regarding the project's objectives, process, and duration before it started in your area?

No.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

They are many. There was huge corruption during distribution of flat. Majority of people who bought flat were not poor. They are economically solvent, politically empowered thus they got opportunity to buy flat here. On the contrary the poor did not get chance to buy flat here.

- Who was responsible for this selection process? What were the selection criteria?

Officials of the Ministry of Housing and Public Works, local influential, and political leaders.

- Are you satisfied with the selection process?

No, not at all. We are very much unsatisfied regarding the selecting process.

- What were the positive sides of this project?

Only the initiative of making flats for the urban slum dwellers was the positive side. The initiative was good but its implementation was full of corruption.

- What were the negative sides of this project?

This is an unsuccessful project due to corruption and various types of irregularities.

- What were the challenges of this project?

To ensure flat for the urban slum dwellers.

Services provided by the project

- What are the advantages you have received?

They only provided us a small flat. Still, we do not have any legal papers of our flat and we do not know anything regarding this.

- Have you faced any difficulties getting advantages?

We are deprived from getting all types of facilities and services. We very few who have not any place to go, that's why we are bound to stay here. There are many flat owners who bought flats in the name of urban poor but now live outside from BRP and rented out that flat to others.

- To what extent did the project fulfill your expectations?

This project did not fulfill any of our expectation.

- What role have you played during the implementation of the project?

We were not involved in implementation process of this project.

- Were your opinions respected in the implementation of the project?

There were not such opportunities.

- Has the project successfully contributed to your social uplift?

It has created lots of economic burdens to us. We have been deprived from many supports due to live at building housing now.

- Has the project assisted you in overcoming your poverty?

There has been no change except increasing economic burdens.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

This project was full of corruption.

- What kinds of needs do you still have in your neighbourhood?

We have been suffering from various types of problem that include: disconnected gas line, undrinkable water, no renovation of the buildings, inadequate roads, waste management, and water accumulation during rain etc.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

No. This type of project cannot be helpful for the urban poor if its aim is to help others in the name of the urban slum dwellers.

- What recommendations do you have for this project?

We demand for ensuring proper services and facilities for us so that we can live in a livable environment through an active office service.

Annex-V

FGDs with UMC, members of Shakti Foundation

FGD-1: Kotbari, Mirpur-1

Introduction

On August 3, 2022, a FGD was held in Kotbari, Mirpur-1. Six female members of the Shakti Foundation participated in the FGDs. The participants took credit for various time periods. Among them, three have been associated with ages below one year, two for two years, and one for eight years. They all have received loans below 100,000 taka. However, all of them do not run businesses by themselves. Some of them have invested the loan in their husbands' businesses. Because of the availability of materials in this area, they run businesses such as cow and goat sales as well as sand and brick sales. Most of them have multiple credits from various NGOs, e.g., ASA, Palli Mangal Karmasuchi (PMK), Manabik Shahajya Sangstha, Society for Social Service, etc. Regarding the cause behind their involvement in multiple credits, they informed us that most of the time they did not get the amount of loan they demanded, but mostly they got less than the amount. Therefore, they fulfill their needs from another place.

The following section will describe the details of the FGDs:

Necessity of the project

- Why was this project/programme needed in your community?

We are the marginalized people in society. We do not have the capital to do any business work. Therefore, this credit helps us to invest in our business and maintain and upgrade our livelihood.

- What advantages have you received from this project/programme?

They gave us credit for doing business.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Recently, Shakti has been changing its regulations for giving credit. They have been shifting the credit collection system from weekly installments to monthly installments. This rule is not convenient for us. We, the low-income people, want weekly installments, which is helpful for us to pay. Shakti's rules and regulations are generally stricter than those of other non-governmental organizations.

Basic information of the project

- Where did you first learn about the project?

We were first informed by our neighbor.

- Were you informed regarding the project's/programme's objectives, process, and duration before it started in your area?

Yes, we were informed about the rules and regulations of getting the loan and its repayment system before.

- Have you known anybody excluded from this project/programme in spite of being eligible? Why were they excluded?

No, only those who qualify for credit are eligible for loans. However, the amount of credit requested is not granted. We receive less than we expected.

- Who was responsible for this selection process? What were the selection criteria?

There are loan and credit officers in our communities. Before getting a loan, we asked them about our requirements, and they guided us in collecting the necessary documents, e.g., joint photographs, guarantees, etc. They also come to our house before paying the credit. Those who do not have minimum assets at the house do not get credit.

- Are you satisfied with the selection process?

We are not fully satisfied with the selection process. Shakti only allows male grantees, which is sometimes difficult for us to manage. Because many of us are female-headed households, some of us do not have a good relationship with our husbands, and some of our husbands are addicted, and we suffer various types of violence from them. Therefore, it is hard for us to manage male grantees.

- What were the positive sides of this project/programme?

We only received credit under this programme. This credit amount helps us with our financial and social development. Many of us now have the ability to make some household assets, buy land, manage our children's education, etc.

- What were the negative sides of this project/programme?

We do not get our required amount of money. The weekly installment has been turned into a monthly installment. Small enterprises have been discouraged from getting credit.

- What were the challenges of this project/programme?

The new rules and regulations of the Shakti Foundation have been creating pressure on its members. Therefore, there has been a shift in the members of small enterprises. It could be a big challenge for the microfinance programme of the Shakti Foundation to meet the needs of this group of people, which is also one of its objectives.

Services provided by the project

- What are the advantages you have received?

The only advantage we received from the Shakti Foundation is microcredit.

- Have you faced any difficulties getting advantages?

Sometimes we face various difficulties collecting the required documents for getting credit. In general, the papers we have to submit here to get a loan are more difficult than those of other non-governmental organizations.

- To what extent did the project fulfill your expectations?

They partially fulfill our expectations.

- What role did you play in the project or programmes implementation?

We do not have any role in the implementation of the programme.

- Were your opinions respected in the implementation of the project/programme?

Not applicable.

- Has the project or programme had a positive impact on your social well-being?

Yes. This programme has successfully contributed to our social uplift. We can speak with confidence now that we have learned so much.

- Has the project assisted you in overcoming your poverty?

Not fully, but partially.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project/programme?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems, including economic and social.

- Do you think this type of project/programme can be helpful for the urban poor communities of Bangladesh?

Yes. This type of project/programme can contribute to the welfare of urban poor communities in the country.

- What recommendations do you have for this project?

We have a demand for easy rules and regulations for small enterprises. We do not want to drop our access to credit from the Shakti Foundation. The Foundation can introduce two separate sets of rules and regulations for small and other medium- and large-sized enterprises.

FGD-2: Lalkuthi, Mirpur-1

Introduction

On August 3, 2022, a FGD was held in Lalkuthi, Mirpur-1. Nine female members of the Shakti Foundation participated in the FGDs. The participants took credit for various time periods. Among them, three have been associated for more than 20 years, one for more than 18 years, and two for less than 15 years. They all have received loans above 100,000 taka. However, all of them do not run businesses by themselves. Some of them have invested the loan in their husbands' or sons' businesses. Types of businesses they run include tailoring, baking, online foods, online clothing, and grocery shopping. One of them informed me that she had put money aside to build a house. Most of the participants have only credits from the Shakti Foundation.

The following section will describe the details of the FGDs:

Necessity of the project

- Why was this project/programme needed in your community?

We lacked the capital to run the business. There were no available credits for us. Shakti began its credit programme in urban areas. Therefore, this credit has helped us invest in our business and maintain and upgrade our livelihood.

- What advantages have you received from this project/programme?

The Shakti Foundation credited us for doing and growing our business.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

No. The Foundation has helped us a lot to improve our economic and social welfare.

Basic information of the project

- Where did you first learn about the project?

Some of the participants learned about it from their neighbors, while others learned about it from relatives.

- Were you informed regarding the project's/programme's objectives, process, and duration before it started in your area?

Yes, we were informed about the rules and regulations of getting the loan and its repayment system before.

- Have you known anybody excluded from this project/programme in spite of being eligible? Why were they excluded?

People who are creditworthy receive loans from Shakti.

- Who was responsible for this selection process? What were the selection criteria?

There are loan and credit officers in our communities. Before getting a loan, we asked them about our requirements, and they guided us in collecting the necessary documents, e.g., joint photographs, guarantees, etc. They also come to our house before paying the credit. Those who do not have minimum assets at the house do not get credit.

- Are you satisfied with the selection process?

Yes. We are satisfied with the selection process.

- What were the positive sides of this project/programme?

We only received credit under this programme. This credit amount helps us with our financial and social development. Many of us now have the ability to make some household assets, buy land, manage our children's education, etc.

- What were the negative sides of this project/programme?

The weekly installment has been turned into a monthly installment. Small enterprises have been discouraged from getting credit. Renters are discouraged from obtaining credit by Shakti. We think Shakti should encourage small enterprises as well.

- What were the challenges of this project/programme?

The new rules and regulations of the Shakti Foundation have been creating pressure on its members. Therefore, there has been a shift in the members of small enterprises. It could be a big challenge for the microfinance programme of the Shakti Foundation to meet the needs of this group of people, which is also one of its objectives.

Services provided by the project

- What are the advantages you have received?

The only advantage we received from the Shakti Foundation is microcredit.

- Have you faced difficulties getting advantages?

No. We did not face difficulties in getting advantages.

- To what extent did the project fulfill your expectations?

They fulfill our expectations fully.

- What role did you play in the project or programmes implementation?

We do not have any role in the implementation of the programme.

- Were your opinions respected in the implementation of the project/programme?

Not applicable.

- Has the project or programme had a positive impact on your social well-being?

Yes. This programme has successfully contributed to our social uplift.

- Has the project assisted you in overcoming your poverty?

Yes. This programme has successfully contributed in our economic development.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project or programme?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many economic and social problems.

- Do you think this type of project/programme can be helpful for the urban poor communities of Bangladesh?

Yes. This type of project/programme can contribute to the welfare of urban poor communities in the country.

- What recommendations do you have for this project?

The Foundation can introduce two separate sets of rules and regulations for small and other medium- and large-sized enterprises. We demand an increase in credit amounts so that people can take their credit from one NGO.

FGD-3: FG Camp, Pallabi

Introduction

On August 4, 2022, an FGD was held at FG Camp in Pallabi. Eight female members of the Shakti Foundation participated in the FGDs. The participants took credit for various time periods. Among them, one has been associated for 16 years, two for 12 years, and three for less than 5 years. They all have received loans below 50,000 taka. However, all of them do not run businesses by themselves. Some of them have invested the loan in their husbands' businesses. Handicrafts, particularly karchupi (a type of hand stitch) work, are among the businesses they run. In this community, people mostly want credit amounts between Taka 30,000 and 40,000.

The following section will describe the details of the FGDs:

Necessity of the project

- Why was this project/programme needed in your community?

We are the marginalized people in society. We do not have the capital to do any business work. Therefore, this credit helps us invest in our business and maintain and upgrade our livelihood.

- What advantages have you received from this project/programme?

They gave us credit for doing our business.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Recently, Shakti has been changing its regulations for giving credit. They have been shifting the credit collection system from weekly installments to monthly installments. This rule is not helpful for us. We, the low-income people, want weekly installments, which is helpful for us to pay. Shakti's rules and regulations are generally stricter than those of other non-governmental organizations.

Basic information of the project

- Where did you first learn about the project?

We were first informed of the Shakti by our neighbor and credit officer.

- Were you informed regarding the project's/programme's objectives, process, and duration before it started in your area?

Yes, we were informed about the rules and regulations of getting the loan and its repayment system before.

- Have you known anybody excluded from this project/programme in spite of being eligible? Why were they excluded?

No, only those who qualify for credit are eligible for loans. However, the amount of credit requested is not granted. We receive less than we expected.

- Who was responsible for this selection process? What were the selection criteria?

There are loan and credit officers in our communities. Before getting a loan, we asked them about our requirements, and they guided us in collecting the necessary documents, e.g., joint photographs, guarantees, etc. They also come to our house before paying the credit. Those who do not have minimum assets at the house do not get credit.

- Are you satisfied with the selection process?

Yes, we are satisfied with the selection process. However, we are not satisfied with the new rules and regulations for credit.

- What were the positive sides of this project/programme?

We only received credit under this programme. This credit amount helps us with our financial and social development. Many of us can now create some household assets and manage our children's education, for example.

- What were the negative sides of this project/programme?

We do not get our required amount of money. The weekly installment has been turned into a monthly installment. Small enterprises have been discouraged from getting credit. However, most of us want less than 50,000 taka for our business. We do not have the ability to use more taka.

- What were the challenges of this project/programme?

The new rules and regulations of the Shakti Foundation have been creating pressure on its members. Therefore, there has been a shift in the members of small enterprises. It could be a big challenge for the microfinance programme of the Shakti Foundation to meet the needs of this group of people, which is also one of its objectives.

Services provided by the project

- What are the advantages you have received?

The only advantage we received from the Shakti Foundation is microcredit.

- Have you faced difficulties getting advantages?

Sometimes we face various difficulties collecting the required documents for getting credit. Generally, the papers we have to submit here for getting a loan are harder than those of other NGOs.

- To what extent did the project fulfill your expectations?

They partially fulfill our expectations.

- What role did you play in the project or programmes implementation?

We do not have any role in the implementation of the programme.

- Were your opinions respected in the implementation of the project/programme?

Not applicable.

- Has the project or programme had a positive impact on your social well-being?

Yes. This programme has successfully contributed to our social uplift. We can speak with confidence now that we have learned so much.

- Has the project assisted you in overcoming your poverty?

Not fully, but partially.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project or programme?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems, including economic and social.

- Do you think this type of project/programme can be helpful for the urban poor communities of Bangladesh?

Yes. This type of project/programme can contribute to the welfare of urban poor communities in the country.

- What recommendations do you have for this project?

We have a demand for easy rules and regulations for small enterprises. We do not want to drop our access to credit from the Shakti Foundation. The Foundation can introduce two separate sets of rules and regulations for small and other medium- and large-sized enterprises. We want both weekly and monthly installments.

FGD-4: Bauniabdh, Mirpur-11

On August 4, 2022, a FGD was held in Bauniabdh, Mirpur 11. Ten female members of the Shakti Foundation participated in the FGDs. The participants took credit for various time periods. Among them, two have been associated for 15 years, two for 13 years, one for 10 years, and one for 2 years. They all have received loans below 100,000 taka. All of them run businesses for themselves. They run a variety of businesses, including clothing, renting covered vans, showpiece businesses, and running nurseries. In this community, people mostly want credit amounts greater than 100,000 taka.

The following section will describe the details of the FGDs:

Necessity of the project

- Why was this project/programme needed in your community?

We are the marginalized people in society. Many of us came to this city for search work after losing everything to river erosion. We did not have the capital to do any business work. Therefore, this credit has helped us invest in our business and maintain and upgrade our livelihood.

- What advantages have you received from this project/programme?

They gave us credit for doing our business. Sometimes we have received low-cost medical checkups and bought low-cost medicine from Shakti Medical Center.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Recently, Shakti has been changing its regulations for giving credit. Recently, the documents they want have been hard to make available to us. For example, they want a business license to give credit now, but we don't need one to run our company. It has made our access hard to get credit for.

Basic information of the project

- Where did you first learn about the project?

We were informed by the credit officer of the Shakti Foundation.

- Were you informed regarding the project's/programme's objectives, process, and duration before it started in your area?

Yes, we were informed about the rules and regulations of getting the loan and its repayment system before.

- Have you known anybody excluded from this project/programme in spite of being eligible? Why were they excluded?

No, only those who qualify for credit are eligible for loans. However, the amount of credit requested is not granted. We receive less than we expected.

- Who was responsible for this selection process? What were the selection criteria?

There are loan and credit officers in our communities. Before getting a loan, we asked them about our requirements, and they guided us in collecting the necessary documents, e.g., joint photographs, guarantees, etc. They also come to our house before paying the credit. Those who do not have minimum assets at the house do not get credit.

- Are you satisfied with the selection process?

Yes, we are satisfied with the selection process. However, we are not satisfied with the new rules and regulations for credit.

- What were the positive sides of this project/programme?

We only received credit under this programme. This credit amount helps us with our financial and social development. Many of us now have the ability to create household assets, such as purchasing land and managing our children's education, among other things.

- What were the negative sides of this project/programme?

We do not get our required amount of money. Newly introduced rules and regulations are hard to continue with Shakti Foundation. However, the new monthly installment system is good for us.

- What were the challenges of this project/programme?

The new rules and regulations of the Shakti Foundation have been creating pressure on its members. Therefore, there has been a shift in the number of members. It could be a big challenge for the microfinance programme of the Shakti Foundation to meet the needs of all groups of underprivileged women.

Services provided by the project

- What are the advantages you have received?

The advantage we received from the Shakti Foundation is mostly microcredit.

- Have you faced any difficulties getting advantages?

There are many problems, including economic and social.

- To what extent did the project fulfill your expectations?

They partially fulfill our expectations.

- What role did you play in the project or programmes implementation?

We do not have any role in the implementation of the programme.

- Were your opinions respected in the implementation of the project/programme?

Not applicable.

- Has the project or programme had a positive impact on your social well-being?

Yes. This programme has successfully contributed to our social uplift. We can speak with confidence now that we have learned so much.

- Has the project assisted you in overcoming your poverty?

Not fully, but partially.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project/programme?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems, including economic and social.

- Do you think this type of project/programme can be helpful for the urban poor communities of Bangladesh?

Yes. This type of project/programme can contribute to the welfare of urban poor communities in the country.

- What recommendations do you have for this project?

We have a demand for easy rules and regulations for small enterprises. We do not want to drop our access to credit from the Shakti Foundation. The Foundation can introduce two separate sets of rules and regulations for small and other medium- and large-sized enterprises. We want both weekly and monthly installments.

FGD-5: Maradia, Shipahibag, Khilgaon

Introduction

On August 8, 2022, a FGD was held in Maradia, Shipahibag, and Khilgaon. Seven female members of the Shakti Foundation participated in the FGDs. The participants took credit for various time periods. Among them, one has been associated for 20 years, one for 3 years, two for 2 years, and two for 1 year. They all have received loans below 100,000 taka. All of them do not run businesses by themselves. Types of businesses they run include clothing, the meat business (butcher), color (paint), etc.

The following section will describe details about the FGDs:

Necessity of the project

- Why was this project/programme needed in your community?

We are the marginalized people in society. We did not have the capital to do any business work. Therefore, this credit has helped us invest in our business and maintain and upgrade our livelihood.

- What advantages have you received from this project/programme?

They gave us credit for doing our business. Sometimes we have received low-cost medical checkups and bought low-cost medicine from Shakti Medical Center.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Recently, Shakti has been changing its regulations for giving credit. Recently, the documents they want have been hard to make available to us. For example, for credit over 100,000 taka, they require a business license and legal documents for the home, but most of us do not have these documents. It has made our access hard to get credit for.

Basic information of the project

- Where did you first learn about the project?

We were informed by our neighbor and credit officer of the Shakti Foundation.

- Were you informed regarding the project's/programme's objectives, process, and duration before it started in your area?

Yes, we were informed about the rules and regulations of getting the loan and its repayment system before.

- Have you known anybody excluded from this project/programme in spite of being eligible? Why were they excluded?

No, only those who qualify for credit are eligible for loans. However, the amount of credit requested is not granted. We receive less than we expected.

- Who was responsible for this selection process? What were the selection criteria?

There are loan and credit officers in our communities. Before getting a loan, we asked them about our requirements, and they guided us in collecting the necessary documents, e.g., joint photographs, guarantees, etc. They also come to our house before paying the credit. Those who do not have minimum assets at the house do not get credit.

- Are you satisfied with the selection process?

Yes, we are satisfied with the selection process. However, we are not satisfied with the new rules and regulations for credit.

- What were the positive sides of this project/programme?

We only received credit under this programme. This credit amount helps us with our financial and social development. Many of us now have the ability to create household assets, such as purchasing land and managing our children's education, among other things.

- What were the negative sides of this project/programme?

We do not get our required amount of money. Newly introduced rules and regulations are hard to continue with Shakti Foundation. However, the new monthly installment system is good for us.

- What were the challenges of this project/programme?

The new rules and regulations of the Shakti Foundation have been creating pressure on its members. Therefore, there has been a shift in the number of members. It could be a big challenge for the microfinance programme of the Shakti Foundation to meet the needs of all groups of underprivileged women.

Services provided by the project

- What are the advantages you have received?

The advantage we received from the Shakti Foundation is mostly microcredit.

- Have you faced any difficulties getting advantages?

Sometimes we face various difficulties collecting the required documents for getting credit. Generally, the papers we have to submit here for getting a loan are harder than those of other NGOs.

- To what extent did the project fulfill your expectations?

They partially fulfill our expectations.

- What role did you play in the project or programmes implementation?

We do not have any role in the implementation of the programme.

- Were your opinions respected in the implementation of the project/programme?

Not applicable.

- Has the project or programme had a positive impact on your social well-being?

Yes. This programme has successfully contributed to our social uplift. We can speak with confidence now that we have learned so much.

- Has the project assisted you in overcoming your poverty?

Not fully, but partially.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project/programme?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems, including economic and social.

- Do you think this type of project/programme can be helpful for the urban poor communities of Bangladesh?

Yes. This type of project/programme can contribute to the welfare of urban poor communities in the country.

- What recommendations do you have for this project?

We have a demand for easy rules and regulations for small enterprises. We do not want to drop our access to credit from the Shakti Foundation. The Foundation can introduce two separate sets of rules and regulations for small and other medium- and large-sized enterprises. We want both weekly and monthly installments.

FGD-6: Shahidnagar, Lalbag, Dhaka

Introduction

On August 11, 2022, a FGD was held in Shahidnagar, Lalbag. Six female members of the Shakti Foundation participated in the FGDs. The participants took credit for various time periods. Among them, two have been associated for 3 years, two for 2 years, and one for 1 year. They all have received loans below 50,000 taka. As husband and wife, the majority of them run businesses together. Their businesses include a variety of jewelry products, primarily earrings.

The following section will describe details about the FGDs:

Necessity of the project

- Why was this project/programme needed in your community?

We are the marginalized people in society. Many of us came to this city for search work after losing everything to river erosion. We did not have the capital to do any business work. Therefore, this credit has helped us invest in our business and maintain and upgrade our livelihood.

- What advantages have you received from this project/programme?

They only gave us credit for doing our business.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Recently, Shakti has been changing its regulations for giving credit. Recently, the documents they want have been hard to make available to us. For example, they want a business license to give credit now, but we don't need one to run our company. It has made our access hard to get credit for.

Basic information of the project

- Where did you first learn about the project?

We were informed by the credit officer of the Shakti Foundation.

- Were you informed regarding the project's/programme's objectives, process, and duration before it started in your area?

Yes, we were informed about the rules and regulations of getting the loan and its repayment system before.

- Have you known anybody excluded from this project/programme in spite of being eligible? Why were they excluded?

No, only those who qualify for credit are eligible for loans. However, the amount of credit requested was not granted. We received less than we expected.

- Who was responsible for this selection process? What were the selection criteria?

There are loan and credit officers in our communities. Before getting a loan, we asked them about our requirements, and they guided us in collecting the necessary documents, e.g., joint photographs, guarantees, etc. They also come to our house before paying the credit. Those who do not have minimum assets at the house, do not get credit.

- Are you satisfied with the selection process?

Yes, we are satisfied with the selection process. However, we are not satisfied with the new rules and regulations for credit.

- What were the positive sides of this project/programme?

We only received credit under this programme. This credit amount helps us with our financial and social development. Many of us now have the ability to create household assets, such as purchasing land and managing our children's education, among other things.

- What were the negative sides of this project/programme?

We do not get our required amount of money. Newly introduced rules and regulations are hard to continue with Shakti Foundation. However, the new monthly installment system is good for us.

- What were the challenges of this project/programme?

The new rules and regulations of the Shakti Foundation have been creating pressure on its members. Therefore, there has been a shift in the number of members. It could be a big challenge for the microfinance programme of the Shakti Foundation to meet the needs of all groups of underprivileged women.

Services provided by the project

- What are the advantages you have received?

The advantage we received from the Shakti Foundation is mostly microcredit.

- Have you faced any difficulties getting advantages?

Sometimes we face various difficulties collecting the required documents for getting credit. Generally, the papers we have to submit here for getting a loan are harder than those of other NGOs.

- To what extent did the project fulfill your expectations?

They partially fulfill our expectations.

- What role did you play in the project or programmes implementation?

We do not have any role in the implementation of the programme.

- Were your opinions respected in the implementation of the project/programme?

Not applicable.

- Has the project or programme had a positive impact on your social well-being?

Yes. This programme has successfully contributed to our social uplift. We can speak with confidence now that we have learned so much.

- Has the project assisted you in overcoming your poverty?

Not fully, but partially.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project/programme?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems, including economic and social.

- Do you think this type of project/programme can be helpful for the urban poor communities of Bangladesh?

Yes. This type of project/programme can contribute to the welfare of urban poor communities in the country.

- What recommendations do you have for this project?

We have a demand for easy rules and regulations for small enterprises. We do not want to drop our access to credit from the Shakti Foundation. The Foundation can introduce two separate sets of rules and regulations for small and other medium- and large-sized enterprises. We want both weekly and monthly installments.

Annex-VI

FGDs with LIUPCP members in DSCC, DNCC and Faridpur Municipality

FGD-1: Shahidnagar, Lalbag, DSCC

Introduction

On June 26, 2022, a FGD was held in Shahidnagar, Lalbag. 11 female beneficiaries of the LIUPCP took part in the FGDs. It is a privately developed slum where about 3000 households live. There are two types of houses: some are small and some are large. The rent ranges between 3000 and 3500 taka. The majority of the inhabitants came here from Shariyatpur; however, people from Barishal and Bhola also live here. Major occupations include rickshaw and van pullers, transport workers, and small business (chatpati, jhalmuri, three-piece sales, cloths, etc.).

The following section will describe the details of the FGDs:

Necessity of the project

- Why was this project needed in your community?

The majority of us are very poor here. We live in slums and lack various services and facilities. It is very hard to live on only our husband's income. We didn't have any savings before. Now we can make one taka into two taka. Because we are poor, any help we receive has a positive impact on our lives.

- What advantages have you received from this project?

They gave us interest-free money for doing business. We received a guideline from them to make a better future for children. They gave nutritious food to pregnant women, which helped them take an egg every day for the mother and her children. We have achieved various developments in our family.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

The project has partially met our expectations because we are numerous and very few of us have benefited from it.

Basic information of the project

- Where did you first learn about the project?

We were first informed by the Community Facilitator (CF) regarding the project's beginning and benefits. She discussed various services and support for the project.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before its inception.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

They are many. In this community, there are a number of poor people who were not included in this project. They are truly awful, but the fact that they were left out of this project could be due to a mismatch between registration and scoring. There are also people whose economic conditions are good but received support from or benefited from the project.

- Who was responsible for this selection process? What were the selection criteria?

CF and SNF were responsible for collecting data through a mobile app and sending it to the office, where each of the registered members got a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. Leaders of the CDC were elected through a direct election procedure in the presence of the local councilor.

- What were the positive sides of this project?

The positive sides are the payment of grants, the monthly monitoring, and their services. It created awareness among us about saving. We received various forms of support from them and have developed our family. There has been a positive change in our livelihood, though it is small. Our income has increased, and our business has expanded. Before handover of business grants, they provided training for good management of business and business strategies. The staff of this project provided various types of counseling on various issues.

- What were the negative sides of this project?

Project coverage is very limited. Everyone can't get support due to budget constraints. Because of the project's limited scope, not all eligible individuals receive assistance.

- What were the challenges of this project?

The primary goal of this project was to empower poor people through counseling, but the outbreak of COVID-19 has posed a significant challenge throughout the project's duration.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include: business grants, group business grants, nutrition grants, education grants, driving training for males, relief packages during COVID-19, and hygiene kits for adolescent girls. They have helped us change our behavior during the menstrual period. They provided sanitary napkins to us. They also do some infrastructural development (toilets, roads, and water) and provide some solar panels.

- Have you faced any difficulties getting advantages?

No.

- To what extent did the project fulfill your expectations?

They partially fulfill our expectations.

- What role have you played during the implementation of the project?

We have monitored all the activities during any infrastructure development. From preparing the quotation to the final finishing of the work, we closely monitor the works.

- Were your opinions respected in the implementation of the project?

Yes. All activities have taken place according to our demands and guidance.

- Has the project successfully contributed to your social uplift?

Yes. The project has successfully contributed to our social upgrade. We can speak with confidence now that we have learned so much.

- Has the project assisted you in overcoming your poverty?

Not fully, but partially. Those who have received business grants have greatly benefited.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption. Everything was very transparent. The staff was extremely well-behaved.

- What kinds of needs do you still have in your neighbourhood?

Social problems still exist, including unemployment and drug use.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

Yes. This type of project can contribute to the welfare of urban poor communities throughout the country.

- What recommendations do you have for this project?

We have a demand for more sewing training and education for the elderly. If the training takes place at the community level, then it will be more helpful for us, and setting up a daycare center for children can be helpful for mothers who want to go to work. We strongly demand the extension of this project.

FDG-2: Jhauchar, Beribadh, DSCC

Introduction

On June 26, 2022, a FGD was held in Jhauchar. 11 female beneficiaries of the LIUPCP took part in the FGDs. It is another privately developed settlement where about 300 households live. The majority of house structures are made of wood and tin. The room rent is around 2,500 taka, including water, electricity, and gas. The majority of the inhabitants came here from Barishal. Major occupations include factory workers, rickshaw and van pullers, transport workers, and small business owners (children's toys, jhalmuri, pigeon's food, shoe businesses, three-piece sales, cloths, etc.).

The following section will describe the details of the FGDs:

Necessity of the project

- Why was this project needed in your community?

We are poor, and most of us are living very hard on only our husbands' income. If we get any opportunity to work from home, it will benefit our family and give our children more educational opportunities. The price of necessary goods is very high now. As a result, this project was required for the children's education as well as for us to earn a living.

- What advantages have you received from this project?

They gave us many advantages. We received education grants for our children, various types of training for income-generating activities such as sewing training, business grants of 10,000 taka each for doing small business, and other guidelines from them to make a better future for children. Some of us are doing business themselves, and some of us have invested money in our husbands' businesses.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

No. We are satisfied with the support we received from the project. It has partially fulfilled our expectations. Many of our members didn't get anything from this project.

Basic information of the project

- Where did you first learn about the project?

We were informed by the Community Facilitator (CF). She made a list of all of us and thereafter came again to give us a white card of membership.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before its inception.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

There are many eligible members who were excluded from the project. Most of us here work in factories; we go to work very early in the morning and return in the evening. Therefore, they were absent during registration time.

- Who was responsible for this selection process? What were the selection criteria?

CF and SNF were responsible for collecting data through a mobile app and sending it to the office, where each of the registered members got a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process.

- What were the positive sides of this project?

Payment of grants, monthly monitoring, and services of the staff are very good. It created awareness among us about saving. There is security. We received various forms of support from them and have developed our family. There has been a positive change in our livelihood, though it is small. Our income has increased, and our business has expanded. Before the transfer of business grants, they provided training for good management of businesses and business processes. This project's staff provided advice on a variety of issues.

- What were the negative sides of this project?

The overall project coverage is very limited. Everyone can't get support due to the project budget. Because of the project's limited scope, not all eligible individuals receive assistance.

- What were the challenges of this project?

The primary goal of this project was to empower poor people through counseling, but the outbreak of COVID-19 posed significant challenges throughout the project's duration.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include a business grant, an education grant, sewing training, and a relief package during COVID-19.

- Have you faced any difficulties getting advantages?

No.

- To what extent did the project fulfill your expectations?

They partially fulfill our expectations.

- What role have you played during the implementation of the project?

In our community, there was no infrastructural development.

- Were your opinions respected in the implementation of the project?

We didn't participate in the implementation of the project.

- Has the project successfully contributed to your social uplift?

Yes. The project has successfully contributed to our social upgrade.

- Has the project assisted you in overcoming your poverty?

Not fully, but partially. Those who have received business grants have greatly benefited.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption. Everything was very transparent. The staff was extremely well-behaved.

- What kinds of needs do you still have in your neighbourhood?

Social problems still exist, including unemployment and drug use.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

Yes. This type of project can contribute to the welfare of urban poor communities throughout the country.

- What recommendations do you have for this project?

We have a demand for more sewing training and education for the elderly. If the training takes place at the community level, then it will be more helpful for us, and setting up a daycare center for children can be helpful for mothers who want to go to work. We strongly demand the extension of this project.

FGD-3: Rishipara, Maniknagar, DSCC

Introduction

On July 2, 2022, a FGD was held in Rishipara, Maniknagar. Nine female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants came here from Kishoreganj, Shariyatpur, and Noakhali. Major occupations include cobbler, barber, rickshaw/van pullers, workers at furniture shops, driver, and small business (goods for puja, clothes, etc.).

The following section will describe the details of the FGDs:

Necessity of the project

- Why was this project needed in your community?

This project was needed for our various developments. It has made us aware regarding our savings. We can now speak openly with anyone. This project has given us courage. This project taught us a lot of things. We were unaware of our menstrual management and adolescents' health. Through this project, we have received sanitary napkins for our family. We have learned many things about personal cleanliness. Many things were previously unknown within the confines of the house, but we are now aware of many of them.

- What advantages have you received from this project?

They gave us BDT 10,000 for doing business and also provide business strategy training, adolescent health training, and so on. We participated in various meetings organized by the project on dowry, violence against women and children, child marriage, etc.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, because there were very few grants for us. For example, among 20 eligible members, grant sanction is given to only 1. As a result, members who did not receive grants were extremely disappointed. Again, many of us have been saving for a long time 2–3 years but we didn't get any benefits. On the contrary, new members have received benefits.

We expect to receive some training to run income-generating activities rather than getting grants. This training could have brought positive changes to our livelihood.

Basic information of the project

- Where did you first learn about the project?

We were first informed by the Community Facilitator (CF) regarding the project's beginning and benefits. She discussed various services and support for the project.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before its inception.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. In this community, there are a number of poor people who were not included in this project.

- Who was responsible for this selection process? What were the selection criteria?

CF and SNF were responsible for collecting data through a mobile app and sending it to the office, where each of the registered members got a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

No, we are not satisfied with the selection process because new members have received support earlier than older members. For example, they collected the weight of older pregnant mothers who

didn't get nutrition grants, but newly pregnant mothers have received these grants. It produced caustic among us.

- What were the positive sides of this project?

The support and services they provided are very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues, e.g., health problems, adolescent health, etc. It created awareness among us through various meetings, e.g., on human rights, voice-raising strategies, etc.

- What were the negative sides of this project?

Project coverage is very limited. We have been saving for a long time but have not yet received that money.

- What were the challenges of this project?

The very first challenge was to make the members believe in the activities of the project. Initially, they were very difficult to understand. So, making them believe and assure them was very hard at the primary stage. Another big challenge was the outbreak of COVID-19.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, a business grant, adolescent care, a training programme, a relief package during COVID-19, and hygiene kits for adolescent girls. They have helped us change our behavior during the menstrual period. They provided sanitary napkins to us.

- Have you faced any difficulties getting advantages?

Yes. Many of us didn't get any advantages. Only two people in the entire community have received sewing training. Despite their dire need, many pregnant women were denied grants.

- To what extent did the project fulfill your expectations?

They fulfill our expectations very little.

- What role have you played during the implementation of the project?

We were directly involved in all infrastructural activities.

- Were your opinions respected in the implementation of the project?

Yes. All activities have taken place according to our demands and guidance.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now that we have learned many things, we can speak boldly.

- Has the project assisted you in overcoming your poverty?

Not fully, but partially. Those who have received sewing training grants have greatly benefited.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption. Everything was very transparent. The staff was extremely well-behaved.

- What kinds of needs do you still have in your neighbourhood?

Social problems still exist, including unemployment and poverty.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

Yes. This type of project can contribute to the welfare of urban poor communities in the country.

- What recommendations do you have for this project?

We have a demand for more sewing training and grants. We strongly demand training so that we can run income-generating activities. We also strongly demand the extension of this project because lots of work remains here. We are worried about the future of our savings if the project ends.

FGD-4: Dholpur, DSCC

Introduction

On July 2, 2022, a FGD was held in Dholpur. Eight female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants came here from Cumilla, but there are people from other areas, e.g., Faridpur, Munshiganj, Brahmanbaria, etc. Dhaka South City Corporation cleaners, rickshaw and van pullers, day labourers, drivers, domestic workers, and small business owners (cooking food, making jalmuri (hot puffed rice), grocery shops, and so on) are among the most common occupations.

The following section will describe the details of the FGDs:

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. It has made us aware of our savings and fulfilled various infrastructural and socio-economic needs. We didn't have sanitary toilets. Many of our roads were fragile and kantcha (muddy). We didn't have savings before. There were many children who were out of school due to a lack of financial ability. Women were not empowered. They were only busy within the domestic boundary. We didn't go to school, but we want to send our children to school.

- What advantages have you received from this project?

This project has provided us with a variety of development activities. They have made our roads concrete and repaired many fragile roads. They provided various types of grants for us, e.g., business grants, education grants, various types of income-generating training, nutrition grants for pregnant mothers, etc. Every month they organize meetings on different social problems such as disease in children, the importance of adolescent health care, the human rights of women, women's empowerment, the importance of nutritious food, the importance of women's education, violence against women and children, etc. According to the participants' speeches,

"Now we are aware of women's empowerment. We believe that by developing ourselves, we will be able to change our family and benefit everyone."

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, because there were very few grants for us. For example, among 200 eligible members grant sanctioned for only 50. Therefore, members haven't got grants were very upset. We expected that staffs of LIUPCP will conduct the membership registration but it was conducted by ourselves the local member of the community. Before registration they formed the Community Development Community (CDC) but we think it was a wrong process. We thought that after completing registration of all members then the Community Development Community (CDC) will form.

Basic information of the project

- Where did you first learn about the project?

Before the inception of LIUPCP, we had a project called UPPR. The term "electronic commerce" refers to the sale of electronic goods. We heard about LIUPCP through our previous federation. After that, they organized a meeting among us and formed our committee.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. In this community, there are a number of poor people who were not included in this project. During the registration process, many members did not give true information. Again, the number of people was greater than the number of required members of the project. Even so, there were some absent members who were included by their neighbor, even though the information was not correct. Therefore, in such a process, many were excluded.

- Who was responsible for this selection process? What were the selection criteria?

Leaders from the CF, SNF, and CDC were in charge of collecting data and entering it into a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

No, we are not satisfied with the selection process. Because LIUPCP authority did not come into our community, the registration process was conducted through our local community members. Therefore, there were various gaps. Many of the registrations were completed according to their wishes. If authority could have come, then the scenario would have changed. Again, there was a rule that before registration, each member could have a member of a group; otherwise, they would not get a chance to be registered. We believe that the process was flawed, and that CDCs should be formed only after all registrations have been completed.

- What were the positive sides of this project?

The support and services they provided are very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues, e.g., health problems, adolescent health, etc. It created awareness among us through various meetings, e.g., on human rights, voice-raising strategies, etc. The nutrition grant is very good; through this grant, a mother has

become aware of her child's weight, height, and nutrition. It has created awareness among people. Now we are able to prepare quotations and are capable of buying products for any infrastructural development in our community. Women have been empowered.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. For example, they met a demand of only 50 out of 200. The term "electronic commerce" refers to the sale of electronic good. There were some methodological problems, such as when, during our primary group entry, there were no provisions for classes 5 to 8, then we informed them, and after that they solved the issue.

- What were the challenges of this project?

The big challenge was the outbreak of COVID-19.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, a business grant, adolescent care, a training programme, infrastructure development (e.g., washrooms, roads, footpaths), a relief package during COVID-19, and hygiene kits for adolescent girls. They have helped us change our behavior during the menstrual period. They provided sanitary napkins to us. They helped us be empowered.

- Have you faced any difficulties getting advantages?

Yes. Many of us didn't get any advantages. Only three out of 10 have received grants. Due to limited coverage, many of us were out of grants, though we were very needy.

- To what extent did the project fulfill your expectations?

They fulfill our expectations very little. If we compare with UPPR, we can say UPPR gave us 50% while we have received only 20% from LIUPCP.

- What role have you played during the implementation of the project?

We were directly involved in all infrastructural activities.

- Were your opinions respected in the implementation of the project?

Yes. All activities have taken place according to our demands and guidance.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Women are more empowered than before. We can write meeting regulations, prepare papers for quotations, and buy materials for infrastructural works. We are socially aware of various social problems, e.g., malnutrition, domestic violence, health problems of adolescent girls, etc.

- Has the project assisted you in overcoming your poverty?

Yes, without a doubt, this project plays a significant role in reducing poverty among the urban poor. We recommended this type of project in other urban parts of the country. However, its design should be reorganized to accommodate more poor people in greater numbers, allowing more poor people to benefit from it.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption. However, there were some gaps, such as the fact that our registration process was conducted through our local community members. Many of us did the registration according to our wishes. If authority could come physically, then the scenario would have changed. Again, there was a rule that before registration, each member could have a member of a group; otherwise, they would not get a chance to be registered.

- What kinds of needs do you still have in your neighbourhood?

Social problems still exist, including unemployment and poverty. Young males and females want training for doing income-generating activities.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

Yes. This type of project can contribute to the welfare of urban poor communities in the country if the coverage area and grant funding are extended.

- What recommendations do you have for this project?

We have a demand for more sewing training and grants. We strongly demand training so that we can run income-generating activities. We also strongly demand the extension of this project because lots of work remains here. If the project continues, we will be guided, and our chances of getting services and facilities will also increase. The project will give us the courage to do work, and we will be able to learn many more things.

FGD-5: Farashganj (Chamartuli), Sadarghat, DSCC

Introduction

FGD at Farashganj (Chamartuli) was held on July 4, 2022. 11 female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants came here from Cumilla, Brahmanbaria, and Barishal. There are 44 families in this community. There are 150 members in this CDC.

The following section will describe the details of the FGDs:

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We are fighting for basic goods and services. We collected our drinking water from a distance. Most of us cook in a wood husk or on a jute stick at the narrow entrance of our house, where there is always a risk of fire. We did not have any savings before this project was started.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, education grants, nutrition grants, etc.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes. We were expected to get more benefit from this project. However, it provided very little, contrary to our expectations. Despite having similar criteria among two pregnant mothers, one has received nutrition grants for 12 months and the other has received nothing. If the budget is limited, then the grants can be divided between the two individuals. It will minimize our problems, and people will be happier.

Basic information of the project

- Where did you first learn about the project?

We heard about this project from our CDC leaders, who were informed by the Community Facilitators (CF).

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. In this community, there are a number of poor people who were not included in this project. During the registration process, many members did not give true information; for example, someone's husband lives abroad, but she was selected for grants despite giving wrong information. Therefore, due to such misinformation, the registration process was also faulty. Once again, the number of grants was extremely low.

- Who was responsible for this selection process? What were the selection criteria?

CF and CDC leaders were responsible for collecting data and entering those data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office. However, when the number of grants was small in comparison to the number of members, CF chose the final grant recipients with the assistance of CDC leaders.

- Are you satisfied with the selection process?

No, we are not satisfied with the selection process. Many of us in very poor economic circumstances could not benefit from the project, whereas those in better economic circumstances got it.

- What were the positive sides of this project?

The support and services they provided are very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues, e.g., health problems, adolescent health, etc. It created awareness among us through various meetings. Women's empowerment has grown, as have their organizational skills.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The big challenge was the outbreak of COVID-19. The outbreak of COVID-19 began shortly after the project began.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, business grants, education grants, nutrition grants, adolescent care, training programmes, and relief packages during COVID-19, and hygiene kits for adolescent girls. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

Yes. Many of us didn't get any advantages. The person who was selected for training could not attend the training due to her pregnancy. On the contrary, those who were badly needed for training were not selected, whereas comparatively better individuals got the chance to participate in training.

- To what extent did the project fulfill your expectations?

They fulfill our expectations very little.

- What role have you played during the implementation of the project?

There was no infrastructural development. Therefore, we were not directly involved in the implementation of the project. However, our leaders were directly involved in organizing various meetings and in cooperating with any official direction.

- Were your opinions respected in the implementation of the project?

Not at all times. When members were informed that grants had been finalized for distribution and her name was not on that list, they expressed various levels of dissatisfaction to leaders. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, not so much, but it has contributed to some extent. This project has played a great role in reducing poverty among the urban poor, especially for those who received training and grants.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, inadequate services, inadequate utility facilities, etc.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

Yes. This type of project can contribute to the welfare of urban poor communities in the country if the coverage area and grant funding are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here. Training takes a long time, which is difficult for many of us to achieve. If it is organized in our locality, then it will be very convenient for us.

FGD-6: Robidas para, Wari, DSCC

Introduction

A FGD at Robidas Para, Wari, was held on July 4, 2022. Twelve female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are permanent residents of this community. The majority of the population is made up of cobblers, with some also working in the shoe business. This community lacks basic utility facilities and services.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We are fighting for basic goods and services. We collected our drinking water from a distance. Most of us cook with a wood husk or jute stick.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants; education grants; nutrition grants.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

The majority of the participants 9 out of 12 said that the project has met their expectations as they have received various grants, whereas 3 out of 12 said it has failed to meet their expectations.

Basic information of the project

- Where did you first learn about the project?

All the participants heard about this project from their CDC president, Shipra Robi Das, and Mala Robi Das, a member of the CDC.

- Were you informed about the project's objectives, process, and duration before it started in your area?

No, we were not informed about the services, process, and duration before they started. We informed everyone about everything after the project began here.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. In this community, there are a number of poor people who were not included in this project. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. At the first stage, the name of one female from each household was collected, and after that, each primary group (PG) of 20 members was formed considering the nearest distance to their residence. Each PG is led by two people: the president and secretary. The Community Development Committee (CDC) has been formed through a direct and fair election. It is a democratic process.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues. This project's various initiatives prevented child marriage. Many dropout students have started their studies again after receiving the education grants. Each of the nutrition grantees has gotten 30 eggs, 1 kilogram of lentils, and 0.5 liters of oil. It created awareness among us through various meetings. Women's empowerment has grown, as have their organizational skills.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

Among two big challenges, one is to gather all members of this community in one place, and the other is the outbreak of COVID-19. However, our CF and SNF were working for us during the outbreak of COVID-19, following health guidelines.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, business grants, education grants, nutrition grants, adolescent care, training programmes, and relief packages during COVID-19 and hygiene kits for adolescent girls. They have helped us change our behavior. They helped us become empowered and skilled. Among 400 families, 15 people have received sewing training and beauty parlor training, and they are all continuing their work. Three males have received computer and mobile servicing training in each category.

- Have you faced any difficulties getting advantages?

All the participants informed us that they didn't face any difficulties getting advantages. However, there are some disagreements between those who have received benefits and those who have not.

- To what extent did the project fulfill your expectations?

The majority of participants have agreed that the project has fulfilled their expectations on a larger scale, whereas very few participants disagree with this statement.

- What role have you played during the implementation of the project?

There was no infrastructure development. Therefore, we were not directly involved in the implementation of the project. However, our leaders were directly involved in organizing various meetings and in cooperating with any official direction.

- Were your opinions respected in the implementation of the project?

No, not at all times. Members expressed varying degrees of dissatisfaction to leaders after learning that grants had been finalized for distribution. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, inadequate services, inadequate utility facilities, etc. We do not have water or electricity connection. Drainage is our big problem. As there is no holding tax, therefore, urban utility facilities are not available here.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here. We demand the extension of this project. One out of twelve participants demanded that something be done for the age group 15–18, who were excluded from education and adolescent benefits.

FGD-7: Bhuiyanpara, DSCC

Introduction

On July 4, 2022, a FGD was held in Bhuiyanpara. 11 female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are from Faridpur, Kumilla, and Jamalpur. There are 280 households in the 14 CDC. Among the 14 CDCs, 12 are running. This community lacks basic utility facilities and services. This is a privately owned slum. House rents range from Taka 2,500 to 3,000 per month. Houses are mostly made of tin sheds and kantchas. Both males and females are engaged in various types of economic activities. A large majority do multiple jobs to meet their basic needs. Day

labourers who work on construction sites and in tile factories, domestic workers, tailors, and small businesses, such as those selling vegetables, seasonal fruits, green coconuts, and so on, are among the most common occupations.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We had a lack of sanitary toilets. Several roads were kantcha. Women were not skilled enough to run income-generating activities.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, education grants, nutrition grants, sewing training, and infrastructural development (e.g., toilets, bathrooms, roads, and drains).

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Overall, the project coverage was limited, so many of us did not get any grants or training from the project. The councilor of this ward is not cooperative. Many of us are not voters in this ward. Therefore, people who are not voters in this ward did not get anything from here.

Basic information of the project

- Where did you first learn about the project?

Dhaka South City Corporation sent a team to our neighbourhood. We heard from them first about this project. However, before the inception of LIUPCP, UPPR worked here. As a result, we previously had the federation and the CDC.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we heard about the services, process, and duration at the CDC meeting.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. In this community, there are a number of poor people who were not included in this project due to not being registered to vote in Dhaka.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

No, we are not satisfied with the selection process. We think the criteria should be based on the national identity card, not the voter's residence in any particular area. We came here from various parts of the country to search for work due to poverty. Therefore, due to the criteria, many of us were excluded from this project.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues. This project's various initiatives prevented child marriage. Many dropout students have started their studies again after receiving the education grants. Each of the nutrition grantees has gotten 30 eggs, 1 kilogram of lentils, and 0.5 liters of oil. It created awareness among us through various meetings. Women's empowerment has grown, as have their organizational skills.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The COVID-19 outbreak was the main challenge of this project because, just after the inception of this project, the COVID-19 outbreak had spread.

Services provided by the project

- What are the advantages you have received?

We are now self-sufficient as a result of this project. Services they have provided for us have included: savings, business grants, education grants, nutrition grants, a sewing training programme, sanitary toilets, roads and drains, and food baskets and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

Yes, the criteria to be a voter in Dhaka was the main barrier for many of us to getting benefits from the project. Other challenges include: when we were announced as grantees, people who did not receive grants became very angry. The leaders of the CDC had to face various types of blaming and quarreling. However, people who are selected for services do not face any difficulties. In general, far fewer people receive services than do not receive any benefits.

- To what extent did the project fulfill your expectations?

The majority of the participants opined that the project had fulfilled their expectations on a smaller scale. Only a few participants said the project exceeded their expectations. Among the 200 CDC members, only 3–4 people get benefits. However, we are all members of a hard-core poor community with similar characteristics.

- What role have you played during the implementation of the project?

There were a number of roads and drains implemented under this project. We were directly engaged in all types of activities at all stages of implementation. Everything was conducted according to our demands and directions.

- Were your opinions respected in the implementation of the project?

Everything in the infrastructure development was done in accordance with our demand and direction. We received every kind of cooperation and respect from the office. However, there was some conflict among the members of the community. Whenever members were informed that grants had been finalized to distribute, they showed various types of frustrations against the CDC leaders. There were a number of quarrels among them. There were various conflicts between leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has played a very small role in reducing our poverty. Many of us had exhausted our financial aid options. Those who received grants and training benefited more in reducing their poverty.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption. However, among the various CDCs, some have received lots of grants and some have not. There was an unequal distribution of grants in the CDCs. As a result, many of us are no longer interested in attending our group meetings.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, inadequate services, inadequate utility facilities, etc. Social problems such as child marriage, malnutrition, and the dropout rate from school are high.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here. We demand the extension of this project.

FGD-8: Tilpapara, Khilgoan, DSCC

Introduction

On July 4, 2022, a FGD was held in Tiplapara, Khilgoan. Twelve female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are permanent residents of this community. This is another privately owned slum. People live here from various districts of the country, including Rangpur, Jamalpur, Barishal, Mymensingh, etc. There are various types of rooms for rent, and the rent varies between 3000 and 4500 taka. Each household pays 200–300 taka for the electricity bill, and for having a refrigerator, another 300 taka have to be paid. There are 10 cooking burners and 3 toilets for 40 households. There are mostly female-headed households in this community.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We are fighting for basic goods and services. We have been suffering from inadequate services and facilities for a long time. We could have been more benefited if this type of project had been started earlier.

- What advantages have you received from this project?

The project started here at the end of 2020. There were various roads constructed under this project. Now, the office has sent selected names for various grants, e.g., business grants, adolescent grants, and training, but we have yet to receive those benefits.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

We hope that we will benefit greatly from this project. There will be nothing in this project that fails to meet our expectations.

Basic information of the project

- Where did you first learn about the project?

We heard about the project from the Socio-economic and Nutrition Facilitator (SNF).

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration of the project.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to project capacity, they are excluded from this project.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. Only two of us have been selected for business grants.

- What were the challenges of this project?

Gathering everyone in one place and selecting two-thirds of them from a long list is difficult because almost everyone is in the same socioeconomic situation.

Services provided by the project

- What are the advantages you have received?

We have received some infrastructural services under this project. They have constructed our roads. Two of us have been selected for business grants, but the grants have not yet been handed over.

- Have you faced any difficulties getting advantages?

We haven't gotten any grants yet, but we have been selected to get them.

- To what extent has the project fulfilled your expectations?

This project has fulfilled our expectations to some extent.

- What role have you played during the implementation of the project?

We were directly involved in road construction and work monitoring.

- Were your opinions respected in the implementation of the project?

Yes, the work has been implemented according to our demand and opinion.

- Has the project successfully contributed to your social uplift?

In some ways, the project has aided our social advancement.

- Has the project assisted you in overcoming your poverty?

No, not yet. We did not take advantage of any grants.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There is no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, inadequate services, inadequate utility facilities, etc. We need more social awareness programmes on child marriage and sexual harassment. There is a huge drug addiction problem in almost every family. In most families, the male members do not engage in work. There are various types of domestic violence. The family is mostly maintained by females.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

The participants think this type of project will be helpful in reducing poverty in various urban areas of the country.

- What recommendations do you have for this project?

We have demand for more grants and an extension of this project.

FGD-9: Demra, DSCC

Introduction

Demra FGD was held on July 28, 2022. 11 female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are from various districts, e.g., Gaibandha, Shariyatpur, Mymensingh, Dhaka, and Chandpur.

Necessity of the project

- Why was this project needed in your community?

This project was needed for our various development projects. We have a lack of infrastructural facilities. There are many people living in poverty.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, education grants, nutrition grants, etc.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

The majority of the participants 7 out of 11 said that the project has met their expectations as they have received various grants, whereas 4 out of 11 said it has failed to meet their expectations.

Basic information of the project

- Where did you first learn about the project?

All the participants heard about this project from CF and SNF staffs.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed in a meeting about the services, process, and duration before it started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Causes of exclusion include limited coverage of the project, not being a voter in this locality, and their absence during registration time.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues. Infrastructural development in our neighbourhood is a very positive initiative of this project.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting from this project.

- What were the challenges of this project?

The first challenge was making people believe in the project. Another challenge was making them organize. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Services provided by the project

- What are the advantages you have received?

Most of us did not receive any advantages from the project. Only one has received business grants from this CDC.

- Have you faced any difficulties getting advantages?

Most of us have not received any benefit from the project yet. However, there are some clashes between the groups that have received benefits and those that have not. There is an unequal distribution of benefits among the CDCs. Some get 4-5 grants, and some get nothing. It should be equally distributed among the CDC, and then there will be no more conflicts.

- To what extent did the project fulfill your expectations?

The project has fulfilled our expectations to a very minimal extent. The majority of us have not received any grants or training yet.

- What role have you played during the implementation of the project?

Infrastructural development has not yet taken place here. But three roads will be built in one CDC, and the engineer has completed the measurement in our presence. We hope that during construction we will be directly engaged in all activities.

- Were your opinions respected in the implementation of the project?

Yes, our opinion was respected during the implementation of the project. However, whenever members learned that grants had been finalized to distribute, they showed various types of frustration to leaders.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before. People also honor us as members of LIUPCP.

- Has the project assisted you in overcoming your poverty?

This is a very good project that has a strong role in overcoming poverty, but the coverage is very small. Our only member who has received a business grant has made a positive change in her economic condition, and the grants have contributed to reducing our poverty successfully.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

No, we did not notice any corruption in this project.

- What kinds of needs do you still have in your neighbourhood?

There are too many problems. Both financial and social problems exist, including poverty, unemployment, inadequate road facilities, etc. The cost of education is high due to a lack of government schools. We did not get the elderly allowance or the widow's allowance facility.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

This type of project can contribute to the welfare of urban poor communities in the country if its coverage and grant funding are extended.

- What recommendations do you have for this project?

We have demand for an extension of this project so that people who did not get grants and training can still get that benefit. If the coverage and quantity of the grants and services of the project are

extended, then more people will be benefited. It is an excellent project for the development of the country's urban poor community.

FGD-10: Dhania, DSCC

Introduction

On July 4, 2022, a FGD was held in Dhania. Eight female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are renters and came from various districts of the country. The majority are from Barishal. This community lacks basic facilities and services, e.g., roads, water, gas supply, etc.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, education grants, nutrition grants, etc. Among the 8 participants, only three of them have received business grants.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

No, very few of us have received grants, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, such as grants and training, then we will be able to do some income-generating work and the project will be more successful.

Basic information of the project

- Where did you first learn about the project?

We heard from our CF and SNF staffs.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number of people have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

The project coverage was very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge was making people believe in the project. Another challenge was making them organize. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us during COVID-19 include savings, business grants, education grants, nutrition grants, adolescent care, training programmes, and relief packages. They have helped us change our behavior. They helped us become empowered and skilled. In total, 49 of our members have received grants, and we have only worked with four of our nine CDCs thus far, with the remaining five not receiving anything.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages. However, there are some differences between the groups that have benefited and those that have not received benefits. CDC leaders have to face various types of harassment by the members who did not get grants yet. Again, collected papers from pregnant mothers when they were carrying only 4 months' worth of children, and now their children are 7-8 months old, but they did not yet get nutrition grants due to the lengthy process by the office.

- To what extent did the project fulfill your expectations?

The majority of the participants have agreed that the project has fulfilled their expectations to some extent, as many of the members are outside of the benefits.

- What role have you played during the implementation of the project?

There were not yet any infrastructural developments. Therefore, we were not directly involved in the implementation of the project. However, a budget for road construction has been approved, and work will begin in this area soon, involving us. Again, group leaders were directly involved in organizing various meetings and cooperating with any official direction.

- Were your opinions respected in the implementation of the project?

No, not at all times. Members expressed varying degrees of dissatisfaction towards leaders after learning that grants had been finalized for distribution. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, inadequate services, inadequate utility facilities, etc.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here. We demand the extension of this project.

FGD-11: Adarsha Nagar West, Mohakhali, DNCC

Introduction

On July 31, 2022, an FGD was held in Adarsha Nagar West. 14 female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are renters and came from various districts of the country. The majority are from Barishal. This community is lacking in utility facilities and services, such as roads, water, and gas supply. There are 19 CDCs in this area under the LIUPCP.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, education grants, nutrition grants, and training programmes. The participants informed us that only three of the 10 members received grants.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, e.g., grants and training, then we will be able to do some income-generating work and the project will be more successful.

Basic information of the project

- Where did you first learn about the project?

We first heard from our CDC member.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, business grants, education grants, nutrition grants, adolescent care, training programmes, and relief packages during COVID-19. They have helped us

change our behavior. They helped us become empowered and skilled. 1260-meter roads have been constructed here.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages. However, there are some differences between the groups that have benefited and those that have not received benefits. CDC leaders have to face various types of harassment by the members who did not get grants yet.

- To what extent did the project fulfill your expectations?

The majority of participants agreed that the project met their expectations to some extent, despite the fact that many of the members were not getting any benefits.

- What role have you played during the implementation of the project?

We were directly involved in purchasing materials, constructing roads, and monitoring activities.

- Were your opinions respected in the implementation of the project?

Yes, our opinion was respected during the implementation of the project. However, whenever members learned that grants had been finalized to distribute, they showed various types of frustration to leaders. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, lack of education for children, unemployment, inadequate services, and inadequate public facilities, especially street lights, kantcha roads, etc.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here. We demand the extension of this project.

FGD-12: Beltola Adarsha Nagar, Mohakhali, DNCC

Introduction

FGD at Beltola, Adarsha Nagar, was held on July 31, 2022. 11 female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are renters and came from various districts of the country. This community is lacking in basic facilities and services, such as roads, water, and gas supply.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, education grants, nutrition grants, and training programmes. The participants told us that, generally, only three of the 10 members can receive grants.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, e.g., grants and training, then we will be able to do some income-generating work and the project will be more successful.

Basic information of the project

- From whom did you first learn about the project?

We first heard from our SNF staff.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number of people have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. However, we are not satisfied with the coverage of the project.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, business grants, education grants, nutrition grants, adolescent care, training programmes, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages. However, there are some conflicts between the groups that have received benefits and those that have not. CDC leaders have to face various types of harassment by the members who did not get grants yet.

- To what extent did the project fulfill your expectations?

The majority of participants agreed that the project met their expectations to some extent, despite the fact that many of the members are out of benefits.

- What role have you played during the implementation of the project?

We were directly involved in the construction of roads and purchased materials and monitored activities.

- Were your opinions respected in the implementation of the project?

Yes, our opinion was respected during the implementation of the project. However, whenever members learned that grants had been finalized to distribute, they showed various types of frustration to leaders. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist including poverty, lack of education for children, excess education cost, unemployment, inadequate services and utility facilities especially lack of street light, huge electricity bill as we pay 250 taka for each light, kantcha roads, etc. We strongly urge the establishment of a delivery center in our neighbourhood, as we are suffering a lot from its absence.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here, so they demand the extension of this project.

FGD-13: Wabda Road, Mirpur, DNCC

Introduction

On August 1, 2022, a FGD was held at Webda Road. Eight female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are renters and came from various districts of the country. This community lacks utility facilities and services, e.g., roads, water, gas supply, etc. This Alor Michil contains 12 CDCs.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, nutrition grants, and training programmes. The participants told that, among the 8 members, only 3 received grants.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more

people get benefits, such as grants and training, then we will be able to do some income-generating work and the project will be more successful.

Basic information of the project

- From whom did you first learn about the project?

We heard about this project from staff (SNF, CEO) of the previous project who worked here.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, business grants, education grants, nutrition grants, adolescent care, training programmes, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages. However, there are some conflicts between the groups that have received benefits and those that have not. CDC leaders have to face various types of harassment by the members who did not get grants yet.

- To what extent did the project fulfill your expectations?

The majority of participants agreed that the project met their expectations to some extent, although many of the members are out of benefits.

- What role have you played during the implementation of the project?

We were directly involved in the construction of roads, purchased materials, and monitored activities.

- Were your opinions respected in the implementation of the project?

Yes, our opinion was respected during the implementation of the project. However, whenever members learned that grants had been finalized to distribute, they showed various types of frustration to leaders. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, kantcha roads, drains, inadequate services, utility facilities, etc.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here. We demand the extension of this project.

FGD-14: Rahamat Camp, Mirpur, DNCC

Introduction

FGD at Rahamat Camp, Mirpur was held on August 1, 2022. Eight female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are renters and came from various districts of the country. This community is lacking in utility facilities and services, such as roads, water, and gas supply.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, education grants, nutrition grants, and training programmes. The participants told us that, generally, only three of the 8 members can receive grants.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, such as grants and training, then we will be able to do some income generating work and the project will be more successful.

Basic information of the project

- From whom did you first learn about the project?

We learned about this project from the project's CDC leader.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitator (CF) and Socio-economic and Nutrition Facilitator (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. However, we are not satisfied with the coverage of the project.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, business grants, education grants, nutrition grants, adolescent care, training programmes, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages. However, there are some conflicts between the groups that have received benefits and those that have not. CDC leaders have to face various types of harassment by the members who did not get grants yet.

- To what extent did the project fulfill your expectations?

The majority of participants agreed that the project met their expectations to some extent, although many of the members are out of benefits.

- What role have you played during the implementation of the project?

We were directly involved in the construction of roads, purchased materials, and monitored activities.

- Were your opinions respected in the implementation of the project?

Yes, our opinion was respected during the implementation of the project. However, whenever members learned that grants had been finalized to distribute, they showed various types of frustration to leaders. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, kantcha roads, drains, inadequate services, basic facilities, etc.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here. We demand the extension of this project.

FGD-15: Bauniabadh 1st lane, Mirpur, DNCC

Introduction

FGD at Bauniabadh's 1st Lane, Tempo Stand, Block-A was held on August 2, 2022. Six female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are renters and came from various districts of the country. This community is lacking in utility facilities and services, such as roads, water, and gas supply.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, and nutrition grants. The participants told us that, generally, only 2 of the 6 members can receive grants.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, such as grants and training, then we will be able to do some income-generating work and the project will be more successful.

Basic information of the project

- From whom did you first learn about the project?

We learned about this project from the project's CDC leader.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, business grants, education grants, nutrition grants, adolescent care, training programmes, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages. However, there are some conflicts between the groups that have received benefits and those that have not. CDC leaders have to face various types of harassment by the members who did not get grants yet.

- To what extent did the project fulfill your expectations?

The majority of participants agreed that the project met their expectations to some extent, in spite of the fact that many of the members are out of benefits.

- What role have you played during the implementation of the project?

We were directly involved in the construction of roads, purchased materials, and monitored activities.

- Were your opinions respected in the implementation of the project?

Yes, our opinion was respected during the implementation of the project. However, whenever members learned that grants had been finalized to distribute, they showed various types of frustration to leaders. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, inadequate services, especially roads and drains, etc. We strongly demand employment opportunities for us.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here, so they demand the extension of this project.

FGD-16: Bauniabdh 2nd lane, Mirpur, DNCC

Introduction

FGD at Bauniabdh's 2nd Lane was held on August 2, 2022. Eight female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are renters and came from various districts of the country. This community is lacking in utility facilities and services, such as roads, water, and gas supply.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, nutrition grants, and training programmes. The participants told us that, generally, only three of the 8 members can receive grants.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, such as grants and training, then we will be able to do some income-generating work and the project will be more successful.

Basic information of the project

- From whom did you first learn about the project?

We learned about this project from the project's CDC leader.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. However, we are not satisfied with the coverage of the project. However, there were some difficulties at the initial stage.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, business grants, education grants, nutrition grants, adolescent care, training programmes, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages. However, there are some conflicts between the groups that have received benefits and those that have not. CDC leaders have to face various types of harassment by the members who did not get grants yet.

- To what extent did the project fulfill your expectations?

The majority of participants agreed that the project met their expectations to some extent, in spite of the fact that many of the members did not receive any benefits.

- What role have you played during the implementation of the project?

We were directly involved in the construction of roads, purchased materials, and monitored activities.

- Were your opinions respected in the implementation of the project?

Yes, our opinion was respected during the implementation of the project. However, whenever members learned that grants had been finalized to distribute, they showed various types of frustration to leaders. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty. However, this project has not fulfilled the expectations of the majority of people.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, and inadequate services, especially drinking water, electricity, gas, etc.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here, so they demand the extension of this project.

FGD-17: Bauniabadh 3rd lane, Mirpur, DNCC

Introduction

On August 2, 2022, a FGD was held at Bauniabadh 3rd Lane. Eight female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are renters and came from various districts of the country. This community is lacking in basic facilities and services, such as roads, water, and gas supply.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, education grants, nutrition grants, and training programmes. The participants told us that, generally, among 8, only 2/3 of the members can receive grants.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, such as grants and training, then we will be able to do some income-generating work and the project will be more successful.

Basic information of the project

- From whom did you first learn about the project?

We learned about this project from the project's CDC leader.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. However, we are not satisfied with the coverage of the project. Very few of us got any advantage, whereas most of us did not get anything.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, business grants, education grants, nutrition grants, adolescent care, training programme, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages. However, there are some conflicts between the groups that have received benefits and those that have not. CDC leaders have to face various types of harassment by the members who did not get grants yet.

- To what extent did the project fulfill your expectations?

The majority of participants agreed that the project met their expectations to some extent, although many of the members are out of benefits.

- What role have you played during the implementation of the project?

We were directly involved in the construction of roads, purchased materials, and monitored activities.

- Were your opinions respected in the implementation of the project?

Yes, our opinion was respected during the implementation of the project. However, whenever members learned that grants had been finalized to distribute, they showed various types of frustration to leaders. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty. However, this project has not fulfilled the expectations of the majority of people.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, and inadequate services, especially drinking water, electricity, gas, etc. We strongly demand employment opportunities for our youth.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here. We demand the extension of this project.

FGD-18: Bauniabadh 4th lane, Mirpur, DNCC

Introduction

FGD at Bauniabadh 4th Lane was held on August 2, 2022. Ten female beneficiaries of the LIUPCP took part in the FGDs. The majority of the inhabitants are renters and came from various districts of the country. This community is lacking in utility facilities and services, such as roads, water, and gas supply.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, education grants, nutrition grants, and training programmes. Among the 10 participants, only 4 of the members received grants.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, such as grants and training, then we will be able to do some income-generating work and the project will be more successful.

Basic information of the project

- From whom did you first learn about the project?

We learned about this project from the project's CDC leader.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. However, we are not satisfied with the coverage of the project. Very few of us got any advantage, whereas most of us did not get anything.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, business grants, education grants, nutrition grants, adolescent care, training programmes, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages. However, there are some conflicts between the groups that have received benefits and those that have not. CDC leaders have to face various types of harassment by the members who did not get grants yet.

- To what extent did the project fulfill your expectations?

The majority of participants agreed that the project met their expectations to some extent, in spite of the fact that many of the members are out of benefits.

- What role have you played during the implementation of the project?

We were directly involved in the construction of roads, purchased materials, and monitored activities.

- Were your opinions respected in the implementation of the project?

Yes, our opinion was respected during the implementation of the project. However, whenever members learned that grants had been finalized to distribute, they showed various types of frustration to leaders. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty. However, this project has not fulfilled the expectations of the majority of people.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, and inadequate services, especially our low-line drain, which overflows even in short-duration rain; our septic tank attached to our house, which also overflows very frequently; etc.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here. We demand the extension of this project.

FGD-19: Driving trainees of LIUPCP, Faridpur

Introduction

FGD with the driving trainees of LIUPCP, was held on August 23, 2022, at Bishorganjghat slum, Faridpur. Seven male beneficiaries of the LIUPCP took part in the FGDs.

Necessity of the project

- Why was this project needed in your community?

There are many young unemployed members in our community. This project was needed for our various developments. This training programme was needed to gain our driving skills, through which we can do some income-generating activities.

- What advantages have you received from this project?

We have received driving training for 4 months. There were 15 group members in our team.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, we have received training for auto-gear cars, not manual cars. We wished to learn manual functions, which we did not get. Our training was only limited to the TTC campus. We never went to do practice outside of the TTC campus. We did not get our training certificate yet. We are not employed yet.

Basic information of the project

- From whom did you first learn about the project?

We heard about this project from our family members, who were informed through the CDC leader of this project.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. However, we are not satisfied with the coverage of the project. Very few of us got any advantage, whereas most of us did not get anything.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get. For driving training, manual car training is necessary, which was absent in our training.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Creating employment for us is also a challenge. We could not apply our knowledge practically yet.

Services provided by the project

- What are the advantages you have received?

We have received driving training.

- Have you faced any difficulties getting advantages?

The difficulties we faced included training on only auto-gear car, having limited practical practice sessions, and practicing within a small area.

- To what extent did the project fulfill your expectations?

All of the participants have agreed that the project has fulfilled their expectations to some extent.

- What role have you played during the implementation of the project?

We were not directly involved in the implementation of the project.

- Were your opinions respected in the implementation of the project?

Not applicable.

- Has the project successfully contributed to your social uplift?

Not yet. We are the same as we were before.

- Has the project assisted you in overcoming your poverty?

Not yet. We could not apply our knowledge practically, and we are also now unemployed.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, and inadequate services.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country.

- What recommendations do you have for this project?

Both automatic and manual car training should be incorporated. Practical training sessions should be increased.

FGD-20: Tailoring trainees of LIUPCP, Faridpur

Introduction

A FGD with tailoring trainees of LIUPCP was held on August 23, 2022, at Bishorjanghat slum in Faridpur. Nine female beneficiaries of the LIUPCP took part in the FGDs.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well.

- What advantages have you received from this project?

We have received tailoring training and 6,000 taka.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

No, there was nothing that failed to meet our expectations. We are very happy to receive this training.

Basic information of the project

- From whom did you first learn about the project?

We heard about this project from our neighbor.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to the limitation of project coverage, they were excluded.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process.

- What were the positive sides of this project?

The training they provided is a very positive initiative to skill us up for generating income-oriented activities.

- What were the negative sides of this project?

Project coverage is very limited. However, the services and grants of this project are unique compared to any other project.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us have included savings, business grants, education grants, nutrition grants, training programmes, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages.

- To what extent did the project fulfill your expectations?

The majority of the participants have agreed that the project has fulfilled more than their expectations.

- What role have you played during the implementation of the project?

We were directly involved in the construction of roads. We purchased materials and monitored activities.

- Were your opinions respected in the implementation of the project?

Yes, our opinion was respected during the implementation of the project.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, and inadequate services.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here. Therefore, more training programmes will be helpful for us. Thus, we demand the extension of this project.

FGD-21: Business Grantee of LIUPCP, Faridpur

Introduction

A FGD with business grantees was held on August 23, 2022, at the Bishorjanghat slum in Faridpur. Eight female beneficiaries of the LIUPCP took part in the FGDs. They are inhabitants of the Bishorjangat slum and the Lalonnagar slum.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well.

- What advantages have you received from this project?

We have received business grants of 10,000 taka for doing business.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, such as grants and training, then we will be able to do some income-generating work and the project will be more successful.

Basic information of the project

- From whom did you first learn about the project?

We heard about this project from the Faridpur Municipality. Before this project, Practical Action worked in these two communities and had various committees there. We also heard from those committees.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. However, we are not satisfied with the coverage of the project. Very few of us got any advantage, whereas most of us did not get anything.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, business grants, education grants, nutrition grants, adolescent care, training programmes, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled. In Lalonnagar slum, there were many infrastructural developments; however, in Bishorejanghat slum, there were no infrastructural developments.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages.

- To what extent did the project fulfill your expectations?

The majority of participants agreed that the project met their expectations to some extent, in spite of the fact that many of the members are out of benefits.

- What role have you played during the implementation of the project?

We were directly involved in the construction of roads. We purchased materials and monitored activities.

- Were your opinions respected in the implementation of the project?

Yes, our opinion was respected during the implementation of the project. However, whenever members learned that grants had been finalized to distribute, they showed various types of frustration to leaders. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty. However, this project has not fulfilled the expectations of the majority of people.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, and inadequate services, especially kantcha toilets, drains, etc.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here. We demand the extension of this project.

FGD-22: Nutrition Grantee of LIUPCP, Faridpur

Introduction

A FGD with nutrition grantees was held on August 23, 2022, at the Bishorjanghat slum in Faridpur. Eight female beneficiaries of the LIUPCP took part in the FGDs. They are inhabitants of the Bishorjanghat slum and the Lalonnagar slum.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well.

- What advantages have you received from this project?

For the past year, we have received nutrition grants of eggs, oil, and lentils every month.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, such as grants and training, then we will be able to do some income-generating work and the project will be more successful.

Basic information of the project

- From whom did you first learn about the project?

We heard about this project from the Faridpur Municipality. Before this project, Practical Action worked in these two communities and had various committees there. We also heard from those committees.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, there are many. Due to the limitation of project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. However, we are not satisfied with the coverage of the project. Very few of us got any advantage, whereas most of us did not get anything.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us include savings, business grants, education grants, nutrition grants, adolescent care, training programmes, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled. In Lalonnagar slum, there were many infrastructural developments; however, in Bishorjanghat slum, there were no infrastructural developments.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages.

- To what extent did the project fulfill your expectations?

The majority of participants agreed that the project met their expectations to some extent, although many of the members did not get any benefits.

- What role have you played during the implementation of the project?

We were directly involved in the construction of roads, purchased materials, and monitored activities.

- Were your opinions respected in the implementation of the project?

Yes, our opinion was respected during the implementation of the project. However, whenever members learned that grants had been finalized to distribute, they showed various types of frustration to leaders. There were a number of quarrels among them. There were various conflicts among leaders and members, especially those who did not get grants.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty. However, this project has not fulfilled the expectations of the majority of people.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, and inadequate services, especially kantcha toilets, drains, etc.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We have a demand for more grants, especially for education and business grants. Economic demand is still high here. We demand the extension of this project.

FGD-23: Federation Leaders of LIUPCP, Faridpur

Introduction

Among the 5 tiers of LIUPCP, the top-most position is the federation. This body is formed with nine elected members who were selected through a complete election process. A FGD with the federation leaders of LIUPCP, Faridpur, was held on August 24, 2022, at Faridpur Municipality, Faridpur. Six members of the LIUPCP federation took part in the FGDs. The members were from various communities.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well. We live in the city, but we do not enjoy any civic services or facilities. Most of the time, due to our marginalization, we are deprived of most facilities. Therefore, this LIUPCP project was started for our economic and social benefits.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, education grants, nutrition grants, and training programmes (e.g., driving, tailoring, computer, and beauty parlor) for our communities. We have also savings scheme.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, e.g., grants and training, then we will be able to do some income generating work and the project will be more successful.

Basic information of the project

- From whom did you first learn about the project?

We heard about this project from the Faridpur Municipality.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to budget limitations on project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. However, we are not satisfied with the coverage of the project. Very few of us got any advantage, whereas most of us did not get anything.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score. Again, COVID-19 was a big challenge to do the regular activities of the project. It hampered our activities a lot.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us have included savings, business grants, education grants, nutrition grants, adolescent care, training programmes, infrastructural development, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages.

- To what extent did the project fulfill your expectations?

The majority of participants (about 60%) agreed that the project met their expectations to some extent, despite the fact that many members (about 40%) are out of benefits.

- What role have you played during the implementation of the project?

We were directly involved in all stages of implementation. Everything we do by ourselves follows the guidelines of the project.

- Were your opinions respected in the implementation of the project?

Yes, our opinion is respected at all times during the implementation of the project.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty. However, this project has not fulfilled the expectations of the majority of people.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption. The activities are very transparent here.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, and inadequate services.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We demand that this project be extended with a broader scope that includes the number of grants, the amount of grants, the number of trainings, and so on.

FGD-24: Cluster Leaders of LIUPCP, Faridpur

Introduction

Among the 5 tiers of LIUPCP, the second highest position is the cluster. Clusters are formed with 8 CDCs. A FGD with the cluster members of LIUPCP, Faridpur, was held on August 24, 2022, at Faridpur Municipality, Faridpur. Eight members of the LIUPCP from the cluster took part in the FGDs. The members were from various communities.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well. We live in the city, but we do not enjoy any civic services and facilities. Most of the time, due to our marginalization, we are deprived of most facilities. Therefore, this LIUPCP project was started for our economic and social benefits.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, education grants, nutrition grants, and training programmes (e.g., driving, tailoring, computer, beauty parlor, block boutique), as well as infrastructural development (e.g., tube-wells, toilets, footpaths, drains, and roads) for our communities. We have savings scheme also.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, such as grants and training, then we will be able to do some income-generating work and the project will be more successful.

Basic information of the project

- From whom did you first learn about the project?

We heard about this project from the Faridpur Municipality and Practical Action, Bangladesh. Moreover, UPPR also worked here.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to budget limitations on project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. However, we are not satisfied with the coverage of the project. Very few of us got any advantage, whereas most of us did not get anything.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score. Again, COVID-19 was a big challenge to do the regular activities of the project. It hampered our activities a lot.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us have included savings, business grants, education grants, nutrition grants, adolescent care, training programmes, infrastructural development, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages.

- To what extent did the project fulfill your expectations?

The majority of participants (about 70%) agreed that the project met their expectations to some extent, despite the fact that many members (about 30%) are out of benefits.

- What role have you played during the implementation of the project?

We were directly involved in all stages of implementation. Everything we do by ourselves follows the guidelines of the project.

- Were your opinions respected in the implementation of the project?

Yes, our opinion is respected at all times during the implementation of the project.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty. However, this project has not fulfilled the expectations of the majority of people.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption. The activities are very transparent here.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, and inadequate services.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We demand that this project be extended with a broader scope that includes the number of grants, the amount of grants, the number of trainings, and so on.

FGD-25: Community Development Committee (CDC) Leaders of LIUPCP, Faridpur

Introduction

Among the 5 tiers of LIUPCP, the third position is the CDC. A FGD with the CDC leaders of LIUPCP, Faridpur, was held on August 24, 2022, at Faridpur Municipality, Faridpur. Ten members of the LIUPCP from the CDC took part in the FGDs. The members were from various communities.

Necessity of the project

- Why was this project needed in your community?

There are many hard-core poor in our community. This project was needed for our various developments. We struggle for our basic utilities and services. There are various types of social problems as well. We live in the city, but we do not enjoy any civic services and facilities. Most of the time, due to our marginalization, we are deprived of most facilities. Therefore, this LIUPCP project was started for our economic and social benefits.

- What advantages have you received from this project?

We have received various types of financial grants, e.g., business grants, education grants, nutrition grants, and training programmes (e.g. driving, tailoring, computer, beauty parlor, block boutique), as well as infrastructural development (e.g., tube-wells, toilets, footpaths, drains, and roads) for our communities. We have savings scheme also.

- Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Yes, very few of us have received grants and training, and the majority of us did not get anything. We expected more benefits from this project. In some ways, it has fulfilled our expectations. If more people get benefits, such as grants and training, then we will be able to do some income-generating work and the project will be more successful.

Basic information of the project

- From whom did you first learn about the project?

We heard about this project from the Faridpur Municipality and Practical Action, Bangladesh. Moreover, UPPR also worked here.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed about the services, process, and duration before they started.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Yes, they are many. Due to budget limitations on project coverage, they were excluded. A small number of members of this community have received benefits, whereas a large number have not because of its limited coverage.

- Who was responsible for this selection process? What were the selection criteria?

Community Facilitators (CF) and Socio-economic and Nutrition Facilitators (SNF) were responsible for collecting and entering data through a mobile app. They send it to the office, where each of the registered members gets a score depending on their socioeconomic status and household assets. After that, the total number of beneficiaries was finally selected by the head office.

- Are you satisfied with the selection process?

Yes, we are satisfied regarding the selection process. However, we are not satisfied with the coverage of the project. Very few of us got any advantage, whereas most of us did not get anything.

- What were the positive sides of this project?

The support and services they provided were very positive initiatives, especially various types of grants, training programmes, savings, and counseling meetings on various social issues.

- What were the negative sides of this project?

Project coverage is very limited. This project has not fulfilled our needs according to our demands. We did not receive the support we were expecting to get.

- What were the challenges of this project?

The first challenge is to reduce poverty, lift people out of poverty, and assist them in becoming self-sufficient. Other challenges include making them organized. Sometimes they blame us because people who are close to us get grants. It is hard to make them understand that everything has been maintained by the office based on our registration score. Again, COVID-19 was a big challenge to do the regular activities of the project. It hampered our activities a lot.

Services provided by the project

- What are the advantages you have received?

Services they have provided for us have included savings, business grants, education grants, nutrition grants, adolescent care, training programmes, infrastructural development, and relief packages during COVID-19. They have helped us change our behavior. They helped us become empowered and skilled.

- Have you faced any difficulties getting advantages?

The participants informed us that they didn't face any difficulties getting advantages.

- To what extent did the project fulfill your expectations?

The majority of participants (about 60%) agreed that the project met their expectations to some extent, despite the fact that many members (about 40%) are out of benefits.

- What role have you played during the implementation of the project?

We were directly involved in all stages of implementation. Everything we do by ourselves follows the guidelines of the project.

- Were your opinions respected in the implementation of the project?

Yes, our opinion is respected at all times during the implementation of the project.

- Has the project successfully contributed to your social uplift?

Yes. The project has made a strong contribution to our social uplift. Now we are more empowered and skilled than before.

- Has the project assisted you in overcoming your poverty?

Yes, it has contributed to reducing our poverty to some extent, especially for those who have received grants and have been able to reduce their poverty. However, this project has not fulfilled the expectations of the majority of people.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was no corruption. The activities are very transparent here.

- What kinds of needs do you still have in your neighbourhood?

There are many problems. Both financial and social problems exist, including poverty, unemployment, and inadequate services.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

All the participants said "yes." According to their opinion, this type of project can contribute to the welfare of urban poor communities in the country if the coverage of the area and grants are extended.

- What recommendations do you have for this project?

We demand that this project be extended with a broader scope that includes the number of grants, the amount of grants, the number of trainings, and so on.

Annex-VII

FGDs with members of Resettlement Housing Project of UPPR, Mandertola, Goplaganj

Introduction

On August 30, 2022, a FGD was held at the UPPR Resettlement Project, Mandartola, Gopalganj. A total of 10 beneficiaries of this project took part in the FGDs. Among them, 5 were female and 5 were male. They were the residents of Dashkhin Moulavipara Mouza No. 4849 and were evicted in 2013 from that place due to the development of an international stadium. The honorable Prime Minister, Sheikh Hasina, gifted 4 acres of land through the Goplaganj Municipality with legal documents.

The following section will describe the details of the FGDs:

Necessity of the project

- Why was this project needed in your community?

We were evicted from the place we had been living for many years.

- What advantages have you received from this project?

We got a house to live in with two rooms and an attached toilet and kitchen.

- Was there anything in this project that failed to meet your expectations? How could it have exceeded your expectations any further?

This project did not complete the work according to its commitment. There was a commitment to provide us with a free electricity connection, but they could not provide it. In spite of paying 3900 taka for the connection, we finally got an electricity connection after four years of living here. There were no concrete roads. Still, we did not get a water connection. Our sewerage line was made defective, for which we suffer every month. The municipality charged us various amounts of money over different periods for living here, but we all have decided not to pay a single penny.

Basic information of the project

- Where did you first learn about the project?

Through the municipality and the CDC members.

- Were you informed about the project's objectives, process, and duration before it started in your area?

Yes, we were informed regarding its objectives, process, and duration before its inception. However, it did not follow through on the commitments it made before.

- Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?

Those who were listed last in the serial did not get to live here. A total of 360 families were evicted from Dashkhin Moulavi Para. Only eight of the 76 families on the first list were chosen to come here, while the remaining 24 went to the Shishubon area. We have not received deed papers for 38 families yet.

- Who was responsible for this selection process? What were the selection criteria?

Officials of the municipality and members of the CDC were responsible.

- Are you satisfied with the selection process?

We, who received houses, are pleased with the selection process. But yet, those who did not get them are not satisfied.

- What were the positive sides of this project?

The initiative was good, but its implementation was full of corruption.

- What were the negative sides of this project?

The authority did not consider our work location in this project, which increased our transportation costs. We live very far from the city center, where we do our work. Therefore, every day we expend an extra 60 to 100 taka for our transportation. Additionally, there is no nearby high school. The high school students are required to cross the highway every day to go to school, which is very risky and costly for our children.

- What were the challenges of this project?

To ensure the proper resettlement with full facilities for all of the evicted slum dwellers.

Services provided by the project

- What are the advantages you have received?

We were given a tin shed house with two living rooms, one verandah, and an attached kitchen and toilet.

- Have you faced any difficulties getting advantages?

We have lost our jobs. Transportation costs have increased for any purpose as we are located very far from the city center. Our tin has been damaged due to the cooking pipe used for bondhu chula. The sewerage line was defectively made.

- To what extent did the project fulfill your expectations?

This project did not fulfill our expectations.

- What role have you played during the implementation of the project?

We were not involved in the implementation process of this project.

- Were your opinions respected in the implementation of the project?

We did not have such an opportunity.

- Has the project successfully contributed to your social uplift?

It has created lots of economic burdens for us. Because we live far from the city center, we have been denied many services.

- Has the project played any role in helping you overcome your poverty?

No. It has increased various economic burdens.

Evaluation of the project

- Have you noticed any corruption in any stages of the implementation of the project?

There was much corruption in this project. People who were responsible for implementing the process did not follow the proper instructions and guidelines provided by the foreigners who were engaged in this project. The contractors who worked on this project were very corrupt.

- What kinds of needs do you still have in your neighbourhood?

We have been suffering from various types of problems that include no water supply line, no drainage system, no waste management system, inadequate educational institutions, etc.

- Do you think this type of project can be helpful for the urban poor communities of Bangladesh?

No. This type of project cannot be helpful for the urban poor if its aim is to help others in the name of the urban slum dwellers.

- What recommendations do you have for this project?

We demand that proper services and facilities be provided for us so that we can live in a livable environment.

Annex VIII–Photographs

Selected Photographs of In-depth Interview

	
<p>IDI with Dr. Hossain Zillur Rahman, PPRC</p>	<p>IDI with Dr. Kazi Khaliquzzaman</p>
	
<p>IDI with Honorable Mayor, BNCC, Mr. Atiqul Islam</p>	<p>IDI with Dr. Khurshid Hossain Towfiq, UDD</p>
	
<p>IDI with Dr. Zulkikar Ali, BIDS</p>	<p>IDI with Mr. Mostafa Quiyum Khan, UNDP-MAB</p>

Selected Photographs of Key Informants Interview

		
<p>KII with Khondker Rebaka Sun Yat, CUP</p>	<p>KII with Mr. Md. Emdadul Hoque, Shakti Foundation</p>	<p>KII with Mr. Syed Ahaduzzaman, Faridpur Municipality</p>
		
<p>KII with Dr. Sohel Iqbal, Town Manager, LIUPCP, DSCC</p>	<p>KII with Mr Akand Mohammad Faisal Uddin, Chief Social Welfare Officer, DSCC</p>	<p>KII with Mr. Mamun Ul Hasan, Chief Social Welfare Officer, DNCC</p>
		
<p>KII with Mr. Md. Jahir Uddin, Social Service Officer, UCD-5, MoSW</p>	<p>KII with Mr. Md. K M Shahiduzzaman, Social Service Officer, UCD-6, MoSW</p>	<p>KII with Mr. Ashim Kumar Saha, Town manager, LIUPCP, Faridpur</p>

Selected Photographs of FGD Conducted with LIUPCP Members



FGD at Shohidnagar, Lalbag



FGD at Jauchar, Hazaribagh



FGD at Kazirbag, Maniknagar



FGD at Bhuyanpara, Khilgaon



FGD at Robidaspara, Wari



FGD at Dholpur, Jatrabari

Selected Photographs of FGDs in Dhaka, Gopalganj and Faridpur

	
<p>FGD at Bhasantek Rehabilitation Project, Dhaka</p>	<p>FGD at Mandertola Resettlement Project, Gopalganj</p>
	
<p>FGD with Federation Leaders, at Faridpur Municipality</p>	<p>Nutrition Grant Recipients, Bishorjanghat, Faridpur</p>
	
<p>Driving Grant Recipients, Bishorjanghat, Faridpur</p>	<p>FGD with CDC leaders, at Faridpur Municipality</p>
	
<p>Business Grant Recipients, Bishorjanghat, Faridpur</p>	<p>FGD with Cluster Leaders, Faridpur Municipality</p>
<p>Photographs: Shabuj Chandra Gosh</p>	

Annex IX –Questionnaire

Questionnaire-1 (For Household level data)

Urban Poverty Alleviation in Bangladesh: An Evaluation of Strategies and Programmes

Objective-2 (Partial): To evaluate the effectiveness and contribution of strategies and programmes to alleviate urban poverty in Bangladesh

Interview Date: _____ Name of Survey Area (Settlement /Slum Name): _____
 Name of Interviewer: _____ Ward No: _____

1.0 Demographic Information of the respondent:

- 1.1 Age: _____ 1.2 Gender: Male/ Female _____ 1.3 Place of Birth: _____
 1.4 Marital Status: Married / Unmarried / Divorced / Separated/ Widow _____
 1.5 Are you a voter in this area? Yes/No _____ 1.5.1 If the answer is no than which area are you a voter? _____
 1.6 Place of origin (Permanent address): _____
 1.7 Educational Qualification of the respondent: _____ 1.8 Occupation of the respondent: _____
 1.9 Information of the family members of the respondent:

Sl. No.	Relationship with the HHH	Age	Education	Occupation

- 1.10 Is there a person with special needs (disability) in your family? Yes / No
 (If yes, fill in the information below)

Age	Gender	Types of Special Needs	Since/when/ what age is this problem began	Relation with the Respondent

2.0 Information Regarding Respondents Residence:

2.1 How long have you been living in this settlement? 1. <5 2. 5-9 3. 10-14 4. 15-19 5. 20-24 6. > 20 6. From birth	2.2 Ownership of current residence 1. Own 2. Rental 3. By occupancy 4. Other (Please specify)
2.3 If tenant, how much is the current rent? 1. <3000 2. 3000-4000 3. 4001-5000 4. > 5000 5. Not applicable	2.4 Structure of existing residence 1. Pacca 2. Semi-Pacca 3. Kantcha 4. Other (Please specify) 5. Tin Shed
2.5 Area of current living space (sq. Ft.) 1. <100 2. 100-200 3. > 200	2.6 What is the number of rooms? 1. 1 2. 2 3. 3

2.7 Where were you live before this residence? 1. Permanent resident 2. In the village 3. Another place in this city 4. In another house in this neighbourhood 5. In another city		2.7.1 How long have you been there (in years)? 1. <5 2. 5-9 3. 10-14 4. 15-19 5. 20-24 6. > 24 7. Not applicable					
2.8 Causes for change of previous residence: 1. High rent 2. Evection 3. Bad environment 4. Natural disasters 5. Insecurity 6. Fire 7. Distance from working place 8. Marital reasons 9. Other (Specify)							
2.9 How is the ventilation condition of the present and previous dwelling unit?							
Number of doors At Present Before		Number of Window Present Before There is no There was no		Number of Verandah Present Before There is no There was no		Number of Rooms Present Before	
1.1	1	1.1	1	1.1	1	1.1	1
2.2	2	2.2	2	2.2	2	2.2	2
3.2+	2+	3.2+	2+	3.2+	2+	3.2+	2+
2.10 Is your current residence better than your previous one? 1. Yes 2. No 3. Not applicable		2.10.1 In what extent has it been good? (Multiple responses) 1. Own ownership 2. Large Spaces 3. Well ventilated 4. Sound environment 5. Space for gardening 6. Space for cattle rearing 7. Good educational institution for children 8. Near to major road 9. Low rent 10. Other (Specify) 11. Not applicable					
2.11 Is there any problem with your current residence? (Tick only where applicable) (Multiple responses) 1. No problem 2. High rent 3. Inadequate services and facilities 4. Small space 5. Distant working place 6. Insecurity for children 7. Distant educational institutions 8. Theft / snatching / mastans / drugs 9. Other (Specify)							
2.12 Do you have any residential land of your own? 1. Yes 2. No		2.12.1 If yes, amount of that land (in decimal)		2.12.2 How did you get ownership of that land? 1. From Inheritance 2. By Purchasing 3. Gifts/donations 4. Government khas land 5. Other (Specify)			
2.12.3 How are you using this land? 1. Built a house for living 2. Rented out the house 3. Leased it to others. 4. Occupied by others 5. Relatives live on that houses 6. No one lives that house 7. Other (Specify)							
2.13 Have you received any support from the government / NGO /other source for living in residence? 1. Yes 2. No			2.13.1 Where did you receive this support? 1. Government 2. NGOs/INGOs 3. Other (Specify)				
2.13.2 What are the specific support that you have received? (multiple responses) 1. Khas land 2. House loan 3. Supply of Hosing Materials 4. Other (Specify)							
Services and Utility Facilities							
2.14 What is the main source of your water? 1. Tube-well/deep tube-well 2. City Corporation/WASA's supplied water 3. Purchased Can/Jar 4. Others (Specify)			2.14.1 How many families share this water source together? 1. Single 2. 2-6 3. 7-11 4. 12-16 5. 17-21 6. > 21				
2.14.2 Who is the owner of your source of water? 1. Own 2. NGO/INGO 3. Jointly owned 4. City Corporation/WASA/municipality 5. land lord							
2.14.3 How far is the water source from your house? 1. In the room 2. Within 5 yards			2.14.4 How much does it cost monthly to use water? 1. <100 2. 100-200 3. 201-300				

3. 6-10 yards 5. 16-20 yards	4. 11-15 yards 6. > 20	4. 301-400 7. Including with house rent	5. > 400	6. Doesn't cost any
2.14.5 Problems regarding water sources: (Multiple responses) 1. Irregular water supply 2. Dirt/odor 3. Iron 4. Huge queue 5. Often ruined 6. No problems 7. Other (Specify)			2.15 What kind of toilet do you use? 1. Sanitary 2. Ring slab 3. Kantcha 4. Other (Specify)	
2.15.1 Who is the owner of your toilet? 1. Own 2. Land lord 3. Joint ownership 4. NGO/INGO owned 5. Other (Specify)		2.15.2 How many families use this toilet together? 1. Single 2. 2-6 3. 7-11 4. 12-16 5. 17-21 6. >21		
2.15.3 How much does it cost per month to clean toilet? 1. <50 2. 50-100 3. 101-150 4. 151-200 5. > 200 6. Doesn't cost any as it done by ourselves	2.15.4 Problems regarding using toilet: (Multiple responses) 1. No separate toilet for men and women 2. Many people use 3. Huge queue 4. Dirt and odor 5. Fragile Infrastructure 6. No problems 7. Other (Specify)		2.15.5 How far is the toilet from your house? 1. Attached 2. Within 5 yards 3. 6-10 yards 4. 11-15 yards 5. 16-20 yards 6. > 20	
2.16 What is the source of your cooking fuel? (Multiple answers) 1. Supply Gas 2. LP Gas 3. Wood/ Husk/Jute stick 4. Kerosene 5. Cow dung 6. Others (Specify)				
2.16.1 Where is your kitchen located? 1. Attached within the room 2. Separated kitchen at outside the room 3. Other (Specify)		2.16.2 How many families use this kitchen together? 1. Single 2. 2- 6 3. 7-11 4. 12-16 5. 17-21 6. >21 6. Not applicable		
2.16.3 How much is monthly cost (tk) for fuel? 1. Below 300 tk 2. 300-600 tk 3. 601-900 tk 4. 901-1200 tk 5. Above 1200 6. Including with house rent 7. Not applicable				
2.16.4 Problems regarding kitchen: (Multiple responses) 1. High cost 2. Huge queue 3. Unavailability of repair personnel 4. Dirt and fragile kitchen 5. Low pressure/ No supply 6. No problem 7. Others (Specify)				
2.17 Who collects your domestic wastes? 1. Personal/group management 2. Community Cleaner 3. Municipal/City Corporation cleaner 4. Others (Specify)		2.17.1 How many days does it cleaned? 1. Every day in a week 2. Two days in a week 3. Three days in a week 4. Four days in a week 5. Five days in a week 6. Six days in a week		
2.17.2 Cost for domestic waste disposal (per month)? 1. <50 2. 50-100 3. 100 above 4. Doesn't cost any as it done by ourselves				
2.18 What is your source of light? 1. Electricity 2. Solar energy 3. Kerosene 4. Others (Specify)	2.18.1 From where you received this connection? 1. PDB/DESCO/DPDC 2. Rent from local influential person 3. Direct connection from electric pole 4. Individual Management 5. Other (Specify)		2.18.2 How much you have paid monthly? 1. Below 500 taka 2. 500-1000 tk 3. 1001-1500 tk 4. Above 1500 tk 5. Doesn't cost any 6. Including with home rent	
2.18.3 Problems regarding electricity use/connection: 1. Irregular electricity supply 2. Huge electric bill 3. Disconnected electricity 4. High cost of kerosene 5. Required huge money at a time 6. No problems 7. Others (specify)				

3.0 Information regarding Household Occupation and Income

3.1 How many earning members are there in your family? persons	3.1.1 Name of Occupation	3.1.2 Where does they work (Distance)	3.1.3 Monthly income	3.1.4 Other Skills other than occupation
Member-1				
Member-2				
Member-3				
Member-4				
	Total Monthly Income			
Important reasons behind choosing occupation of the respondent				
3.2 Who assisted you to take this occupation? 1. Self-support 2. Govt. Support/project 3. NGO/INGO support 4. Local Public representative 5. Mediator 6. Others (specify) 7. Not applicable (for Housewives)	3.3 Specific Causes to choose this occupation (multiple responses) 1. Can perform only this work rather than anything else 2. Handsome income 3. Family members were engaged in this work 4. Having training for performing this work 5. Family members can support doing work 6. Loan availability for this work 7.No requirement for technical skills 8. Received financial support to do this work 9. No need for capital 10. Availability of work 11. Others (specify)	3.4 Specific advantages of this occupation 1. Access to extra income 2.Well management of education of children 3. Savings at Bank 4.Household loan has repaid 5. Land property 6. IGA activities (Please go to Q. 3.5) 7. Others (specify)	3.5 What training did you receive for this occupation or IGA? 1. No training 2.Cutting/tailoring training 3. Beauty parlor 4. Small business 5. Repairing electronic tools 6. Computer training 7. Animal rearing 8. Organizational skills 9. Others (specify)	
3.6. How many of your family members changed their job in the last two years due to COVID-19? 1. Nobody 2. 1 person 3. 2 persons 4. 3persons 5. 3+ persons	3.6.1 What changes happened due to COVID-19? 1. Closed/stoped job/business 2.Unemployed 3.New job with low salary 4.New Job with high salary 5. New business with low capital 6.New business with high capital 7. Others (specify)	3.6.2 Support that you received in last two years during COVID-19: (Multiple responses) 1. Got nothing from anywhere 2. Govt. Allowance for Once (Fiscal/non-fiscal) 3. NGO/INGO grant (fiscal/non-fiscal) 4. Personal donation (fiscal/non-fiscal) 5. Others) specify)	3.6.3 From where did you get this support? (Multiple responses) 1. Deputy Commissioner 2. Municipality/city corporation 3. Zila Parisad 4. Local NGO/INGO (mention name) 5. Local member of the Parliament/public representative 6. LIUPCP/Shakti 7. Others (specify please)	3.6.4 Specific support you received (Multiple responses) 1. Cash money.. .. taka 2. RiceKG 3. Lentil.. ..KG 4. OilLitter 5. Potato KG 6. Medicine 7. Cloths 8. Others (specify)
3.6.6 Economic crisis that your family faced in the last two years (Multiple responses) 1. Lost Job 2. Declined income 3. Increased loan 4. Withdrawn savings 5. Sold land property and HH assets 6. Others (please specify)				

4.0 Household Assets Information:

Class	Name of asset	Quantity	Price	Total Price
4.1 Main Household Assets	4.1.1 Mobile			
	4.1.2 Refrigerator			
	4.1.3 Television			
	4.1.4 Electric Fan/Iron			
	4.1.5 Rice cooker/ oven/ blender			
	4.1.6 Furniture (Bed, Chair, Show-case,)			
	4.1.7 Utensil			
4.2 Productive Assets	4.2.1 Sewing machine			
	4.2.2 Cake/ food van			
	4.2.3 Computer/ Tab/ Other			
	4.2.4 Others (specify)			
4.3 Cattle Assets	4.3.1 Duck/ Hen/ Poultry			
	4.3.2 Goat / Sheep			
	4.3.3 Cow / Buffalo			
4.4 Transportation related Assets	4.4.1 Bicycle			
	4.4.2 Motorcycles			
	4.4.3 Rickshaw / van			
	4.4.4 CNG / Taxi			
	4.4.5 Others (specify)			
4.5 Cultivable Land	4.5.1 Do you have any cultivable land of your own? 1 Yes 2 No	4.5.3 How did you get the ownership of this land? 1. By inheritance 2. gift / donation 3. Individual purchase 4. Group purchase		
	4.5.2 If yes, amount of land _____ Decimals			
4.6 Uncultivable land	4.6.1 Do you have any uncultivable land of your own? 1. Yes 2. No	4.6.2 How did you get the ownership of this land? 1. By inheritance 2. gift / donation 3. Individual purchase 4. Group purchase		
	If yes, amount of land _____ Decimals			

5.0 Organizational Involvement

5.1 Are you affiliated with any social / political / economic organization? 1. Yes 2. No			
5.1.1 Name of the organization	5.1.2 Types of organization (1. Social 2. Political 3. Economic 4. Cultural 5. Other (specify))	5.1.3 Duration of your affiliation (in years)	5.1.4 Activities performed

<p>5.1.5 What position you have in this organization?</p> <p>1. No position 2. Chairman 3. Vice Chairman 4. Secretary 5. Treasurer 6. Member 7. Others (Specify)</p>		<p>5.1.6 Reasons behind your affiliation (multiple responses)</p> <p>1. economic/business 2. public service/public welfare 3. Social awareness/development 4. Protection of human rights 5. Other (Specify)</p>	<p>5.1.7 By whom did you engage in this organization?</p> <p>1. Self-initiative 2. Friends 3. Relatives 4. Neighbor 5. By member of this organization 6. Public representative</p>
<p>5.2 Are you a member of any NGO/INGO?</p> <p>1. Yes 2. No</p>	<p>5.2.1 Name of the NGOs/INGOs</p> <p>1.</p> <p>2.</p>		<p>5.2.2 Duration of your affiliation (in years)</p>
	<p>5.2.3 What training have you received from NGOs/INGOs? (multiple responses)</p> <p>1. Handicraft /Cutting /Sewing 2. Fisheries 3. Animal Husbandry 4. Repair of electrical tools 5. Farming 6. Organizational skills 7. Entrepreneurial Strategy 8. Teacher's Training 9. Computer tanning 10. Infrastructure construction training 11. Health and nutrition training 12. Social awareness 13. No training 14. Other (Specify)</p>		
<p>5.2.4 What services do you receive from NGOs/INGOs? (multiple responses)</p> <p>1. Micro-credit 2. Training 3. Primary Education 4. Adolescent Care 5. Maternal Health 6. Old Education 7. Food 8. Medicine/ treatment 9. Legal Aid 10. Infrastructure (Roads/ Drains/ Footpaths) 11. Sanitation 12. Safe Water 13. Waste Management 14. Solar Power Panel 15. Other (Specify)</p>			
<p>5.2.5 How much micro-credit have you taken from NGOs so far?</p> <p>1. Below Tk. 1,00,000 2. 1,00,001- 2,00,000 Tk. 3. 200,001- 3,00,000 Tk. 4. 3,00,001- 4,00,000 Tk. 5. Above Tk. 4,00,000 6. Doesn't lend any</p>	<p>5.2.6 Specific Healthcare Services (Multiple responses)</p> <p>1. Pregnancy healthcare 2. Adolescent healthcare 3. Elderly healthcare 4. Medicine 5. Corona protection material 6. Other (Specify)</p>	<p>5.2.7 Specific Educational Services (Multiple responses)</p> <p>1. Full-free pre-primary education 2. Primary education 3. Adult education 4. Technical education 5. Free books 6. Free Educational materials (Pencil, Pen, Box, School bag) 7. Other (Specify)</p>	
<p>5.2.8 What infrastructural services have you received? (Multiple responses)</p> <p>1. Burner/Bondhu Chula 2. Toilet 3. Dustbin 4. Tube-well/Deep tube-well 5. Provision of Safe drinking water 6. Drain 7. Concrete road/footpath 8. Do not have any infrastructural services 9. Other (Specify)</p>			<p>5.3 Have you participated in any workshops/meetings of NGOs/INGOs?</p> <p>1. Yes 2. No</p>
<p>5.3.1 If yes, subject matter of that workshops/meetings</p> <p>1. Health awareness and nutrition 2. Mapping of poor settlements 3. Increase efficiency 4. Change Maker 5. Social awareness /child marriage / family conflict 6. Adolescent self-awareness 7. Infrastructure 8. Strategy of business 9. Other (Specify)</p>			<p>5.3.2 Did you get any opportunity to provide your decisions at that workshops/meetings?</p> <p>1. Yes 2. No</p>
			<p>5.3.3 If yes, have your decision was taken under consideration at that workshop/meeting?</p> <p>1. Yes 2. No</p>

<p>5.4 Do you participate in the implementation of various development activities in your area/community? 1. Yes 2. No</p>	<p>5.4.1 If yes, what kind of activities have you participated? (Multiple responses) 1. Create home design 2. Create house structure 3. Create area layout 4. Build infrastructure 5. Monitoring of various infrastructural activities 6. Social awareness, security 7. Other (Specify)</p>	<p>5.5 How your participation will be increased in decision making and implementation process of community development activities? 1. By making access of participation 2. Inspiring by evaluation of decision 3. Ensure equal opportunities to participate in all stages of implementation 4. Other (Specify)</p>
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6. Educational Information

<p>6.1 Types and Number of students in your family</p> <table border="1"> <thead> <tr> <th>Classes</th> <th>Number of Students</th> </tr> </thead> <tbody> <tr> <td>1. 1st-5th class</td> <td>1 / 2 / 3</td> </tr> <tr> <td>2. 6th-10th class</td> <td>1 / 2 / 3</td> </tr> <tr> <td>3. 11th - 12th class</td> <td>1 / 2 / 3</td> </tr> <tr> <td>4. Graduate / postgraduate</td> <td>1 / 2 / 3</td> </tr> <tr> <td>5. Didn't have student</td> <td></td> </tr> </tbody> </table>	Classes	Number of Students	1. 1st-5th class	1 / 2 / 3	2. 6th-10th class	1 / 2 / 3	3. 11th - 12th class	1 / 2 / 3	4. Graduate / postgraduate	1 / 2 / 3	5. Didn't have student		<p>6.2 Where do the school going children study in your family?</p> <table border="1"> <tbody> <tr> <td>1. Government School</td> <td>2. Private School</td> </tr> <tr> <td>3. Vocational/Technical School</td> <td>4. NGO/INGO School</td> </tr> <tr> <td>5. Madrasa (Residential)</td> <td>6. Madrasa (Non-Resident)</td> </tr> <tr> <td colspan="2">7. Other (Specify)</td> </tr> </tbody> </table>			1. Government School	2. Private School	3. Vocational/Technical School	4. NGO/INGO School	5. Madrasa (Residential)	6. Madrasa (Non-Resident)	7. Other (Specify)	
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8. Other (Specify)																							
<p>6.2.2 Does your child get any government stipend? 1. Yes 2. No</p>	<p>6.2.3 If yes, how many of your children get stipend? 1. 1 person 2. 2 people 3. 3 people</p>	<p>6.2.4 In which class are they studying? 1. Below class 5th 2. 6th-8th 3. 9th-10th 4. SSC</p>	<p>6.2.5 What is the total amount of monthly stipend? 1. Below 100 Tk. 2. 100-150 3. 151-200 4. 200+</p>																				
<p>6.2.6 Specific govt. supports received by your children (multiple responses)</p> <table border="1"> <tbody> <tr> <td>1. Free books</td> <td>2. Stipend</td> </tr> <tr> <td>3. One time grant</td> <td>4. Food/high protein rich biscuits</td> </tr> <tr> <td>5. Clothing</td> <td>6. Vaccination/Healthcare</td> </tr> <tr> <td colspan="2">7. Free Educational materials (Pencil, Pen, Box, School bag)</td> </tr> <tr> <td colspan="2">8. Didn't get anything</td> </tr> <tr> <td colspan="2">9. Others (Specify)</td> </tr> </tbody> </table>		1. Free books	2. Stipend	3. One time grant	4. Food/high protein rich biscuits	5. Clothing	6. Vaccination/Healthcare	7. Free Educational materials (Pencil, Pen, Box, School bag)		8. Didn't get anything		9. Others (Specify)		<p>6.2.7 What are the difficulties faced to get government supports?</p> <table border="1"> <tbody> <tr> <td>1. Don't have birth registration certificate</td> </tr> <tr> <td>2. Lack of 85% attendance in class</td> </tr> <tr> <td>3. Not getting 40% marks in class test results</td> </tr> <tr> <td>4. Fail in the exam</td> </tr> <tr> <td>5. Don't have any problems</td> </tr> <tr> <td>6. Others (Specify)</td> </tr> </tbody> </table>		1. Don't have birth registration certificate	2. Lack of 85% attendance in class	3. Not getting 40% marks in class test results	4. Fail in the exam	5. Don't have any problems	6. Others (Specify)		
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<p>6.4 Where do the college going student study in your family?</p> <p>1. Government College 2. Private College 3. Vocational/Technical College 4. Government Madrasa 5. Non-Government Madrasa 6. Other (Specify)</p>	<p>6.4.1 Causes behind study this college : (Multiple responses)</p> <p>1. Got a chance by the merit on the previous result 2. Good communication system from home 3. Low study cost 4. High chances of getting a job 5. Others (Specify)</p>
<p>6.5 Where do the undergraduate/postgraduate students study in your family?</p> <p>1. Government University College 2. Private College 3. Public Universities 4. Private Universities 5. Vocational /Technical Educational Institution 6. Do not have student in family 7. Other Institutions (Specify)</p>	<p>6.5.1 Causes behind study here: (Multiple responses)</p> <p>1. Got a chance by the admission test 2. Didn't get a chance by the admission test 3. Good communication system from home 4. Low study cost 5. High chances of getting a job 6. Do not have any session jam 7. Other (Specify)</p>
<p>6.6 What types of difficulties did your children faced to continue study during COVID-19? (Multiple responses)</p> <p>1. Didn't have smart phone 2.Unabled to enter online class 2. Poor/week network 3. High cost of internet 4. Completely stopped education 5. No problem 6. Other (Specify)</p>	<p>6.6.1 How you have coped up with this problem?</p> <p>1. kept private tutor 2. Started coaching 3. Bought Mobile 4. Bought mobile data 5. Didn't manage any support to continue study 6. Completely stopped study at time 7. Others (Specify)</p>
<p>6.7 What kind of support do you think that would be better for children's education? (Multiple responses)</p> <p>1. Financial support from govt. 2. Financial support from NGO/INGO 3. Low cost coaching/tuition service 4. Free books and study materials 5. Extra care at the educational institutions 6. Exclude exam and others fees 7. Others (Specify)</p>	

7. Information about Household Health Facilities and Problems

<p>7.1 Where do you usually go for healthcare services due to illness?</p> <p>1. Government Hospital 2. Private Hospital 3. Health-Complex 4. Surjer Hasi Clinic 5. Drug store/Pharmacy 6. Karibaj/Fakir 7. Shakti Medical Care Center 8. Other (Specify)</p>	<p>7.1.1 Usually where do you go most?</p> <p>1. Government Hospital 2. Private Hospital 3. Health-Complex 4. Surjer Hasi Clinic 5. Drug store/Pharmacy 6. Karibaj/Fakir 7. Shakti Medical Care Center 8. Other (Specify)</p>	<p>7.1.1.1 Causes behind to go there most (multiple responses)</p> <p>1. Near to house 2.Free doctor/free services 3.low cost services 4. Just taking medicine can cure diseases 5.Unable to manage doctor's fee 6. Good health services 7.Others (Please specify)</p>
<p>7.1.1.2 When did you last visit there?</p> <p>1. Less than 7 days 2. 7-14 days 3.15-30 days 4. 1-3 Months 5. 4-6 Months 6. 7-9 Months 7. 10-12 months 8. More than 12 months</p>	<p>7.2 How far the nearest hospital from your home?</p> <p>1. <1 km 2. 1-3 3. 4-6 4. >6</p>	<p>7.2.1 When did you last visit hospital?</p> <p>1. Less than 7 days 2. 7-14 days 3. 15-30 days 4. 1-3 Months 5. 4-6 Months 6. 7-9 Months 7. 10-12 months 8. More than 12 months</p>

7.2.2 What type of hospital is it? 1. Govt. hospital 2. Private hospital 3. NGO hospital 4. Charity Hospital 5. Others (specify)		7.2.3 For what disease you went to the hospital last?		7.2.4 What is the mode of transportation to get there? 1. On foot 2. Rickshaw /Van 3. Auto/CNG 4. BUS 5. Other (Specify)			
7.3 How much money have you spent in total on medical purpose during last 6 months? 1. <2000 2. 2000-5000 3. 5,001-10000 4. 10001-15000 5. 15001-20000 6. More than 20000				7.3.1 How many of your family members were sick in last 6 months? 1. 1 2. 2 3. 3 3. 4 5. All			
7.3.2 During last 6 months, what were the diseases in your family?				1. 2. 3. 4.			
7.4 Have you received any NGO health services? 1. Yes 2. No		7.4.1 If yes, What types of services do you get from there? 1. Health counseling 2. Oral saline 3. Medicine for cold, cough and fever 4. Pregnant mother's healthcare 5. Medical Services (Checkup) 6. Other (Specify) 7. Not applicable					
7.5 Has any member of your family died during the Corona epidemic in the last two years? 1. Yes 2. No		7.5.1 If yes, what is the relationship with you: 1. Parents 2. Grandparents 3. Siblings 4. Husband or wife 5. Children		7.5.2 What is the cause of death? 1. Corona (tested) 2. Corona symptoms 3. Cancer 4. Aging 5. Don't know 6. Other (Specify)		7.5.3 Where did the death take place? 1. At home 2. At the hospital 3. On the way to the hospital 4. After going to the hospital 5. Other (Specify)	
7.6 How many people in your family have taken 2 doses of Covid-19 vaccine? 1. 1 2. 2 3. 3 4. 4 5.5 6. 6 7. None				7.6.1 How many got booster dose? 1. 1 2. 2 3. 3 4. 4 5.5 6. 6 7. None			
7.6.2 From where you got vaccinated? 1. District Sadar Hospital 2. Upazila Self Complex 3. Municipality 4. Community Clinic 5. Ward Level Booth 6. Other (Specify)				7.6.3 With whom assistance did you collect the required documents of vaccine? 1. Local computer shop 2. Relatives /neighbour 3. Public representative/ward councilor 4. Teacher 5. Local prominent person 6. Other (Specify)			
7.6.4 Did you or anyone in your family have affected by COVID-19? 1. Yes 2. No 3. Do not know							
7.7 Number and duration of diabetes patients in your family 7.7.1 Number 1. No person 2. 1 3.2 4.3 7.7.2 Duration 1. Less than 1 year 2.1-3 3. 4-6 years 4. 6+				7.8 Number and duration of high/low blood pressure patients in your family 7.8.1 Number 1. No person 2. 1 3.2 4.3 7.8.2 Duration 1. Less than 1 year 2.1-3 3. 4-6 years 4. 6+			

7.9 Has any female member of your family suffered from any pregnancy / reproductive problems in the last two years? 1. Yes 2. No	7.9.1 If answer is yes, what is the problem? 1. Abortion 2. Dead child 3. Convulsions 4. Anemia 5. Bleeding 6. Corona 7. Others (Specify)	7.9.2. Did you face any obstacles for that problem? 1. Unable to go to doctor due to lack of money 2. Admission refused by the hospital due to corona 3. No one helped due to corona 4. did not face any problem
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8.0 Household Expenditure Information:

8.1 Where do you buy your daily necessary commodities? 1. Local Shops 2. Local Bazar 3. OMS	8.2 Monthly Expenditure of Main Foods	Amount of Money (tk)	Monthly Expenditure of Major Foods	Amount of Money (taka)		
8.3 Can you include nutritious/balanced food in your daily diet? 1. Yes 2. No	1. Rice, lentil, oil, potatoes 3. Meat		2. Fish 4. Vegetables			
8.3.1 How do you know about nutritious food? 1. By reading 2. Television advertising 3. NGO workers 4. Other (Specify)	5. Fruits		6. Milk			
8.4 Have you bought any commodities from Govt. track sell (OMS) during last one year? 1. Yes 2. No	8.4.2 If yeas, what were that commodities? 1. Rice 2. Lentil 3. Oil 4. Onion 5. Dates 6. Sugar 7. Wheat 8. Others (Specify)	8.4.3 How many times have you bought? 1. 1-5 times 2. 6-10 times 3. 11-15 times 4. 16-20 times 5. 20 and above	8.4.4 How far is that track located from your house? 1. 250 meter below 2. 250-500 meter 3. 501-750 meter 4. 751-1000 meter 5. 1 km and above			
8.4.5 What are the advantages to buy commodities from this track? 1. availability to low cost commodities 2. Free from influence of price hike 3. proximity to buying commodities from close to the house 4. Others (Please Specify)		8.4.6 What are the problems faced to buy commodities from this track? 1. Long queue 2. Can't get the commodities by standing whole day 3. Packaged products are compulsorily purchased 4. Hostile Weather (Heavy Sun, Rain, etc.) 5. Not getting product even after having product 6. The same person gets more than once 7. Nepotism 8. Chaos (hassle/shoving) 9. Others (Please specify)				
8.5 What types of transportation do you or your family usually use for daily movement? (Multiple responses) 1. On foot 2. Rickshaw/Van 3. Auto/CNG 4. Bus 5. Other (Specify)		8.5.1 How much does it cost to transport? (Write down the amount of money in the applicable blank field)				
		1. On foot	2. Rickshaw/Van	3. Auto/CNG	4. Bus	5. Other (Specify)

<p>8.6 Monthly expenses for education of children</p> <p>1. Below 1000 taka 2. 1000-3000 taka 3. 3001-5000 taka 4. 5001-7000 taka 5. Above 7,000 taka 6. Doesn't cost any</p>	<p>8.7 During the last one year, have you gone any invitations in one year?</p> <p>1. Once 2. 2 times 3. 3 times 4. Not once</p>	<p>8.7.1 How much money did it cost?</p> <p>1. Below1000 taka 2. 1000-3000 taka 3. 3001-5000 taka 4. 5001-7000 taka 5. Above 7000 taka</p>
<p>8.8 During the last two years, are there any sectors that you have reduced/closed costs? (Multiple responses)</p> <p>1. Amount of daily commodities 2. Beef / mutton 3. Invitation 4. Fruits 5. Clothing 6. There has been no change 7. Other (Specify)</p>		<p>8.9 Annual Expenditure on Purchase of Family cloths</p> <p>1. Below 3000 2. 3000-5000 3. Above 5000</p>
<p>8.10 What has changed in your income and expenditure due to Corona? (Multiple responses)</p> <p>1. There has been no change 2. Decreased Income 3. Increased Income 4. Expenditure has increased 5. Expenditure has decreased 6. Income has stopped/closed</p>	<p>8.11 What steps did you take to cope with the loss of the COVID-19? (Multiple responses)</p> <p>1. Ate food less than previous 2. Bought necessary commodities at minimum 3. Sent family to the village 4. Returned from the village 5. looking for a new job 6. Started working again anew 7. Didn't take any step</p>	
<p>8.12 What types of impacts you have faced on your income and expenditure due to COVID-19? (Multiple responses)</p> <p>1. Debt has increased 2. Land sold 3. Assets sold 4. Children's education has stopped/closed 5. There was no effect 6. Savings broke 7. Others (Specify)</p>		

9.0 Information regarding Loan and Savings

<p>9.1 Do you have any personal loans to anybody?</p> <p>1. Yes 2. NO</p>	<p>9.1.1, If Yes, To whom?</p> <p>1. Close relatives 2. Friends 3. Money lender 4. Neighbour 5. Owner/employer 6. Land lord</p>	<p>9.1.2 How much amount of personal loan do you have now?</p> <p>1. Below 10,000taka 2. 10,000-20,000 3. 20,001-30,000 4. 30,001-40,000 5. 40,001-50,000 6. 50,000 and above</p>
<p>9.1.3 Causes for personal loan:</p> <p>1. Household expenses 2. Education of children 3. Health expenses 4. Pay back loan 5. Conduct small-scale business 6. Income-generating activities 7. For building house 8. Others (Specify)</p>		<p>9.1.4 Specifically, activities you have run under small-scale business/income-generating activities.</p> <p>1. Glossary shop/small-scale business 2. Rickshaw/sewing machine/van 3. Cow/goat/poultry 4. Vegetable/agriculture 5. Handicrafts/beauty parlor</p>
<p>9.1.5 Do you have contracted anything for personal loan?</p> <p>1. Yes 2. No</p>		<p>9.1.5.1 If yes, what things you have contracted for loan?</p> <p>1. Legal documents of land property 2. Ornaments of wife 3. Domestic animals 4. Household furniture 5. Electric commodities 6. Others (Specify)</p>
<p>9.2 Do you have any institutional loan?</p> <p>1. Yes 2. No</p>	<p>9.2.1, If Yes, from where you received institutional loan?</p> <p>1. Govt. Bank 2. Private Bank 3. NGO 4. Local Association (Samiti)</p>	<p>9.2.2. How much amount of institutional loan you have now?</p> <p>1. Below 25,000 2. 25,000-50,000 3. 50,001-1,00,000 4. 1,00,001-1,50,000 5. 1,50,001-2,00,000 6. 2,00,001-2,50,000 7. 2,50,001-3,00,000 8. Above 3,00,000</p>

9.2.3 Causes for institutional loan: 1. Household expenses 2. Education of children 3. Health expenses 4. Pay back loan 5. Conduct small-scale business 6. Income-generating activities 7. For building house 8. Others (Specify)		9.2.4 Specifically, activities you have run under small scale business/income generating activities 1. Glossary shop/small scale business 2. Rickshaw/sewing machine/van 3. Cow/goat/poultry 4. Vegetable/agriculture 5. Handicrafts/beauty parlor	
9.2.5 Do you have contracted anything for personal loan? 1. Yes 2. No	9.2.5.1 If yes, what things you have contracted for the loan? 1. Legal documents of land property 2. Ornaments of wife 3. Domestic animals 4. Household furniture 5. Electric commodities 6. Others (please specify)	9.2.6 What were the condition to get loan? 1. NID/Birth Registration 2. Be a member of that organization 3. Loan Guarantee 4. Proof of Present residence 5. Photograph 6. Others (Specify)	9.2.7 Duration for loan back to the concerned organization 1. Within 1 year 2. Within 3 years 3. Within 5 years 4. Other (Specify)
9.2.8. Do you have loan from multiple NGOs? 1. Yes 2. No	9.2.8.1 If yes, how many? 1. 1 2. 2 3. 3 4. More than 3	9.2.9 Did you receive any training for effective utilization of your loan money? 1. Yes 2. No	9.2.9.1. If yes, what types of training you have received? 1. Income generating activities 2. Handy crafts/cottage industry 3. Poultry rearing 4. Repairing of electric machineries 5. Beauty parlor/Salon 6. Others (Specify)
9.2.10. What types of development you have achieved with the help of NGO loan? 1. Independent 2. Bye own land 3. Expansion of business 4. Built own house 5. Higher education of children 6. Increase social status 7. Others (Specify)		9.2.11. Have you ever failed to pay back loan instalments? 1. Yes 2. No	9.2.11.1 If yes Why? 9.2.12. Did you receive any forgive due to the death of any member? 1. Yes 2. No
9.3 Do you have savings? 1. Yes 2. No		9.3.1 What is the interval of savings and what amount? 1. Daily taka 2. Weekly taka 3. Monthly taka 4. Others (Specify) taka	
9.3.2. How long have you been having these savings? 1. Below 1 year 2. 1-2 years 3. 3-4 years 4. 5-6 years 5. More than 6 years	9.3.3 At where is your savings? 1. At house 2. Govt. Bank 3. Private Bank 4. Samiti (Association) 5. NGO 6. CDC 7. Others (Specify)	9.3.4 What is your plan to spend savings money? 1. Higher education of children 2. Build Better Housing 3. Purchase own land 4. Marriage of children 5. Others (Specify)	

Questionnaire-2 (For Key Informants Interview data)**Urban Poverty Alleviation in Bangladesh: An Evaluation of Strategies and Programmes**

Objective-2 (Partial): To evaluate the effectiveness and contribution of strategies and programmes to alleviate urban poverty in Bangladesh

Date of interview:	Place of interview:
Name of interviewee:	Time of interview:
Name of interviewer:	Name of the working organization:
Age:	Highest educational qualification:
Duration of professional experience:	Duration of involvement with the working organization:
Project Name:	

1. Since when has this project been conducted here? How many centers and how many members do you currently have in this branch?
2. What kind of services/activities do you conduct for the development of the urban poor?
3. What are the currently running projects in your organization for the development of the urban poor?
4. What are the eligibility criteria for the membership of the project? Is there any chance to become a member even if one fails to meet the eligibility criteria?
5. What types of difficulties do you face in including a member of a poor community in your program?
6. What kinds of problems occur if a member of the project dies? How many members have died so far? Are there any such members from the past two years?
7. What role do you play for your members in providing the service with appropriate guidance?
8. What types of training do you usually provide? How long are these trainings and where are they held?
9. What role does training play in the development of the members?
10. How can training programs be made more effective?
11. How is regular monitoring of the project activities done? Who conducts these activities and how often?
12. Are there any reports produced on the project? Is any feedback given on the prepared report? Are the reports available on the website for public use?
13. Have there been any changes in your activities in the past two years? If there is change, what kind of change?
14. What are the new services you are running in the wake of the Corona epidemic? How did you maintain regular contact with members during COVID-19?
15. What kind of problems did you encounter in the management of activities during the pandemic? What strategies had been adopted to solve these problems?
16. Overall, what steps do you believe should be taken on your part to improve the members' quality of life?

17. How is your project contributing to the alleviation of poverty among the country's urban poor? What kinds of problems are faced in project management? What kinds of steps are taken to solve these problems?

18. What are your suggestions to make such projects more effective? Whose role do you think is significant here?

19. How has COVID-19 affected your operations?

20. Has there been any change in the number of members?

21. Have you noticed any changes in the needs of your members? What kinds of changes have occurred?

22. Has the project successfully met its goals? How? If not, why? What do you think about how this goal would be met?

Questionnaire -3 (Focused Group Discussion)**Urban Poverty Alleviation in Bangladesh: An Evaluation on Strategies and Programmes**

Objective-2 (Partial): To evaluate the effectiveness and contribution of strategies and programmes to alleviate urban poverty in Bangladesh

Basic Information of FGD

Name of the project:			
Aim of the project:			
Date of FGD		Place of FGD/Location of community	
Duration of FGD			
Demographic information of participants in FGDs	Total number:	Male	Female
Participants Name	Age	Mobile Number	Signature
Types of FGDs	Beneficiary of the concerned project	Non beneficiary of the concerned project	Both (beneficiary and non-beneficiary)

Necessity of the project

1. Why was this project needed in your community?
2. What advantages have you received from this project?

3. Was there anything in this project that failed to meet your expectations? How could it further meet your expectations?

Basic information of the project

1. Where did you first learn about the project?
2. Were you informed about the project's objectives, process, and duration before it started in your area?
3. Have you known anybody excluded from this project in spite of being eligible? Why were they excluded?
4. Who was responsible for this selection process? What were the selection criteria?
5. Are you satisfied with the selection process?
6. What were the positive sides of this project?
7. What were the negative sides of this project?
8. What were the challenges of this project?

Services provided by the project

1. What are the advantages you have received?
2. Have you faced any difficulties getting advantages?
3. To what extent did the project fulfill your expectations?
4. What role have you played during the implementation of the project?
5. Were your opinions respected in the implementation of the project?
6. Has the project successfully contributed to your social uplift?
7. Has the project assisted you in overcoming your poverty?

Evaluation of the project

1. Have you noticed any corruption in any stages of the implementation of the project?
2. What kinds of needs do you still have in your neighbourhood?
3. Do you think this type of project can be helpful for the urban poor communities of Bangladesh?
4. What recommendations do you have for this project?

Questionnaire -4 (For In-depth Interview with Experts)

Urban Poverty Alleviation in Bangladesh: An Evaluation on Strategies and Programmes

Objective-2 (Partial): To evaluate the effectiveness and contribution of strategies and programmes to alleviate urban poverty in Bangladesh

Date of interview:	Place of interview:
Name of interviewee:	Time of interview:
Name of interviewer:	Highest educational qualification:
Identity:	Duration of professional experience:
Name of the working organization:	

1. Bangladesh has made significant progress in poverty alleviation in the last few decades. How would you evaluate this progress?
2. Do you think our national plans (especially five-year plans) are urban poverty friendly? What aspects of the project do you think need to be added or removed?
3. Do you think the process of including the urban poor in the overall poverty alleviation strategy of Bangladesh is sufficient? Why?
4. Has urban poverty alleviation been considered in Bangladesh's five-year plans? How do you think these plans are contributing to the development of the urban poor?
5. Do you think the government has been able to properly understand the problems of the urban poor and take steps accordingly? What are your opinions and advice in this regard?
6. What do you think are the strengths of the Bangladesh government's poverty alleviation strategy?
7. What are the weaknesses of the government's poverty alleviation strategy? How do you think it can be made more effective to achieve this goal?
8. What do you think should be included in our plans for the urban poor? Why is this important?
9. What do you think needs to be included in our national plans for urban poverty alleviation? What are your suggestions to ensure the inclusive development of the urban poor?
10. What do you think the government can do institutionally to reflect the aspirations of the urban poor?
11. Is their direct participation necessary in the plans adopted/made for the development of the urban poor? Why? Is it practiced in our country? What is your opinion about this?
12. How can the socio-economic status of these poor communities be strengthened through the planning process? What is your suggestion?
13. How do you evaluate the role of the private sector in the process of urban poverty alleviation?
14. What are the strengths of the private organizations' activities?
15. What are the weaknesses of private organizations? How do you think it can be made more successful?