

Strømme Foundation

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Final Report on
Strategic Review of Economic and Social Empowerment
of the Hardcore Poor of BURO Project

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To
Regional Director, Asia
Stromme Foundation
House No. 499 (4th Floor)
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Dhaka –1206.

Sub: Submission of Final Report on “Strategic Review of Economic and Social Empowerment of the Hardcore Poor of BURO Project”

Ref: *Contract signed between SF and BISR on December 11, 2006.*

Dear Sir,

Enclosed please find herewith the final report on **“Strategic Review of Economic and Social Empowerment of the Hardcore Poor of BURO Project”**.

Thanking you for your kind cooperation.

Looking forward to hearing from you.

With best regards,

Yours truly,

Dr. Khurshed Alam
Chief Executive
BISR

Acknowledgement

In the process of pursuing this study many persons were involved, who directly and often keenly took interest. Among them we must acknowledge our gratitude to Mr. Nimal Martinus, Regional Director, Asia, and Mr Jewel S. Das, Programme Monitoring Coordinator, Stromme Foundation, Dhaka who have kindly entrusted us with this review. Their keen interest to pursue the work encouraged us to complete the review within very short period of time.

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Mr Hafizur Rahman, Programmer and statistician of BISR, worked hard to process and tabulate data. His keen interest in the study enabled us to add more analysis to the review.

Dr. Khurshed Alam
Team leader
Study Team
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Abbreviation and Acronym

ASA	: Association of Social Advancement
ASK	: Ain O Shalish Kendra
BDS	: Business Development Services
BISR	: Bangladesh Institute of Social Research
BLMT	: Basic Life Management Training
BRAC	: Bangladesh Rural Advance Committee
BSS	: Bangladesh Bureau of Statistics
BT	: BURO Tangail
DPS	: Deposit Pension Scheme
FGD	: Focus Group Discussion
GB	: Grameen Bank
HP	: Hardcore Poor
IGA	: Income Generating Activities
KII	: Key Informants Interview
MFI	: Micro Finance Institution
NGO	: Nongovernmental Organization
PBP	: Project Benefited People
PNGOs	: Partner Nongovernmental Organization
SF	: Stromme Foundation
STD	: Sexually Transmitted Diseases
SWOT	: Strength, Weakness, opportunity and Threat
UP	: Union Parishad

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Executive Summary

1. **Background:** BURO has undertaken a project called “Economic and Social Empowerment of the Hardcore Poor” which launched in April 2004 and ended up in December 2006. The goal of the project was to reduce poverty through economic and social advancement of the poor and hardcore poor. The financial allocation of the project was US \$255,982. Under the financial services the project has a plan to cover 1500 members but in practice has covered 2589 (172.6%). The customers saved some Tk.28,67,513 at the end of the project period. Total amount at risk is Tk. 5,27, 505.
2. **Specific Tasks:** The work of the consultants include assess the practical effects, enumerate the types of effects that the project has in case of microfinancial services on the hardcore poor, review beneficiaries/customers’ training program, examine who got adult education and how much they got, assess the level of skills of the children to prepare them for class-I, ascertain whether any one could get enrolled in the formal school after getting education, review the conditions of general healthcare situation, evaluate the practices and knowledge with regard to accessing to safe water and hygienic sanitation, identify carefully needed social intervention for improving the condition of the hardcore poor, list out the indicators to be used for assessing the capacity building of the PNGOs and process to be developed, check the potential of sustainability of the program and recommend for overcoming the weaknesses of present microfinance practice for addressing the needs of the hardcore poor.
3. **Methodology:** The study has been carried out using quantitative but predominantly qualitative approaches to assess the effectiveness of the implementation of the project. Primary data were collected from the field from different sources using questionnaire, FGDs, KIs and Case Study methods. All required methods were used for collection of data from the field. The researcher covered in total 200 households.

Findings from the field

4. **Duration of living:** More than 50% households were living for more than 10 years in that area, where another 27% were living for 6-10 years. It means almost 80% households were living for more than 6 years in that area.
5. **Education level:** Only 7.5% members of the households were found illiterate, which means literacy has been acquired by most of the household members. Of course, it does not mean that all of them acquired literacy from the education program of the project.
6. **Dependency ratio:** Dependency ratio is around 43 percent which means dependency ratio has reduced among them considerably.
7. **Types of house structure:** Number of households living in pucca house has increased although their ownership status has not changed. It means with the increased ability some households could shift to new rented house.
8. **Average monthly income and expenditure:** Average income of households has increased from Tk. 4868 to Tk. 6367 (130.7%). Average monthly expenditure has also increased with the increased income. At least 129.20% increase is there in case of expenditure which commensurate with their increased income.
9. **Land ownership and assets:** The beneficiaries have acquired more land over the period, which means they have earned increased financial ability and also additional assets. Likewise their household assets have also increased. Data show that 136.55% increased is there in case of their household assets.
10. **Savings:** General savings has increased to 1056% and the contractual savings to 312%. It means a high tendency is there to increase the savings.
11. **Water use:** Indeed, data show that no much change has taken place in regard to water use. Only addition that one sees is that some households started using boiled water. The project is yet to search for a solution of the problem.
12. **Sanitation pattern:** Some 50% households are using pucca latrine where earlier 48.5% had the same. Likewise, 18.50% is using semi-pucca latrine where earlier it was 17.50%. But there is only some hanging latrine users e.g. at present 3% are using hanging latrine whereas earlier it was 5.5%. An extra drive to remove rest of the hanging latrines from the project side could improve the status further.
13. **Health awareness:** Almost cent percent are practicing that including using sandal while using latrine. Only 75.5 percent know about project health facilities, and again 24 percent availed that. So, the healthcare facilities whatever available is not used by the project benefited people (PBP).
14. **Immunization of children:** Data show that 94.92 percent children have been immunized and of 78.60 percent of women (18-45 yrs.). It means in case of child immunization it has yet to achieve cent percent while in case of women it has to go further.

15. **Nutrition of households:** About 78.5% know about nutrition. They could know about more of taking vegetables but not really the art of maintaining food value of different food items.
16. **Food security:** Food security of the households has increased to a considerable extent. At present there is no household, which is taking only one meal in a day, but there are few households (3.5%) who are taking two meals in a day.
17. **Training received:** At least 75% respondents mentioned that they have received training from the project. Rest 25% did not. On the other hand, only 42.7% mentioned that they have received BLMT. Most of them (89.9%) mentioned that the training was regular and useful.
18. **Benefits from loan and IGA:** Data show that they have mainly benefited in case of increasing income (37.3%) and economic solvency (57.3%). The respondents also mentioned that they are benefited in different forms such as land purchase, marriage of daughter, treatment, receiving interest, and savings and education.
19. **Adult education:** In case of adult education achievement is limited. Data show that only 55.5 received that adult education. Out of that 83.8% can read, only 4.5% can write and 11.7% can count/calculate.
20. **Child education:** Data show that 32.3% children are attending the project school and remarkably 45.1% are admitted to other primary school after completing the project school. Number of children going to other school is also high who accounts for 57.1%. Only 36.5% are satisfied with quality of the project school.
21. **Empowerment of women:** Data show that still husband takes decision in many cases. For example, in case of loan recipients' income, husband takes decision in 30% cases, about child education in 18% cases, about child health care in 21% cases and about to buy assets in 39% cases. All the figures show that the decision-making by husband is still very high. Almost half of the respondents mentioned that women's role has increased in case of all the asked items such as loan recipient's income, child education, child health care, and purchase of fixed items.
22. **Most important project activities:** Most important project activity is the loan (75%), followed by training (75%), regular savings (11.5%) and education (11.5%), contact savings (6%), health services (4.5%), water and sanitation (3%) and others.
23. **Suggested other activities:** The respondents also suggested many other things. Their recommendations are: to increase loan size, loan at low interest rate, housing and education loan, higher interest on savings, to get health care facilities near home, free medicines, health care awareness activities, creating employment opportunities and imparting training, cottage industries, project school should be upto class –V and to give support to the poor for education, to give adult education, and water and sanitation facilities. In addition to that they have also requested for permanent residential system, awareness against dowry, support for daughter's marriage, to discuss more on different development issues, and monitoring of their progress.
24. **Achievement level of respondents:** Only 9.0% mentioned that they have achieved very good, 42.5% mentioned as good, 46% mentioned as fair, and only 2.5% mentioned that it was not good.
25. **Benefited and not benefited persons:** Most of the hardcore poor (97%) could increase their income, especially who invested their borrowed money in small business, bought sewing machine and rickshaw-van, they could do well. Those (97%) who are trained up and used their loan properly they could also achieve well.
26. **Benefit from adult education:** All of them mentioned that they were benefited from the adult education in different ways such as can sign, majority of them can calculate their household expenditure and business, few of them can read and write (letter & others), aware about importance and necessity of education, increase of health related awareness, learned about proper use of loan and increasing income, necessity and systems of savings, learned how to survive during crisis and those who had literacy before they got a chance to practice their literacy.
27. **Benefit from pre-primary education:** Quality of pre-primary education is also very good where some described it as good. Under pre-primary education they get free books, exercise copies, pens, pencils etc. Teachers are very careful about child education, awareness of teachers is very good, and teachers also arrange their children's admission in primary school after one year course.
28. **Health services from the project:** Certain things are ensured from the project under health care services which include prescription by physician, check up facilities for the pregnant women, referral system to the government /non-government hospital/clinic if needed, and to develop their health awareness. Half of them mentioned that the services are not bad and rest half have not received any service from there. They recommended for decentralized health services, satellite health centre to be arranged in each area on a fixed day and time,

free medicine should be arranged, and medicine should be arranged for them at a cheaper rate.

- 29. Project Design:** As far number and nature of components the project has covered all basic dimensions what the hardcore people need there. Having many intrinsic worth the project also lacks some implementation strategy apposite to the needs of the beneficiaries, for example, inadequate number of staff in some cases were noticeable. Project given more focus, as implicit in the design, on micro-credit and less attention to other issues such as adult education, water and sanitation and training.
- 30. Reaching to hardcore poor:** The project mainly intended to serve the hardcore poor but indeed, it has not addressed primarily hardcore poor. People who have been served under the project are poor rather than hardcore poor although they themselves identified them as hardcore poor. To cover more hardcore poor under the project, a critical assessment of the households of the project area has to be pursued, more non-financial services have to be ensured etc.
- 31. Replication of the project:** Replication is possible in the slum area as the slum dwellers although lead a precarious life still they can be trusted. It can be replicated with more facilities and products. More programs should be included, such as family planning, nutrition program etc. and more awareness program should be taken up. Of course, cost of all that should be kept minimum. Trade related training (sewing, garments work) should be arranged to reduce the unemployment problem. That can be arranged with other PNGO/ private organizations if such facilities are not there with the BURO. For example, training on beauty parlor may be there for young women. In other areas that yielded very good results for the young domestic help. Scope of education loan without interest should be tried, as most of the meritorious poor students are unable to continue their study due to their poverty.
- 32. Conclusions:**
- The project is well identified. A well perceived holistic approach has been used for the project where two-part strategy for addressing the poverty of the people has been adopted. This approach although appears to be slowly withering away in the arena of the NGO sector in Bangladesh, but under the present project BURO attempted to hold on the same. It is, in this sense, the necessity and strategy of the project is beyond question.
 - Overall expectations from the project were met but there is always scope for improvement. For example, starting from selection of hardcore poor to implementation of healthcare should be reviewed keeping pace with the needs of the beneficiaries and their ability and scope to avail all those services.
 - Types of benefits are many rather the project can better be described as true development project, as it covers both economic and social part of human life.

33. Recommendations:

- The hardcore poor have to be identified carefully following a revised definition. As per present definition particularly in terms of income, very few fall under hardcore poor.
- All components are vital but some are more vital than the others. Therefore, components, which are giving very good result and cost effective are to be pursued under the project.
- Interest rate of savings (General & DPS) should be increased as most of them are not pleased with that but that has to be done based on assessment of its scope, not considering the aspiration of the target group people.
- Increase loan amount for the successful members with careful observations. It should add further to success, not further to risk.
- To decrease the interest of loan as maximum as possible although at present charging less interest for the hardcore poor. Such positive discrimination should remain there in future.
- Follow up program to check proper use of loan should be strengthened further. For that some more field staff would require. That should be arranged at minimum cost without creating more financial burden to the project. BURO should work out some innovative method for that.
- Health facilities should be decentralized in the project area. For that satellite should be organized in each area on a fixed day and time. A good trained paramedics can be engaged if the present physician find it difficult to organize satellite at least in three places.
- Health card system can be introduced which would help to maintain health record of the households. It would be helpful for follow up of family planning activities also.
- Pre-primary school education system should continue and be introduced in each area so that more children can be covered under the program. Some new dimensions can be considered, like to reduce the burden alternative NGOs services may be explored.
- Student loan may be introduced for meritorious students under the project. Viability and scope of that have to be reviewed very carefully. Experience of other NGOs should be reviewed.

- Adult literacy should be arranged at night/after sunset or early in the morning (6 am) for them, who are working outside home, if at all organized. Utility of the present exercise is not much convincing.
- More training should be given on regular basis to increase their awareness in regard to different socio-economic issues as they are still doing some works non-consistent to the spirit of the project.
- To ensure the safe drinking water, tube-well may be supplied for them, especially in slum areas or water purification tablet or some other means to enable them to get pure drinking water.
- To render lawyers' support to the poor, a partnership with any legal aid giving organization may be established such as Ain O Salish Kendra (ASK) may be a such organization. Indeed, BURO should not go for rendering such type of services costing them independently from their own project/ budget, rather can avail other's services who are getting fund for the same kind of job.
- To prevent slum eviction support can be taken from the Ain O Salish Kendra (ASK) as that organization has very good experience of legal fight on slum eviction.
- Training should be given to the husband of the member, because they are the main decision-makers on the use of loan.
- Weekly group meeting should be made compulsory for the members to increase the solidarity and to create a forum for discussion on common issues by the animators/ program organizers.
- Private slums are more risky than the government slum, and therefore in future more priority should be given on government slum.
- Group concept is more appropriate than the individual concept in slum areas for giving loan to the hardcore poor, which may be considered for practice.
- Instead of adult education a program may be there for adolescent group who can make better use of education and health care issues. That would be good for the future mother and child also.
- SF may consider funding of the project with bringing about some changes in the design and implementation strategy so that it serves more to the needs of the hardcore poor.
- More programs should be included, such as family planning, nutrition program, legal aid program, improved woven, health card system etc. in association with other organizations without adding much to the financial burden of the envisaged project. Use of improved woven would be able to reduce the fuel cost what would be a big cost saving activity for the PBP. That is particularly very important for the slum dwellers, who have to spend a good amount of money for cooking food, and what would help to reduce the environmental hazard. On the other hand, that would not cost anything directly to the project.

Chapter –1

Introduction and Objectives

1.1 Background

BURO, Tangail (BT) has been operating for last 13 years in the country. During that period it has emerged as an important MFI pursuing financial intermediation with limited social intermediation and business development services (BDS). It has adopted commercial principle and has meanwhile could become a sustainable MFI within a short period of time. The organization has also undergone many changes and transformation from time to time. It's policies were amended, systems were developed and modified, products and services were refined.

BURO has undertaken a project called “Economic and Social Empowerment of the Hardcore Poor” which launched in April 2004 and ended up in December 2006. The goal of the project is to reduce poverty through economic and social advancement of the poor and hardcore poor¹. It is aimed to enable the very poor/hardcore poor participating in the program to overcome poverty in a sustainable manner. The financial allocation of the project is US \$255,982. Implementation of the project has been finished at the end December 2006.

Under the financial services the project has a plan to cover 1500 members but in practice the organization has covered 2589 (172.6%). The financial services that include are two savings products and four credit products. Total savings portfolio stands Tk. 28,67,513. At least Tk.312,35,000 were disbursed as loan in the project years. The customers saved some Tk.28,67,513 at the end of the project period. Total amount at risk is Tk. 5,27, 505. Likewise under the beneficiaries/customers' training program the project covered more than 2180 hardcore poor who were provided training to build their capacity to undertake income generating activities.

To develop their academic skill through the adult education the project covered 1500 hardcore poor beneficiaries who became literate and their awareness on social and economic issues were developed. Pre-primary education of 2000 children of the poor households was pursued and they were assisted to get enrolled in class-I of formal system.

Under the health services and nutrition education all members of 1500 households including their children were having access to health education and doctors counseling to enjoy good and productive health. Under the project in total 1900 patients were given prescription including referral services to 117. Similarly, some households have tube-well and all households have sanitary latrine installed in order to maintain a hygienic life.

The challenges of the project include absconding, serious sickness of the clients, demolition of the houses in the government land, and changing the houses by the clients frequently in the urban areas (Monitoring Report, October 2006).

1.2 Scope of work

The study pivotally remained limited to strategic review of the project aimed to accruing benefits to the hardcore poor in urban setting. As there was no such attempt in the urban setting, the suitability of the present approach has been assessed to replicate that in other urban areas.

1.3 Specific Tasks

The Specific task of the consultants includes:

1. Assess the practical effects (objectives) that the project has produced on the participants/beneficiary groups.
2. Enumerate the types of effects that the project has in case of microfinancial services on the hardcore poor, coverage under microfinance under the project, and persons who could make best use of that and who could not.

¹ Hardcore poor, as per definition used in the project document, is the person who owns less than 10 decimals of land, annual income to or less than Tk. 6000, having assets less than Tk. 12,000 and having age between 18-60 years.

3. Review beneficiaries/customers' training program and assess how much capacity could it develop. Also examine the social capital issue in more generic term.
4. Examine who got adult education and how much they got. Evaluate the level of members' reading, writing and numeracy skills and their level of social awareness.
5. Assess the level of cognitive and language skills of the children to prepare them for class-I of the formal system. Ascertain whether any one could get enrolled in the formal school after getting education or skill from there.
6. Review the conditions of general healthcare situation and knowledge of all households that have been brought under this project.
7. Evaluate the practices and knowledge with regard to accessing to safe water and hygienic sanitation.
8. Identify carefully needed social intervention for improving the condition of the hardcore poor.
9. List out the indicators to be used for assessing the capacity building of the PNGOs and process to be developed. Check the potential of sustainability of the program.
10. Recommend for overcoming the weaknesses of present microfinance practice for addressing the needs of the hardcore poor.

Chapter –2

Methodology of the study

2.1 Methodology of the study

The nature of problem suggests the research method(s) to be followed in any study². Under the present study also the researcher followed several methods to capture the whole issue of study in more comprehensive manner. Details of approach and method have been presented below:

Approach: The study has been carried out using quantitative but predominantly qualitative approaches to assess the effectiveness of the implementation of the project. In order to do the study systematically both quantitative and qualitative approaches have been viewed essential and used. Data have been collected mainly from the primary sources although some references of the secondary sources have been used infrequently. For ascertaining that a comprehensive review of the literature has been carried out first. For identifying the literature concerned persons were consulted including representatives of some NGOs. In addition to that the consultant shared with the authority of Stromme Foundations to finalize the whole study design and preparing detail plan of the study.

Planning meeting: The research team through a planning meeting with the concerned SF personnel finalized the methods of the study, mode of investigations, samples to be covered, focus to be given, points to be investigated and finally output to be delivered. All those have direct bearing on the design and process of the study. During the whole period of study the research team kept the SF authority informed about the progress of the study.

Review of literature: At the outset a review of literature was carried out following the standard method where materials from different NGOs, BISR library, Dhaka University library, BIDS library, SF and internet etc. were used. The researcher also reviewed the national policies and documents that the government does have including the rules of micro credit regulatory act 2006 and the code of corporate governance for Bangladesh. Attempts were made to find reports/ workshop proceedings with the respective organizations, annual reports, monitoring reports, and periodic review reports, which were consulted. Papers from Internet were also checked to get an idea about the hardcore poor and combating its miseries.

2.2 Field Survey

Collection of data from secondary sources: Secondary data were collected from different sources like from the project authority, BBS, data collected by some agencies like ASA, BRAC, Grameen Bank etc. Also relevant data and interpretations were checked in Internet.

Data collection from the field: Likewise, primary data were collected from the field from different sources using questionnaire, FGDs, KIIs and Case Study methods. Thus, all required methods were used for collection of data from the field.

Questionnaire survey: For the present study a questionnaire survey was carried out to enumerate data from the project supported household. The project covered 2589 households from 2 Unions and one WARD of Dhaka city corporation. In total the project has covered 29 slums, where 80% members are from the hardcore poor and 20% are from the poor. The researcher covered in total 200 households. From each group it covered 10 households, thus from 20 groups it covered 200 households.

FGD: Following the above-mentioned strategy, Focus Group Discussions (FGDs) were conducted with another hardcore poor members of 6 groups of the project. One was with poor category only. In addition to that one FGD was carried out with the project management officials. Thus in total 8 FGDs were conducted.

Key informant interviews: In total 8 Key Informants Interviews were carried out with the sampled local level leaders, schoolteachers of project, and BURO officials. One key informant was a director of the BURO who is closely associated with the financial management of the project.

Case Study: The consultants have conducted 10 case studies, eight from hardcore poor and 2 from poor category. Out of that 6 are from successful households of hardcore, and 2 from non-successful

² For detail pl. see Dr. Khurshed Alam – Methods in Social Research (5th ed.), Dhaka, Minerva Publications, 2003.

households. From the poor category one case study was on successful household and one from failure category.

Table –1: Sample size of the study

Sl. No.	Methods	No.	Respondents
01.	Questionnaire survey	200	160 from hardcore and 40 from poor category
02.	FGD	8	6 with the hardcore poor, one with the poor and one with project management
03.	KII	8	8 KII with local leaders, schoolteachers of the project and BURO officials
04.	Case study	10	10 case studies, eight from hardcore poor and 2 from poor category. Out of that 6 from the successful households of hardcore, and 2 from non-successful households. From the poor category one case study was on successful household and one from failure category.

Preparation of checklists and guidelines: The researcher also prepared the questionnaire and the checklists for the FGDs and KIIs and guidelines for the Case Studies for pursuing the same at the field level. Based upon the review of literature and requirement of information for pursuing the study, the research team developed the questionnaire, checklist and guidelines. Using those instruments the researcher conducted the field survey, FGDs, KIIs and Case Studies.

Pre-testing: The questionnaire and other instruments were pre-tested as per needs of the study. The questionnaire was pre-tested with project-aided households. It was revised as per results of the pre-test. The checklist and guidelines were also pre-tested and certain modifications were made accordingly.

Data collection: Data were collected using most trained persons who have sufficient experience of collecting data from the field, particularly who have interest to work with the slum dwellers. They were trained sufficiently on the survey instruments that were used for the study. However, one trained investigator could not finally attend the survey due to sudden illness, who was replaced by another experienced enumerator. Thus, the prepared team conducted the field level data collection. However, the principal researcher himself also conducted 2 KIIs and one FGD at the field level, in addition to checking field level data collection, operation of two pre-primary schools, living conditions of the hardcore poor and operation of the groups. Indeed, an intensive monitoring and supervision of data collection were made to ensure flawless data collection.

2.3 Data Processing and Analysis

Data processing: Since most of the collected data were quantitative in nature, attempt was made to go for processing data using computer-aided software. Thus conventional methods were used for processing all types of collected data.

Data analysis: For data analysis many approaches were used which include analysis of the presented data comparing with different sets of data. While developing analysis of data, study team went beyond the conventional analysis by generating some messages in the form of features, indices, essences, etc.

Report preparation: The study team prepared a draft report containing the main findings of the study and the policy and practical needs of the hardcore poor and has submitted to SF. Upon receiving comments from the SF the report has been finalized incorporating their final comments.

2.4 Output and Deliverables

One draft report of the study has been submitted in the 1st week of January. After incorporating comments on the draft report two hard copies of final report have been submitted along with a soft copy.

Chapter –3

Field Survey Findings

At the field level both quantitative and qualitative surveys were carried out. Using a pre-coded questionnaire a quantitative survey was carried out and under qualitative survey essentially FGDs, KIs and Case Studies were pursued.

3.1 Findings from quantitative survey

Duration of living

Field level questionnaire survey shows that more than 50% households (**Table –1**) were living more than 10 years in that area, where another 27% were living for 6-10 years. It means almost 80% households were living more than 6 years in that area. That indicates a long-term settlement of the slum dwellers in an urban setting. It may be mentioned here that even non-poor people who are not living in their permanent houses in urban areas, have a tendency to move from one house to another house depending upon the rental provision of the house and suitability of the household's needs. It is therefore, not unlikely that slum dwellers move from one place to another place. But anthropological studies³ in Bangladesh confirm that even in urban setting people maintain a kind of kinship relation among themselves where households from one kinship group settle in one area. With the increase threat and insecurity in unknown urban setting, people like to prefer a collective living in one area where they can get help from each other during any natural or man made crisis. The MFIs and other development NGOs including BURO can take advantage of that.

Table 1: Duration of Households living in the Area

Duration of Living (Years)	No. of Households	Percent
1	4	2.0
2	7	3.5
3	7	3.5
4	5	2.5
5	19	9.5
6-10	54	27.0
10+	104	52
Total	200	100

Education level of households

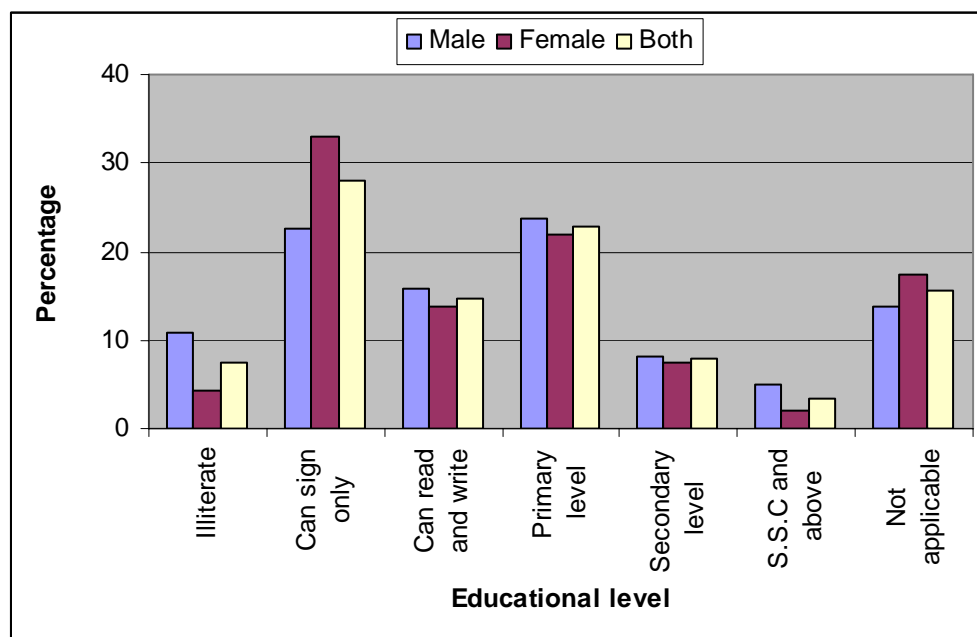
Only 7.5% members (**Table –2**) of the households were found illiterate, which means literacy has been acquired by most of the household members. Of course, it does not mean that all of them acquired literacy from the education program of the project. Educational achievement from the project has been discussed in the education section. It means most the members have understood the importance of education in their life.

Table 2: Education of Household Members

Educational Level	Male	Percent	Female	Percent	Both	Percent
Illiterate	46	10.8	19	4.3	65	7.5
Can sign only	97	22.7	146	33.0	243	28.0
Can read and write	68	15.9	61	13.8	129	14.8
Primary level	101	23.7	97	21.9	198	22.8
Secondary level	35	8.2	33	7.5	68	7.8
S.S.C and above	21	4.9	9	2.0	30	3.5
Not applicable	59	13.8	77	17.4	136	15.7
Total	427	100.0	442	100.0	869	100

³ Dr. Khurshed Alam – Sociology of Development (4th ed.), Dhaka, Minerva Publication, 1999.

Figure – 1: Educational Level of the Household Members



Sex ratio

Data presented in **Table 3** show that sex ratio among the studied households is 96.60, which means many of the households is either headed by female or there are more female members in those households. Indeed, from the natural selection there is no reason to have more females in those households. Sex discrimination is there but not the sex selection among the studied households.

Dependency ratio

Data presented in the same table (**Table 3**) further reveal that dependency ratio is around 43 percent which means dependency ratio has reduced among them considerably. It is also another indication of increased number of household members in the labour market or earning members, which has important implication for the poor households. That can be treated by the MFIs as additional social compositional advantage for poverty reduction of those households. Under the SWOT analysis those points have been noted for ready reference (PI. see chapter –4).

Table 3: Age-sex of Household Members

Age Group (Years)	Male	%	Female	%	Both	%
1	8	1.9	16	3.6	24	2.8
2	9	2.1	15	3.4	24	2.8
3	8	1.9	15	3.4	23	2.6
4	11	2.6	10	2.3	21	2.4
5	12	2.8	18	4.1	30	3.5
6-9	68	15.9	49	11.1	117	13.5
10-14	51	11.9	58	13.1	109	12.5
15-49	213	49.9	247	55.9	460	52.9
50-64	44	10.3	13	2.9	57	6.6
65+	3	0.7	1	0.2	4	0.5
Total	427	100.0	442	100.0	869	100

Occupation status

No much change has taken place in case of occupation (**Table 4**) of the aided households under the project. It means their adopted occupation was considered suitable for pursuing the gainful activities. Only they have reinforced their occupational activities after getting loan from the project. It has some positive implications in the sense that they have to rely on their adopted occupation rather than on acquired occupation. On the other hand it also leads to the point that they may not have undertaken more gainful activities with getting the loans from the project, which may yield more income for them. Since they have not gone for much new occupation, therefore, need for training on different trades

was also minimal although there was always scope for improving their skill. Indeed, a little change in occupation on the one hand minimizes the risk while it also limits the scope of increased income.

Table 4: Occupational Status of Household Members

Occupational Status	Present Status						Past Status					
	Male	%	Female	%	Both	%	Male	%	Female	%	Both	%
As per code												
Laborer	5	1.2	7	1.6	12	1.4	7	1.6	8	1.8	15	1.7
Rickshaw/ Van Puller	43	10.1	1	0.2	44	5.1	41	9.6	1	0.2	42	4.8
Small business	60	14.1	20	4.5	80	9.2	52	12.2	14	3.2	66	7.6
Sewing work	6	1.4	18	4.1	24	2.8	6	1.4	16	3.6	22	2.5
Driver/Helper	19	4.4	0	0	19	2.2	16	3.7	0	0	16	1.8
Mechanic	28	6.6	9	2.0	37	4.3	26	6.1	9	2.0	35	4.0
Non agriculture day laborer	36	8.4	17	3.8	53	6.1	38	8.9	17	3.8	55	6.3
Agriculture	1	0.2	2	0.5	3	0.3	1	0.2	1	0.2	2	0.2
Agriculture day laborer	3	0.7	0	0	3	0.3	4	0.9	0	0	4	0.5
Service	32	7.5	38	8.6	70	8.1	32	7.5	22	5.0	54	6.2
Maid servant	1	0.2	21	4.8	22	2.5	0	0	26	5.9	26	3.0
Hawker	9	2.1	0	0	9	1.0	7	1.6	0	0	7	0.8
Housewife	0	0	133	30.1	133	15.3	0	0	130	29.4	130	15.0
Student	99	23.2	85	19.2	184	21.2	93	21.8	79	17.9	172	19.8
Unemployed	2	0.5	3	0.7	5	0.6	1	0.2	5	1.1	6	0.7
Nothing to do	28	6.6	16	3.6	44	5.1	28	6.6	26	5.9	54	6.2
Others	2	0.5	2	0.4	4	0.4	2	0.5	0	0	2	0.2
Not applicable	53	12.4	70	15.8	123	14.2	73	17.1	88	19.9	161	18.5
Total	427	100.0	442	100.0	869	100.0	427	100.0	442	100.0	869	100.0

Types of house structure

Data presented in **Table 5** show that the number of households living in pucca house has increased although their ownership status has not changed. It means with the increased ability some households could shift to new rented house. With some change in their income, it seems they have increased their food security rather than always going for better quality house.

Table 5: Type and Ownership of House Structure

Type of Residences	Present Status by ownership					Previous Status by ownership				
	Own	Rented	Govt. land	Other's land	Total	Own	Rented	Govt. land	Other's land	Total
Pucca	4 (9.1)	10 (9.8)	0 (0)	0 (0)	14 (7.0)	2 (4.3)	8 (7.9)	0 (0)	0 (0)	10 (5.0)
Semi-pucca	16 (36.4)	43 (42.2)	0 (0)	2 (7.1)	61 (30.5)	17 (37.0)	42 (41.6)	0 (0)	2 (7.4)	61 (30.5)
Tin shed	10 (22.7)	42 (41.2)	17 (65.4)	11 (39.3)	80 (40.0)	13 (28.3)	41 (40.6)	17 (65.4)	11 (40.7)	82 (41.0)
Thatched	6 (13.6)	3 (2.9)	4 (15.4)	14 (50.0)	27 (13.5)	6 (13.0)	4 (4.0)	4 (15.4)	13 (48.1)	27 (13.5)
Mud	3 (6.8)	2 (2.0)	1 (3.8)	0 (0)	6 (3.0)	3 (6.5)	3 (3.0)	1 (3.8)	0 (0)	7 (3.5)
Poly	5	2 (2.0)	4 (15.4)	1 (3.6)	12	5	3 (3.0)	4	1 (3.7)	13

Papers	(11.4)				(6.0)	(10.9)		(15.4)		(6.5)
Total	44 (100)	102 (100)	26 (100)	28 (100)	200 (100)	46 (100)	101 (100)	26 (100)	27 (100)	200 (100)

Average monthly income and expenditure

Average income of households has increased from Tk. 4868 to Tk. 6367 (**Table 6**), which means total increase of income has taken place to 130.7% over the last 3 years. One has to cautiously review the findings in the sense that all increase has not taken place due to intervention of the project rather charges of different services and price of different goods have increased radically over the last two years that has also contributed to increase their income. However, it is also important for the poor people to be able to keep pace with the changing economic situation. Rather it could deteriorate their economic situation as with the inflation ultimate impact goes to the poor people. But significantly here their condition has improved rather than going down. However, the average gain from the project is quite evident from the income even if compared with the inflation.

On the other hand average monthly expenditure has also increased with the increased income. Data presented in **Table 7** show that 129.20% increase is there in case of expenditure which commensurate with their increased income. It shows further consistency of the field findings and an increased tendency of savings as well.

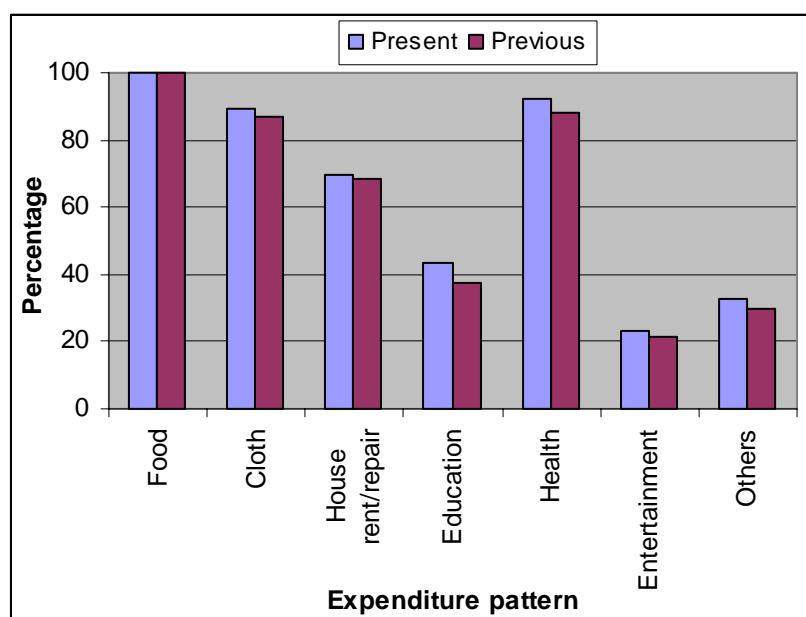
Table 6: Average monthly income of the Households

	Present			Before		
	Number	Percent	Average	Number	Percent	Average
HH Income	200	100.0	6334.67	200	100.0	4843.59
Relatives' or other's assistance	3	1.5	30.00	3	1.5	22.50
Govt. relief/ assistance	1	0.5	2.00	1	0.5	2.00
Gross monthly income	-	-	6367.67	-	-	4868.09

Table 7: Monthly Expenditure Pattern of the Households

Heads of Expenditure	Present Status				Previous Status			
	No. of HH	Percent	Avg. expenditure	% of Total expenditure	No. of HH	Percent	Avg. expenditure	% of Total expenditure
Food	200	100.0	3034.00	67.36	200	100.0	2423.12	69.50
Cloth	179	89.5	335.37	7.45	174	87.0	249.87	7.17
House rent/repair	139	69.5	551.35	12.24	137	68.5	417.15	11.96
Education	87	43.5	166.85	3.70	75	37.5	94.70	2.72
Health	185	92.5	266.93	5.93	176	88.0	187.00	5.36
Entertainment	46	23.0	44.60	0.99	43	21.5	35.55	1.02
Others	65	32.5	105.35	2.34	59	29.5	79.10	2.27
Total			4504.45				3486.49	

Figure –2: Expenditure Pattern of the Households



Land ownership and assets

Data presented in **Table 8** show that they have acquired more land over the period, which means they have earned increased financial ability and also additional assets. Likewise their household assets have also increased. Data presented in **Table 9** show that 136.55% increased is there in case of their household assets. It is obviously higher than their increased amount of income, which may be due to receive of some other goods from different sources or increase price of the assets.

Table 8: Land ownership of Households (Present Status)

Type of Land	Land ownership (%)														Total (%)		Ave. land (Dec)	
	Own		Share		Lea se		Parental		Governme nt		Others		No land					
	P	B	P	B	P	B	P	B	P	B	P	B	P	B	P	B	P	B
Home stead	66.0	53.0	0	0	0	0	3.5	3.5	0.5	0.5	1.0	1.0	29.0	42.0	100	100	8.74	8.59
Garde n	5.5	11.5	0	0	0	0	0.5	0.5	0	0	0	0	94.0	88.0	100	100	11.83	9.00
Cultiv ated	12.5	11.5	0	0	0	0	0.5	0.5	0	0	0	0	87.0	88.0	100	100	25.69	26.29
Pond	3.5	2.5	0	0	0	0	0.5	0.5	0	0	0	0	96.0	97.5	100	100	3.13	4.00
Shop	1.5	0	0	0	0	0	0	0	0	0	0	0	98.5	100	100	100	1.00	0
Other	0.5	0	1.0	0	0	0	0	0	0	0	0	0	98.5	100	100	100	49.50	0

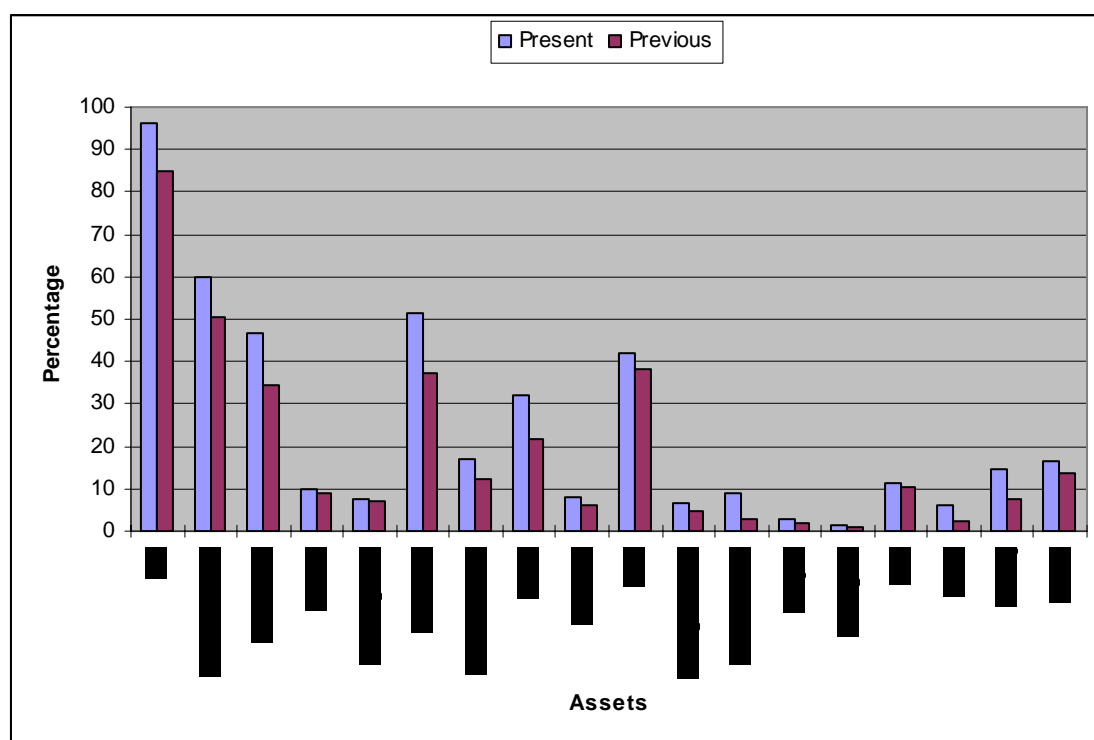
Note: P = Present; B = Before

Table 9: Household Assets in Households (Present and Previous Status)

Type of Assets	Present Status				Previous Status			
	No. of HH	Perce nt	Avg./HH	Avg. value/HH	No. of HH	Perce nt	Avg./HH	Avg. value/HH
Cot	192	96.0	1.42	1928.10	170	85.0	1.38	1777.45
Alna/Showcas e	120	60.0	1.34	1152.50	101	50.5	1.34	942.25
Table/Chair	93	46.5	2.08	347.30	69	34.5	2.07	348.00
Almirah	20	10.0	1.00	296.00	18	9.0	1.00	327.00

Dressing table	15	7.5	1.07	250.00	14	7.0	1.07	213.00
Television	103	51.5	1.05	2608.50	75	37.5	1.01	2078.00
Radio/cassette	34	17.0	1.03	296.25	25	12.5	1.04	261.00
Watch	64	32.0	1.33	152.92	43	21.5	1.30	108.80
Tube-well	16	8.0	1.00	403.50	12	6.0	1.17	313.50
Gold	84	42.0	1.80	2995.62	76	38.0	1.71	1959.63
Sewing machine	13	6.5	1.00	197.50	9	4.5	1.00	141.50
Baby-taxi/CNG	0	0.0	0	0	0	0.0	0	0
Rickshaw/Van	18	9.0	2.56	880.00	6	3.0	1.67	255.00
Bi-cycle	6	3.0	1.00	60.00	4	2.0	1.00	33.50
Fishing net	3	1.5	1.67	32.75	2	1.0	1.00	6.50
Tree	23	11.5	4.39	593.50	21	10.5	4.38	367.00
Cattle	12	6.0	1.75	406.00	5	2.5	1.40	82.50
Poultry	29	14.5	5.52	74.60	15	7.5	7.53	55.00
Others	33	16.5	1.22	361.50	27	13.5	1.12	277.00
Total				13036.54				9546.63

Figure –3: Assets of Households (Present and Previous Status)



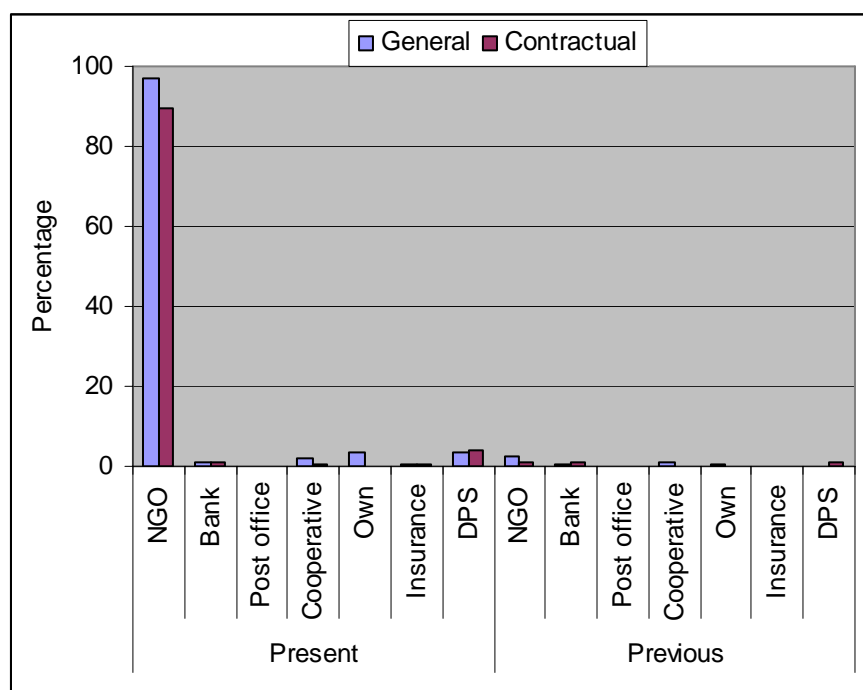
Savings

In case of savings a radical change is observed. Data presented in **Table 10** show that the general savings has increased to 1056% and the contractual savings to 312%. It means a high tendency is there to increase the savings. It may be recalled here that the poor people in general do not save much from their meager income unless there is a force saving system, as even if they have scope of saving little money say Tk. 5-10, normally they do not go for such saving as because there is no bank where they can do it easily.

Table 10: Present Savings Pattern of Households

Type of Savings	Present						Previous					
	General Savings			Contractual Savings			General Savings			Contractual Savings		
	n	%	Av.	n	%	Ave.	N	%	Av.	n	%	Ave.
NGO	194	97.0	796.70	179	89.5	742.68	5	2.5	100.87	2	1.0	50.00
Bank	2	1.0	210.00	2	1.0	510.00	1	0.5	5.00	2	1.0	275.00
Post office	0	0.0		0	0.0		0	0.0		0	0.0	
Cooperative	4	2.0	61.75	1	0.5	3.50	2	1.0	16.25	0	0.0	
Own	7	3.5	460.00	0	0.0		1	0.5	30.00	0	0.0	
Insurance	1	0.5	20.00	1	0.5	40.00	0	0.0		0	0.0	
DPS	7	3.5	58.10	8	4.0	322.60	0	0.0		2	1.0	194.00
Total			1606.55			1618.78			152.12			519.00

Figure -4: Savings Pattern of Households



Water use

Access to water even a big challenges for the slum dwellers, least the pure drinking water. Indeed, data presented in **Table 11** show that no much change has taken place in regard to water use. Only addition that one sees is that some households started using boiled water. The project is yet to search for a solution of the problem.

Table 11: Water Use Pattern of Households

Type of Water Source	Present Status						Past Status					
	Drinking		Washing		Bathing		Drinking		Washing		Bathing	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%

Tube Well	52	26.0	46	23.0	41	20.5	67	33.5	60	30.0	55	27.5
WASA Tap	141	70.5	141	70.5	140	70.0	133	66.5	128	64.0	127	63.5
Pond/River/Ditch	0	0	6	3.0	11	5.5	0	0	6	3.0	11	5.5
Boiled Water	6	3.0	1	.5	1	.5	0	0	1	.5	1	.5
Others	1	.5	6	3.0	7	3.5	0	0	5	2.5	6	3.0
Total	200	100.0	200	100.0	200	100.0	200	100.0	200	100.0	200	100.0

Sanitation pattern

Some 50% households are using pucca latrine (**Table 12**) where earlier 48.5% had the same. Likewise, 18.50% is using semi-pucca latrine where earlier it was 17.50%. But there is only some hanging latrine users e.g. at present 3% are using hanging latrine whereas earlier it was 5.5%. It means some improvement is there in case of latrine use also. But since in the slum area a big problem is to get space for constructing latrine, therefore, all of them could not improve it expectedly. However, an extra drive to remove rest of the hanging latrines from the project side could improve the status further.

Table 12: Sanitation Pattern of Households

Type of Latrine	Present Status						Past Status					
	Own		Joint		Others		Own		Joint		Others	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Pucca	38	47.5	16	39.0	46	58.2	37	48.1	15	34.9	45	56.3
Semi pucca	16	20.0	1	2.4	20	25.3	14	18.2	3	7.0	18	22.5
Ring slab	24	30.0	21	51.2	12	15.2	22	28.6	22	51.2	13	16.3
Hanging	2	2.5	3	7.3	1	1.3	4	5.2	3	7.0	4	5.0
Total	80	100.0	41	100.0	79	100.0	77	100.0	43	100.0	80	100.0

Health awareness

On the other hand, a remarkable change has taken place (**Table 13**) in case of using soap and ash after defecation. Almost cent percent are practicing that including using sandal while using latrine. Only 75.5 percent know about project health facilities, and again 24 percent availed that. So, the healthcare facilities whatever available is not used by the project benefited people (PBP). More use of the project health care facilities could reduce their cost of health care, and in turn, contribute to poverty alleviation. It may be mentioned here that sometimes the poor people even do not go to physician even if they are sick. They try to pull on with that whenever possible. So, it is not the service alone but motivation for availing the service is equally important⁴.

Table 13: Health Awareness of Households

Health Issues	Yes		No	
	No.	%	No.	%
Use of Soap/Ash after defecation	198	99.0	2	1.0
Use of Sandal in Toilets	198	99.0	2	1.0
Knows about Project Health Facilities	151	75.5	49	24.5
Availed Project Health Facilities	48	24.0	152	80.0
If availed Project Health Facilities as stated below				
Prescription	38	79.2		
Check up	3	6.3		
Prescription+ check up	7	14.6		
Type of Health Knowledge Gained*				
Pare nails	6	3.0		
Cleanliness	120	60.0		
Water and sanitation	20	10.0		

⁴ In another review of CHT Development Project, the present author found that the ethnic groups of CHT have not availed the services of Khagrachari District Hospital, which was constructed under ADB fund. It was a modern hospital with sufficient number of physicians and good amount of free medicines but very few patients were there. While investigating the cause, the Adibasi people told in Bengali “to them Jangal-e- Mongol” means ‘bush is the best to them’. Indeed, they use traditional herbal medicines instead of modern medicine of modern hospital.

Vegetable and nutritious food intake	66	33.0		
Regularly medicine intake	21	10.5		
Family planning	9	4.5		

*Multiple responses

Diseases and medical treatment

Respondents also mentioned about their diseases and treatment practices. Data presented in **Table 14** show that in last six months mostly they went to the qualified physicians and pharmacy. Similarly, for medical centres they went to project as well as other places. But a good number went to private and government hospitals.

Table 14: Last Six-Month's Diseases and Medical Treatment of Households

Type of Disease	Type of Treatment					Medical Centres				
	Doctor	Pharmacy	Ayurvedic	Homeopathic	Fake	Project	Other NGOs	Priv. Hospital	Govt. Hospital	Others
Warm	100.0	0	0	0	0	0	0	0	0	0
Ecklamtia	62.5	75.0	0	0	0	37.5	0	0	12.5	75.0
Diarrhea	100.0	100.00	0	40.0	0	14.3	0	35.7	35.7	100.0
Allergy	100.0	0	0	0	0	0	0	50.0	100.0	0
Fever and cough	83.8	84.8	2.9	19.0	0	38.9	5.6	22.2	12.2	100.0
Jaundice	92.9	35.7	14.3	42.9	7.1	57.1	0	28.6	35.7	71.4
Viral fever	95.2	90.5	0	4.8	0	42.9	4.8	33.3	19.0	90.5
Dengue fever	100.0	0	0	0	0	0	0	100.0	0	0
Disease from malnutrition	60.0	100.0	10.0	0	0	40.0	10.0	20.0	0	100.0
Malaria	100.0	0	0	0	0	50.0	0	0	50.0	50.0
Dysentery	100.0	100.0	0	0	0	100.0	33.3	0	0	100.0
Other	100.0	42.9	4.1	6.1	4.1	16.7	2.1	35.4	20.8	91.7

Multiple responses

Immunization of children

Data presented in **Table 15** show that 94.92 percent children have been immunized and of 78.60 percent of women (18-45 yrs.). It means in case of child immunization it has yet to achieve cent percent while in case of women it has to go further.

Table 15: Immunization of Children and Mothers of Households

Type of Client	Total	Yes		No	
		Number	Percent	Number	Percent
Children (0-5)	118	112	94.92	6	5.08
Women (18-45)	215	169	78.60	46	21.40

Figure –5: Immunization of Children of Households

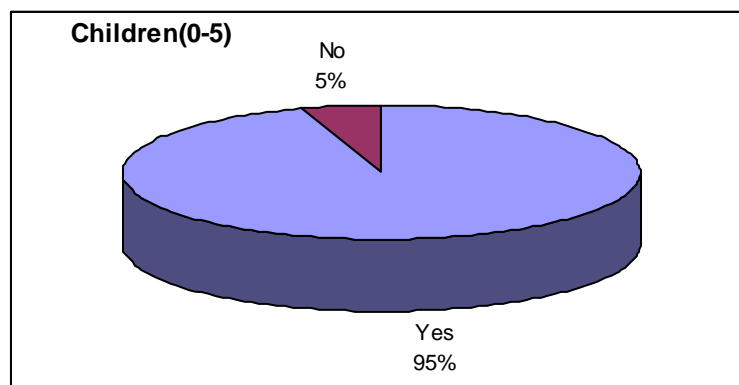
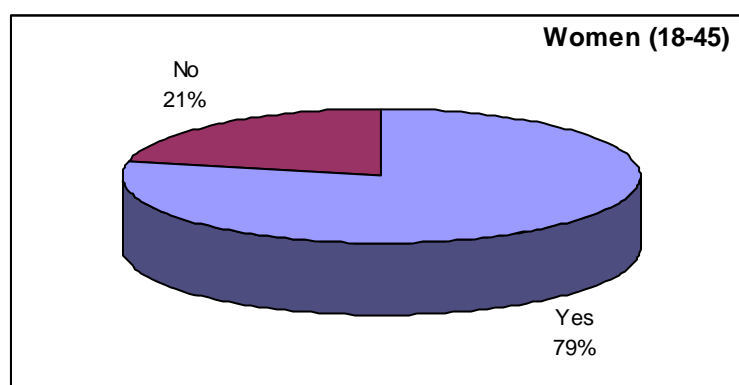


Figure –6: Immunization of Mothers



Awareness of STD/HIV/AIDS/ Nutrition of households

In regard to STD/HIV/AIDS about 88.5% (**Table 16**) of the respondents know about that while 78.5% know about nutrition. They could know about more of taking vegetables but not really the art of maintaining food value of different food items. An emphasis on the subject may be given in future, as that would help them to maintain their good health.

Table 16: Awareness on STD/HIV/AIDS/Nutrition of Households

Issues	Yes		No		Non Response		Total	
	No.	%	No.	%	No.	%	No.	%
Heard about STD/HIV/AIDS	177	88.5	21	10.5	2	1.0	200	100.0
Learnt on Nutrition	157	78.5	43	21.5	0	0	200	100.0

Sources of knowledge

Respondents also mentioned that source of knowledge about STD/HIV/AIDS (**Table – 17**) are many. Highest number of them could know from radio and television and secondly from the NGOs. It means the services of NGOs are also parallelly going on with the national media. It would be pertinent to mention here that most of them do not get chance to watch television as they do not have direct access to that.

Table 17: Sources of knowledge about STD/HIV/AIDS/Nutrition of Households

Source of Knowledge	STD/HIV/AIDS		Nutrition	
	Number	Percent	Number	Percent
Radio/Television	153	86.4	5	3.2

Newspaper/ Magazine	6	3.4	0	0
Doctor/Health worker	20	11.3	3	1.9
Friends	12	6.8	0	0
NGOS	90	50.8	0	0
ESEHP Project	0	0	149	94.9

Food habit of the households

Data presented in **Table 18** show that taking of meat, fish have not changed much but taking of egg and milk have changed to some extent among them. It means as their economic status has changed to some extent so their tendency of taking better food also increased. It has to be noted here that they have to ensure staple food first before going for quality food.

Table 18: Food Habit of the Households

Type of food taken	Present Status			Previous Status		
	No. of HH	Percent	Avg. days	No. of HH	Percent	Avg. days
Meat	188	94.0	4	184	92.0	4
Fish	198	99.0	19	198	99.0	17
Egg	185	92.5	8	174	87.0	8
Milk	167	83.5	13	157	78.5	12

Multiple responses

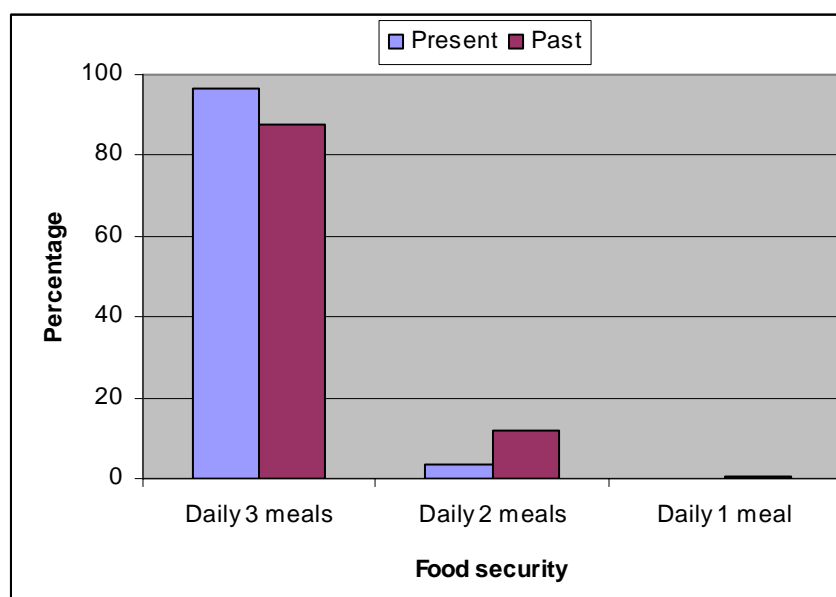
Food security

Food security of the households has increased to a considerable extent. At present there is no household, which is taking only one meal in a day, (**Table 19**) but there are few households (3.5%) who are taking two meals in a day. On the other hand, rest households are taking three meals in a day. One has reason to ask that this may be a reported data rather than the fact. Since their income has increased, their food security status has also increased as because with little increase in income poor people have to spend that for food.

Table 19: Food Security of the Households

Food Taking Habit	Present Status		Past Status	
	No. of HH	Percent	No. of HH	Percent
Daily 3 meals	193	96.5	175	87.5
Daily 2 meals	7	3.5	24	12.0
Daily 1 meal	0	0	1	.5
Total	200	100.0	200	100.0

Figure -7: Food Security of the Households



Training received

At least 75% respondents (**Table 20**) mentioned that they have received training from the project. Rest 25% did not. On the other hand, only 42.7% mentioned that they have received BLMT, rest people could not remember the name of training what they received⁵. Many benefits of training have been mentioned such as to increase saving tendency, economic development/IGA, increase health awareness/water and sanitation/cleanliness, awareness of maternity care/family planning, immunization, vegetable and nutritious food intake, awareness about education, surrounding environment etc. Most of them (89.9%) mentioned that the training was regular and useful.

Table 20: Type and No. of Training Received by Beneficiaries

Response	Number	Percent
<i>Received training</i>		
Yes	150	75.0
No	50	25.0
Total	200	100.0
<i>Types of Training</i>		
Basic life management	64	42.7
Not able to remember	86	57.3
Total	150	100.0
<i>Benefit From training*</i>		
To increase saving tendency	80	53.3
Economic development/ IGA	57	38.0
Increase health awareness/ Water and sanitation/ Cleanliness	85	56.7
Awareness of maternity care/ Family planning	12	8.0
Immunization	8	5.3
Vegetable and nutritious food intake	34	22.7
Educational awareness	19	12.7
Environment	1	0.7
Don't know	5	3.3
<i>Is training irregular?</i>		

⁵ This is not an exception rather even government officials could not remember the name of the trainings, sometimes even the content of the training that they received. The present author encountered this problem many times under different GoB projects funded by World Bank and the ADB.

Yes	15	10.1
No	135	89.9
Average (Days)	5	

* Multiple responses

Types of skill achieved from training

The respondents who received training from the project also mentioned about the types of skill that they have acquired from the training. Data presented in **Table 21** show that they have acquired self-earning skill, children and adult education skill, nutrition and health awareness, and savings and credit knowledge. However, one has to interpret that data very carefully as to them, skill means more increase of knowledge rather than the skill of practicing the same.

Table 21: Type of Skill/Knowledge Achieved from Training by the Trainees

Type of Skill/Knowledge	Reduced		Increased		No Change	
	No.	Percent	No.	Percent	No.	Percent
Self earning skill	0	0	121	80.7	29	19.3
Children and adult education skill	0	0	120	80.0	30	20.0
Nutrition awareness	0	0	129	86.0	21	14.0
Health awareness	0	0	114	76.0	36	24.0
Savings and credit knowledge	0	0	146	97.3	4	2.7

Benefits from loan and IGA

Data presented in **Table 22** show the benefits of loan and IGA. Presented data show that they have mainly benefited in case of increasing income (37.3%) and economic solvency (57.3%). The respondents also mentioned that they are benefited in different forms such as land purchase, marriage of daughter, treatment, profit from interest, and savings and education. All those mean they have pursued some direct and indirect gainful activities.

On the other hand, data presented in **Table 23** show that there are clear trend and incidences of taking loan three times from the project. A clear indication is there of increase amount of loan, which shows that in the 1st term average amount of loan was Tk. 4870, in the second term it was Tk. 6949 (143%) and in the 3rd term it was Tk. 8929 (183%). Detail breakdown with objectives of loan has been presented in the same table. In the first loan purchase of vehicle was high, in the 2nd time it has decreased and in the 3rd time it has decreased further. On the other hand, in case of hawking the trend is almost same over the period. It means hardcore poor are more interested to go for hawking as that bring them higher amount of money.

Table 22: Benefits from Loan and IGA Training

Benefits	No. of Respondents	Percent
Land purchase	13	8.7
Marriage of daughter	1	0.7
Increase income	56	37.3
Treatment and health awareness	13	8.7
Economic solvency	86	57.3
Profit from interest	2	1.3
Savings	41	27.3
Education	6	4.0
Don't know	6	4.0

Multiple responses

Table 23: Credit Information (primary purposes)

Purpose of Loan	1 st Loan			2 nd Loan			3 rd Loan		
	No.	Percent	Avg. Tk.	No.	Percent	Avg. Tk.	No.	Percent	Avg. Tk.
Purchase vehicle	36	18.0	4777.78	17	12.2	6882.35	6	10.5	9000.00

Purchase sewing machine	9	4.5	5000.00	3	2.2	7000.00	2	3.5	9000.00
Business	17	8.5	4882.35	9	6.5	7000.00	3	5.3	9000.00
Build workshop	5	2.5	5000.00	6	4.3	7000.00	3	5.3	9000.00
Purchase green vegetables	6	3.0	4666.67	3	2.2	7000.00	1	1.8	9000.00
Hawker	78	39.0	4858.97	57	41.0	7000.00	23	40.4	8826.09
Housing/sanitation	4	2.0	5000.00	4	2.9	7000.00	2	3.5	9000.00
Other	45	22.5	4933.33	40	28.8	6875.00	17	29.8	9000.00
Total	200	100.0	4870.00	139	100.0	6949.64	57	100.0	8929.82

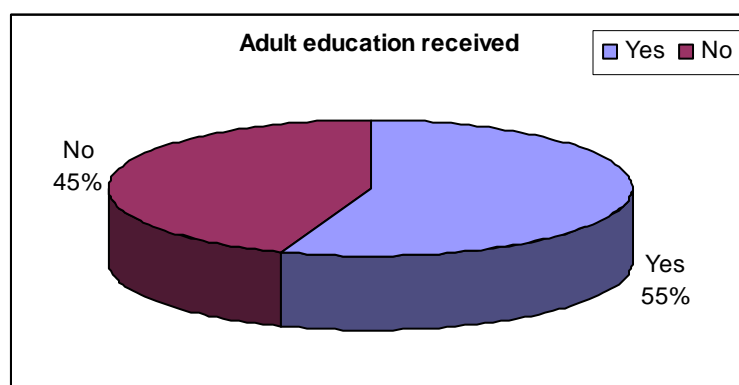
Adult education

In case of adult education achievement is limited. Data presented in **Table 24** show that only 55.5 received that adult education. Out of that 83.8% can read, only 4.5% can write and 11.7% can count/calculate. Adult PBP are not always serious and interested to go for adult education whatever method is there for learning as because they do not see the immediate benefit of that.

Table 24: Adult Education

Particulars	Yes		No	
	No.	Percent	No.	Percent
Adult education received	111	55.5	89	44.5
Can read	93	83.8		
Can write	5	4.5		
Can count/calculate	13	11.7		
Total	111	100.0		

Figure-8: Adult Education Received



Child education

On the other hand, data presented in **Table 25** show that 32.3% children are attending the project school and remarkably 45.1% are admitted to other primary school after completing the project school. Number of children going to other school is also high who accounts for 57.1%. Data presented in the same table also reveal that only 36.5% are satisfied with quality of the project school. This has to be carefully analyzed as because two-third of them are dissatisfied not with quality but mainly with duration as most of them want to see the schooling of their children with the project school for more than two-three years. They are satisfied with better quality (61.6%), free education and given reading materials, and to help in getting admitted to other primary schools.

Table 25: Pre-Primary Child Education

Particulars	No.	Percent
No. of eligible children in HH	189	100.0
No. of children going to project school	61	32.3
No. of children admitted in other Primary Schools after project school	41	45.1
No. of children going to other school	108	57.1
Satisfied with quality of project school	73	36.5
<i>If satisfied, How</i>		
Better quality	45	61.6
Like	14	19.2
Free education and give reading materials	19	26.0
To help admitting at primary school	3	4.1
<i>If not satisfied, What steps to be Taken?</i>		
Extend	5	100.0

Empowerment of women

Data presented in **Table 26** show that still husband takes decision in many cases. For example, in case of loan recipients' income husband takes decision in 30% cases, about child education in 18% cases, about child health care in 21% cases and about to buy assets in 39% cases. All the figures show that the decision-making by husband is still very high. A program on empowerment of women with focus on decision-making is to be pursued further under the project. Respondents in general requested for pursuing the awareness of husband along with their wife so that a common message goes to them together.

Data presented in **Table 27** show that almost half of the respondents mentioned that women's role has increased in case of all the asked items such as loan recipient's income, child education, child health care, and buy fixed items. Rarely there is a decreasing trend in case of women's role.

Table 26: Empowerment of Women

Decision taken by	Type of Decision							
	Loan Taker's Income		Children's Education		Child Health care		Buy Fixed Asset	
	No. of HH	Percent	No. of HH	Percent	No. of HH	Percent	No. of HH	Percent
Jointly with Children	95	47.5	101	50.5	108	54.0	76	38.0
Only by Female Member	25	12.5	11	5.5	18	9.0	12	6.0
Mainly by Female Member	16	8.0	8	4.0	9	4.5	10	5.0
Mainly by Husband	60	30.0	36	18.0	42	21.0	78	39.0
Mainly by Male Member of HH	4	2.0	5	2.5	6	3.0	6	3.0
Not applicable/ Don't know	0	0	39	19.5	17	8.5	18	9.0
Total	200	100.0	200	100.0	200	100.0	200	100.0

Table 27: Empowerment of Women

Status of Women's Role in Decision Making Due to ESEHP at Present	Type of Decision							
	Loan Recipient's Income		Children Education		Child Health care		Buy Fixed Asset	
	No. of HH	Percent	No. of HH	Percent	No. of HH	Percent	No. of HH	Percent
Increased	133	66.5	105	52.5	117	58.5	85	42.5
Decreased	5	2.5	3	1.5	4	2.0	3	1.5
Same as Before	54	27.0	51	25.5	58	29.0	87	43.5
Don't Know/ Not Applicable	8	4.0	41	20.5	21	10.5	25	12.5
Total	200	100.0	200	100.0	200	100.0	200	100.0

Most important project activities

Respondents were asked to describe the most important project activities. Data presented in **Table 28** show that the most important project activity is the loan (75%), followed by training (75%), regular savings (11.5%) and education (11.5%), contact savings (6%), health services (4.5%), water and sanitation (3%) and others. This finding gives a clear message to the planners and policy makers that the top priority that the target group people attached to is the loan activity of the project. It means although needs for other social developments are there, but certainly the loan activity gets top priority to any other activity. To the poor people money is the first as that can solve their immediate problems but for poverty alleviation monetary support is necessary but not sufficient. So, other supports are also important equally if not more. As Prof. Amartya Sen recently commented that the micro credit can reduce but cannot eliminate poverty, as many other things are necessary to alleviate poverty including health care and education⁶.

Table 28: Respondent's Comments on the Most Important Project Activities

Most Important Project Activities	No. of Respondents	Percent
Training	14	7.0
Health Service	9	4.5
Education	23	11.5
Water & Sanitation	6	3.0
Loan	150	75.0
Regular Savings	23	11.5
Contact Savings	12	6.0
Others	3	1.5

Multiple responses

Suggested other activities

The respondents also suggested many other things (**Table –29**). Their recommendations are: to increase loan size, loan at low interest rate, housing and education loan, higher interest on savings, to get health care facilities near home, free medicines, health care awareness activities, creating employment opportunities and imparting training, cottage industries, project school should be upto class –V and to give support to the poor for education, to give adult education, and water and sanitation facilities. In addition to that they have also requested for permanent residential system, awareness against dowry, support for daughter's marriage, to discuss more on different development issues, and monitoring of their progress.

Table 29: Suggested 3 Other Activities for Poverty Reduction

Sl. No.	: Activities	No. of Respondents	Percent
01.	To increase loan size	171	85.5
02.	Loan at low interest rate	50	25.0

⁶ For detail see Daily Janakanta, December 25, 2006.

03.	Housing and education loan	24	12.0
04.	Higher interest on savings	55	27.5
05.	To get health care facilities near home	42	21.0
06.	Free medicines	5	2.5
07.	Health care awareness activities	4	2.0
08.	Creating employment opportunities and imparting training	3	1.5
09.	Others	3	1.5

*Multiple responses

Achievement level of respondents

Data presented in **Table 30** show that only 9.0% mentioned that they have achieved very good, 42.5% mentioned as good, 46% mentioned as fair, and only 2.5% mentioned that it was not good. Presented data clearly reveal an indication to the achievement level of different categories of people.

On the other hand, data presented in **Table 36** show that 77% are satisfied, and 22% are well satisfied.

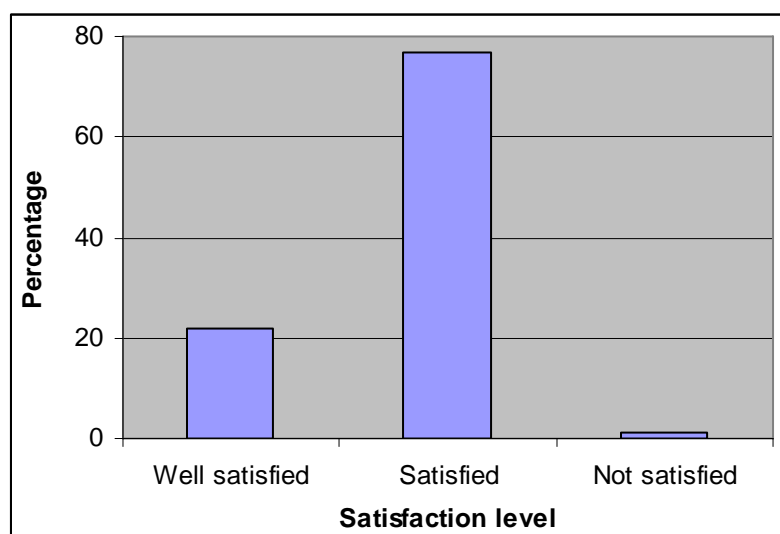
Table 30: Achievement Level of the Respondents

Sl. No.	Achievement Level	No. of Respondents	Percent
01.	Very good	18	9.0
02.	Good	85	42.5
03.	Fair	92	46.0
04.	Not good	5	2.5
	Total	200	100.0

Table 31: Satisfaction Level of the Respondents

Sl. No.	Satisfaction Level	No. of Respondents	Percent
01.	Well satisfied	44	22.0
02.	Satisfied	154	77.0
03.	Not satisfied	2	1.0
	Total	200	100.0

Figure -9: Satisfaction Level of the Respondents



3.2 Findings from qualitative survey

Major findings from the FGDs have been noted below:

Expectation from the project

Respondents mentioned that they had the following expectation from the project:

Most of them mentioned that they would get loan as they needed. They mentioned some other points like to improve the life situation of hardcore poor; to increase their income and improve economic condition by proper use of loan; to get loan to survive at the time of crisis; to save money for future crisis period; to get adult education; children would get free education from the project school; to get free health services from the project; to get training to increase their awareness, such as proper use of loan and increasing of income, necessity and systems of savings, importance and necessity of education, health related (AIDS, immunization, maternal care, nutritious food) awareness; to get water (tube well) and sanitation facilities and even to get electricity facilities.

Types of benefits from the project

All the respondents are aware of forms of benefits that they received from the project. That include, loan for IGA (small business, buy rickshaw/van, sewing machine, land, setting up poultry-livestock farm, pawn pond, pisciculture, pawn land, cultivation etc.). Thus they could increase their income using credit received from project. Most of them reinvested and progressed well, and could improve their life style better by using loan amount. Their savings do support them well during crisis such as their illness; and they have DPS for meeting their future.

Likewise, they are benefited from Basic Life Management Training (BLMT) from where they learnt about various issues, such as, proper use of loan, process and use of savings, health related awareness (hygiene, water and sanitation, use of soap/ash after defecation, use of sandal while using latrine, method of preparing orsaline, nutritious food, family planning, immunization, maternal and child care, AIDS etc.), and the importance and usefulness of education (adult & child). Thus, training could increase their awareness better than what the level they had earlier.

From adult education they learnt signature, numerical literacy, some calculation related to their household expenditure and business, proper use of loan and increasing income, necessity and ways of savings, importance and necessity of education, increase of health related awareness, how to survive during a crisis and few of them can read and write (letter & others). Their children also got opportunity to pursue study at pre-primary school before going to primary school. Most of the members of the project are illiterate. So they cannot teach their children at early age. As a result, their children do not get admission in any primary school. For that ground the project school took up one year free-education for those children to prepare themselves for getting admission in a primary school. From the project they received free of cost books, exercise copies, pen, pencils etc. The teachers of project schools were found responsible for the poor students and they also help them during admission in primary school. They also get health services from this project what most of them availed.

Benefited and not benefited persons

Most of the hardcore poor (97%) could increase their income, especially who invested their borrowed money in small business, bought sewing machine and rickshaw-van, they could do well. Those (97%) who are trained up and used their loan properly they could also achieve well. People who have not received training, who misused their loan, and who are poor could not achieve more.

Benefit from small loan

From investing the loan amount in IGA (small business, buy rickshaw/van, sewing machine, own land, poultry, livestock farming, pawn pond, pisciculture, fish farming, pawn land, cultivation etc). They know about the proper use of loan from the training what was imparted to them. Thus they could improve their life style by availing goods and nutritious food, cloths, medicine at the time of illness and savings for future, women's status and empowerment by the proper use of loan. Other NGOs such as ASA, GB, and BRAC are not interested to make them their members as they live in slum areas. But the project under review gave opportunity to them of availing loan at low interest rate.

Their level of benefits varies from group to group such as some ranked it as good, others as moderate but none reported about not receiving any benefit from the project. Except new members, all except

one or two got training from the project. All of them unanimously mentioned about usefulness of training. They have mentioned about increase of their skill from the training.

Benefit from adult education

All of them mentioned that they were benefited from the adult education in different ways such as can sign, majority of them can calculate their household expenditure and business, few of them can read and write (letter & others), aware about importance and necessity of education, increase of health related awareness, learned about proper use of loan and increasing income, necessity and systems of savings, learned how to survive during crisis and those who learnt before they got a chance to practice their literacy.

Benefit from pre-primary education

Quality of pre-primary education is also very good where some described it as good. Under pre-primary education they get free books, exercise copies, pens, pencils etc. Teachers are very careful about child education, awareness of teachers is very good, and teachers also arrange their children's admission in primary school after one year course.

Health services from the project

Certain things are ensured from the project under health care services which include prescription by physician, check up facilities for the pregnant women, referral system to the government /non-government hospital/clinic if needed, to develop their health awareness (AIDS, maternal & child care, hygiene life, nutritious food and some do not know about the rendered health services. Indeed, some of them go there for availing that services as that has been rendered from the project office located in sector -4 of Uttara. Half of them mentioned that the services are not bad and rest half have not received any service from there.

Reasons of not going there include: BURO office is so far from their residence, long travel time, huge cost for traveling and most of them do not know about the rendered health services.

They recommended for decentralized health services, satellite health centre to be arranged in each area on a fixed day and time, free medicine should be arranged, and medicine should be arranged for them at a cheaper rate.

Improvement of Safe Drinking Water

In case of safe drinking water things have not improved much as most of them drink supply water, some of them drink tube well (free from Arsenic contamination) water, and only few of them drink boiled water. Things have not improved much.

On the other hand they claimed that all of them use sanitary latrine, which according to them improved a lot.

Recommendations

The FGD participants have recommended the followings:

- Interest rate of savings (General & DPS) should be increased
- To increase the amount of loan, especially for the successful member
- To decrease the interest rate of loan
- Follow up program should be undertaken on regular basis to check proper use of loan
- Health facilities should be decentralized in the project area. For that satellite should be organized in each area on a fixed day and time.
- Pre-primary school should be set up in each area
- Free medicine should be ensured for PBP and medicine should be ensured at a cheaper rate
- Pre-primary education should be extended upto primary level
- Study loan should be there for the poor student
- Adult literacy should be arranged at night/after sunset or early in the morning (6 am) for them who are working outside home
- Trade related training should be imparted and after training initial support should be given to them, such as sewing; poultry, livestock farming, pisciculture (fish farming)

- To ensure the safe drinking water, tube-well should be supplied to them, especially in slum areas
- More training should be given on regular basis to increase their awareness

How can project last for long

- Follow up program on proper use of loan should be carried out on regular basis
- To increase the amount of loan, especially for the successful members
- Adult education should be made compulsory for all
- The pre-primary education system should be extended upto primary level
- Training should be for a long period (2/4 months duration) on regular basis to increase their awareness
- To increase more facilities, such as, amount of loan, interest of savings, training, adult and pre-primary education, health services, tube well etc.
- To increase more source of income trade related training program (sewing, garments work) should be introduced
- Tube well and sanitation facilities should be created more for them
- To ensure the safe water, filter tube well and alum should be supplied
- Interest rate of savings (general & DPS) should be increased and decreased the interest of loan
- To ensure lawyers' support for the poor
- Adult and pre-primary education should be changed with new formation

3.3 Findings from KIIs

Most of the findings from KIIs are the same like FGDs. In order to avoid repetition only the exceptional findings have been noted below:

Benefited persons

- Who were not trained and do not know about the proper uses of loan
- Some of them do not come to BURO office to get health facilities
- Some of their rickshaws have been stolen, so they could not do well
- Especially some of them invest their borrowed money on interest. But after 3/4 months they were cheated, thus they lost their entire capital without getting any benefit
- Husband of some borrowers misused the loan amount by force.

Recommendations

- Find out the weak students and they should be given special care by the teacher at pre-primary school
- To appoint them, who are interested in teaching profession and also responsible person
- Salary of school teacher should be increased
- To arrange better training for the teacher so that they can teach better
- Some recreational equipments should be there to attract the children more in their education, such as supply of some foods, sports equipments etc
- Monitoring and supervision system should be strengthen to improve the quality of study and school
- National flag should be hoisted on the school premises
- More preventive orientation program should be introduced
- To inform them more about the health services and encourage them to practice that
- To supply sewing machine/rickshaw-van instead of giving them cash as loan
- To ensure proper use of loan, training should be made compulsory before obtaining each loan
- To ensure safe drinking water, tube-well should be supplied especially in slum areas
- More training should be arranged for them to increase awareness
- Training should be also introduced for the husband of the member, because they are the main decision maker about the use of loan
- Weekly group meeting should be made compulsory for the members
- Project can last long if the staff and members work unitedly

Replication of the project

- Replication is possible in the slum area as the slum dwellers were doing well with the assistance of the project.
- Policy may be same but some changes may be needed. That depends on what types of area is selected for the project. It can be replicated with more facilities and products.
- More program should be included, such as family planning, nutrition program etc. and more awareness program should be taken up
- Trade related training (sewing, garments work) should be arranged to reduce the unemployment problem
- Education loan without interest should be arranged for the poor students. Because most of the poor students are unable to continue their study due to their poverty.

Chapter –4

A Critical Analysis of the Project

The project has been aimed to two important objectives, namely to give micro-credit services to the slum dwellers in the urban areas⁷ and to address the needs of the hardcore poor. How far those objectives could be achieved and what are the strength and weakness (SWOT) of the project? These are the preeminent issues that have been critically analyzed in the present chapter comparing with the respect objectives of the project.

4.1 Innovativeness of the project

The project as aimed to and intended for, contains some innovativeness in the sense that it has targeted to serve the slum dwellers with micro-credit services, which has not been practiced or tested under any other project here in Bangladesh. It is in that sense the project contains an element of innovativeness. But the people who have been covered under the project not necessarily living in the slum areas rather some of them are also living in semi-urban settings although the area as per official definition is called Union Parishad (UP), which is likely to be a rural setting. But on the other hand, there are some projects launched in the urban areas where micro-finance services under different NGOs and Cooperatives have been rendered to the small entrepreneurs. Even then the attempt, which has been made under the present project, could be claimed as innovative one despite having its resemblance with some other urban projects⁸. However, for innovative project innovative packages are also necessary. A fancy model without fancy package will not work.

4.2 Project Design

The project has been designed taking into account all very basic necessities of the hardcore poor such as credit, education for adult and children, healthcare, water and sanitation, skill development or training. As far number and nature of components the project has covered all basic dimensions what the hardcore people need there. Having many intrinsic worth the project also lacks some implementation strategy apposite to the needs of the beneficiaries, for example, inadequate number of staff in some cases were noticeable. Project given more focus, as implicit in the design, on micro-credit and less attention to other issues such as adult education, water and sanitation and training.

4.3 Reaching to hardcore poor

The project mainly intended to serve the hardcore poor but indeed, it has not addressed primarily hardcore poor. People who have been served under the project are poor rather than hardcore poor although they themselves identified them as hardcore poor. It does not mean that the people who have been served under the project do not deserve to be served by any one like BURO. Certainly they deserve so but attempt should be there to serve more the real hardcore poor of that area. The project, in a gradual process, dropped many poor or even non-poor from the project membership, which means a continuous effort was there to improve the quality of the implementation keeping conformity with the objectives of the project. Such attempt although fully have not satisfied the project management, but accrued many lessons to them. To cover more hardcore poor under the project, a critical assessment of the households of the project area has to be made, more non-financial services have to be ensured etc. Details have been place in the recommendation section.

4.4 Basic Life Management Training (BLMT)

Under the Basic Life Management Training (BLMT) the project rendered many things compared to their ability but less than what PBP needed. The BURO itself growing more and more with increased financial ability but it certainly could not grow with the human capital part. It is not always an easy task to match between what they need and what the project did. What might be considered as desirable is not always a task that is possible.

⁷ These days there are rural slums also, and Bangladesh is going to have more rural slums with the increased number of population in rural areas. In some places like fishers villages, people are already living like urban slums having minimum space for their settlement.

⁸ A project evaluated by BISR, also giving micro-credit to the child labour family in Dhaka city, where same kind of operational arrangement is there. The project is run by another NGO, is also giving credit to the marginal groups who are actually hardcore poor households. But since the arrangement and target is different, it therefore, although has many similarities but has some differences as well.

4.5 Benefited and not benefited persons

Most people who have been served under the project, could increase their income, especially who invested their borrowed money in small business, buy sewing machine and rickshaw-van, they could do well. Those who are trained and could use their loan properly they could do well. People who have not received training, who misused their loan, who have gone for money lending could not derive much benefits out of the project. Some of them also purchased land in the village, who are benefited in one way but certainly did not perform in the line of set objectives of the project. The project is for a sustainable development, not for helping people to gain fixed asset. They acquired fixed asset not from profit made out of project fund rather have some income from which they could payback the borrowed money to the project. So, extra money helped them to gain some extra asset. It neither commensurates with the project objectives, nor with the objectives of poverty alleviation.

4.6 Issue of adult education

Adult education rendered under the project did not perform well not because of lack of interest from the project management side, but more so from practical constraints that the targeted people do have. Indeed, women who have been targeted under the project for adult education, likely to have several benefits out of that, but they have to combat everyday odds in their life for their livelihood in an urban setting where nothing is free of charge. There is nothing what can be called common property resources, which may enable them to get something free of cost. Therefore, education to them at this stage seems a luxury, unless they are compensated for that. Attendance in the class even if satisfactory, performance of them are not always satisfactory, as they do not get much scope to concentrate in the study.

4.7 Issue of pre-primary education

Quality of pre-primary education although not questioned but there is some more things to be done for making that more effective. For example, there is demand for sports items, student stipend for the poor meritorious students, student education loan etc. But all these cannot be ensured from the project unless there is a good source of fund. The purpose of pre-primary education is to enable them to get some education instead of no education. Teachers are also not getting enough salary for their job.

People's participation is there where some are donating a fan and landlords are also ensuring electricity supply to the school for operating fan in the summer. Thus a local level participation is there which should be encouraged further. Project officials are in opinion that in future more support can be solicited from the local people to the project activities but that too only in limited scale. Some participation is always better than no participation.

4.8 Health services from the project

Perhaps health service is another issue on which there are more suggestions, then more appreciation. It does not mean that the health unit is giving more unhealthy services. They are doing their best whatever possible under the present operational system. For example, if the direct number of patients is taken into account then for one patient cost of prescription is almost Tk. 218, which is much higher than the cost of prescription in the open market. But the staff of that unit also giving services to other members on health care awareness. For example, in last one year they have given counseling services to 1900 patient, which again as per cost Tk. 91 for each person. Direct cost per patient is although very high but that does not mean that indirect cost is very low. Per counseling cost is again Tk. 90 which is although very high but the gain from that counseling is much higher than the cost that they have to incur for the possible diseases. It is, in this sense, the cost is higher. On the other hand, the health unit remains under utilized and most of the targeted people do not get much benefit from that unit (PI. see chapter- 3). Therefore, service of the unit has to be decentralized. They can give service in three places instead of one place at the same cost. People can come to that place and their service may be utilized in more effective way. For cost recovery, some token charges can be taken like Tk. 2-5 from each person. Those who are active member of the BURO they may be charged Tk.2 –3 and from non-member may be Tk. 5 for prescription. Thus, cost of movement of the service delivery personnel may be recovered from them.

On the other hand, free medicine should be not supplied, as that would increase their expectation, rather they may be guided to get such medicines from some charity centres. Free medicine always create the risk of misuse of medicine, rather they may be given contraceptives free of cost, even if the same can be collected from the government agencies. Any attempt to give health care services with

medicine would have several implications rather the project should have aim to make them self-reliant rather than project dependent.

4.9 Question of Safe Drinking Water

In case of safe drinking water things have not improved much as most of them drink supply water, some of them drink tube well (free from arsenic contamination) water, and only few of them drink boiled water. Things have not improved much.

It is not easy for them to boil water as they have severe fuel wood crisis. They have to buy that from the market for cooking purposes. So, it becomes very difficult for them to afford it, even if they want. Under the present situation they may be supplied water purifying tablet if possible, and wherever possible they should be encouraged to avail tube well water.

4.10 Sanitation

In case of sanitation attempt should be there to bring the rest few who are currently not using sanitary latrines. A serious drive from the project can easily solve that problem.

4.11 SWOT Analysis of the project

Strength	Weakness
<ul style="list-style-type: none"> The project is an innovative one in the sense that it is serving through micro credit in slum areas without much difficulty and risk It has financial and non financial services which are essential for poverty reduction Since the key component of the project is micro credit, it can run even without much external help Dependency ratio is declining which can be used as an advantage to poverty alleviation 	<ul style="list-style-type: none"> Reaching to hardcore poor also was the target but the project actually gone for more poor rather than hardcore Performance of financial services was better compare to non-financial services Problem of pure drinking water could not be solved to an acceptable level Cost of capital is high Interest rate of savings are low Training is inadequate for the members
Opportunity	Threat
<ul style="list-style-type: none"> The project can be replicated to other slum areas without much risk Financial services can be strengthen further with reducing cost of capital. The more the project borrows from the PBP, the less is the capital cost Local people are giving support to BURO's initiative like for education of children of the slum dwellers they are donating some items Most of the people are living for more than six years in the slum areas, which means such program can be undertaken safely Legal protection is there for preventing slum eviction 	<ul style="list-style-type: none"> Portfolio at risk is around 5% Risk coverage has to be created further for the project There is no threatening risk as such for the project

4.12 Replication of the project

- Replication is possible in the slum area as the slum dwellers although lead a precarious life still they can be trusted. With the change in government there is always a change in the status of the slum. A new group comes down there to control slum dwellers life.
- Design may be the same but some changes may be needed. That depends on what types of area is selected there for the project. It can be replicated with more facilities and products.

- More programs should be included, such as family planning, nutrition program etc. and more awareness program should be taken up. Of course, cost of all that should be kept minimum.
- Trade related training (sewing, garments work) should be arranged to reduce the unemployment problem. That can be arranged with other PNGO/ private organizations if such facilities are not there with the BURO. For example, training on beauty parlor may be there for young women.
- Scope of education loan without interest should be tried, as most of the meritorious poor students are unable to continue their study due to their poverty.

Chapter –5

Conclusions and Recommendations

Conclusions

1. The project is well identified. A well perceived holistic approach has been used for the project where two-part strategy for addressing the poverty of the people has been adopted. This approach although appears to be slowly withering away⁹ in the arena of the NGO sector in Bangladesh, but under the present project BURO attempted to hold on the same. It is, in this sense, the necessity and strategy of the project is beyond question.
2. Overall expectations from the project were met but there is always scope for improvement. For example, starting from selection of hardcore poor to implementation of healthcare should be reviewed keeping pace with the needs of the beneficiaries and their ability and scope to avail all those services.
3. Types of benefits are many rather the project can better be described as true development project, as it covers both economic and social part of human life. Most of the projects are following one-dimensional aspect of the development i.e. economic aspect only.
4. Basic Life Management Training (BLMT) also covering some crucial and critical part of beneficiaries' life.
5. Adult education has yet to see its usefulness and better impact on beneficiaries' lives as most of them are not in a position to make best use of that service.
6. Pre-primary education is liked by the beneficiaries, but they are to be motivated further to derive more benefit out of that by sending their children to primary school.
7. Health care facilities are availed partly being it delivered from the project office only. Again the service is not very cost effective as for each prescription it cost Tk. 218 and for each counseling around Tk. 90. Some more field-oriented services are necessary under health care component of the project.
8. IGA under the project are reasonably successful as most of the beneficiaries used their borrowed money for IGA purpose. But there are exceptions also where even a few members used that for money lending purpose. It means orientation of all beneficiaries have not been done well to a maximum extent.
9. The project has not covered more from the hardcore poor who have been intended to be covered under this innovative project.
10. Drinking water could not be ensured by the beneficiaries, as they are either lacking tube well or unable to boil water due to shortage of firewood. A workable system is not in place where some more innovative ideas is required to solve that problem.
11. Portfolio at risk is around 5%, which is quite high. With the age of the project the situation has deteriorated which is uncommon.
12. The most important aspect of the project is that it is going to operate under the auspices of the BURO even if there is no fund from its development partner.

Recommendations

1. The hardcore poor have to be identified carefully following a revised definition. As per present definition particularly in terms of income, very few fall under hardcore poor category. So, at the outset of implementation of the project, even if necessary a separate organization may be engaged, to identify the hardcore poor and to conduct a baseline survey.
2. Hardcore poor are to be addressed more although any service to the poor are also going to reduce poverty in the country. In fact, hierarchically, in terms of ability, poor have more ability to cross the bar to become non-poor. That can help, at least mathematically, to bring down

⁹. Under two-part strategy the NGOs were covering both credit and non-credit aspects (awareness, training, health care, education and water and sanitation) but many NGOs in these days only pursuing credit activities giving up non-credit part of it. BURO seems to have adhered to that principle. Indeed, in Bangladesh NGOs are in transitions, where it started with relief work, then shifted to welfare work, gradually shifted to development works and nowadays many NGOs are doing growth works. They are setting up enterprises including social enterprises where growth is targeted for poor's development. Recently Nobel laureate Dr. Yunus also suggested to have another stock exchange for social enterprises. Of course, another demand is also cropping up in the country where some economists are also arguing for creating a compulsory provision for big companies for making their share public after crossing their capital a certain limit so that small savers can invest in those companies. It is for social equity, for greater social justice. In many countries the system is there where if the company capital crosses a limit then they have to make their share public. Bangladesh has no reason not to follow that, as most of the poor people are eager to have scope to invest in those flourishing genuine companies.

quickly the number and percent of poor in the country. Indeed, poor deserve also services from the project but obviously hardcore deserve more.

3. All components are vital but some are more vital than the others. Therefore, components, which are giving very good result and cost effective are to be pursued under the project. Justification for and against each component has been given in the critical issue part of the report.
4. Interest rate of savings (General & DPS) should be increased as most of them are not pleased with that but that has to be done based on assessment of its scope, not considering the aspiration of the target group people.
5. Increase loan amount for the successful members with careful observations. It should add further to success, not further to risk.
6. To decrease the interest of loan as maximum as possible although at present charging less interest for the hardcore poor, lower than the poor. Such positive discrimination should remain there in future.
7. Follow up program to check proper use of loan should be strengthen further. For that some more field staff would require. That should be arranged at minimum cost without creating more financial burden to the project. BURO should work out some innovative methods for that.
8. Health facilities should be decentralized in the project area. For that, satellite should be organized in each area on a fixed day and time. A good trained paramedics can be engaged if the present physician find it difficult to organize satellite at least in three places.
9. Health card system can be introduced which would help to maintain health record of the households. It would be helpful to conduct follow up of family planning activities also.
10. Pre-primary school education system should continue and be introduced in each area so that more children can be covered under the program. Some new dimensions can be considered like to reduce the burden alternative NGO services may be considered.
11. Student loan may be introduced for meritorious students under the project. Viability and scope of that have to be reviewed very carefully. Experience of other NGOs should be reviewed.
12. Adult literacy should be arranged at night/after sunset or early in the morning (6 am) for them, who are working outside home, if at all organized. Utility of the present exercise is not much convincing.
13. Trade related training should be imparted¹⁰ and after training initial support should be given to them, such as sewing, poultry, livestock farming, pisciculture (fish farming) etc. That training may be organized from the BURO's mainstream capacity.
14. More training should be given on regular basis to increase their awareness in regard to different socio-economic issues as they are still doing some work non-consistent to the spirit of the project.
15. To ensure the safe drinking water, tube-well may be supplied for them, especially in slum areas, or water purification tablet or some other means to enable them to get pure drinking water.
16. To render lawyers' support to the poor, a partnership with any legal aid giving organization may be established such as Ain O Salish Kendra (ASK) may be a such organization. Indeed, BURO should not go for rendering such type of services costing them independently from their own project, rather can avail other's services, who are getting fund for the same kind of job.
17. To prevent slum eviction support can be taken from the Ain O Salish Kendra (ASK) as that organization has very good experience of legal fight¹¹ on slum eviction.
18. BURO should appoint them, who have interest in teaching profession and also have commitment for social development.
19. Some recreational equipments should be there to attract the children more in their education, such as supply of some foods, sport equipments, etc
20. Training should be given to the husband of the member, because they are the main decision-maker on the use of loan
21. Weekly group meeting should be made compulsory for the members to increase the solidarity and to create a forum for discussion on common issues by the animators/ program organizers.
13. Private slums are more risky than the government slum from the micro credit operation point of view, and therefore in future more priority should be given on government slums.
22. Group concept is more appropriate than the individual concept in slum areas for giving loan to the hardcore poor.

¹⁰ There is no trade related training and therefore, there is no multiplication effect on the community members as a whole. Such effect has been observed in other NGO projects.

¹¹ Pl. see the writ petition no. 3034 of 1999, ASK and others versus Government of Bangladesh.

23. Instead of adult education a program may be there for adolescent group who can make better use of education and health care issues. That would be good for the future mother and child also.
24. SF may consider funding of the project with bringing about some changes in the design and implementation strategy so that it serves more to the needs of the hardcore poor.
25. Replication is possible in the slum areas, as the slum dwellers were doing well with the project. Broad policy of the project may remain same, but some changes have to be made in case of different components and approaches to make the project more effective. That has to be done largely depending on the types of area where the project has to be implemented. It can be replicated with more facilities and products by making it more attractive and effective to the slum dwellers.
26. More programs should be included, such as family planning, nutrition program, legal aid program, improved woven, etc. in association with other organizations without adding to the financial burden of the envisaged project. Use of improved woven would be able to reduce the fuel cost what would be a big cost saving activity for the PBP. That is particularly very important for the slum dwellers, who have to spend a good amount of money for cooking food and also contribute to reduce the environmental hazard. On the other hand, that would not cost anything directly to the project.

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Annex –2: Case study

Case Study-1 Successful Category: Poor

Alea Begum, wife of Monto Mia, is original dweller of Kotowali Thana of Barisal district. After marriage Alea Begum shifted to Dhaka to her sister's house along with her husband. Alea's husband got a job of a security guard with the help of her brother-in-law.

She saved some money with which she started a cloth business. By that time she gave birth a daughter. They were leading a better life with that income. Their monthly income was Tk. 5000. After meeting the family expenditure they could save some money by which they bought roughly 4 decimals (2.3 khata) of land. Alea's husband had given up his job 4 years ago for going abroad for higher income. For that, they sold their purchased land at Tk. 1,90,000 and handed over that money to a broker. But by mistake Monto Mia had fallen in the hand of a wrong person. He could not only go to foreign land but also lost all that money what he gave to that person from sold amount of his land. That person has embezzled all that totally.

After that she arranged her daughter's marriage, for which she spent Tk. 30,000, as dowry from her own savings. Thus she lost all money that they had. Alea's family was passing days with or without food.

After that with the advice of the local women, she became members of BURO, and took Tk. 5000 as loan for starting up her old business. Following that 2nd. Time, she took Tk. 7000 and 3rd time Tk. 9000 as loan for running her business. Now she has capital of Tk. 25,000 and her monthly income is Tk. 4500. Her husband also started working with Hazi Camp. His monthly income is Tk. 3000. At present their family monthly income is Tk. 7,500. Meanwhile, they have purchased two kot and one showcase for their house. In the village they also leased in some land at the cost of Tk. 7000.

Alea said, "she could unlock her luck after joining to the society of BURO. Now she is self-reliant". From training she got health care awareness. She also knows many techniques of increasing income. Presently her regular saving is Tk. 1296 and fixed saving is Tk. 1140. In addition to that she also have savings with a local society called Bismillah Society at the rate Tk. 300 per month, duration of which is 4 years.

Alea is now at the age of 37. Her future plan is to take more loans from BURO so that both wife and husband can go for business together. Also she wants to buy some land for constructing own house and has to have some savings for future.

Case Study –2 Success story: hardcore

Name: Nilufar
Age : 22
Address: Ramabhola
WARD: 7
Thana Uttara

She has five members in her family. Her husband is a labour. Her mother-in-law is a domestic help. Her elder son studies in project school. Nilufar's monthly income is Tk. 4500.

Before joining to the project she was a domestic help, for that she could not give time to her family. She had an adult sister-in-law. But could not arrange her marriage due to shortage of

money. They had no land in their village home. They could not send their son to school because of shortage of money. Even if some one is sick in the family they could not arrange treatment. She was also illiterate and could not take any decision in the family.

Now from the adult education of the project she has learned how to put signature. Also her son goes to project school. She needs not to work as domestic help. Now she can take care of other family members. From the 1st time loan she arranged marriage of her sister-in-law. From 2nd and 3rd time loan she purchased 15 decimals of land and also she mortgaged in 10 decimals of cultivable land. She paid back all her loan due from cultivation of coconut, nut and vegetables in her that land. They run their family with income of her husband and mother-in-law. Now her husband and mother-in-law show respect to her decisions. It is easy to deposit savings with and get loan from the project. They can draw loan several times and can withdraw savings anytime.

She had arranged marriage of her sister-in-law and could become owner of some land by taking loan. She can put her signature as learned from the project school and her child also studies in the project school. From the project they get free of cost books, copies and pencil etc. It is helpful to them. With getting training from the project she could learn many unknown things. Now she can deposit money in the society and can withdraw loan and operate her accounts. She has learned to keep family size smaller and about nutrition. She can take care of health of all family members. All the family members also get treatment facilities. In addition to that, with increased knowledge about health care, as she can take care of her family, also she advises neighbors to follow health care system.

Case Study –3

Success story : hardcore

Name: Zarina
Age : 35
Address: Faridmarket
Middle Azampur
Uttara

There are five members in her family. Her husband, one son and two daughters are there in her family. Son is five years old, one daughter is 9 years old and another one is seven years old. All her offspring study in BURO School. Zarina works as domestic help from where she earns Tk. 2000 per month. Her husband is a rickshaw puller who earns Tk. 6000 per month. Before joining to the project, her family condition was not good. Earlier her husband was not working regularly which caused hardship in her family. At present economic condition of her family is good. From the 1st term loan she purchased a rickshaw for her husband. By operating the rickshaw he could increase income of her family. 2nd time she again took loan of Tk. 7000, and with some savings she purchased another rickshaw, which they have hired out. With the ownership of second rickshaw her family income has increased further. Following that 3rd time she took loan of Tk. 9000, with which she purchased another rickshaw.

Her economic status is very good. Now her husband is thinking of doing business. With availing loan from the project, economic status of her family has gone up further. Zarina and her husband's hard work enable them to raise their family status to a considerable level. Otherwise, economic status of their family could deteriorate further. She is thinking of taking more loans from the project. She has an intention to give better education to her children.

Case Study –4

Success story : hardcore

Name: Sonia
Age : 32
Address: BRAC Pallai
Naib Ali's House
Kacha Bazar
Azampur Middle Para
Uttara.

There are five members in her family. Her husband, one son and two daughters are there in her family. Sonia is a tea stall operator. From her tea stall she earns Tk. 3000 per month. Her husband is a fish seller who earns Tk. 6000 per month. Her son Imran studied upto class V, who is now unemployed. Her daughter Rani is studying in class –II. Youngest daughter is only 3 years old.

Before joining to the project she had bread business. She was earning only Tk. 2500 per month. At that time her husband Osman was unemployed. Sonia's family was dependent on her shop's income. Her son was a student of class –II and elder daughter Rani started going to school. Her youngest daughter was not there. That time she availed loan of Tk. 5000 from BURO Tangail and used for business. After paying back all that borrowed money, she availed 2nd term loan from the project amount of which was Tk. 7000. She spent Tk. 2000 for her family and rest she kept in her house. On 25 February the house was burnt with fire along with another 74 houses of their Mahallah. At that time she had to throw her daughter out of the house through the window. Along with Tk. 5000 of BURO, all other belongings including cloths and other materials were burnt. Except *Shari* that she put on, nothing was left for her.

At present, condition of her family is good. She operates her tea stall regularly. Every month she earns Tk. 3000. Earlier her husband was unemployed, but now he works as fish seller. Every month he earns Tk. 6000. Each time, whatever amount she availed as loan Sonia used that money for business. At present economic condition of her family is very good where she is thinking of sending her children to high school.

With the training from the project, she learned about cleanliness, nutrition, adult education etc. She has become successful with getting loan from BURO. She can forget her old miseries, and living a joyful life. She is more aware about everything of her life. Sonia wants to increase her business and to give good education to her children.

Case Study –5

Success story: hardcore

Name: Bibi Shakina
Age: 38
Address: Farid Market
Middle Azampur
Uttara

Four members are there in her family. Husband, one daughter, one son are there in her family. Husband is running a furniture business. Shakina Bibi is a housewife, daughter Khodeza is studying in class IV, son is only 4 years old. Before joining to the project, her family condition was not good, rather they were in hardship. That time her husband had the same furniture shop, which was of small scale. For shortage of capital they could not increase

the scale of their business. With the income of his that business, it was difficult to run the family.

After joining to the project, condition of her family has gone up very high. With the loan received from the project, her husband could run the business well and regularly paying the installment of loan. She is sending her daughter to school. Her status in the society has increased. With the income from the business she could buy 21 inches color TV, kot, almirah and showcase by which she could increase decoration of her house. Quality of food intake has also gone high. She is running her family better than ever she did before.

From the BURO project she first availed loan of Tk. 5000. She invested that money in her husband's business. Shakina could regularly pay installment along with savings. Second time she also availed Tk. 7000 as loan, which she added to her husband's business capital. The business shot up and income of her family has gone up. Third time she availed loan of Tk. 9000 what she used for her business. Now her husband's business has gone high and per month earning Tk. 12000-15000 from their business.

She has a plan to take more loans from the project. Her family got the paved way after coming in touch of the project. Her family is running well. After getting training she could learn a lot about different issues of life. Shakina's awareness has increased about nutrition, cleanliness, adult education etc.

Case Study –6 **Success story: Poor**

Name: Nasima Begum

Age: 42

Address: House No 43.

WARD: 4

Purba Mollartech

UP –Dhakkin Khan

Uttara

She has husband, two sons and one daughter. She is a housewife by profession. Currently her family income is around Tk. 12,000 per month. Nasima is a permanent resident of that area. Due to lack of money she was unable to repair her house. Her husband is a businessman but owing to lack of capital the business did not run well. That time their family income was only about Tk. 3000. They were in hardship as it was difficult to run their family with that meager amount. Education of her children continued under serious hardship.

At least 2.5-3 years ago the BURO has started the project in that area. She consulted with her husband to be a member of that group. After getting membership she availed loan of Tk. 3,000 only. With that her husband increased capital of his business. After paying back the 1st term loan she availed 2nd term loan of Tk. 5000. With that capital, income of his business has gone up further. Even after meeting the family expenditure, and paying back the installments of loan, they could save Tk. 2000-3000 per month. Thus, they could save Tk. 10,000. After paying back the second term loan, she along with her husband decided to erect some house structures for renting out in their unused homestead land. And for that purpose she borrowed Tk. 9,000 as loan from BURO and erected house structures from where now they are getting Tk. 4,500 per month as rent.

Thus from their business, and also from house rent they are safely earning Tk. 12,000 per month. They can manage good quality food, and can get medical care in case of illness. Children are also getting education regularly.

She has suggested to increase the loan amount, to decentralize the health care services, e.g. at least once in one area, those who are unable to buy medicine they should be given medicine free of cost, training should be given repeatedly after certain intervals, and adult education should be made compulsory for them all.

Case Study –7

Success story: Poor

Name: Nargis Begum
Age: 30
Address: Sluice gate slum
Sector: 11
DCC, Uttara

Five members are there in her family. Two daughters and one son along with her husband she lives there. She has a grocery business along with her husband from where they earn Tk. 10,000 per month.

Before 3.5 years ago her family was running well. That time her husband was a small contractor. He was getting job from different big contractors and getting paid after finishing works. But after finishing one work, one big contractor did not pay him. Due to that her family went in serious crisis. Thus, they passed a miserable life for 6-7 months. During that period their indebtedness reached to Tk. 30,000. At that time BURO has started a project in that area for the hardcore poor. She became a member of BURO.

After becoming member of the group, she along with her husband, decided to run a small business. At first BURO has given her Tk. 3,000 as loan with which she has set up a shop. From the earning of that shop they were managing their family critically. After paying back the 1st term loan, they have received 2nd term loan of Tk. 5,000 from BURO. They have added that to their capital, and increased the amount of commodities in their shop. With increased amount of goods sells has gone high. Per day income has gone upto Tk. 200. During that period they have started paying back all their old dues to other people from collecting some money from their savings and regular income. Afterwards, when she paid back the second term loan, they have proposed for 3rd term loan. BURO has sanctioned Tk. 9,000 as loan for them. With that increased capital they could enhance their business size and per day earning has gone up to Tk. 300-350. During that period they could pay back all their dues to others.

At present being free from all indebtedness, their family condition is very sound. Some days ago, they could mortgaged in 5 bighas of land in their village home area. From there, they are also earning some income. Thus, with availing loan Nargis Begum could become self-reliant after paying back all her dues.

She has a plan to take more loans from BURO and to increase their business such as to increase the size of the shop and to buy a freeze for the shop. Also she wants to buy a plot from her savings. In addition to that she has suggested to increasing the loan amount for successful loan users who could become self-reliant, to decentralize the health care services, and to sell medicines at cheaper rate, and to organize training every after 4-6 months.

Case Study –8

Nonsuccess story: hardcore

Name: Rina
Age : 38
Address: Monda
Po. Uttar khan Mazar
Uttara

Five members are there in her family. She has two sons and one daughter. Daughter got married; son is 10 years old. The younger one is 4 years old who studies in pre-primary school of BORO. Rina works in a garments factory where she gets Tk. 3,500 as wages. Her husband Badal is unemployed at the moment.

Before joining to the project her family condition was reasonably good. Husband was doing Betel leaf business. Monthly their income was of Tk. 4,000-5,000. That time her family was not in any hardship. After joining to BURO society condition of her family started changing. First time they availed Tk. 5,000 as loan. With that money they started scrap business and 2nd time availed Tk. 7,000 as loan, which was invested in the same business. In that business the practiced system is that, for collecting scrap vendors have to be given some advance. But the little vendors have taken away all that advanced money. He lost almost all his capital. It became very difficult for them to pay weekly installment. Finding no other alternatives she took some money from the village moneylenders on very high interest rate. With that she managed her family, and paid back BURO's weekly installments. Her husband started betel leaf business but unable to bear the interest of all loans. Whatever he is paying back that is adjusted against interest of loans where principal amount remaining due with him. Thus, she is running her family.

She added that they could not do well even after getting loan from BORO. Her husband has no idea about scrap business. His old business was good. Perhaps he could do well in that business. After losing money in business she has to depend on moneylenders.

Case Study –9

Nonsuccess story: hardcore

Name: Shahnaj Begum
Age : 32
Address: Ranabhola Slum
Sector No 11
DCC, Uttara.

Four members are there in her family including two daughters and her husband. She works as mason along with her husband for sometimes. Her monthly income is roughly Tk. 1,800. Her husband's income is Tk. 3,000 per month. Her family is living there for about 7-8 years. Both of them could run their family well with the income.

At least two years ago she became member of BURO society. After becoming member her sister-in-law asked her to draw some money for her from the project. Accordingly, she gave some money borrowing from that project. After paying some installments her sister-in-law run away with rest amount of money. She has to pay back the rest installments.

After that another vendor asked her to give him Tk. 2,000 as loan, borrowing from the project. She has given loan to him at an interest rate of Tk. 200 per month. First her husband was not in favour of that action but later on he agreed to go for it. Another person given her

the same proposal, and in response to their proposals, she has borrowed Tk. 7,000 from the project, which was given as loan to that two persons on interest. They paid their due interest for two months, but after two months they left away. She did not even preserve their address, so could not even trace them out. As a result, she has to bear the liability of that loan.

On the other hand, her sister also borrowed Tk. 9,000 for which she was the guarantor. But after paying some installments she went to village home from where she did not return yet. For last two months she is paying her installments as well. Thus, being cheated for two times and being the guarantor for her sister, she is bearing all the installments for all those default loans which made her life miserable. After paying installment for first loan of Tk. 7,000 and for second loan of Tk. 9,000, she can hardly keep any balance for maintaining her family. For her sister's installment payment, her husband quarrels with her, even go for physically assaulting her.

Case Study –10

Nonsuccess story: Poor

Name: Halima Khatun
Age : 20
Address: Uludaha
Harirampur Union
Turag Thana

Three members are there in her family. She is a housewife by profession. Her family income is Tk. 5,000. For last 6-7 years they are living in that area. Before becoming a member of the society her husband was doing job of a mason. His earning was enough for maintaining her family.

After becoming member she first availed Tk. 5,000 as loan by which her husband purchased some equipment for his work. By that improvement he could increase his income. They could have better food and cloth from his earnings.

After one year during her delivery she became seriously sick. That time for her, her husband has to spend a very good amount of money. At that time BURO officials were informed about that and also requested to give loan to them for the second time. Her husband has to spend Tk. 22,000. After that when she came round she paid back all that dues of the first term loan to the project, and also drawn Tk. 7,000 as second term loan and some part of it was used for paying back some old dues.

Being solvent once but also getting indebted subsequently, she is in hardship. She was not aware of the lady doctor who was giving service from the BURO office. Halima is now in anxiety how to pay back her loans of Tk. 15,000.