

# **IMPROVING THE LIVES OF THE URBAN EXTREME POOR (ILUEP)**

## **Understanding Urban Livelihood Trajectories in Bangladesh**

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## Chapter 1. Introduction

This chapter presents the context, research objectives and research questions for this study.

### 1.1. Context

Concern Worldwide, Bangladesh has implemented a livelihood support programme in urban areas of Bangladesh since 2016, under the Irish Aid-funded 'Improving the Lives of the Urban Extreme Poor' (ILUEP) programme, which aims to move participants out of extreme poverty. The programme is implemented together with partner organisations: Nari Moitree in Dhaka city, and SEEP and Sajida Foundation in both Dhaka and Chittagong. The ILUEP identifies 3 groupings of 'urban extreme poor' (UEP) households: pavement, squatter and undeveloped slum dwellers. They face precarious unskilled, low paid, sometimes hazardous, daily labour. They lack access to credit and saving schemes, so have little resilience against shocks such as fire, eviction or theft. Unsanitary conditions lead to a high prevalence of diseases and healthcare is often not accessible. Malnutrition levels among children are high. Women, girls and children are especially disadvantaged. Local authorities identify challenges in delivering services. Moreover, there is no approved urban policy in Bangladesh (see chapter 2).

The ILUEP programme delivers targeted individual livelihood support (asset transfers, training and savings) as well as a comprehensive set of multi-sectoral interventions (nutrition support, gender equality, support to prevent and address GBV, provision of improved WASH facilities and promotion of improved hygiene practices, and advocacy for improved service delivery to meet the entitlements of the Urban Extreme Poor). This will be delivered to 9,000 participating households, or over 30,000 direct beneficiaries, through local partners and state, private sector and civil society stakeholders. Concern also provides support to a number of Pavement Dweller Centres.

This research has been commissioned by Concern Worldwide to explore whether and how the livelihoods of ILUEP participants improve due to interventions provided by Concern and its partners.

### 1.2. Research objectives

This research project follows the livelihood trajectories of urban extreme poor people who were selected into Concern's integrated livelihoods support programme in urban Dhaka and Chittagong, including the impact of policy on this. The main purposes of this research are:

- (1) to understand why different households follow different livelihood trajectories, during and after their participation in the ILUEP programme, including the impacts of policy on this;
- (2) to identify any additional support that could improve the prospects of sustainable movements out of extreme poverty for ILUEP participants, and to strengthen their resilience against future livelihood shocks and stresses.

### 1.3. Research questions

The following specific research questions will be explored in this research.

1. How does the urban context offer opportunities to the extreme poor to move out of their extreme poverty? What are their livelihood trajectories? This includes a specific focus on the

local market context and their ability to interact with local economic activity, including transitory migration and availability of safe employment. The research will also probe savings behaviour (to help with shocks).

2. What social capital do people have in an urban context? In particular, does this have a negative or positive role in their ability to move from one area to another?
3. What are the key life events (including shocks) that inhibit extremely poor people in urban areas of Bangladesh from moving out of extreme poverty? It is important to distinguish between man-made and natural shocks – the research will rank these in terms of importance, to help identify programme interventions that take account of these obstacles and the heterogeneity among this target group.
4. Does the fact that the Concern ILUEP intervention has not provided a cash stipend inhibit the ability of programme participants to move out of extreme poverty?
5. Do Pavement Dweller Centres (or similar) facilitate the urban extreme poor's access to services?
6. For female interviewees, does their inclusion on specific programmes impact on their household roles and responsibilities, in particular does it present an added burden (also look into exploitative relations and employment types – whether the interventions implemented are transformative or exploitative).
7. Have these intervention had any impact on gender relations within the household?
8. What interaction do extremely poor people have with government-sponsored social safety net programmes (social protection)?
9. How do the extreme poor access health services in urban areas? What proportion of their expenditure goes on health care? Are people able to access health insurance? (Access to GBV referral services will be probed, if it comes up.)
10. What stops the extreme poor from returning to rural areas (in light of the government's policy encouraging them to do so)? This will include looking at the question of forced evictions.

## Chapter 2. Urbanisation and urban policies in Bangladesh

This chapter draws on secondary sources such as government reports and academic literature to review the evidence on trends in urbanisation, food security and livelihoods in urban Bangladesh, as well as urban policies and urban governance. This review provides important contextual information.

### 2.1. Urbanisation in Bangladesh

In the South Asian region, Bangladesh initially had a low level of urbanisation; however, its urbanisation took off in the period 1980-2011. The annual rate of change in urban population has been recorded as high as 4.2%, which is higher than that of India, Pakistan, Sri Lanka and Afghanistan. According to the most recent census report, the percentage of urban population is about 23% (35.1 million). According to the World Food Programme (WFP), “if this trend continues Bangladesh's urban population will exceed its rural population by 2040” (WFP, 2015: 2).

Yet urbanisation has taken place in an unplanned way. Existing studies on urbanisation attribute the growth of urban population mostly to rural-urban migration. Thus, “while urbanisation traditionally accompanies the transition from an agrarian to industrialised economy”, this unplanned expansion of urban areas in Bangladesh has forced a large number of the growing urban population to live in slums, defined as dwelling places “made of the cheapest materials and built on temporary basis, mainly in towns, cities near roads, mills, factories, small scale industries, railway stations, market places or on government-owned land/property” (WFP, 2015).

Over the years, the Government of Bangladesh has conducted various surveys and censuses on slums. Three of these are considered to be important: the slum census of 1986, the slum census of 1997 and the census of slum and floating areas in 2014. Of these three, the 1986 census covered only three city corporations (Dhaka, Chittagong and Khulna) while the 1997 census covered four city corporations (Dhaka, Chittagong, Khulna and Rajshahi) and 100 big municipalities. In contrast, the 2014 census was more comprehensive, as it covered all the city corporations, municipalities, upazila headquarters and 17 unions adjacent to Dhaka city. In preparing this review, data was collected from all these census reports. In addition, we also considered a 2013 survey conducted by WFP that analysed the status of food security and undernutrition in the urban slums of three areas – Dhaka, Barisal and Sirajganj.

The 2014 census provided a broad definition of a slum, as “a cluster of compact settlements of 5 or more households which generally grow very unsystematically and haphazardly in an unhealthy condition and atmosphere on government and private vacant land”. The census identified six specific characteristics of a slum.

- **Structure:** slums are built of very cheap materials
- **Density:** density is very high and generally, all household members live in one room and three or more structures are situated in one decimal of land
- **Ownership of land:** slums generally grow up on government or semi-government land, or privately-owned vacant land
- **Water-supply and sanitation:** in the slum areas, water supply and sanitation is unsafe, inadequate and insufficient

- **Lighting and road facilities:** lighting and road facilities are either inadequate or completely absent
- **Socio-economic condition:** “Socio-economic status of the slum dwellers is very Low. Slum dwellers are generally engaged in informal non-agricultural jobs. Only few of them who are living in the District or Upazila level, might have small parcel of agricultural land”.

According to these studies, the number of slums has been rising. While in 1997 the total was 2,991, by 2005 the number had risen to 9,048 (CUS, 2005). The most recent survey conducted in 2014 by the Bangladesh Bureau of Statistics (BBS) counted 13,938 slums in the urban areas of Bangladesh. The proportion of the urban population living in slums in Bangladesh is the highest in South Asia, thus providing evidence for the World Bank’s conclusion that rapid urban growth has generated “an urbanisation of poverty” in Bangladesh. As per the BBS data, whereas in 1997, 334,431 households lived in the urban slums, in 2014 the total number of households living in the slums reached 592,998. In other words, in 17 years the total number of households living in urban slums increased by 77% and the total number of slums increased by 366% (GoB, 2015). Whereas slums can be found in different urban centres, “Dhaka division consists of the largest number of households in slums at 49% followed by Chittagong division with 28% of the total households in slums”.

This raises an important question – why are we witnessing this significant rise in the total number of slums? Most of the studies indicate that rural to urban migration has been the major cause of this increase in total number of slums. Larger metropolitan areas have been the prime destinations for rural to urban migration, and many such migrants maintain close connections with their rural homes. According to Marshall and Rahman (2013: 10-11), migration decisions result from weighing the costs and benefits of leaving the place of origin and moving to the new location, based on a number of considerations. The cost considerations encompass the losses or potential losses that could result from persisting in the original location, while the benefit considerations include the comprehensive gains of relocating to the destination. The authors further explain that there needs to exist some trigger, such as an event or substantial change, so that migration takes place.

Studies emphasise the role of both ‘push’ and ‘pull’ factors leading to rural-urban migration in Bangladesh. However, ‘push’ factors, such as lack of livelihood opportunities and riverbank erosion (Ullah, 2004), are considered the primary factors, implying that the bulk of the migrants are below the poverty line. Deshingkar and Grimm argue that even if urban-rural income differentials are not significant enough, urban livelihood opportunities are more readily available compared to that of rural, since urban livelihoods are seldom linked to seasonality. The authors further point out that urban areas offer numerous livelihood opportunities, such as those in the informal economy, for rural people to change jobs fast and become “upwardly mobile with a very low asset base and skills”. The problem is, this migrant population often fails to find a proper dwelling place and as such, end up living in slums. The question, however, is: what are the living conditions in these slums?

## 2.2. Housing conditions in slums

As per the 2014 census, only 4.06% of slum dwellers in Bangladesh live in ‘pucca’ (strongly-built) houses, which is a slight improvement if compared with 1997, when only 0.91% lived in such housing facilities. Also in 2014, 26.43% lived in semi-‘pucca’ households, and 68.65% lived in tin-built ‘kaccha’ houses or in ‘jhupris’. The census data also shows that 64.87% of households lived in rented houses whereas only 27.25% lived in ‘owned’ houses. The percentage of people living in rented houses



increased compared with 1997, when only 48.45% lived in rented houses and 44.54% lived in their own houses. The study concluded “it is clear ... that the percentage of rented households is increasing and that of owned households is decreasing”. It is, however, important to note that whereas the slum-dwellers mostly live in government-owned and/or semi-government owned land, they do not pay their rents to the government. Instead, they have to pay rent to local influential people who use their political connections to exercise control over the slum dwellers. There is no fixed rate for rent but, in reality, slum dwellers pay high rents (considering the amount of money they pay per square foot). One study found that, on average, slum dwellers have to pay 47 taka per square foot, which is “twice the amount tenants pay for decent housing in areas such as Dhanmondi”.

Slum dwellers have very limited access to sanitation and safe drinking facilities. Nationally, 52.5% of households living in the slums have access to tube-wells whereas 45.2% have access to tap water. However, in the municipal areas, only 10.3% have access to tap water and around 5.7% rely on ponds or ditches to get water. Similarly, in the slum areas, only 26.25% of the households have access to sanitary latrines and 42.19% have access to pit latrines. However, as per the 2014 survey, 8.63% use ‘hanged/kaccha’ latrines and 1.82% use open spaces to defecate.

Slum dwellers also have very limited access to government-run health care services. As per the Urban Health Survey of 2013, around 32.7% of the households living in the city corporation slums do not have any access to government run health care facilities and 36.9% have never interacted with community health workers. Moreover, “the Demographic Health Survey 2014 found that the urban poor had little access to healthcare in the slums, where the prevalence of family planning and institutional delivery was 54% and 45.5% respectively”.

### **2.3. Urban food security and nutrition**

According to the World Food Programme (2015), food security broadly depends on three factors – availability, i.e. whether sufficient quantity and quality of food is “physically present in an area”; access, i.e. whether communities, households and individuals have adequate resources to obtain the necessary amount of food; and, utilisation, i.e. whether available and accessible food is leading to improved nutrition (WFP, 2015).

Unplanned urbanisation over the past 30 years has caused Bangladesh to lose approximately one-third of the total cultivable land, and “according to the 2009 report of the Planning Commission, 80,000 ha of agricultural lands are being converted annually to non-agricultural uses primarily for developing housing facilities, and building infrastructures such as roads, markets, educational institutions, electricity and industrial establishments” (Hasan and Habiba, 2015: 25). Such loss of cultivable land, in the short run, may considerably restrict the choice of food available to the urban poor, while, in the long run, have a significant adverse effect on the state of food security of the urban poor. Moreover, the urban poor's dependency on the urban food market (which ultimately depends on rural food production and rural-urban food supply chains) makes them highly vulnerable to any adverse changes in the market system, thus affecting their food consumption patterns. Hence, “there is an increasing tendency for urban households to consume foods with a greater energy density, but potentially fewer micronutrients” due to such vulnerabilities (Kennedy, 2003).

WFP's Bangladesh Urban Slum Survey of 2013 (published in 2015) indicates that in the urban slums, the state of food security is not satisfactory. The study focused on three urban areas, namely Dhaka, Barisal and Sirajganj, and showed that around half of slum households in Dhaka and two-thirds in

Barisal “were consuming less than 2,122 kcal/capita/day”. In fact, the study shows that compared with the Household Income and Expenditure Survey (HIES) of 2010, the overall situation of food security in slums has worsened. In 2013, households were spending 60% of their total expenditure on buying food whereas as per the 2010 estimate, 48% of household spending in urban areas was on food.

Regarding the state of nutrition, the study drew the following conclusion:

“Nearly half of all children under five in the urban slums (44 percent) were stunted (low height-for-age) and 16 percent were wasted (low weight-for height); these rates are markedly higher than those found for all urban areas in the 2012 MICS (36 percent and 9 percent, respectively). ... the proportion of women considered undernourished in the urban slums was high. Two in five adolescent girls (41 percent) were found to be thin for their age according to BMI, while the prevalence among all women in the survey was 20 percent. Perhaps more telling, 27 percent of women living in households in the lowest expenditure quintile were too thin compared to just 16 percent of women living in households in the highest quintile.”

#### **2.4. Urban livelihood strategies and employment**

The 2014 survey shows that among the slum-dwellers, the most common primary source of income is rickshaw-/van-pulling (16.80% of the total households). This is followed by informal business (15.71%), working in the garments sector (14.35%) and services (14.31%). Around 15% work in the transport and construction sectors and 8.27% work as day labourers.

The 2014 census, for the first time, provides information about the floating population living in the urban areas, defined as “the mobile and vagrant category of rootless people who have no permanent dwelling units however worse these are; these people are found on the streets, rail station launch-ghat, bus station, hat-bazar, mazar, staircase of public/government buildings, open space etc.” As per the census data, for this particular group of the population, the most common source of income is day labourer (14.19%), followed by rickshaw-puller (9.33%) and street hawker (5.94%).

The findings of the census match well with earlier studies. For instance, Hossain (2011) demonstrates the incidence of informal employment among poor communities living in the study locations in Dhaka City. More than 50% of the study household heads were involved in rickshaw-pulling and petty trading, with the remainder usually involved in other informal sectors such as household-based enterprises. Interestingly, however, the census data shows the difference between the slum-dwellers and the floating population in terms of source of income. In effect, it shows that livelihood strategies are more uncertain for the floating population.

The urban landscape challenges traditional gender-based restrictions on women in important ways, as women’s participation in income-earning work and freedom of movement appear to be improving. Salway et al. (2003) illustrate that in the Dhaka slums half of adult women were engaged in income-generating activities outside the home. Hossain (2011) shows that a significant percentage of women workers are young, unmarried and involved in the garment sector. Other studies propound that, although there exists a gender gap in employment, female employment figures have risen rapidly, specifically in garment factories where the employers discriminate positively in favour of women (Kabeer, 1991; Hussain, 1996; Dannecker, 2002; Rozario, 2002). However, Hossain (2011) argues that income opportunities for women in the city have expanded over time, but have not significantly changed the vulnerability of poor women.

Studies have noted the incidence of child labour in Dhaka's slums (Pryer, 2003; Hossain, 2011). According to Pryer (2003), 53 per cent of young children under the age of 14 were not attending school because they were involved in work.

## **2.5. Conclusions about the status of the urban poor**

Based on the data provided on the status of urban poor living in the slums, it is possible to draw the following conclusions.

First of all, the number of slums and people living in the urban slums has increased significantly over the years mainly due to prevalence of rural-urban migration. However, their living condition within the slums is not satisfactory and most of them have to pay rent to live in the slums even though the slums are mainly established on government owned and semi-government owned land.

Secondly, living in the slums (on government owned lands) has two important negative consequences. First of all, since these slums are on government-owned land, they have to live in constant fear of eviction. This fear of eviction has still remained a key concern even though over the years, the government of Bangladesh made promises and took different steps to rehabilitate the slum-dwellers (as discussed below). Secondly, studies have shown that while the urban poor seek shelter in slums or low-income settlements, they do not possess ownership nor tenure security, and as such, they must pay higher rent and bills to power structures controlling the basic services since they are not legally eligible to access housing and utility services like water and electricity. Thus, they need to get access through informal means, often forcing them to pay more (Roy et al, 2013). As mentioned earlier, they pay far higher rent (per square foot) if compared with the decent housing facilities of the city corporation areas.

Thirdly, their lack of tenure security has often made them invisible in the eyes of the government. As mentioned earlier, they have very limited access to government health services and in effect, government social safety net services have not been designed to help them. In fact, the slum census report shows that only 13% of the slum-dwellers receive support from different organisations and of these 13%, only 26% receive support through the government organisations. It is, however, important to note that in most cases, their access to government support services depend on their rural identity and as urban poor, they have very limited access to safety nets.

Fourthly, the slum-dwellers' tenure insecurity and inaccessibility to government support systems often forces them to get employment in the informal sector and as mentioned above, most of them find jobs as rickshaw-puller, garments workers, day labourers or street hawkers. Their income is too low and lack of support from the government means that they have to take care of themselves in times of trouble. High rent and lack of support eventually forces them to spend money in unproductive areas and as such, they have to suffer from food insecurity and under-nutrition. Furthermore, as Banks (2015) points out, although there exists a number of livelihoods strategies that the urban poor could utilise to cope with insecurity and improve household living standards, the local power structures significantly limit opportunities for long-term household improvement for most of the urban poor.

Due to the high costs of urban living and low, irregular incomes, the urban poor face a challenge in matching incomes with expenditures. Hence, due to the nonexistence of basic social services and well-targeted development programs, the urban poor households are under the possible risk of income

erosion because of crises including eviction, loss of productivity, threat of disability, recurrent expenditure on medication, extortion, marital instability and sexual harassment (Ibid).

Hence, urban poverty will remain one of the top challenges for the Bangladesh economy in this era. Urban poverty brings with itself an increase in the number and density of informal low-income settlements that have crowded housing conditions and lack of basic utilities and amenities. Occupancy in such settlements is indicative of the fact that the urban poor are unable to secure livelihoods or employment opportunities that provide sufficient incomes to improve their living conditions, food security and access to education and health services. The composition of the workforce in urban centres is quite different from its rural counterpart, as women actively seek employment outside of their homes to supplement household incomes. However, effects of institutional support, social capital of the urban poor and various power structures within the settlements modulate the intensity and the extent of the poverty, vulnerability and development of the urban poor.

## 2.6. Policies on urban slums

In the context of Bangladesh, the urban poor living in the slums have remained largely invisible and in most cases, the government institutions simply refuse to provide them with any services. In fact, existing studies indicate that the government's inertia in case of being responsive to the needs of the urban poor is not really surprising and it has happened mainly due to the presence of "two common perspectives among policy makers ... with regard to the urban poor:

- First, it is assumed that providing access to basic services will result in increased rural-urban migration.
- Second, it is generally thought that the urban population is better off than the rural population. Consequently, until recently, slums have received little attention from donors, NGOs and government agencies" (UNICEF, 2010: 18).

These two underlying reasons, though considered to be 'myths', eventually affected the decisions of the political actors and therefore, it is not really surprising that most of the policies and programmes developed by the GoB do not really address the concerns of the urban poor.

On the policy front, however, the government's attitude towards addressing the concern of urban poor has gone through some changes over the years. Whereas the GoB has always been interested in sending back the rural migrants to villages, since the mid-1990s, at least on paper, the government adopted a somehow different approach. In 1993, the GoB decided to implement a slum upgrading and rehabilitation project at Bhasantek Mirpur and in 1998, a BDT 341 crore project was initiated to build 7,560 flats for slum-dwellers and low-income groups. The project was renamed in 2004 as 'Bhashantek Rehabilitation Project' in Mirpur which aimed at constructing 111 six-storied buildings for slum people losing their shelters in eviction drives. However, "in October 2010, the developer's contract was revoked and the project was later handed to the National Housing Authority over allegations of graft and failure to deliver the flats on time. On investigation, the land ministry detected that the company in-charge of distributing flats to urban poor pocketed BDT 300 million in additional profits by selling 1,056 flats in 10 buildings to well-off families at higher prices, depriving the poor households, according to sources at the ministry. With only 18 buildings built and tenders floated for 12 more, the ministry decided in December 2015 to abandon the plan for the construction of remaining buildings and instead use the land for building quarters for government employees."

Right now, the GoB's commitment in terms of supporting the urban poor in providing housing is quite contradictory. At one end, the government has started to acknowledge the challenges faced by the urban poor and decided to support them. For instance, in the 7th five year plan (2016-2020), the GoB talked about the housing challenges that the urban poor face and acknowledged how the threat of eviction is making their lives difficult. As such, the 7th five year plan suggests that the government should take steps to improve the living conditions of the slum-dwellers and introduce "Inclusive housing and other civic services for urban inhabitants including for people living in informal settlements and slums". Furthermore, the GoB has reflected its strong commitment towards Goal 11 of the SDGs and in its SDG progress report, the GoB stated: "The Government has initiated in 2016 Bangladesh Pro-poor Slums Integration Project funded by the World Bank with the objective to improve shelter and living conditions in selected low income and informal settlements in designated municipalities in Bangladesh". In 2016, a New Housing Policy was developed through which the GoB also made a commitment towards ensuring housing facilities for the urban poor.

In addition to these policy commitments made by the GoB, the High Court Division, over the years has also made several rulings to protect the slum-dwellers from forced eviction. In a landmark 1999 ruling, the High Court Division, at one end, recognised the protection of slum-dwellers from forced eviction as an important part of their lives and livelihoods and, on the other hand, directed the government to ensure alternative accommodation for the slum-dwellers before evicting them. The court observed:

"There should be a survey of all the families residing in any particular slum. There should be master plan or rehabilitation scheme or pilot projects to rehabilitate the slum dwellers. The slum dwellers should be given option either to go and live at their respective rural villages or to stay in an urban area. ... slum dwellers who do not opt for going to the rural home ... should be given a choice either to live in the slum or to elsewhere to live on therein. In case of their choice to stay in slums, they should be rehabilitated."

Nevertheless, these policy commitments and decision of the High Court Division have eventually failed to protect the slum-dwellers from forced eviction. As Naznin and Alam (2019) pointed out, between 1996 and 2004, 115 slums were evicted in three major cities of the country (Dhaka, Chittagong, and Khulna) which displaced approximately 3 million people. Moreover, around 60,000 people were evicted from 27 slums between 2006 and 2008 and in 2014 alone, 300 slums were subjected to eviction in Chittagong. Different newspaper reports show that the GoB has continued its eviction drive in 2016, 2017 and 2019. In other words, in terms of providing housing facilities for the urban poor, the GoB's position is quite contradictory – whereas on paper, it shows its commitment for upgrading the slums and rehabilitating the poor, in reality, it has continued its action of evicting the slum-dwellers, sometimes even by defying the court orders.

In the other policy domains that may support the urban poor, the same conclusion can be drawn, i.e. even though the GoB, on paper, shows symptoms of changing its attitude towards the slum-dwellers, in reality, it continue to ignore them. For instance, two other policy developments can be considered. The first of them is the draft Urban Policy. Developed in 2011, this urban policy for the first time, incorporates slum development within the national policy priorities. Section 5.7 of the draft policy speaks specifically about slum development. The policy highlighted the necessity of changing attitude about slum settlements and argued that the GoB should recognise slums as "an integral part of urban areas and contribute significantly to their economy both through their labour market contributions and informal production activities". From this perspective, the policy proposed an approach "based on positive attitude" and suggested that the government should emphasise on improving the lives of

the slum dweller “through slum upgrading/ improvement”. However, the policy also supported a distinction between tenable and untenable slums while arguing that “a slum may be considered as untenable if human habitation in such settlements entails undue risk to the safety or health or life of the residents themselves or where habitation in such settlements is considered contrary to “public interest” as determined by the local authority through a consultation process involving all the stakeholders”. The policy also called for avoiding slum eviction and called for ensuring tenure security for the urban poor. Nevertheless, it is important to note that this draft policy was eventually shelved and over the years, the GoB, instead of moving towards attaining the goals of this policy moved towards sending back the urban poor to the rural areas.

Another important policy document that also reflects the GoB’s change in attitude towards the need of the urban poor is the National Social Security Strategy (NSSS). Unveiled in 2015, the NSSS provides a new direction for the GoB in protecting the most vulnerable groups of people and while doing so, acknowledges that up to this point in time, the Social Safety Net Programmes have focused on reducing rural poverty and often ignored the need and demands of the urban poor, especially those living in the slums. Through the NSSS, the GoB has decided to change this approach and through relying on the life-cycle approach, “It seeks to help build an inclusive Social Security system for all the people of Bangladesh that are effective in helping Government’s efforts in tackling and preventing poverty and rising inequality, while contributing to broader human development, employment and economic growth” (GoB, 2015: 16). However, up to this point in time, the NSSS has largely failed in providing support to the urban poor and out of 116 safety net programmes, there are only two that try to address their concerns: allowances for lactating mothers, and the primary education stipend programme for the students.

## **2.7. Urban governance**

Whereas these policies have not really managed to support the urban poor, there are also concerns regarding the capacity of the government agencies in supporting the urban poor.

In Bangladesh, two different ministries are directly responsible for urban administration: the Local Government Division (LGD) of the Ministry of Local Government, Rural Development & Cooperatives (MoLGRD & C) and the Ministry of Housing and Public Works (MoHPW).

The Union Parishad, Upazila Parishad, Zila Parishad, Municipalities and City Corporations are the Local Government Institutions under LGD and these institutions are run by elected representatives. At the same time, “the Local Government Engineering Department (LGED), Department of Public Health Engineering (DPHE), Dhaka WASA (Water Supply and Sewerage Authority), Chittagong WASA, Khulna WASA and NILG (National Institute of Local Government) are the different Departments/ Directorates/ Institutions of LGD. Through these Departments/ Institutions, LGD is working to mobilise local resources, establish good governance at the local level, providing civic/utility services to the citizens of municipalities and city corporations, rural and urban infrastructures development. LGD is also responsible for planning and implementation of development projects in the local level, conducting survey/ research regarding local government and arranging training programme for enhancing knowledge and efficiency of the elected representatives” (UNICEF, 2015).

On the other hand, the Public Works Department (PWD), Urban Development Directorate (UDD), National Housing Authority (NHA) and Rajdhani Unnayan Kartipakha (RAJUK) are under the MoHPW. Of these, “the role of PWD encompasses the entire spectrum of physical and social infrastructure for

national development, national security and international relations. The UDD contributes to developing Master Plan/Land Use Plan for small, medium and large town and cities of Bangladesh. NHA has been the principal public sector agency engaged in solving the enormous housing problem of the country, particularly for the poor, the low and the middle-income group of people. RAJUK's (The City Development Authority) roles are to develop, improve, extend and manage the city and the peripheral areas through a process of proper development planning and development control" (UNICEF, 2015). At the same time, in addition to the governance structure mentioned above, "the Ministry of Education, Ministry of Health, Ministry of Women and Child Affairs, Ministry of Social Welfare and other ministries have their own decentralised structure to provide services both in urban and rural areas."

There are a number of problems with the existing governance structure. First of all, the elected representatives who head different local government institutions (e.g. UP, UZP, City Corporation, Pouroshabha) often do not have adequate authority and they have no control over different ministries and departments/ directorates of the LGD. If the authority of the elected representatives is not clearly defined, it is highly unlikely that the GoB will be able to follow-through its commitment of being responsive to urban slum-dwellers.

Second, the agencies in charge of providing services to the urban population (e.g. WASA) often do not recognise the slum-dwellers and as the slum-dwellers are not living there 'legally', often they do not receive services. It will be a major challenge for the GoB to address this in order to be responsive to the urban poor.

Thirdly, the recent UNICEF study indicates another important limitation: "Lack of ownership by the local governments poses coordination and integration gap in planning and implementing among actors and stakeholders. These serious responsibility conflicts between levels of government need to be addressed by institutionalising a coordination mechanism for improving social services and opportunities for children and women in urban slums" (UNICEF, 2015). It will be interesting to see how the government develops such a coordinating mechanism.

In comparison to the government institutions, the NGOs are more accessible. However, they, too, have their limitation. For instance, compared to other urban areas, the service provision of NGO institutions is much higher in Dhaka. This is because the capital is a major political hub that attracts migrant populations from the rest of the country. Moreover, the existing infrastructure, political networking, number and variety of institutions providing services to urban residents and overall capital bias makes it relatively easier for institutions to prioritise the urban poor in Dhaka compared to outside it.

Nevertheless, whereas NGOs have offices in the municipalities, they focus more on rural development while hardly giving any priority to urban development. For instance, according to one key informant, development project budget allocation largely depends on proposals made at the macro level by lobbying groups. Since no institution lobbied for these municipality urban poor, and since the government officials hardly have the time or human resources to look into the needs of the residents, there is barely any budget allocation involving for working with these urban poor. As a key informant from an NGO working with urban poor explains, since rural areas are backward compared to urban areas, the NGO focuses on rural development only. He further explains that GOs and NGOs do not work for the urban poor settlements since they are not included in the social safety net programs, which highlights the priorities of development planners and donor organisations.



## Chapter 3. Methodology

This chapter describes the research design, sampling, ethical issues, research timetable, a summary of the questionnaire guide, a description of the fieldwork process, and challenges encountered.

### 3.1. Research design

A panel of participants on the ILUEP programme in Dhaka and Chittagong will be tracked over three years, to explore how the programme affects the evolution of their livelihood trajectories, and specifically their potential to escape extreme poverty. Primary data collection will be undertaken using 36 participants as household case studies. Three rounds of data collection will be undertaken with the same 36 participants, in early 2019, early 2020 and early 2021. This allows for interviews after they are enrolled on the programme, immediately after they have received one year of programme support and a final interview after they have received two years of programme support.

Qualitative and participatory methods are being used. A semi-structured questionnaire was designed by the research team with several sections to allow for probing on each of the research questions. Participatory methods such as timelines and Venn diagrams have been included to allow in-depth exploration and visual representation of findings.

The questionnaire was refined and pre-tested during the training workshop in Dhaka and finalised before the first round of data collection started. Sections of the research manual, notably the sampling and the timetable, were also revised during the training workshop, in consultation with Concern Worldwide staff in Dhaka and Dublin.

### 3.2. Sampling

Sampling for the household case studies is purposive (non-random) and stratified at three levels:

1. **Location:** (a) Dhaka; (b) Chittagong.
2. **Living conditions:** (a) pavement dweller; (b) squatter; (c) undeveloped slum dweller.
3. **Household status:** (a) couple (man and woman living together); (b) men (on their own); (c) women (on their own).

The ILUEP programme is operational in two urban areas – Dhaka and Chittagong – so the research is being undertaken in both locations. There are three target groups for the ILUEP – pavement dwellers; squatters; undeveloped slum dwellers – each facing different challenges, so sub-samples were drawn from all three groups of programme participants. The research is also disaggregated between couples, men on their own and women on their own, to capture gendered effects of the programme (Table 1).

Initially the intention was to include a fourth level of stratification – the household's livelihood trajectory: (a) 'fast mover'; (b) 'slow mover' – to identify which characteristics of the household and ILUEP either facilitate graduation out of extreme poverty or constrain progress. However, households can only be classified as 'fast' or 'slow' movers after they have been participating in the programme for some time. Since the intention of this research is to follow participants from registration this means that their livelihood trajectories cannot be known until after the sample is selected.



**Table 1. Sampling frame for Urban Livelihood Trajectories Research in Bangladesh**

Respondent category	Dhaka	Chittagong	Total
Pavement Dweller	Couples = 2 Men = 2 Women = 2	Couples = 2 Men = 2 Women = 2	<b>12</b>
Squatter	Couples = 2 Men = 2 Women = 2	Couples = 2 Men = 2 Women = 2	<b>12</b>
Undeveloped slum dweller	Couples = 2 Men = 2 Women = 2	Couples = 2 Men = 2 Women = 2	<b>12</b>
<b>Total</b>	<b>18</b>	<b>18</b>	<b>36</b>

Although there are fewer ILUEP participants in Chittagong than in Dhaka, and fewer squatters and pavement dwellers than undeveloped slum dwellers, the sample is balanced by drawing equal numbers from each stratification category: 18 from Dhaka and 18 from Chittagong; 12 pavement dwellers, 12 squatters and 12 slum dwellers; and so on. Qualitative research with small samples does not require statistical representativeness, but it is necessary to have adequate numbers in order to draw meaningful conclusions about each category of participants.

Selection of actual respondents for the research was done in close collaboration with Concern Worldwide Bangladesh and their local partners. This is a panel survey, meaning that the same 36 households will be interviewed three times in three years. However, it is possible that some households will leave the ILUEP programme during this period, for instance if they migrate or return to rural areas. In this case, three strategies will be adopted:

1. **Trace:** Every effort will be made to find households in the sample that drop out, and to continue interviewing them, either face-to-face if this is logistically feasible or else by phone;
2. **Replace:** If any household that drops out cannot be traced, they will be replaced with households that have similar characteristics. If the sample is developing a bias over time toward either 'fast' or 'slow' movers, replacements will be drawn from the other category to try to balance the sample.
3. **Attrition:** If only a small number of households drop out (no more than 2 or 3) and they cannot be traced, this will be accepted as normal attrition in a panel survey, and the research will continue with a slightly reduced sample.

### 3.3. Ethics and risks

The Urban Extreme Poor in Bangladesh are a vulnerable group. Their safety and security will be a priority concern during this research. The study is not designed to touch on sensitive issues such as incidents of violence or experiences of mental illness. However, it is possible that these and other uncomfortable issues will be raised by research participants, which may require referral to health and social services.

There may also be an issue with participants expecting some benefit from the study, but they have been clearly informed that the project is aimed at learning about issues to inform programmes and policies downstream, rather than delivering any additional benefits beyond those already received from the programme. Each person interviewed was given an Information Sheet about the study, and was required to sign or thumb-print a 'Participant Consent Form' before the interview started.

Ethical approval for this research has been secured from the Research Ethics Committee of the Institute of Development Studies (IDS) at the University of Sussex (ref: [RF/18022/ResearchEthics](#)).

### 3.4. Timetable

The first round of research design, data collection, analysis and reporting extends over a period of 9-10 months during 2019.

January 2019:	Finalise contracts and scope of work Mobilise research team
February 2019:	Training of fieldwork team (Dhaka, 17–20 February) Pre-testing and finalisation of research instruments
March 2019:	Data collection in Dhaka Transcription and translation of Dhaka interviews
April 2019	Data collection in Chittagong Transcription and translation of Chittagong interviews
May–July 2019:	Drafting of Round 1 report
August 2019:	Submission of draft Round 1 report
September 2019:	Round 1 validation workshop (Dhaka)
October 2019:	Finalisation of Round 1 report

A similar timetable will be followed for Round 2 (in 2020) and Round 3 (in 2021).

### 3.5. Questionnaire Guide: Household Case Studies

The questionnaire for the household case studies is presented in **Appendix 1**. The questionnaire has 15 sections, which also serve to structure this report:

- |  |                                       |
|--|---------------------------------------|
| (1) Identifying information;           | (2) Household information;            |
| (3) Programme participation;           | (4) Urban livelihood opportunities;   |
| (5) Institutional mapping;             | (6) Social capital;                   |
| (7) Life events and shocks;            | (8) Cash needs;                       |
| (9) Gender roles and responsibilities; | (10) Intra-household decision-making; |
| (11) Government safety net programmes; | (12) Health services;                 |
| (13) Urban–rural migration;            | (14) Income.                          |

### 3.6. Fieldwork process

After the training workshop at the offices of Concern Worldwide, Bangladesh in Dhaka, the research team from Development Research Initiative (dRi) formulated the survey plan and started collecting the first round data from a panel of 36 participants on the ILUEP programme in Dhaka and Chittagong: 18 from each city. In Dhaka city two partner organisations, Nari Moitree and SEEP, identified 9 respondents each. In Chittagong all 18 respondents were selected by another Concern partner, Sajida Foundation. Participants were purposively selected to meet the stratification criteria. In the list for each city were 6 pavement dwellers (two men, two women and two couples), 6 squatters (two men, two women and two couples) and 6 slum dwellers (two men, two women and two couples).

Data collection started in late March in Dhaka city, where 18 ILUEP participants were interviewed. These interviews were transcribed and translated by dRi personnel during April 2019. The second phase of data collection started in late April in Chittagong, where a further 18 ILUEP participants were interviewed. These interviews were transcribed and translated during May 2019.

Because this was the first round of three planned rounds of data collection from the same households over a period of three years, it is crucial that they can be identified and traced for follow-up interviews in round 2 and round 3. Given the high mobility of this population group, it is also likely that some of the 36 households will physically relocate within the timeframe of the research study – they could be evicted, they could move to other parts of the city in search of livelihood opportunities, or some might return to their rural home village. With this in mind, basic identifying information and contact details were collected and stored by dRi, to ensure that as many as possible of the 36 households interviewed for this report will be found and re-interviewed in 2020 and 2021.

### 3.7. Challenges of fieldwork

These are some of the challenges that were faced during the first round of interviews with participants of the ILUEP programme in Dhaka and in Chittagong.

1. Some of the respondents do not have a mobile phone or they were not in the city, which made it difficult to find them. Sometimes the fieldworker went to their house by following the contact details which were given by Concern Worldwide, Bangladesh, but they were not at home. Later the research team contacted the partner organisations, Nari Moitree and SEEP, and they helped to find the programme participants.
2. In terms of privacy, interviewing programme participants was difficult, especially when interviews were conducted in public (on the street) but even in crowded living spaces (e.g. slum dwellings). Bystanders often gathered around to listen to the questions that were being asked, and also tried to understand why the respondent was selected for this programme while they were not. The research team tried whenever possible to meet with respondents separately, in private.
3. When interviewing couples it was difficult to sit with them both together. Sometimes one partner was available but the other was absent. Another problem is that an eviction happened between the interviews of one couple. After interviewing the wife an eviction happened, and the next day when the husband was interviewed, his answers were different and did not match with his wife.

4. The participant list identifies one respondent as a squatter but actually she lives in a developed slum. Although they are living in slums, they are actually residents of the pavement, or squatters. When the government evicted them, they went to the slums. A few days later, they came back to the streets and became squatters again. Later, others came there to help build a house for her. This happened during the data collection, that's why it was difficult to classify this respondent.
5. Similarly, a respondent in Dhaka was listed as a woman slum dweller, but she does not fit neatly into any one category. Sometimes she lives in the rural village, sometimes she lives in the slums with her sister, and sometimes she is also a squatter.

### 3.8. Respondent codes

Each respondent in the sample has a unique identifier or code, based on their location, category and gender, as follows:

<u>Location</u>	<u>Category</u>	<u>Gender</u>
C = Chittagong	P = Pavement Dweller	C = Couple
D = Dhaka	S = Squatter	F = Female
	U = Undeveloped slum dweller	M = Male

For example: 'DSM' means a male squatter from Dhaka; 'CUC' means an undeveloped slum dweller couple from Chittagong; 'DPF' means a female pavement dweller from Dhaka.

## Chapter 4. Programme participation

Most of the 17 respondents in Dhaka and all 18 respondents in Chittagong joined the ILUEP in February or March 2019, not long before they were interviewed for this research study. (*“One month ago a person from Concern came to me” [DUC1]. “Around one month ago I joined the programme” [CFS1]. “Around 15 days ago someone from Nari Moitree came to me and discussed about the programme” [DPC1].*) A few respondents mentioned that they have been supported by Concern for a longer period, since before the ILUEP programme was launched. (*“My wife was connected to the people from Concern for a long time” [DSM2].*)

When asked why they were selected for the Concern programme, most respondents recognised that the programme targets the poor and vulnerable, and that they are eligible because of their poverty.

- *“This programme is for poor people like me” [CPC2].*
- *“Because I am poor and my husband left me. I have a daughter. We need help” [CPF1].*
- *“I am a poor person. I earn only 2,500 taka per month. That’s why Sajida Foundation [partner of Concern Worldwide] came to me and selected me” [CPM2].*
- *“They saw I was struggling to manage the living cost of my family. We are living in a squat” [CSC1].*
- *“They observed that I am a defenceless person. I am not getting any help from anywhere. Maybe after considering all those aspects they selected me for this project because they want to help me” [DSM1].*
- *“They wanted to help because I am an elderly person working with masonry. My present work is so risky to me” [DUF1].*
- *“I told them we are poor, we came from a village, we don’t have any assets, we are living in a slum. Then they said they will do something for us” [DUC2].*

Vulnerability is complex and multi-dimensional, and extends beyond income poverty, as this case study household reveals.

### Household case study #1. Female pavement dweller, Dhaka [DPF1]

“I have a long painful history. I am from an island district. When I had the age of 13 I got married. Within 4 years I had 2 children. After that my first husband died, he had cardiac problems. After his death I wanted to live in my father in law’s house but that was broken down in river flooding, so I came to my father’s house. But that was not good for me. My sister-in-law was unhappy because of my coming. She left my brother with their child. Then I decided to come to Dhaka with my sister, but I realised that I couldn’t work because no-one wants to give a job to a mother who has a little child. I went back home and left my child with my mother. Again I came back to Dhaka and worked as a mason’s helper. There was a man who repeatedly asked me to marry him until we got married. We had a good life for 4 years. We got a son. After that one day his first wife came and quarrelled with me. Again my painful life started. He started to live with his first wife. I tried to live in his village but failed due to torture by his first wife. I had no place to stay, my husband has left me. He is not taking care of my son. I have another son from my first marriage, he also is not with me. He is living with his family. There is no-one to help me. Last year the government evicted me. Then this organisation gave me a place to live. But I can’t live here now because my son is 8 years old. They are not allowing boys to stay once they cross the age of 7 years.”

The marginalisation of squatters and slum dwellers is revealed by their powerlessness against not just eviction but even destruction and demolition of their family homes, as a legal government policy.

- *“Government evicted us six times in a single year. Six times the bulldozer machine broke our house. Because of breaking the house repeatedly, we even did not have a bed for sleeping at night. There was nothing. I have put together all the broken bamboo and pegs” [DSF1].*

Material deprivation and political marginalisation go hand in hand. *“We are not involved in the political parties. We do not have any money. No-one talks about us” [DSC1].*

Respondents have expectations that participating in the ILUEP programme will help them to improve their situation and their living conditions, and perhaps to escape poverty.

- *“I don’t have any fixed place to sleep. People misbehave with us. I could manage a shelter if I could earn more” [DPF2].*
- *“I lived in the shrine, there was so many drug-addicted men, they were beating us. Sometimes the police also came and beat us. While in that situation, this centre came to help us and told us to come here, take rest, bath and stay as long as we want” [DPC2].*
- *“When Sajida Foundation was listing the names of slum dwellers, I requested them to take my name and they enlisted me. We are living in an undeveloped slum. We are always afraid of accidents. We will die if something like this happens. With their help we can rent a house in a developed slum” [CUC2].*
- *“I am threatened and evicted by the police every other day. Moving with the instruments is very difficult for me. If I had a van, I could carry them on the van and I could earn some money. If I get financial help from the programme, I can buy a van of my own” [DSC2].*
- *“They are advising me how to develop my business. Actually, they told me how to get rid of poverty” [CSM2].*
- *“I can’t afford my family’s expenses with my small business. If Sajida Foundation helps me to make my business little bit bigger then I can run my family smoothly” [CSC2].*

Respondents are also aware that Concern Worldwide supports small businesses and livelihoods.

- *“I am hopeful that Concern will help me to start my own business” [DPM2].*
- *“The person asked me about the benefit that would be the most useful for me. I said it would be helpful if I am given any opportunity to work, and if they help me financially then I can grow my business” [DSM2].*
- *“They have selected me because they saw that I am a poor person but I am working hard to run my business better” [CUM2].*
- *“A person from Sajida Foundation said they would give me some money to develop my business, so I would be able to enjoy a decent life” [CUC1].*
- *“I want to develop my business. With their help I may run my business well” [CSM2].*
- *“I am running a business but I have no place to stay. That’s why they said that they’ll help me” [CPC1].*
- *“They said they are going to provide mechanical training for me” [CUM1].*

All respondents reported that they have not yet received any benefits from the ILUEP programme, but most have been given advice and promises that financial assistance and health care are coming soon.

- *“No money received yet. Hoping they will help us in the near future. They said they would help with money” [DSC1].*
- *“I haven’t received anything from them. But they encouraged me. They said they will help with health services. Last time they said they are going to help me with 6,000 taka” [CSC1].*
- *“So far I haven’t received any material help from them, but I am very hopeful that they will help me. They are helping me with advice, inspiration and suggestions” [CUM2].*
- *“No, I haven’t received any money from them. But they are suggesting how to develop my business. From time to time they are coming here and sitting with me and giving some advice for my business” [DUM2].*
- *“I haven’t received any money from Sajida Foundation but they have helped me by giving valuable suggestions. They said they would provide health care for us” [CUC1].*
- *“They suggested to keep our money in their saving fund and take it out when we need. There was a reason behind it – when we were sleeping in the shrine and we had money in our pocket, someone came and pickpocketed from us. For this reason we thought this is a very good proposal for us, so we started to keep our money in their saving fund” [DPC2].*

## Chapter 5. Urban livelihoods

This chapter provides livelihood profiles for our selected case study households in Chittagong and Dhaka, which will serve as important baseline information for monitoring the livelihood impacts of the ILUEP programme. It emerges that almost all our respondents are working. Most work for themselves – they are self-employed – though some have family support and a few work for an employer. The self-employed have low and irregular incomes. Men generally have access to more diverse and more lucrative employment opportunities than women. The livelihoods of the urban poor are vulnerable to disruption and predation by people with power over them, from unscrupulous landlords to the police. This chapter also captures information about the savings behaviour of our case study households.

### 5.1. Urban livelihood profiles

#### 5.1.1. Chittagong

**Male squatter #1, Chittagong:** He has worked in a marine workshop in Chittagong for 9 years. He started by carrying tea for the workers, and now makes nuts, bolts and fans for ships. He enjoys his work but would prefer to start his own marine workshop business. Lack of education is a major constraint: *“If I were educated, I could find a better job”* [CSM1].

**Male squatter #2, Chittagong:** He came to Chittagong more than 15 years ago, and found work first in a garage and then in a garment factory before starting his own business 3 years ago, collecting and selling scrap material. He works alone: *“I buy one van of scrap material for 2,000 taka and then I sell it to a factory for 2,500 taka”* [CSM2].

**Squatter couple #1, Chittagong:** *“When I came here in Chattogram 17 years ago seeking a job, I started as a hotel boy. After that, I started rickshaw pulling, I pulled rickshaw for so many years. For the last 2 years, I have been working as a helper of a slaughterer”* [CSC1].

**Squatter couple #2, Chittagong:** The husband left school after class 8 and started work as a pipe-fitter, with the ambition of learning a skill that would enable him to go abroad. But he couldn't afford to travel so he started trading vegetables and eventually started his own scrap materials business, selling scrap from workshops to factories at 1 taka per kilogram [CSC2].

**Male slum dweller #1, Chittagong:** He started working at the age of 10 after his father died. He started as a rickshaw-puller and has been a van driver for the last eight years. He rents the van from the owner for 150 taka per day. *“I am driving this van for my living. I don't like this work, that's why I asked the officer from Sajida Foundation to give me mechanical training then I can leave this work”* [CUM1].

**Male slum dweller #2, Chittagong:** He has been working in Chittagong for more than 15 years, initially as a carpenter then as a CNG driver. Later he saved 10,000 taka while working as a bus helper, and 10 years ago he started a ship scrap business, buying scrap from shipyards and separating out copper, brass and iron to sell separately. *“I like this work because I can make a profit more than 80%”* [CUM2].

**Male pavement dweller #1, Chittagong:** He came to Chittagong when he was only 12 years old and started selling betel. Seven years ago, he used his savings to buy a van and started selling tea. *“I work for myself. It's my own business. I don't have any contract or conditions”* [CPM1].



**Male pavement dweller #2, Chittagong:** He came to Chittagong 3 years ago and did various jobs, including working in a shop, as a helper on a van, and as a rickshaw-puller. Now he works as the helper of a pavement shopkeeper, working all day and sleeping on the roadside at night. At first he was paid 2,000 taka a month, but his pay was increased to 2,500 taka. *“Who likes such a life? I sleep on roads. Mosquitos bite me the whole night. My life is so painful. I was born in a poor family and now I am struggling to survive” [CPM2].*

**Pavement dweller couple, Chittagong:** She came to Chittagong 2 years ago and started a business selling seasonal fruits in the Mobile market. She prefers to work for herself because she was educated but unemployed. *“I am an educated person, I don’t want to work as a sweeper or office cleaner” [CPC1].*

**Female squatter #1, Chittagong:** She started working in Chittagong as a tea-packer, then she worked as a domestic servant until her employer moved to another address one year ago, leaving her unemployed and unable to find work, partly because of her poor health [CSF1].

**Female squatter #2, Chittagong:** She worked in a garment factory after she got married until she fell pregnant and had to leave the job. When her son was 3 years old she started a fish business and after 7 years she switched to selling fruit in the market. *“But fruits get rotten easily, so I started working as a domestic labourer. I sweep the floor and wash the clothes” [CSF2].*

**Female slum dweller #1, Chittagong:** She worked in a fish market when she came to Chittagong, but after her health deteriorated she stopped that work and stays at home, where she has a sewing machine and sometimes makes clothes for extra income. *“My sons are working now, they give their earnings to me” [CUF1].*

**Female slum dweller #2, Chittagong:** She married 20 years ago and started working at her husband’s restaurant, making chapattis and parathas. For the last 5 years she has worked from home, preparing and selling 18-20 chapattis each day. *“People living here come to my home and buy them directly from me” [CUF2].* She likes her work because: *“Whatever I earn, I can keep it to myself” [CUF2].* However, she is constrained by a lack of working capital. *“I can’t buy more than 1 kg flour per day. I could prepare more chapattis if I had more money” [CUF2].*

**Slum dweller couple #1, Chittagong:** She worked in a garment factory after getting married. *“But that job was so hard and the salary was not satisfactory. That’s why I left that job” [CUC1].* Then she started selling cloths in the slums, while her husband works as a day labourer.

**Slum dweller couple #2, Chittagong:** She got married at the age of 16 and her husband, who was a rickshaw-puller, did not allow her to work outside the home. After her children grew up she started supplying water to shops, at 5 taka per pot of water. For the last 3 years she has been buying vegetables from the market and selling it in the slums. Usually she works alone, but sometimes her husband works with her rather than pulling rickshaw [CUC2].

**Female pavement dweller #1, Chittagong:** She has cleaned shoes for a living since she was 6 years old. Her current employer sells second-hand shoes in the mobile market, which she cleans for 10 taka a pair. She does not like her job, but she has no choice. *“The shoes I clean are dirty. It causes skin diseases in my hand. I am an illiterate person. I couldn’t find a better job” [CPF1].*

**Female pavement dweller #2, Chittagong:** She started working in a garment factory 8 years ago, and switched to working as a housemaid 5 years ago. The reason was that now she works only

in the mornings. *"I can't work at garments factory because there are night shifts. My child is very young, she needs me"* [CPF2].

**Pavement dweller couple #2, Chittagong:** She worked as a garment worker and housemaid when she was young. After getting divorced she started her own business. *"I sell cigarettes and betel. I asked the president of Hawkers Association for a job. He introduced me to his nephew who provides me with all the materials I need to run the business, and I pay him for that"* [CPC2].

### 5.1.2. Dhaka

**Male squatter #1, Dhaka:** *"I started working as a mechanic in 2008. I liked it, it feels good when you do something that you are good at. But in 2016 I left the job for personal reasons. Then I started working as a night security guard in a car garage. The business belongs to my father and my younger brother. I don't like the work I am doing now, but I have no choice. Now I am running a sweets business as well. Two of my friends started the business and invited me to join them. We share the profit equally among us. If the profit is around 1,000 taka, I only get 300 taka. You can do nothing with this small amount of money in this city"* [DSM1].

**Male squatter #2, Dhaka:** *"I am pulling this rickshaw more than 16 years. I hire the rickshaw from the owner, I have to pay 100 taka every day when I run the rickshaw. Tell me, who likes rickshaw pulling? That's why poor people are doing this work. If I do not work, I cannot eat. I never did any other job after coming to Dhaka. Tell me, what other jobs can I do here in Dhaka?"* [DSM2]

**Female squatter #1, Dhaka:** *"First I worked as a home maid. I worked in 4 houses when I was a child. It was not like going at morning and coming back, I had to stay there. Then I worked in the vegetable market washing papaya, and I went to live in the shrine [majar]. When the police chased us from the shrine I joined a garment factory near Sha Ali College. I worked there for a few months. After that a foreign buyer came to our factory and saw me working there and he said to the factory manager "We don't allow children working in your factory", that's why the manager fired me. Then I went to the vegetable market and I used to collect dried curry and sell it in the slum. After this work I again joined a garment factory, firstly I worked as a helper then as an operator. Then I married my cousin's brother and when I conceived my first baby I left that job. He managed our family until he died in a road accident. Again I was in danger, I became frustrated. I was always thinking, how can I manage, what to do? So I sent my two sons to my mother and I came back to Dhaka. Then I joined a mason as his helper doing construction work. He is paying me 400 taka per day. I am working in the tiles section. I clean the floor of the house and I clean the walls for plaster. I am doing this work for the last 15 to 20 years"* [DSF1].

**Female squatter #2, Dhaka:** *"I work as a sweeper at Dhaka University. Three years ago I told my cousin that I was unable to cover my family expenses and I needed a job, then he found this job for me. My son works with me. I put the garbage in the van and throw it away at Nilkhet. There are so many hassles and difficulties. As a woman, pulling the van is very difficult"* [DSF2].

**Squatter couple #1, Dhaka:** *"I have never done anything other than shop-keeping. I am doing this work with my husband more than 3 years. We bought the tea-stall with a loan of 20,000 taka. Afterwards, we paid back the loan slowly. I sit in the tea-stall in the morning, at that time my husband sells in the vegetable market until noon, then he joins the tea-stall and I come home and do the work of the house. At 3pm I join the tea-stall again and stay until 10pm at night."*

*It is not interesting enough, but I do not have anything else to do. I have to work for our daily meal" [DSC1].*

**Squatter couple #2, Dhaka:** *"I started my job in 1975. My mother sent me to the nearby rickshaw garage. I worked as a rickshaw puller only for a year. Then when I realised that I have learnt how to repair rickshaws, I started working as a rickshaw mechanic. I work alone. I had an x-ray of my hand. There are so many small pieces of iron inside my skin. The doctor said that I need to cut my fingers off. I didn't do that. I told him it happened because of the work I perform" [DSC2].*

**Male slum dweller #1, Dhaka:** *"I started selling lemon juice in 2015. During November 2018 my business made a huge loss. It was winter and there was no demand for lemon juice. So I stopped that business and started helping my father in his chotpoti and jhalmuri business. In December 2018 I started selling pithas. But the business didn't make any profit, so within a week I started selling singaras. My wife helps me in preparing the salads and making the sauce that I provide with the singaras. There are some challenges in this business. Sometimes I am evicted from the street by the police" [DUM1].*

**Male slum dweller #2, Dhaka:** *"When I came here to Dhaka looking for a job I started at a furniture shop. A few months later I got familiar with a fishmonger and he said "Will you work for me?" I agreed and started to work in his fish shop. After that I told him that I have an opportunity to sell fish in our slums and he said "I will help you but on a condition! You have to buy fish from my shop and whatever profit you earn you can manage your family with that money." I had to take fish from his shop in the morning and pay him what was due in the evening. It was a very good proposal for me because I had no money and he was willing to help me. Since that time I am selling fish in slums, now it's been almost 17 or 18 years. Two years ago I established my own business. Now I can buy fish from any other fish shop. I like this business very much" [DUM2].*

**Female slum dweller #1, Dhaka:** *"First I worked as a home maid. Then I worked in the road, cutting the soil to make a road. Then I went to the vegetable market and I used to collect dried curry from the market and sell it in the slum. After that, I started this work as a mason's helper, building houses. I am doing this work for more than 25 years. I don't have any contract. When I go to work I get paid 400 a day. Allah has sent us as poor people. We have to earn money for a living, whether I like the work or not" [DUF1].*

**Slum dweller couple #1, Dhaka:** *"I started selling vegetables at Kawran Bazar at a young age, 15 years ago. Five years ago my business made a huge loss and I worked as an electrician for 2 years. Then I started my vegetable business again. I buy vegetables from Kawran Bazar early in the morning, then I have to carry the bucket on my head and walk for miles until I sell all the vegetables. I don't like it, but at least I am running a business of my own" [DUC1].*

**Slum dweller couple #2, Dhaka:** *"I never had any job. My husband is working for both of us, he is a rickshaw puller. Every day he is earning 100 or 150 taka" [DUC2].*

**Male pavement dweller #1, Dhaka:** *"I have been doing a lot of work. Whatever I get I do that. For 4 years I worked as a mason's helper. I also pulled a rickshaw and drove a van. Ten months ago I opened this shop. But the police disturbed me many times. When the police chase me I do other work. I like to do business. I can work for myself, there is no boss for me" [DPM1].*

**Male pavement dweller #2, Dhaka:** *“As a child I started earning through begging. Then I started selling pickles in 1999. In 2001 I started selling water bottles. But my business made a huge loss. Then I worked in a biryani house but they didn’t pay me on time, so I had to shift. I worked as a rickshaw-puller for 3 years. In 2006 I started working as a professional cook. Since then I am working as both cook and rickshaw-puller. I pull rickshaw whenever there is no event to cook for. I like cooking, it’s my profession, but I don’t like rickshaw pulling” [DPM2].*

**Female pavement dweller #1, Dhaka:** *“I am working in Dhaka more than 25 years. When I came to Dhaka for the first time I worked in a house as a maid. Then I worked as a mason helper. When I had no work I worked in the vegetable market. I saved some money and started my business two years ago, selling plastic. I am doing this business alone” [DPF1].*

**Female pavement dweller #2, Dhaka:** *“I started working as a domestic worker. Then I got married and stopped working. In 2016 I started working in this shop. I am selling tea, betel, cigarettes, bread, bananas. It was someone else’s shop and I rented it. When I saved enough money, I bought it. There is nothing that I don’t like about my work. As a woman, it’s safer; I don’t need to roam around selling my products. I am able to eat every day. I don’t have any contract, no employment conditions, I work according to my will” [DPF2].*

**Pavement dweller couple #1, Dhaka:** *“After arriving in Dhaka I had to beg from people, then I started working as a waste picker. After getting married to my second husband, I set up a business selling betel and cigarettes, but one day police arrested my husband and destroyed the stall. Now I am working as a sewer cleaner at WASA and Bangabandhu National Stadium. I don’t like working as a sewer cleaner. It’s nasty and risky. Before entering a manhole, I have to tie myself with a rope, because it’s dangerous to work in the dark slippery place” [DPC1].*

**Pavement dweller couple #2, Dhaka:** *“When I came to Dhaka I worked as a home servant for three years. Then I started work with a sand truck, but I left that job after one month. A few months later I started this cooking helper work, with a daily salary of 50 taka. That was 15 years ago. I became good in this field. After that, acquaintances gave me work and now I am hiring people to work with me. Cooks call me and I go there with my team. Other women prepare the spices and I monitor those processes, and I explain to them how to do the work nicely and faster. After getting money from the client I distribute equally within them. This is my own business” [DPC2].*

## 5.2. Urban versus rural opportunities

There is a general consensus among our respondents that employment opportunities are limited in rural areas. (*“In the village, there is scarcity of jobs” [CSF2]. “There are no employment opportunities in the rural areas” [CSM1]. “In the village earning is so difficult. Maybe someone can give you a meal for doing their work but there is no money in it” [DSC1]. “In the village the cost of living is very low but there are no income earning activities” [DUC2]. “There is nothing to do in the village” [CPM2]. “I used to trade cows in the village market. But a businessman cheated our money and hides so we became bankrupt and there was nothing in the village. For a livelihood, we came to Dhaka” [DUM2].)*

Cities like Chittagong and Dhaka are perceived as offering more opportunities to make a living than rural areas. (*“It’s easier to earn in the city” [CUM1]. “It’s easy to make money in Dhaka. It is a densely populated city, so starting a new business is easy” [DUM1]. “There are so many opportunities to work*

in the city" [CUM2]. "Earning is easier in the city than in the village because there are various options for earning here in the city but in the village, you can't find any" [DPC2]. Access to markets is also much easier in the urban centres. ("The market is nearby" [CPM1]. "If someone is not giving me a good price for my product I can go to another market" [CSC2].)

One female pavement dweller in Dhaka explained that women have fewer opportunities in villages where conservative values prevail. ("There was no option for women to come out from their house. There was nothing for me, that's why I came to Dhaka" [DPF1].)

The main livelihood activity in rural areas is farming, which is not an option for many respondents and is not attractive to others. ("I have no opportunity in the village. I can't do farming" [CSM2]. "In the village only farming is there. I can't do farming and our village is affected with river erosion. So we lost our farming land. That's why we came to the city" [CSC1].)

Several people expressed their preference for living in an urban area. ("City life is easier than village life" [CSM2]. "The city is a hundred times better than the village" [CSC1].) Many people who came to a city have lost contact with their rural origins. ("I never go to the village" [CUC1]. "I never went to the village after becoming an adult" [CUC2]. "We don't have much attachment with the village" [CUM1].)

On the other hand, some respondents pointed out that living costs are higher in the city than in rural communities. ("The living expenditure is high here" [CPC1]. "The cost of living is low in rural areas. I didn't have to pay high house rent there" [DUC1].)

Some respondents argued that surviving is easier in rural areas. ("You don't really have to worry about working in the village. If I have some hens, I can sell the eggs quite easily. A man in the village can simply earn money through digging the soil" [DSM1]. "I think it's easier to make a living in rural areas. If I had goats or cows, I could live decently" [DPC1].) One solution is to split the household and maintain a rural home but also work in the city. ("My husband has a piece of farming land and a house in his home town. It is very near to Dhaka. So I am planning to settle there but he will work here in Dhaka. He will come to Dhaka in the morning and go back at night. I will manage the house" [DPC2].)

### 5.3. Urban livelihood challenges

Respondents face many challenges to making a living. Some of these relate to personal characteristics (lack of education, poverty, ill-health), some relate to the challenges of running a small business (lack of working capital, too much competition, fines), others refer to the hazardous nature of the work they do. Several respondents mentioned that other people interfere in their ability to make a living. Constant harassment by the police, evictions and the need to pay bribes is the most common set of problems mentioned in both Dhaka and Chittagong. Women are also exposed to sexual harassment. Nonetheless, most respondents concluded that it is easier to make a living now than before, and most prefer to be self-employed, despite the challenges they face.

#### *Personal characteristics*

Lack of education severely constrains the livelihood options that poor respondents face. ("Nobody will give work without the educational qualification. That's why I run a rickshaw" [DSM2]. "I am an illiterate person. I couldn't find a better job" [CPF1]. "I am uneducated. Nobody will give me a job" [DPF2].) Other personal constraints that prevent them from making a decent living in the city include poverty

and ill-health. (*"My health condition and poverty are the major challenges" [CSF1].*) Poverty is inherited. (*"I am suffering because my father did not have any wealth, that's why I am working as a labourer" [CSC2].*)

### **Business-related challenges**

Shortage of working capital to start or expand a business is a constraint. (*"If I want to start my own business, I need to have capital. But I don't have that much money" [DSM1].* *"If I could invest more money in my business I could earn better. But right now I don't have much capital to invest" [DPF2].*)

The unskilled or semi-skilled nature of most occupations that the urban poor pursue means that there are large numbers of people trying to make a living by doing the same thing. A van driver in Chittagong who helps people move house complained that it is a very competitive business. (*"There are lots of van drivers who do this work. We have competition among us to get work. If I ask for 5,000 taka to shift things from a house someone else may ask for 4,500. He will get the work" [CUM1].*) A food seller in Dhaka faced similar problems. (*"It was easier before. There were fewer businessmen at the market, so we had less competition. Now I am always under pressure maintaining the customers" [DUM1].*)

A rickshaw-puller in Dhaka faces problems of fines from the traffic police. (*"Traffic makes disturbances. If I go the wrong side of the road or make some other mistake, traffic charges fines, I have to pay 500 to 600 taka" [DSM2].*)

A rickshaw repair-man loses work and income whenever protests close the roads. (*"I remain jobless for days whenever clashes occur among the students. The roads remain blocked and I can't open my repairing shop here at that time" [DSC2].*)

### **Hazardous work**

The work that poor people do is often dangerous. Accidents happen on construction sites, to rickshaw-pullers, and to cooks, among others. (*"There are so many risk factors on construction sites" [DSF1].* *"There is danger, the fear of an accident. Once the rickshaw accelerator was broken and I fell down. My hands and legs were cut" [DSM2].* *"Cooking with stoves is risky. It may burn my body if the hot oil drops on my body" [DPM2].* *"A few days ago one of our fellow cook helpers got injured due to fire. While working with the chef suddenly the fire was on his lungi. We managed with water. Many times it's happened before with others. It's a very risky job for us as women" [DPC2].*)

### **Police harassment and eviction**

Several respondents mentioned how the constant threat of eviction compromises their business. (*"The only challenge we have is the threat of eviction. Because this a government property" [CUM2].* *"The police evict me sometimes as I sell fruits on the street" [CPC1].*)

Often people deal with eviction threats by paying off the police. (*"Sometimes the mobile court arrives at my business area and the police evict us from there. We give 50 taka to the police every day" [DUM1].* Another pavement dweller who works for a shopkeeper faces a similar reality. (*"Sometimes the police come and order me to close the shop. Then I call the owner. He talks with the police, the police take some money and say to reopen the shop" [CPM2].*) A pavement dweller who sells tea on a footpath explained that the police are the main challenge his business faces. (*"We give 1,000 taka to the police each month. Sometimes the police evict us. It is a challenge for my business" [CPM1].*)



Most often, people who are evicted simply return to their usual workplace. (*“Police threatens us with eviction and sometimes we are evicted as well. After some time we come back to this place and start working again”* [DPF2].)

A squatter in Dhaka believes that the threat of eviction is increasing compared to before. (*“I am evicted by the police every day. I move here and there. Today I am working here, but you may not find me here tomorrow. It is difficult now. I am evicted every other day. The situation was different 5 years ago. I was able to work more at that time”* [DSC2].)

### **Demolition**

A couple who run a tea-shop from their home in Dhaka are anxious that their house and business will be demolished by the city administration. (*“The people of City Corporation came and broke our house many times. We couldn’t earn, there was no income at that time. I hear tomorrow again they will break our house and our shop. This is the big risk for us. If they break it again we can’t do anything. Now they say it will be completely removed! Government are thinking about beautification of the city, they don’t think about poor people like us. We have no value as human beings”* [DSC1].)

### **Sexual harassment**

One female mason’s helper explained how she and other women experience harassment at work from male colleagues, which she attributes to the vulnerability associated with being poor and low status. (*“The workers are uneducated, they are harassing women workers. Some of the masons and helpers harassed me many times. We know that sexual abuse happens more in lower levels and less in upper levels of society. These kinds of barriers are there in our work”* [DSF1].)

### **Self-employment**

Despite the challenges, and even though many do not enjoy their work, most prefer the freedom and flexibility of being self-employed to working for others. (*“I want to be self-employed. I want to run a business”* [CSF1]. *“I can work whenever I want, I can skip my work if I get sick. There is nobody to scold or punish me”* [CPM1]. *“I prefer to be self-employed. If I invest more, it will make more profit”* [CPC1].) Most self-employed people reported that they do not need official permission or permits to conduct their business, but one in Chittagong received permission from the Chairman of the Zilla Parishad Market [CPM1] and another got permission from the Chairman of the Hawkers’ Association [CPC2].

### **Trends over time**

Many respondents stated that it is easier for them to make a living now than before, especially those who had moved from being employed to self-employed, and into occupations they prefer. (*“All of us were poorer 5 years ago”* [CSM1]. *“It is easier to make a living now. My business is going well”* [CPM1]. *“I can earn with less effort”* [CSC1]. *“Now it is easier. My husband and sons are working. Earlier my sons were little. They couldn’t help us. That’s why I and my husband had to work for others”* [CUF1].) One household has benefited from NGO support. (*“It’s becoming easier to make a living now than before because of getting help from SEEP”* [DPF1].)

However, some whose health has deteriorated find life more difficult than before. (*“It is difficult now. I was physically stronger five years ago”* [CSF2]. *“It was easier before. I am suffering from illness”*

[CPC2].) For widows, life is also more difficult. (“It was easier when my husband was with me. He used to help me with my work” [CUF2].)

#### 5.4. Savings

About half of the respondents in Dhaka save some money (9/17) while half do not (8/17). Those who do not save explain that they have no money to spare after meeting their family’s basic needs. (“I am unable to save any money” [DSF2]. “I am not able to save. I am fighting to manage a meal” [DSM2]. “Right now I can’t save any money. I haven’t earned even 50 taka today” [DSC2]. “From where can we get money to save? We get the goods and sell it. We run the family with that. Where is the saving money?” [DSC1]. “What I earn I send to my parents” [DPM1]. One slum dweller in Dhaka earns less money than she needs, and has to borrow rather than save to survive. (“No, I don’t have any savings. I have to borrow money each month for my living expenses” [DSF1].)

Respondents in Dhaka who save money, save different amounts in different ways. Many save irregular amounts informally, as and when they can.

- “If I earn 6,000 in a month I won’t spend all that money in that month. I will keep some money for next month” [DUF1].
- “I can’t save money regularly, but I do whenever I can. Whenever I earn more, I give the extra earnings to my grandmother, she saves the money for me. I try to give her 1,000 taka every one or two months” [DUM1].
- “I try to spend wisely. I save money whenever possible. It depends on my earnings. Whenever I save around 1,000 taka, I give it to the local shopkeepers. They give it back to me whenever I ask” [DPC1].

Some respondents in Dhaka save through semi-formal institutions (associations, micro-credit unions, NGOs) and two deposit fixed amounts regularly in formal financial institutions (banks).

- “I save 10 taka per day. We have an association where we save the money. There are around 500 members in the association. A beggar runs his business with the money. At the end of every year he divides the money with profit among all the members” [DPF2].
- “Yes, I am saving a portion of my income. There is a micro-credit union near our house. I am keeping my savings there. Every Sunday I have to deposit 100 taka for my saving” [DPC2].
- “I am saving 200 in a month with SEEP” [DPF1].
- “I save money to secure my son’s future. I save 1,000 taka every month in Islami Bank” [DSM1].
- “I have opened a savings account in Islami Bank. I am saving 2,000 taka per month” [DPM2].

In Chittagong, only 3 out of 18 respondents reported having any savings. (“We are saving a portion of our income” [CUF1]. “I have a savings account in Real Mission. I save 50 to 100 taka each day. Last time I used the money for my mother’s health care” [CPM1]. “A worker from Kalibari Samitee comes to us and collects the money. Each week I save 100 or 150 taka. I can withdraw the money whenever I want” [CUF2].)

Three respondents in Chittagong are members of microcredit groups. (“We have a micro-credit system here. Every day we save money there, it starts from ten taka and above” [CUM2]. “There is a micro-



*credit union in our colony. There are 30 members in that union. We have kept each person's name in a pot, every week we take a name from that pot. The one who wins, take the money. Once you win the lottery, you won't be eligible again until all the others win once" [CUF1]. "After Sajida's suggestion our colony decided to form a micro-credit cooperative where we save 50 to 100 taka a week" [CUC2].)*

Two female respondents in Chittagong used to save but don't these days. (*"I had some savings. I spent it for my treatment. I am unable to save money these days" [CSF1]. "I used to save money earlier on. Now I don't have any savings" [CSF2].*) Some respondents would like to save or are planning to save. (*"I have planned to save my money in the bank. Sajida Foundation is helping me to open a bank account" [CSM2]. "I don't have any savings but we are planning to form a Micro-Credit Union" [CUC1]. "How can I save when I am fighting to manage my living cost? But Sajida Foundation suggested me to open a bank account and deposit any amount of money. Now I am planning to do that" [CSC2].)*

The remaining respondents in Chittagong have no savings, usually because they feel they cannot afford to save out of their low income. (*"I couldn't save because I have expenses for my family, children and parents" [CSC1]. "I can't run my family properly with my current earnings" [CUM1].*

## Chapter 6. Institutional mapping

Respondents were asked to name the most important institutions that they interact with, and the nature of their interactions with each institution. Examples of such institutions include the local party office, other government office, police, mosque or temple, NGOs, market owners association, and cooperative. One characteristic of poverty is marginalisation and exclusion from formal institutions. This is confirmed by the large number of respondents who replied: *“I don’t have a connection with any institution”* [CSF1] or *“I have never interacted with any of them”* [CUC1].

Most institutions that respondents do interact with are related to their business.

- *“I work at Halda Engineering Workshop. I supply my products at Alkoron Market. To supply the materials, I have contact with several transport organisations, for example Bismillah Transport. All of them are beneficial to my work”* [CSM1].
- *“I interact with Mobile Market every day. I communicate with the hawkers and salesmen of the market every day”* [CPC1].
- *“The only institution I interact with is the Mobile Market at Station Road. I work here and sleep here at night like many other homeless people. I interact with the Chairman of Hawkers Association in Chittagong almost every day. He always takes care of us”* [CPF1].
- *“I interact with Zilla Parishad Market every day. The Chairman of Zilla Parishad Market has always been helpful to me. I interacted with Metropolitan Hawkers’ Association and Real Mission yesterday. I gave 100 taka to the money collector for saving”* [CPM1].
- *“The only institution I interact with is Kalibari Samitee. Last time I interacted with a worker of Kalibari Samitee she came to collect my money for saving”* [CUF2].

Several respondents had unsatisfactory interactions with the police.

- *“I went to the police station, I had a problem with my neighbour, he threatened me. Then I went to the police station for filing a general diary (GD). After that general diary the police officer came and told me: “You better solve this within yourselves. If the police get involved it will go to court. You will face problems and it will cost a lot””* [CUM2].
- *“One week ago I interacted with the police station. I submitted 1,000 taka there. Police don’t evict us from the footpath if we pay the subscription regularly”* [CPM1].
- *“We interact with the police, because they often come and order us to close the shop. After getting the money they leave”* [CPM2].
- *“I deal with police every day. They collect 50 taka each day. Sometimes they evict us from our workplace. It is problematic for me to run the business”* [DUM1].
- *“The police are always on duty. They are problematic in the sense that whenever any VIP arrives at this place, we get evicted by the police”* [DPF2].
- *“The police is disturbing us too much. Last time I went to the factory and we worked there till 1pm. While returning, a police officer stopped us and said we were doing some illegal things. When we said that we went to the factory the police officer asked for the factory’s number. The factory said yes, we were working there and then the police said that we could go. Many times, the police did the same with us. Many times, they have taken money from us”* [CSC2].

- *“While I was in a shrine the police arrested and sent me to a vagabond rehabilitation centre. They tortured me, there was not sufficient food. A police officer in Mirpur police station sent me to that vagabond centre, because we didn’t give him money as a bribe. When I was in that centre I contacted the Centre Authority and Local Political body. My father had to pay them 7,500 taka to rescue me. I went to the Police Station to record an objection against that wicked police officer. The police never help us without money. They make my life difficult” [DPC2].*

Some interactions are more positive, like these with NGOs and community-based service providers.

- *“The Somaj (Elite Society) is near us. They formed a Community Club for us. They come to solve our problems when any situation arises among us. In return they never ask for any money from us, they ask us to vote for their favourite candidates. Actually, they control the slum areas just to get vote in elections” [CUC2].*
- *“Four months ago I met with Nari Moitree, who provided financial help to me” [DPC1].*
- *“A few days ago a NGO worker from Nari Moitree helped me in issuing birth certificate. They provided free treatment and medicine to my wife as well” [DUM1].*
- *“A person from Nari Moitree came and talked to my wife one year ago. Since then I know about the institution. They call us on important days and I join in rallies. Other than that I participate in meetings at their office. They teach us about health, hygiene, social responsibilities” [DSC2].*
- *“Someone talked to me about the programme run by Concern that will provide us benefits” [DSF2].*
- *“I went to Sajida Foundation yesterday. There is a day-care centre where they feed and bath my daughter when I am at work” [CPF2].*
- *“I interacted with the field worker of Sajida Foundation this morning. She came here to talk about the programme. I interacted with Laksam Upazila Health Complex two weeks ago. I had to pay for treatment of my family members. Also, as my wife is paid through Dutch Bangla Bank, I go there every month to collect her salary” [CPC1].*
- *“I also interact with the lady from Kalibari Samitee who collects money for saving. She came to our house last week. I gave her 100 taka for saving” [CUF2].*
- *“I am only connected to the association where we invest our money. We call it ‘Samity’” [DPF2].*
- *“I am going to UCEP to get training on dressmaking and tailoring. I meet my UCEP sisters and other trainers 5 days in a week while attending class” [DUC2].*

## Chapter 7. Social capital

This chapter reviews the sources and types of informal support available to our respondents.

In response to the question: “When you feel most vulnerable who do you go to?” a clear sequence emerged: family first, then friends, then acquaintances or colleagues. (*“I go to my family members. Then I go to my best friend. Then I go to my other friends or people known to me”* [DSM1]. One pavement dweller in Dhaka doesn’t ask anyone for assistance, on principle. (*“I don’t ask for help. I have remained starved for days, but I didn’t take a single penny from anyone”* [DPF2].)

Most respondents mentioned relatives first. (*“I go to my family members”* [CSM1]. *“My son is the only one who always takes care of me”* [CUF2]; *“My mother gives me money to buy food”* [DSF2]. *“My brother who works in a workshop”* [CSM2]. *“My sister is here to help me”* [CUC2]. *“If I am in big trouble there is a sister-in-law, she helps us”* [DSF1].)

Some people have no family who can help them, possibly because they left their family behind in rural areas. (*“I have no relatives here”* [CSC1].) In some cases relatives are just as poor as the respondent, so they cannot offer material support. (*“My two other sons are unable to help me. My sisters are also poor. They can’t help me financially”* [DSC2].) In cases where there are problems within the family, this source of assistance is not available. (*“Nobody here would help me. Even my brother from the same mother refuses to help”* [DPF2].) One respondent avoids his relatives as sources of financial support, because there is a social cost to asking them. (*“I don’t prefer to seek help from my relatives. I don’t want to lose their respect”* [DSM1].)

The second most common source of social capital is friends and acquaintances in the neighbourhood. (*“I go to my friends”* [CPC1]. *“We get help from our neighbours”* [CUF1]. *“Some are from my home district”* [DPM1]. *“Other pavement dwellers”* [CPM2]. *“We live in the area for a long time, we know each other. That’s why we give and take money from each other when we need it”* [DPC2].) *“Other rickshaw drivers give money to me, and I give them money again. There is nothing else to do”* [DSM2].) One pavement dweller made the point that neighbours are not necessarily friends. (*“I seek help from my neighbours. None of them are my friend or relative”* [CPF2].)

Sometimes employers and customers can be called on for support. (*“I go to my employer only”* [CSC1]. *“The shop owner”* [CPM2]. *“The person I work for always takes care of us because we work for him”* [CSM1]. *“My master is always ready to help me. Even if I am in debt, he gives me money to be debt free”* [DPM2]. *“The fishmonger helps me more than my relatives do, because of working together for many years”* [DUM2]. *“The shopkeepers who buy sweets from me will also help me”* [DSM1].)

Occasionally local big men dispense patronage to the poor in their ambit. (*“Mr. Salam knows me since my childhood. I used to participate in his political meetings and rallies. Now he has become the Chairman of the market. He has always been helpful to me”* [CPM1]. *“The Chairman of the Hawkers’ Association is neither my relative nor friend. He is helpful to the hawkers living at this place”* [CPF1].)

Squatters and slum dwellers seem to have more options and wider networks than pavement dwellers, several of whom have no social capital to draw on at all – three in Chittagong replied: *“I have nobody to go to”* [CPF1; CPF2; CPC2]. Another pavement dweller in Chittagong and one from Dhaka confirmed

their low status. (*"No-one is helping me because they think pavement dwellers are not good people" [CPM2]. "People do not want to give money to us, because they think we can't repay them" [DPF1].*)

The most common form of help asked and provided is money. (*"There is nothing other than money" [DSM1]. "I take money from my brother-in-law" [CUM2]. "My uncle and my mother's uncle help us by lending some money when I need" [CUM1]. "I ask for money from some neighbours, they have helped me many times" [CUC1]. "In case I need money from someone, I ask my family members, then my friends. And as I am running a business, I can borrow money from the shopkeeper and return it the next day" [DSM1].*

Other types of support include care and treatment during sickness. (*"I took money from my family members when I was sick. They won't ask me to return the money" [DSC2]. "My father-in-law bought medicine for me because I was so sick last week" [DUC2]. "I also go to my friends. Even if they don't have money, they take care of me when I am sick" [DPM2].*) Occasionally, assistance comes in the form of food and groceries. (*"We are staying with a sister. Sometimes we took some grocery items from each other" [DPC2]. "Rice, vegetables, etc." [DSF1].*) One woman mentioned that she gets help in the form of dealing with her domestic problems. (*"There are some people near me who helped me many times to solve problems with my husband" [DPF1].*)

Financial help is most often given on a reciprocity basis, especially between friends or neighbours. (*"Some friends have helped me. In the same way, I helped them if they needed money and if I had it" [CSC2]. "I seek help from them for a meal of lunch or dinner and when I get money, I repay them the same amount of money. If I get money from them I have to give them when they need" [DPM1].*)

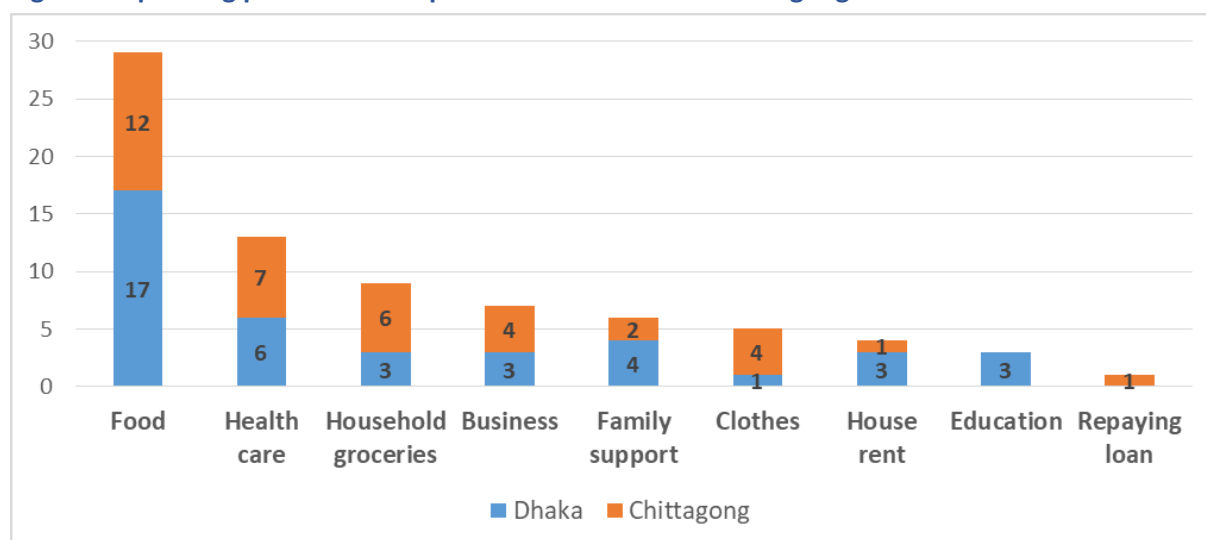
## Chapter 8. Cash needs and borrowing

This chapter identifies the priority needs for cash among our respondents, and explores one source of cash – borrowing – firstly for basic needs (subsistence), secondly for business needs (investment).

### 8.1. Cash needs

Food for daily subsistence was mentioned by almost all respondents in Dhaka and Chittagong as one of the most urgent needs for cash that they face. Food is followed by health care or medicine, grocery items, then working capital for business activities, family support, clothes, rent for housing, children’s education, and loan repayment (Figure 1). ‘Family support’ refers to sending money to relatives outside the household. (“I have a daughter with three little grandchildren who are struggling with extreme poverty. I send them money sometimes” [DSC2].)

**Figure 1. Spending priorities of respondents in Dhaka and Chittagong**



Respondents were asked to estimate how much extra cash they need to meet their household’s basic needs in a normal month, and not to have to borrow or ask others for help. In Chittagong, answers ranged from zero to 5,000 taka. (“No need for extra cash, we can manage with our current earnings” [CUC1]. “If I could earn 2,000 taka more, it would be helpful for me” [CUF2]. “If I could earn 3,000 taka more, I would be able to meet my household’s basic needs” [CPF1]. “I need at least 5000 taka more; so that I can bring my family here. Right now I can’t afford a home for myself and my family. We send all our earnings to my mother, so that she can look after my children” [CPC1].)

In Dhaka, some respondents also stated that they do not need any extra cash to meet their spending needs. (“No, we don’t need” [DPC2]. “My earnings and expenditure are equal” [DSM2]. “We manage with whatever money we earn, we do not borrow” [DSC1].)

Other respondents in Dhaka mentioned shortfalls of between 300 taka and 1,500 taka. (“If I could earn 300 taka a day, that would be enough for all my expenses” [DSC2]. “Usually I reduce the food spending or pay my house rent later. 500 taka would be enough to meet those needs” [DUM1]. “Not more than 500” [DPF1]. “500 taka can’t solve my problems, if I could earn 1,000 more, I could manage with that”

[DSF2]. “1,000 in a month” [DUC2]. “1,000 to 1,500. If I get my regular work or get some help to establish a small business, I will manage my living cost smoothly” [DSF1].)

## 8.2. Borrowing for basic needs

Half of the respondents in Chittagong (9 out of 18) have borrowed money within the last 12 months to meet their basic household needs. (“I took 2,000 taka from my friend and repaid it later” [CSM1]. “I borrowed money 4 months ago for health care. I spend 3,000 taka per month on medicines.” [CSF1]. “I borrowed money from my step-daughter. She gave me 3,000 taka one month ago. It was for my grand-daughter’s treatment” [CUF1]. “Sometimes if I need some money other than my salary my employer helps me by lending money, like 1,000 taka, and I pay it back later, or sometimes he says there is no need to give back” [CSC1]. “Sometimes we borrow money because my husband’s business isn’t the same every day. If we take money from anyone, we repay when we have the money” [CUF1].)

In Dhaka, more than half of our respondents (12 out of 17) borrowed cash for basic needs in the last year. Mostly these loans are taken from people known to the borrower and are interest-free. (“I take money from my son. When I get money I repay him, but there is no interest” [DSF1]. “Sometimes I borrow, but not more than 200 in a month. There are many bus drivers staying near my house, I borrow from them for a temporary period and I repay them without any interest” [DUM2]. “I often take money on loan when I need it from people I know. It’s free of interest” [DUC1]. “7 months ago I borrowed money from one of my friends who is a rickshaw-puller. I returned the money within two months. It was free of interest” [DPM2].)

The most common reasons for borrowing are for subsistence (food) and health care. (“I borrow money for my daily meal” [CPM2]. “I borrow money for my meal and when I get money I repay” [DPF1]. “I often borrow money from my neighbour. Sometimes I don’t have anything to cook” [CPF2]. “I often borrow money for food, from other hawkers known to me” [CPC2]. A pavement dweller in Chittagong explained that he has to borrow for food because his employer gives him too little money for food. (“My shop owner gives me 40 taka per meal. If he could give 60 to 70 taka it would be better for me. Because I can’t survive all the time with a vegetable meal. I need fish or meat for my health” [CPM2].)

The other common reason for borrowing is for medical expenses. (“I only borrowed money during my son’s birth and when my parents were sick” [DSM1]. “I usually need money during crisis periods, like when my family members or I fall into sickness. I took 2,000 taka as a loan for the treatment of my daughter” [DPM2]. “Last month I had no money in my hand. I borrowed 3,000 taka from Sukkur to buy medicine for me and my daughter” [CPF1].)

Those who do not borrow for basic needs explained that they prefer to avoid getting into debt. (“What I earn, I try to manage with that money” [CUM1]. “I try not to borrow for the household” [CSM2]. “I never borrowed money for buying food” [DSM1]. “I don’t borrow money. I can remain with an empty stomach, but I won’t borrow money” [DPF2]. “If we can afford one kg of rice, we buy just one kg rice” [CUC2].)

## 8.3. Borrowing for business needs

Respondents were asked if they had borrowed money in the last 12 months to invest in their business activities. In Chittagong, 11 of 18 respondents had not borrowed for business purposes – though one of these 11 had asked a friend for a loan but failed – and 7 of 18 had borrowed.

- *"I borrowed 5,000 taka from my brother because I opened a stall in a Boishaki fair. I profited from that stall and I have given 5,000 taka back to my brother" [CSM2].*
- *"My husband borrows money whenever he needs to buy the products to run his business" [CSF1].*
- *"I bought a cow on loan from Fulkoli Samiti four months ago. I pay 700 taka every month as instalment" [CSF2].*
- *"Yes, I take money from Akbar sawdagor" [CSC2].*
- *"Three months ago I borrowed 10,000 taka from my brother-in-law" [CUM2].*
- *"I have taken a loan from a micro-credit union for my business but I have repaid it with interest" [CUC1].*
- *"I often borrow money for my business. Last week I borrowed 1,000 taka from my friend and I repaid him the next morning" [CPM1].*

In Dhaka, 7 of 17 respondents had borrowed for their business in the last year.

- *"I borrowed 6,000 taka from my best friend, for starting the sweets business. It was not given from his pocket but from someone else. I will have to return the money with interest. For every 1,000 taka, the amount of interest is 50 taka" [DSM1].*
- *"I borrowed 2,000 taka from my mother, free of interest, to start a new business" [DUM1].*
- *"I took money from my cousin. If he did not help me I could not buy more fish for my business with my money" [DUM2].*
- *"I took a loan of 10,000 taka from a local businessman, for my business purpose. I will return 12,000 taka within 2 months. If I fail to return it within the time limit, I will have to pay interest; which is 1,000 taka extra for each month" [DUC1].*

One pavement dweller in Dhaka refuses to borrow for his business, to avoid the risks associated with indebtedness. (*"I never borrow money for my business purpose. The shop will remain closed if needed, but I won't borrow money" [DPF2].*)



## Chapter 9. Intra-household decision-making

Almost all married respondents, both men and women, stated that all decisions about income, assets and family issues are taken jointly between the two partners. (*"My wife and I decide together" [CSM1]. "Me and my wife do it together" [DSM1]. "My husband and I decide it together" [CSF2]. "I decide together with my partner" [CUC1]. "My wife and I decide about family issues together" [DPM2].*)

In a very few cases, married women give their earnings to their husband. He also decides unilaterally about family issues such as marriage, health and education, as well as assets. (*"My husband decides" [CPF2]. "I decide on my own. My wife doesn't have enough knowledge about calculations. She can't count properly. So she hands over her income to me" [DSC2].*)

Sometimes other family members are consulted. (*"I discuss with my father" [DPM1].*) Sometimes they have decision-making power. One man and one woman give their income to their mother, leaving her to decide in one case (*"I give my earnings to my mother and she decides" [CSC2]*), and deciding jointly in the other case (*"Me and my mother decide together" [CUM1]*). A slum dweller couple in Dhaka consults the husband's father. (*"We decide together and we discuss with my father-in-law as an elder in our family for a wise decision" [DSC1].*)

One older woman gets some money from her husband and her working sons to run their household. (*"My husband and sons give the earning to me and I decide. For example, I used my elder son's salary for house rent and my husband earning for food and other household management" [CUF1].*) In this household decisions about family issues and assets are discussed and decided jointly. (*"All together" [CUF1].*) Another older woman involves her son and his wife in decisions about family issues. (*"I discuss with my son and daughter-in-law" [DSF1].*)

## Chapter 10. Government safety net programmes and NGO support

This chapter identifies what support ILUEP participants are already receiving from the government's safety net programmes, such as elderly allowance and OMS. Next respondents were invited to list their requests for assistance they would like to receive from the government, such as housing, business support and decent services (education, health, water and sanitation). Finally, a few of our respondents are receiving support from non-governmental organisations (NGOs).

### 10.1. Access to government safety net programmes

Several respondents in Dhaka have never heard of any government programmes that provide support to poor people. (*"I never got to know about it" [DSM2]. "I did not notice those programmes" [DSF1]. "I never hear about these things" [DPC2].*) Others have heard about government support for the poor, but have not benefited directly. (*"Yes, I have heard about that. I have never received any benefit from government safety net programmes" [DPF2]. "I heard about these programmes but I never got any benefit" [DPC1].*) Some respondents in Dhaka know of others who have received government support. (*"I know some people who receive benefits from the government" [DUC1].*) Others believe that no-one in their area has benefited from government support. (*"I don't know anyone who gets this assistance in this area" [DPM2]. "Nobody from the stadium area gets such facilities" [DPC1].*)

In Chittagong, most respondents say they receive no support from government, and many are cynical about its commitment to supporting poor people. (*"We never get any help from the government" [CUM1]. "I don't believe in the government, that's why I never expected anything from them" [CSC1]. "There is a government safety net but the political leaders are not considering us for that programme. They only come for votes then forget us after the election" [CSC1]. "We really need those services but political leaders think only for their family members. Not for us" [CUM1]. "Rich people and political leaders enjoy the government safety nets programmes. They never do anything for us" [CUM2].*)

Two squatters in Chittagong remarked that they have never received any support from the government, but they know that other poor people in Chittagong do. (*"There is no government safety net for us, but we heard that slum dwellers from another area are getting some help" [CSC1]. "I have heard that some pavement dwellers here receive assistance provided by the government" [CSM1].*)

Some older persons who are related to our respondents receive an elderly allowance from the state. (*"My mother receives elderly allowance" [DSF2]. "My mother receives elderly allowances. It helps us to buy food for her. It is very important for us" [CSF1]. "I know about elderly allowances. My mother receives it" [DSC2]. "My grandmother-in-law receives elderly allowances" [CSF2]. "There is an uncle who gets elderly allowances" [CSM2].*)

Other people who might be entitled to the elderly allowance are not receiving it. (*"It would be very helpful if my mother gets the elderly allowance. But I don't know where to get information" [CSM1]. "If the government could help my mother with elderly allowance, it would be very helpful for her" [CSM2]. "My father-in-law is eligible for the elderly allowance since long ago, but they did not give it to him. They took photographs of him but they never help us. We need this very much. If my father-in-law could get it, how good would it be for him? He cannot get medicines due to lack of money" [DSC1].*)

The government programme that most respondents are familiar with is Open Market Sale (OMS), a public food distribution programme which sells basic food items at subsidised prices. Many squatters, pavement dwellers and undeveloped slum dwellers in Dhaka and Chittagong benefit from OMS.

- *“We are getting help from OMS. We bought rice and oil from the Truck Sale. It’s very important for us. Otherwise, we don’t have much income to buy those things from the market” [DUC2].*
- *“I know about the OMS or Truck Chal [rice truck]. They sell rice for a fair price. I buy from OMS every week. It’s at least 10 taka cheaper than any other markets. We buy rice, oil, dal and sugar from OMS market. We are not getting any government support other than the OMS” [CUC1].*
- *“I know about OMS programme. It’s really helpful and important for people like us, the slum dwellers. They come every two days. I bought 5kg of rice and other groceries from them. Without the OMS we may not survive in Dhaka city. We would have to go back to the village” [DUM2].*

OM is often criticised for offering low quality food products. (*“I know about OMS but I have never gone there because their quality is very low” [CSC2]. “The problem is, sometimes they don’t provide good quality rice” [CSM2].*) Some respondents also complained that OMS markets are not being inaccessible to them. (*“If OMS was provided in this area, it would be so helpful, we would buy rice from OMS” [DSC2]. “I know about open market sales, but I need to go to Kamrangi Char to buy rice. That’s way too far from here” [DSC2].*)

One pavement dweller in Chittagong believes he is entitled to a disability disallowance, but he does not know how to apply. (*“Many people said I will receive disabled allowances, but I don’t know where to get it” [CPC2].*) Several respondents echoed this point, that they do not have information about how to apply for government benefits. (*“Government does many things to help poor people, but I don’t know where to go and who to ask for this kind of help” [DPC1]. “If we knew where to go to get the benefits government provides to poor people, that would be helpful for us” [DUC1].*)

A pavement dweller in Dhaka complained about political manipulation of safety net programmes. (*“One more thing I want to tell you. When this helps came from the government we see that all the political leaders behave like they become beggars, their entire family become beggars and they claim that we are rich and their family members need OMS” [DPC2].*)

## **10.2. What help is needed from government?**

When asked if there is anything the government can do to help poor people and make their life easier, some respondents asked for any assistance government could provide. (*“Any government allowance will be good for me. I need some government support” [DSM2]. “If government helps us regarding food, treatment and shelter, it would be very helpful for us to cope with the poverty” [DSF2].*)

However, most responses in Dhaka and Chittagong fall into two clusters: decent and secure housing, and business support. This reveals the importance to squatters, pavement and undeveloped slum dwellers of access to adequate housing, as well as to opportunities to earn a viable livelihood. Other responses referred to services: water and sanitation, health, education (Table 2).

**Table 2. Requests for government assistance, Dhaka and Chittagong**

Housing	Business support
<ul style="list-style-type: none"> <li>• “I want a place for living” [DPF1]</li> <li>• “First of all I will ask the government for a decent living place” [DUM2]</li> <li>• “It will be better for me if I did not have to pay house rent. Actually I am seeking a house from government” [DSF1]</li> <li>• “If they break down our house then where we will stay? Now if they give us a place to stay that would be better for us” [DSC1]</li> <li>• “If government could arrange a place where we could stay free of cost, where nobody would try to evict us, that would be the best way to help” [DSC2]</li> <li>• “If government arranges a place for pavement dwellers like us it would be a great help” [CSM1]</li> <li>• “The place we live in is a government property. They can evict us at any time. It would be very helpful if they ensure a secure location for our dwelling” [CSF2]</li> <li>• “We need a permanent house. Who wants to live in this house?” [CSC1]</li> <li>• “First of all, we need a permanent house to live” [CUM1]</li> <li>• “We always are in fear that if government evicts us where will we go? We need a permanent residence” [CUM2]</li> <li>• “We need a house because most of our earnings go to house rent” [CUF1]</li> <li>• “If the government provides us a permanent place for dwelling, it would be helpful for us. We can’t afford a house for living” [CPM1]</li> <li>• “As we don’t have any shelter, if government can ensure a secure place for us to stay that would be helpful” [CPC1]</li> </ul>	<ul style="list-style-type: none"> <li>• “We ask for help from government to make our business larger” [CUC1]</li> <li>• “It would be helpful if government provides capital to the poor people like me, so we can run our business well” [CPC1]</li> <li>• “I need some money to open my own shop” [CPM2]</li> <li>• “If government provides us capital to run our own business that would be helpful for people like me” [CPC2]</li> <li>• “If government helps us financially that would be very helpful for us. I could expand my business with the money” [DUM1]</li> <li>• “I will ask for some financial help to develop my fish selling business” [DUM2]</li> <li>• “If the government helps me to generate income I can run my family in a better way” [DUF1]</li> <li>• “If the government gives us jobs then we will be happy” [DUC2]</li> <li>• “Actually I need a permanent grocery shop, then I will manage everything” [DPM1]</li> <li>• “If I could earn more, my life would be easier” [DPF2]</li> </ul>
<p style="text-align: center;"><b>Water and sanitation</b></p>	<p style="text-align: center;"><b>Health</b></p>
<ul style="list-style-type: none"> <li>• “The area we are living is not hygienic. If I go to a clean place, I will have to spend more money for house rent. Government can help us regarding the cleanliness of our area” [DSM1].</li> <li>• “If our earnings rise, we may afford to rent a home where we can get sanitation and water facilities” [CUC1].</li> <li>• “We really need the government’s help. We need safe water and sanitation. We can’t take a bath due to lack of water supply. Women can’t use a toilet during the day because there is no toilet for us” [CUC2].</li> </ul>	<p data-bbox="933 1697 1401 1753" style="text-align: center;"><b>Education</b></p> <ul style="list-style-type: none"> <li>• “Government has built so many schools, but I can’t afford the educational cost of my daughter. I could send her to school if it was free of cost” [DPM2].</li> </ul>

### 10.3. Non-government support programmes

Three respondents in Chittagong mentioned receiving support from NGOs, namely Sajida Foundation, Alor Thikana and Fulkoli Samity. Support received from these NGOs includes day-care, education, and loans. (*"I am involved with Sajida Foundation since a year. I keep my daughter at their day-care centre. They feed my daughter, bath and take care of her when I am at work. I don't need to pay" [CPF2]. "My daughter studies at Alor Thikana at old Station Road. They bear all the educational expenses of street children. I don't earn much to educate my daughter. My daughter is getting education because of Alor Thikana" [CPF1].*)

A slum dweller's experience with Fulkoli Samity was less positive. (*"I received a loan to buy a plot, but the money wasn't enough for that. So I bought a cow to earn some money by selling its milk, but the middleman took the cow away. Instead of helping my family it made our situation even worse" [CSF2].*)

No respondent in Dhaka reported receiving any assistance from an NGO, although one slum dweller is aware of an NGO that helps poor people. (*"I know there is an NGO working for the poor people, their name is Haradhon Somity, but they never help me" [DUM2].*) A pavement dweller in Dhaka almost received money from an NGO when she was a squatter in a shrine, but she was excluded for reasons that she feels is unfair. (*"Once an NGO came to help me but someone told them: "Don't help this girl, she lives in a shrine, they are her guardian". At that time so many squatter dwellers got 12,000 taka from that NGO, but because of that conspiracy, I couldn't get help from that NGO" [DPC2].*)

At the end of the interview respondents were asked: "Is there anything else that you want to tell us that is important?" Three respondents in Chittagong asked for more support from Sajida Foundation. (*"I want help from Sajida Foundation to develop my business" [CSC1]. "With some help from Sajida Foundation we can develop our life" [CUF1]. "I have asked Sajida Foundation to give me mechanical training. If they do this, it will be very helpful for me and my family. I can do a better and honourable job" [CUM1].*

In Dhaka, two respondents repeated their request for decent housing from government, but three requested assistance from Concern. (*"I want some help from your organization, with that, I may run my family smoothly" [DUF1]. "We need some financial support from you, which will be a great help for us" [DPC2].*) Clearly, although respondents hope that government will assist them, they also have hope and expectations that significant support is more likely to come from NGOs, including Concern and its partners.

## Chapter 11. Health services

Sickness is a constant factor in poor families. Asked: 'When did you last use health care services?' typical answers included: "Day before yesterday"; *Three days ago*"; "Last week"; "Fifteen days ago"; "Last month". The direct and indirect costs of illness are known to be a major factor that both causes poverty and traps people in poverty.

### 11.1. Health care providers

When people in Bangladesh fall ill they usually go to the local pharmacy to buy medicine. (*"My husband got sick two months ago. I went to the local pharmacy and bought some medicines for him" [CSF2].* Typically these medicines are prescribed by the pharmacist. (*"I was suffering from fever. I went to the local pharmacy and bought medicine according to the suggestion of the pharmacist" [CPM1].*) The nearest pharmacy is preferred because it is convenient, accessible and trusted. (*"I went to the nearby pharmacy because it's very near to me and we can get treatment and medicine easily" [CSC1].*) Sometimes doctors at pharmacies diagnose patients and prescribe treatment. (*"I went to the local pharmacy and the doctor prescribed me some medicines" [CSF1].* "Last month my son got sick. I went to the pharmacy, there is a doctor in that pharmacy. He treated him" [CUM1].)

If the illness is more serious people go directly to a doctor instead. (*"There is an MBBS Doctor near my House. We go to him" [CSC2].* "We visited a doctor. He prescribed medicine and we bought from the pharmacy" [CUF1].) In very severe cases, patients are admitted to a health centre or hospital. (*"Last time it was my wife who suffered from illness. I admitted her to the nearby children's hospital" [CSM1].* "My mother got sick two weeks ago. I took her to the Laksam Upazila Health Complex" [CPC1].)

### 11.2. Cost of health care

Only one of 18 respondents in Chittagong reported that they cannot afford medical care when they or a family member is ill. (*"I am feeling ill since last two months. I don't have enough money to visit a doctor or buy medicines" [CPC2].*) However, most respondents complained about the high cost of health care. (*"We don't have sufficient money for medical treatment" [CSM2].*)

Poverty has two negative consequences. First, poor people do not access all the care and treatment they need. (*"I don't have enough money to buy my medicines regularly" [CSF1].*) Secondly, poor people cannot get access to good quality health care. (*"We do not have the money to get treatment from a good doctor. If you go to the pharmacy, it is manageable with only 100 or 200 taka" [DSC1].* "I bought medicine from the pharmacy. I didn't go to the doctor because he charges more as his fee and I couldn't afford that much money" [DUF1]. "If we want quality treatment, we have to expend more than we have" [CSC1]. "We need money for a better doctor" [CUM1]. "When the health condition of my granddaughter was getting worse, we couldn't admit her to a better hospital" [CUF2].)

Costs of treatment vary, depending on the severity of the illness and the type of health service used, from a couple of hundred taka to tens of thousands of taka. Painkillers cost relatively little. (*"I was suffering from fever. I had to spend 70 taka" [CPM1].* "I paid 200 for my medicine. I had knee pain" [CSM2].) Other medication, or visiting a doctor, costs more. (*"It took around 2,000 taka" [CSF2].* "1,800 taka" [CSC2].)



Minor ailments cost relatively little to treat. (“Two months ago I got pain on my foot. The doctors prescribed and I bought the medicine over and again. Maybe I have spent 1,000 taka” [DSF1]. “Seven months ago my eldest daughter got ill. She was suffering from chicken pox. My wife took her to the local clinic. It cost around 3,300 taka” [DPM2].)

Being admitted to hospital is the most expensive. (“We had to spend 20,000 taka” [CSF1]. “I had to spend 50,000 taka altogether” [CSM1].) Several respondents in Dhaka faced major health shocks in their family that cost a lot of money to treat.

- “My father had some breathing problem. I took him to Khidmah Hospital. They didn’t admit him. Then we took him to a private hospital. It took much more money than the public hospital. It took 20,000 taka altogether” [DSM1].
- “My wife had a tumour in her stomach. We went to the hospital for the operation. I spent 14,000 taka. My wife needs medicine every day” [DSM2].
- “My eldest daughter was expecting her fourth child. During labour she was suffering unbearable pain, so we admitted her to the Dhaka Medical College Hospital. Her life was at risk, so she was admitted for 20 days. Total cost was around 80,000 taka. Her husband couldn’t bear all the expenses. I gave him 5,000 taka” [DPC1].

Some people cannot afford medical treatment. (“Last month my wife had pain in her eyes. I took her to the eye camp where doctors provide treatment at low cost. The charge of the doctor was only 30 taka. But he said she was suffering from eye disease and an operation needs to be done that will require 2,000 taka more. I can’t afford the money, so the operation couldn’t be done” [DSC2]. “My daughter is suffering from a virus. I had to spend more than my income, around 15,000 taka. Doctor told that we need to test her blood. It requires 18,000 taka. I can’t afford the test” [DUC1].)

For poor people, even a few thousand taka can be unaffordable. (“My mother got sick. We took her to the Dhaka Medical College hospital. She was suffering from diarrhoea and high blood pressure. It took 5,000 taka in total. We don’t have enough money. We needed to borrow money for medical treatment” [DSF2].)

### 11.3. Spending on health care

Most respondents in Dhaka spend less than 10% of their income on routine medical expenses. (“It will be 100 taka if my husband earns 2,000 taka” [=5%] [DUC2]. “If I earn 4,000 taka I am spending 100 taka for medicine and doctor in a month” [=2.5%] [DSF1]. “Not much, because we get help from SEEP” [DUM2].)

Those who spend small amounts for minor ailments report that health care costs between 5% and 10% of their income. (“Not more than 5%, we don’t need much medicine” [CUM2]. “Around 10% of my spending belong to health care” [CPM1]. “Not much, maximum 10%” [CSC1].) For people who are chronically ill or have major health shocks, costs of treatment can be devastating and can absorb most of the household’s income. (“I am ill for a year now. Around 60% of my husband’s income goes to my health care” [CSF1]. “All my earnings go to medicine. I have diabetes and infection in my uterus” [CPC2]. “I am suffering from skin diseases. My health care expenditure is more than my earning” [CPF1].)

On the other hand, a few respondents enjoy access to free health care, provided either government or by NGOs. (“I go to the Government Employee Hospital. It provides free treatment and medicine” [DPF2]. “Earlier I faced so many problems because I didn’t have money. Now SEEP has taken care of my health services. We do not have to pay a single paisa for getting health care from SEEP” [DPF1].)

#### 11.4. Quality of health services

In Chittagong, most respondents were satisfied with the health service they received. In Dhaka, responses to questions about the quality of health services were more mixed and often negative.

- *“No it was not good, because it was in village and there was not so good treatment” [DSM2].*
- *“I did not cure totally. I am not satisfied on their treatment” [DSF1].*
- *“She is not cured yet. Every time the doctor tells us to visit him again. We need to spend a lot of money for the treatments” [DSC2].*
- *“The doctor was an unprofessional and irresponsible man. During the surgery the doctor and nurse kept a needle inside my stomach. It was paining so I went back to them. They did surgery again and removed that needle” [DPC2].*

#### 11.5. Health insurance

Health insurance might provide valuable support to help people cope with health shocks and the costs of treatment. But most respondents (16 out of 18 in Chittagong, all 17 in Dhaka) have never even heard of health insurance. (“How can I have a health insurance when I don’t know what is health insurance?” [CUC1]. “I do not understand the insurance you are talking about” [DSC1]. “I don’t know how to have a health insurance” [DSF2].) One pavement dweller in Chittagong knows about health insurance but cannot afford to pay for it. (“I don’t have money to have a health insurance” [CPC2].)

A female slum dweller in Chittagong had invested in a community-based health insurance scheme, but it ended badly. (“I had a health insurance for myself. But the members of the NGO ran away with 30,000 taka in 2015. Many people in our local community lost their money because of them” [CSF2].)



## Chapter 12. Urban–rural migration

Many respondents came to Dhaka from rural areas, still have family members there and retain contact with their home village. (*“I have contact with my father, he is in the village” [DSM2]. “My relatives live in a rural area. I like to live there. I stay here to make a living” [DUC1]. “My wife and children are living at my in-law’s house. I sent them to the village 3 months ago because I can’t afford to keep them with me. I send them money every month. I prefer to live in the rural area” [DPM2].*) Some respondents from Chittagong have similar connections with their home village. (*“My parents, wife and brother live in the village” [CPM2]. “My relatives are there. We go to the village once a year” [CSM2].*)

Others who came to Chittagong or Dhaka lost contact with their family in rural areas. (*“My parents live there. But I don’t have any connection with them. I don’t go there” [CPC2]. “My brothers and sisters live in the village. But I haven’t been there for years” [CUF2]. “My aunt lives in the village, but I don’t have any contact with her” [DSC2]. “My parents live in the village. They are also very poor like me. I don’t have enough money to send them. I can’t even go there to meet them” [DPC1].*)

Only a few respondents have lived all their lives in the city, and have no connection with rural areas. (*“I don’t have anyone in the village” [CUF1]. “I have never been to the village. We don’t have any relatives there” [CUC1]. “I grew up in Dhaka. I have no idea about life in the village” [DPF2]. “I don’t have any connection with rural areas. I prefer to live in the city as I was brought up here” [DUM1].*)

Most respondents in Dhaka and Chittagong expressed their strong preference for living in the city, mainly because the urban context offers more opportunities to make a living. (*“I was born in a city and I like to live in the city” [CUC1]. “My parents are in the village, but after staying for more than 7 years in Dhaka now I like the city” [DUC2]. “I like the city very much, there are no opportunities in the village” [CSC1]. “If I go to the village the first night might be good, but the next day my mind has the desire to come back to Dhaka” [DSF1]. “I don’t like the village, the city is good for me. So many people, many interactions and you can find a minimum job” [DPM1]. “I like to live in the city. Where there is no money, there is no happiness” [CPM1].*)

Only one person who left his family to look for work in Chittagong would return to his village if there was work there. (*“My mother and my children live in the village. I send money to them every month. I prefer to live in the village, but I have no source of earning there” [CPC1].*) One squatter living in Dhaka pointed out that life is more peaceful and there is less harassment in the rural areas. (*“I prefer to go to the village. Nobody would evict us from there” [DSC2].*)

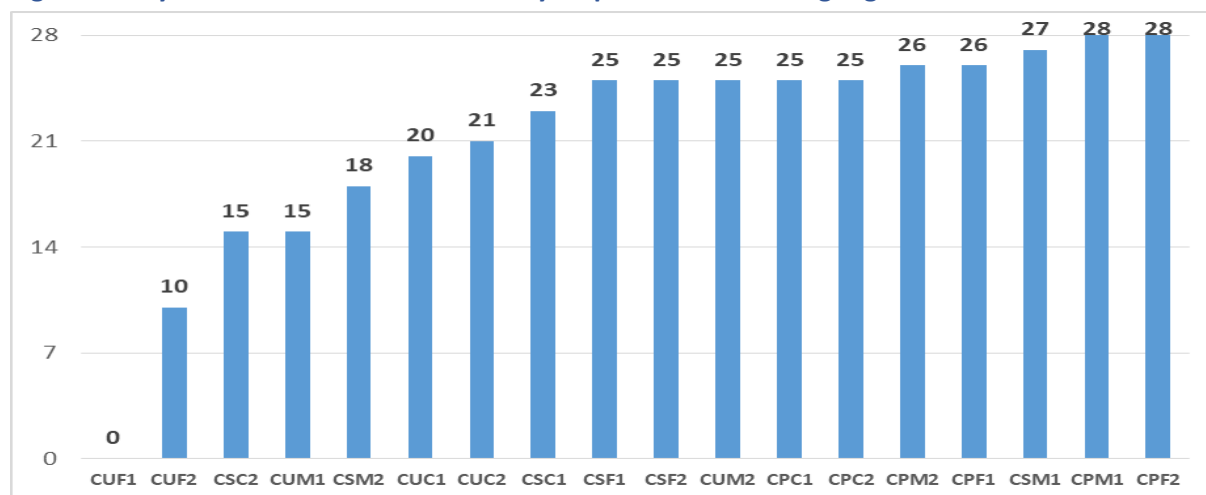
## Chapter 13. Income

This chapter presents the only quantitative data in this report, namely estimates of household income among our panel of ILUEP participants. These figures are tentative and indicative, based on a very small sample and extrapolating from very limited data, but they give some idea of the number of days worked, income earned per day and per month, both for the individual respondent and the household.

### 13.1. Days worked

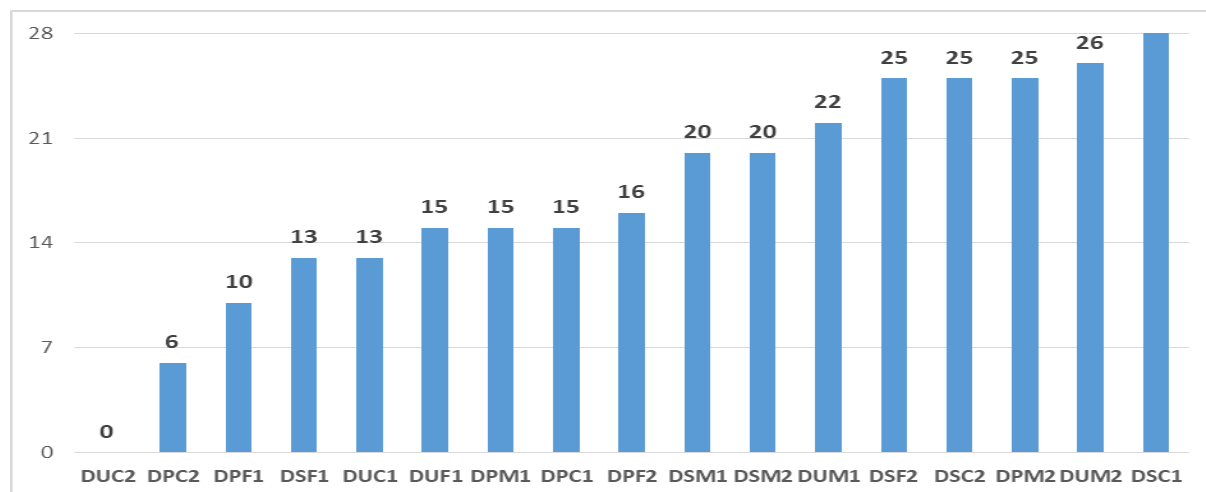
All except one of our respondents in Chittagong worked for income in the 4 weeks before being interviewed (see Figure 2). The only woman who did not work for income is a full-time home-maker. (*"I work every day, because I have to do the cooking for my family members and it's without salary" [CUF1].*) Most respondents work for 6 or 7 days every week (the mode is 25 days out of a possible 28 days), with an average of 5.5 days a week.

**Figure 2. Days worked in the last 4 weeks by respondents in Chittagong**



Respondents in Dhaka worked fewer days than those in Chittagong, at 17.4 days on average, with two modes at 15 days and 25 days (Figure 3).

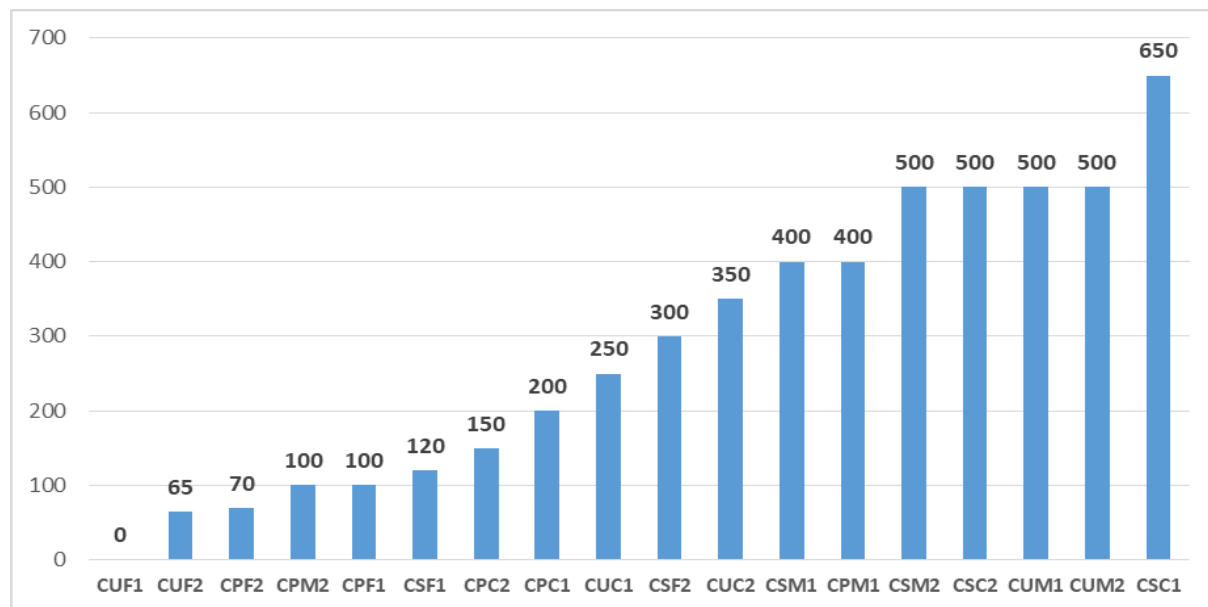
**Figure 3. Days worked in the last 4 weeks by respondents in Dhaka**



### 13.2. Income earned per day and per month

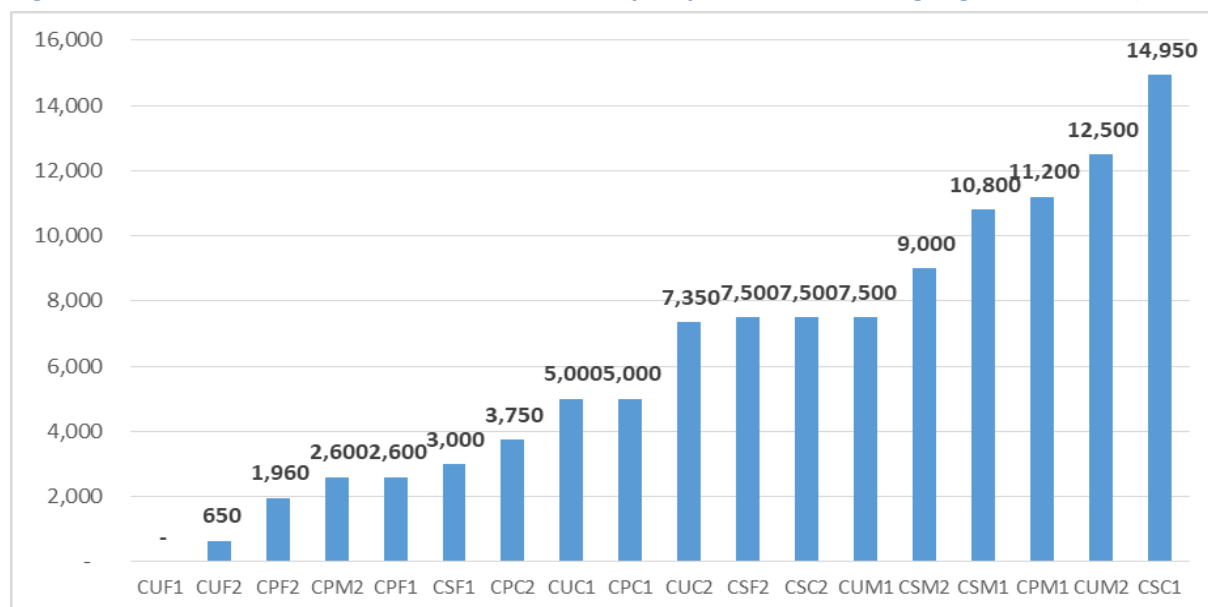
Income earned by respondents in Chittagong ranged from 65 to 650 taka/day (0.7 to 6.8 Euro/day), with an average of 286 taka/day (3 Euro/day) (Figure 4).

**Figure 4. Daily income earned in the last 4 weeks by respondents in Chittagong (taka/day)**



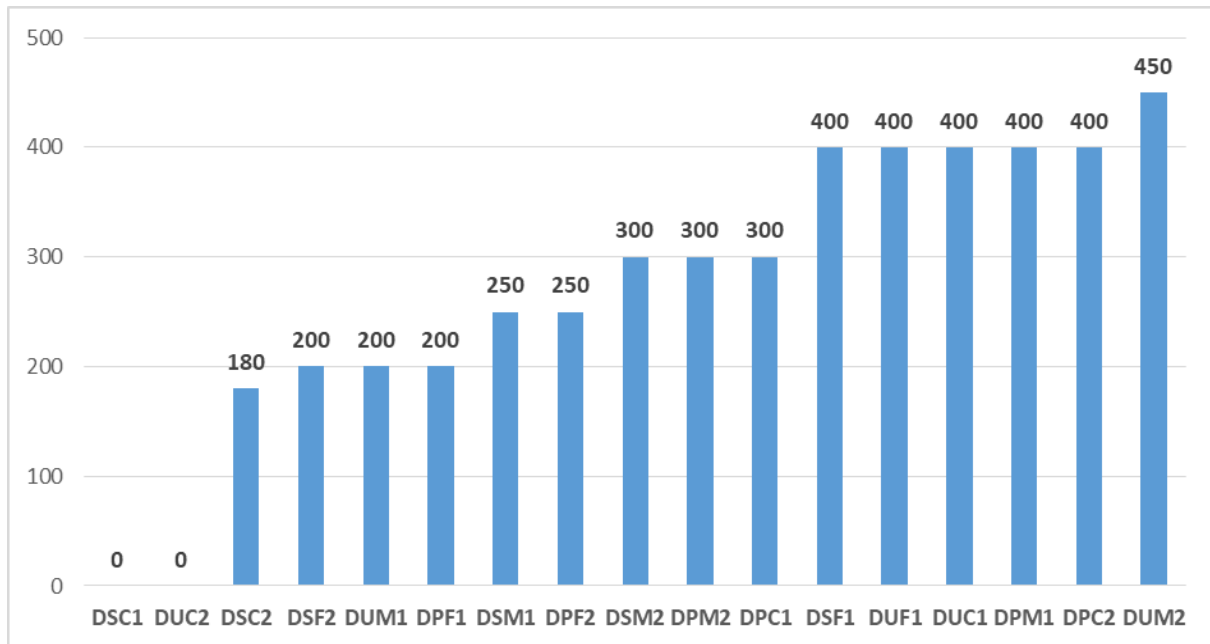
Multiplying by the number of days worked yields a much wider range of monthly income, from 650 taka (6.8 Euro) to 14,950 taka (156 Euro) (Figure 5), with an average of 6,270 taka/month (65 Euro).

**Figure 5. Total income earned in the last 4 weeks by respondents in Chittagong (taka/month)**



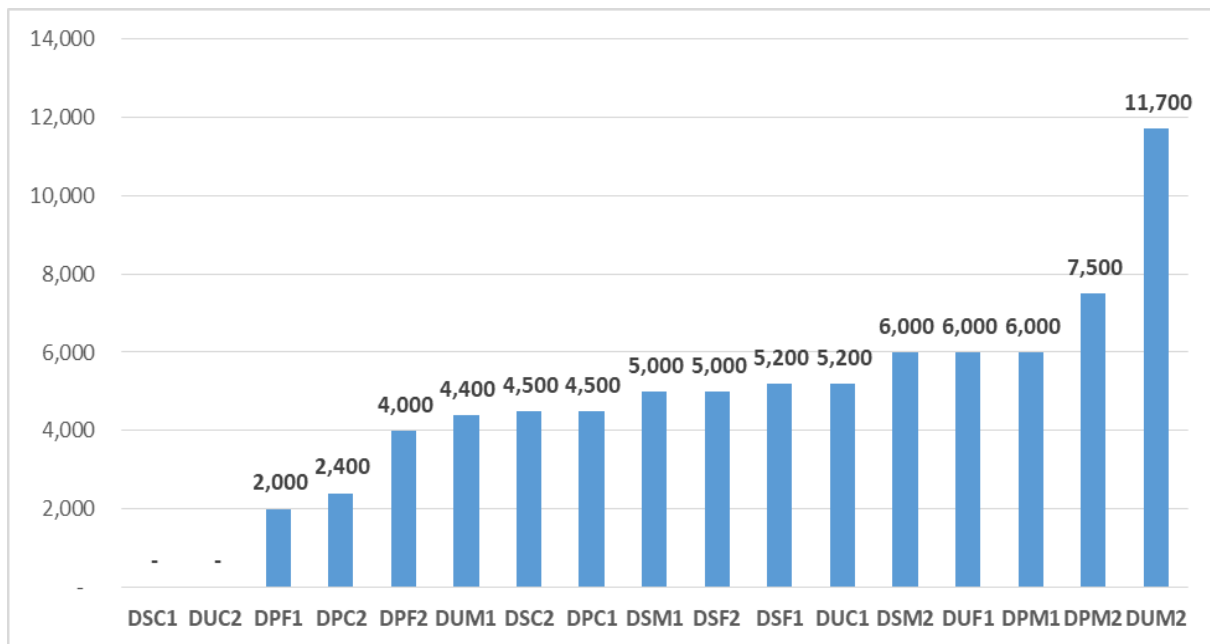
Income earned by respondents in Dhaka ranged from 180 to 450 taka/day (1.9 to 4.7 Euro/day), with an average of 272 taka/day (2.8 Euro/day) (Figure 6). Although the range of daily earnings is wider in Chittagong, the average is almost the same across the two cities.

**Figure 6. Daily income earned in the last 4 weeks by respondents in Dhaka (taka/day)**



Monthly income earned by respondents in Dhaka is however much lower than in Chittagong, because respondents in Dhaka work for fewer days each month. Monthly earnings in the Dhaka sample range from 2,000 taka (21 Euro) to 11,700 taka (122 Euro), with the average being 4,671 taka (49 Euro) (Figure 7). This is one-third (34%) less than average monthly earnings per respondent in Chittagong. If the two non-income earners in the Dhaka sample are excluded, average earnings rises to 5,293 taka (55 Euro), still 25% lower than the average earnings in Chittagong.

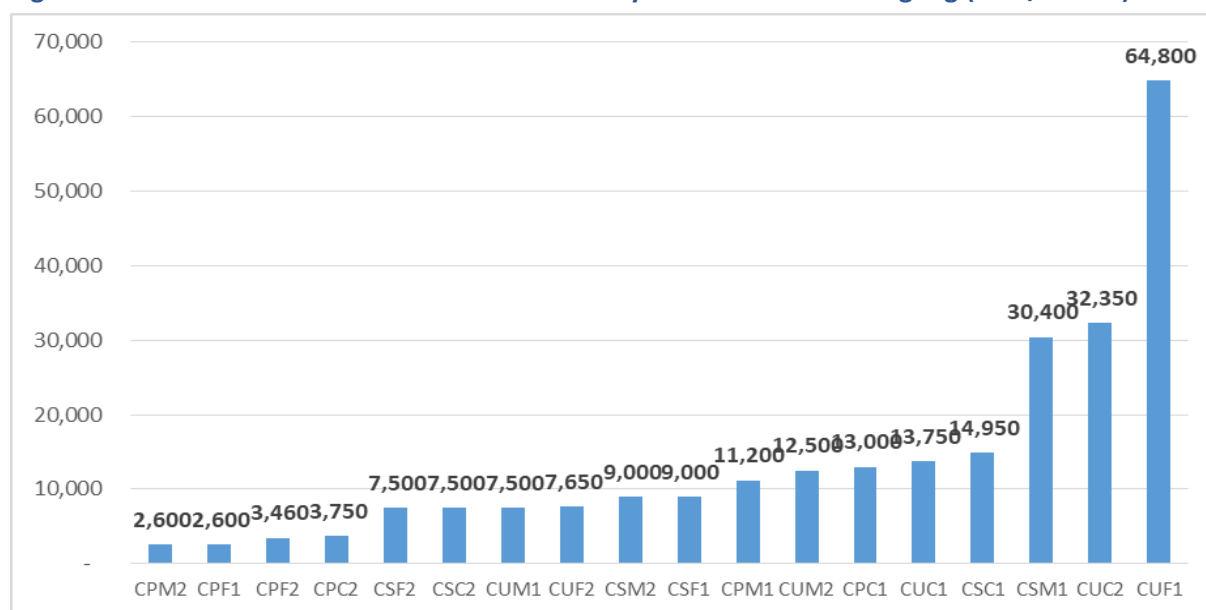
**Figure 7. Total income earned in the last 4 weeks by respondents in Dhaka (taka/month)**



### 13.3. Total household income

In 8 of 18 households in Chittagong there is at least one other person working for income, sometimes 2 or 3. Each of these persons works for slightly more days (24.2) and earns one-third more per day (384 taka) than the respondent. In total these additional persons bring in slightly more income than the respondents – 7,814 taka per household on average (82 Euro) – contributing 55% towards a total average household income of 14,084 taka per month (147 Euro) (Figure 8; Table 3).

**Figure 8. Total income earned in the last 4 weeks by households in Chittagong (taka/month)**

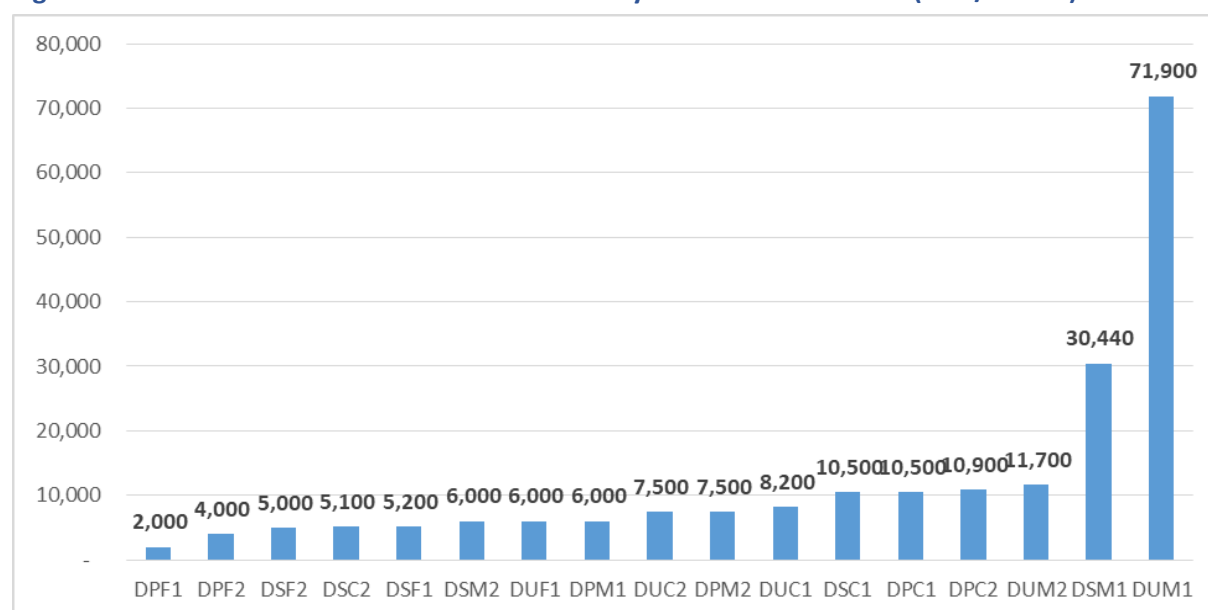


**Table 3. Household income, Chittagong**

Household	Respondent			Other household members				Total taka
	Days worked	Taka/day	Taka/month	Other workers	Days worked	Taka/day	Taka/month	
CSM1	27	400	10,800	2	56	350	19,600	30,400
CSM2	18	500	9,000	0	0	0	0	9,000
CSF1	25	120	3,000	1	24	250	6,000	9,000
CSF2	25	300	7,500	0	0	0	0	7,500
CSC1	23	650	14,950	0	0	0	0	14,950
CSC2	15	500	7,500	0	0	0	0	7,500
CUM1	15	500	7,500	0	0	0	0	7,500
CUM2	25	500	12,500	0	0	0	0	12,500
CUF1	0	0	0	3	72	900	64,800	64,800
CUF2	10	65	650	1	28	250	7,000	7,650
CUC1	20	250	5,000	1	25	350	8,750	13,750
CUC2	21	350	7,350	2	50	500	25,000	32,350
CPM1	28	400	11,200	0	0	0	0	11,200
CPM2	26	100	2,600	0	0	0	0	2,600
CPF1	26	100	2,600	0	0	0	0	2,600
CPF2	28	70	1,960	1	10	150	1,500	3,460
CPC1	25	200	5,000	1	25	320	8,000	13,000
CPC2	25	150	3,750	0	0	0	0	3,750
<b>Mean</b>	<b>21.2</b>	<b>286</b>	<b>6,270</b>	<b>0.67</b>	<b>16.1</b>	<b>171</b>	<b>7,814</b>	<b>14,084</b>

In Dhaka, 8 of our 17 households have other members working for income. They work more days (22.1 per person) than the respondents (17.4) and they earn more per day (449 taka versus 272 taka), so they bring in considerably more income (16,130 taka/month (169 Euro) in the 8 households, or 7,591 taka/month (79 Euro) across the 17 households). Across all 17 households, total monthly income averages 12,261 taka (128 Euro), of which the respondents contribute 38% and other household members contribute 62% (Figure 9; Table 4).

**Figure 9. Total income earned in the last 4 weeks by households in Dhaka (taka/month)**



**Table 4. Household income, Dhaka**

Household	Respondent			Other household members				Total taka
	Days worked	Taka/day	Taka/month	Other workers	Days worked	Taka/day	Taka/month	
DSM1	20	250	5,000	2	48	530	25,440	30,440
DSM2	20	300	6,000	0	0	0	-	6,000
DSF1	13	400	5,200	0	0	0	-	5,200
DSF2	25	200	5,000	0	0	0	-	5,000
DSC1	30	0	-	2	35	300	10,500	10,500
DSC2	25	180	4,500	1	30	20	600	5,100
DUM1	22	200	4,400	2	45	1500	67,500	71,900
DUM2	26	450	11,700	0	0	0	-	11,700
DUF1	15	400	6,000	0	0	0	-	6,000
DUC1	13	400	5,200	1	25	120	3,000	8,200
DUC2	0	0	-	1	25	300	7,500	7,500
DPM1	15	400	6,000	0	0	0	-	6,000
DPM2	25	300	7,500	0	0	0	-	7,500
DPF1	10	200	2,000	0	0	0	-	2,000
DPF2	16	250	4,000	0	0	0	-	4,000
DPC1	15	300	4,500	1	15	400	6,000	10,500
DPC2	6	400	2,400	1	20	425	8,500	10,900
<b>Mean</b>	<b>17.4</b>	<b>272</b>	<b>4,671</b>	<b>0.65</b>	<b>14.3</b>	<b>211</b>	<b>7,591</b>	<b>12,261</b>

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## Appendix. Questionnaire Guide

### Urban Livelihood Trajectories in Bangladesh Questionnaire Guide: Household Case Studies

#### 1. Identifying information

1.1	Name of respondent	
1.2	Gender of respondent	<i>[male <u>or</u> female]</i>
1.3	Category of respondent	<i>[pavement dweller <u>or</u> squatter <u>or</u> slum dweller]</i>
1.4	Mobile number of respondent	
1.5	Permanent address of respondent	
1.6	Location of interview	
1.7	Name of interviewer	
1.8	Date of interview	

Read the **Information Sheet** to the respondent.

Ask the respondent to sign or thumb-print the **Consent Form**.

1.9	Consent provided?	YES	NO
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2. Household information

#	Name	How are they related to you	Male or Female	Age	Highest level of education	Is the person attending school (Yes/No)	Main source of income	Any other source of income	How many years living in Dhaka/Chittagong?
1		Self							
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									

### **3. Programme participation**

- 3.1. When did you join the Concern programme? (month and year)
- 3.2. Why were you selected for this programme?
- 3.3. What benefits have you received so far?
- 3.4. What benefits do you expect to get from the programme?
- 3.5. What difference do you think the programme will make to your life?

### **4. Urban livelihood opportunities**

- 4.1. How many jobs have you done over the years in Dhaka/Chittagong? What kind of jobs? (both formal and informal, including self-employed)
- 4.2. Please tell us about the work you do to earn a living. What kind of work do you do? How long have you been doing this? How did you start doing it?
- 4.3. Do you work for someone else or for yourself? If you work for someone else, please give details: Who do you work for? What kind of contract do you have? What are your employment conditions?
- 4.4. Do you usually work alone or with others? If you work with others, who do you work with – family members, friends, or people you don't know? How is the work divided between yourself and them?
- 4.5. What do you like about the work you do? What do you not like about the work you do?
- 4.6. Do you think it is easier or more difficult to make a living in urban areas than in rural areas?
- 4.7. If you did not do the work you are doing now, what other opportunities are available to you to earn a living in Dhaka/Chittagong?
- 4.8. What are the challenges that prevent you from making a decent living in Dhaka/Chittagong?
- 4.9. Does anybody try to stop you from making a living in Dhaka/Chittagong? If yes, who? How?
- 4.10. Do you need a permit or permission to work? If so who gives you that permit? How much does it cost? What are the challenges/difficulties? If you do not have a permit, how does that affect your work?
- 4.11. Is there anything dangerous or risky about the work you do? If, yes, explain.
- 4.12. Are you able to find employment when you need it, or do you prefer to be self-employed? Why?
- 4.13. Is it easier or more difficult for you to make a living now than before (e.g. 5 years ago)? Why?
- 4.14. What things do you need to buy and sell in order to make a living?
- 4.15. Do you have easy access to markets where you can buy and sell what you need to make a living?
- 4.16. Are you able to move wherever you need to, in order to find employment or make a living?
- 4.17. Are you able to save money from your earnings, to pay for big expenses and cope with shocks?
- 4.18. If yes, how often do you save? How much do you save each time? Where do you keep your savings?

## 5. Institutional mapping [*flipchart paper*]

5.1. [*Draw a circle for each institution, with the most important at the top.*]

What are the most important institutions that you interact with? (e.g. party office, police, mosque or temple, NGO, other government offices, market owners association, cooperative, savings group)

How frequently do you interact with each institution? Why do you interact with them? How do they help you, or make your life difficult?

Tell us about the last interaction that you had with the three most important institutions that you interact with? What happened? Did you get any benefit? Did you have to pay anything?

5.2. [*Draw a circle for each person, with the most important at the top.*]

Who are the most important people that you interact with outside of your family? (e.g. landlord, local political leader, ward commissioner, money-lender, police officer, pharmacist, NGO worker)

How frequently do you interact with each person? Why do you interact with them? How do they help you, or make your life difficult?

Tell us about the last interaction that you had with the three most important people that you interact with? What happened? Did you get any benefit? Did you have to pay anything?

## 6. Social capital

6.1. When you feel most vulnerable who do you go to?

6.2. How many of these are your relatives? How many are friends?

6.3. How many are not relatives or friends? How do you know them? Why are they willing to help you?

6.4. What kind of help do you usually ask for (food, cash, loan, etc.)? How much help do you usually get?

6.5. If you get help from someone, do you help them later? (e.g. repay them, or do work for them.)

6.6. When was the last time you asked someone for help? Who did you ask? What help did you get?

6.7. Is it easy or difficult to get help when you need it? If not, why not?

6.8. Is it easier or more difficult to get help from others now than 5 years ago? If it has changed, why?

6.9. Do all the people who help you live in the local area or do some live far away?

6.10. Do you feel you have to stay in this area to be close to the people who can give you help? Does this stop you from moving somewhere else?

6.11. Did anyone help you in getting the job that you currently have? If yes, who and how?

6.12. Have you ever been evicted or threatened with eviction?

6.13. If yes, please tell us what happened the last time?

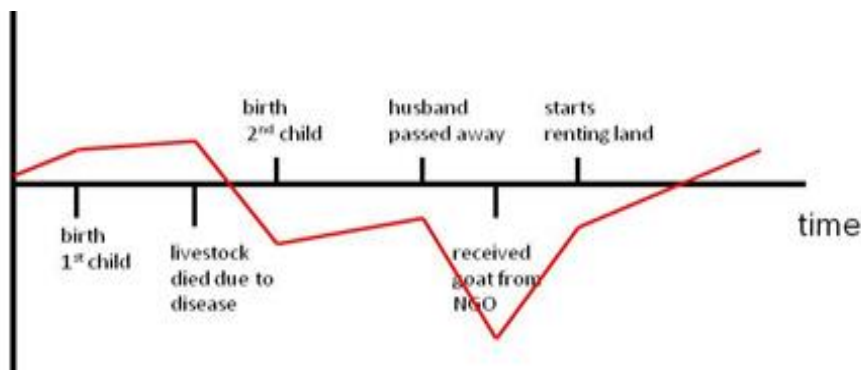
6.14. Are you worried that you might be evicted in the future?

## 7. Life events and shocks *[flipchart paper]*

**Note:** A sheet of flipchart paper is needed for this exercise.

- a) Turn the flipchart page sideways. Draw a vertical line up the left-hand side. Draw a horizontal line across the middle of the page. The horizontal line represents time. The vertical line represents the household's relative wellbeing. There is no scale: it indicates relative changes – better or worse.
- b) **Life events:** Ask the respondent to identify key events in their life and in their household since they became an adult – aged 18 years (e.g. marriage, birth of children, moved to Dhaka/Chittagong, etc.). Mark each event on the horizontal line of the page, showing the years when the events happened.
- c) **Shocks:** Ask the respondent to identify major shocks – both positive and negative – that happened in their life and made a major difference to the wellbeing of their household (e.g. theft of assets, loss of employment, eviction from accommodation, serious illness, death, etc.). Mark each shock on the horizontal line of the page, with years showing when the shocks happened.
- d) **Wellbeing:** Ask the respondent to indicate how their personal and household wellbeing, including economic wealth and assets (but not only) changed over time following the major life events and shocks they identified. Draw a line going up for positive changes and down for negative shocks.
- e) **Discussion:** Discuss with the respondent what caused the movements in their wealth and wellbeing status over time. Which are the most important shocks? How could the respondent have been protected against negative shocks? Also focus on whether the ILUEP has made any difference yet.

Figure 1. Example of a life history diagram



## 8. Cash needs

- 8.1. What are your 3 most urgent needs for cash?
- 8.2. Within the last 12 months, did you have to borrow money to meet your urgent household needs (e.g. food, health care)? If YES, give details – how often, how much, from whom, repayment terms (e.g. interest rate)?
- 8.3. Do you ever borrow money to invest in your livelihood activity? If YES, give details – how often, how much, from whom, repayment terms (e.g. interest rate)?
- 8.4. How much extra cash do you estimate you need to meet your household's basic needs in a normal month, and not to have to borrow or ask others for help?

## **9. Government support programmes**

9.1. Are you involved in any programme of the government or a non-governmental organisation (other than Concern) that provides support to yourself and your family?

**[If YES, please continue. If NO, skip this section.]**

9.2. Please give details of your involvement in the programme(s) and the direct benefits it provides.

9.3. What are the costs of the programme to you, in terms of time and cash expenses (e.g. transport)?

9.4. What are the implications of the programme, in terms of your roles and responsibilities at home?

## **10. Gender relations and decision-making**

10.1. How do you decide how to spend any income that you earn yourself? (e.g. I decide on my own, or I decide together with my partner, or I give the income to my partner and he/she decides.)

10.2. How does your household decide about family issues, like marriage, health, education, and assets? (e.g. I decide on my own, or I decide together with my partner.) Please give an example.

## **11. Government safety net programmes**

11.1. Do you know any programmes run by government that give assistance to poor people living in this area? (e.g. OMS, fair price, elderly allowances, lactating mothers, disabled allowances.)

11.2. Have you ever benefited from any of these government-run programmes?

11.3. If YES, what benefits did you receive?

11.4. How important are these safety net programmes to you?

11.5. Is there anything else the government could do to help you and make your life easier?

## **12. Health services**

12.1. Last time when you or somebody in your family was sick, what did you do? Why?

12.2. What challenges do you face to get access to health care services? (e.g. doctor, pharmacy, hospital, health centre, NGO run health Centre, delivery centre.)

12.3. When did you last use health care services? For who? For what?

12.4. The last time you used health care services, how much did you spend altogether? (including cost of medicine, transport, consultation fee, repeat visits, diagnostic tests, etc.)

12.5. The last time you used health care services, how was the quality of the service? Give details.

12.6. On average, what proportion of your spending went on health care in the last 12 months? (e.g. 10% meaning 10 BDT out of every 100 BDT spent, or 25% meaning 1 BDT out of every 4 spent.)

12.7. Do you have any health insurance for yourself and your family? If NO, why not? If YES, give details.

12.8. Have you ever used any social services? (e.g. GBV, Child Protection, social workers, hot line.) If YES, give details.

**13. Urban – rural migration**

- 13.1. Do you have any connections with rural areas of Bangladesh? Please give details. (e.g. born there, have family there, send money.)
- 13.2. Do you like living in the city or would you prefer to live in a rural area?
- 13.3. If you prefer living in rural areas, what is stopping you from moving to a rural area?

**14. Income**

- 14.1. How many days did you work in the last 4 weeks? \_\_\_\_\_ days
- 14.2. How much money did you earn (on average) for each day that you worked? BDT \_\_\_\_\_
- 14.3. How many other members of your household worked for money in the past 4 weeks? \_\_\_\_\_
- 14.4. For each other household member who worked for money in the past 4 weeks:

	Person 1	Person 2	Person 3
How many days of paid work did they do in the last 4 weeks?			
How much money were they paid each day?			

Is there anything else that you want to tell us that is important?

**THANK YOU!**

**15. Interview assessment**

Please write a short assessment of the interview.

- a) Was the interview conducted in private or in a public space?
- b) If there were any onlookers, did they disrupt the interview in any way?
- c) Did the respondent talk freely and honestly, or did he/she seem quiet and suspicious?
- d) Were there any questions that the respondent did not want to answer? If YES, which ones?
- e) Were there any questions that you don't believe the answers? If YES, why?
- f) Do you think the respondent sometimes gave answers that they think Concern might want to hear (in other words, giving the "right" answers) instead of speaking the truth (e.g. criticising Concern)?
- g) Overall, how satisfied are you with this interview (out of 10)?