

HOUSING FOR THE POOR: A CRITICAL REVIEW OF GOVERNMENT/NGO PROJECTS

Thesis submitted
For the Degree of
MASTER OF PHILOSOPHY

By

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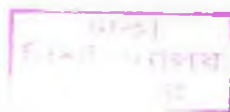


DECLARATION

I do here by declare that, the M.Phil thesis entitled, "Housing for the Poor: A Critical Review of Government/NGO Projects" is my original research work carried out under the direct supervision and guidance of Dr.Md. Nurul Amin Bepari, Professor, Department of Political Science, Dhaka University, Dhaka, Bangladesh.

I further declare that, the above-mentioned thesis has not been submitted to any other university or institute for any other degree earlier. I also declare that, I have respectfully acknowledged all those, whose intellectual thought contents and academic contributions, ideas, thoughts, and opinions found relevant have been borrowed and used in this thesis, as a token of respect.

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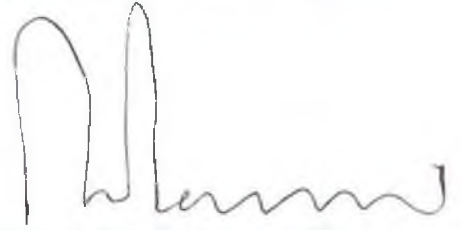
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I have the pleasure to certify that, the thesis entitled, "Housing for the Poor: A Critical Review of Government/NGO Projects" submitted by Md. Arif for the degree of Master of Philosophy in Political Science, Dhaka University, is his original work carried out under my supervision and guidance and is worthy of examination.

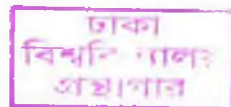
The thesis has reached the standard fulfilling the requirements of the regulation relating to the degree. It is further certified that, to the best of my knowledge and belief, Md. Arif bears an excellent moral character.



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(Dr.Md. Nurul Amin Bepari)

Research Guide



Acknowledgement

After a long interval of my regular studentship, I became a regular research student (a fulltime research scholar) in the Department Political Science, Dhaka University. To adapt with the new situation, a man of academic and professional excellence and above all, a good human came forward to guide me, he is none except Dr. Md. Nurul Amin Bepari. He was my research guide and the true mentor. Research is an intellectual exercise, which a researcher cannot succeed without the assistance of an effective Guide. The initial stage of my research was extremely hard as I was not fully familiar with the methodical jargons and well established canons of social research, which after a short period my work, my Guide and mentor Professor (Dr.) Md. Nurul Amin Bepari showed me the way as a vanguard. I learnt from him, how to write, how to edit, how to read, how to stick to the time schedule. It is remarkable that, he is the most sincere in his work and time keeping and extremely fast in achieving the target. His virtues influence me very much. More thanks are not sufficed for his kind and valuable guidance. So, I am showing him the heartiest gratefulness and respect. His intellectual and fatherly guidance helped me to shape my future research plans to a great deal. Without the sincere and valuable guidance and careful editing of the scripts by my mentor Dr. Amin, the present work would have remained incomplete.

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Dedicated

To

My father

Late Ahammod Afil Uddin

Who dreamt my bright future

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Preface

Land use as well as housing is an important issue now a day. Scarcity is the main cause of it. Man cannot live without food, so agricultural land is the most important in human life. In least developed countries there are a lot of poor people, but the poor have not enough land because, the riches occupied most of the lands. Bangladesh is also a country of huge population. A large number of poor people are landless and homeless here who are usually living either in char land (river basin) or in slum.

Without shelter man cannot maintain his/her life. For food, clothing, income generating activities and social position man has to have a shelter. But, there are a lot of poor people in Bangladesh who have no shelter. Some of them are conducting crime in the society for unemployment. It is possible to turn these poor as manpower by providing shelter and training. Government of Bangladesh as well as some NGOs has taken some housing projects for the shelter of these poor.

With my working experience in field level administration, I feel, housing plays a vital role in the life of homeless. So, by the demand of time I became inspired to conduct the research on Housing for the poor. I have selected some of the housing projects (which are exclusively for the homeless and rootless poor) as the field of my research. If my research can help the poor homeless and rootless, I shall be proud of and my effort will be fruitful.

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Abstract of the research

Housing for the poor is an important issue in Bangladesh from the very beginning of its independence because of its population density. It is not easy to mitigate the scarcity of housing of the landless poor. Even so, Government of Bangladesh has been trying to provide shelter to the poor since independence it is yet to reach the target. It tried to establish cluster village in the char land of Noakhali district in 1972, but in the initial stage it was not successful for lack of local support. In 1988 government again took up a programme named *Operation Thikana* for establishing cluster village for the landless poor and was successful. Afterwards government took the theme as housing project named *Guchha Gram* project. Like Guchha Gram there are some other housing projects patronized by Government. In Bangladesh many landless, homeless and rootless people are living in the char land and in the slum. Government started to provide them with an address and income generating facilities through these projects.

This study examines seven housing projects for the poor. These are Guchha Gram, Adarsha Gram, Ashrayan, Abashan, Char Development and Settlement Project, Grihayan Tahbil and Ghare Fera. The main objective of the study was to identify the problems of sustaining the projects and to provide some recommendations through which the authority can improve the way of implementation.

This study consults journals, reports, websites, government and non-government publications and research & survey findings. First of all the study has introduced the socio economic and geographical situation of Bangladesh. Afterwards it discussed about housing projects for the landless poor, poor housing of the poor, housing as a right and its productivity. Aims and objectives, methodology, scope and limitations of the study, etc. have also been discussed. Then the study has discussed about the poor, relation between the poor and

poverty, causes of poverty, measuring poverty, poverty measurement tools and the way of overcoming the poverty situation. It has also tried to enlighten the term *housing*, the importance of housing, housing pattern and relation with housing & income generation. Moreover it has tried to know the location, background, the objectives and the impact of the completed and on going (seven) housing projects for the poor. Then in analysis and interpretation of data, it tried to find out the socio-economic condition of the rehabilitated rootless people; about their health care facilities, training, and income generating arrangement provided by the projects.

This study has found that, rehabilitated people are not trained properly. Most of the training programme was not proper trade based and also was not applicable to the locality where the people were rehabilitated. The survey found that most of the rehabilitated people are working as labourer in which they were engaged previously. In some projects there are no cooperative society and in some of the projects there are cooperative society but inactive. Health care service is insufficient in most of the projects but EPI and family planning programme is successfully going on in all the projects. In respect to education the study found that all of enroll able aged children are enrolled in school, though the school is far from some of the projects.

Considering the entire situation the study finally make out some recommendations for better life of the rehabilitated people of the projects. It can be helpful to the authority for better implementation of the on going projects as well as the projects under consideration of implementation.

List of Abbreviations/Acronyms

AIDS	Acquired Immune Deficiency Syndrome
Ad G	Adarsha Gram
BBS	Bangladesh Bureau of Statistics
BRDB	Bangladesh Rural Development Board
CBN	Cost of Basic Needs
CDSP	Char Development and Settlement Project
CI	Corrugated Iron (Sheet)
DCI	Direct Calorie Intake
EPI	Expanded Programme on Immunization
FEI	Food Energy Intake
FGD	Focus Group Discussion
FGI	Focus Group Investigation
GDP	Gross Domestic Product
GF	Ghare Fera
GG	Guchha Gram
GOB	Government of Bangladesh
GT	Grihayan Tahbil
HDI	Human Development Indicator
HIES	House Income and Expenditure Survey
HIV	Human Immunodeficiency Virus
IMED	Implementation Monitoring and Evaluation Department
LGED	Local Government Engineering Department
LRP	Land Reclamation Project
MD	Managing Director
MDG	Millennium Development Goal
M Phil	Master of Philosophy

NGO	Non Governmental Organization
PP	Project Proforma
PRSP	Poverty Reduction Strategy Paper
RCC	Rod Cement Concrete
\$	Dollar
TK.	Taka (<i>Bangladeshi currency</i>)
UNDP	United Nation Development Programme
VGf	Vulnerable Group Fund

CHAPTER- I INTRODUCTION

1.1 Introduction

Bangladesh is situated in the South Asian Region. It exists in the world map as an independent and sovereign state since 26th March 1971. She came into being through people's arms struggle and won her victory over the Pakistani occupied army on 16th December 1971.

At present, are 140 million people in Bangladesh and the total geographical area is about 1,47,570 square kilometers, out of which about 9 million hectares are cultivable land (*Government of Bangladesh 2006:169*). There was a time when population was small, land and agricultural produces were plenty. Since independence population pressure on land has increased manifold. Urbanization, industrialization, human settlement, acquisition of land by the government for different purposes, etc. are continuously reducing the total area of land under agriculture. The present land ownership system has significantly failed to cope with the ever-increasing requirements of food and employment to the people, despite the introduction of high yielding technology (*Government of Bangladesh, Ministry of Land, 1989: 7*). The rivers of the country have also been destroying vast areas of the land through flood, erosion and meandering. Moreover, land is fragmented every year in both rural and urban areas due to the growing population and the law of inheritance. These conditions have been causing a negative impact on human life and environmental of the country.

Employment facilities have not significantly expanded outside the agricultural sector. So the growing population continues to be tied to the land in the absence of large non-agricultural employment opportunities in industries, commerce or rural growth centers. The status of a person in the rural area in the

present socio-economic condition depends largely on his access to land under his possession, as it is the main source of income, employment and rural power. Unfortunately a large number of rural families are functionally landless and their numbers are increasing. As a result, the situation of poverty and unemployment is aggravating in a manner adverse to the rural poor and their access to land. The landless families can offer their labour only, which in most cases is unskilled. The homeless-landless people usually live in the periphery of the household of big landowners or rural elites. The male members of the landless families work as day labourers with a minimum wage. The female often work as household labourers without any significant wage. As agricultural activities are seasonal they cannot find work throughout the year. So they became bound to live below the poverty line. Many of the landless families do not get any work in the rural area and migrate to the cities for employment.

In this situation at first the Government adopted a new strategy of rehabilitation of the landless in small cluster villages for their welfare under the Guchha Gram project. This was the starting point of Government Housing Projects for the poor. The main objectives were to stabilize the landless poor in the rural area and to help them through income generating activities whether agricultural or non-agricultural. Thus the poor landless people got a home and means of survival (*Government of Bangladesh, Ministry of Land, 1989: 43-44.*)

The basic concept of the cluster village was that through mutual cooperation the poor families would be organized. This arrangement was considered desirable from a number of considerations. Firstly, this would provide the landless in the countryside with a permanent address and instill in them a sense of belonging, confidence and pride. Secondly, the deprived landless people organized in a single platform would have the strength to face various natural odds & calamities. Thirdly, they would also be able to face the machinations of the big landowners and rural elite or rural power groups who normally grab

these lands. Finally, organized settlement would become the basis of all round socio-economic development for the rootless and landless poor (*Government of Bangladesh, Ministry of Land, 1989: 43-44*). Mention may be made of the efforts made in 1972 for establishing cluster villages in some char areas of Bangladesh. These ended in a failure for lack of local support (*Government of Bangladesh, Ministry of Land, 1989: 42*). After that for establishing cluster village in the rural areas the Guchha Gram project was taken up in 1988. With the success of Guchha Gram, Adarsha Gram project was taken. In 1996 the new (Awamilig) Government started another housing project for the landless people named Ashrayan. With the same theme of rehabilitation of homeless and rootless families new (BNP) Government started another project named Abashon project in 2002. All are for the rehabilitation of the homeless and landless people. Besides these, various government and non-governmental organizations (NGOs) have taken up various housing projects to rehabilitate the rootless and homeless people. From the best of my observation the **Guchha Gram** project was the first and pathfinder housing project for the poor.

1.2 Poor housing of the poor

Once there were indigenous house building materials like bamboo, jute sticks, forest leaves etc. available in the rural areas, but in this day and age those are scarce. With the increase of price of house building materials, it has become very difficult for the poor people of rural areas to build even a hut to meet their minimum needs of housing.

The poor population of Bangladesh found it beyond their means to make a roof to protect themselves from rainwater and cold in winter. Most of them make their houses at very low cost, which do not serve purposes in protecting the inhabitants from monsoon rain and winter temperature. These houses cannot resist even the moderate onslaught of nature manifested through storm or

nonstop rain. The poor population cannot generate required savings for repair these. Some times even the houses have not any fencing. Usually the poor people put a bamboo horizontally and then put some leafs of coconut tree/gol pata as the fencing of their room. They don't have any separate kitchen room; they cook under the open sky (*Baki Abdul; 262*). Natural calamities like river erosion, floods, storms, cyclones, and fires are the main causes of destruction of houses in Bangladesh. Each year many people lose their houses and inherited land due to flooding and river erosion. Usually these landless people lose their roots and are compelled to migrate to towns.

1.3 Housing as a Right

Article 15 the Constitution of Bangladesh has directed the following provisions as the fundamental responsibilities of the state to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and the cultural standard of living of the people, with a view to securing to its citizens (*Bangladesh National Parliament; 2008:5*):

- a) The provision of the basis necessities of life, including
Food, clothing, shelter, education and medical care;
- b) The right to work and reduce the gap of employment at a reasonable wage having regard to the quantity and quality of work;
- c) The right to reasonable rest, recreation and leisure; and
- d) The right to social security, that is to say, to public assistance in cases of undeserved wants arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases.

The right to adequate housing should not be understood narrowly, as the right to have a roof over one's head. Rather, it should be seen as the right to live somewhere in security, peace and dignity. This right has a number of components, including the following:

Legal security of tenure: everyone should enjoy legal protection from forced eviction, harassment and other threats.

Habitability: housing must provide inhabitants with adequate space and protection from the elements and other threats to health

Location: Housing must be in a safe and healthy location, which allows access to opportunities to earn an adequate livelihood, as well as access to education.

Housing like food and clothing is one of the basic rights of human beings for their survival in the society. Even then a large number of poor people in different areas of Bangladesh, particularly in the rural areas are landless and houseless.

1.4 Housing and Productivity

Housing for the poor is an absolute necessity for survival. But it is not just a commodity to be consumed. It is also a productive asset for the poor. In fact it is a vital investment in health leading to increasing in productive capacity and overall well being of a person and his family. Living under leaky roofs in a house made of just sticks in winter and heavy monsoon does not equip a person to meaningfully engage in any income generating activity. In order to carry out self-employment activities one needs space. Space is needed for other purposes e.g. for eating, sleeping, nurturing children, recreation and leisure. Space and privacy provided through the housing program gave them a new meaning of life; and they become more productive than before.

1.5 Aims and Objectives of the Study

"The purpose of research is to discover answers to questions through the application of scientific procedures. The main aim of the research is to

find out the truth, which is hidden and ... has not been discovered as yet"
(Kothari, 2004: 2).

Thus, every researcher has certain aims and objectives to achieve. The main objective of this study is to unmask the initiatives taken for the poor homeless by different projects, so that the study can evaluate project objectives. Through this, it exercise would be easier to identify the weakness and proper initiatives can be taken in future in housing projects for the homeless poor. So, this study aims to show the real field level situation regarding housing projects. The major objectives of the study are as follows:

- To know socio-economic impact of the landless/rootless people after initiation or completion of rehabilitation projects;
- To identify the problems and challenges in implementing the projects and provide recommendation to resolve the same.
- To assess the sustainable support to the projects.
- To find out the availability of educational and health care facilities around the projects area.

1.6 Scope and Limitations of the Study

Scope and limitations are common in an investigation. Both have been planned earlier to make the study success. These presume and guide the investigation. Limitations of the study should be declared as a safeguard for the investigator. It is fact that there would be some limitations in a study. The scope and limitations of this study are described below:

1.6.1 Scope of the study

- This study seeks to identify the socio-economic condition of the rehabilitated people.

- The study intends to unmask the effectiveness of the projects.
- This study would like to come up with some relevant recommendations in order to run the project in a smooth way.

1.6.2 Limitations of the Study

The study covers all the government housing projects. So, the field of the study is vast. However, due to some constraints this study has the following limitations:

This study is a part of the fulfillment of M. Phil. degree. So, it has to be completed within a limited time. For this, the study has a great ***limitation of time.***

This study concentrates on only government-patronized housing projects. So, the study has limitation on ***choosing the sample.***

This study has been conducted on the governmental housing projects of Bangladesh. But this study could not compare similar projects of other countries of the world. So, this study has a ***geographical limitation.***

Financial constraint is another limitation of this study. Because of funding source of this study could not provide the necessary amount of money to conduct an extensive study.

1.7 Methodology of Selection Sample

The study aims to conduct a survey on government housing projects. Thus, seven government projects were selected for the survey. These projects have aimed to rehabilitate the rootless and landless people of Bangladesh. So, the jurisdictions of these projects each are too big, but the survey project is a prototype to evaluate the project programmes and to find out the situation/condition of rehabilitated people. Due to this, this survey project has

taken an area of *Monga*¹ (Greater Rangpur district –Lalmonirhat, Nilphamari, Kurigram, Gaibandha, Rangpur.)

I have selected the Monga area to get the facts from rehabilitated people. The people of the Monga area are socio-economically vulnerable due to sandy, unfertile, flood prone land and imbalanced ownership of landed property. So, I have chosen the Monga area as a sample of the survey.

Mention may be made that; vulnerable people of this area are losing their lands due to river erosion and the hardship of their livelihood. Causing of the constraints of time, finance and manpower the study has selected these areas as a sample.

This project aims to survey seven housing projects. Among them five (Guchha Gram, Adarsha Gram, Ashrayan, Abashon and Grihayan Tahbil) projects have taken initiative to rehabilitate the people of Monga area (along with other area of Bangladesh). But unfortunately two projects (Char Development and Settlement project and Ghare Fera) have not taken up any functions here. CDSP has taken initiatives only in Noakhali district and Ghare fera has been taken initiative mainly in Mymensingh district. So, the investigator has taken sample of these two projects from the related district.

Thus, the samples of five projects have been taken from the Monga area and of two projects taken from Noakhali and Mymensingh district without any particular bias.

1.8 Methodology Followed

Housing is an important part of human life. So, this study tried to unmask the housing condition of the poor and evaluate the activities taken up by the government through the projects. To achieve the specific objectives of the study, two types of information sources were used. These were primary and secondary

¹ Monga mean extreme poverty situation where there is unemployment and scarcity of food

has revealed the importance of group activities, which may help the group to enrich their situations.

1.9.2 Bangladesh Rural Development Board (1998: 2) has marked on the combined and collaborative activities of the NGOs, GOB and the local leaders to emphasize the role of people themselves as the main mover of rural development when required. The source has forced on some of the specific components like skill training; formal and non-formal group formation and development; individual/group savings; enabling environment for credit; awareness creation for social mobilization; development of small and land less farmers; development of rural infrastructure; and preventing destitution through rural maintenance activities. It has given special attention to women and should constitute 60-70 percent of the beneficiaries in the public sector poverty alleviation programme.

1.9.3 Kamal (1995: 3) has given comment in his study titled "*Environment and Rural Poor Project*" that, the situation of rural poor that they are unable to make a potential contribution to the development process due to poverty. He revealed this comment

1.9.4 Reducing Poverty: Major Findings and Implications, Asian Development Bank, (199:15) has discussed on empowering the poor thus, "Empowering is recognized as an essential element in creating a sense of dignity, confidence, and self-reliance in the poor and is thus important both as means and end in poverty reduction. ... Apart from eliminating this welfare orientation of poverty reduction projects, increased attention needs be given to improving the psychological and social strength of the poor by including appropriate empowerment strategies" (Asian Development Bank, 1999:15).

1.9.5 Ullah and Routray, (2003:123) has suggested in the study "*NGOs and Development: Alleviating Rural Poverty in Bangladesh*" that, NGOs should consider the target group according to geographic, economic and social

sources. These sources have played an important role for the study. For this reason analytical and descriptive strategies are used in this study. This study has implied the follow up strategies in collecting data:

- As secondary source of data collection, project proforma and reports on related projects, statistical books, government and NGO's published information, booklet, Internet etc. have been used in this study.
- Secondly, as primary medium of data collection, interview of the beneficiaries, and views of local people have been taken. As a part of this process a questionnaire was used to collect primary information at times, FGD or FGI has been used.

1.9 Literature Reviewed

A literature review is an account of what has been published on a topic by accredited scholars and researchers. It is a comprehensive survey of publications in a specific field of study or related to a particular line of research, usually in the form of a list of references or an in-depth review of key works. A specific type of serial known as an annual review is devoted exclusively to the publication of literature reviews. The first section of most research articles is usually devoted to a review of the previously published literature on the topic addressed in the article (Islam, 2007: 18). The following literatures have been reviewed to get a concept of the previous studies as below:

1.9.1 Jahan (1995: 4) has reviewed in her case study titled "*Life stories: Case Studies Poverty Alleviation*" as ... the members themselves feel, the formation of the group has brought all of them together in productive and enriching activities. They discuss each other's activities and explore ways to improve their situations. Most importantly, they feel strong by being together with each other and with a project that will look after their interest as long as the need is there". The author

structure of a particular area because the needs of the people may vary from area to area and from time to time.

1.9.6 Mondal (2001:20) has tried to establish a relation between house and environment. In good environmental condition people live systematically, whereas the zig-zag fashion of roads and congested houses are indications of environmental pollution, unscientific living and the development of slums. He exposed his comment in "*Introduction to Rural Settlement*".

1.9.7 Baki (2001; 01) has described the house as the medium of victory over nature. According to him, one of the victories of people over nature was achieved through housing. He has mentioned the house as a device of production. Housing attach people to the land for the purpose of primary production. This comment has been taken from his article titled '*Grmeen Bashati*'.

1.10 Conclusion

Housing for the poor is an absolute necessity for sheer survival. But it is not just a commodity to be consumed. It is also a productive asset for the poor. In fact it is a vital investment, leading to increasing productive capacity and overall well-being of a person and his family. Living under leaky roofs in a house made of just sticks in winter and heavy monsoon does not equip a person to meaningfully engage in any income generating activities.

In order to carry out self-employment activities one needs space. Space is needed for other purposes e.g. for eating, sleeping, nurturing children, recreation and leisure. Space and privacy provided through the housing program give them a new meaning of life; and they become more productive than before. For being healthy, "One should restrict himself for using infertile and wetlands for the construction of houses by way of proper reclamation measures." (*Mandal R.B, 2001*).

Provision of housing for the poor is an important issue to government. The most important objective is to organize the rehabilitated families of the clustered villages into cooperatives/groups, give them a sense of belonging and to make a linkage with the credit for various income generating activities and creation of self-employment opportunities for the rehabilitated people. In this situation the poor can fight their ways out of the vicious circle of poverty and the human dignity does not get lost in the wilderness.

Government has taken some housing projects for the poor; such as Guchha Gram, Ashrayan, Abshon, Adarsha Gram, Char Development and Settlement Project, Grihayan Tahbil, Ghare Fera etc. The programmes have to be nurtured with care. The dimension of the problem is big, since the number of the poor requiring is overwhelming. Ultimately they have to help themselves. The government should provide them with the legal and organizational support through which they could be members of a more just and equitable society.

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CHAPTER-2

POVERTY AND THE POOR

2.1 Introduction

Bangladesh is one of the least developed countries in Asia; it is one of the most densely (953 per square kilometers) populated countries in the world, with a population of 140.6 million (*estimated in 2006*) squeezed into 147,570 square kilometers (*Ministry of Finance, 2007:169*). Although the intensity of poverty lessened in Bangladesh due to efforts made during the last three decades, its depth and severity still persists. Addressing this problem is a great challenge mainly due to resource constraint. Bangladesh has so far implemented five Five-Year Plans and one Two-Year Plan and a Three-year Poverty Reduction Strategy Paper (PRSP) Rolling Plan (*Ministry of Finance, 2007:169*). The overarching goals of these plans were to accelerate economic growth and poverty reduction. As an outcome of these development activities, Bangladesh has made commendable progress in terms of reduction of income and human poverty.

In general, the effectiveness of a nation's overall poverty reduction process will be determined by three factors: economic growth, distributional efficiency, and population growth. The relationship between these factors can be notionally expressed as follows:

$$\text{Poverty Reduction} = \frac{\text{Economic growth} \times \text{Distributional Effectiveness}}{\text{Population Growth}}$$

(Asian Development Bank, 1999:6).

2.2 Poor: The Concept

Poor are the people who live in poverty or under the poverty line. Poverty is a human situation in which people's lives become miserable. Poverty can be understood as below:

Poverty is hunger, lack of shelter, being sick and not being able to see a doctor, not having access to school and not gathering knowledge of reading and writing. Poverty is not having a job, poverty is powerlessness, lack of representation and freedom as well as.

The people who face these situations on a day basis are called poor. Poor people are unable to feed or clothe themselves adequately. These people cannot afford to join the usual aspects of social life.

SIDA defines the poor as, "A person who is hungry, insecure and powerless. People who cannot go to the doctor when they are sick, cannot send their children to school, or do not feel secure in their homes and at work are poor (*what is poor? 2008*)."

The Oxford Dictionary (*Hornby, 2006:1169*) has defined poor as 'Having less money and fewer opportunities than most people in society; socially disadvantaged section of the community'.

These definitions link poverty with lack of the basic human needs. So, we can conclude that if any one lacks basic needs in his/her livelihood is 'Poor'.

2.3 Poverty: The concept

Poverty can be conceptualized in a number of ways, resulting in differences in understanding of the meaning as well as definitions. This leads to differences in the methods and indicators used to estimate the numbers of people living in poverty, the extent of their deprivation, and ways of measuring change in their situations. Poverty is, therefore, a socially constructed concept with powerful qualitative and normative components and, as such, is a relative concept.

Poverty is absolute deficiency where people are unable to fulfill their basic elementary needs. They cannot feed or clothe themselves adequately. Where people cannot afford to join social life smoothly, they face not only a lack of food and clothing but also shelter, health care, education, employment opportunities and other social inputs.

Poverty has many faces, changing from place to place and across time, and has been described in many ways. Most often, poverty is a situation people want to escape. So poverty is a call to action for the poor and the wealthy alike a call to change the world so that, many more may have enough to eat, adequate shelter, access to education and health, protection from violence, and a voice in what happens in the communities.

To know what helps to reduce poverty, what works and what does not, what changes over time, poverty has to be defined, measured, and studied and even experienced. As poverty has many dimensions, it has to be looked at through a variety of indicators, levels of income and consumption, social indicators, and indicators of vulnerability to risks and of socio/political access.

2.4 Causes of poverty

Causes of poverty may be varied on various aspects. It depends on the socio economic, political and geographical conditions. However, no single causes/factors of poverty are accepted worldwide. But some of the common causes/factors of poverty are as follows:

2.4.1 Environmental factors

- Erosion - Intensive farming often leads to a vicious cycle of exhaustion of soil fertility and decline of agricultural yields and hence increased poverty.

- Desertification - Agricultural land is seriously degraded because of environmental change. This will create massive poverty.
- Deforestation - Deforestation makes the environment unhealthy. As a result natural production will be hampered and cause poverty.
- Natural hazards - Such as the climate change or environmental change causes poverty.

2.4.2 Geographic factors

Geographical condition may prevent development of an area. For example, access to fertile land, fresh water, minerals, energy, and other natural resources. Presence or absence of natural features helping or limiting communication, such as mountains, deserts, sailable rivers, or coastline. Historically, geography has prevented or slowed down the spread of new technology to areas such as the Americas and Sub-Saharan Africa. The climate also limits in growing of crops and farm animals.

2.4.3 Economic

There are some economic factors for causing poverty. These are as follows:

- Unemployment - Unemployment is a great cause of poverty. It stops income and increase poverty.
- High price of fuel - Use in biofuels, along with high prices of oil has pushed up the price of grain. Food riots have recently taken place in many countries across the world.
- Capital flight - Wealthy in the society shift their assets to off-shore tax-havens, depriving nations of revenue, which is needed to break the vicious cycle of poverty.

2.4.4 Health Care

Poor access to affordable health care makes individuals less resilient to economic hardship and more vulnerable to poverty.

- Inadequate nutrition in childhood, itself has an effect of poverty, undermines the ability of individuals to develop their full human capabilities and thus makes them more vulnerable to poverty. Lack of essential minerals such as iodine and iron can impair brain development.
- Disease, specifically diseases like HIV/AIDS, malaria, and tuberculosis and others overwhelmingly afflict developing nations, which perpetuate poverty by diverting individual, community, and national health and economic resources from investment and productivity. Further, many tropical nations are affected by parasites like malaria, schistosomiasis, and trypanosomiasis that are not present in temperate climates.
- Clinical depression undermines the resilience of individuals and when not properly treated makes them vulnerable to poverty.
- Similarly substance abuse, including for example alcoholism and drug abuse when not properly treated undermines resilience and can consign people to a vicious circle of poverty.

2.4.5 Governance

Lack of good governance increases poverty.

- Lacking democracy in poor countries: "The records when we look at social dimensions of development—access to drinking water, girls' literacy, health care—are even more starkly divergent. For example, in terms of life expectancy, poor democracies typically enjoy life expectancies that are more longer than poor autocracies. Poor democracies don't spend any

more on their health and education sectors as a percentage of Gross Domestic Product (GDP) than do poor autocracies, nor do they get higher levels of foreign assistance. They don't run up higher levels of budget deficits. They simply manage the resources that they have more effectively."

- The governance effectiveness of governments has a major impact on the delivery of socioeconomic outcomes for poor populations
- Weak rule of law can discourage investment and thus perpetuate poverty.
- Poor management of resources can destroy the economy of a country. Thus a country may drown into poverty.
- Failure by governments to provide essential infrastructure worsens poverty.
- Poor access to affordable education traps individuals and countries in cycles of poverty.
- High levels of corruption undermine efforts to make a sustainable impact on poverty.
- Without a democratic system, the difference between poor and rich become higher.

2.4.6 Demographics and Social Factors

- Overpopulation and lack of access to birth control methods increase poverty. Note that a population growth slows or even plays negative role; on the other hands poverty is reduced due to the demographic transition.
- Crime, both white-collar and blue-collar crimes, including violent gangs and drug cartels, increase poverty.
- War, including civil war, genocide, and democide make the people poor.
- Discrimination of various kinds based age, gender, race, caste, etc. is one of the causes of poverty.

2.5 Interrelation between poor and poverty

The aforementioned definitions have made clear the relationship between poor and poverty. Both are interrelated. Poor man denotes poverty. Poor is a condition of someone, but poverty is a state of the poor. The man, who has poverty, is called the poor. Like, housing for the poor is an initiative to reduce the poverty of the rehabilitated poor people. If it is possible to reduce the poverty level, it is possible to reduce the poorness of someone.

So, it can be concluded that, though poor and poverty have different meanings, both the two words are interrelated. The following table contains some correlations to make clear the interrelation between Poor and Poverty.

Poor	Poverty
Poor is a condition of someone.	Poverty is a state of poor.
Poor is an adjective, which can represent a subject's condition.	But poverty is a noun, which represents a naming condition.
Poor means having less money and fewer opportunities than the most people of the society.	The naming condition of the lack of money and the lack of opportunities is poverty.
According to SAMSAD English to Bengali Dictionary, poor means possessing little or nothing; without means, needy, deficient, etc	On the other hand, poverty means 'the state of being poor, in want, deficiency etc.'

So, poverty is the condition of poor and poor is the person who lives in poverty. That is, poor and poverty is inter-related, one is the condition and the other is person or thing. Without poor there is no poverty; on the other hand without poverty there is no poor.

2.6. Absolute poverty

A measure of absolute poverty quantifies the number of people below a poverty threshold, and this poverty threshold is independent of time and place. For the measure to be absolute, the line must be the same in different countries, cultures, and technological levels

The idea of absolute poverty is most frequently found in countries where the average income is very low and the incidence of poverty is high. Income is the most common measure for absolute poverty. Absolute poverty is based on the idea of economic deprivation where people need to consume a minimum level of goods to survive.

2.7 Measuring Poverty

A common method used to measure poverty is based on incomes or consumption levels. A person is considered poor if his consumption or income level falls below some minimum level necessary to meet basic needs. This minimum level is usually called the "poverty line". What is necessary to satisfy basic needs varies across time and societies. Therefore, poverty lines vary in time and place, and each country uses lines, which are appropriate to its level of development, communal norms and values. Information on consumption and income is obtained through sample surveys, with which households are asked to answer detailed questions about spending habits and sources of income. Such surveys are conducted more or less regularly in most countries. These sample survey data collection methods are increasingly being complemented by participatory methods, where people are asked what their basic needs are and what poverty means for them. Interestingly, new research shows a high degree of concordance between poverty lines based on objective and subjective assessments of needs.

When estimating poverty worldwide, the same reference poverty line has to be used, and expressed in a common unit across countries. Therefore, for the purpose of global aggregation and comparison, the World Bank uses reference lines set at \$1 and \$2 per day (more precisely \$1.08 and \$2.15 in 1993 Purchasing Power Parity terms). It has been estimated that in 2001, 1.1 billion people had consumption levels below \$1 a day and 2.7 billion lived on less than \$2 a day. These figures are lower than earlier estimates, indicating that some progress has taken place, but they still remain too high in terms of human suffering, and much more remains to be done (*Understanding Poverty, 2008*).

2.8 Poverty measurement tools

Three ingredients are required in computing a poverty measure. First, one has to choose the relevant dimension and indicator of well being. Second, one has to select a poverty line, that is, a threshold below which a given household or individual will be classified as poor. Finally, one has to select a poverty measure to be used for reporting for the population as a whole or for a population subgroup only.

2.8.1 Food Energy Intake (FEI)

FEI method computes poverty lines by finding the value of per capita consumptions of food at which a household can be expected to fulfill its calorie requirement (2122 kilocalories per person on a daily basis).

2.8.2 Direct Calorie Intake (DCI)

DCI method is used to calculate the incidence of absolute poverty where population or households fall below a threshold calorie intake (2122 kilocalories

per person on a daily basis). Similarly, a person having daily calorie intake of less than 1805 kilocalories is considered to be in hard-core poverty. This method measures, expenditure level at which household members are expected to reach calorie intake threshold.

2.8.3 Cost of Basic Needs (CBN)

In CBN, expenditure level at which household members are expected to meet basic needs (food and non-food). Bangladesh Bureau of Statistics (BBS) first time adopted the Cost of Basic Needs (CBN) method for constructing poverty lines. Similarly, in the Household Income and Expenditure Surveys (HIES) of 2000 and 2005, CBN method was used. With this method, an absolute poverty line is defined as the value of consumption needed to satisfy minimum subsistence needs (food as well as non-food consumption).

2.9 MDG for poverty reduction

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The uneven progress of development is worrying. The flows of trade and capital that integrate the global economy may bring benefits to millions, but poverty and suffering persist. Responding to such concerns, governments and international development agencies have begun to re-examine the way they operate. In September 2000, 189 countries signed the Millennium Declaration, which led to the adoption of the Millennium Development Goals (MDGs).

The MDGs are a set of eight goals for which 18 numerical targets have been set and over 40 theoretical indicators have been identified. These goals are:

- Eradicate extreme poverty and hunger;
- Achieve universal primary education;
- Promote gender equality and empower women;
- Reduce child mortality;

- Improve maternal health;
- Combat HIV/AIDS, malaria, and other diseases;
- Ensure environmental sustainability;
- Develop a global partnership for development;

While each goal is important in its own right, they should be viewed together as they are mutually reinforcing. Achieving them will require building capacity for effective, democratic, and accountable governance, protection of human rights, and respect for the rule of law. The World Bank will systematically monitor progress in achieving these goals in the countries it assists.

2.10 Conclusion

According to projections by the World Development Indicators Report 2004, poverty rates will fall fastest in East Asia and the Pacific outside of China, but the huge reduction in the number of people below the \$1 a day line in China will dominate global totals. In Europe and Central Asia and in the Middle East and North Africa, where poverty rates measured at \$1 a day are low, a continuation of current trends will cut poverty rates to half their current levels. South Asia, led by continuing growth in India, is likely to reach or exceed the target. But growth and poverty reduction are proceeding more slowly in Latin America and the Caribbean, which will not reach the target unless growth picks up. The most difficult case is Sub Saharan Africa, where poverty has increased since 1990 and will, on present trends, fall very slowly in the next 11 years, unless there is a major change in prospects.

Though Bangladesh is trying to mitigate the problems of poverty over last three decades, its depth and severity still persists. This problem is a great challenge mainly due to resource constraint. Bangladesh has so far implemented five Five-Year Plans and one Two-Year Plan and a Three- year Poverty Reduction

Strategy Paper (PRSP) Rolling Plan. The goals of these plans were to accelerate economic growth and poverty reduction. As an outcome of these development activities, Bangladesh has made commendable progress in terms of reduction of income and human poverty. Bangladesh has received universal appreciation for attaining success in reduction of human poverty in education, health and nutrition. Bangladesh has already achieved three targets of Millennium Development Goals. Such as (1) removing gender disparity in primary and secondary education; (2) ensuring almost universal access to primary education; and (3) ensuring access to safe drinking water. For the last five consecutive years (2003-2007), Bangladesh attained the HDI (Human Development Indicator) rank of "Medium Human Development," according to the United Nations Development Programme, UNDP Human Development Reports. The recent report on Household Income and Expenditure Survey (HIES) 2005 published by the Bangladesh Bureau of Statistics (BBS) shows downward trend in income poverty. According to the Cost of Basic Needs (CBN) method used in the survey, the incidence of poverty at the national level declined from 48.9 percent in 2000 to 40.0 percent in 2005. By using lower poverty line, poverty declined to 25.1 percent in 2005 from 34.3 percent in 2000. According to direct calorie intake (DCI) method, poverty declined from 44.3 percent in 2000 to 40.4 percent in 2005. The incidence of hard-core poverty also showed a declining trend during the same period. Unfortunately last one and a half year it is not going to it's way. According to DCI poverty increase up to 60% in this period (*'30 million people gone under poverty line newly' 1st page column 3; Prothom Alo, 27 April, 2008*).

Keeping the MDGs in vision, the government has approved the Poverty Reduction Strategy Paper PRSP. According to the MDGs set by the United Nations in 2000, the government is implementing the Poverty Reduction Strategy Paper titled 'unlocking the Potential: National Strategy for Accelerated Poverty

Reduction'. The government has been implementing the Three Year Rolling Plan as the direction given in the PRSP. The vision, road map, strategy and monitoring and evaluation system identified in the PRSP have been discussed briefly below:

PRSP vision: PRSP vision is to raise the hidden potentialities of the nation and to accelerate economic growth and reduce poverty by using economic and social strength and full initiative. An eight-point strategic agenda has been built on three policies of pro-poor economic growth, human development and governance for attaining this vision. The important activities are: employment generation, ensuring nutrition, quality education at primary, secondary and vocational levels, establishment of local governance and development of maternal health, ensuring sanitation and safe water and ensuring criminal justice and over all monitoring. An action plan of PRSP has been designed on the basis of these activities.

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CHAPTER-3 HOUSING AS SAFEGUARD

3.1 Introduction

A House is one of the three basic needs of mankind. It has been used by human being as a safeguard of the body from various natural elements since times immemorial. Though its importance varies in various climatic conditions, yet the basic need remains more or less the same, as it provides shelter and protection from the rigorous of climate (*Sinha V.N.P; P - 91*).

In prehistoric times, people lived in caves and bushes. Evidences of this have been found in Lomas Rishi cave and Nigope cave, 26 kilometers north of Gaya in Barabar hills and some caves of Rajgir hills in India. The earliest shelters used by man were caves. Rocks rolled against the entrances, kept wild beasts away and gave safety to their occupants. Where there were no caves, man took to erecting piles, on which they placed platforms. On the platforms they built huts of grass, reeds and wooden stakes (*Mandal, R.B, 222*).

As time passed, people became more civilized and they learnt to lace branches together and to daub structures with clay to make them wind and watertight. Inhabitants of the plains dug the clay in blocks, dried the blocks in the sun, and made houses of these unburned bricks. (*Mandal, R.B, 224*). Over time, human being changed their thinking about housing and improved the quality of housing. But all type of housing including prehistoric was always built as a safeguard of human life.

3.2 Housing, The concept

House doesn't mean a shelter only; it is a permanent shelter for human being as well as the source of their inspiration from where engages in the work of development. A tent is a temporary shelter but not a house. Concept of

housing is not restricted to physical entity comprising of walls and roof only. It is more extensive concept that includes infrastructures and qualitative dimensions. Housing is a vital base in society to build relationships amongst themselves. One should restrict oneself for using barren and wetlands for the construction of houses by way of proper reclamation measures (*Mandal, R.B, 25*). For adequate housing there are some conditions, which are as follows:

- Security of tenure: All persons should have legal protection against forced eviction, harassment and other threats.
- Availability of service: An adequate house must contain facilities essential for health, comfort and nutrition.
- Affordability: Housing must be affordable so that the inhabitants can afford it. It must not be a burden for them.
- Habitability: Adequate housing must be habitable, in terms of providing the inhabitants with adequate space and protecting them from cold, heat, rain, wind or other threats to health.
- Accessibility: Disadvantaged groups, such as the elderly, children, physically disabled, the mentally ill, victims of natural disasters, should be ensured some priority consideration in the housing sphere.
- Cultural adequacy: Housing designs must be environment friendly and culturally appropriate, so that inhabitants feel free to move about in the society.

3.3 Housing patterns

“ Rural house type is the true indicators of its environmental conditions and the living standard of the people.”

(Paul Vidal de la Blache, 238).

House construction and distribution pattern of housing in a certain region develops according to the need of the inhabitants under a set of geographic

controls and changes with the evolution of the human needs at different stages of the socio-economic and cultural development. Landform is one of the major criteria in selecting housing site. As the major portion of Bangladesh is almost flat and deltaic ground, the stream and flooding in monsoon forces houses to be sited on higher ground or to raise the land artificially.

Social and economic factors like the income, status, size of the family and cultural practices determine the size, design and form of houses, in particular. Facing of the rooms is an important issue of housing. For example, sleeping units in the households are made south facing while kitchens are constructed west-facing.

In Bangla there is a proverb,

Daksmi dari gharer raja,

purba dari tar proja,

pashchim darir mukhe chhai,

uttar darir khajna nai.

(Subal chandra mitra, Bangla prabad o probachan, page 81).

(Baki Abdul, 227).

The number of rooms depends mainly on the socio-economic status and also the size of the family. Rooms are of different sizes and shapes, though rectangular are the common shape in the country. Rooms are also generally constructed around a rectangular or square courtyard. Pond is an important part in the villages of Bangladesh. Permanent trees surrounding the houses are a common feature in almost all rural areas of the country. For ensuring privacy of

the household, every house normally has fencing made of bamboo or palm leaves or straw or corrugated Iron (CI) sheets etc.

In rural Bangladesh, the homestead never consists of single hut and even the poor families always have a separate kitchen. A prosperous family builds larger huts and most of them, up to a dozen are grouped near the pond for bathing and for domestic water supply. (*E. Ahmad, 278*).

Rural houses are mainly made of indigenous materials locally available, such as, bamboo, straw, grass, jute stick, Golpata, tile, mud and CI sheets. Different combinations are possible, such as bamboo wall-tile roof, mud wall-leaf roof, brick wall CI sheet roof, etc. (*Rashid Haroun Er, 187*). But the most common material for making the walls is bamboo. Of bamboo walled houses the commonest are those with walls of thinly spliced bamboo, plaited into square of the diamond pattern. The roof of the houses is normally thatched with CI sheet, Son (one kind of grass), Ulu (one kind of grass), Bena grasses, etc. over most of northern and central regions and the north of southern regions; with golpata leaves in the south of the southern region and the southern coastal tract of Chittagong district; and with paddy straw by the poorest all over the country. Shapes are predominantly rectangular. A small verandah with wood or bamboo support is a common design. In the rural areas (except southern part of the country) bamboo wall houses with Son or CI sheet roof are quite common.

A long patch of landform running from Dinajpur, Bogra to Jessore and some parts of Khulna following the western side of the country has a distinctive characteristic of mud-walled houses. Oblong shaped mud-walled houses with thatch and tile roof are common in Bogra, Pabna, Kushtia and Jessore. The mud is dried in the form of block for building houses. The gapes between the blocks are filled in with clay. Along with the land-level, which normally remains above

flood level, relatively less rainfall and dry climate, and later-tic soil (which get very hard when dry) are some of the main causes of the development of mud wall in the housing structure in these areas (*Bangla pedia, 2008*).

A house made of corrugated iron sheets is very prestigious in rural areas. Variations in the design, size and height of the CI sheet-built houses are related with the status and wealth of the family. Roofs with four facets of CI sheets, chouchala (Four sided) and with two facets, dochala (Two sided), show two major variations in the design and indicate the status of the owner in the rural society. The high roofed chouchala with an attached verandah is aesthetically more attractive than a same size of dochala house. Windows are generally higher than those of mud or bamboo or straw walled houses. The plinth of these types of houses is sometimes made of cement. The extensive use of C I sheets, it can be seen, confined to a belt from Jamal pur to Potuakhali, somewhat closely related to the main jute belt. Earnings from jute have been used to build more substantial houses (*Rashid Haroun Er, 188*). In Faridpur, Madaripur, Barisal, Patuakhali and Bhola CI sheet houses are also common where it is used both for roofing and wall construction. In central part, as in Dhaka, Comilla and Mymensingh CI sheet is mainly used for roofing with mud or mud block wall. Longevity of Son is much better than that of other grasses and making design on it is very easy. So, before one decade in maymensingh uses of Son for roofing was very popular (*Dr. Billah A H M Mostain, 63*). But now a day, CI sheet walled and roofed houses are commonly observed all over the country.

Along the major rivers, where the areas are flood prone and subject to various hazards, like, riverbank erosion, people are compelled to invest as little as possible in housing. Very often their houses have walls of jute sticks with mud dubbed on and thatching of paddy straw, which can be dismantled in hazard events. In the char lands, cheap construction materials like hogla, long grass,

jute sticks, etc. are widely used both for roofing and wall construction. This is so because of the availability of reeds and long grasses in the char lands.

Kitchens, cowsheds, poultry-coops, etc are built separately and are usually of poorer material. Kitchens are rarely roofed with anything but thatched and have often a quarter to one-eighth the floor space of the dwelling houses. Cowsheds are built very poorly in almost all over the country. In the northwestern part of the central region, the cowsheds are thatched well and stand higher than the poor sheds common in other areas.

In the higher and drier western part of the country the proportion of pucca and mud-walled houses is higher than in the rest of the country. In fact mud-walled houses are the model type in Rajshahi (56%) and Bogra (50%) district. There are high proportions of mud-walled houses in the district of Dinajpur (39%), Kushtia (37%), Jessore (30%), Khulna (28%). In all districts, except Rajshahi and Bogra, bamboo-walled houses with thatch (straw, grass, leaves) roofing predominate (*Rashid Haroun Er, 188*).

3.4 Impact of Housing

The housing in the rural as well as in the urban area makes significant impact on human life in terms of skills enhancement, income generation, increased security, health, self-confidence and human dignity. A house can change the social status, the dignity, and the mental strength of a human being. So, housing is very important for human life. The main impacts of housing are -

- Housing is not a "luxury frill" but a source of inspiration. Being the owner of a house strengthened the bondage amongst the family members. This brings greater peace, joy and happiness amongst them.
- Through housing, rootless people found a new source of self-dignity and self-confidence and felt that, their social status has improved.

- Housing is a vital investment for the poor: People constantly fight against nature and social ordeals for survival. A good house protects a family from the onslaughts of nature as well as anti-social elements.
- Housing increases the productive capacity of the inhabitants. Things do not get damaged due to rains; housing increase the confidence of the beneficiaries.

3.5 Conclusion

A human being becomes homeless mostly with natural calamities. In the under developed countries, especially the people who live on the bank of the river become the victim of river erosion. As the inhabitant of a country of river, people of Bangladesh are losing their houses almost every year. These people are living in poverty. They cannot earn even their meal regularly. So, making house is very tough for them. As these poor people are isolated from the society they can't think about social life. For this reason government of Bangladesh and some NGOs hence taken up different housing projects for these people, such as Guchha Gram, Adarsh Gram, Ashrayan, Abason, Greehayan Tahabil, Ghare Fera, Char Development and Settlement, etc. These projects are meant to provide sense of security and self-respect and hopes for a meaningful life.

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CHAPTER-4

PROFILE OF THE PROJECTS

GUCHHA GRAM PROJECT

4.1 Location of the project

The project is located all over the country excluding the three Hill Districts (Rangamati, Khagrachari and Bandarban) especially, in the rural areas of the country.

4.1.1 Background of the project

Establishment of cluster villages for rehabilitating the rural rootless, landless is an integrated effort to provide an address to the poorest of the poor section of the people of the country establishing a permanent relationship with land. The project has been undertaken by the Ministry of Land since early of 1988 under the guidance of the Land Reforms programme of the Government. The project aims at alleviation of rural poverty through provision of settling poor landless families in khas land, creation of employment opportunities for the settlers, reducing the trend of rural to urban migration and improving their socio-economic condition.

One important aspect of the programme is that the land for the homestead and cultivation is allotted in the name of both husband and wife with equal share (50:50) and the ownership is inheritable but not transferable. This is a new dimension of the project for (a) providing a sense of security to the rural women and (b) preventing the land recipient from sell up it to some one else. *(P.P of the Project pag: 2-3)*

4.1.2 Objectives of the project

The objectives of the project are -

- Rehabilitation of 35,140 rootless, landless families in five years through establishment of cluster villages on khas land in an organized way;
- Providing security and a sense of unity among the settled families;
- Increasing the agricultural productivity through optimum utilization of khas lands lying scattered throughout the country;
- Creation of employment opportunities for the rehabilitated families through promotion of farming and non-farming activities;
- Help to reduce the rural-urban migration rate by creating self employment / job opportunities for the members of the rehabilitated families who would otherwise form part of the floating population in urban slums; and
- Improving the socio-economic status of the rehabilitated families.

(P.P of the Project page: 1-2)

4.1.3 Other activities of the project

Other activities of the project are as follows:

- Cooperative/group formation: The formation of a cooperative/group of the families is an important aspect of the cluster village programme, so that they can undertake income generating activities depending on the scope available in the local area along with the creation of avenues of self employment for the members of their families. Under the project the landless people who are being organized in cooperatives and identical in their socio-economic position could not earlier think of becoming viable members of the society. BRDB, Cooperative Department and NGOs are requested to take the necessary steps and motivating and organizing them. The beneficiaries have now learnt how to approach, where to approach and to live an organized social life.
- Credit programme: The settlers of the cluster villages are very poor. They need credit support to carry out any economic activity either through

agriculture or non-agricultural activities. So, provision of a revolving fund is made by Bangladesh Bank from which the funds will be channeled to designated banks.

- Assistance for farming: It was decided that where a relatively large amount of khas lands is available the settlers would be allotted it for farming. NGOs had come to help them through credit. Health: Vaccination, immunization and other programmes was extended to those villages with the help of the Ministry of Health and Family Welfare. Training on primary health care and family planning was provided to residents of the villages.
- Voluntary labour: Some items of work like raising the homestead, excavation of tank and ponds, construction of road etc. can also be done through the voluntary labour of the settlers.

4.1.4 Impact of the project

The impact of the project on rehabilitated people (*on the basis of the evaluation report of IMED, Ministry of Planning: page 270-271*) is as follows:

- Quality of life has improved through various income generating activities.
- Family security has improved, because of family bondage.
- Living condition has improved through allocation of room and agricultural land.
- Social status has increased, because they have their Identity now.

ADARSHA GRAM PROJECT

4.2 Location of the project

The project is located all over Bangladesh except the three Hill Districts (Rangamati, Khagrachari and Bandarban). However it is concentrated mainly in Barisal and Rangpur regions as well as areas where poverty is acute and suitable government khas land is available.

4.2.1 Background of the project

In 1972, Land Administration and Land Reforms Division took the initiative to maximize the utilization of khas land by establishing the 'Cluster Village' for the rehabilitation of landless and rootless families in the char areas of Noakhali District as a pilot project. Later the programme of the rehabilitation of landless and rootless families on the khas land was followed by various land reform initiatives focusing on the distribution of khas land to the landless families. The Clustered village or Adarsha gram approach to land reform and poverty alleviation has been included in all relevant planning documents of GOB. In order to overcome the misery of about 50 percent of its population who lived under the poverty line the GOB is giving first priority in its development plans to the alleviation of poverty. (*P. P of the Project page: 4*)

4.2.2 Objectives of the project

- The overall objective of the project is to alleviate the state of poverty of the landless and homeless of rural area of Bangladesh by focusing on human development. The project aims at improving living conditions, education, health and earning opportunities of the target group.
- The specific objectives of the project comprises the settlement of landless and homeless families on Government owned land and provision for each family with living accommodation, title of ownership of the land jointly in

the name of wife and husband. The project aims at creating dynamic villages and stimulating socio-economic development of the people of the Adarsha gram. (*P. P of the Project page: 1*)

4.2.3 Other activities of the project

The Adarsha gram project is working to alleviate the poverty of the landless and homeless families of rural Bangladesh by focusing on human development. The project is acting directly on the civil and human rights of the target population and is intervening in order to improve their living conditions, education, health and earning opportunities. The activities of the project include:

- To alleviate poverty of the landless people by providing shelters and by imparting training on skill development for income generating activities.
- Necessary credit is providing by the involving NGOs from their own resources and BRDB from GOB head through Adarsha gram project for under taking various type of income generating activities for the benefit of the settlers.
- Apart from the plot of khas land, which has given to the beneficiaries individually along with the title deeds and mutation, there are other facilities like community center, grazing ground, ponds which are community ownership. Agricultural land, where available has been distributed among the beneficiaries according to the guidelines of the Ministry of Land.
- Rising of land for house construction, excavation of ponds and construction & re construction of approach road etc. work has done where necessary.
- VGF and Test Relief programme has been introduce for the beneficiaries of the project. (*P. P of the Project page: 1-2*)

4.2.4 Impact of the project;

The impacts of the project on rehabilitated people [on the basis of the mid-term report of inter ministerial committee headed by a joint secretary (development), Ministry of Land: page 12-13] are as –

- Training and micro credit has been provided through 18 NGOs for self-employment.
- Tree plantation programm have been done through which environmental as well as financial benefit will be provided.
- Sanitation facilities have improved through establishment of latrine.
- Condition of children education has improved.
- Majority of the rehabilitated family have taken family planning policy.

ASRAYON PROJECT

4.3 Location of the project

The project is by its nature a nation-wide initiative and will be implemented throughout Bangladesh where Government khas land is available.

4.3.1 Background of the project

Bangladesh is a country where natural calamities like flood, drought, tidal wave and cyclone etc. are constant companion of the people. Almost every year they face some sort of natural calamity and losses their lives and assets; Sometimes they also losses their address by river erosion. The percentages of asset less, rootless and landless families are increasing day by day. But our people of costal areas are very brave. If they get proper guidelines for facing the natural calamities, they can protect themselves. Before the cyclone of 19th May

1997, the Government took all necessary precautions to protect the lives and property of the people in the costal areas. As a result the number of casualty and injured persons were 127 and 10, 801 respectively. 2,44736 houses fully and 443, 873 houses partly were damaged.

On the following day of the cyclone, the Government took initiative to provide shelter and self-employment programme for the asset less, rootless and landless families of the costal and river eroded areas by implementing a project name ASRAYON. (*P. P of the Project page: 3-4*)

4.3.2 Objectives of the project

- The main objective of the project is to alleviate poverty of the landless and homeless people by providing shelters and imparting training on skill development for income generation activities. It also envisages providing among others basic education, primary health care and family planning services etc.
- The project is designed to provide shelters to 50,000 landless and homeless families, skill development training to 50,000 families and awareness creation and human resource development training to approximately 1,50,000 persons.
- Credit to the tune of 50.00 crore taka will be provided by ABASH involving govt./ semi-govt. bodies for undertaking various types of activities according to the requirement of the beneficiaries. NGOs may also be involved in the Asrayon villages for the credit operation at their own resources.
- Apart from the homestead plot, which will be given to the beneficiaries individually along with the title deeds and mutation, there will be other facilities like community center, grazing ground, graveyards and ponds, which will have community ownership. Agricultural land where available

will also be distributed among the beneficiaries according to the guidelines of the Ministry of Land.

- Under this project, the khas land so allotted to each family will normally be given jointly in name of husband and wife (50:50) by registered deed with mutation. The intention behind this is to ensure the empowerment of the women beneficiaries. *(P. P of the Project page: 1)*

4.3.3 Other activities of the project

The project ASRAYON is a project for rehabilitation and self-employment for the rootless and landless families of the country. Under the project, the following activities has implemented mainly-

- Policies relating to security during the period of disaster has been formulated;
- Khas land identification throughout the country;
- Co-operative based village house structure for coastal areas;
- Health, family planning, Expanded Programme of Immunization (EPI), education, training for self-employment and women status development activities;
- Improve environment by social forestation and sanitation;
- Socio-economic condition development programme for the beneficiaries. *(P. P of the Project page: 5)*

4.3.4 Impact of the project

The impacts of the project on rehabilitated people *(on the basis of the evaluation report of IMED, Ministry of Planning: page 411)* are as –

- Quality of life has improved through various income generating activities and loan programme.

- The beneficiaries have got self-confidence because of getting house, training and loan.
- Condition of children education has improved because of up gradation of family income.
- Health and sanitation awareness has improved, because of some training provision.
- Safe drinking water facilities has improved through the establishment of tube-well.
- Social status has increased, because they have their own Identity now.

ABASHAN PROJECT

4.4 Location of the project

The location of the project is all over the country except three-hill district (Rangamati, Khagrachari and Bandarban).

4.4.1 Background of the project

Bangladesh is one of the highest densely populated poor countries in the world. It is located in the Eastern part of South Asia. Every year she is facing natural calamities like river erosion, flood, drought, cyclone etc. Because of this people of the country are being landless, homeless and rootless. So, government of the country has been taking housing project for this rootless people to make them up as a part of society through providing shelter, self-employment, income generating activities etc. After the completion of Asrayon project, the Government had decided to take a new housing project of same nature. Finally a project has taken named ABASHAN (A poverty alleviation and rehabilitation project) in July 2002. (*P. P of the Project page: 19*).

4.4.2 Objectives of the project

- The overall objective of the project is to alleviate poverty of the landless and homeless people through providing shelters and human resources development activities. The aim of the project is to improve the standard of living through providing basic education, health care and skill development on income generating activities of the landless, homeless, distress and rootless people.
- The specific objective of the project is to settle the landless and homeless families/people on khas land, in some cases purchased land with living accommodation, title deed of ownership of the land jointly in the name of wife and husband. The project aims at creating dynamic village and stimulating socio-economic development of the people of ABASHAN. (*P. P of the Project page: 3*)

4.4.3 Other activities of the project

The project is working to alleviate the poverty of the landless and homeless families of the country focusing on human resource development. The project aims at the distribution of title deeds of ownership of the land and as a result of this the poor become visible, registered, and able to express political preference and become reachable by services provided by the Government. The activities and works of the project includes –

- Providing two months VGF facilities to the rehabilitated family members of the Abashan village through Government's existing procedure.
- Imparting practical and technical training and credit facilities to the rehabilitated families for implementing self-employment programme.
- Formation of registered cooperative society among the beneficiaries of the new villages and motivation for them so that they themselves could solve their own problems.

- To ensure education for the 6-11 years old age boys and girls and adult literacy for the beneficiaries.
- Providing healthcare and family planning facilities for the rehabilitated families.
- To create facilities of income generation and productive activities like poultry and goat rearing.
- To involve various government/semi government departments to materialize the above activities. (*P. P of the Project page: 3-4*)

4.4.4 Impact of the project

The project has not been completed; even then the researcher has tried to know about the socio economic condition of the rehabilitate people visiting some project village. According to the statement of the beneficiaries –

- People have been trained on some trade-based training and the training programme is going on.
- Micro credit has been provided and the programme is going on.
- Health and sanitation facilities have been provided.

CHAR DEVELOPMENT AND SETTLEMENT PROJECT

4.5 Location of the project

The location of the project is the Char land in Noakhali, Feni, Lakshmipur and Chittagong district.

4.5.1 Background of the project

The central part of the costal zone of Bangladesh, where Majore Rivers flow into the Bay of Bengal, is in physical terms to be the liveliest part of the

landmass. The massive flow of water through the Meghna/Padma river system causes loss of land through erosion. On the other hand, the eventual deposit of silt carried down by that same system result in the formation of new land known as 'char'. A char is a strip of sandy land rising out of the bed of river above water level. The victims of erosion in most cases encroach upon the newly formed landmass as settlers. They live on the chars in a harsh environment on a land that has a limited economic value. This phenomenon has actually set the stage for char development activities.

Government sponsored interventions aimed at developing coastal chars started in an organized manner in the late 1970s with the Land Reclamation Project (LRP), funded by the government of Bangladesh and the Netherlands. The experiences of LRP were later applied in the Char Development and Settlement Project (CDSP). (*Quarterly LGED News letter October-December, 2007 page: 8*).

4.5.2 Objectives of the project:

The objective of the project is to improve the economic situation and living condition of the poor people in the costal areas of southeastern Bangladesh through-

- Building dam for controlling flood, through which agricultural products will be increase.
- Making cluster villages and settlement of khas land to the beneficiaries.
- Building cyclone shelter in the areas where necessary.
- Improving health and sanitation condition.

(P. P of the Project page: 1)

4.5.3 Impact of the project

This is an on going project. There has not been made any evaluation report. According to the Quarterly LGED News letter October-December, 2007(page-8) the common impacts of the project are: -

- Physical security of the beneficiaries is enhanced by the construction of embankments and cyclone shelters.
- They are economically more secured by their legal title on the land.
- They are now living in an improved environment for agricultural development and non-agricultural opportunities.
- They are now able to fight against natural calamity.

GHARE FERA

4.6 Location of the project

The location of the project is all over Bangladesh where necessary. (A Summery from the MD, Bangladesh Krishi Bank to theProject Director Ashrayan Bastabayan Sangstha: on 28.05.2002 page 1)

4.6.1 Background of the programme

Thinking about taking back the slum people who are living in an inhuman condition in Dhaka city, to their own village, Bangladesh Krishi Bank introduced a loan programme for them. The programme was launched in 1998 under the title GHARE PHERA (A programme for rehabilitation of the rootless slum dwellers in their own village home) as a poverty alleviation programme of the bank.

(A Summery from the MD, Bangladesh Krishi Bank to theProject Director Ashrayan Bastabayan Sangstha: on 28.05.2002 page 1)

4.6.2 Objectives of the programme

The objectives of the programme are as follows:

- ❑ Rehabilitate destitute people in their own village home and to extend credit facilities to them for self-employment.
- ❑ Afford an opportunity to the future generations from the slum dwellers to enjoy a healthy growth in fresh air and better atmosphere of the village life.
- ❑ Improvement in the filthy and unhygienic living condition prevailing in parts of cities by means of rehabilitation of the slum people.
- ❑ Reduce the number of crimes in the urban society by uprooting the shelters of the criminals in the slum as the residents of slums are rehabilitated in the village.

(A Summery from the MD, Bangladesh Krishi Bank to theProject Director Ashrayan Bastabayan Sangstha: on 28.05.2002 page 1).

4.6.3 Impact of the programme

Authority has not evaluated the programme. The rehabilitated slum families are provided loan for income generation. During the period of visit it can be seen that, most of the families could not use their loan properly and after some days when the loan money had finished they have returned to the slum again. Visiting rest of the few families it could be understood that, the authority has not taken any initiative to know why the families returned to slum again. In this situation it can be said in a word that, the impact of this programme is not useful according to its target.

GRIHAYAN TAHBIL

4.7 Location of the programme

The location of the project is all over the Bangladesh
(*Introduction to Grihayan tahbil, 2000: A leaflet from Bangladesh Bank*).

4.7.1 Background of the programme

Housing is one of the basic needs for human beings. A large number of poor people in different regions of Bangladesh, particularly in the rural areas, are spending their lives in untold miseries for want of housing facilities. In the early days, house-building materials, like bamboo, jute sticks, forest leaves etc. were available in abundance in the rural areas. With the increase in price of house building materials, it has become very difficult for the poor people to build even a small house to meet the minimum needs of housing.

The Government of Bangladesh is committed to ensure housing facility for every citizen. With that in view, the Government in 1997 for the first time formed a 'Grihayan Tahbil' for the rural poor people. (*An assesment on the impact of Grihayan Tahbil page, 1-1*)

4.7.2 Objectives of the programme

The main objectives of the project are –

- Deliver house building loan to the extent of Tk. 27,000.00 (twenty seven thousand) to each poor household of the rural areas @ 5% interest repayable at a monthly installment over a maximum period of 10 years.
- Provide loans to support self-employment or income generating activities to enable the loaners to repay their loan money.
- Enable the loaners to construct a two-part corrugated G.I. sheet-roofed dwelling house having R.C.C pillars on 220 -240 S. ft. *kutcha* plinth area and a sanitary latrine.

Motivate them to use low-cost modern oven for cooking and other purposes. (*An assesment on the impact of Grihayan Tahbil: page, VI*)

4.7.3 Implementing authority of the programme

- There is a Fund Management Unit located at the Bangladesh Bank Bhaban. The Unit, with 8 officers including an Adviser and a Fund Manager, performs the activities.
- Grihayan Tahbil is allocated the fund to selected NGOs and the participating NGOs are making delivery of credit to the rural beneficiaries. (*Introduction to Grihayan tahbil, 2000:A leaflet from Bangladesh Bank*).

4.7.4 Impact of the programme

The impact of Grihayan Tahbil on loanees (*according to the report of Uniconsult International Limited, September 2005: page; ix*) is as follows:

- Family security improved for 95% loanees.
- Living condition improved for 89% loanees.
- Participation in income generation activities increased for 54% loanees.
- Condition of children education improved for 45% loanees.
- Health and sanitation facilities improved for 67% loanees.
- Safe drinking water facilities improved for 11% loanees.

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CHAPTER-5

ANALYSIS AND INTERPRETATION OF DATA

5.1 Data Analysis: The Concept

Data should be carefully analyzed without any prejudice because prejudiced analysis will present a defective result. Analysis of data sums up the findings and answers of the questions for which research was conducted (Raj, 2002: 33-34). The researcher should remember that, whatever comes out of the analysis should be properly presented and open and that nothing is concealed. The term, 'analysis' refers to the working out of certain measures along with searching for pattern of relationship that, exist among data-groups (Kothari, 2006: 122).

"It refers to seeing the data in the light of hypotheses or research questions and prevailing theories and drawing conclusions that are as agreeable to theory formation as possible" Wilkinson and Bhandarkar (1991: 283) referred to Johan Galtung.

Wikipedia [1] defines 'data analysis' as- "... the act of transforming data with the aim of extracting useful information and facilitating conclusions. Depending on the type of data and the question, this might include application of statistical methods, curve fitting, selecting or discarding certain subset, based on specific criteria, or other techniques. In respect to data mining, data analysis is usually more narrowly intended as not aiming to the discovery of unforeseen patterns hidden in the data, but to the verification or disproval of an exciting model, or to the extraction of parameters necessary to adapt a theoretical model to (experimental) reality".

5.2 Sample Population

Sampling as a method of studying social problems has come to keep on. For studying a social problem, it is difficult to study the whole universe of the problem under study because: it is both costly, times consuming, and complex as well as financially not viable. It is, therefore, convenient to pick up a sample out of the universe proposed to be covered by the study (Raj, 2002: 266). The researcher can pick up a small sample out of the whole study. Such a unit is expected to be representative of the whole population. It is felt that, when this unit has been studied, the whole population has been studied. In other words, the conclusion drawn will be representative of the whole group. When that is done it is called, sampling method. Sampling is, of course, nothing new and is adopted either in one form or the other in our day-to-day life. But before 'sampling' is defined, it is proper to understand the term universe or population (Raj, 2002: 266). Size of sample refers to the number of items to be selected from the universe to constitute a sample. The size of sample should neither be excessively large, nor too small. It should be optimum. An optimum sample is one, which fulfils the requirements of efficiency, representative ness, reliability and flexibility (Kothari, 2006: 56). In qualitative studies, sampling does not resort to numerical boundaries to determine the size of the sample (Ahuja, 2003: 185). Sampling is simply the process of learning about the population on the basis of a sample drawn from it. In sampling techniques, instead of every unit of the universe, only a part of the universe is studied and the conclusions are drawn on that basis for the entire universe. A sample is not studied for its own sake. The basic objective of its study is to draw interference about the population. In other words, sampling is a tool, which helps to know the characteristics of the universe or population by examining only a small part of it (Gupta, 2005: 65). In the process of analysis of data, one of the major constraints encountered by the investigator is that, some of the respondents did not answer all the relevant

fields of the questionnaire, making the analysis difficult and inconclusive in several areas of the findings. The analysis, therefore, becomes little difficult, in some cases where the data disclose little about the magnitude of their various possible relationship, besides in drawing an appropriate picture of the situation relating to these facets where information found were either incomplete or inadequate. In spite of all these, efforts have been made in this chapter to make the analysis more comprehensive, and are statistically treated and compared.

5.3 Data Analysis and Interpretation of Survey

This part of the chapter has included the analysis and interpretation of data of the survey project as per the need of the survey's objectives. The basic objectives of this survey are four folds, namely, (i) To know socio-economic impact of the landless/rootless people after initiation or completion of rehabilitation projects; (ii) To identify the problems and challenges to implement the projects and provide recommendation to resolve it; (iii) To assess the sustainable support to the rehabilitates and (iv) To know about the availability of educational and health care facilities around the projects area.

In the introduction chapter (1st chapter of the text) of this thesis has contained a description of sample choosing method in details. This study has an aim to carry out a survey on seven housing projects. Among them five (*Guchha gram, Adarsha gram, Ashrayan, Abashon* and *Grihayan tahbil*) projects have taken initiative to rehabilitate the people of *monga* area (with other area of Bangladesh). But unfortunately two projects *CDSP* (*Char* development and settlement project and *Ghare fera*) did not take any functions in this *Monga* area. *CDSP* has taken initiatives only in *Noakhali* district and *Ghare Fera* has been taken initiative mainly in *Mymensingh* district.

The 10 families have been selected from each of the 7 projects to make easy the comparative analysis. Hence the total number of sample is (Project 7 X

10 families) 70 families. At the time of sample selection from the project field I used the *Random Sampling Method*. The questionnaire has been written in English, so I have played also a role of interpreter to convert the questions into Bangla. The samples were asked questions orally and I wrote down their answers in the question scripts. The following facets contain the analysis of surveyed responses:

5.3.1 Head or the guardianship of the family

Traditionally Bangladeshi society is based on Male Guardianship, means a *paternal guidance* except some of ethnic groups. I have tried to know the family guardianship of the rehabilitate families (samples) and they were asked question regarding their guardianship. The survey shows that male members guide all the sample families. It means that, 10 families from 7 projects showed the same result. So the Bangladeshi family guardianship does not apart from the tradition. Mention may be made that, the ownership of the shelter has been given to the Husband and wife equally means the 50:50 shares. The projects are trying to hold the female members of the rehabilitates.

Guardianship of the rehabilitated family								
Gender	Guchha Gram	Adarsha Gram	Ashrayan	Abashan	CDSP	Ghare Fera	Grihayan Tahbil	Total
Male	10	10	10	10	10	10	10	70 (100%)
Female	0	0	0	0	0	0	0	0
Total	10	10	10	10	10	10	10	70

Table-5.1

5.3.2 Population Distribution per project

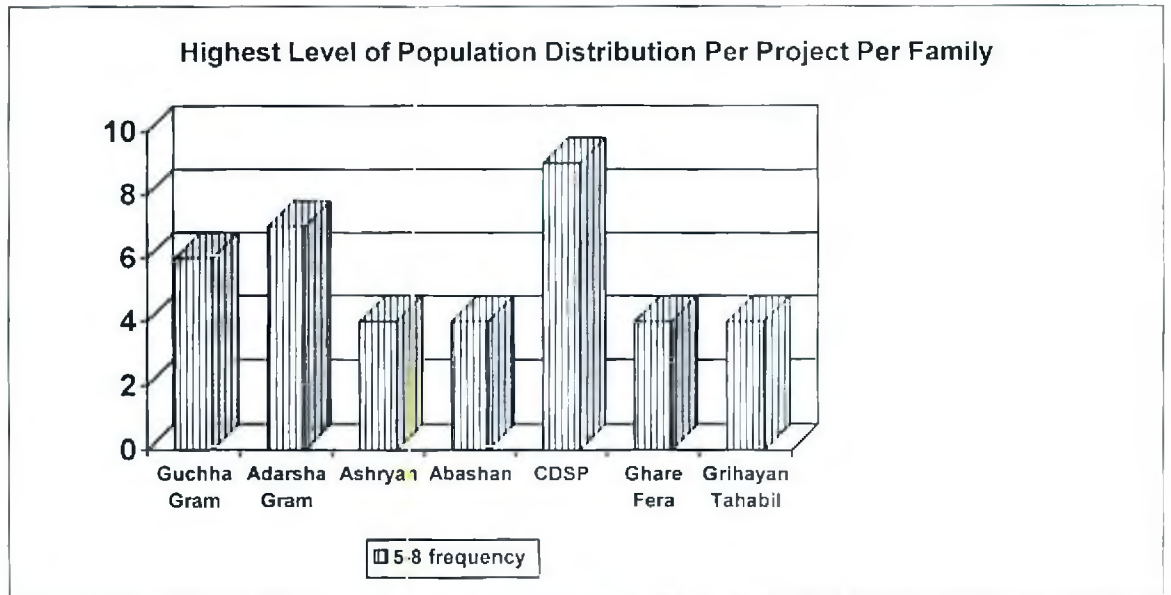
Bangladesh is a populous country, the government is encouraging in family planning with a reduce size of family members. The slogan is – *2 Children is sufficient and 1 is better*. But the survey report shows a gloomy figure in the

term of family planning. The survey result was classified under 3 frequencies. The most of the family members fall in the 5-8 level of frequency. Two children and husband and wife mean 4 people in family so, I started the level of frequency from 1-4. But most of the family figure falls into the 5-8 level of frequency.

Population frequency	Guchha Gram	Adarsha Gram	Ashrayan	Abashan	CDSP	Ghare Fera	Grihayan Tahabil	Total
1-4	2	2	6	5	1	6	4	26 (37%)
5-8	6	7	4	4	9	4	6	40 (57%)
9 to above	2	1	0	1	0	0	0	04 (06%)
Total	10	10	10	10	10	10	10	70

Table-5.2

The above-mentioned table–5.2 depicted the analyzing data of the survey. The survey result shows that, the slogan of the family planning does not influence the rehabilitated families. Mention may be made that the population size rehabilitated families of CDSP (*Char Development and Settlement Project*) is higher than any other projects. It may conclude that, the people of Char are not influenced by the family planning policy of the government, usually the chars are remote and far from the growth centers and the usual developed facilities are not available here. The people of char may be far from the messages of family planning too or they are not conscious about the family planning. Highest Level of population distribution per project per family is show in the following graph (Graph 5.1).



Graph-5.1

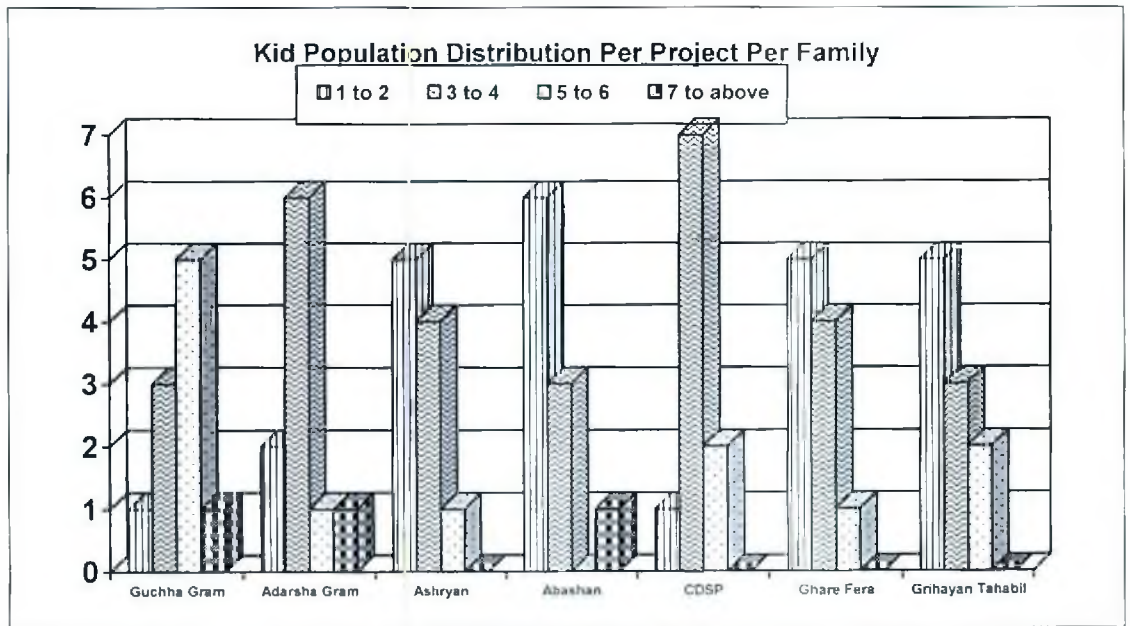
5.3.2.1 Kids population distribution

Kid Population frequency	Guchha Gram	Adarsha Gram	Ashryan	Abashan	CDSP	Ghare Fera	Grihayan Tahbil	Total
1-2	1	2	5	6	1	5	5	25 (36%)
3-4	3	6	4	3	7	4	3	30 (43%)
5-6	5	1	1	0	2	1	2	12 (17%)
7 to above	1	1	0	1	0	0	0	03 (04%)
Total	10	10	10	10	10	10	10	70 (100%)

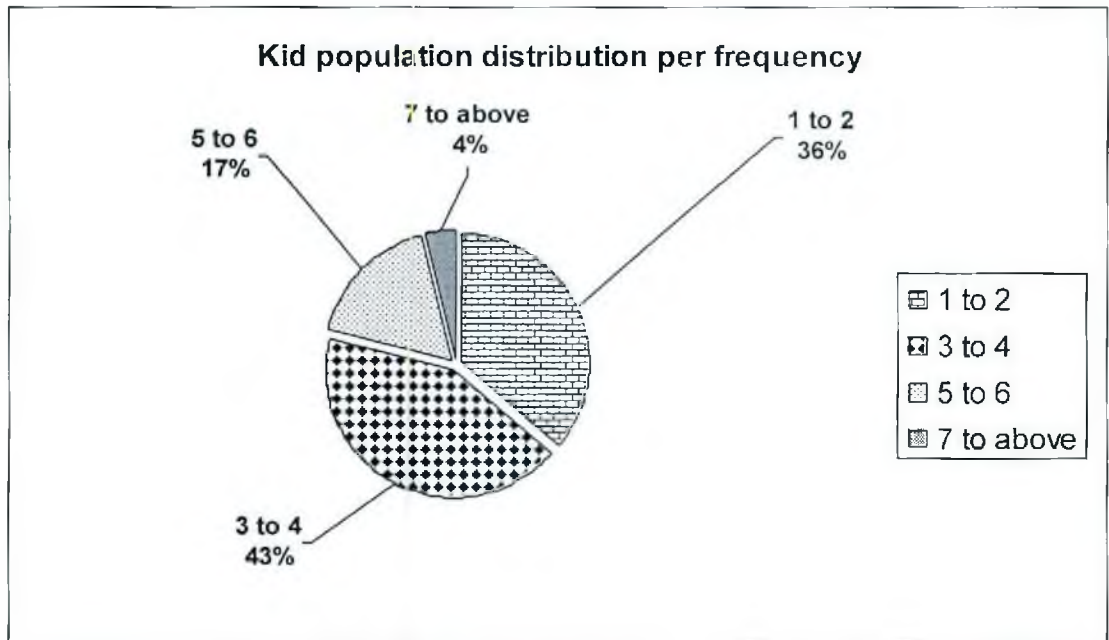
Table-5.3

The above-mentioned table-5.3 depicted the Kid population per project per family. The responses of the relevant question have been classified into 4

categories, such as 1 to 2, 3 to 4, 5 to 6 and 7 to above. The highest number of family 43% falls into 3-4 kid (son/daughter) population frequency, followed by the 2nd highest family falls into 1-2 frequency, 17 % family falls into 5-6 and rest 04% family falls into 7 to above frequency. It is clear that, the highest numbers of inhabitant families of the projects are hardly following the birth control messages. Obviously it is an ominous figure in the term of family planning. Mentioned assumption of 5.3.2 is that *"the population size rehabilitated families of CDSP (Char Development and Settlement Project) is higher than any other projects, and the people of char may be far from the messages of family planning too or they are not conscious about the family planning"*, which can be proved from the tabulated data of table-5.3. Graph 5.2 and 5.3 are prepared to show the graphical presentation of this finding.



Graph-5.2



Graph-5.3

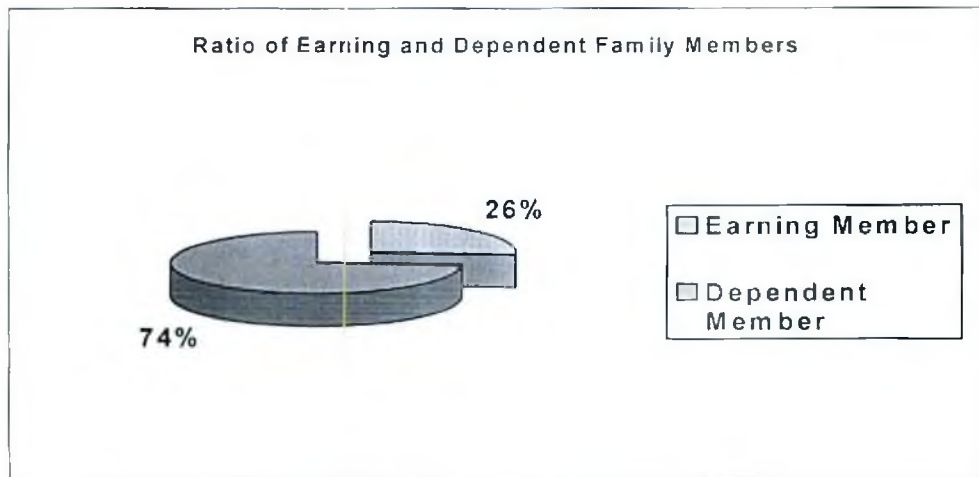
5.3.3 Earning Family Members

Description	Earner Family Members							Total
	Guchha Gram	Adarsha Gram	Ashrayan	Abashan	CDSP	Ghare Fera	Grihayan Tahbil	
Earning Members	20	13	14	14	14	11	10	96
Dependent Members	48	44	29	33	43	35	40	272
Earning %	30	23	33	30	25	24	20	26
Total Members	68	57	43	47	57	46	50	368
Earner per family	20/10	13/10	14/10	14/10	14/10	11/10	10/10	96/70
Earner per family	2	1.3	1.4	1.4	1.4	1.1	1	1.4

Table-5.4

The above table-5.4 comprises the scenario of earner members of the rehabilitates of the seven shelter projects (samples). There are 30% family members of Guchhagram are earning followed by 23% of Adarsha Gram, 33% of

Ashryan, 30% of Abashan, 25% of CDSP, 24% of Ghare Fera and 20% of Grihayan Tahabil. Total 26% of total family members of 70 households of 7 projects are earners (earner 96/ family70). Regarding the earner per family shows most of the family has more than one earner, which has been depicted in table-5.4. We may conclude that, the rehabilitates are active enough to survive their lives. The following graph-5.4 shows the graphical presentation of earners and dependents.



Graph-5.4

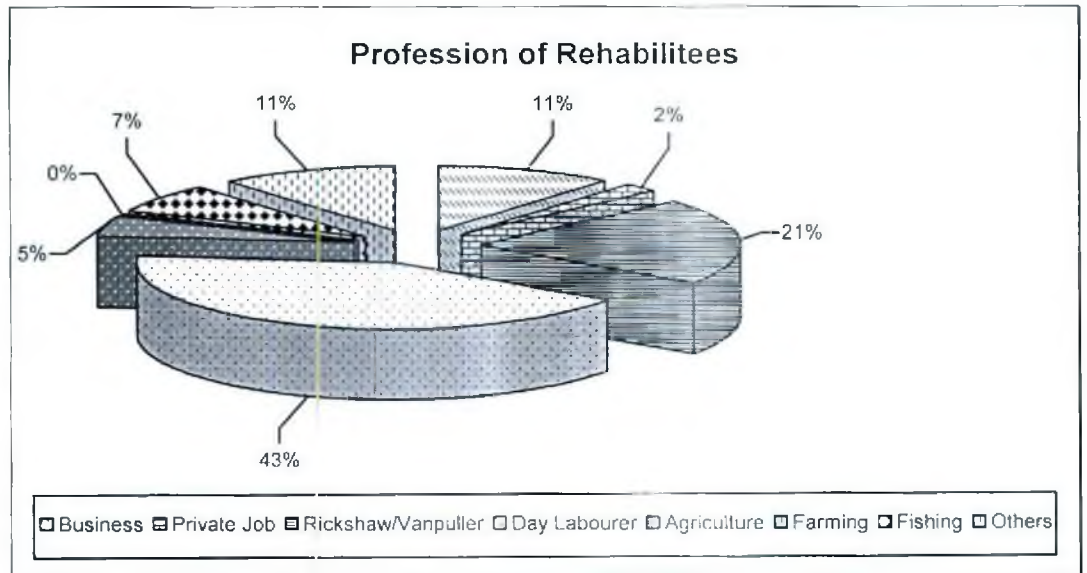
5.3.4 Profession of the rehabilitates

Profession of the projects people

Projects	Business	Private Job	Rickshaw/ Van Puller	Day laborer	Agricultur e	Farming	Fishing	Others
G.G	2	1	5	4	2	0	0	2
Ad.G	2	1	4	4	3	0	0	2
Ashryan	2	0	3	8	0	0	0	3
Abashan	1	0	1	10	0	0	0	1
CDSP	0	0	2	1	0	0	7	0
G.F	2	0	2	6	0	0	0	2
G.T	2	0	4	8	0	0	0	1
Total	11	2	21	41	5	0	7	11
(Earners 98 table- 5.4)	(11%)	(2%)	(21%)	(43%)	(5%)	(0%)	(7%)	(11%)

Table-5.5

The sustainability of the rehabilitation project depends a lot on the employment opportunity. Providing training and income generating facilities could be created this opportunity. Trained people want to change their profession by which they feel comfort and can earn more by using their training. But in this survey has unmasked the depressing situation regarding nature of professions of the rehabilitated families. Table-5.5 shows that, the highest 41 out of 98 earners are day labourers which is 43% of the earners, where followed by 21% are earning form rickshaw/van pulling which is the second highest, both 11% are earning form accordingly from Business and other professions, where only 2% are engaged them under private job. Therefore, a decision may be concluded that, most of the earners are day-labourers, self and independent employed. The projects could not make any fruitful efforts to employ them. The findings have shown in the following graph (Graph-5.5).



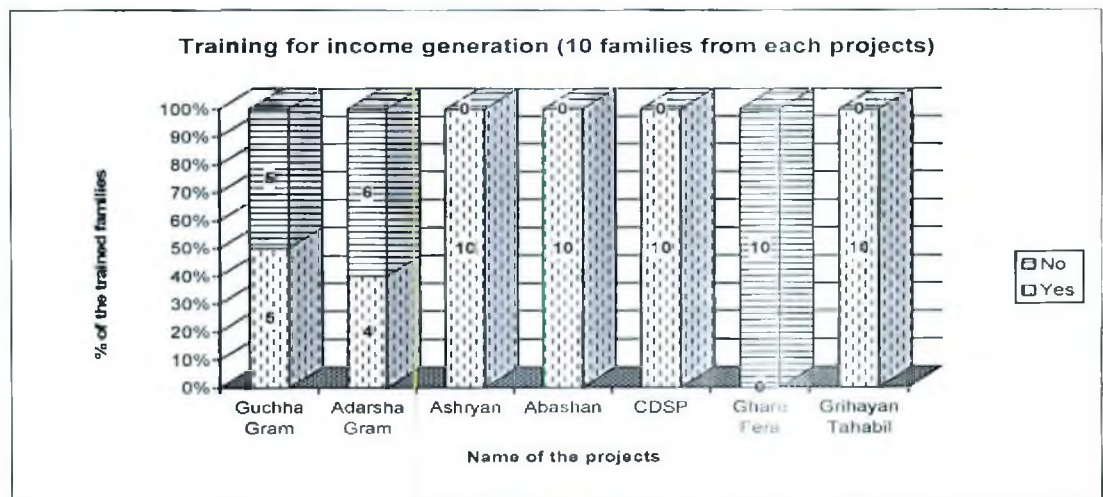
Graph-5.5

5.3.5 Training for income generation

Training for income generation (10 families from each projects)

Provide training	Guchha Gram	Adarsha Gram	Ashrayan	Abashan	CDSP	Ghare Fera	Grihayan Tahbil	Total/Percent
Yes	05	04	10	10	10	00	10	70
No	05	06	00	00	00	10	00	30

Table-5.6



Graph-5.6

The housing projects have provided training on various trades to the rehabilitated families. Survey report shows (table-5.6) that, average 70% families have been given training by the projects; the rest 30% families have not been given the chance. It is remarkable that, among the 7 housing projects more than half of the total projects have fulfilled their training programmes, these projects are *Ashrayan*, *Abashan*, *Grihayan Tahbil*, *CDSP*, these projects have trained 100% rehabilitated families. Mention may be made that, *Ghare Fera* project did not provide any training, because this projects dose/did not have such type of programme. Beside these, other two projects Guchha Gram and

Adarsha Gram have provided training to the less than or equal to 50% rehabilitated families. But these two projects are completed, in this regard we may conclude that, Guchha Gram and Adarsha Gram projects failed to provide income generating training programme. The survey result shows that, most of the rehabilitated families are day labourer (table-5.5), so it can be concluded again that, the training programme might not help the rehabilitates to make them self employed. Which may be treated an ugly mark in project evaluation report.

5.3.6 Monthly average income per-family

Socio-economic development of the rehabilitates (rootless & landless) is the main motto of these rehabilitation projects; actually these projects aim to give socio-economic shelter to the rehabilitates. The target of the projects is to set them (rehabilitates) free from poverty through making shelter for them, beside trained them up and providing them income-generating facilities.

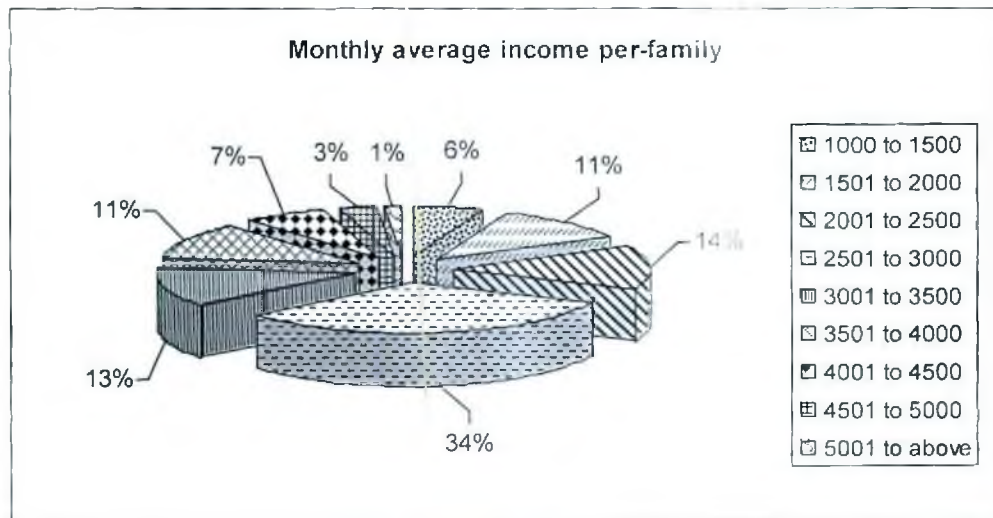
Monthly average income/family								
Frequency of Income/month	Guchha Gram	Adarsha Gram	Ashrayan	Abashan	COSP	Ghare Fera	Grihayan Tahbil	Average Percent
1000-1500	0	0	2	0	0	1	1	5.7
1501-2000	1	2	1	4	0	0	0	11.43
2001-2500	2	1	1	2	1	2	1	14.28
2501-3000	4	4	1	2	5	3	4	32.85
3001-3500	0	2	1	0	3	1	2	12.86
3501-4000	2	1	1	0	1	2	1	11.43
4001-4500	0	0	3	0	0	1	1	7.14
4501-5000	0	0	0	2	0	0	0	2.88
5001-above	1	0	0	0	0	0	0	1.43
Total	10	10	10	10	10	10	10	100

Table-5.7

To know about economic conditions of the rehabilitated family, I asked question to the samples and the answers of them are classified on the base monthly income, and these are shown into nine logical income frequencies (table-5.6). The tabulated responses show that, highest number of family's

(32.85%) income falls into Tk.2501-3000; followed by 5.71% falls into Tk. 1000-1500, 11.43% falls into Tk. 1501-2000, 14.28% falls into Tk. 2001-2500, 12.86% falls into Tk. 3001-3500, 11.43% falls into Tk. 3501-4000, 7.14% falls into Tk. 4001-4500, 2.88% falls into Tk. 4501-5000 and only 1.43% falls into the highest level of income of the sample Tk. 5001-above.

Table-5.4 shows that the total number of population of the sample family is 368 and the total families are 70 (10 from the each of the 7 projects). Therefore, the average member per-family is 5.25 (368/70). Undoubtedly we can say that, the people are living till under below poverty level. The following graph-5.7 has shown the graphical presentation of the overall income distribution frequency in percentage.



Graph-5.7

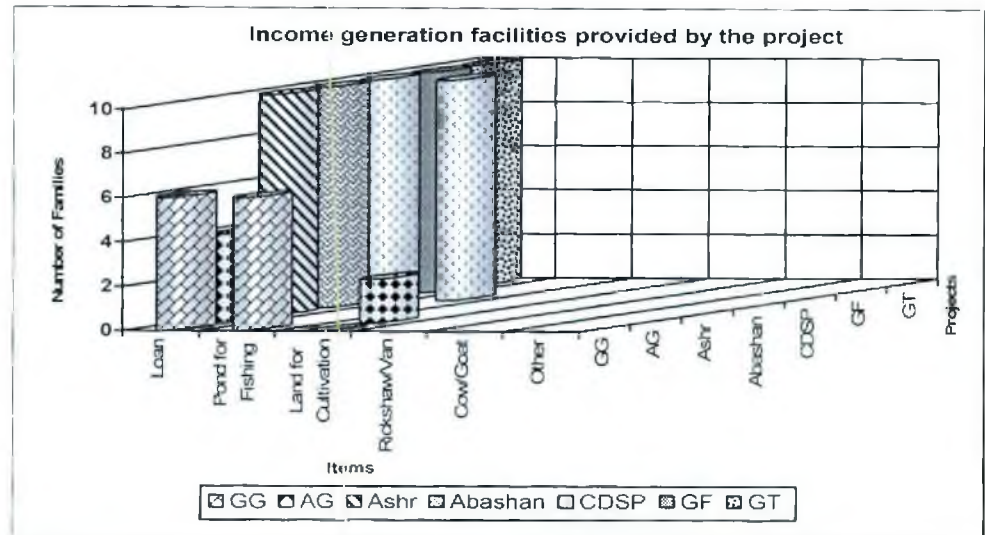
5.3.7 Income generation facilities

Income generating activities facilities are the most important for sustaining the projects for the rehabilitated families. The housing projects aim to rehabilitate the rootless and landless families with the shelter and the shelter includes the income generating facilities. So, the rehabilitated families were

asked question regarding the project supported income generating facilities, the responses show that, 54 out of 70 families have taken the micro loan from their rehabilitated projects. But only 60% and 40% families from Guchha Gram and Adarsh Gram respectively have taken this loan support. I looked the reason to search this matter, and found that GG and AG do not have any loan programme and they tagged the NGO's to loan support them. Usually NGOs do not allotted loans to all. They are to be trained on proper trade, which are realistic for the job availability in the locality. Table-5.6 shows that 70% family heads have been trained and table-5.8 shows that, 85.71% families have been taken loan from the project, but the till the most of the rehabilitated families are living on the income from day labourer (table-5.7). On the other hand, 100% families of CDSP are provided Pond for fishing. Mention may be made that, there are no other mentionable income generating facilities have been given to the rehabilitated families of the projects. And only 20% of the rehabilitated families have given the land the cultivation, rest 80% could not give the give the proper answer of deprived families. Following table-5.8 contains the tabulated responses and the graph-5.8 depicts the graphical presentation.

Income generation facilities provided by the project							
Providing	Guchha Gram	Adarsha Gram	Ashrayan	Abashan	CDSP	Ghare Fera	Grihayan Tahbil
Loan	06	04	10	10	10	10	10
Pond for fishing	06	00	00	00	10	00	00
Land for culti	00	02	00	00	00	00	00
Rickshaw/van	00	00	00	00	00	00	00
Cow/Goat	00	00	00	00	00	00	00
Other	00	00	00	00	00	00	00

Table-5.8



Graph-5.8

Ashrayan, Abashan, CDSP and Grihayan Tahbil provided both training and loan to 100% of their rehabilitated family. In this situation rehabilitates should have some specific job for survive. But the survey report shows that, 43% of the rehabilitates are living on their labour (table-5.5). This result means, the people are actually failed to use the facilities given. May be the cause of it is the lack of practical training on proper trade which were suitable for the job in the locality.

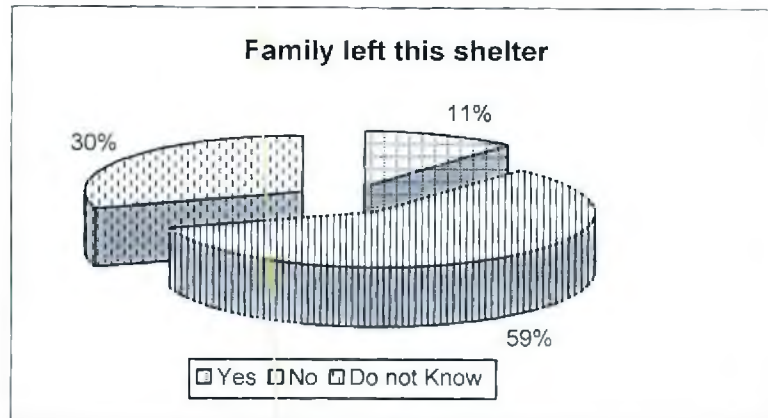
5.3.8 Selection of project place

The mentioned projects provided training, loans and other facilities to rehabilitate for improving their economic condition. But, economic condition of the rehabilitates has not been charged remarkably.

Family left this shelter

Answer	G.G	Ad.G	Ashrayan	Abashan	CDSP	G.F	G.T	Percent
Yes	02	03	01	02	00	00	00	11
No	08	07	08	08	10	00	00	58
Do not Know	00	00	01	00	00	10	10	30

Table-5.9

**Graph-5.9**

At table-5.9 conveyed that, total 11% of the rehabilitated families have left the shelter due to unemployment. Though, these leaving trends do not remarkable but it is not a good sign for the impact of the projects. It is not better to conclude that the families have left the shelter for their unemployment, there may have any reasons e.g. improper selection of the families, the families could not fit with the environment of the projects, they might have more expectations, etc. Graph-5.9 depicts the graphical presentation of the project leaving families.

5.3.9 Social status of the rehabilitated people

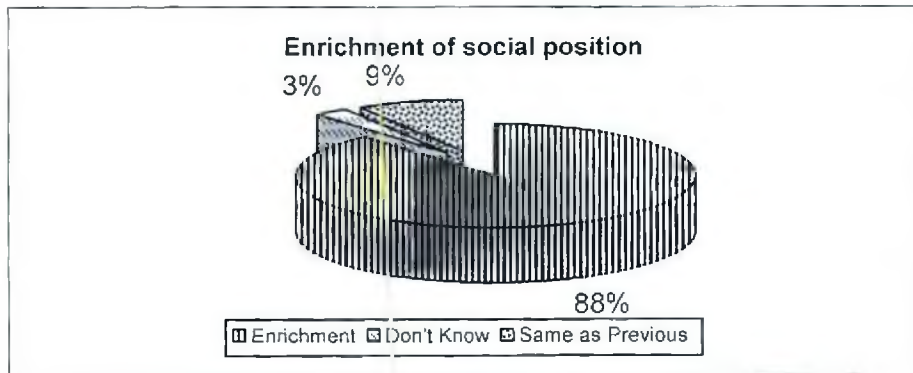
In human society nobody can live without the help of others. For this reason living together people create group. Economically or culturally all group are not same. This difference makes classification in to the society. In human society everywhere in the world there are classifications or differences between groups. The position of the groups is known as status.

Before rehabilitation people of these projects were rootless and homeless; that is why they were badly treated in the society. But after rehabilitation, they have formed their own society in the cluster villages, which is one of the best factors of enriching their social dignity.

Enrichment of social position

Status feel	Guchha Gram	Adarsha Gram	Ashrayan	Abashan	CDSP	Ghare Fera	Grihayan Tahbil	Total/Percent
Enriched	09	10	10	10	10	03	10	88.57
Don't know	00	00	00	00	00	02	00	2.86
Same as previous	01	00	00	00	00	05	00	8.57
Degraded	00	00	00	00	00	00	00	00
	10	10	10	10	10	10	10	100

Table-5.10



Graph-5.10

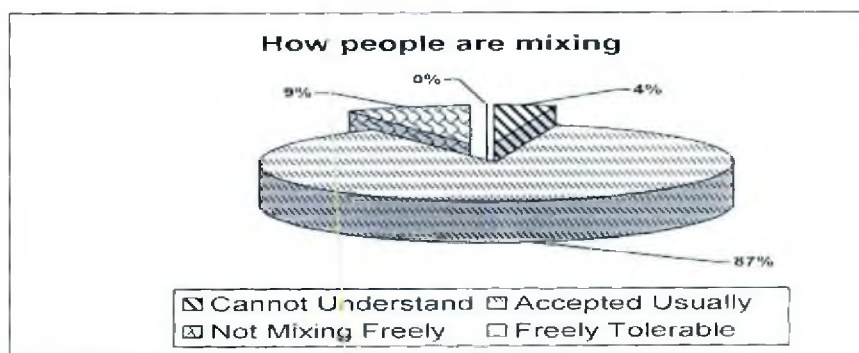
Table-5.10 and graph-5.10 shows that, 88.57% people feel that their social position has been enriched; 8.57% feels same as they were before and the rest 2.86% have no comment about it; nobody feel that his position has degraded. Undoubtedly we can conclude that, these people feel better than the previous. It is proved again form the table-5.11 that, they are accepted usually by the society.

How people are mixing

Acceptance	Guchha Gram	Adarsha Gram	Ashrayan	Abashan	CDSP	Ghare Fera	Grihayan Tahbil	Total/Percent
Can't Understand	00	00	00	00	03	00	00	4.29
Accepted Usual	10	08	09	07	07	10	10	87.14
Not mixing freely	00	02	01	03	00	00	00	8.57
Treated outsider	00	00	00	00	00	00	00	0.00
Total	10	10	10	10	10	10	10	100

Table-5.11

Table 5.11 and graph-5.11 shows that, 87.14% people feel that they are accepted as local people and the local people are mixing with them freely; followed by 8.57% feel that the local people does not accept them; they are treated as lower class cluster village people and the rest 4.29% can not understand about their position in the society. According to the survey report most of the rehabilitant's social position has enriched. Acceptance is depends on the man to man and area to area, usually, the local cannot accept an outsider easily, but once the outsider become a part of the same society. So, we can conclude again that, projects are all most successful to provide the social dignity to the rehabilitated people.



Graph-5.11

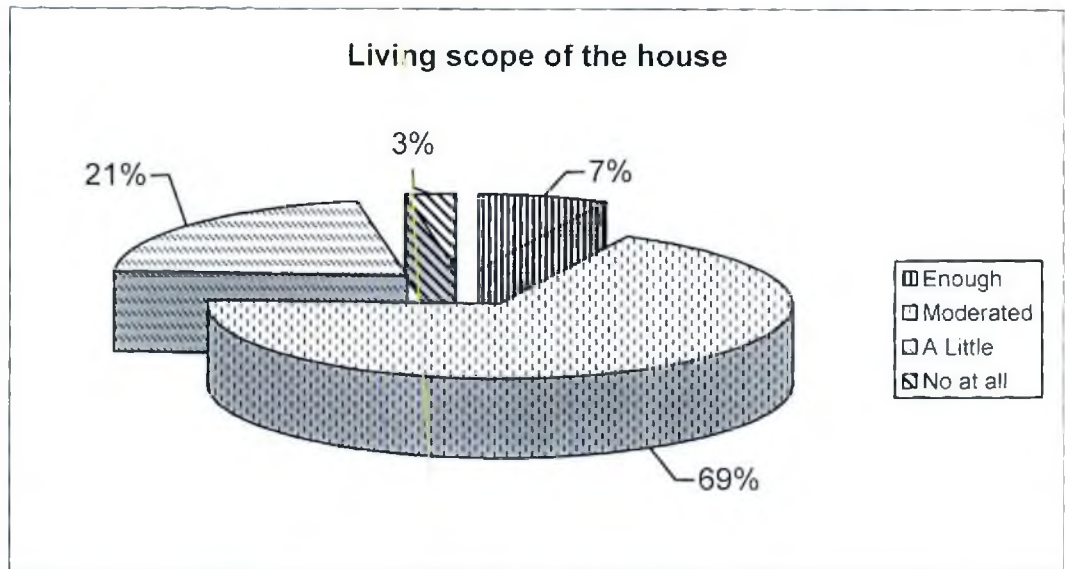
5.3.10 Satisfaction for allotted living space

Housing has a significant impact on the lives of the dwellers in terms of skills enhancement, income generation, increased security, health, self-confidence and human dignity. Good housing encourages people in every step of their life. Government of Bangladesh has taken the initiatives of housing projects for rehabilitates of the rootless and homeless people. The target was to sustain these projects by providing shelter and training, to the rehabilitates and creating employment opportunity for them through income generating activities. But the entire programmes will not successful completely if the rehabilitates do not feel secured or comfort in the house. Living scope is one of the important characteristics of good housing, so the project authority should try to provide the highest scope of living for the rehabilitates.

Living scope of the house

Answer	Guchha Gram	Adarsha Gram	Ashreyan	Abashan	CDSP	Ghare Fera	Grihayan Tahbil	Total/ Percent
Enough	00	00	03	02	0	0	0	7.14
Moderate	08	10	04	07	7	3	9	68.57
A Little	02	00	03	01	3	5	1	21.43
Not at all	00	00	00	00	0	2	0	2.86
Total	10	10	10	10	10	10	10	100

Table-5.12

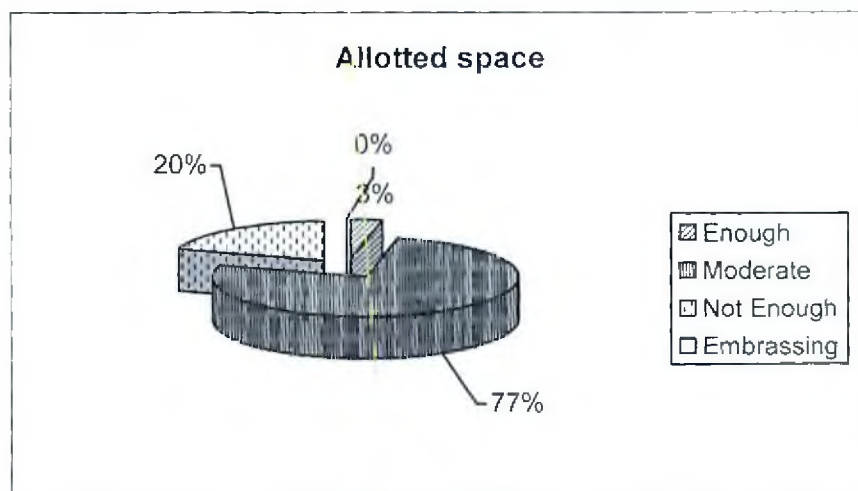


Graph-5.12

The above table-5.12 and graph-5.12 show that, only 7.14% respondents feel that their living scope in the projects are enough for their family followed by 68.57% respondents feel that living scope is moderate; 21.43% feel that living scope is a little or small for them and the rest 2.86% respondents feel that their living scope is not enough at all. My personal observation is that, one room with a corridor is not sufficient for a family with more than four members. So, living scope of the housing is actually not enough at all, but in all the seven projects there is only one room with a corridor for each family. I think that, as the homeless people are rehabilitated there, they feel shy to speak about the real condition of them. It could be concluded that, the living scope of the housing projects is not enough at all. But the 68.57% of the families marked their allotted room space for living in the project is moderate. It proves that, the rehabilitates are moderately satisfied and it reflects the nature of *Bangalees*.

Allotted space								
Answer	G G	A G	Ashr	Abas	CDSP	G F	G T	Total/ Percent
Enough	01	01	00	00	00	N/A	00	3.33
Moderate	04	06	10	10	09		07	76.67
Not enough	05	03	00	00	01		03	20.00
Embarrassing	00	00	00	00	00		00	0.00
Total	10	10	10	10	10	0	10	100

Table-5.13



Graph-5.13

Most of the respondent replied that the allotted living space in house space is moderate. The respondents were asked again about their allotted space (allotted premises rather than the house space) Table 5.13 shows that, 3.33% of the respondent revealed their views that, the allotted space (premises) is enough for them followed by 76.67% of the respondents think it is moderate; 20.00% opined as not enough, but none them think it is embarrassing. This finding has

supported the finding of table-5.12. It may be mentionable that, these quarries were not applicable for the people of Ghare Fera, because they have return back to their own houses from urban migration with the help of the project. Project provided them loan for re-making their house and to invest for income generation.

Actually, they need some free land with their houses for gardening. In some projects there are a few decimal free lands for gardening, but others do not have. So, the rehabilitates cannot produce any vegetable for their livelihood.

5.3.11 Health care facilities in the projects

Bangladesh has a positive attitude with confidence in improving the health care system. Along with impressive success in child immunization rates, life expectancy, infant mortality, and access to safe water have also been improved considerably. The sampled housing projects also have taken the measure to improve the health care systems for its rehabilitates. From this observation, I asked the sampled rehabilitates that, the EPI personnel are regularly coming or not? The table- 5.14 shows that, the EPI Personnel are coming in a regular intervals and I received a 100% positive response from the sampled respondents.

EPI personnel visiting regularly								
Answer	Guchha Gram	Adarsha Gram	Ashrayan	Abashan	CDSP	Ghare Fera	Grihayan Tahbil	Total/Percent
Yes	10	10	10	10	10	10	10	100
No	00	00	00	00	00	00	00	00
Do not Know	00	00	00	00	00	00	00	00

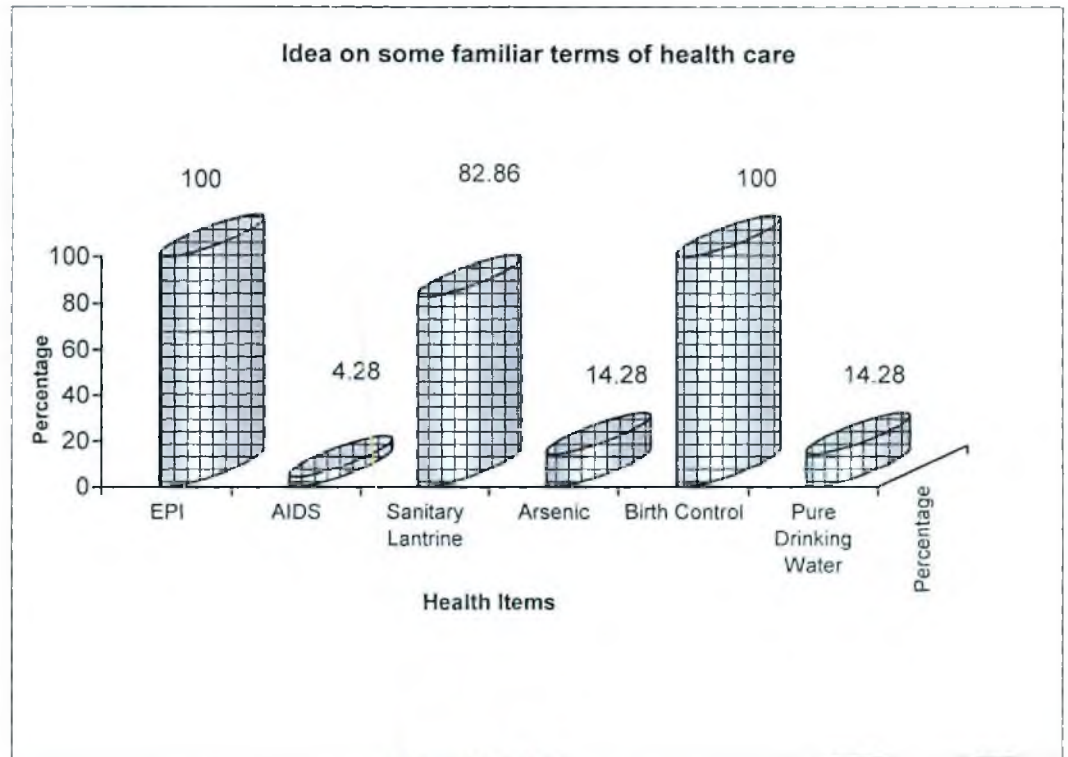
Table-5.14

5.3.12 Knowledge on Health care

Expanded Programme of Immunization (EPI) is a successful programme in Bangladesh. Table 5.14 and table 5.16 show that, the EPI personnel are coming to the rehabilitated families regularly. On the other hand the report shows that, the rehabilitates are not familiar with some serious diseases like *AIDS, Arsenic problems and pure drinking water*. The AIDS is known to only 4.28% respondents; Regarding the Arsenic problems only 14.28% respondents having knowledge and only 14.28% respondents know and cautious about pure drinking water (table 5.15 and graph 5.14).

Knowledge on health care								
Answer	GG	Adar	Ashr	Abas	CDSP	GF	GT	Percent
EPI	10	10	10	10	10	10	10	100.00
AIDS	00	03	00	00	00	00	00	04.28
Sanitary Latrine	08	08	10	10	10	02	10	82.86
Arsenic	03	02	02	03	00	00	00	14.28
Birth Control	10	10	10	10	10	10	10	100.00
Pure drinking water	02	00	03	01	02	00	02	14.28
Total	33	33	35	34	32	22	32	

Table-5.15



Graph-5.15

For improving the total health care system, this sign is not a good one. As the rehabilitated people are using sanitary latrine most of them (82.86%) are known about its good remarks for health. From the same place it is seen that, the entire respondents are well known about EPI. Most probably sanitation and other health awareness programme did not reach them properly. So, the usual developed facilities are not available there or the field officers regarding health care are hardly taking initiatives to aware these people. However we need to be serious to start an integrated health awareness programme to make successful and health hazards free Bangladesh.

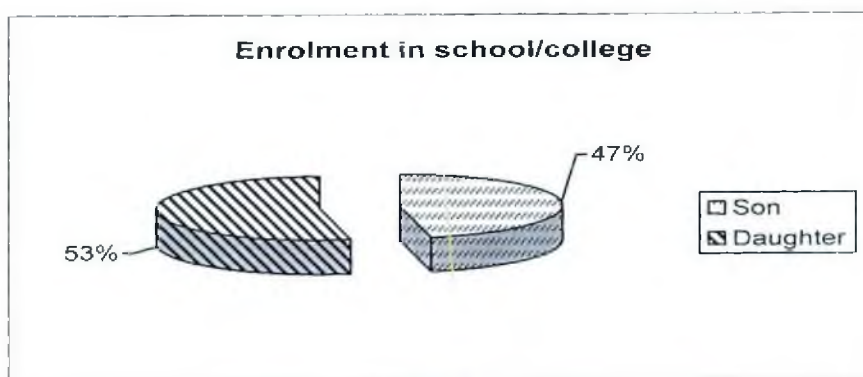
5.3.13 Educational enrolment

The achievements in education of Bangladesh over the past two decades are impressive. Government accords such high priority to spending on education and it allocated the largest figure in the revenue and development budget, and offers significant demand-side incentives to boost the educational enrolment (food-for-education program, secondary school stipend, full free studentship, free reading materials etc.).

Enrolment in schools/colleges							
Number	G G	A G	Ashr	Abas	CDSP	G F	G T
Son/ School Going Aged	04/04	05/05	05/05	03/03	09/09	08/08	05/05
Daughter/ School Going Aged	08/08	05/05	02/02	04/04	11/11	11/11	04/04
Having no ability	00	00	00	00	00	00	00

Table-5.16

Enrolment in school of the projects children is also fantastic. Above table 5.16 shows that, there are no children in the projects who are not going to school, it shows that, 100% enrolment, though, in some places the schools are far from the project.



Graph-5.15

Mention may be made that, in a whole 53% enrolled children are female and 47% are male. But individually both are 100% enrolled (graph-5.16 and table-5.16). It means that, the gender does not make any differences in the process of enrolment in schooling. It is a good sign for the families rehabilitated, for the projects as well as for the nation.

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CHAPTER-6

FINDINGS AND RECOMMENDECTIONS

6.1 Introduction

Government housing projects for the poor are very important to the poor for the survival of life. These projects are providing houses and cultivable land to the landless poor. Becoming the owner of the houses these landless poor are empowered. Through providing training, loan and other income-generating activities project authorities are trying to reduce poverty of the settler. Beneficiaries of some of the housing projects are provided with agricultural khas land. These entire facilities have been provided for a meaningful life for the rehabilitates. But in this study I have discussed the present condition of the rehabilitates of the seven projects. None of these seven projects have been succeeded completely in accordance with their objectives. The beneficiaries are some how neglected. Many programmes have been taken for the betterment of the beneficiaries, but most of the programmes cannot fulfil its target.

6.2 Findings of the study

An investigation remains incomplete without its findings. Such findings are the outcome of the data analyzed and interpreted and conclusions arrived at by the investigator based on his observations and experiences. This study is an empirical study entitled, "Housing for the Poor: A Critical Review of Government/NGO Projects". Mention may be made that, seven housing projects were included in the survey. From each project ten families have been selected randomly for data collection. In the survey area I had to meet the head of each and every family to collect data and information. To fulfil the objectives of the study, it was important to unmask the present status, average income, housing

conditions, educational situation of their children, health care system etc. of the rehabilitated families of the housing projects.

When the collected data were analyzed in chapter-5, some crucial outcomes were derived. These outcomes are given below:

- I. The family head of the rehabilitated families are male. So, there is being the paternal guardianship system like our society in Bangladesh;
- II. In average 43% families there are 3-4 kids. So, they did not follow the birth control policy of the Government;
- III. There are only 26% earning members and the rest 74% is dependent. In this condition economic improvement is very tough;
- IV. The rehabilitated families are mostly (43%) day labourer in profession. So, the observation is that, most of the training programmes were not conducted on proper trade. The rehabilitated people were trained but their training was not fruitful;
- V. According to their income per month per family, the rehabilitated families are living below poverty line;
- VI. The rehabilitated families are failed to use the facilities provided, or the facilities were not supplied matching with the demand and affordability of the beneficiaries;
- VII. Social status of the rehabilitated families has been enriched. Local people have accepted them as the part of their society;
- VIII. Allotted living space is not satisfactory. It is very tough to live six or more persons in one room;
- IX. Health care system is not functioning well. Most of the beneficiaries don't know about pure drinking water, Arsenic, HIV/AIDS etc.;
- X. 100% of both male and female children are enrolled in school. So, programme for education is functioning very well;

- XI. Loan is disbursed from upazila head quarter. In this process on the respective day the rehabilitates cannot go for job. So, they have been losing the earnings of the day;
- XII. Some of the projects are so far from the growth center that communication is very difficult;
- XIII. In some projects there are no land for kitchen gardening; and
- XIV. Socio economic activities especially, the cooperative society's functions are not being monitored regularly.

6.3 Recommendations

The sustainability of the housing projects depends on some requirements. These are employment, health care, educational facilities, communication, and environmental and other related social considerations.

On the basis experience accrued in the process of the investigation and observations made, the following suggestions are submitted for the implementing authority and policy makers to take necessary measures for necessary improvement in the existing services for sustaining the projects:

- I. Training should be on proper trade, so that it could be fruitful and the beneficiaries can use the income generating facilities properly;
- II. Loan should be distributed among the beneficiaries directly to their home. In this way the beneficiaries would not loose their income of the day and other hazards can be avoided;
- III. Distance of educational institutions should be considered at the time of project place selection. It will help the children to go to school and the education of the projects children will be continued;
- IV. Allotment of land for yard should be increased in every housing project, so that the rehabilitated people can use it as kitchen garden, livestock etc.;

- V. Health care facilities should be ensured and the rehabilitates should be aware of Arsenic. Through this initiative damages of life will be prevented;
- VI. Many of the tube-wells of the projects are not functioning. Arsenic free pure drinking water should be ensured in every cluster village;
- VII. Project place should be comfortable and communicable in respect of job, marketing of local product, social security etc.;
- VIII. Credit should be supplied matching to the demand and affordability of the beneficiaries, so that they can use it properly;
- IX. Sharing knowledge is important for increasing existing knowledge. Government should run a programme of adult education with sharing knowledge. This programme will break the beneficiaries away from dependencies;
- X. There should be a continuous monitoring system from the very outset. It will help to ensure the quality of the whole process; and
- XI. Socio economic activities, especially the cooperative functions should be monitored regularly. In this process the cooperative functions of the beneficiaries will be improved day by day.

6.4 Further Study

Access to data, scarcity of fund, wide sample and limited time frame are some of the factors that have insufficiencies me to limit the scope of this investigation. Each and every study is bound to have some limitations. This study is not an exception. It was conducted mainly in *Monga* area. So, the problems of the area of *char* land could not be included in the present study. In this regard

further investigation may be carried out on char land by the future researcher to make the study more clear and comprehensive.

Secondly, the present study examined on socio economic situation only, but the other side of the 'Housing project for the poor' such socio political situation of the rehabilitates, adult education system, cultural activities etc. can be studied.

Thirdly, the future researchers may conduct a specific study on daily life of the rehabilitates, their needs, their future generations etc.

Fourthly, Housing project for the poor includes a vast area. So, it is impossible for a single researcher to take up all of its area. Hence research can be carried out in phases at micro level.

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Survey Questionnaire

Housing for the poor: A Critical Review of GO/NGO Project

(* This question was interpreted in Bangla and investigator (I) put their responses into respective fields.)

Date of survey: -----

Name of the respondents: -----

Age:-----

Project name: -----

Project Address: -----

Village:----- upazila ----- district -----

(Please tick the relevant answer/answers if applicable, and if necessary please describe in brief at the applicable left space, please take help from the data collector)

1.	Who is the family head of your family?			
	<input type="checkbox"/> Myself	<input type="checkbox"/> My wife	<input type="checkbox"/> My son	<input type="checkbox"/> Other -----
2.	How many family members do you have (including you)? <input type="checkbox"/> -----			
3.	How many son/daughter (s) do you have? <input type="checkbox"/> -----			
4.	How many son/daughter are staying with you or dependent on you? <input type="checkbox"/> -----			
5.	How many family members are earning (including you)? <input type="checkbox"/> -----			
6.	What is the profession of your family members?			
	<input type="checkbox"/> Business	<input type="checkbox"/> Service	<input type="checkbox"/> Rickshaw/ Van Puller	<input type="checkbox"/> Day labourer
	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Farming	<input type="checkbox"/> Fisheries	<input type="checkbox"/> Other -----

7.	What is total/average income per month of your family?			
	<input type="checkbox"/> -----	<input type="checkbox"/> Not interested to answer		
8.	Do you feel this rehabilitation has enriched your social position?			
	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Same as the previous	<input type="checkbox"/> Degraded
9.	How are the people of this locality mixing with the rehabilitated people?			
	<input type="checkbox"/> We do not understand the difference	<input type="checkbox"/> We are accepted as usual	<input type="checkbox"/> They are not mixing freely	<input type="checkbox"/> They are treating us as outsider
10.	How many son/daughter (s) are currently enrolled in school or college?			
	<input type="checkbox"/> Number of Son-----	<input type="checkbox"/> Number of Daughter -----	<input type="checkbox"/> We do not have such aged son/daughter (s)	<input type="checkbox"/> We have such aged daughter/son(s),but we do not have ability
11.	Is this rehabilitation project providing you any income generation facilities?			
	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Do not know	
11.1	If your answer is yes, please answer the followings.			
	<input type="checkbox"/> Providing loan	<input type="checkbox"/> Given the pond for fish product	<input type="checkbox"/> Given the land for cultivation	<input type="checkbox"/> Given the Rickshaw/van
	<input type="checkbox"/> Given Cow/Goat	<input type="checkbox"/> Other -----		
12.	Is this project providing you training for income generation?			
	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Do not know	
12.1	If yes, please answer the followings.			
	<input type="checkbox"/> Fruitful for income generation	<input type="checkbox"/> Not fruitful for income	<input type="checkbox"/> Moderately fruitful	<input type="checkbox"/> Do not know

		generation		
13.	The allocation of the space of this shelter is enough for your family?			
	<input type="checkbox"/> Yes	<input type="checkbox"/> Moderately	<input type="checkbox"/> Not enough	<input type="checkbox"/> Embracing
14.	Has any family left this shelter?			
	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Do not know	
14.1	If yes, please write the reason? <input type="checkbox"/> -----			
15.	Have you been trained on Sanitation?			
	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Do not know	
16.	Are the EPI personnel coming timely?			
	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Do not know	
17.	Do you have idea on the following items?			
	<input type="checkbox"/> EPI	<input type="checkbox"/> AIDS	<input type="checkbox"/> Sanitary Latrine	<input type="checkbox"/> Arsenic
	<input type="checkbox"/> Birth Control	<input type="checkbox"/> Pure Drinking Water	<input type="checkbox"/> Biogas	<input type="checkbox"/> Solar panel
18.	Are you currently using any birth control policy (If applicable)?			
	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Not applicable	<input type="checkbox"/> Not interested to answer

If you have any more suggestions or comment on this project please write.

Signature
(Not mandatory)