

**IMPACT OF ASRAYON PROJECTS
ON POVERTY ALLEVIATION : A CASE STUDY**

by

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This thesis has been submitted to the Department of Urban and Regional Planning, Bangladesh University of Engineering and Technology, in partial fulfillment of the requirements for the degree of **MASTER OF URBAN AND REGIONAL PLANNING.**



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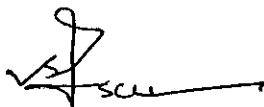
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It is hereby declared that this thesis or any part of it has not been submitted elsewhere for the award of any degree or diploma.



(Mohammad Abdul Latif)

DEDICATION

This thesis is dedicated to my uncle,
Mr. S. M. Mosharaf Hossain,
Who has contributed a lot for my upbringing and
who deserves everything that I can do.

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ABBREVIATION

ABASH	: Asrayon Bastobayan Sangstha
AC (Land)	: Assistant Commissioner (Land)
ADB	: Asian Development Bank
ADC	: Additional Deputy Commissioner
BBS	: Bangladesh Bureau of Statistics
BRDB	: Bangladesh Rural Development Board.
DC	: Deputy Commissioner
GOB	: Government of Bangladesh
PP	: Project Proforma
Tk.	: Taka
UNO	: Upazila Nirbahi Officer
USWO	: Upazila Social Welfare Officer
UCO	: Upazila Cooperative Officer
UYDO	: Upazila Youth Development Officer
WB	: World Bank
UN	: United Nations
UNDP	: United Nations Development Program
UNIC	: United Nations Information Center
UNCHS	: United Nations Center for Human Settlement
US\$: United States Dollar

GLOSSARY

01. **Khas land:** Khas land is land of the Government under the management of the Ministry of Land. The land, which is recorded in No. 1 khatian of No.1 Register of land record, is called Khas land. Though the land recorded in the name other departments of other Ministries is the Government land but it is not Khas land. Khas land is recorded in the name of Collector (Deputy Commissioner) of the concerned district.

02. **Guchchha Gram:** The Guchcha Gram is a special type of village, which was established on Government Khas land, to rehabilitate landless and assetless distressed families of Bangladesh. The Guchchha Gram is may be termed as Cluster Village in English

03. **Adarsha Gram:** The Adarsha Gram is also a special type of village, established on Government Khas land, to rehabilitate landless and assetless distressed families of Bangladesh. The English meaning of Adarsha Gram is Ideal Village.

04. **Asrayon Project:** The origin of Asrayon comes from the Bengali word 'Asroy' meaning shelter. So the Asrayon Project is a special type of project, established on Government Khas land, that provide shelter along with other facilities to the landless and assetless distressed families of Bangladesh. Each separate unit of Asrayon project may be called a village because each Asrayon project has its own identity.

05. **Abashan Project:** The origin of Abashan comes from the Bengali word 'Abash' meaning House/home. So the Abashan Project is a special type of project, established on Government Khas/resumed/purchased land, that provide house that means shelter along with other facilities to the landless and assetless distressed families of Bangladesh.

06. **Household:** Persons living together and taking food from the same cooking arrangement constitute a household.
07. **Occupation:** Occupation implies activity performed by a person to earn income.
08. **Literacy:** Literacy is defined as the ability to write a letter in any language and the ability to put signature.
09. **Level of Education:** It connotes the highest degree/class passed by a person.
10. **Income Poor:** Income Poor are those who have lack of Income to meet the basic needs.
11. **Katcha Toilet:** A katcha toilet is a temporary make shift toilet surrounded by fence.

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ABSTRACT

Bangladesh is one of the poor and densely populated countries in the world. About 49.8% of the populations still live below the poverty line (UNDP, 2004). The main causes of poverty in Bangladesh include low economic growth rate, high population growth rate, landlessness, homelessness, lack of access to the means of production and resources, low literacy rate, natural disaster etc. Landlessness and homelessness are a great challenge for Bangladesh in the area of poverty alleviation. About 14.2% households are landless (BBS, 2002). The Agriculture Census, 1996 revealed that about 65.36% of rural households are effectively landless with 10.18% having neither homestead nor agricultural land and 28.06% households having homestead but no cultivable land. Due to vicious circle of poverty the marginal landholders became landless and shelterless gradually. As a result, inspite of different pro poor initiatives undertaken by the Government, the number of landless and homeless households increases day by day. But housing is a basic need and it is the fundamental responsibility of the state to provide shelter to its citizen. Keeping this in mind the Government of Bangladesh has initiated and enacted different laws and policies in favor of the poor, specially for the rural landless and homeless for increasing their accessibility to land and land based services in order to reduce the ugly face of poverty. Different rural rehabilitation programs have been initiated to provide land and shelter for the landless and homeless. *Asrayon* is such kind of project which provides land and shelter along with training and credit for income generation so that the beneficiaries of the project can improve their economic and social conditions and thus alleviate or reduce poverty.

The research has attempted to evaluate the performance of the project and to examine the changes of socio-economic conditions of the beneficiaries of the project on the basis of their views. The research also has attempted to examine as well as compare the status of socio-economic conditions of four Asrayon villages on the basis of a number of indicators. It has been found from the study that the economic conditions of the beneficiaries in terms of income, expenditure, savings and investments have improved marginally. But the social status of the beneficiaries has improved significantly. It has been also found that among other issues the dwelling place,

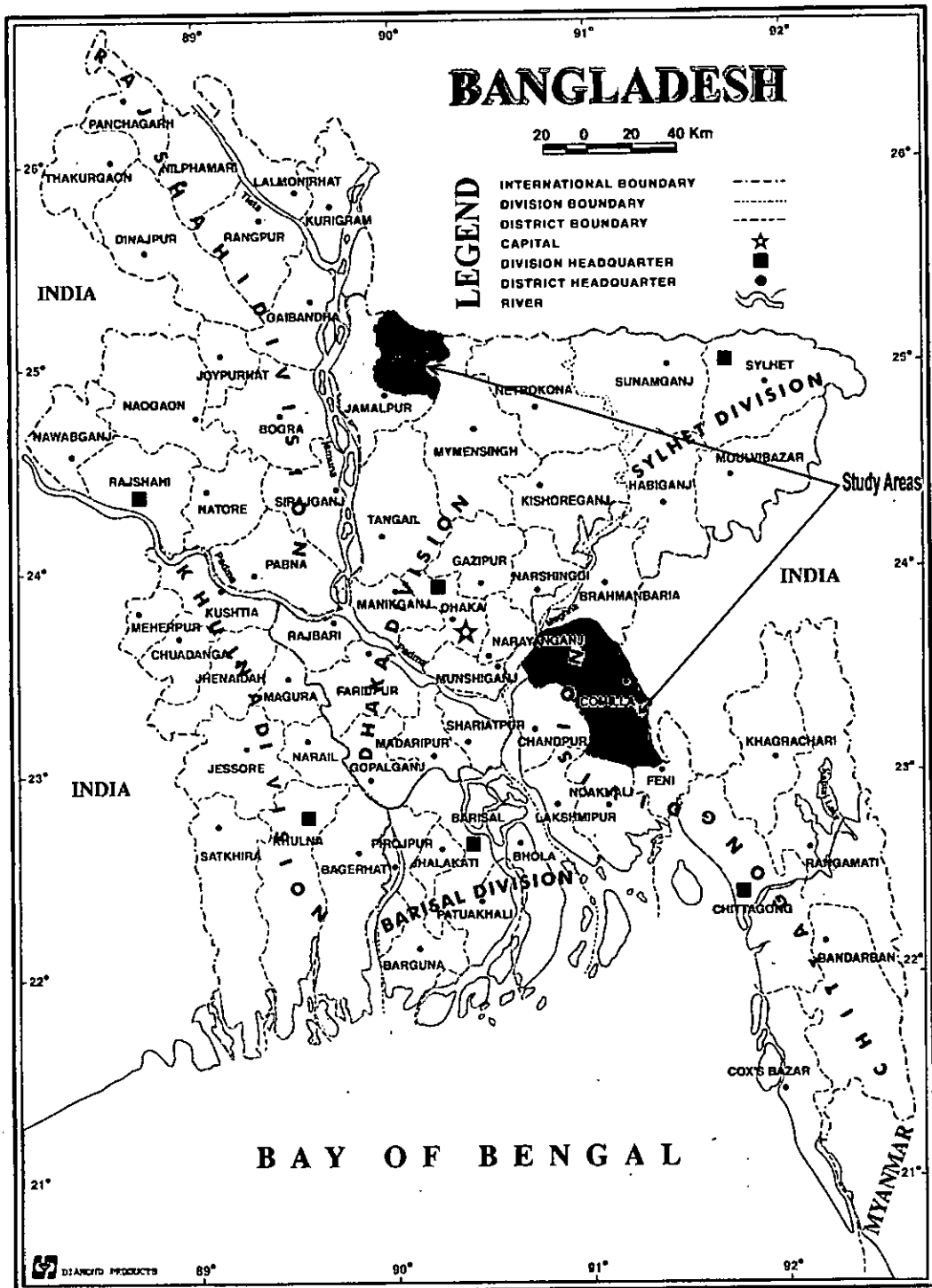
healthcare facilities, access to health and family planning services, access to safe drinking water and sanitary toilet and access to recreational facilities played a vital role to improve their living standard and quality of life. The study has examined the status of women empowerment in the project and found that the project has played a significant role in the empowerment of women. The research has also analyzed the inputs provided by the project and suggested some modifications of its inputs for better performance.

Thesis Title: Impact of Asrayon Projects on Poverty Alleviation: A Case Study.

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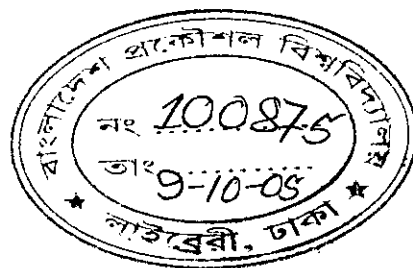
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Location of Study Areas on Bangladesh Map



CHAPTER – I

INTRODUCTION



1.1. Statement of the Problem:

Bangladesh is not only a developing and poor country but also one of the densely populated one in the world. According to Population Census 2001, about 124 millions people live in Bangladesh with an area of 147570 sq.km. The population density is 839 person per sq.km. About 76.9% of the total population lives in the rural area. According to the Human Development Report 2004, about 49.8% of the people of Bangladesh still live below national poverty line, 36.0% people earn less than US\$ 1 per day and 82.8% earn less than US\$ 2 per day (UNDP, 2004). The economic and social conditions, low per capita income, low calorie consumption, landlessness etc. reveal the abject poverty for the majority of the people of Bangladesh.

Broadly speaking, poverty refers to the forms of economic, social and psychological deprivation, which occur among the people who lack of sufficient income and ownership control or access to resources for minimum required levels of living. The low level of human resource development in Bangladesh is a serious constraint on the development process of the country. Out of 177 countries, Bangladesh is in the 138th position in the Human Development Index of UNDP (UNDP, 2004). The profile of human deprivation reveals that 47.5% of the people were income poor while 76.9% of the people were capability poor, 52.85% were without access to health services, 63.35% were without sanitation and 26% of children did not attend primary school (Fifth Five Year Plan, 1997-2002). The major causes of poverty documented in the Fifth Five Year Plan are low economic growth, inequitable distribution of income, unequal distribution of productive assets, unemployment and underemployment, high rate of population growth, low level of human resources development and natural disasters.

Poverty is widely recognized as a multi-dimensional problem involving income, consumption, nutrition, health, education, housing, crisis-coping capacity, insecurity, etc. But poverty is generally measured by the percentage of population having incomes below the minimum expenditure required for meeting basic needs. The poverty situation in rural Bangladesh has been classified as absolute and extreme. Absolutely poor are those who could not take more than 90% of the recommended calorie intake and extreme poor are those who could not take more than 80% of the requirement. For Bangladesh the absolute poverty is measured as the intake of 2122 k.cal of energy per capita per day and hard-core or extreme poverty is measured as the intake of 1805 k.cal of energy per capita per day (Fifth Five Year Plan, 1997-2002). On an average the monthly income per household of urban people is Tk. 8167 where as it is Tk. 4285 for the rural people and per capita income in the urban and rural areas is respectively Tk. 1678 and Tk. 839 (BBS, 2002). This shows the extreme poverty situation in rural areas.

Land ownership is the fundamental basis of economic solvency and social security in the rural areas of Bangladesh. All interests revolve around this factor. But the large and ever increasing population and very limited land area seriously affect the growth rate of the country. The population growth rate of rural people is higher than that of urban people. So the high population growth rate of rural people creates tremendous pressure on land and increases the landlessness condition. Landlessness in the context of Bangladesh is almost synonymous with the assetless in the rural society, as land is the dominant productive asset of the rural people. The country unfortunately has per capita operated land area of only 0.17 acre and without land rural people remain unemployed (Quasem, 2001). The rate of the growth of landless households was 3.1% per annum against the population growth of 2.5% during 1960-82 (Hossain, 1986, cited in Quasem, 2001). The number on landless people increases day by day because of high population growth rate, river erosion, economic pressure and some other social factors. Landlessness and lack of non-agricultural activities in rural areas have resulted in an increasing incidence of poverty. The status of land ownership on the basis of households of the country can be easily analyzed from the table 1.1.

Table 1.1: Land Ownership Characteristics

Land ownership	% of Households		
	All	Poor	Non-poor
Landless	10.9	14.2	8.5
Small (up to 1.99 acres)	72.8	78.0	68.9
Medium (2.0 – 4.99 acres)	10.8	5.8	14.6
Large (5.0 and above)	5.5	2.0	8.0
Total	100.0	100.0	100.0

Source: Report of the Poverty Monitoring Survey, 2002.

According to Agricultural Census of 1996 about 67.36% of rural households are effectively landless with 10.18% having neither homestead nor cultivable land and 28.06% having homestead but no cultivable land and 29.12% having homestead and up to 0.50 acres of land (Agricultural Census, 1996). The above figures reveal the condition of landlessness of the people of Bangladesh.

Land is the productive asset for the rural people. It constitutes one of the major determinants of rural income. Among other parameters unequal distribution of land also causes of rural poverty. Due to the vicious circle of poverty, the marginal landholders become landless gradually. Intensity increases with natural calamity and land erosion. As a result, in spite of various Government policies and initiatives, the number of landlessness increases significantly though the percentage sometimes shows insignificant variation. According to Population Census 2001, about 61.30% households owned agriculture land in 1981, which declined to 52.99% in 2001.

Homelessness is another most abject dimension of poverty. Homelessness makes the poor addressless, floating, and vulnerable to all forms of exploitation and diseases. Due to increasing trend of landlessness the number of homeless people is increasing gradually. Actually, a home is the determining factor of social identity. It is the symbol of social dignity and security. All activities of human life whether economic or non-economic centered around the home. It is the place where we live, sleep, work, grow up, and bring up our children. So the importance of home in human life is enormous. For this reason, the homeless and landless people should get priority in the poverty alleviation agenda.

As landlessness is increasing day-by-day, the numbers of floating and homeless people are also increasing. These people generally live in slums in town or in relatives' land or govt. khas land in village. Most of them have no home of their own. As there is no land and home of these people in the village, they become bound to migrate to urban areas for their shelter and livelihood. The rate of these urban migration is much higher than usual. The population growth of urban area comprises the natural growth of the urban population itself and migration. A study shows that of the total growth of the urban population, 39.9% was for natural increase and 60.1% was for migration in 1990-1995 (Afsar, 2000). This large migration rate creates tremendous pressure on urban facilities and causes different socio-economic problems. Everyone of these migrated people cannot manage a work for his daily livelihood. A study shows that 25% urban people have no paid jobs (UN, 1997). Finding no other alternatives, a portion of them indulges in criminal activities. For this reason criminal activities increase day by day in the urban areas. This creates multifarious problems for the urban areas.

According to the 'Constitution of Bangladesh' housing is the basic need of the people and it is the responsibility of the state to provide shelter to all its citizens. Not only that, Bangladesh is also one of the signatories to the 'HABITAT: United Nations Center on Human Settlement (UNCHS)'. So the Government of Bangladesh always tries to emphasize on the settlement of homeless people, specially the rural homeless and landless people with its poverty alleviation programs.

To alleviate poverty, to reduce rural-urban migration and thus to keep the rural homeless and landless people in rural areas, the Government of Bangladesh has initiated and enacted different policies and laws in favor of the poor specially for landless rural poor. Among them the Government Khas land settlement policy, Non-agricultural Khas land settlement policy, Land Reforms Ordinance, 1984 and Land Reforms Rules, 1984, Guchchha Gram (Cluster Village) Programs, Adarsha Gram Project, Asrayon Project, Abasan Project are mentionable. All these policies aim to increase the accessibility of landless and homeless poor to land and other land based services.

Actually after the devastating tidal bore and cyclone of 1970 that displaced a huge population and made millions homeless and subsequently after the liberation of Bangladesh, the Govt. of Bangladesh came forward with programs to rehabilitate those affected and other landless people on Govt. khas land. The Ministry of Land Administration and Land Reforms took the initiative to rehabilitate the cyclone affected and river eroded assetless, rootless, homeless and landless families for the maximum utilization of khas land by establishing 'Cluster Village in char areas of Noakhali. This was the first ever rehabilitation program in Bangladesh.

The program of rehabilitation of landless and rootless families on Govt. khas land was followed by a series of land reform initiatives focusing on the distribution of khas land to the landless families. The program also took different names at different regime of Government. All these programs have been taken for poverty alleviation and included in all relevant planning documents of Government of Bangladesh. At the same time these programs also have been aimed at reducing rural migration and hence to reduce the number of floating people in urban areas and make urban areas more livable and problem free.

At present the program of rehabilitation of rural landless and homeless has been carried out mainly by the Ministry of Land and by the Office of the Prime Minister. Office of the Prime Minister has been implementing *Asrayon* and *Abashan* projects and the Ministry of land has been implementing *Adarsha Gram* project along with other rehabilitation and resettlement programs.

Asrayon is a project under the rural rehabilitation program of the Government for shelter and self-employment of the landless people of Bangladesh, sponsored by the office of the Prime Minister for all over the country. The project is working to alleviate poverty of the landless and homeless families of Bangladesh by focusing on human resource development through the provision of shelters, training and other facilities for income generation activities, basic education, primary health care and family planning, small credit etc. (Project Proforma (PP), *Asrayon projects*). The ultimate goal is to improve the living standard of rural landless people.

Under Asrayon project 49090 landless families in 588 established Asrayon villages have been rehabilitated during the period from July 1997 to June 2002 but the program of human resources development and income-generating activities have been going on. With these aims and objectives these programs have been continuing for a long time. The implementation period of Asrayon project is over and some other rehabilitation programs are still continuing. But no study has yet been carried out to know its performance, limitations and the actual conditions of the completed Asrayon project and its rehabilitated people. So to evaluate the achievement of objectives of this program and to study the actual conditions of these people, to know the actual need and actual way of poverty alleviation of these people and to make some policy recommendations this research proposal has been designed.

1.2. Rationale of the Study :

Home is the basic need of human life. It brings the sense of belongingness and initiative, peace and prosperity. It provides shelter and security, honor and dignity. So 'homeless' means 'rootless' and 'addressless'. Homeless people are vulnerable to all kinds of exploitations and diseases. Homelessness makes the people powerless, dignityless, and assetless and it is a bar to initiative and unfettered intellect. In one sentence we may say that homelessness is the root of all kind of miseries and all forms of poverty.

Landlessness is another dimension of severe poverty. In rural areas land is the main productive asset that constitutes the major determinant of rural income. In the socio-economic context of Bangladesh, possession of land is considered as the basis for economic, social and political strength and status. Land gives shelter, creates economic opportunities, brings economic solvency, provides food and nutrition, and supports the rural power structure. In fact, land is the most important means of rural livelihood.

It is a great concern for Bangladesh that the number of landless and homeless people increases day by day due to vicious circle of poverty, river erosion, natural calamity, and rapid population growth. As a result, in spite of various pro poor policies and initiatives of Government, the number of landless and homeless households increases

significantly. Finding no other alternatives, a portion of these people is bound to migrate in urban areas for their survival. The rate of these urban migrations is much higher than usual. This creates tremendous pressure on urban facilities and causes different socio-economic problems.

Keeping this in mind the Government of Bangladesh has initiated and enacted different policies and laws in favor of the poor specially for rural landless poor for increasing their accessibility to land and other land based services. To keep these rural people in rural areas the Government has taken several programs for rehabilitating these landless and homeless people with a house and minimum available agricultural land. Asrayon project is one of them. The main objective of this program is to alleviate poverty of the landless and homeless people by providing shelters and imparting training on skill development for income generating activities. It also envisages to provide among others basic education, primary healthcare and family planning services, credit programs etc. With these aims and objectives the implementation period of this project has been completed but human development and income generation programs have been continuing. Similar type of other new programs have also been started to implement. But no study has yet been carried out to measure how much the targeted people benefited from these programs and to what extent their socio-economic status have improved. There is no study about how many people have become self reliant and how many have been able to improve their living condition and how many of them have been able to increase their property or assets. Moreover what qualitative modifications are to be needed to make the program more effective in poverty alleviation is not yet determined. This study will give the answers to all these queries and will provide direction for an effective rehabilitation program.

This research proposal has been designed to study the actual conditions of these people, to know the actual need and actual way of poverty alleviation of them and to make some policy recommendations.

1.3. Objectives of the Study:

The purpose of this research is to study the existing rural rehabilitation programs of the Government specially the *Asrayon Project* and to examine its performance in poverty alleviation. The study aims to evaluate and examine the impacts of the Asrayon project in social and economic life of the rehabilitated people. With this purpose the following objectives are outlined:

- To examine the changes of socio-economic conditions of the habitats of Asrayon project.
- To identify the socio-economic factors of changes from the viewpoint of the rehabilitated people.
- To identify the problems and prospects of the program
- To develop some policy recommendations.

Possible Outcomes of the Study:

With these objectives, it is expected that the study will reveal the performance of the rehabilitation program (Asrayon project) of the Government in poverty alleviation of the rehabilitated people. It will explore the impacts on socio-economic status of the rehabilitated poor along with the factors of changes. Finally the study will suggest some policy recommendations for further expansion and better implementation of rehabilitation programs.

1.4. Scope and Limitation of the Study:

1.4.1. Scope:

The Asrayon project had been taken for the whole country for accommodating the homeless and landless people. Accordingly it had been implemented all over the country in the period of 1997 – 2002. Within this time period, 588 **Asrayon** villages with 4909 barracks houses were constructed all over the country. This provides a huge scope to study in this issue. But in this study only four separate Asrayon projects (Asrayon Villages) of three upazilas of two districts have been selected. Out of 203 rehabilitated households in these villages, 110 households have been interviewed which is about 48% of the total households.

Poverty has different dimensions with huge indicators and variables. The dimensions include social, economic, environmental, political aspects and each of the dimensions has a series of indicators to represent the severity and intensity of poverty. This opens an enormous opportunity to select suitable dimensions and indicators those support the objectives of the study. But it is difficult to examine all dimensions and indicators in a single study. In this study only social and economic dimensions of poverty have been considered. The indicators that the study covered within the social dimension included literacy and education, health and family planning services, drinking water and toilet facilities, house and housing, empowerment and social awareness, recreation and entertainment etc. Similarly the economic dimension of poverty included income, expenditure, savings, investment, and assets.

1.4.2. Limitations:

Asrayon project was implemented all over the country during the period from 1997 to 2002. Within this time about 588 Asrayon projects (villages) were established which accommodated 49090 homeless and landless families. But only four villages (project) of three upazilàs of two districts have been selected for this study due to financial, logistics and time constraints. Again, a numerous indicators are used to describe poverty, social and economic status and their measurement. These indicators may be economic such as income, expenditure, consumption, savings, asset level etc and non economic such as education, health, empowerment, housing, living environment, participation, level of social awareness, child mortality, life expectancy, etc. But the study has analyzed only a few indicators to examine the changes of social and economic conditions of the people rehabilitated in the Asrayon projects. Another limitation of this study is that there was no specific baseline survey report in relation to the study. For this the study has to depend mostly on the information given by the respondents of the projects.

CHAPTER – II

LITERATURE REVIEW

2.1. Concept of Poverty:

2.1.1. Definition:

Poverty is an unacceptable human condition. It is the deprivation of essential goods, services and opportunities to which every human being is entitled (ADB, 1999). It is manifested in low income, which in turn brings about low consumption and malnutrition. It is also manifested in unemployment, underemployment, low literacy, inadequate schooling, and unequal female participation in economic activity and decision making (WB, 1996)

Poverty as a concept has more or less same meaning but different dimensions to different academicians, researchers and also to different organizations. The concept of poverty has similarity but is not the same in all over the world. 'Poverty has always had several not entirely separable meaning and is always defined according to the conventions of the society in which it occurs' (Hobsbawn, 1968; in Nawaz, 2000). To identify poverty and poor numerous words have been used in the socio-economic literature.

The World Bank's '2000 World Development Report' defines 'Poverty' as an unacceptable deprivation in human well being that can comprise both physiological deprivation and social deprivation. Physiological deprivation involves the nonfulfillment of basic material or biological needs, including inadequate nutrition, health, education, and shelter. A person can be considered poor if he or she is unable to secure the goods and services to meet these basic material needs. The concept of physiological deprivation is thus closely related to but can extend beyond, low monetary income and consumption levels. Social deprivation widens the concept of deprivation to include risk, vulnerability, lack of autonomy, powerlessness, and lack of self-respect (WB, 2002).

The Asian Development Bank (ADB) in its 'Handbook for Poverty and Social Analysis – A working document' states that 'Poverty means more than lack of adequate income. Poverty also has noneconomic dimensions such as discrimination, lack of power, and fear. Poverty means lack of human development, a lack of voice in decision-making and a high degree of vulnerability. Poverty has multidimensional causes, manifestations and outcomes, many of which are linked to vulnerability and social exclusion' (ADB, 2001).

Poverty is a broad front. It is about income levels. It is about food security. It is about human resource capacities. It is about income erosion vulnerabilities. It is about coping capacities. It is about attitudinal climates. It is about initiative horizons. It is about gender differentials. It is each of these and all of these together. Assessing poverty trends, thus, is not a matter only of counting numbers. It is equally about assessing potentialities. From this specific standpoint, the challenge of poverty is not merely a challenge of budgetary targets. It is fundamentally a challenge to our development philosophy, to our analytical understanding, to our monitoring and implementation capacities and above all, a challenge to our political determination. (Rahman, 1995)

2.1.2. Characteristics of Poverty:

Actually, poverty is a multidimensional problem. But the dimensionality of poverty varies from institution to institution, country to country, researcher to researcher, person to person. 'A Sourcebook for Poverty Reduction Strategies' of World Bank identifies four dimensions of poverty. They include:

- ❑ **Lack of opportunity:** Low level of consumption and income, usually relative to a national poverty line. This is generally associated with the level and distribution of human capital and social and physical assets, such as land and market opportunities that determine the returns to these assets.
- ❑ **Low capabilities:** Little or no improvement in health and education indicators among a particular socio-economic group.
- ❑ **Low level of security:** Exposure to risk and income shocks that may arise at the national, local household or individual level.

- **Empowerment:** Empowerment is the capabilities of the poor people and other excluded group to participate in, negotiates with, change and hold accountable institutions that affect their well-being.

2.1.3. Perspectives of Poverty:

Poverty has several perspectives. The Human Development Report 1997 identifies three such perspectives of poverty. They are :

- **Income perspective:** A person is poor if and only if her income is below the defined poverty line.
- **Basic needs perspective:** Poverty is deprivation of material requirements for minimally acceptable fulfillment of human needs including food. This concept of deprivation goes beyond the lack of private income; it includes the need for basic health and education and essential services that have to be provided by the community to prevent people from falling into poverty. It also recognizes the need for employment and participation.
- **Capacity perspective:** Poverty represents the absence of some basic capabilities to function – a person lacking the opportunity to achieve some minimally acceptable levels of these functioning. The functioning relevant to this analysis can vary from such physical ones as being well nourished, being adequately clothed and sheltered and avoiding preventable morbidity, to more complex social achievements such as partaking in the life of community.

2.1.4. Indicators of Poverty:

A numerous indicators are used to describe or to indicate poverty. They are mainly monetary indicators and non-monetary indicators. Economic indicators include income, expenditure, consumption, savings, investment, assets, etc and non-economic indicators include level of education, enrollment rate, literacy rate, health, nutrition, life expectancy, infant mortality, immunization rate, population growth rate, social relation, social security, self esteem, empowerment, housing, living environment, participation, vulnerability, freedom of choice, dependency, etc (WB, 2002).

2.1.5. Qualitative Approach of Poverty:

Up to 1960s the level of income was used to denote poverty. But during the mid 70s the definition of International Labor Organization and the speech of Robert Mac Namara to the World Bank Board of Governors in Nairobi in 1973 incorporated qualitative views and some new dimensions in the concept of poverty. This concept focused on not only lack of income but also lack of access to health, education, and other services and over all deprivation of a person. The contemporary broader concept of poverty which emphasizes on vulnerability, deprivation, capacity building, participation, human choices and opportunities, freedom, dignity, self-esteem and respect of others has been formulated mostly by the contribution of Robert Chamber and Amartya Sen (Parvin, 2003). So from broader and qualitative perspective poverty refers to the forms of economic, social and psychological deprivation that constrict the full realization of the potential of an individual and thus deter him to contribute to self-welfare and to the nation's development (Hossain, 1998). In the Micro credit Summit '97, the world's poorest people are recognized as those who live in severe deprivation and characterized by malnutrition, vulnerability to infectious diseases, powerlessness and dependency, lack of education to enhance upward mobility, lack of shelter and lack of access to resources that would be the means of breaking the vicious cycle of poverty.

2.1.6. Quantitative Approach of Poverty:

Poverty is a curse to the modern world. So this has to be eradicated from the society. In order to formulate as well as to implement policy actions to eradicate poverty, the foremost requirement is to identify the poor and to measure the severity and trends of poverty. Therefore, quantitative approach of the concept of poverty becomes popular in spite of having some shortcomings. To assign numerical value to poverty concept most of the studies choose minimum level of income that a person or household requires to meet the basic necessities. This minimum income level is referred to as 'poverty line' or poverty threshold'. This poverty line or poverty threshold is determined in various ways in different countries even in different time periods. This poverty is also different for different countries and even for different states of a country. For instance, the Department of Agriculture in USA define poverty line as family income needs to buy nutritionally adequate diet for household of a given size

and composition multiplied by three. Poverty income guidelines fixed by US Department of Health and Human Services in 1991 was US\$ 11,140 for all the states but it was US\$ 13,930 for Alaska and US\$ 12,810 for Hawaii (US Department of Health and Human Services, 1991, cited in Parvin, 2003).

United Nations, World Bank, Asian Development Bank, other developing organizations recognized the poor as those who earn less than US\$ 1 per day (in 1985 purchasing power dollars). Bangladesh Bureau of Statistics measures poverty line on the basis of calorie intake and defined it as the amount of calorie intake, which satisfies minimum nutritional requirement from foods being consumed. For Bangladeshi urban population it is 2,112 k cal per person per day and for rural population it is 2,122 k cal per person per day (BBS, 2002).

2.1.7. Some Commonly Used Terms in Poverty:

i. Poverty Line: Poverty line is the income necessary to purchase the minimum requirements of calorie intake and essential non-food elements for bare survival. The most broadly used standard for defining the poverty line is the minimum consumption of food and other essentials measured by the consumption - expenditure. The poverty line varies from country to country depending on income and cultural value. For Bangladesh the poverty line is defined as the amount of calorie intake, which satisfies minimum nutritional requirement from foods consumed, and it is 2,112 k cal and 2,122 k cal per person per day for urban and rural people (Poverty Monitoring Survey, 2002).

ii. Absolute Poverty: Absolute poverty is the level at which the minimum requirements for survival are not met. This is a fixed measure expressed in terms of a minimum calorie requirements and essential non-food components. This is the earliest and broadest class of poverty measure. In fact it is the deprivation of basic material requirements for sustaining a decent life in absolute sense. More clearly absolute poor are those who could not take more than 90% of the recommended calorie intake, which is 2122 k.cal. (Fifth Five-Year Plan).

iii. Extreme Poverty: The Extreme Poor are those who cannot take more than 80% of the recommended calorie intake and this is also called poverty line- II. The extreme poverty is defined at daily consumption of 1805 k.cal per person (Fifth Five Year Plan, 1997-2002).

iv. Relative Poverty: Relative poverty is the lack of means in relation to the means of others. It usually refers to those individuals or households at the lower end of the household income distribution scale relative to those at the higher end (those at the bottom 30% compared at the top 30%). The comparison is normally made in terms of average expenditure, average consumption, or average income. This measure can differ across the countries or across the time for a particular country (ADB, 1999).

v. Human Poverty: The lack of essential human capabilities, notably literacy and nutrition (ADB, 1999).

vi. Income Poverty: The lack of sufficient income to meet minimum consumption needs (ADB, 1999).

2.2. Poverty Scenario of the World:

Poverty is a great challenge for the world. We live in a world that is both very rich and very poor. Out of 6.0 billion people of the world, some 1.2 billion live on less than US \$ 1 per day per person and 2.8 billion people live on less than \$ 2 a day. Out of 100 children, 8 die before reaching their 5th birthday. About 9 boys and 14 girls out of 100 boys and 100 girls respectively are not able to get admitted to the school in their school-going age (ADB, 2001). The HDR 1994 depicted World poverty scenario as ‘ despite all our technological breakthroughs, we still live in a world where a fifth of the developing world population goes hungry every night, a quarter lacks access to even a basic necessities like drinking water and a third lives in a state of abject despair – at such a margin of human existence that would simply fail to describe it (HDR, 1994,cited in Parvin, 2003)).’ From these statements it is easy to depict world poverty scenario. So to alleviate poverty or to reduce the level of poverty is the prime concern for the world community. The G8 Okinawa Summit 2000 revealed the poverty situation and forecast and fixed a target for poverty reduction that is presented in the following table.

Table 2.1: Global Poverty Scenario Forecasts and Reduction Target

Region	Proportion of people living in poverty (%)			
	Baseline (1990)	Current (1998)	Projected (2008)	Target (2015)
East Asia	28	15	4	14
Eastern Europe and Central Asia	2	5	2	1
Latin America and the Caribbean	17	16	13	8
Middle East and North Africa	2	2	1	1
South Asia	44	40	14	22
Sub Saharan Africa	48	46	42	24
Total	29	24	12	14.2

Source : G8 Okinawa Summit 2000

Poverty scenario for the Asia and the Pacific is much more grievous than that of the other parts of the world. It accommodates around 900 million of the world's poor (who live on less than US \$ 1 per day). Again one-third of the population of Asia is poor. The situation of south Asia is more serious. Some 500 million poor people live there (ADB, 1999). Furthermore, the developing Asia and the Pacific region houses 70% of the developing world's population and it is the largest developing region in terms of land area, population and aggregate income but it accounts only 47% of the aggregate gross domestic product of all developing countries (ADB, 2001). The following table gives the poverty scenario of the Asia and the development target for poverty reduction:

Table 2.2: Some Development Indicators for South Asia

Indicator	1990	1998	Target 2015
Percentage of population who live on less than US \$ 1 per day	44	40	22
Percentage of net primary enrollment	66	73	100
Ratio of enrollment of female student with respect to male students admitted in the primary and secondary school	65	77	100
Child mortality rate below 5 years (in each 1000)	121	89	40

Source: ADB (2001)

The greatest concentration of poverty is in south Asia. Two fifths of the world's poor live in south Asia. Many of these 515 million people suffer from illiteracy, ill health, gender and ethnic discrimination. The governments of the seven countries namely, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka resolved at a meeting of the SAARC at the level of the heads of states that reducing of poverty is a formidable task which requires action by people themselves, by the government, by the private sector and by their international partners (UNDP, n.d).

Poverty is not a new theme; rather it has been experienced from the very beginning of the civilization. But its severity and intensity, its dimension and nature vary from time to time, civilization to civilization. Consequently efforts to eradicate or to reduce poverty start from its commencement. Attempts to eradicate poverty have a long history; but the techniques and policies vary widely. In the modern world the dimensionality and complexity of poverty become enormous. So its eradication or alleviation becomes complex and difficult. The world community as well as the countries concerned put their maximum effort to reduce poverty for a long time; but it received momentum and severe attention since 1970s. All policy makers become aware of diverting policy planning and implementation with a view to eradicate poverty specially after the famous speech of Robert McNamara to the World Bank Board of Governors in 1973 (Parvin, 2003)

Now-a-days poverty reduction has been a recurrent theme on the international development agenda. The World Bank's World Development Report has periodically covered poverty since 1980. The Human Development Report of the United Nations Development Program placed people in the center of development and in doing so raised questions about poverty. In the 90s the United Nations organized a series of world summits in issues that relate to poverty reduction, most notably the World Summit on Social Development in 1995, highlighting the key issues and raising the urgency to address them. The Development Assistant Committee of Organization for Economic Co-operation and Development (OECD) in its report 'Shaping the 21st Century' endorsed seven of the World Summit targets, determining there with global goals for poverty reduction and social development (ADB, 2000). To combat poverty, the UN has declared the years from 1997 to 2006 as the United Nations

Decade for the Eradication of Poverty (Nawaz, 2000). Not only that to reduce poverty dramatically by half by 2015 the United Nations announced a 'Millennium Declaration' at a meeting in its office where most of the world's nations committed themselves to work together to fight against poverty. The Millennium Declaration has eight goals which are given below :

Goal 1 : Eradicate extreme poverty and hunger.

Goal 2 : Achieve universal primary education.

Goal 3 : Promote gender equality and empower women.

Goal 4 : Reduce child mortality.

Goal 5 : Improve maternal health.

Goal 6 : Combat HIV/AIDS, malaria, and other diseases.

Goal 7 : Ensure environmental sustainability.

Goal 8 : Develop a global partnership for development.

Source : UNDP (2003).

To achieve these goals and to make the world poverty free the United Nations, different social and financial Institutions, organizations, social groups and donors have undertaken different programs and projects.

2.3. Poverty and Bangladesh:

Poverty, malnutrition and hunger are endemic in Bangladesh. Poverty is manifested in low income, which in turn brings about low consumption and malnutrition. With a population of about 124 million and a per capita income of only \$ 380 (WB, 2004) per year and with severe constraints and lack of diversity in resources, Bangladesh finds it difficult to feed its population adequately. Poverty is also manifested in such factors as unemployment, underemployment, low literacy rate, inadequate schooling, and unequal female participation in economic activities and decision-making. Though 90 percent of cultivable land is already being used, landlessness is a huge problem for Bangladesh. During 1960-1984, the total number of landless households increased from 2.9 million to 6.2 million, representing a rise from 35 to 45 percent of all rural Households (WB, 1990). Thus nearly half of the rural households are landless or quasi-landless, with no means other than their labor. The main causes of poverty in Bangladesh are scarcity of land, high population growth, a low rate of

literacy, lack of skill, malnutrition, lack of access to the means of production and resources, landlessness, natural disaster, unequal distribution of productive assets, low economic growth (below 5%). Due to this the incidence of poverty is much high for the country. Table 1.2 gives a clear idea of the incidence of poverty (by direct calorie method):

Table 2.3: Incidence of Poverty (Head count ratio) by Direct Calorie Method.

Survey year	Number and Percent of Population Below Poverty					
	National		Rural		Urban	
	Million	% of pop	Million	% of pop	Million	% of pop
Poverty line 1: Absolute poverty 2122 k.cal per person per day						
2000	55.8	44.3	42.6	42.3	13.2	52.5
1991-92	51.6	47.5	44.8	47.6	6.8	46.7
1985-86	55.3	55.7	47.4	54.7	7.9	62.6
Poverty line 2: Hard core poverty 1805 k.cal per person per day						
2000	24.9	20.0	18.8	18.7	6.0	25.0
1991-92	30.4	28.0	26.6	28.3	3.8	26.3
1985-86	26.7	26.9	22.8	26.3	3.9	30.7

Source: Preliminary Report of Household Income and Expenditure Survey-2000.

In the socio-economic context of Bangladesh, possession of land is considered as the basis for economic, social and political strength and status. The local power structure and local leadership in rural areas are directly related to land ownership. Most of the local elites and public representatives are from large land owning class. A study by Rahman (1979) showed that 53% of Union Parishad Chairman (elected local leader) had more than 25.0 acres of land, 36% of the Union Parishad Chairman were in the deep tube well managing committee, 61% were connected in the integrated rural development programs, 58% were patrons of or representatives on the managing committee of different social clubs, and 87% of the leaders were in the local school of madrasha (Islamic school) governing bodies. The local elites become prominent by capturing socio-economic power, which also enables them to extend their command over other economic and social resources. The landless poor have almost

no access to the power structure or leadership due to their weaker financial strength, economic misfortune and educational backwardness (Nawaz, 2000).

The land ownership characteristics of Bangladesh change over the period. The number of landless and marginal farmers increases day by day. This is due to the vicious circle of poverty, river erosion, natural disaster, rapid population growth, economic pressure and some other social factors. The rise of landless households is alarming. In 1983-84 the percentage of landless households were 8.7%, which rose to 10.2% in 1996 (ADB, 2001). The agricultural land ownership gives another abject condition of rural people of the country.

Table 2.4: Agricultural Land Ownership.

Locality	Ownership of Agricultural Land (% of Household)	
	2001	1981
Bangladesh	52.29	61.30
Urban	44.09	33.20
Rural	58.44	65.80

Source: Population Census 2001.

From the above table it is found that the percentage of agricultural land ownership for rural area decreases from 65.80% in 1981 to 58.44% in 2001.

Again the land holding pattern of Bangladesh changes gradually. From the table given below it is revealed how the land holding pattern changes :

Table 2.5. Change Of Land Holding Pattern.

Farm size (ha)	1983-84	1996
	% of holding	% of holding
Marginal Farms (0.040 - 0.20)	30.6	33.6
Small Farms (0.21 – 1.01)	42.3	47.7
Medium Farms (1.02 – 3.03)	22.6	16.4
Large Farms (3.04 and above)	4.5	2.3
Total	100	100

Source: ABD (2001)

It is clear from the above two tables that the percentage of agriculture land holding households were 61.30 in 1981 where as it became 52.29% in 2001. Not only that the percentage changes but also it is evident from the table 2.5 that the number of marginal farmers increases rapidly. But the marginal farmers are very much vulnerable to landlessness.

Actually the poor are not a homogenous group. Just as the nature of poverty is diverse, so, too, are its causes and victims. The poor may not have acquired essential assets because they live in a remote or resource poor area, because they are vulnerable on account of age, health, living environment, or occupation. They may be denied access to assets because they belong to an ethnic minority or a community considered socially inferior, or simply because they are female or disabled. At a broader level, poverty may stem from situations where gross inequality of assets persists because of vested interests and entrenched power structures. Finally, essential assets may not be available to the poor because of the lack of political will, inadequate governance, and inappropriate public policies and programs. But the primary responsibility for finding solutions to poverty lies with countries themselves, and success will depend on the united efforts of government and civil society (ADB, 1999).

In spite of economic and social constraints, Bangladesh put its maximum effort to poverty alleviation by itself and with the international community. Poverty alleviation and improvement of the quality of life of the people within the shortest possible time are the priority goals of the government. Bangladesh, being one of the signatories to the United Nations Millennium Declaration and Development Goals, has taken different programs to achieve these goals within the stipulated time (2015). She is ready to finalize her Poverty Reduction Strategy Paper (PRSP) to attain, among others, the Millennium Development Goals (MDGs). Bangladesh has made a remarkable progress in terms of income and human poverty reduction over the decades, particularly in the 1990s. Over the last twenty years, Bangladesh has quietly and steadily established a track record of progress on many social and economic indicators. The table below gives the detailed idea about the progress it has made:

Table 2.6: Changes Of Different Development Indicators Over Times

Indicators	1990	2004
1	2	3
Gross National Income per Capita (US \$)	280	380
Real GDP Growth Rate (%)	4.17	4.8
National Poverty rate (%)	58.8	49.8
Population growth rate (%)	2.1	1.5
Life Expectancy (Years)	54.7	62.1
Net Primary Enrolment (%)	64	88.9
Youth Literacy rate (Ages 15 – 24) (%)	42	49.1
Ratio of Girls to Boys in Primary and Secondary Education(%)	72.5	102.8
Total Fertility Rate (birth per women) (%)	4.6	3.3
Infant mortality rate (per 1000 live birth)	96	52
Immunization, Measles (% of Children under 12 Months) (%)	65	76
Age Dependency Rate (%)	0.9	0.7
Labor Force Participation (%)	49.3	72.1
Urbanization (%)	19.3	24.5

Source : World Bank, 2004. (Economic and Social Progress in Bangladesh)

Bangladesh is among a handful of countries that have avoided even a single year of negative growth since 1990s, a remarkable feat for an economy that is persistently hit by weather related adverse shocks. Though the improvement rate is slow but it is steady. The table provides the information of country's economic growth.

Table 2.7 : Economic Growth in Bangladesh
(Annual growth rate at constant 1995/96 prices)

	Ten-year average (%)		Recent years (%)
	1981-1990	1991-2000	2001-2003
GDP	3.7	4.8	5.0
Population	2.2	1.8	1.4
Per capita GDP	1.6	3.0	3.6

Source : ADB, 2004.

Not only that Bangladesh has the highest primary school enrollment in the developing world, including enrollment of poor children. Over the last two decades it

cut off its infant mortality rate to half. The population growth rate falls to 1.5%, which is well below than that of India and Pakistan. During the 1990s, income poverty declined by 9%, a record exceeding that of most developing countries. During the 1990s, GDP increased by 60% and per capita income grew three times faster than the average low-income countries. Total number of women micro credit borrowers has reached 12 million, with micro-credit loans reaching US \$ 1.2 billion which helped the women to empower themselves by increasing social mobilization, income generation and decision making in the family and the community (World Bank, 2004). Thus Bangladesh has improved its ranking from low level to medium level in the field of Human development in 2003 (UNDP, 2003).

2.4. Homelessness and Poverty:

Land less families with a home or with out home are the most vulnerable to poverty. The miseries of these families are extreme; they have no proper shelter, no definite source of income and no surety of food for survival. Most of these families are isolated from national development programs. For their livelihood they rely on the charity of the local elite and relief programs. In search of jobs many of them migrate to the urban areas. This creates tremendous pressure on the civic facilities of the city.

Housing is a determining element of social identity. A large number of landless people in rural Bangladesh have no shelter of their own. They live in courtyard of the rich people or landlord of the locality or they live with their relatives or in their relative's houses. A survey conducted by BIDS claims that the number of landless people grows at the rate of 2% annually (Islam, 1993, cited in Nawaz, 2000). According to the Agricultural Census 1996, about 20.18 lakh families of the total population in rural villages are landless and assetless. They have no land at all for construction of shelter or cultivation. About 50.65 lakh families of the total population have only homestead. They have no other land for cultivation (PP, Adarsha Gram, 2004).

Homelessness is a great challenge for the developing nations like Bangladesh. Homelessness makes people powerless and puts them in a very abject condition and makes them economically impotent. Human health, education, profession, ability to

do something, lifestyle, exercise of knowledge, growth, etc. depend mostly on living environment and housing. Housing gives security, honor, dignity, and power to its residents. Nearly one fourth of world population has no house at all or if they have any, that is so tiny, brittle and unhygienic that it does not mean any house in actual sense. Nearly 100 million people have no housing at all. About 50 thousand people die every day of malnutrition and other diseases most of which are related to lack of housing (UNO, 1982). Most of the homeless people live in developing countries. The problem of homelessness is the problem of the civilization and it starts from the very beginning of the civilization. From the very beginning the world community are conscious about the problem and take different measures to remove homelessness. But the United Nations put great emphasis on that issue in 1976. In 1976 the United Nations arranged a conference in Vancouver, Canada called Habitat : United Nations Conference on Human Settlement. In the conference delegates of 132 nations of the world discussed the problems of human settlement and adopted Vancouver Human Settlement declaration. Later, the United Nations Center for Human Settlement (Habitat) was established in Nairobi, Kenya. In 1982 the General Assembly of United Nations declared '1987' to be the International Year of Shelter for the Homeless (UNO, 1987). After that a long period has passed and the world has changed dramatically in political and economic area and has been changing continuously. But the problem of homelessness has not disappeared. So in 1996 another Conference on Human settlement was held in Istanbul in Turkey called Habitat II. It produced a global plan of action – the Habitat Agenda – that provides a blueprint for creation of sustainable human settlement for the twenty- first century, taking into account its linkage with the environment, human rights, social development, women's rights, population and other issues. Recognizing the impact of poverty and the lack of access to land and secure tenure, Habitat II identified inadequate living conditions as a primary cause of violent social conflict and diminishing personal safety. And one of its most significant actions, it reached agreement on the right to adequate housing, recognizing the fundamental obligation of the Governments to enable people to obtain shelter and to protect and improve homes and neighborhoods (Habitat II, 1996). The conference adopts a 15-paragraph declaration and set up goals and strategies for implementing the declaration. From

the above conferences and declarations it is clear that how much it is necessary to provide shelter for the homeless.

Housing is one the basic needs of the people and it is the fundamental responsibility of the state to provide shelter to its citizen. In article 15 of the Constitution of Bangladesh it is clearly stated that ‘ It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens –

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

To uphold the Constitutional responsibility and to keep up with the United Nations programs Bangladesh includes human settlement program to its poverty alleviation program and took several programs to provide home to the homeless and rootless people along with training and credit that make them economically active and solvent, make them aware of their rights and power, provide them with pure drinking water and sanitation facilities and ensure education and health services and thus improve their life style and living standard.

According to the Ministry of Land (1987) there were several justifications for the program. First, it would provide the rootless, landless people a permanent address, which is necessary for participation in economic and social activities. A home would provide them with a sense of belongingness, pride and confidence. Secondly, it would help them to organize themselves to face natural calamities that are very common in Bangladesh. Third, whenever necessary the deprived landless people

would be able to fight against the mechanism of rural power structure of big landowners and elite who actually occupy Govt. khas land. And finally, the organized settlement to the poorest segment of the population would be a basis for their social upliftment and economic development and consequently the reduction of poverty. (Nawaz, 2000)

2.5. Poverty Alleviation Approaches in Bangladesh:

Attempt to poverty alleviation starts since its occurrence. So the history of poverty alleviation is the history of poverty itself. But it gains momentum at different times. In this sub-continent including Bangladesh, poverty alleviation gained momentum in the second half of the twentieth century. The government, semi-government, and Non-Governmental Organizations (NGO) have undertaken various poverty alleviation programs at that time. Since 1950 several attempts have been made to reduce landlessness and consequently to reduce rural poverty through land reform and land redistribution measures. But these land reform measures have not been successful in attaining their objectives of recovering excess land from the landlords and redistributing it to the landless rural poor. The reason behind these failures have been lack of political will, resistance from the rural power structure, absence of adequate structural support, and inefficient governmental functionaries responsible for implementing those programs (Hye, 1996, cited in Newaz, 2000).

Along with these land reform measures other programs were also undertaken to reduce poverty. In the 1950s emphasis was given on agricultural development. In the same decade V-AID (Village Agricultural and Industrial Development) was introduced to boost up rural economy. But these programs did not yield any significant positive results to reduce rural poverty due to the absence of initiatives, coordination and integration.

During the 1960s the Comilla model of the cooperative structure under the guidance of the government's cooperative department gained significant momentum as a policy for rural development. Later this model expanded as Integrated Rural Development Program (IRDP) through out the country. Later in 1970s and 1980s, it was understood and felt that rural poverty could not be reduced through agricultural development only. So thrust action was also directed to non-farm activities. NGOs

took the first initiatives in this area and started organizing the rural people in informal groups and put attention on human development. Then NGOs engaged in large scale of poverty alleviation programs including the sectors of human resource development, health and sanitation, awareness buildup, empowerment specially women empowerment, legal aid, family planning, agriculture, forestry, fisheries and livestock, credit program and so on. For comprehensive rural development emphasis was given to local level organization. To create more employment emphasis was given on cottage and rural industries. During the 1990s both government and private sectors put significant efforts in the poverty alleviation of rural people through non-farm activities. In this respect government program includes Food for Work (FWD), Vulnerable Groups Development (VGD), Thana Resource Development and Employment Project and Credit Programs of the Bangladesh Rural Development Board (BRDB). Alongside these programs the cluster village program aiming at alleviation of the poverty of the homeless and landless rural poor have been under taken in a comprehensive way.

In fact the problem of acute poverty caught the attention of successive governments and programs were chalked out to tackle the problems. The scheme for intervention in the First Five Year Plan envisaged both production and institutional programs for development with special focus on rural development and equitable distribution of benefits of development. It visualized a need for restructuring institutions to meet the problems for organizing rural people, utilization of resources and development of local planning system. The Second Five Year Plan aimed to reduce poverty through participation of the rural poor within an expanded program for development. The Third Five Year Plan also aimed at reducing poverty by ensuring better access of the rural poor to the means of production through providing facilities in such means as development of agriculture, basic physical infrastructures, employment and production programs for the rural poor at the micro level and social service needs. The Fourth Five Year Plan intended to pursue an employment oriented growth policy to promote employment opportunities for the rural poor of both firm and non-firm sectors of the economy. Human resource development was also given priority during the Fourth Plan. The Fifth Five Year Plan put emphasis on poverty alleviation through human development, economic development. It indicated the pro-poor plan

for creating self-employment opportunity for the rural poor mainly through targeted production and employment programs (The Fifth Five Year Plan, 1997-2002).

Actually the need for poverty alleviation got significant momentum all over the world in 1990s. The United Nations along with its agencies and other financial institutions and global donor agencies took different anti-poverty measures rigorously during this time. Similarly the government of Bangladesh took different poverty alleviation programs that support the international goals. Not only that, Bangladesh is one of the signatory to the United Nations Millennium Declarations and Development Goals. So it itself and with the help of different international agencies took different programs and projects to achieve the Development Goals within the stipulated time frame. The poverty reduction agenda of Bangladesh, as outlined in the country's Interim Poverty Reduction Strategy Paper (I-PRSP), seeks to attain, among others, the Millennium Development Goals (MDGs) for which specific goals and targets have been set. In case of income poverty, the goal is, by the year 2015, to i) remove the ugly faces of poverty by eradicating hunger, chronic food insecurity, and extreme destitution and ii) reduce the proportion of people living below the poverty line by 50% (ADB, 2004). For this purpose the key strategic elements of anti-poverty policies adopted in the strategy are to i) accelerate and expand the scope of 'pro-poor economic growth' that would increase income and employment of the poor ii) human development iii) women's advancement iv) social protection and v) participatory governance. In the strategy, these elements are considered essential in order to provide the access of the poor to assets, enhance their voices and improve other non-material dimensions of well-being including security, power, and social inclusion (ADB, 2004).

More over, bringing a pro-poor orientation to the growth process has been considered as a central element of the poverty reduction strategy. For this purpose, the strategy identifies the pro-poor growth elements as rapid growth of the rural economy through agriculture and rural non-farm growth, expansion of small and medium manufacturing enterprises, rural manufacture development and similar activities that support labor-intensive growth of the economy.

CHAPTER – III

RURAL REHABILITATION PROGRAMS IN BANGLADESH: APPROACH TO POVERTY ALLEVIATION.

3.1. Background of the Rehabilitation Programs in Bangladesh

The devastating tidal bore and cyclone of 1970 displaced a huge population and made millions homeless. Subsequently the liberation war of Bangladesh also made millions homeless. So after independence in 1971, rehabilitation of the homeless was the major concern for the new government of Bangladesh and the Government came forward with programs to rehabilitate those affected and other landless people on Government khas land. The Ministry of Land Administration and Land Reforms took the initiative for rehabilitation of cyclone affected and river eroded assetless, rootless and landless families for the maximum utilization of khas land by establishing 'Cluster Village' in char areas of Noakhali as a pilot project. The Land Administration and Land Reforms Division submitted a Project Proposal to the Planning commission for the establishment of seven Cluster Villages to rehabilitate 1470 landless and rootless families. Four Cluster Village were established at Char Clark under Shudaram Upazila, one at Char Diara Balua under Companiganj Upazila of Noakhali District, one at Char Poragacha under Ramgati Upazila of Laskhmipur District and one at Char Darbesh under Sonagazi Upazila of Feni District (Project Proforma (PP) of Adarsha Gram Project). This was the first ever rehabilitation program in Bangladesh.

The program of rehabilitation of land less and rootless families on Government khas land was followed by a series of land reform initiatives focusing on the distribution of khas land to the landless families. The program also took different names at different regime of Government. Sometimes multiple programs have been taken at a time. All these programs have been aimed at poverty alleviation and have been included in all relevant planning documents of the Government of Bangladesh.

3.2. Overview of Different Rehabilitation Programs

3.2.1. Guchchha Gram Project (Cluster Village):

Guchchha Gram (Cluster village) project was the first ever rehabilitation program for homeless and landless in Bangladesh. Guchcha gram is a Bangla word, which means cluster village. To provide shelter for the cyclone affected and war displaced homeless people of Bangladesh, the Government of Bangladesh initiated the Guchchha Gram project in 1972. The Land Administration and Land Reforms Division devised the program of the rehabilitation for the landless and rootless families on Govt. khas land by establishing cluster village and submitted a Project Proposal to the Planning commission for the establishment of seven Cluster Villages to rehabilitate 1470 landless and rootless families. Four Cluster Villages were established at Char Clerk under Shudaram Upazila, one at Char Diara Balua under Companiganj Upazila of Noakhali District, one at Char Poragacha under Ramgati Upazila of Lashmipur District and one at Char Darbesh under Sonagazi Upazila of Feni District (PP of Adarshawgram Project). This was the first ever rehabilitation program in Bangladesh. But due to lack of local initiatives most of the projects failed to complete timely implementation. By June 30, 1985 only 50% project work had been completed. For this the project implementation period was extended up to June 30, 1987.

These seven cluster village projects were completed on June 30, 1987 at a cost of about Tk. 2.27 core financed by foreign aid. The financial involvement of this project made it clear that it was not cost effective and not possible to go ahead with the project (Sikder, A, R, 1992). Moreover, the policy of the government was to establish cluster villages on the locations where compact blocks of 500 acres khas land were available. But it was very difficult to get a block of 500 acres khas land at a time. Another drawback was that there was no evidence of the cultivation of land on cooperative basis in established cluster village, which was one of the objectives of the program (Nawaz, 2000). For this the program of rehabilitation of landless and homeless did not go ahead with this project.

3.2.2. Adarsha Gram Project:

In the middle of 1987 under a new government a new strategy was adopted to rehabilitate the landless poor in small clustered villages. The new government was committed to rehabilitation programs. So some new government bodies such as National Land Reforms Council and Land Reforms Committee were formed at National, District and Thana level. In addition some administrative reorganization was made in the Land Management set up. The post of Assistant Commissioner (Land) was created at the thana level to administer the land records management.

At that time the grassroots level responsibilities were vested mainly to the Assistant Commissioner (Land) for the identification of khas land and also for the implementation of Guchchha Gram (Cluster village) project. In 1988, the name of cluster village program became 'Operation Thikana' (Nawaz, 2000). 'Operation Thikana' was an antipoverty program aimed at providing shelters for 20 to 300 families in an area called cluster village with income generating activities for the homeless people whether agriculture or non-agriculture (Ministry of Land, 1989). Wherever possible the beneficiaries were also provided with cultivable land, ponds etc. It was hoped that the families of the villages would organize themselves through mutual cooperation and strive and struggle together for a better future and resist the vested interest of the rural power structure where necessary.

The philosophy of the establishment of cluster village was not only to provide shelter to the landless but also to develop human resources through providing integrated, coordinated and comprehensive programs of education, family planning, cooperative structure, adult literacy, child and women healthcare, immunization, youth welfare, leadership training, skill training to the settlers by the government and NGOs.

In 1991, a new government came to power and renamed the program to the Adarsha Gram Project. Initially the project was fully funded by the GOB. Later, in May 1990 a Financing Memorandum was signed between GOB and European Commission (EC). This project is actually known as Adarsha Gram Project –I. The target of the project was to rehabilitate 45,647 landless and homeless families in 1088 Adarsha Gram all over the country between 1988 and 1993.

The project was able to draw the attention of the policy makers and they were able to realize the need of the project for poverty alleviation by rehabilitating the landless and homeless people. So another Memorandum of Understanding (MOU) concerning the extension of the Adarsha Gram Project –I was signed by GOB in July 1994 and by the EC in November 1994. In order to complete the activities mentioned in the MOU and to prepare a new project (Adarsha Gram Project- II) GOB and EC decided to extend the project implementation period up to 31st December 1997 and the Planning Commission extended the project implementation period up to June 1998 to facilitate the incomplete works of the Adarsha Gram Project -I. Under the Project-I, a total of 45,647 landless families were rehabilitated in 1080 established Adarsha Gram (PP Abashan project).

The Adarsha Gram Project –II is the second stage of the Project -I. The duration of Project-II has been between July 1998 to June 2007 with a target to provide houses to 48000 landless, homeless and assetless families in approximately 650 Adarsha Grams and provide skill development training to at least 2 members of each family and consequently awareness raising and human resource development training to at least 96000 persons. The location of the project will be all over the Bangladesh except three Hill Districts.

The overall objective of the Adarsha Gram project is to alleviate the state of poverty of the landless and homeless people of rural Bangladesh by focusing on human development. The project aims at improving living conditions, education, health and earning opportunities of the target group. The specific objectives of the project comprises the settlement of landless and homeless families on Government owned land, the provision for each family with lining accommodation, and title of ownership of the land jointly in the name of wife and husband. The project aims at creating dynamic villages and stimulating socio-economic development of the people of the Adarsha Grams. With these aims the project work has been continuing. By July 2004, 426 Adarsha Grams were set up that housed 25,340 landless and homeless families. Eighteen (18) NGOs have been permitted for the socio-economic development and self-employment programs for the project people.

3.2.3. Abashan Project:

Abashan, a poverty alleviation and rehabilitation project, has been sponsored by the office of the Prime Minister for the whole country. It is one of the priority programs of the present Government. The project is working to alleviate the poverty of the landless and homeless families of Bangladesh by focusing on human resource development. The project acts directly on the civil and human rights of the target population and will intervene in order to improve their living conditions, education, health and earning opportunities. The project aims at the distribution of title deeds of ownership of the land and as a result of this the poor become visible, registered, able to express political preference and become reachable by services provided by the Government. The activities and works of the project include establishment of 1000 Abashan Villages for rehabilitating 65,500 landless, homeless, distressed, rootless family in Govt. khas /resumed/ donated land and if necessary purchased land. (PP, Abashan)

Overall objectives of the project are to alleviate poverty to the landless and homeless people through providing shelters and human resource development activities. The aim of the project is to improve the standard of living through providing basic education, healthcare and skill development on income generating activities of the landless, homeless, distressed and rootless people. The specific objectives of the project is to settle the landless and homeless families on khas land/ resumed land/ donated land and in some cases on purchased land with living accommodation, and deed of ownership of the land jointly in the name of wife and husband. The Project aims at creating dynamic village and stimulating socio-economic development of the people of Abashan. The project duration has been set from July 01, 2002 to June 30, 2006.

With these aims and objectives, the project has been implementing and upto 31 March 2005, 102 Abashan villages with 878 barrack houses have been set up that housed 8780 homeless and landless families.

3.2.4. Asrayon Project:

Asrayon is a project for shelter and self-employment program for landless people of Bangladesh, sponsored by the office of the Prime Minister for all over the country. The project is working to alleviate the poverty of the landless and homeless families of Bangladesh by focusing on human resource development.

3.3. Detailed Description of the Asrayon Project:

3.3.1. Project History :

Bangladesh is a country of natural calamities like flood, drought, tidal wave and cyclone, river erosion etc. Almost every year it faces any or more than one type of calamities mentioned above. On 19 May 1997, a devastating tidal bore and cyclone displaced a huge number of people in the tidal area of the country. The death toll and loss of property were minimum due to appropriate and timely measures taken by the Government. Immediately after the cyclone, the then Prime Minister visited the cyclone affected areas and felt the urgency of taking permanent steps to build strong houses and shelters capable of withstanding cyclone and tidal surge. Keeping that in view, the Asrayon has been launched (PP, Asrayon Project). The project was designed to provide shelters to 50,000 landless and homeless families, skill development training to 50,000 families and to provide credit facilities to all families for income generating activities.

The project duration for implementation was from July 1997 to June 2002. The implementation period of this project has been completed but operational period is still continuing. Through this project 49090 landless families have been rehabilitated (PP Abashan Project).

3.3.2. Main Objectives:

The main objective of the project is to alleviate poverty of the landless and homeless people by providing them with shelters and imparting training to them on skill development for income generating activities. It also envisages to provide among others basic education, primary healthcare and family planning services.

3.3.3. Ultimate Objectives:

To facilitate and support the human development of assetless, rootless and landless families through helping them to settle as small rural communities in Asrayon village established on land that belongs to the Government (PP, Asrayon Project).

3.3.4. Implementing Authority:

For proper implementation of Asrayon project a separate division called “ Asrayon Bastobayan Sangstha” (ABASH) headed by a project Director in the rank of Joint Secretary of the Government has been set up in the Prime Minister’s office. The prime Minister’s office, ABASH, Armed Forces Division, District Administration and Upazila Administration are directly involved in Asrayon implementation process. ABASH under the supervision of the Prime Minister’s Office implemented the project. Under the direct supervision of ABASH a three tier project implementation Task Force has been formed. They are namely Central Advisory Council, District Task Force and Upazila Task Force. (PP, Asrayon Project).

3.3.5. Implementation Procedure:

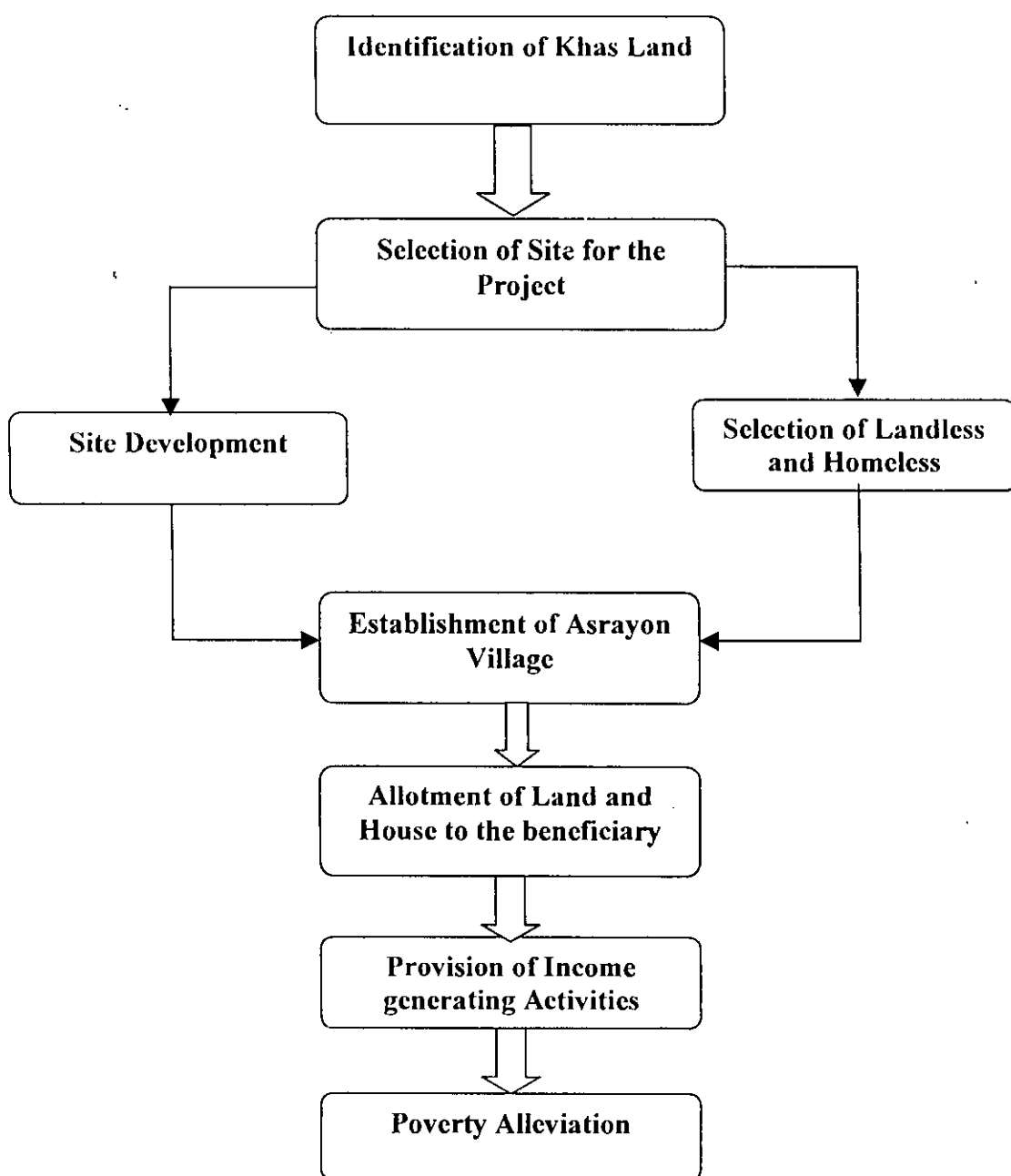
i. Site Selection: Site selection is the first step of Asrayon implementation process. It is the Deputy Commissioner who is responsible for site selection. The Deputy Commissioner does this by the help of Assistant Commissioner (Land) and Upazila Nirbahi Officer. Suitable khas land is identified on the basis of its location and income generating opportunity. The land so selected has to be approved by the Upazila Task Force at the upazila level and by the District Task Force. The site is selected in such a way that each of the family gets at least 8 decimal of land. Moreover there should be provision for ponds, community center, mosque, school, graveyard, connecting roads, playground etc. in the selected site. The Deputy Commissioner has to inform about the selected khas land for Asrayon to the Prime Minister’s Office in appropriate form and procedure.

ii. Site Development: After the site selection, a detailed proposal of Asrayon project has to be sent to the ABASH. This proposal includes layout map of the project with the total number of barrack houses, toilets, community center, mosque, graveyard, ponds and other facilities. Mouza map, records of the land and estimate for necessary earthwork requirement are also included in the proposal. After that the ABASH allots

necessary wheat/rice for earthwork and site development. Upazila Administration implements this development program.

iii. Barrack House Construction: The Armed Forces Division is responsible for the construction of Barrack houses with toilet and tube-well. Each Barrack house has ten rooms with a small veranda. For each Barrack house there is a toilet, a bathroom and a tube well. After the completion of barrack houses the Armed Forces Division hands over them to local Upazila administration.

Figure 3.1: Implementation Procedure of Asrayon Project



iv. Beneficiaries Selection: Beneficiaries selection is the most important task in the implementation process of Asrayon project. There is a direction for selection of beneficiaries after site selection so that they can participate in implementation process. This is likely to create sense of belongingness among them. But in most of the cases it is not always possible to follow the instruction for some unavoidable reasons. There is an Upazila Selection Committee headed by Upazila Nirbahi Officer that includes other Upazila level officers, local Union Parishad Chairman and local social workers.

a) Beneficiaries Selection Criteria: Landlessness is the prime criteria for beneficiaries' selection. Those who are landless and homeless and live in others' houses or land or govt. Khas land and those who are floating are suitable as beneficiaries. The beneficiaries are divided into several groups and they are put into priority list accordingly. Priority has to be given in the following manner:

- a) Distressed Freedom fighter
- b) River eroded family
- c) Widow or abandoned by husband who have active son.
- d) Landless and rootless family.

b) Selection Committee and Their Function: There is an Upazila Asrayon Project Implementation Committee in each Upazila headed by Upazila Nirbahi Officer. The other members include 10 Upazila level officers, concerned Union Parishad Chairman and two Social Workers of which one should be female. The function of this committee is to select and approve the site for Asrayon project, identify landless and select beneficiaries for the project, supervise and monitor training and income generating activities, identify different impediments in timely implementation of the project and solution thereof, arrange a meeting at least once a month and forward the minutes to the Deputy Commissioner and other concerned offices and other activities assigned by the ABASH.

c) Selection Procedure:

- In accordance with the decision of the Project Implementation Committee of the Upazila, the Assistant Commissioner (Land) makes an announcement for application in usual manner.
- Interested candidates apply in prescribed form and in prescribed manner to the Assistant Commissioner (Land) for giving them an allotment in the respective Asrayon project as beneficiary of the project.
- After preliminary sorting of the received applications the Assistant Commissioner (Land) forwards them to the Upazila Committee.
- The Committee meets in the local area and inquires and select landless and rootless people as beneficiaries for the project as per the criteria described in khas land management and settlement policy.
- After that the list of beneficiaries has to be sent to the District Task Force for final approval.

v. Allotment of the House: After having approval from the District Task Force the Assistant Commissioner (Land) gives the allotment of houses with available homestead and agricultural land to the selected beneficiaries (Ministry of Land, 1997).

3.3.6. Training Program for People of Asrayon Project:

There is a training program and training policy for the project. According to the policy the beneficiaries have to form cooperative and get registered. The member of the cooperative and their adult family members get short and long-term training for making them skilled in their respective field.

i. Objectives of Training: The objectives of the Training are to make the Asrayon people skilled so that they can generate income easily, to increase their awareness, to help them to improve their leadership quality, to make them aware of different diseases and their prevention and enhance their knowledge in primary health care, and to encourage them to adopt different family planning methods for keeping the size their family small.

ii. Sector of Training: There is a mandatory package-training program for the Asrayon people for 6 days. This includes 1) Awareness building, 2) fish culture, 3) vegetation, 4) poultry farming, 5) primary healthcare and family planning, 6) institution management and accounting, 7) Mother and child care, 8) sanitation, 9) disaster management 10) credit and its utilization and disbursement, 11) plantation and environment protection 12) prevention of the repression on women and children etc. Moreover, apart from the package program, other long-term training programs are also arranged for these people on the basis of their need (Policy for Training Program for the Asrayon Project).

3.3.7. Credit Program for the People of Asrayon Project:

Credit program is a program that makes the people of the respective project self-employed. It creates income-generating opportunities for them. So access to credit is an important component for generating self-employment. The experience of Grameen bank and some other NGO's shows that access to credit has helped poor rural women to break out of poverty traps through self-employment. So there is a provision for training and credit for the beneficiaries of Asrayon projects. But this credit should be provided through the cooperative formed by the beneficiaries of the concerned project. There is a credit policy for the credit program.

i. Conditions for Getting Credit:

- a) Only the beneficiaries of the project shall be entitled to credit.
- b) The age of the credit borrower will be 18 years or above.
- c) Credit borrower will have proper training provided by the project or by any other institutions.

ii. Sectors of Credit: There is a long list of credit sectors. Among them small business, fish culture, poultry farming, cow raising, sewing, rickshaw pulling, rice crisping etc are important.

iii. Procedure of Credit Disbursement:

- a) Suitable candidates are to form group of five people and apply for credit individually in prescribed form citing the purpose, amount and planning of

utilizing the credit to the Upazila Asrayon Implementation Committee through the cooperative formed by the beneficiaries of the project.

- b) The committee is to take decision regarding the suitability and amount of credit. Considering the sector of credit the amount of credit may vary from Tk. 2000 to Tk. 15000
- c) The given credit cannot be used for other purposes except than the one for which the credit is allotted. The individual as well as the group remains responsible for the credit disbursement.
- d) Allotted credit is to be collected with 8% service charge of which 3% goes to the cooperative reserve fund, 3% goes to project reserve fund and 2% goes to the individual beneficiary's saving account. Cooperative reserve fund will be used for the maintenance of the barrack house, toilet, tube-well, community center etc. Project reserve fund will go to the bank account of the project director.
- e) Transactions will be made through commercial bank. So each of the beneficiaries must have a bank account (Policy for Credit Program for the Asrayon Project).

3.8. Provision of Services and Facilities:

Each of the families rehabilitated in each Asrayon Village has got a room with attached kitchen space in a 10-room barrack house with a dwelling space 225 sq.ft. They have also got two-block latrine; one for male and the other for female, and one tube-well for each 10 families. The monetary value of these facilities is about Tk. 25,900 for each family. Moreover each family has also got homestead and may have got agriculture land on the availability of khas land. Each of the village has provided with a community center. There may be pond, mosque, land for graveyard and school in the village depending on the availability khas land. For income generation and human development there are provisions for training and credit programs for these villages.

CHAPTER – IV

RESEARCH DESIGN

4.1. Research Dimensions:

Rehabilitation of the landless and rootless rural people in government khas land and enabling them to generate income by providing training and credit is an effective approach of poverty alleviation of the government of Bangladesh from the very beginning of Independence. Different programs have been undertaken in different regimes of government for the same. '*Asrayon*' project is such kind of a rural rehabilitation program that claims a great success in alleviating poverty of rural landless and rootless people. So it is necessary to examine the actual success of the program.

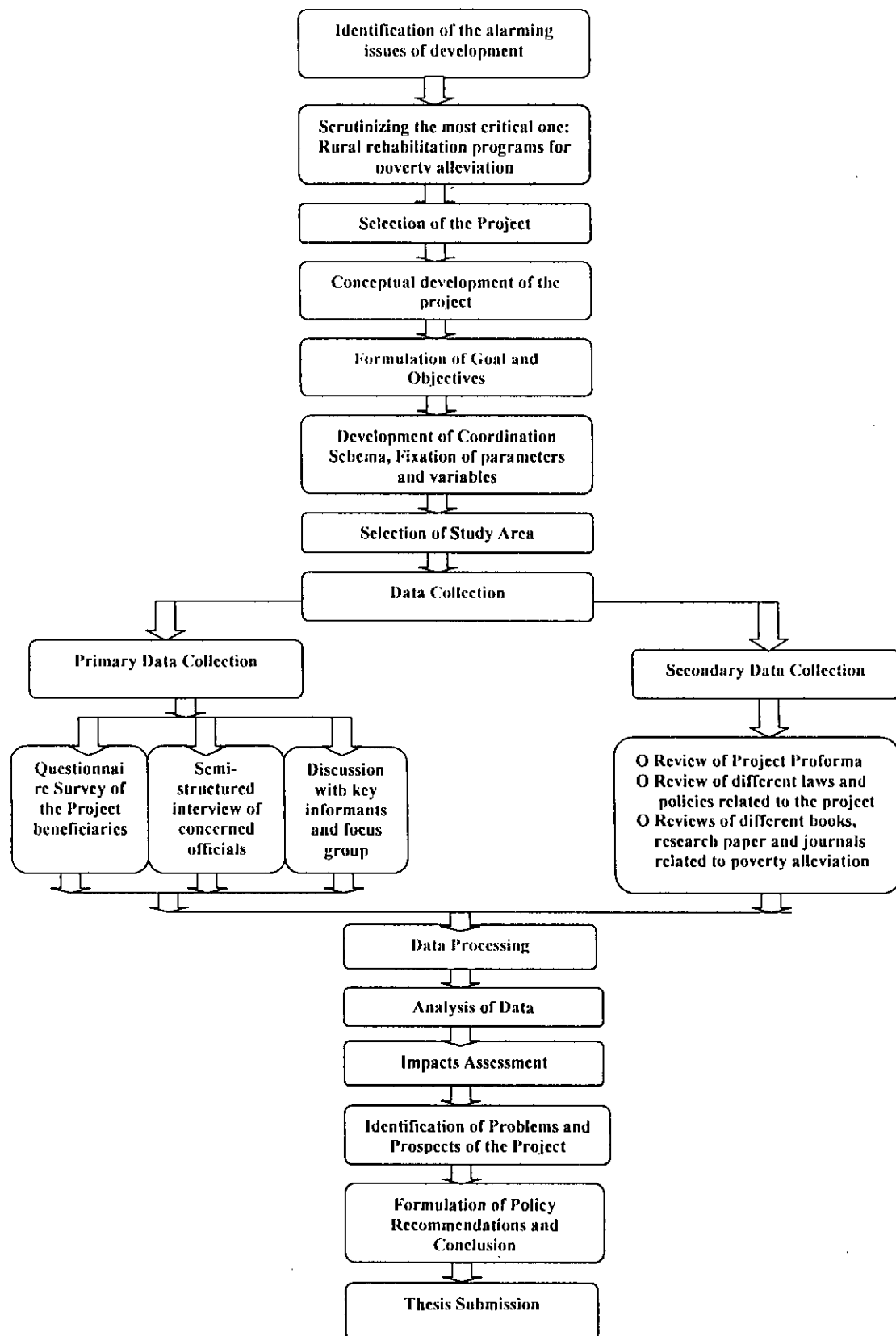
This research has examined the socio-economic conditions of the rehabilitated people and has tried to find out some factors that are needed for ensuring actual success of the program through intensive field survey. Analyzing empirical evidence both from primary and secondary sources this research has explored critical issues related to poverty alleviation of the targeted people. Conventional and relevant methods, techniques, and tools have been used for data collection, data processing and analysis.

The Coordination Schema presented in Appendix – A has revealed detailed dimensions of the research. The Coordination Schema has guided to formulate questionnaire and to collect information in a systematic manner.

4.2. Type of Research:

The research is a combination of both exploratory and evaluation type research. It has explored the existing socio-economic conditions of the target group and existing government facilities they were availing. Similarly it has evaluated the changes of socio-economic status of the target group and the effectiveness of the government facilities they have got.

Figure 4.1: Research Design



4.3. Identification of the Most Alarming Issues of Development and Scrutinize One:

Bangladesh is one of the developing countries in the world. Most of the people of this country are poor. About 48.9% people live below poverty line. So the development of these people means the development of the country. Different pro-poor development programs have been taken up by the Government, donor agencies and NGOs to improve the conditions of these poor people and hence to improve the condition of the country. Among these poor a large number is landless and rootless. Due to acute poverty and river erosion this number increases day by day. The Government of Bangladesh has taken different programs to rehabilitate these people for a long time and has been implementing different new programs. *Asrayon* is such type of project that has provided shelter and income generating opportunities to the landless and homeless families. But no assessment has yet been done to evaluate the performance of the program as well as to examine the changes in socio-economic status of the rehabilitated families. So the research has intended to evaluate the performance of the *Asrayon* project and to examine the change in socio-economic condition of the rehabilitated families.

4.4. Selection of the Project:

To rehabilitate the landless and homeless people, the Government of Bangladesh has initiated several programs and projects at different times with the aim of alleviating poverty of these people. *Asrayon* is one such project. The reason behind the selection of *Asrayon* project for this study is that the project started since 1997 and completed in 2002. It has been assumed that by this time the project might bring some changes whether positive or negative to socio-economic conditions of the project people. For this, to assess the changes, the project has been selected for this study.

4.5. Conceptual Development of the Project:

The Project Proforma of *Asrayon* and some other rural rehabilitation projects, different government and non-government publications, different books, journals, research papers relating to rehabilitation and poverty have been discussed for the conceptual development of the project and have been presented in a separate chapter (Chapter-III).

4.6. Formulation of Goal and Objectives of the Study:

To examine and to address the socio-economic conditions of the rehabilitated people some objectives are outlined those are mentioned in chapter one.

4.7. Development of Coordination Schema and Selection of Variables:

A Coordination Schema has been developed to formulate questionnaires and to collect data in a systematic manner. Coordination Schema has also guided to select parameters and variables. Numerous indicators are used to assess poverty in terms of social, economic, environmental or political dimensions. But in this study only social and economic dimensions with few indicators are considered to examine the poverty situation of the rehabilitated families. The indicators, which are used to assess the poverty in social aspects, are literacy and education, house and housing, health and family planning, drinking water and toilet use, empowerment and social awareness and recreation and entertainment. Similarly, to examine the economic aspects of poverty, income, expenditure, savings, investment and assets level are considered.

Table 4.1: Indicators Used to Assess the Socio-economic Changes.

Parameter	Indicators Used
Social	<ul style="list-style-type: none"> ➤ Literacy ➤ Education ➤ Enrollment ➤ Health and Family Planning ➤ House and Housing ➤ Drinking Water ➤ Toilet facilities ➤ Empowerment of Women ➤ Entertainment and recreation ➤ Social awareness ➤ Training ➤ Food intake
Economic	<ul style="list-style-type: none"> ➤ Income ➤ Expenditure ➤ Savings ➤ Investment ➤ Credit ➤ Assets ➤ Training

4.8. Selection of Study Areas:

The Asrayon project was implemented all over the country on the basis of the availability of suitable khas land. Accordingly 588 Asrayon projects were constructed during the period 1997-2002 all over the country. The number and size of the Asrayon projects vary randomly from region to region and district to district.

There was no specific rule to be followed to select the study areas. Study areas have been selected randomly. Three projects in Sherpur district and one Asrayon project in Comilla district have been selected as study areas. Sherpur is a poor prone area. To assess the condition of the poor, specially those who are rehabilitated in the Asrayon project, Sherpur is a suitable place. On the other hand, the average socio-economic condition of Comilla is better than that of Sherpur. So to observe the difference, if any, a project from Comilla district has been selected. Moreover both the districts are well known to the researcher as once he lived in Comilla and once he served in Sherpur. For this it would be easy and convenient for the researcher to conduct the research properly with these areas. For these reasons four projects in the above-mentioned districts have been selected for the research.

4.9. Sample Design:

4.9.1. Sample Unit: Individual Household has been taken as sample unit because project's support services such as land, house etc have been distributed among individual family rather individual person.

Table 4.2: Selected Asrayon Projects and the Population and Sample Size

District	Total projects	Selected project	No. of family	Family interviewed	%	Sampling Method
Comilla	1	Karimpur	80	30	37.5%	Random
Sherpur	3	Charram	50	23	46%	Do
		Baradubi	60	30	50%	Do
		Beki kura	40	27	67%	Do
Total	4		230	110	48%	

Charram means Charramjagannath.

4.9.2. Sample Size:

There are about 588 Asrayon villages (projects) those housed about 49,090 families. Among them, 4 projects have been selected as study area. Out of 230 families in 4 Asrayon villages, 110 households have been interviewed which is almost 48% of the total family of the selected villages.

4.9.3. Sampling Method:

The total list of Asrayon projects have been collected from the Prime Minister's Office and from the Office of the Deputy Commissioner of the concerned district. List of beneficiaries have been collected from the concerned Upazila Land Office. But the beneficiaries were interviewed randomly. Only those who were present during the interview were chosen. Some concerned pre-selected government officials have been interviewed accordingly. So random sampling method has been used in the selection of both Asrayon projects and beneficiaries.

4.10. Survey Design:

This research is mainly based on primary data. But secondary data were needed to supplement the primary data. So both primary and secondary data have been collected.

4.10.1. Collection of Primary Data:

As the study was mainly based on primary data, emphasis was given on their proper collection. These data were collected in various ways and from various sources. The prime tools used to collect data were structured and semi-structured questionnaire survey. Preparation of questionnaire was facilitated by coordination schema (Appendix -A). Coordination Schema was prepared to identify variables required to achieve objectives. Questionnaire were pre-tested and corrected in usual manner. The field survey was carried out with a team of four members through following methods.

i. Questionnaire Survey: Impact of Asrayon on the socio-economic status of the landless people rehabilitated in the project and some other related information was collected through structured questionnaire survey (Appendix - B). Besides information on potentialities of these people, their problems and prospects were also collected by the questionnaire.

ii. Observation: To be familiar with the community, which was studied, and to be introduced with the study area the physical, social, economic and environmental conditions of the area as well as lifestyle of community were observed.

iii. Semi Structured Interview: Some officers who were directly involved in site selection, implementation process and operation and maintenance process of the project were interviewed about site selection, implementation, operation and maintenance of the project, training and credit program, problems and prospects of the program and their recommendations for further improvement of the project.

iv. Interview of the Key Informants: To be familiar with the local problems with the project, local people's attitude towards the projects people and their assessment about the project, some informal interviews were conducted with concerned officials, local elite, farmers, shopkeepers and local leaders.

4.10.2. Collection of Secondary Data:

Review of the project concept papers and project proformas and other related books and documents of different rehabilitation programs. Also review different reports, journals, books, research papers and documents relating to poverty, landlessness and rehabilitation.

4.11. Processing and Analysis of Data:

For the processing and analyzing of socio-economic data collected by direct interview of the beneficiaries settled in the selected Asrayon projects computer software named Statistical Package for Social Scientists (SPSS), MS EXCEL, MS WORD were used. SPSS was used for analyzing the data through frequency distribution, cross tabulation and correlation calculation. MS EXCEL was used for graphical representation and MS WORD for literature writing.

4.12. Impacts Assessment and Submission:

Impacts of Asrayon project on social and economic life of the rehabilitated people have been assessed from the analyzed data. Different problems and prospects of the project as well as the people rehabilitated have been identified. Finally some policy recommendations have been suggested.

CHAPTER – V

PROFILE OF THE STUDY AREAS

5.1. Introduction:

Three Upazilas of two districts have been selected as study areas. They are namely Brahmanpara Upazila of Comilla district and Sherpur Sadar and Nalitabari Upazila of Sherpur district. The rationale behind this selection has been described earlier in the preceding chapter. Four Asrayon projects have been studied; – one from Brahmanpara upazila, one from Sherpur Sadar upazila and two from Nalitabari upazila. The locations, demographic and socio-economic aspects of these selected upazilas may have played an important role in the analysis of collected data. So the above mentioned characteristics of each upazila have to be described from the secondary sources.

5.2. Sherpur Sadar Upazila and Its Location :

Sherpur Sadar, the largest upazilas of Sherpur district in terms of both population and area, came into existence in 1807 as thana and was upgraded to upazila in 1984. The upazila occupies an area of 360.01 sq.km. with a population of 381,419 (BBS,1991). The upazila is bounded on the north by Jhenaighati, Sreebordi and Nalitabari upazilas, on the east by Nakla upazila, on the south by Jamalpur Sadar upazila of Jamalpur district and on the west by Islampur and Melandaha upazila of Jamalpur district. Sherpur Sadar upazila consists of 13 unions, 94 mouzas and 180 villages (BBS, 1991).

5.3. Nalitabari Upazila and Its Location :

Nalitabari, the second largest upazila of Sherpur district in respect of area, came into existence in 1888 as thana and was upgraded to upazila in 1984. The upazila occupies an area of 327.61 sq.km. area with a population of 226,332. The upazila is bounded on the north by India , on the east by Haluaghat upazila of Mymensing district, on the south by Nakla and Sherpur Sadar upazila and on the west by Jhenaighati. Nalitabari upazila consists of 7 unions, 108 mouzas and 138 villages (BBS, 1991).

5.4. Brahmanpara Upazila and Its Location:

Brahmanpara, the smallest upazilas of Comilla district in terms of both population and area, came into existence in 1976 as thana and was upgraded to upazila in 1984. It situated about 35 kilometer apart from Comilla town. The upazila occupies an area of 128.90 sq.km. area with a population of 161,906. The upazila is bounded on the north by Kasba Upazila of Brahmanbaria district, on the east by India, on the south by Burichang upazila and on the west by Debidwar and Muradnagar upazila of the same district. Brahmanpara upazila consists of 8 unions, 54 mouzas and 65 villages (BBS, 1991).

5.5. Demographic Aspects of the Study Areas :

5.5.1. Population :

According to the population census 1991, the total population of Sherpur Sadar Upazila is 381,419, Nalitabari Upazila is 226,332 and Brahmanpara Upazila is 161,906. The percentage of population according to religion or cast are shown in table 5.1. The percentage of Muslim population is highest in Sherpur Sadar Upazila and lowest in Nalitabari Upazila. The Hindu population is highest in Nalitabari Upazila and lowest in Sherpur Sadar Upazila. Similarly the concentration of Tribal population is highest in Nalitabari Upazila and lowest in Brahmanpara Upazila. (BBS, 1991).

Table 5.1: Distribution of Population According to Religion

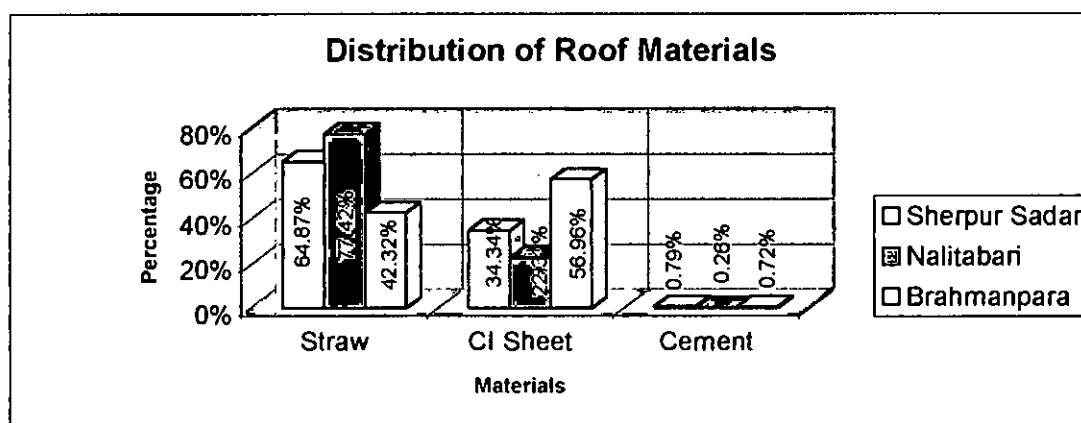
Religion	Percentage of Population according to Religion (%)		
	Sherpur Sadar	Nalitabari	Brahmanpara
Muslim	96.72	91.94	96.13
Hindu	2.78	4.64	3.35
Buddhist	0.07	0.17	0.10
Christian	0.17	2.12	0.11
Tribal	0.48	2.94	0.02
Others	0.24	1.10	0.25
Total	100	100	100

Source: Bangladesh Population Census, 1991

5.5.2. Household Characteristics:

There are 80,091, 42,698 and 26,493 households in Sherpur Sadar, Nalitabari and Brahmanpara Upazila respectively, of which the information of 79,622, 42,376 and 26078 households are available. The roof materials of the main houses of these three Upazila are presented in the Figure 5.1. It is seen that the Household with roofs of straw dominated Nalitabari and Sherpur Sadar Upazila, where as household with roofs of CI Sheet dominated Brahmanpara Upazila. This is one of the indications of well being of the area.

Figure 5.1: Distribution of Roof Materials of Households



Source: Bangladesh Population Census, 1991

5.6. Socio-economic Aspect of the Study Areas:

5.6.1. Literacy Rate :

In comparison with three Upazila the literacy rate of Sherpur Upazila (+7 years) is the lowest (19.4%) and Brahmanpara Upazila is the highest (32.6%). The literacy rate comparison has been shown in table 5.2.

Table 5.2: Literacy Rate of Three Areas

Sex	Literacy Rate (%)		
	Sherpur Sadar	Nalitabari	Brahmanpara
Male	24.2	24.7	40.2
Female	14.2	14.0	24.9
Total	19.4	19.5	32.6

Source: Bangladesh Population Census, 1991

5.6.2. School Enrollment Pattern:

Enrollment is one of the most important indicators of literacy. The enrollment pattern of 5-9 year children has been shown in table 5.3. It is found that attendance rate is the highest in Brahmanpara Upazila and the lowest in Sherpur Sadar Upazila

Table 5.3: Distribution of Children According to their Enrollment (%)

Sex	Distribution of Enrollment of 5-9 year Children					
	Sherpur Sadar		Nalitabari		Brahmanpara	
	Attending	Not attending	Attending	Not attending	Attending	Not attending
Male	13.70	38.60	16.10	35.30	26.20	26.70
Female	10.70	37.00	14.40	34.20	20.40	26.70
Total	24.40	75.60	30.50	69.50	46.60	53.40

Source: Bangladesh Population Census, 1991

5.6.3. Source of Drinking Water and Use of Toilet:

Table 5.4 shows the distribution of sources of drinking water. It is found that Tubewell plays a significant role in providing safe drinking water. Among the three Upazilas, Brahmanpara is in the top position in using tubewell for drinking water whereas Nalitabari is in the lowest. (BBS, 1991).

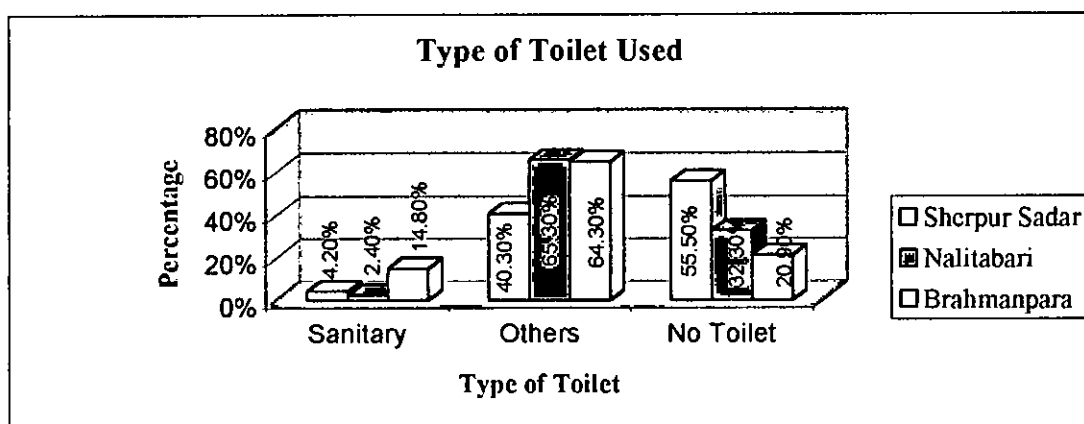
Figure 5.4: Distribution of Households According to Source of Drinking Water

Source	Name of the Areas		
	Sherpur Sadar (%) of HHs	Nalitabari (%) of HHs	Brahmanpara (%) of HHs
Supply water	0.21	0.07	0.13
Tubewell	87.13	68.71	93.76
Well	11.65	21.37	0.36
Pond	0.29	1.90	5.48
River	0.70	7.92	0.27
Total	100	100	100

Source: Bangladesh Population Census, 1991

It is also clear from figure 5.3 that the Brahmanpara Upazila is in good a condition in using sanitary latrine, which is only 14.80%, and the condition of other Upazilas are worse.

Figure 5.2: Distribution of Households According to Toilet Used



Source: Bangladesh Population Census, 1991

5.6.4. Agricultural Land Ownership Pattern :

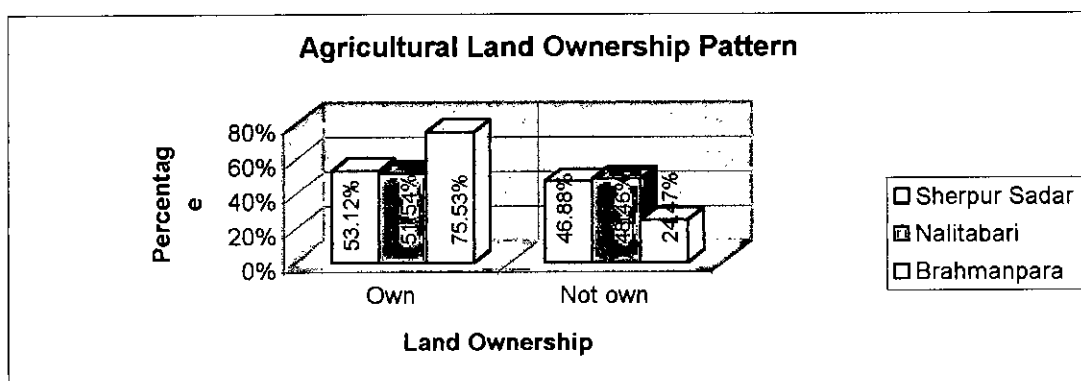
The condition of land ownership of the people of Sherpur Sadar and Nalitabari Upazila are very poor. According to population census 1991, only 53.12% and 51.54% households of Sherpur Sadar and Nalitabari Upazila respectively own land whereas it is 75.53% for the Brahmanpara Upazila. (BBS, 1991). Table 5.5. and Figure 5.4 describe the land ownership characteristics of the households.

Table 5.5: Distribution of Households (HHs) According to Agricultural Land Ownership

Types of Land Ownership	Name of the Areas		
	Sherpur Sadar (% of HHs)	Nalitabari (% of HHs)	Brahmanpara (% of HHs)
Owned agricultural land	53.12	51.54	75.53
Owned no agricultural land	46.88	48.46	24.47
Total	100	100	100

Source: Bangladesh Population Census, 1991

Figure 5.3: Distribution of Household According to Agricultural Land Ownership



Source: Bangladesh Population Census, 1991

5.6.5. Main Economic Activities:

The people of the three Upazilas are engaged in different types of activities. The populations of age 10 years and above are considered in this category. The percentage of population engaged in different activities of three Upazila is shown in Table 5.6. It is clear from this table that other than household work most of the population are engaged in agricultural activities that is followed by business for all Upazilas.

Table 5.6: Activities Pattern of Households Population (%)

Activites	Name of the Areas		
	Sherpur Sadar	Nalitabari	Brahmanpara
Not working	14.6	13.25	23.96
Looking for work	0.9	0.84	1.23
Household work	39.1	39.65	39.28
Agriculture	30.0	31.10	25.33
Industry	0.5	0.23	0.61
Water-electricity etc.	0.1	0.01	0.55
Construction	0.4	0.11	0.27
Transport sector	0.8	0.32	0.47
Business	5.2	3.72	4.09
Service	0.6	0.48	0.45
Others	7.8	10.22	4.20
Total	100	100	100

Source: Bangladesh Population Census, 1991

5.6.6: Sources of Income:

The people of the study areas are engaged in different types of activities for their income and livelihood. The sources of income of the households with their activities are given in Table 5.7. It is found from the table that most of the income accumulated from cultivators that are followed by agricultural labor and then business.

Table 5.7: Income Sources of Households (%)

Source of income	Name of the Areas		
	Sherpur Sadar	Nalitabari	Brahmanpara
Cultivators	45.7	48.58	53.74
Livestock/fishery	1.9	1.41	1.16
Agricultural labor	21.7	29.42	17.22
Non agricultural labor	2.9	3.33	1.94
Handloom	0.1	0.01	0.01
Business	10.9	4.99	9.83
Construction	0.8	0.19	0.57
Transport	1.8	1.08	1.20
Employee	4.3	1.30	9.41
Others	9.9	1.30	4.87
Total	100	100	100

Source: Bangladesh Population Census, 1991.

CHAPTER – VI

GENERAL FINDINGS OF THE PROJECTS STUDIED

6.1. Introduction :

The Asrayon project is a project that establishes Asrayon villages in the rural areas of Bangladesh for the landless and homeless people of rural areas and gives inputs for income generation. In this study four projects that means four villages of three upazilas of two districts have been selected. They are :

- Baradubi Asrayon project
- Bekikura Asrayon project
- Charramjagannath Asrayon project
- Karimpur Asrayon project.

Among them ‘Baradubi’ and ‘Bekikura’ Asrayon projects are situated in Nalitabari upazila and ‘Charramjagannath’ Asrayon project is in Sherpur Sadar upazila of Sherpur district. Only Karimpur Asrayon project is situated in Brahmanpara upazila of Comilla district. In the above four villages 230 landless and homeless families have been rehabilitated of which 110 families have been surveyed which is about 48% of the total households.

6.1.1. Baradubi Asrayon Project:

The project is located in Rajnagar union of Nalitabari upazila. It is 11 km away from the upazila headquarter. The project was started in 1997 and completed in 1998. A total of 60 homeless and landless families with a population of 258 have been rehabilitated in the project. The total area of the project is 8.95 acres of which there is a large pond of an area of 2.00 acres. The project has been provided with a community center, mosque and land for graveyard. There is enough space for school. The partial view of the project with the pond is seen in the figure below:

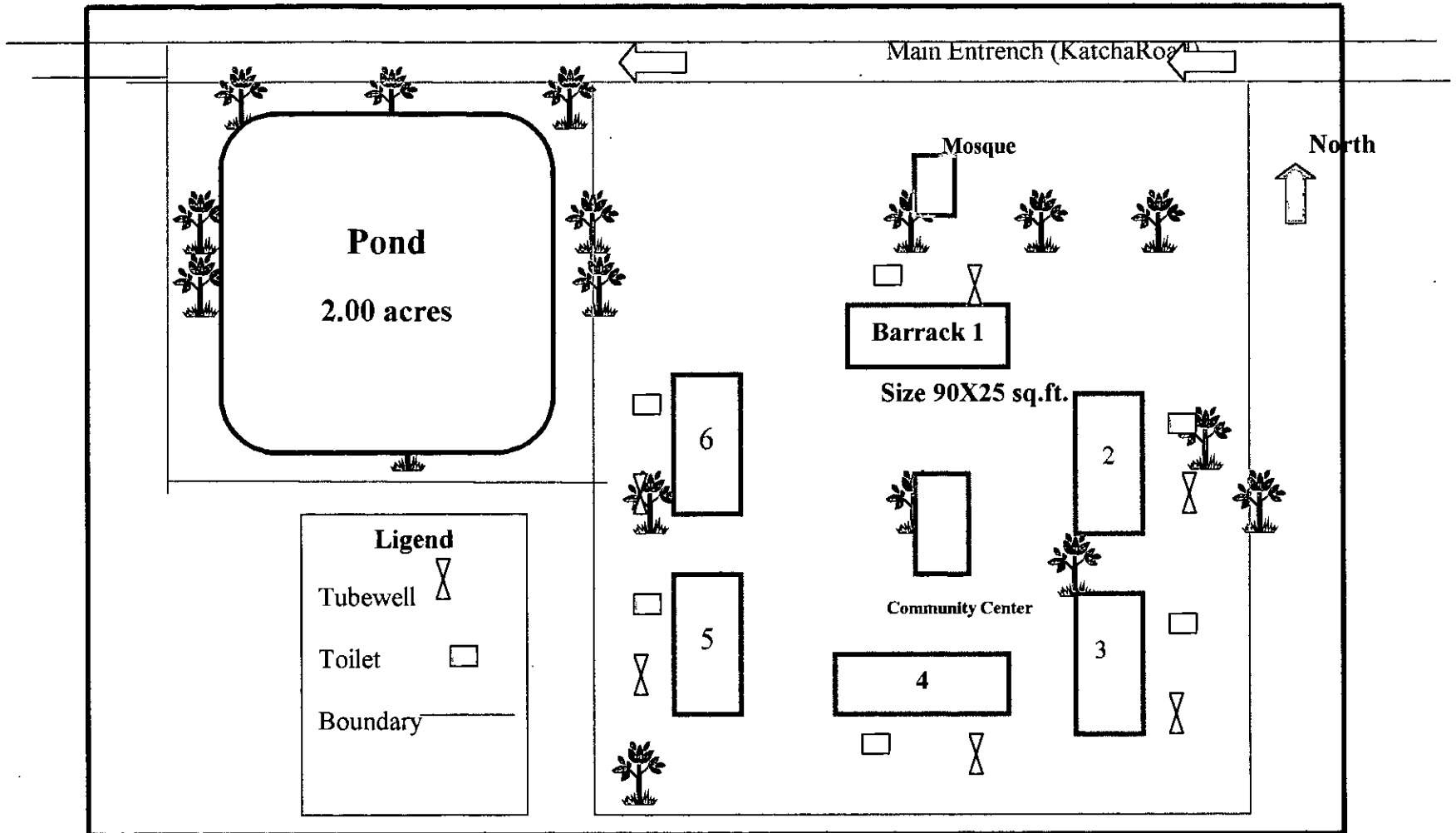
Figure 6.1: Partial View of Baradubi Asrayon Village, Sherpur



Figure 6.2: Partial views of the pond of the Baradubi Asrayon Project



Diagram 6.1: Block Diagram of Baradudi Asrayon Village (Project), Sherpur



Zila : Sherpur
Upzila : Nalita Bari
Mouza : Baradubi (Partial)
J. L. No : 95
R. S. Khatian

North

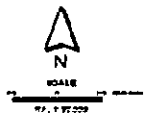


**UPAZILA MAP
HALITABRI UPAZILA
SHERPUR DISTRICT**

JHENAIGATI UPAZILA

Study Area
(Union)

SHERPUR UPAZILA



NAKLA UPAZILA

INDIA

DISTRICT MYMENSINGH
UPAZILA HALUAGHAT

LEGEND

Administrative Boundary

- Upazila Boundary
- Union Boundary
- Municipal Boundary

Administrative MOs

- District MO
- Upazila MO
- ▲ Union MO

Physical Infrastructure

- National Highway
- Regional Highway
- District Road
- Upazila Road (Paved)
- Upazila Road (Unpaved)
- Union Road (Paved)
- Union Road (Unpaved)
- Village Road A (Paved)
- Village Road A (Unpaved)
- Village Road B (Paved)
- Village Road B (Unpaved)
- Railway Road
- Railway Station
- Telephone Line
- Power Transmission Line

Natural Features

- Water Ponds
- Water Ponds
- Sandy Area
- Hill
- Hill

Socio-Economic Infrastructure

- Growth Centre
- ▲ Small Ha/Union
- Police Station
- Upazila Health Complex
- Family Welfare Centre
- Community Clinic
- Post Office
- College
- High School
- Primary School
- Madrasa
- Mosque
- Ashraf/Masjid
- Temple

Map Scale: 1:50,000
 Prepared by: [Name]
 Date: [Date]
 Local Government Engineering Department

6.1.2. Bekikura Asrayon Project:

The project is located in Poragaon union of Nalitabari upazila. It is 15 km away from the upazila headquarter. The project was started in 1999 and completed in 2000. A total of 40 homeless and landless families with a population of 175 have been rehabilitated in the project. The total area of the project is 2.92 acres of which there is a large pond of an area of 1.77 acres. The project has been provided with a community center. There is space for school.

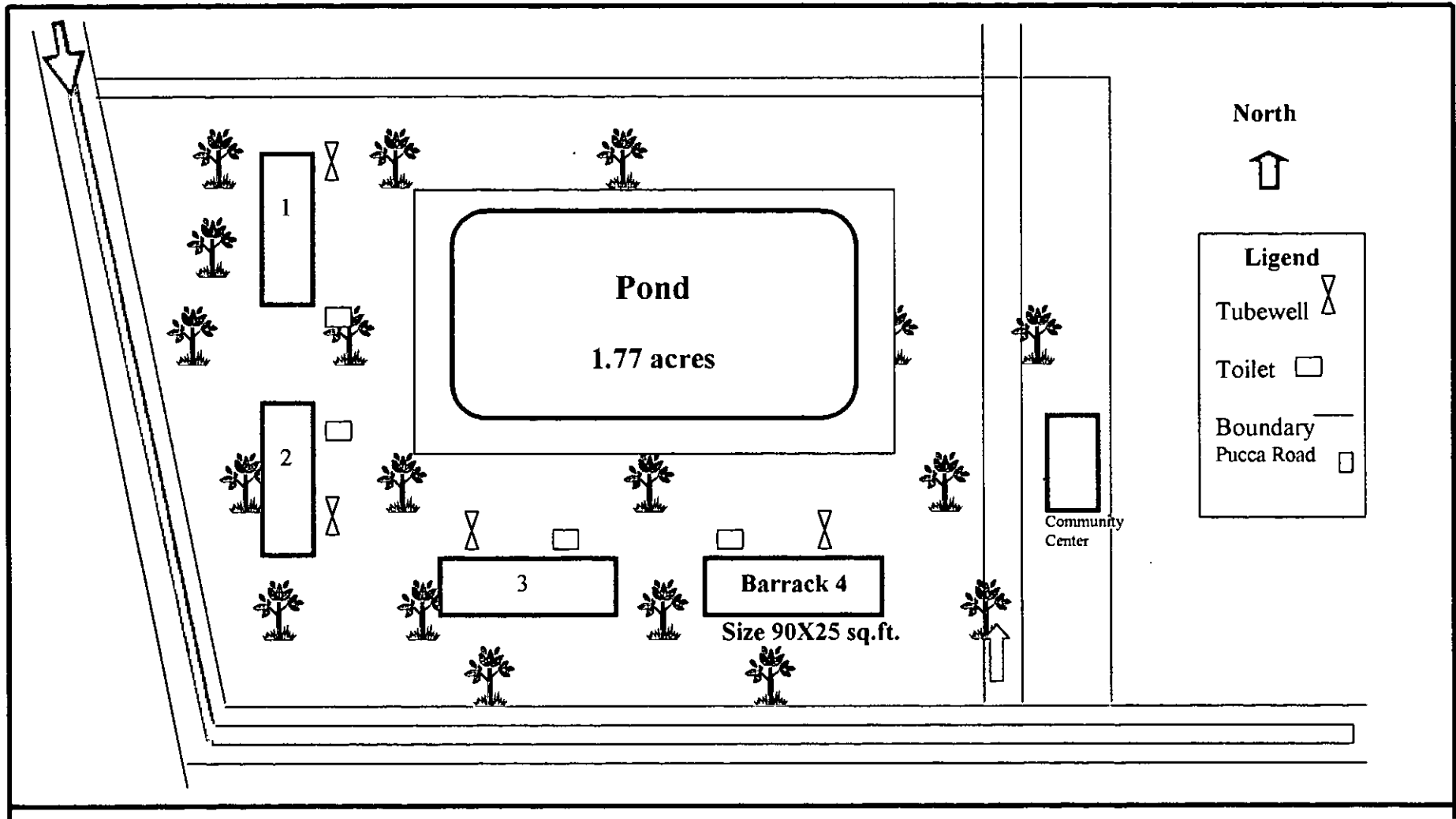
Figure 6.3: Partial view of the Community Center of Bekikura Village, Sherpur



Figure 6.4: Partial View of the Bekikura village with the pond



Diagram 6.2: Block Diagram of Bekikura Asrayon village (Project), Sherpur.



6.1.3. Charramjagannath Asrayon Project:

The project is located in Rauha union of Sherpur Sadar upazila. It is 20 km away from the upazila headquarter. The project started in 2000 and was completed in the same year. A total of 50 homeless and landless families with a population of 207 have been rehabilitated in the project. The total area of the project is 5.42 acres of which there is a large pond of an area of 1.50 acres. The project has been provided with a community center, community school, mosque and land for graveyard.

Figure 6.5: Partial view of Charramjagannath Asrayon Project, Sherpur

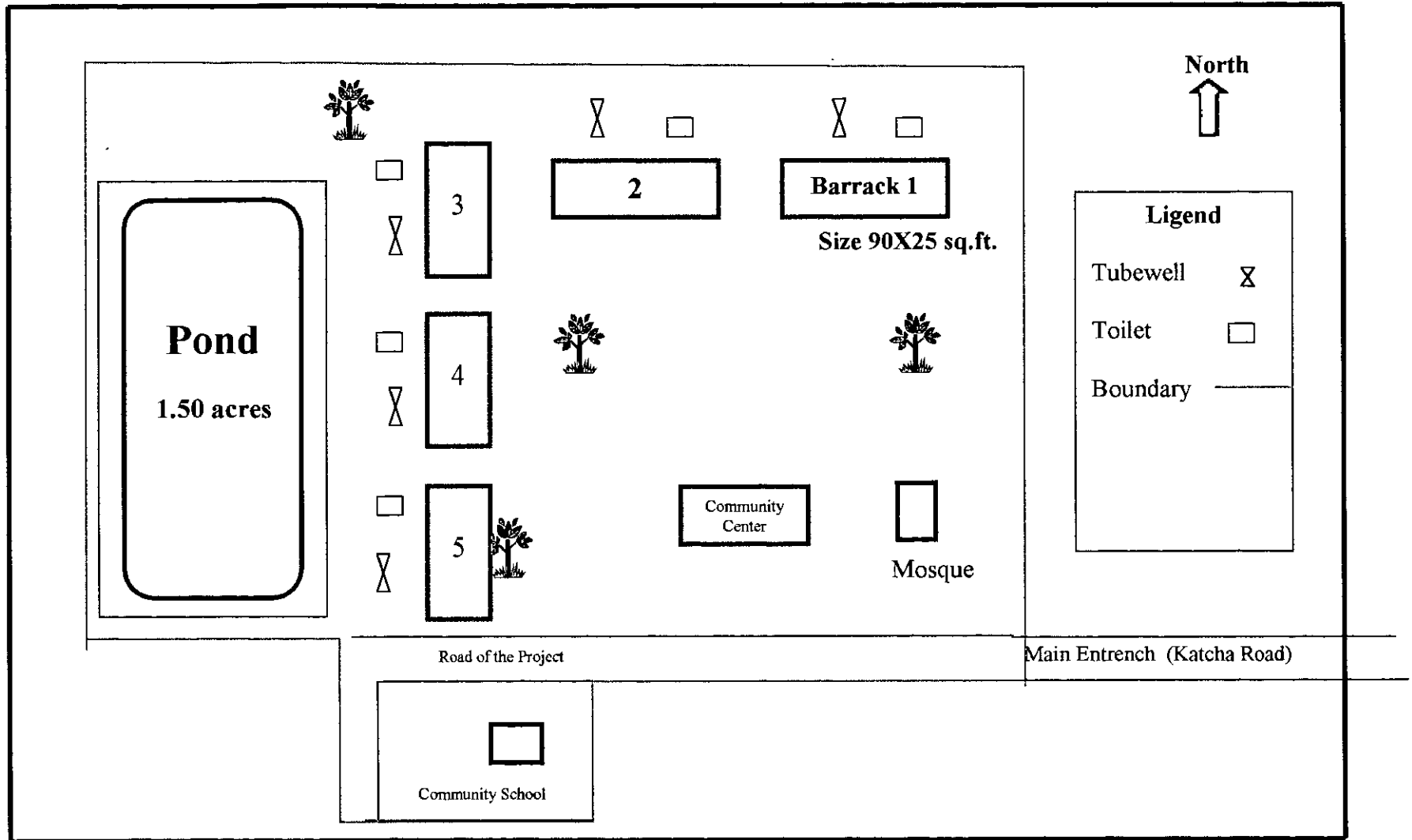


Figure 6.6: Partial view of Charramjagannath Asrayon Project



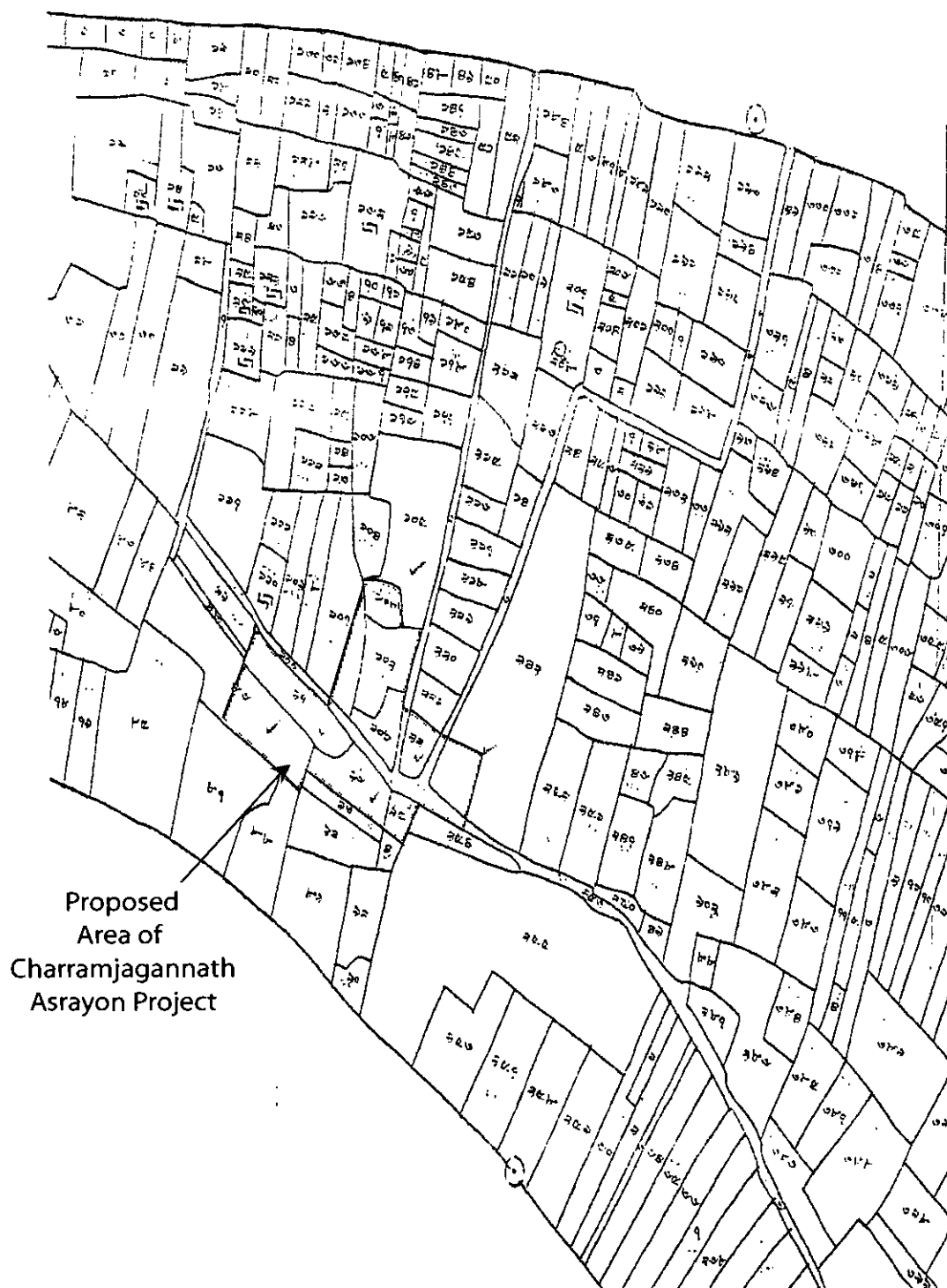
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Diagram 6.3: Block Diagram of Charramjagannath Asrayon Village (Project), Sherpur

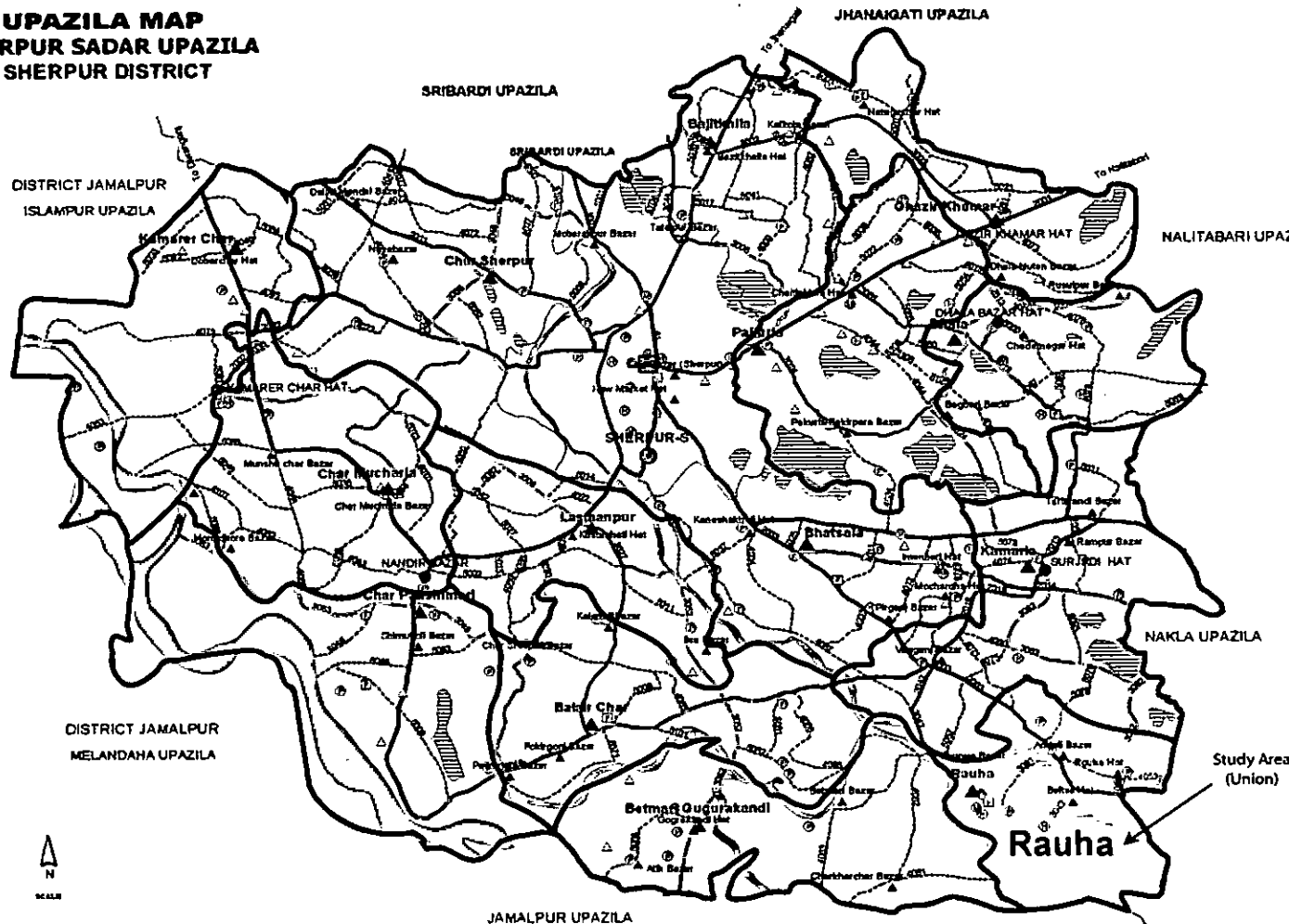


Zila : Sherpur
Upzila : Sherpur Sadar
Mouza : Charramjagannth (Partial)
J. L. No : 104
R. S. Khatian

North



UPAZILA MAP
SHERPUR SADAR UPAZILA
SHERPUR DISTRICT



LEGEND

- Administrative Boundary**
- Upazila Boundary
 - - - Union Boundary
 - Municipal Boundary
- Administrative HQs**
- ⊙ District HQ
 - ⊙ Upazila HQ
 - ▲ Union HQ
- Physics of Infrastructure**
- National Highways
 - Regional Highways
 - Zila Road
 - Upazila Road (Pucca)
 - Upazila Road (Kuccha)
 - Union Road (Pucca)
 - Union Road (Kuccha)
 - Village Road A (Pucca)
 - Village Road A (Kuccha)
 - Village Road B (Pucca)
 - Village Road B (Kuccha)
 - Panchayat Road
 - Railway Network
 - Brickkiln
 - Telecommunication Line
 - Power Transmission Line
- Natural Features**
- ▭ Wide River
 - ▭ Water Bodies
 - ▭ Study Area
 - Road
 - ▨ Forest
 - ▨ HT
- Socio-Economic Infrastructure**
- Growth Centre
 - ▲ Small Market/Bazar
 - ⊙ Police Station
 - ⊙ Upazila Health Complex
 - ⊙ Family Welfare Centre
 - ⊙ Community Clinic
 - ⊙ Post Office
 - ⊙ College
 - ⊙ High School
 - ⊙ Primary School
 - ⊙ Madrasa
 - ⊙ Mosque
 - ⊙ Ashram/Abasan
 - ⊙ Temple

Prepared from: 1. S.D. Field Data Sheet (1994), 2. Census (1991), 3. Survey from various sources in November 1994.
 Projection: 4. Longitude/Coordinate Data.
 Scale: 1:10,000
 LOCAL GOVERNMENT ENGINEERING DEPARTMENT

6.1.4. Karimpur Asrayon Project:

The project is located in Chandla union of Brahmanpara upazila. It is 9 km away from the upazila headquarter. The project was started in 2000 and completed in 2001. A total of 80 homeless and landless families have been rehabilitated in the project. The total area of the project is 9.60 acres of which there is a large pond of an area of 1.60 acres. The project has been provided with a community center, and land for graveyard. There is enough space for school.

Figure 6.7: Partial View of Karimpur Asrayon Project with the Project people



Figure 6.8: Partial view of Karimpur Asrayon Project (Comilla)

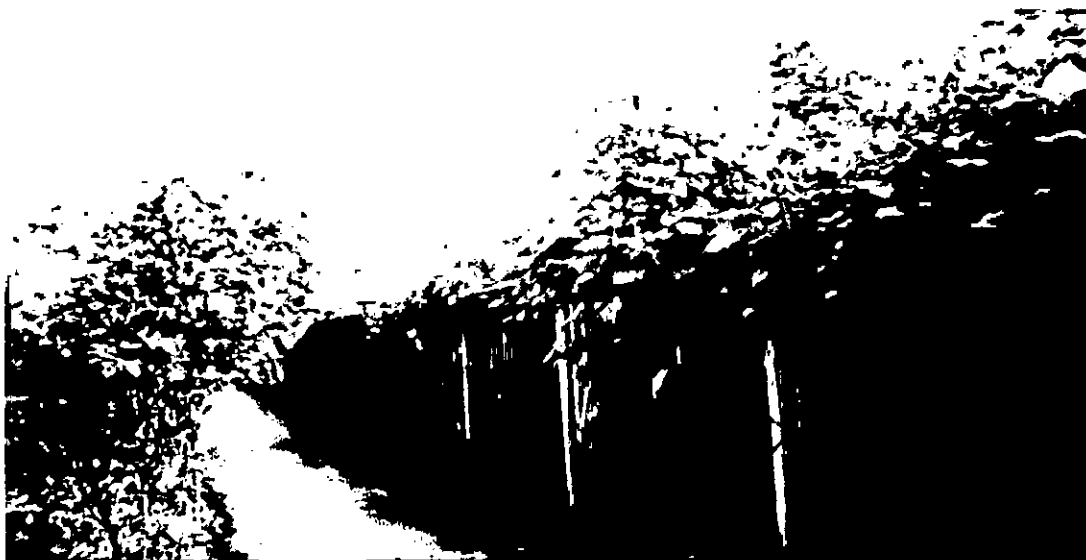
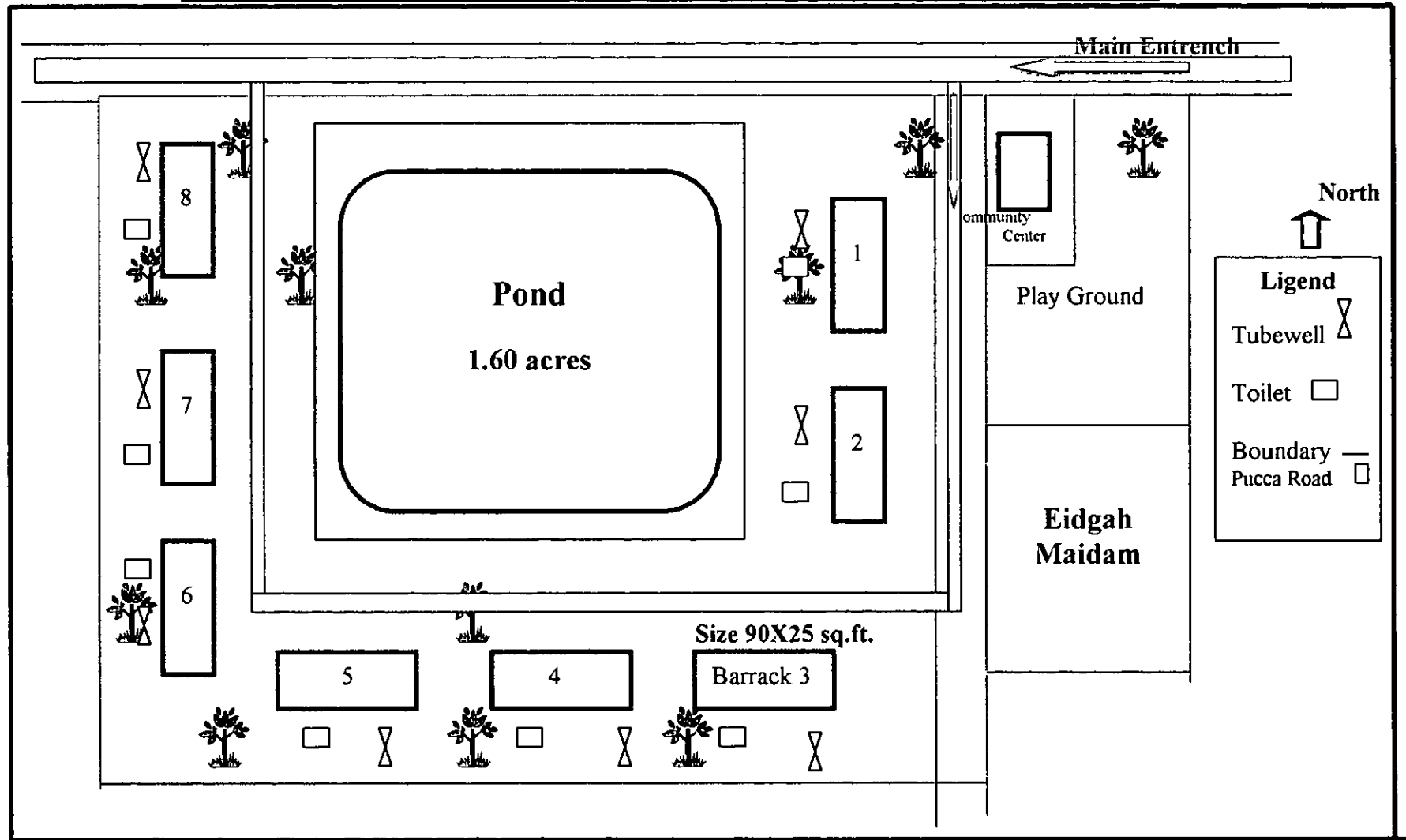
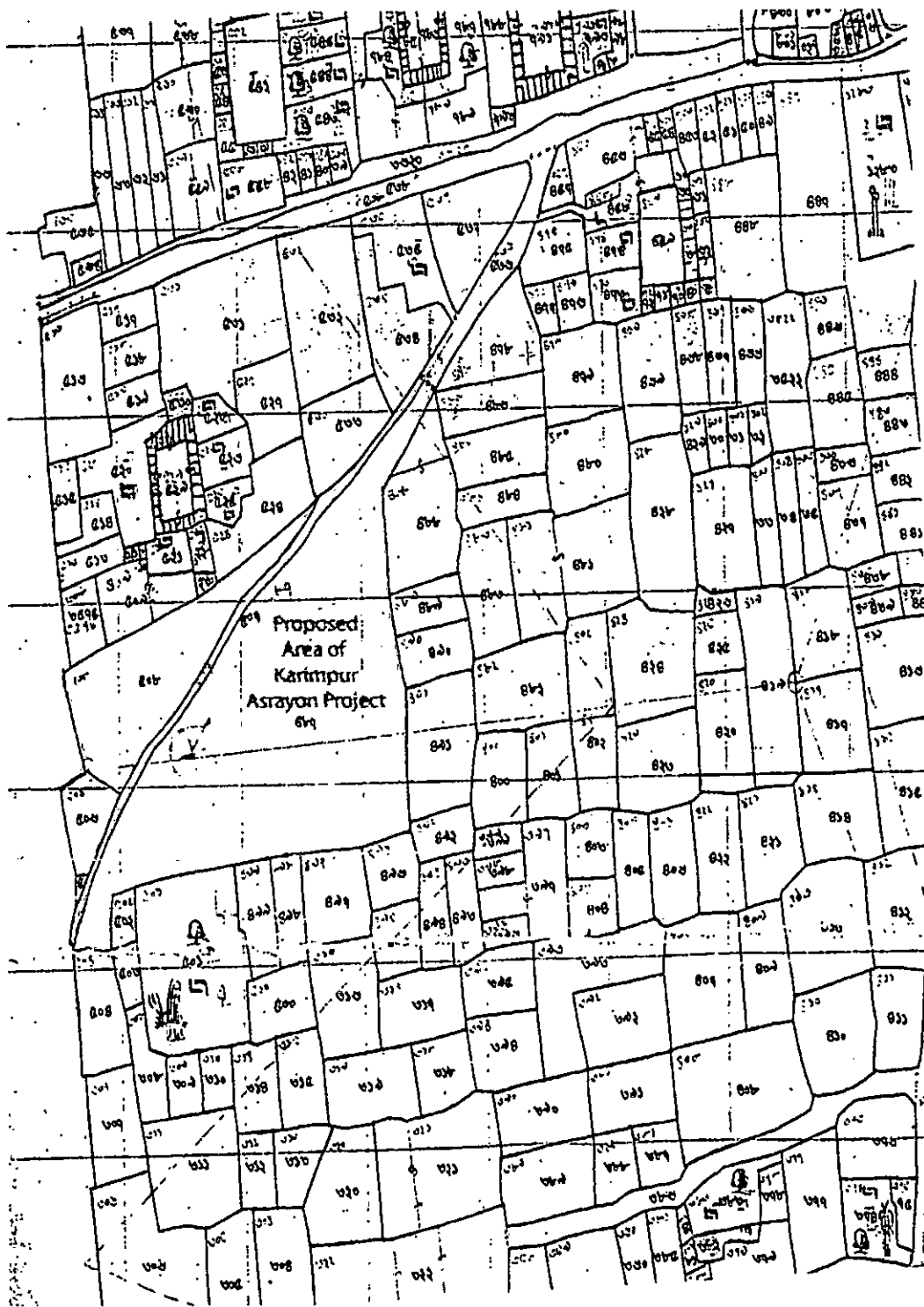


Diagram 6.4: Block Diagram of Karimpur Asrayon Village (Project), Comilla.

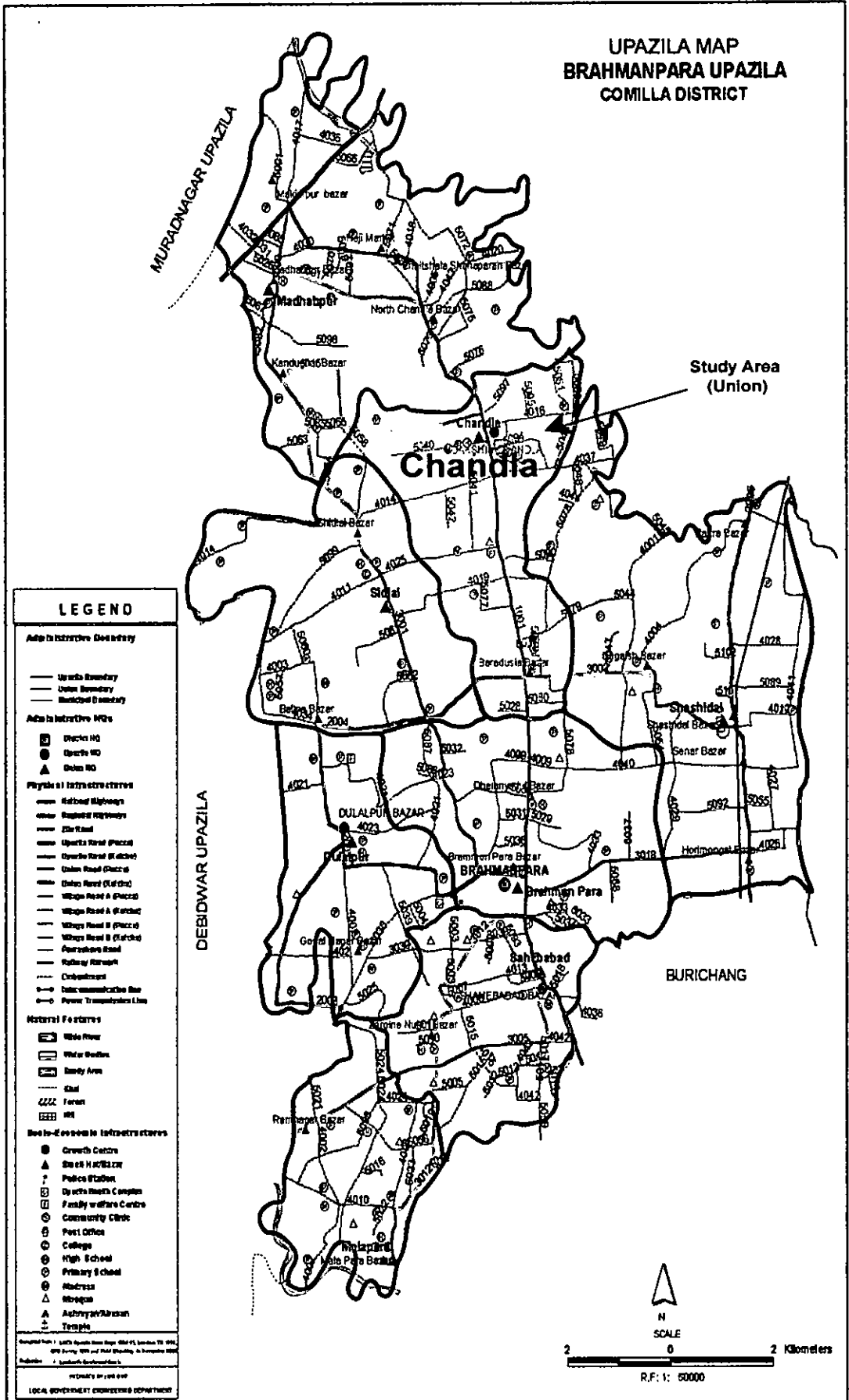


Zila : Comilla
Upzila : Brahmanpara
Mouza : South Chandla (Partial)
J. L. No : 426
C. S. Khatian

North



**UPAZILA MAP
BRAHMANPARA UPAZILA
COMILLA DISTRICT**



LEGEND

Administrative Boundary

- Upazila Boundary
- Union Boundary
- Municipal Boundary

Administrative MDs

- Block MD
- Union MD
- Union MD

Physical Infrastructure

- National Highway
- Regional Highway
- Dist. Road
- Upazila Road (Paved)
- Upazila Road (Unpaved)
- Union Road (Paved)
- Union Road (Unpaved)
- Village Road (Paved)
- Village Road (Unpaved)
- Village Road (Unpaved)
- Village Road (Unpaved)
- Four-lane Road
- Railway Network
- Overheadline
- Tele-communicative Line
- Power Transmission Line

Natural Features

- Water River
- Water Stream
- Barry Area
- Canal
- Fern
- Well

Socio-economic Infrastructure

- Growth Centre
- State Hospital
- Police Station
- District Health Complex
- Family Welfare Centre
- Community Clinic
- Post Office
- College
- High School
- Primary School
- Madrysa
- Madrassa
- Ashrafkhana
- Temple

Copyright Map 1: 1:25,000 Scale from Map 1:25,000, Series 10, 1992.
 1992 Survey, 1992 and 1993. All Rights Reserved. © Government of Bangladesh.
 Published by: Landmark Publications.

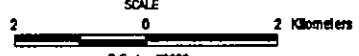
LOCAL GOVERNMENT ENGINEERING DEPARTMENT

Study Area (Union)

BURICHANG

DEBIDWAR UPAZILA

MURADNAGAR UPAZILA

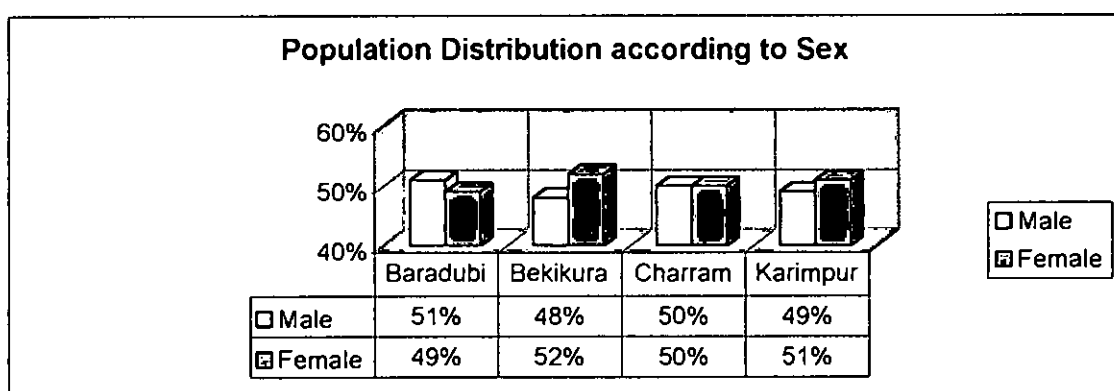


6.2. Demographic Conditions:

6.2.1. Population Distribution:

A total of 110 rehabilitated households with a population 493 of which 49.7% are male and 50.3% are female have been surveyed in the selected four villages. The size of the studied household is 4.5. The population distribution according to sex is shown in figure 6.9.

Figure: 6.9: Population Distribution (%) According to Sex.



Source: Field Survey, February 2005. Charram means Charramjagannath.

It is found that the male –female ratio for the village Bekikura and Karimpur are less than one. It is perceived that the higher concentration of female population of these two villages is mainly due to the expectation for son by them. It is observed that until a son/ boy baby is born, female member of a fertile couple continues to conceive. Those who give birth to male babies, have comparatively smaller family size than that of those who give birth to female baby one after another. Moreover some widows or abandoned women have been rehabilitated in each project. So the concentration of female members is more than the male in these projects.

6.2.2. Age Group:

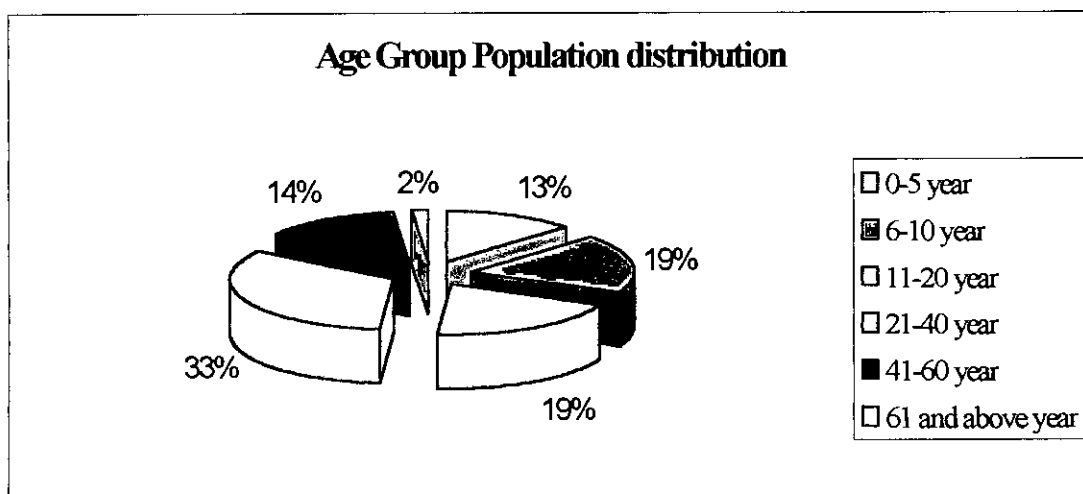
The age group distribution of household population of surveyed households has been shown in table 6.1. It is found that the 21 - 40 age group dominate the population group and above 60 years age group is the minority for all the villages independently and as a whole. So it is a positive side that dominant group is the main working force of these villages.

Table 6.1. : Age Group Distribution of Household Population

Name of the Village	Age group of household members (Years)						Total
	0 - 5	6 - 10	11 - 20	21 - 40	41 - 60	60+	
Baradubi	14	19	24	47	22	1	128
Bekikura	16	21	29	38	17	3	123
Charramjagannath	10	24	19	35	15	2	105
Karimpur	25	28	24	45	13	2	137
Total	65	92	96	165	67	8	493

Source: Field Survey, February 2005.

From figure 6.10. it is clear that 66% of the population fall in the age group 11-60. This group may be considered as a working force in the context of rural Bangladesh. So the concentration of working force is higher in the project as a whole.

Figure 6.10 : Age Group Distribution of Population (%)

Source: Field Survey, February 2005.

6.3. Socio-economic Conditions:

6.3.1. Literacy Rate:

Literacy rate of the project people has been presented in table 6.2. The overall literacy rate of the project people is found 51.1%. But the literacy rate of 5+ years population is 58.7%. The national literacy rate (5+ years) is 42.5% (BBS, 2001). The literacy rate of the project is higher than the national rate.

Table 6.2: Distribution of Population According to their Age Group Literacy Rate

Age group	Level of Education					
	Illiterate		Literate		Total Population	
	Population	%	Population	%	Population	%
0 - 5	63	97	2	3	65	100
6 - 10	15	16	77	84	92	100
11 - 20	26	27	70	73	96	100
21 - 40	86	52	79	48	165	100
41 - 60	45	67	22	33	67	100
Above 60	5	62.5	3	37.5	8	100
Total	240	49	253	51	493	100

Source: Field Survey, February 2005.

The reason is that the project people have to know the signature for getting the credit though this rule could not be followed strictly. For this reason most of the people who are interested in getting credit learn how to put signature and hence the literacy rate has risen. Moreover it is clear from the table that the literacy rate of 6 - 10 year age group is the highest because most of the 6 - 10 year children got admitted to the school. It is also found that with the higher age group the literacy rate decreased that indicate that the necessity of education has been realized by the rural distressed people and they became more conscious for educating their children than before.

6.3.2. Level of Education:

Level of Education has been presented in table 6.3. Level of education of an area indicates that how many people passed or read in the primary level, how many in the secondary level, how many in the higher secondary and how many in the University level and so on and their percentages.

Table 6.3: Educational Status of Household Population

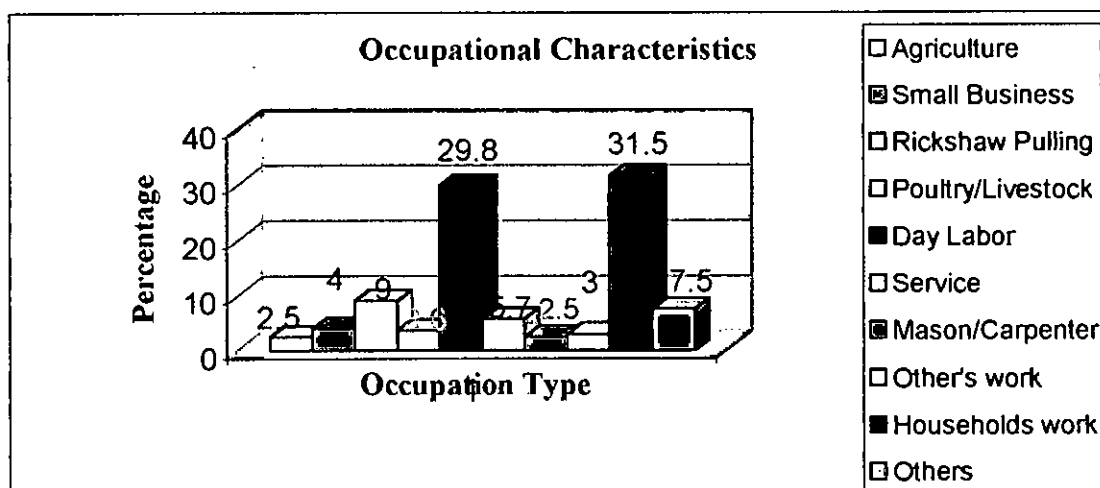
Name of the Village	Level of Education (%)						Total (%)
	Illiterate	Able to sign	Class one to five	Class six to ten	SSC	HSC	
Baradubi (f=128)	50.8	13.3	31.2	4.7	0	0	100
Bekikura (f=123)	39.0	20.3	30.1	9.8	0.8	0	100
Charram (f=105)	54.3	16.2	21.0	7.6	0.9	0	100
Karimpur (f=137)	51.8	11.7	34.3	2.2	0	0	100
Total (f=493)	48.9	15.2	29.6	5.9	0.4	0	100

Source: Field Survey, February 2005. Charram means Charramjagannath Village.

It is found from the table that there is none who has passed the HSC level of education. Out of 493 people of 110 households only 2 have passed the SSC level. Primary level dominates the educated level. It is clear from the table that the literacy rate as well as educational level of the inhabitants of Bekikura village is the highest and Charramjagannath is the lowest.

6.3.3. Occupation:

Most of the people of the selected villages are day labor. Day labor includes farm and non-farm categories. Rickshaw pulling followed the day labor group. Figure 6.11 and Table 6.4. show the occupational characteristics of 110 households of four villages.

Figure 6.11: Occupational Pattern of Household Population

Source: Field Survey, February 2005.

It is found that other than household work, the day labor dominate the occupational group (29.8%) that is followed by rickshaw pulling, service and small business. It is also found that other than household work 57% of total 10+ years population have occupation for income generation. This figure is 39% for all ages. Individually it is also found that other than household work 48% of total population of Baradubi village has occupation for income generation. This figure is 37% for Bekikura village, 35% for Charramgajannath village and 34% for Karimpur village. So it is clear from this analysis that the people of Karimpur village is less occupied than that of the other villages.

Table 6.4: Occupational Pattern of Household Population

Types of Occupation	Name of the Village				Total	
	Baradubi	Bekikura	Charram	Karimpur	f	%
	f	f	f	f		
Agriculture	1	1	0	5	7	2.5
Small Business	2	2	7	1	12	4.0
Rickshaw Pulling	4	4	8	10	26	9.0
Poultry/Livestock	6	1	0	3	10	3.6
Day Labor	33	24	15	11	83	29.8
Service	6	4	3	3	16	5.7
Mason/Carpenter	0	3	0	4	7	2.5
Household works of others	4	2	0	3	9	3.0
Households work	21	22	21	24	88	31.5
Others	6	5	4	6	21	7.5
Total	83	68	58	70	279	100

Note: Others include sewing, rice crisping, begging, vegetable farming,

Source: Field Survey, February 2005. f = frequency.

6.3.4. Income level:

The level of income of the households of surveyed villages is shown in the table 6.5 in the next page. Most of the households (76.8%) have an Income level below Tk. 3000 per month. About 23.2% households earn more than Tk. 3000 per month.

Table 6.5: Distribution of Households According to Their Income Level per Month

Income Level (in Tk)	Name of the Village								Total	
	Baradubi		Bekikura		Charram		Karimpur			
	f	%	f	%	f	%	f	%	f	%
UptoTk.2000	9	30.0	9	36.0	9	37.5	19	65.5	46	42.6
2001 - 3000	12	40.0	8	32.0	9	37.5	8	27.6	37	34.2
3001 - 4000	2	6.7	3	12.0	4	16.7	2	6.9	11	10.3
4001 - 5000	5	16.7	1	4.0	2	8.3	0	0	8	7.4
Above 5000	2	6.6	4	16.0	0	0	0	0	6	5.5
Total	30	100	25	100	24	100	29	100	108	100

Source: Field Survey, February 2005.

. It is clear from the table that in Baradubi and Bekikura village 6.66% and 16% household respectively earn more than Tk. 5000 per month whereas there is none who earn above 5000 in Charramjagannath and Karimpur village. There is no household in Karimpur village whose income level is more than Tk. 4000 per month.

CHAPTER – VII

‘ASRAYON’ IN POVERTY ALLEVIATION: ECONOMIC IMPACTS

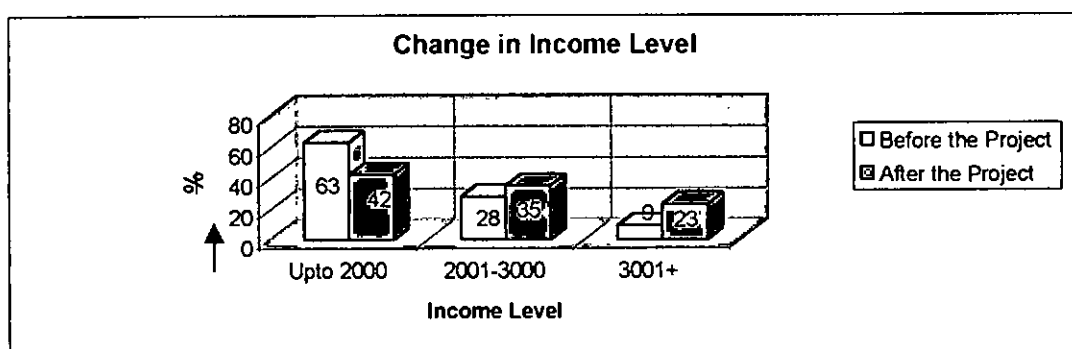
7.1. Introduction:

Economic perspective of poverty is the oldest and essential elements of poverty measures. Actually the traditional concept of poverty was the deprivation of income and consumption. Economic perspectives also include expenditure, savings, investment, debt, assets level etc. To measure severity and trend of poverty, economic perspective is the foremost requirement. Generally level of income of a person or household has been used to assign the numerical value to the poverty concept. In fact, income, expenditure, savings, investment, asset level etc. are the indicators of economic well-being. So to examine the economic impacts of Asrayon project in poverty alleviation, economic perspective of poverty should be given the top most priority.

7.2. Impacts on the Level of Income:

Income is one of the prime indicators to measure poverty. For eradicating or reducing or alleviating poverty, emphasis has to be given primarily to enhance the level of income. If it is possible to raise the level of income, it is expected that other parameters of poverty will spontaneously improve. So in every poverty reduction project, priority is to be given first to raise the income level.

Figure 7.1: Household Distribution of Income Level Before and After the Project



Source: Field Survey, February 2005

Similar attention has been given to Asrayon project through provision of training and credit to the project people for improving their skill and income generating opportunity. From the field survey, it is found that before entering the project 63 % households had the income level below or upto Tk. 2000 per month whereas after the project it has fallen down to 42 % of total household (Figure 7.1). Similarly 28 % households had the income level between Tk. 2001 - Tk. 3000 that has raised to 35% after the project. Detailed information regarding the change in income level is shown in Table 7.1. It is clear that after the project there is a positive change in the level of income of the project people though it is not so much significant.

**Table 7.1: Distribution of Households According to the Income Level
Per month Before and After the Project (%).**

Income Level (Tk)	Name of the Village								Total	
	Baradubi		Bekikura		Charram		Karimpur			
	BF	AF	BF	AF	BF	AF	BF	AF	BF	AF
UptoTk.1000	16.7	3.3	16.0	4.0	8.3	8.3	42.9	14.3	21.5	7.5
1001 - 2000	46.7	26.7	36.0	32.0	50.0	29.2	35.7	50.0	42.0	34.6
2001 - 3000	26.7	40.0	36.0	32.0	33.4	37.5	17.8	28.6	28.0	34.5
3001 - 4000	3.3	6.7	12.0	12.0	8.3	19.7	3.6	7.1	6.6	10.3
Above 4000	6.6	23.3	0	20.0	0	8.3	0	0	1.9	13.1
Total	100	100	100	100	100	100	100	100	100	100

Source: Field Survey, February 2005. Note: BF & AF means Before & After project

Box 7.1: Impacts of the Project on Economic Status

Impacts of the project on economic status

Mr. Akbar Ali (55), paternally landless, is a beneficiary of Bekikura Asrayon Project since 2000. Before the project he lived in a relative's house and did fishing business of a small scale. After entering into the project he got training and credit and invested the credit to expand his business. Gradually his capital has increased. His wife has started poultry farming in the household, which was not possible earlier due to living in other's house. This has brought economic solvency in his family. Mr. Akbar Ali now doing his business of large scale and has appointed 2 persons on daily basis to help him to purchase fish from local markets and pond owners and to sale it to retailers in upazila level large markets. One of his children read in college and other four in school. Furthermore he has bought 50 decimal of agricultural land and has planned to buy land for homestead.

7.3. Impacts on Level of Expenditure:

Expenditure depends on income. The expenditure levels of the project people before and after the project have been presented in Table 7.2. The table reveals the change in expenditure of the household after the project. It is found that 65.7 % households spent below Tk. 2000 before being member of the project where as this percentage has reduced to 40.9 % and rest of the previous households expenditures have increased after being the member of the project.

Table 7.2: Distribution of Households According to the Change in Expenditure per Month Before and After the Project (%).

Expenditure Level (Tk)	Name of the Village								Total	
	Baradubi		Bekikura		Charram		Karimpur		BF	AF
	BF	AF	BF	AF	BF	AF	BF	AF	BF	AF
UptoTk.1000	16.7	6.7	16	4	8.7	4.3	40.7	14.8	20.9	7.6
1001 - 2000	50.0	26.7	36	36	52.2	26.1	40.8	44.5	44.8	33.3
2001 - 3000	26.7	46.7	36	36	34.8	43.5	14.8	37.0	27.6	41.0
3001 - 4000	0	6.6	12	8	4.3	21.7	3.7	3.7	4.8	9.5
Above 4000	6.6	13.3	0	16	0	4.4	0	0	1.9	8.6
Total	100	100	100	100	100	100	100	100	100	100

Source: Field Survey, February 2005

Moreover in the expenditure group of Tk. 3000 and above the concentration of households was 6.7%, which has risen to 18.1 % after being the member of the project. Here it should be noted that increase in the expenditure pattern does not imply solely that the market prices have increased rather most of the respondents support that their ability of expenditure has been improved due to the improvement of their income earning ability.

7.4. Savings Generation:

Savings indicate some sorts of economic well being of any household. Savings is one of the best weapons for the poor to fight against shocks and difficulties and thus to reduce their vulnerability. It is also the way of capital accumulation for further investment and thus income generation. Actually it is very difficult for the poor to do savings. But getting credit, some of the households are able to do some savings in

addition to mandatory savings, which is required to be done by the credit borrowers. The household savings of the surveyed villages have been depicted in Table 7.3. It is found that 50% of total surveyed households are doing some sort of savings. It is to be mentioned here that this figure (50%) might not represent the actual picture of saving generation due to their misinterpretation of savings.

Table 7.3: Monthly Savings Generation after being the Member of Asrayon Project.

Name of the Village	Monthly Savings in Tk.					Total
	Upto 100	100-300	301-500	501-1000	Above 1000	
Baradubi	40	30	10	15	5	100
Bekikura	18	29	29	12	12	100
Charramjagannath	33	42	17	8	0	100
Karimpur	50	17	33	0	0	100
Total	33	31	20	11	5	100

Source: Field Survey, February 2005

Some of the respondents excluded this savings with their mandatory savings for credit and some included with the mandatory savings. However, from the information of savings given by the respondents, it is found that 16 % households have the ability to save at a level of Tk. 500 or above per month and about 49 % respondents have said that they are able to save more after the project.

7.5. Investment Generation:

Investment is one of the indicators of economic well-being. It recognizes the saving capability of the poor. It also recognizes the effective use of the savings. The ability of doing savings and thus doing productive investment is one of the major parameters towards the pace of poverty alleviation. Productive investments generate financial return that generates further income and employment. In the field study the respondents were asked whether they did any investment for income generation after being the member of the project. The summary of investment are presented in Table

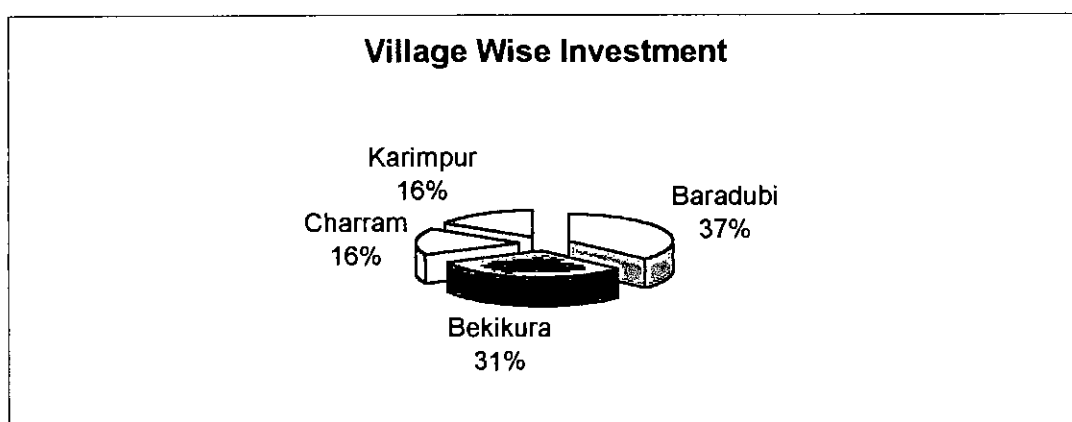
7.4

Table 7.4: Fields of Investment.

Name of the Village	Field of Investment (%)			Total (%)
	Purchase of Land	Purchase of Livestock	Purchase of Rickshaw	
Baradubi (f=12)	17	66	17	100
Bekikura (f=10)	70	10	20	100
Charramjagannath (f=5)	0	40	60	100
Karimpur (f= 5)	0	60	40	100
Total (f=32)	28	44	28	100

Source: Field Survey, February 2005

It is found that out of 109 respondents 35% respondents did investment. But only 29% respondents have provided the information of their investment. It is also found that the rate of investment is the highest in the village Baradubi (37%) that was followed by Bekikura (31%) and the rate is lowest for Charramjagannath and Karimpur (16%) (Figure 7.2).

Figure 7.2: Village Wise Household Distribution (%) of Investment.

Source: Field Survey, February 2005

The reasons behind the lowest investment rate are the lack of opportunity of income generating activities, locational backwardness and local problems etc. It would be mentioned here that the investment made here by the households is mainly from the savings they made. But this investment has also been supported by credits and some external supports. It is to be also mentioned here that this investment should not be

confused with the mandatory investment they made by the credit they borrowed because of the information about mandatory investment was not collected.

7.6. Access to Credit:

Provision of credit is one of the major components for the beneficiary of the project for enhancement of income generation and thus poverty alleviation. The provision of micro credit became popular with the emergence of Grameen Bank in 1976 with a view to give access of credit to the poor without physical collateral and thus facilitates poverty alleviation. Unlike traditional financial Institutions of Bangladesh, instead of physical collateral, group guarantee is the basis of credit disbursement of Grameen Bank. Following the same approach of Grameen Bank the Government includes the provision of credit for the project people as a package program to boost up their income generating activities. The impact of Credit on the project people is positive though there are some problems in credit management. The impact of credit has been presented in Table 7.5 given below.

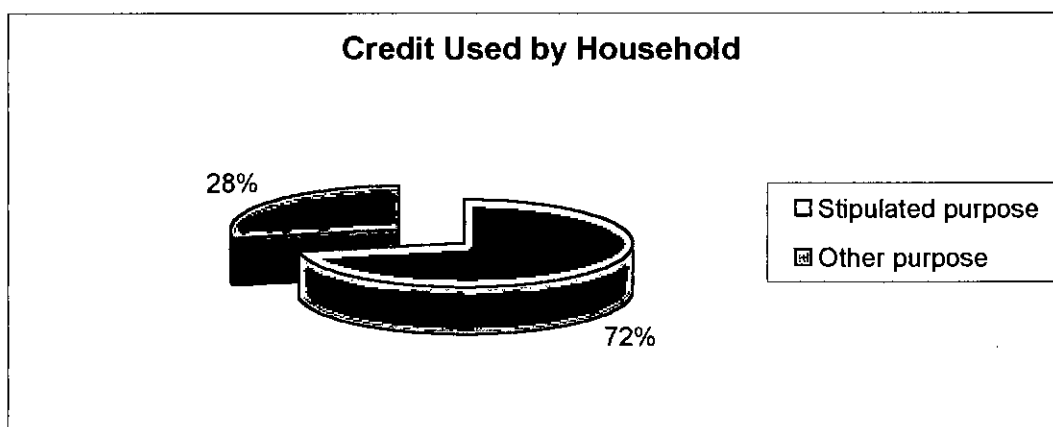
Table 7.5: Borrowing of Credit.

Name of the Village	Credit Borrowing HH	
	Frequency	Percentage
Baradubi (f=30)	27	90
Bekikura (f=26)	25	96
Charranjagannath (f=24)	24	100
Karimpur (f= 30)	28	93
Total (f=110)	104	94

Source: Field Survey, February 2005

It is found from the field survey that 94% of respondents' households got credit of which 72% have used the credit in the productive field. In contrast, about 28% households spent the credit in family affairs like treatment, children's marriage, maintenance of the family etc. It is to be mentioned here that though 72% credit borrowers have made productive use of the credit, in most of the cases the whole amount of credit has not been used in productive purposes.

Figure 7.3: Distribution of Household in terms of Credit use.



Source: Field Survey, February 2005

In fact in most cases a portion of credit has been used for family affairs. From the above analysis it is evident that credit gives some positive impact on their income to some extent. As for example, those who have bought rickshaws do not have to pay rent for it and hence their earning has increased.

7.7. Access to Assets:

Lack of access to assets is one of the prime reasons for the economic dependency and social deprivation of the poor. So strengthening the access to all sorts of natural and material resources including houses, land, water, trees, livestock, equipment is one of the most direct ways of economic well-being of the poor. The families who were assetless and homeless are the beneficiaries of the project studied. So in official sense they have no assets at all. Actually the project people are very poor and most vulnerable and they are very much unable to fulfill their basic needs. But these poor have been provided with access to land, house, safe drinking water and sanitation, credit and training by the project. So not only their asset level have risen significantly, but also they have been able to acquire some other sorts of assets. Out of 110 household 89% households owned assets according to the view of the respondents. It is to be mentioned here that according to the respondents the meaning of assets include household furniture, utensils, ornaments, livestock and some other productive assets. Of them about 9% have bought Rickshaw, 15 % gold ornaments that includes chain and ornament for nose and earrings, 9% land, 15 % livestock, 10% radio/cassette player and others have owned assets like chouki, khat, table,

chair, alna, watch, etc. So the assets level of the project people has risen to a considerable extent. It is to be mentioned here that some of the households have owned more than one type of assets that means those who have owned land, might have owned gold ornaments or other one or more types of assets. When they were asked about the state of property in comparing to the previous condition, 90% replied positively as they have got house and land in the project.

CHAPTER – VIII

‘ASRAYON’ IN POVERTY ALLEVIATION: SOCIAL IMPACTS

8.1. Introduction:

Poverty is a multidimensional phenomenon. Among various dimensions, socio-economic aspects of poverty are frequently addressed in most of the poverty related programs, projects and as well researches. This research has concentrated its focus mainly on the social dimension and has examined the impacts of the *Asrayon* project on the social life of the rehabilitated people. Social dimension of poverty primarily implies human poverty, which is characterized by lack of access to education, health and sanitation, family planning and nutrition, safe drinking water and toilet facilities, and lack of skill and social awareness, lack of power, recreation and entertainment, lack of self esteem and respect, and so on. Due to human poverty the poor are not only vulnerable to social exploitation but also they are used and misused, dominated and exploited by the so-called elites of the society. So eradication or reduction of human poverty should be the prime concern of every poverty alleviation program. The *Asrayon* project has a lot of inputs to improve the social status of the project people and thus it eliminates their human poverty. Hereunder, the impacts of *Asrayon* project on the social life of the rehabilitated people have been evaluated on the basis of some prime issues under human poverty.

8.2. Impacts on Literacy Rate and Children’s Education:

Education is the backbone of the nation. Children’s education brings long-term social and economic benefits to the concerned family as well as to the nation. An educated nation is a developed nation. Education is the key concern of human development and poverty alleviation. Education improves the quality of life; it eliminates all types of ignorance and superstition and hence illuminates the nation. For this reason the Government puts the highest emphasize on education. Like other poverty alleviation programs, education has attained priority in *Asrayon* project. Impact of the project in

improving literacy of the people and facilitating children education has been examined hereunder.

Table 8.1: Literacy Rate of the Rehabilitated People According to Their Age

Age groups	Level of Literacy	
	Illiterate	Literate
	% Population	% Population
0 - 5	97	3
6 - 10	16	84
11 - 20	27	73
21 - 40	52	48
41 - 60	67	33
Above 60	62.5	37.5
Total	49	51

Source: Field Survey, February 2005.

The overall literacy rate of the project people is found 51.1% and the literacy rate of 5+ year's population is 58.7%; while the national literacy rate (5+ years) is 42.5% (BBS, 2001). The literacy rate of the project is much higher than the nation level. The reason is that the project people are required to know how to sign for getting the credit though this rule could not be followed strictly. For this reason most of the people who are interested in getting credit have learnt how to put signature and hence the literacy rate has increased. It should be noted that here examination on the impact on literacy rate includes the whole population starting from the ability of signature giving to higher studies.

It is noticed from the table that the literacy rate of 6 - 10 year age group is the highest because most of the 6 - 10 year children have got admitted to school after coming to the project. It is also found that the literacy rate has decreased among the population belong to the relatively higher age groups. This picture indicates that in recent years the rural distressed people have realized the necessity of education and the project people have become more conscious to educate their children.

Table 8.2: Level of Education with Age Group Distribution

Age Group	Illiterate	Literate				Total
		Only sign	Class I – IV	Class VI– X	SSC/HSC	
0 – 5	63	0	2	0	0	65
6 – 10	15	1	76	0	0	92
11 – 20	26	16	41	12	1	96
21 – 40	86	45	26	8	0	165
41 – 60	45	14	5	3	0	67
Above 60	5	2	0	0	1	8
Total	240	78	150	23	2	493

Source: Field Survey, February 2005

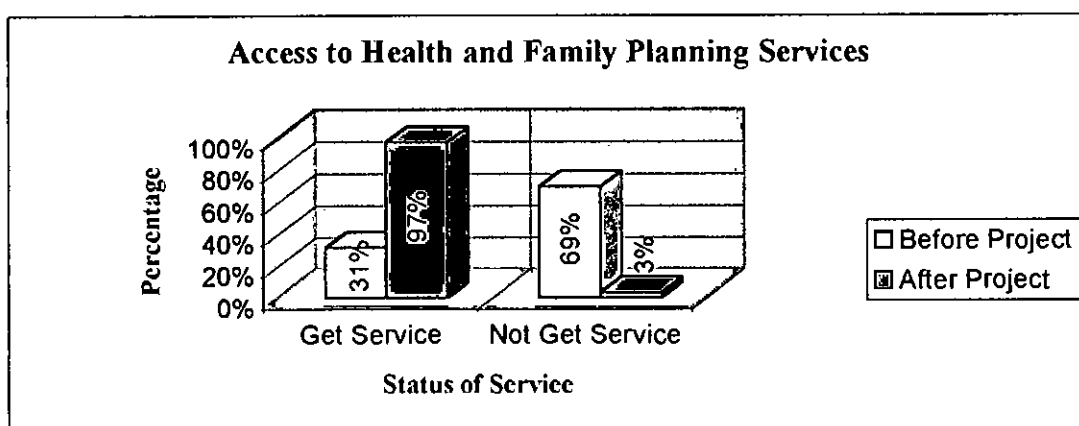
It is evident in the study that out of 92 children of 06 - 10 year age group, about 83 % have been admitted to school, which is very much significant in comparison to the national level. At the national level the enrollment of 5-9 year age group children is 49.69 % (BBS, 2001). Out of 188 children of 06 - 20 year age groups 77 % read in the school or got admitted to school at a certain period of their lifetime. It is observed that the people of the *Asrayon* villages are very much interested to educate their children. When they were asked about their awareness of education they claimed that the training, motivation from the visiting officials, and government facilities have raised their awareness for education. So it is clear that there is attitudinal change towards education among the project people. But it should be mentioned that the awareness generation for child education is not only the result of the project but also the provision of facilities by government for education.

8.3 Impacts on Health Care and Family Planning Services:

Lack of knowledge about health, family planning and sanitation and lack of access to health and family planning services cause severe health problems, malnutrition, child mortality, and high population growth. Due to the absence of healthcare services, the poor often suffer from various simple and preventive diseases. which reduces the productivity of these people. Due to this all poverty alleviation efforts prioritize health issues as one of the key components. *Asrayon* is the village of poor people

who were deprived of health and family planning facilities before coming to the present village. In the *Asrayon* there is a provision for health and family planning facilities for these people. It is mandatory for the Health and Family Planning staff of the concerned area to provide healthcare and family planning services to these village people regularly. It is found from the field survey that 97 % respondents positively replied that they were getting health and family planning services after coming in the project (Figure 8.1). But before being the member of the project only 31 % of the households got healthcare facilities. So this is a direct impact of the project.

Figure 8.1: Access to Health and Family Planning Services



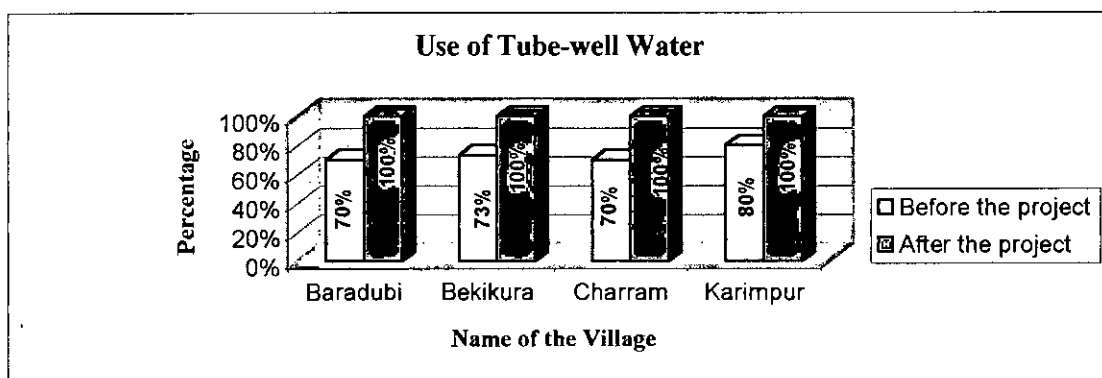
Source: Field Survey, February 2005

Due to the health and family planning services most of the household members, especially the female members know well about primary healthcare. It should be mentioned that before entering the project the beneficiaries lived in different locations, and the health and family planning staff did not visit every location. So, most of them did not have access to the facilities. But as it is mandatory for health and family planning staff visit *Asrayon* project the rehabilitated poor are now getting these facilities easily. Moreover, as they are now living in a single complex, family planning staff can serve them all through a single visit. But most of the households complain that the concerned health and family planning staff visits occasionally instead of regularly.

8.4 Change in Access to Drinking water and Toilet Facilities:

The rehabilitated people claimed that there is a significant change in their sources of drinking water and the use of toilet after coming to the *Asrayon* project. The changes are stated in the following table and diagram.

Figure 8.2: Distribution of Household by the Use of Tube-well Water



Source: Field Survey, February 2005

From the field study it is found that after entering the project 100% households use tube-well water for drinking whereas, before the project it was 73 % and rest of the households used pond/river/stream/well water for drinking. It is obvious that access to pure drinking water has improved the health condition of the people and reduced the extent of water borne diseases. Evidence of this positive impact is supported by almost all the people of the project.

Asrayon's contribution is highly praised not only for providing access to the pure water supply but also for ensuring access of all to the hygienic toilet facilities which were unavailable to the people before entering into the project.

Table 8.3: Type of Toilet use

Name of the Villages	Type of Toilet use (%)				Total number of HH
	Before the project		After the project		
	Sanitary	Others	Sanitary	Others	
Baradubi	3	97	100	0	30
Bekikura	7	93	100	0	26
Charramjagannath	4	96	100	0	24
Karimpur	13	87	100	0	30
Total	7	93	100	0	110

Source: Field Survey, February 2005. **Note:** Others include *Katcha* and open toilet.

The condition of toilet facilities before the project was unhygienic. Only 7 % households used sanitary latrine and other 93% households used *katcha*/open toilet (Table 4). But after the project 100% households use hygienic sanitary toilet. So in the case of water supply and sanitation *Asrayon* has induced significant impacts, which directly influence the health and productivity of the poor.

8.5 Impacts on House and Housing:

Housing provides shelter, safety, security, comfort and the means of decent living for the people. Actually, all activities economic or social are centered at the house. It provides shelter and accommodation, social status and dignity, and overall peace of the family. For this, housing condition has been considered as one of the constituents of the quality of life. Better housing ensures better quality of life. It is evident from the analysis that the present housing condition of the project people is much better than the condition of the place where they lived before (Table 8.4). Before entering the project 83 % of the respondents lived in the houses with the roof material straw/thatch cut whereas, after the project 100% live in houses made of CI sheet (house is provided by the Government). The fence materials of the previous houses were mainly straw/thatch or bamboo or mud whereas, CI sheet is used by all after the project.

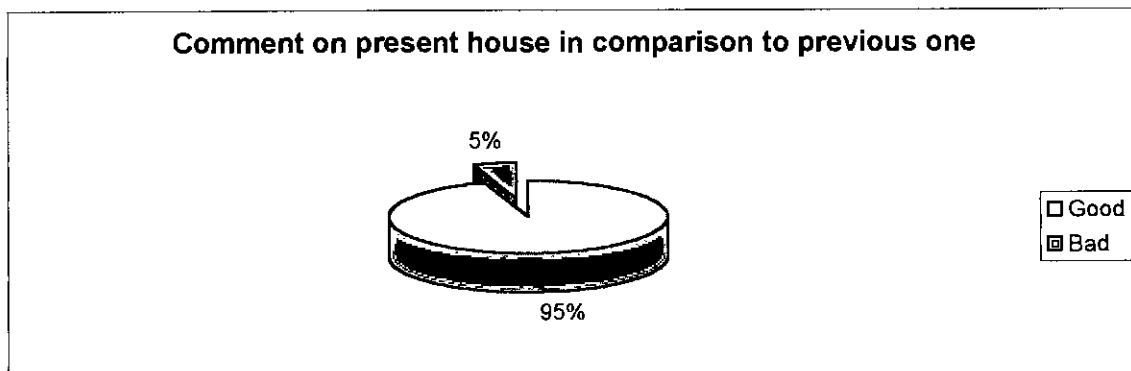
Table 8.4: Roof and Fence Materials of House before and after the Project

Material	Roof of the House				Fence of the House			
	Before project		After project		Before project		After project	
	f	%	f	%	f	%	f	%
CI Sheet	15	17	88	100	2	2	88	100
Straw/thatch	73	83	0	0	38	43	0	0
Bamboo	0	0	0	0	41	47	0	0
Clay/mud	0	0	0	0	4	5	0	0
Others	0	0	0	0	3	3	0	0
Total	88	100	88	100	88	100	88	100

Source: Field Survey, February 2005, f-Frequency.

About 95 % of the total respondents recognized that the present housing condition is better than the previous housing (Figure 8.3). Moreover 62 % respondents said that the space per person in the present house is more than that of the previous house. So the project provides better housing facilities to the people.

Figure 8.3: Comment on Present House in Comparison to the Previous One



Source: Field Survey, February 2005

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8.6. Impacts on Food Intake:

Food consumption is considered as one of the prime indicators of poverty line measurement. Poverty line calorie intake for the rural area is 2122 K. cal per person per day (BBS, 2002). Though the measurement of poverty is not the objective here, the level of improvement in food intake has been examined by asking the project people about the condition of food intake in comparison to their previous situation. . In the field survey it is found that about 55% respondents think that they are taking better food after entering into the project, on the other hand 28% think there is no change (Table 8.5).

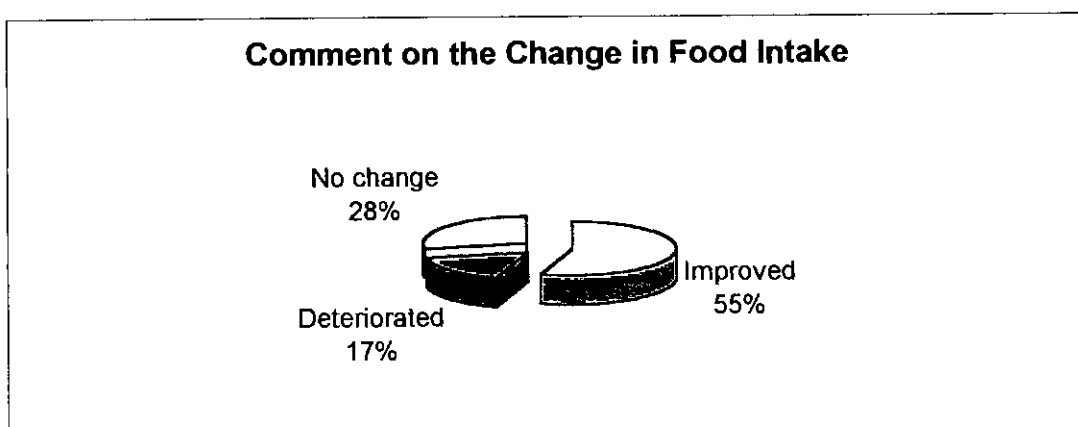
Table 8.5: Present State of Food Intake in Comparing to Previous Condition.

Name of the Villages	State of Food intake in percentage			Total number of HH
	Improved (%)	Deteriorated (%)	No change (%)	
Baradubi	63	17	20	30
Bekikura	61	8	31	26
Charramjagannath	42	29	29	24
Karimpur	50	17	33	30
Total	55	17	28	110

Source: Field Survey, February 2005

Though it is unexpected about 17% respondents said that their food intake capability has deteriorated after coming in the project. It is perceived that those who were unable to raise their income by utilizing the project facilities and those who have large family members have fallen in this group. Some families have come in the project from the town. Most of the heads of these families were rickshaw pullers. After entering into the project the occupation of these people remain same but their income is reduced due to their operation in rural areas. But considering all these aspects, it is evident from this analysis that the food intake capability of most of the project people has raised which indicates their better economic situation in the project.

Figure 8.4: Comment on Food Intake after Entering the Project.



Source: Field Survey, February 2005

8.7. Impacts on Social Life:

Man is a social being. He lives together with other men and forms society. All men are the members of the society but the status of all members in the society is not the same. Status of social life of a person depends on different indicators. Educational status, wealth and assets, house and housing, honesty and dignity, family and family background, political affiliation, occupation, morale strength and courage, are some indicators of social status. The people of *Asrayon* villages were landless, homeless and assetless. Most of them were floating and had no social identity. After the project they have become the owner of house and land, which have given them social identity and permanent address. Nobody considered them floating right now. For this reason except a few, majority of the project people are happy with their present social life.

Table 8.6: Present State of Social Life in Comparison to Previous Condition

Name of the Villages	State of social life in percentage			Total number of Household
	Better	Worse	No. Change	
Baradubi	83	10	7	30
Bekikura	96	0	4	26
Charranjagannath	84	8	8	24
Karimpur	90	0	10	30
Total	88	5	7	110

Source: Field Survey, February 2005

The study showed that 88% project people feel that their social life is better than the previous one, 7% feel that there is no change and 5% think that their social status has deteriorated (Table 8.6). Those who were relatively a better position before coming to the project possess negative views regarding the change in their social status.

It is clear from this analysis that the social life of the project people has improved significantly. In addition to the ownership of house and land, there are some other reasons behind the improvement of their social life. The landless people are now united as they live together in a single complex. In different groups they are getting credit and training that have increased their income generating opportunities and have improved their human skill. Training has improved their knowledge about social and economic life. They have invested credits for enhancing income generating activities and creating more employment. These inputs have increased their level of incomes to some extent. These in turn have improved their saving generation capability and investment opportunity that have brought more income and employment. This project has played a vital role in empowering the women by providing them training and credit with the male members. By getting training and credit they are becoming more active and aware about the society and their right. The correlation result in table 8.7 shows that training and credit are significantly related with activeness and awareness building of the women. It implies the contribution of training and credit components of the project to the women empowerment. Further,

in the community center of the project they are watching television, which has improved their social awareness and general knowledge.

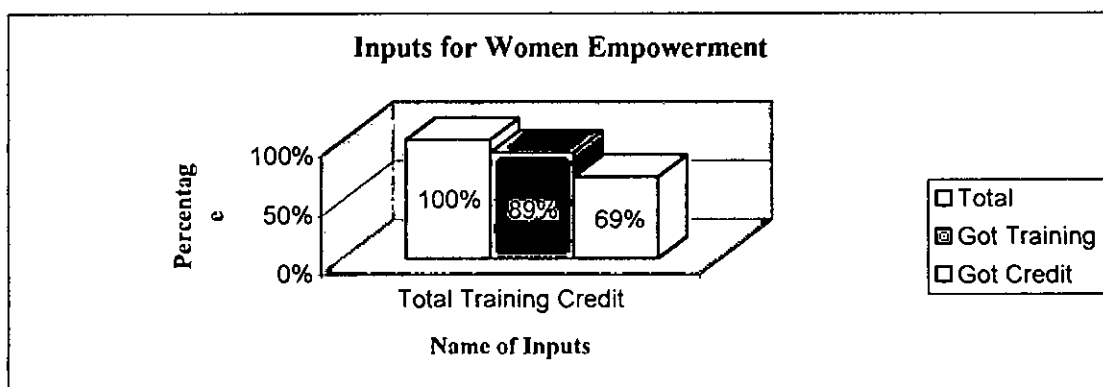
8.8. Impacts on Women Empowerment:

Women constitute half of the population of the country. So this large population should not remain unproductive. This big population can be converted to a great resource for the country if they are properly empowered and engaged in development process. Actually women empowerment is the process or system or combination of efforts to make the women empowered, able, skilled and confident so that they could possess some sort of power to manage and develop their family, community and even the nation. Different dimensions of women empowerment could be measured with different groups of indicators for instance, a) Personal empowerment includes increasing self awareness, self acceptance and self-esteem b) Interpersonal empowerment comprises increase of knowledge and skill for solving problem, decision making, access to resources and maintaining a healthy system of social and emotional support and finally c) Political empowerment occurs through women's involvement in a wider community context (East, 2001 in Parvin, 2003).

In Bangladesh GO and NGOs together and independently put emphasis on women empowerment specially, for the empowerment of poor women so that they can overcome the restriction of moving outside the home, increase their access to material resources, raise awareness of their rights and responsibilities, and increase participation in household decision making and increase participation in economic activities.

There are provisions for empowerment specially, for the women in the Asrayon project. Empowerment components of the project include training and credit for them. Not only that the deed of title of the ownership of land and house in the project has been given in the name of both husband and wife for empowering the women. It manifests the Government's earnest intention for the empowerment of women.

Figure 8.5: Distribution of Women Getting Training and Credit in the Project



Source: Field Survey, February 2005

It is found from the study that 89% of the total eligible women have got training and 69% have received credit for income generation (Figure 8.5).

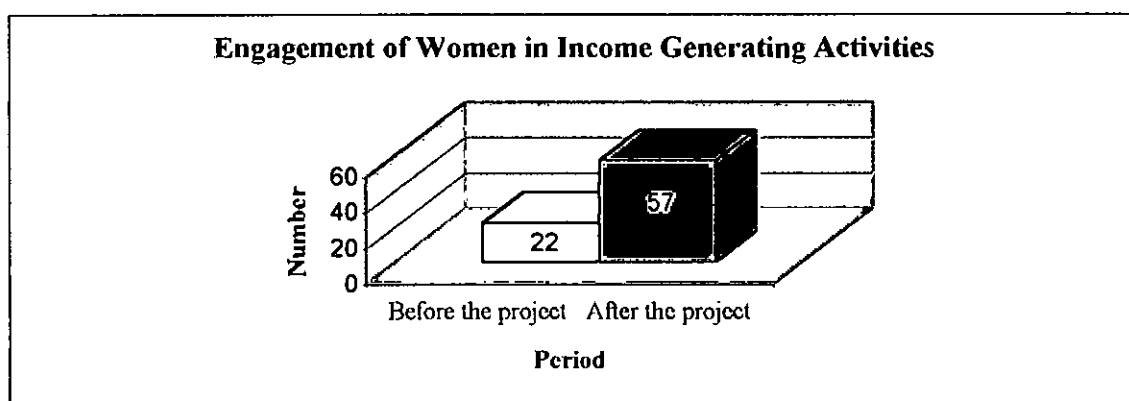
Table 8.7: Relationship between Training and Credit with Income Generation

Dependent Variable = Income generation		
Independent Variable	Correlation Coefficient	Significant level (2- tailed)
Training	0.393**	0.01
Credit	0.393**	0.01

Note: ** Correlation is significant at the 0.01 level.

It is also found that training and credit are strongly related with income generation of the female member (Table 8. 7). So it is clear that if the women are provided with training and credit, they become able to earn for the family and it in turn facilitate to empower them.

Figure 8.6: Women's Involvement in Income Generating Activities



Source: Field Survey, February 2005

It is a matter of great hope that 93% respondents replied that the women have become more aware and active after being the member of the project and 52% respondents have agreed that the women are earning more after coming to the project. It is also found that out 110 households, only 22 women were engaged in income generating activities before the project whereas it has risen to 57 after the project (Figure 8.6).

Moreover, about 70% respondents supported that the influence of women in family decision-making process has increased after the project. In spite of having such an achievement, 28% households thought that there is no change in their decision-making and 2% replied negatively (Table 8.8). Some families have come from urban areas to settle in the project. Most of the female members of these families used to work in other's house as part time maidservant and earn money. After entering into the project these female member did not earn. For this reason, some respondents have replied negatively. From this analysis it is clear that the level of women empowerment has improved to a significant level after they entering into the project.

Table 8.8: State of Women Empowerment in Comparing to the Previous Condition

Name of the Village	State of Women Participation in Decision making			Total number of HH
	Increased (%)	Decreased (%)	No Influence (%)	
Baradubi	85	0	15	26
Bekikura	88	0	12	25
Charramjagannath	74	0	26	23
Karimpur	32	8	60	25
Total	70	2	28	99

Source: Field Survey, February 2005

8.9. Status of Entertainment and Recreation:

Entertainment and Recreation relate to the availability of leisure time and accessibility of recreational facilities. Though the rural poor have leisure time in the

afternoon and evening, they have very limited scope for recreation as they are lacking of access to recreational facilities. They have limited leisure period. There is no weekend for them. But leisure and recreation have positive impacts on productivity. Recreation and entertainment improve the productivity to some extent. They reduce mental stress and fatigue after the whole day of work. After hard work some sort of recreation bring freshness and strength. So recreation is essential element for better livelihood. Keeping this view in mind the Asrayon project has provided with some sorts of recreational and entertainment facilities for the project people so that they can enjoy it after passing their grueling day and thus get some refreshment. The facilities include community center for meeting and gathering and Television (TV) for enjoying. Table 8.9 shows the percentage of households enjoying TV. It is found that 14 % respondents watched TV before entering the project where as it has risen to 95 % after the project. Moreover 100% respondents agreed that after enjoying TV they have become more conscious and have known more about society, environment, health, education etc. So it is evident from these statements by the respondents that recreational facilities provided by the project has improved the overall awareness of the project people.

Table 8.9: State of Recreation and Entertainment

Name of the Village	Enjoyment of TV (%)			
	Before the project		After the project	
	Enjoy	Not Enjoy	Enjoy	Not Enjoy
Baradubi (f=30)	20	80	90	10
Bekikura (f=26)	12	88	96	4
Charramjagannath (f=24)	4	96	92	8
Karimpur (f=30)	17	83	100	0
Total (f=110)	14	86	95	5

Source: Field Survey, February 2005

8.10. Impacts on Awareness Building:

Awareness building is the precondition of human development. There is a direct relationship of poverty with ignorance and superstition. So poverty alleviation program generally comprises the objectives of eliminating ignorance and

superstition. A number of awareness building components have been provided with the Asrayon project that include training program, visit of family planning staffs, recreational facilities etc. Training has made them more knowledgeable and conscious about income and livelihood and watching of TV has made them conscious about life, living and society, and counseling of project officials and family planning staffs have enriched their knowledge about social norms and values, human rights and laws of daily life, health and hygiene, family planning and nutrition, and other issues of daily life. So the project people have become more conscious about their rights and responsibilities, opportunities and capabilities. Now they know more about society, politics, education, health, sanitation, life, livelihood, way of income generation, etc. It is revealed from the study that 100% of the respondents have replied positively that their social awareness has been improved to a great extent.

CHAPTER – IX

SUMMARY FINDINGS

9.1. Factors Influencing the Change in Economic Status:

Economic activities of an area are influenced by various social, economic and physical factors. Therefore, it is necessary to trace out the existing factors, which influence the economic activities of the study area and thus improve the economic condition of the people. The targeted people were landless and assetless. So there was no economic base of these people. Most of them had no house of their own or permanent address to which their economic activities revolved. But the situation has changed after implementation of the project. They have their own house and land in the project. They are getting credit and training. With these supports they have rearranged themselves in different type of income generating activities. Most of them have invested the credit in different income generating activities that have created employment and income. Nevertheless the prime source of income of the project people remains day labor that is followed by rickshaw pulling, services, small business, and so on.

It is found from the study that 93% respondents have got training. Along with credit this training have a positive impact on income generation. Table 9.1 shows the correlation of training and income. From the table it is clear that training has a strong correlation with the income.

Table 9.1: Relationship between Training and Income.

Dependent Variable = Income		
Independent Variable	Correlation Coefficient	Significant level (2- tailed)
Training	0.639**	0.01

** Correlation is significant at 0.01 level (2- tailed)

So it is evident from the result of correlation that training is strongly related with income generation.

After entering the project about 26 % of the heads of the rehabilitated families have changed their occupation for better income generation. Some of them have started or extended small business, some have bought rickshaw and other have bought land for agricultural production. The study shows that 35 % households have made some sort of investment. The project has made the beneficiaries aware of economic activities. This awareness has opened the windows of thinking for income, savings and investment. The beneficiaries are able to think how to make the best use of their credit and training, and how to earn more, save more and invest more. This study has revealed that at present 50 % households do savings of which 16 % save at the level Tk. 500 or more per month.

Women are also engaged in income generating activities in the project. They are engaged in poultry/ livestock farming, vegetable farming in house lawn, paddy husking to rice, katha sewing, working in garment factory, and as day labor. It is found in the study that out of 110 households, 22 women were engaged in income generating activities before the project, which rose to 57 after the project.

Box 9.1: Impacts of the Project on Income and Asset Level.

Mr. Sabed Ali (35) was a day labor and entered the project in 1998. He has got training and credit after coming in the project. He has bought a rickshaw and become rickshaw puller. As a result his income has been increased. Now he is able to send his children to school. He claimed that due to the project his economic condition has been improved and now he is an owner of a rickshaw. Not only that his wife now earns by sewing khata. He has bought a pair of gold ornament for his daughter. He is happy with the project.

Due to active participation of the project people in income generating activities including women, the level of income of the Households has raised gradually. Study showed that before entering the project 63.5 % households earn Tk. 2000 or below per month whereas after the project it fell down to 42 % of total households. Similarly 28 % households had the income level between Tk. 2001 - Tk. 3000 that raise to 34.5% households after the project. So the project played a vital role in raising the income level of the households.

9.2. Factors Influencing the Change in Social Status:

Social life and Social status have been influenced by a numerous factors. These factors include education, wealth and assets, house and housing, honesty and dignity, family and family background, political affiliation, occupation, morale strength and courage and so on. Positive influence of these factors changes the social status positively. The people of Asrayon village were landless, homeless and assetless.

Most of them were floating and had no social identity. Asrayon project has provided these distressed people with some components that affect their social status. The project has provided land and house to its members. This has given them the social identity and a permanent address. The project has made them owner of house and land. They were no longer floating after entering the project.

Box 9.2: Impact of Asrayon on Social Status.

Julekha (35) said "I am an abandoned woman living in the Bekikura Asrayon project since 2000. The project has failed to bring any positive change in my economic condition but the training and credit have opened my opportunities for survival. The project has given me land and house. Now I can easily collect safe drinking water and get access to sanitary latrine. The project has induced significant positive change in my social life. Now I am able to send my two daughters to school and they have opportunity to watch television. I dream to educate my daughters and marry them to well- off families".

The project also has provided training and credit to its beneficiaries. Training improves their knowledge about social and economic life. They have invested the credit for enhancing income generating activities and creating more employment. These inputs increase their level of income to some extent. This in turn improves the saving capability and investment opportunity that brings more income and employment. This project played a vital role in empowering the women by providing them training and credit with the male members. By getting training and credit they became more active and aware of the society and their right. Table 9.2 shows the relationship of training and credit with activeness and awareness.

Table 9.2: Relationship between Activeness and Awareness with Training and Credit.

Dependent Variable = Activeness and Awareness		
Independent Variable	Correlation Coefficient	Significant level (2- tailed)
Training	0.344**	0.01
Credit	0.344**	0.01

** Correlation is significant at 0.01 level (2- tailed)

So it is evident from the correlation result that training and credit are strongly correlated with activeness and awareness building of the women.

This project has created better opportunities for healthcare service, and education. This study shows that only 31% of the households got healthcare facilities before entering the project, which has risen to 97% after the project. In the project the literacy rate is 58.7% (5+ years and above) and the enrollment rate of 06 – 10 years age group children is about 83%. The project also has provided Tube-well and sanitary latrine to Asrayon Village. In the study it is found that 73% households used to take Tube-well water for drinking before the project, which has risen to 100% and only 7% households used sanitary latrine, which has risen to 100% after the project. For this reason with some exception all of the project people are happy with their social life. The study shows that 88% project people feel that their social life is better than the previous one. So it is clear from this analysis that the status of social life of the project people has improved significantly. There are some other reasons of their feeling of improved social life.

9.3. Factors Influencing the Quality of Life:

Quality of Life is influenced by a number of factors. Quality of life depends on housing facilities, educational facilities, health care facilities, water and sanitation facilities, recreational facilities, shopping facilities, religious facilities, social awareness, privacy, living environment, openness of the living place, leisure, belongingness, participation in community program, community relation, working condition, club and community center facilities etc. But a few of them are available

to the rural people. The people who are unable to fulfill their basic needs do not think of the quality of life (QOL). The rural landless and homeless people who are in great difficulties to arrange their daily meals do not care for the QOL. But the Asrayon project provided some components of QOL to the Asrayon villages so that the QOL of the project people improves to a certain position. The Asrayon village has been provided with better housing for its beneficiaries. About 95% of respondents replied that their present housing condition is better than where they lived before the project. This project has created better opportunities for education and health facilities. Now it is found that literacy rate is 58.7% (5+ year and above) and 97% households get health services in the surveyed areas. The project has also provided safe drinking water and sanitary toilet facilities to its members. Now 100% households get these facilities. The Asrayon village has community center and recreational facilities. They get together and meet together in the community center and enjoy TV in the center. There was no community center for these people before the project. About 95% respondents said that they and their family members watch TV; this rate was only 14% before the project. The project people also enjoy religious facilities as all of the studied villages have mosque. Living condition and living environment in the project are better than their previous station. About 99% respondents comment that the present living environment is cleaner and 97% comment that the living environment is more healthy and hygienic. Moreover, 100% respondents said that they were more aware socially than they had been before and they always helped each other. The above factors influenced the Quality of Life of the project people in a positive way, which is a major achievement of the project. Not only that, when QOL improves then the human poverty reduces. Again when human poverty reduces then the other dimensions of poverty also reduce simultaneously. So the project played a vital role in reducing human poverty as well as other dimensions of poverty.

CHAPTER – X

PROBLEMS AND PROSPECTS

10.1. Introduction:

A series of interviews have been conducted to identify the problems and prospects of the program. Along with project people, different officials including ADC(R), UNO, AC (L), USWO, UCO, UYDO, and local people were interviewed formally and informally. Moreover informal discussion about the program was held with these officials cordially. All the opinions and researcher's observation and perceptions have been accumulated and grouped together to identify the problems and prospects of the program.

10.2. Problems:

Asrayon is not the first rehabilitation project. There were and are some other rehabilitation programs in the country. So past experiences have played a vital role during project inception. Emphasis has been given to eliminate the problems faced by the past projects. Nonetheless, the researcher has found some lacking during the field study. According to the researcher, these problems should be eliminated for better performance of the project. The problems observed by the researcher are as follows:

10.2.1. Problems with Design of Barrack House:

One of the major problems lies with the design of the Barrack House. Each family has got a Room in a 10-room barrack house. Since each of the 10 families is the owner of a barrack, so actual sense of belongingness could not establish individually. As a result, when there arises a need for maintenance or repair it is difficult to make a consensus. It is found that some of the barrack houses or some portion of a barrack house in each village became worn out due to flood, storm or natural wear and tear. But nobody is taking the responsibility to repair it. It is learnt that if someone intend to repair the house, some other are either unwilling to pay money or unable to pay money. As a result the condition of these houses become worse gradually. Not only that privacy is greatly hampered with this room, as every thing is audible from the

other room. If every family is given a separate unit it can create the actual sense of belongingness and they can themselves repair any damage of their house. Moreover, belongingness can enhance the willingness of better maintenance of the property.

10.2.2. Problems with the Design of Toilet: There is a provision of a two-room block latrine for 10 families; one for men and the other for women. But in our culture it is very unusual for a woman to go to the toilet when a man goes to the attached one. The religion of Muslim does not permit it.

10.2.3. Problem with the Site Selection for the Project:

Site selection is one of the utmost important components of Asrayon project. The rate of return from the project and its impacts largely depends on proper site selection. Though there are some options for informal feasibility study but there is no provision for formal feasibility study for the project in terms of physical, economic, social and environmental aspect. Due to lack of feasibility study sometimes proper site is not selected and the project people would compensate for this. It is observed that some of the sites are in so remote locations that they did not produce any economic rate of return except shelter. The dwellers of such projects have very limited access to economic activities with marketing facilities and such other support services which are considered as the key factors to enhance the socio-economic condition of the poor. Moreover no land is vacant whether it is government or private. Someone has to occupy it. In doing so, some of the land grabbers make false documents of the occupied land. As a result it is very difficult to find untroubled Government khas land for such type of projects.

10.2.4. Problem with the Beneficiaries Selection:

Officially there is no problem with the selection of beneficiaries for the project. But it is some time difficult to identify the actual landless family when the applicant gives false information, which is supported by the local representatives. It is learnt that some times there are some ill intension of local politics thwart the selection of real beneficiaries. As a result there are every possibility of omission of some actual landless family.

10.2.5. Problem with the Training:

There is a provision for training for husband and wife of each of the households. This is a package-training program for six days. The training program includes briefing on poultry and livestock rearing, primary healthcare, family planning, environment, sanitation, nutrition, plantation, fisheries, management and accounting, credit and its utilization, vegetable gardening, prevention of the oppression of women and children, disaster management etc. Actually a brief idea is to be given with this training with a view to develop general awareness required in daily life and skill required to operate petty business. In the Asrayon project these six days package-training was given to the rehabilitated people since the project started functioning. But it is a matter of regret that what the beneficiaries have learnt from the package training program, and how they are utilizing the knowledge have never been reviewed at any time even after passing about 5 years.

There is no motivational and awareness development program after the package training. For this the project people feel disappointed. It should be mentioned here that the problem of package training program is that it does not produce any significant skill to the trainee on any income generating sector rather it produce only awareness and general idea on several issues. Most of the time it is difficult for the illiterate project people to cope with all the issues properly within such a short time (six days).

There are provisions for other trade-based long-term training programs. This includes tailoring and garments designing, electric wearing, welding, fisheries and livestock etc. Upazila Cooperative Office is responsible for organizing the training programs. Upazila Cooperative Officer arranges the training programs consulting with UNO. Moreover, Department of Upazila Youth Development arranges need base training for them. But it is very disappointing that there was none in the studied project who got trade base long-term training.

10.2.6. Problem with Credit:

Access to credit is considered as one of the prime institutional supports for income generation of the poor. In the Asrayon project credit has been provided to the

beneficiaries on group collateral. Three to five members form a group for credit. If any one of the group-member fails to repay the loan, the whole group shall be responsible so that the group members put pressure on the defaulter. Until the defaulter repays the loan, no other member gets further credit. It is evident that whenever any member of a group goes to urban areas or other places for livelihood without repaying the loan or whenever any of them becomes unable to repay the loan for unavoidable circumstances, none else of the group gets further loan till they repay the loan of the defaulter. This reduces the effectiveness of the credit program. As they are landless nothing can be done to recover the loan without advising them and lodging criminal case, which may create other problems. Moreover, sometimes the utilization of credit is not done to the stipulated purpose rather it is used for non-productive purposes; especially for family expenses, health expenses, social matters like dowry, and to repay the loan of other sources. As a result, sometimes credit fails to bring the expected return, which creates credit defalcation.

10.2.7. Problem with the Supervision:

The poor are generally effortless and have fewer potentialities due to lack of opportunity. To strengthen their potential, some kinds of supports with continuous supervision will be necessary. So to improve the economic and social conditions of the rehabilitated people and to keep the benefits continuing, intensive supervisions by the officials are the foremost requirement. But it is found that there is a lack of supervision not only by the credit officials but also by all other concerned officials. Due to lack of supervision and monitoring the beneficiaries get the chance of misusing their credit. It is noticed by the researcher that some time the officials supervise occasionally without specific purpose. As a result, the optimum return from the project is not achieved in some cases. There are lots of reasons for not proper supervision of these projects. The main reason is that the supervising authorities are not provided with logistic supports required to conduct regular supervision. Due to lack of logistic support, sometimes it is not possible for the officials to supervise a project properly though they have intention to do so.

10.2.8. Problem with the Coordination:

Lack of coordination is another problem for not proper functioning of the project. Several departments are associated with the program and each department has certain specified functions to be performed. But these functions are not coordinated, monitored or supervised. As a result there exists mismanagement and most of the officials do not feel that it is their duty to serve the project people so that the fate of the beneficiaries could be changed in a positive way.

10.2.9. Problem with the allotment of land:

Though there is a provision for allotting at least 8 decimal of land for each family, it is not maintained due to unavailability of land. In most of the villages, each of the households gets only one or two decimal of land. This land may be sufficient for the house to live in but for an agrarian village it is very insufficient. With this land the rehabilitated families are not able to do any income generating activities such as poultry or live stock rearing, vegetable gardening and so on. Even sometimes it is very tough for relatively larger families to perform normal daily household activities in the house due to insufficient space.

10.2.10. Problem with the change of Government:

This is a priority program of the Government. But it is noticed for several years that whenever a government changes, new government generally initiates new rehabilitation program though the goals of the new ones remain almost the same as the previous one. Eventually, the previous program gradually becomes neglected which directly affect the beneficiaries of the project to keep continuing their attained benefits.

10.2.11. Miscellaneous problems:

Most of the beneficiaries of Asrayon project regret to claim that the project is not a self sufficient one as there is an absence of school, graveyard, mosque, and such other important needs for their daily uses. Moreover Cooperatives of different projects did not function properly due to lack of proper knowledge and initiative.

10.3. Prospects:

In spite of sufferings and several problems, Asrayon Projects has opened lots of prospects to the landless and homeless people. It has opened the windows of opportunities to them. The project has given them land and house from which they can administer their income generating activities. The project has given them a permanent address, which has led to their social recognition and status. They are not landless and homeless now. The project has also given them training and credit. Training has raised their knowledge about economic and social affairs. Credit facility has opened their easy access to financial support services and thus has facilitated their income generating opportunities. They have invested credit in different income generating fields, which have raised their level of incomes. The project has provided them with community center and recreational facilities. With this they meet together and exchange views and experiences that enhance their outlooks and knowledge. Further, they have the chance to watch television in community center. This is not only a mean of recreation and refreshment but also a tool of their awareness building in different issues. The project has ensured better health and sanitation facilities by which the project people have improved their health and hygiene conditions as well as living standard. If the problems described above can be addressed properly and effective attempts are taken to eliminate those, the prospects of the project would be multiplied and gradually it would pace towards a sustainable approach of poverty alleviation.

CHAPTER – XI

RECOMMENDATIONS AND CONCLUSION

11.1. Introduction:

Asrayon is a rural rehabilitation project aims to alleviate poverty of the landless and homeless rural poor. The project is designed for providing shelter and support for income generation and thus poverty alleviation. With this aim, a good number of families have been rehabilitated and provided with necessary supports. These support services have induced a positive change to the economic and social status of the rehabilitated families. But the study also identified that there were and are a number of shortcomings associated with the program. The researcher assumes that if these shortcomings could be removed or reduced to a noticeable level the performance of the program will be significant and the aim of the project will be achieved properly. Keeping this in mind the following recommendations are to be made:

11.2. Recommendations:

11.2.1. Improvement of Design:

The idea of barrack house of 10 rooms for 10 families did not bring a true sense of belongingness to the beneficiaries. So separate unit for each should be incorporated in the design of house. This will create proper sense of belongingness and they instantaneously repair any damage of the house at any time. There should be a provision of one toilet for two to three families. Upholding the social, cultural and religious norms of Bangladeshi tradition, separate toilet in separate location should be provided for male and female. Moreover Locations of toilets should be such that these toilets ensure privacy.

11.2.2. Site Selection:

Site selection should be given the utmost importance. At least a minimum level of formal feasibility study should be done. There should be feasibility study report with the proposal of each rehabilitation project so that the decision makers can easily take decision whether the project would be suitable or not.

11.2.3. Minimum Land Requirement:

Minimum land requirement criteria should be strictly followed. There should be the provision of at least 2 decimal of land for homestead with some common space and 10 decimal agricultural land for each family so that the rehabilitated family has at least a farm for vegetation and there should be scope for poultry and live stock raising. Emphasis should be given not only on the quantity or number but also on the quality of rehabilitation so that those who are rehabilitated can change their economic and social status and thus alleviate their poverty.

11.2.4. Training Management:

Need oriented training should be incorporated in the training program. In addition to the package training, officials responsible for training should assess the need of training for the project people and arrange training on the basis of need assessment. There should be some refresher courses for the beneficiaries so that they become encouraged. There should be some motivational programs each year for them. There should be some daylong workshop for reviewing their economic and social activities. In this program some successful members of other project might be invited to share their experiences. Provision of incentives or some sorts of awards should be introduced for the enthusiastic and successful trainees who are efficiently utilizing their knowledge and training skill in the area of income generation. These types of programs will inspire beneficiaries and they will become more efficient in their income generating activities.

11.2.5. Credit Management:

The provision for credit on group collateral should be remained same but credit official should have proper supervision in terms of credit disbursement, credit utilization and repayment of credit. If any member of any group fails to repay the loan or unable to repay the loan they should be brought to close supervision and some punitive measures should be taken to recover the loan. But those who repay the loan, should be given the opportunity to form another group to get further loan. They should not be remained suspended from getting loan due to non-payment of loan by other members. Moreover those who repay the loan regularly, may have the option

to get higher amount on his requirement or some sorts of other incentives could be introduced.

11.2.6. Responsibility of the Officials Related to the Program:

Responsibility should be properly assigned and accountability should be ensured. Every department should do its assigned job, identify problems and obstacles and try to solve them by themselves. If it is not possible, they will bring forward it to the coordination meeting and seek solution of the problems or will inform the highest authority through proper channel with recommendations. Every official should visit the project and submit a report to the coordination meeting.

11.2.7. Coordination:

Coordination is the vital factor for a project to be implemented and operated properly. As several departments are associated with the program, proper coordination should be essential. Regular meeting must be ensured and every department must be present with a report of their activities. Chairman of the committee must send a copy of resolution to the highest authority. The highest authority should maintain a checklist of problems and achievement of each project district wise and ensure follow up action.

11.2.8. Monitoring:

Proper monitoring should be ensured. Respective higher line officials, authorities and district committees should monitor the activities of those who are directly involved with the program and evaluate their performance in the district level taskforce meeting. District level official of respective department and even the officials from the highest authority should occasionally make visit to the project and inquire the activities of their respective upazila level office and submit a report to the task force meeting.

11.2.9. Logistic Supports:

Each department associated with the project should be given full logistic supports. Separate allotment should be given to perform their duty properly and effectively. Without necessary and timely support no quality work could be expected.

11.2.10. Continuation of the Program:

Successive Government should be sympathetic and very logical to the programs of the previous Government. Each rehabilitation program introduced by the previous Government should be continued with full support by the new Government. No program should be neglected or given less emphasis with the change of Government.

11.2.11. Management of the Pond:

Almost all projects have one or more large ponds. These ponds should be properly managed and should be made a permanent source of income for the project people by fish culture. Pisciculture should be given top priority. With the Cooperative of the project department of fisheries should be given special responsibility for the management and supervision of these ponds and culture fish all the year round. They should be given some financial authority for the maintenance of the pond that should be given back later to the Government from the income of the ponds.

11.2.12. Periodic Maintenance:

There should be a provision for periodic maintenance of small damages of houses, toilets tube well, and pond etc. caused due to wear and tear, storm and cyclone, tornado and flood under the supervision of the Department of Upazila Local Government Engineering jointly with the cooperative of the project people.

11.2.13. Institutionalization of the Cooperative of each project: Every project has a cooperative formed by the project people. Though it is a mandatory cooperative but it did not function properly. In most cases it acts as a platform to get credit as membership of the cooperative is a precondition of getting credit. But this cooperative may become a source of income generation and assets accumulation. It may become the symbol of unity and power. So this cooperative must be strengthened and institutionalized. Different programs should be adopted through this cooperative for economic well-being. Special responsibility should be vested to the department of Cooperative of concern upazila to make the cooperatives functioning.

11.3. Scope for Further Study:

The study has explored some indicators and their impacts on economic and social development of the poor people rehabilitated in different villages of Asrayon Project. There are a number of aspects of this program and this research did not allow all the aspects to cover. So there are several issues, which could be highlighted by further researches in order to, assess their impacts on economic, social and environmental life of the project people. Researchers are needed to guide the program for effective and efficient operation that ensures actual poverty alleviation of the project people. Some of the scopes for further researches include:

1. A research for quantitative measure of economic condition of the project people in terms of consumption, and income generation and income utilization.
2. A research for assessing the impacts of location of the project on the change of economic condition of the beneficiaries.
3. A study to find out the way to empower women through enhancing income generation activities for women.
4. A research to evaluate the impacts of the project on the locality.
5. A study to evaluate the social status of the project people from local people's view.
6. A study to evaluate the role of local bodies on the project.
7. A study to evaluate the performance of credit program for the project people.
8. A research for comparative study of different Government aided rural rehabilitation projects and their Impacts.

11.4. Conclusion:

Asrayon is a Project for shelter and self-employment. The project has been designed for landless and homeless people of rural areas of Bangladesh. This research has evaluated the performance of the project in poverty alleviation in terms of economic and social aspects. The study has found some factors of economic and social changes of the project people. Finally it has examined the improvement of economic and social status of these people and hence the improvement of the Quality of Life.

It is found from the study that the inputs given by the project for employment and income generation have played a insignificant role due to lack of opportunities and due to lack of initiatives, guidance and supervision. Sometimes the project location has played a negative role for economic activities for the project people. It is also found that due to small area allotted for each family, the agrarian income generating activities like poultry and livestock rearing or farming, household vegetable gardening are not possible. As a result the actual economic upliftment has not been achieved. But as a whole the economic condition of the project people has improved marginally.

The main achievement of the program is to provide shelter to the landless that has given them social identity and dignity. It is evident from the study that the social status of the project people has been improved significantly. The literacy rate and school enrollment rate have been increased. Access of the poor to safe drinking water, sanitation facilities, health and family planning services and access to recreational facilities have been achieved. Social awareness has been raised significantly. The credit and training programs have helped them to enhance income generation as well as social awareness.

But every poverty alleviation program needs some economic and social supports in an integrated way along with proper guidance and supervision. It is assumed that the program will be more effective if the recommendations could be followed and implemented properly. Though there are some shortcomings the Asrayon project has played a vital role in poverty alleviation of rural landless people. It is a commendable initiative by the Government. Such initiatives should attain priority by every Government and should maintain the continuity with necessary modifications and additional supports so that the program can ensures suitable efforts in poverty alleviation.

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Appendices

APPENDIX - A

COORDINATION SCHEMA

Objectives 1	Parameter/Broad Aspect 2	Complex Variable 3	Simple Variable 4	Data Source 5
	<input type="checkbox"/> Ideographic Information <input type="checkbox"/> General Information of Household <input type="checkbox"/> Previous history of household	<input type="checkbox"/> Religion <input type="checkbox"/> Age <input type="checkbox"/> Sex <input type="checkbox"/> Marital status <input type="checkbox"/> Education <input type="checkbox"/> Demographic <input type="checkbox"/> Housing pattern <input type="checkbox"/> Occupied land right pattern <input type="checkbox"/> Nature of landlessness	<input type="checkbox"/> Household head <input type="checkbox"/> Family composition <input type="checkbox"/> Age <input type="checkbox"/> Sex <input type="checkbox"/> Marital status <input type="checkbox"/> Education <input type="checkbox"/> Occupation <input type="checkbox"/> House <input type="checkbox"/> Housing <input type="checkbox"/> Right and title <input type="checkbox"/> Land tenure <input type="checkbox"/> Landlessness <input type="checkbox"/> Causes	<input type="checkbox"/> Secondary and primary <input type="checkbox"/> Secondary and primary <input type="checkbox"/> Secondary and primary

<input type="checkbox"/> Examination of Socio-economic status with factors of changes	<input type="checkbox"/> Social Profile	<input type="checkbox"/> Education <input type="checkbox"/> House and Housing <input type="checkbox"/> Health and Sanitation <input type="checkbox"/> Family Planning <input type="checkbox"/> Recreation <input type="checkbox"/> Security <input type="checkbox"/> Social contact <input type="checkbox"/> Empowerment	<input type="checkbox"/> School going students <input type="checkbox"/> Level of education <input type="checkbox"/> Expense of education <input type="checkbox"/> Space area <input type="checkbox"/> Material used <input type="checkbox"/> Environment <input type="checkbox"/> Living environment <input type="checkbox"/> Sickness <input type="checkbox"/> Health care facilities <input type="checkbox"/> Water supply <input type="checkbox"/> Toilet <input type="checkbox"/> Sanitation awareness <input type="checkbox"/> Family planning facilities <input type="checkbox"/> Awareness <input type="checkbox"/> Entertainment <input type="checkbox"/> Gathering <input type="checkbox"/> Social security <input type="checkbox"/> Food security <input type="checkbox"/> Local function <input type="checkbox"/> Sense of unity <input type="checkbox"/> Decision making <input type="checkbox"/> Asset accumulation <input type="checkbox"/> Income generation <input type="checkbox"/> Social acceptance	<input type="checkbox"/> Primary
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	<input type="checkbox"/> Economic Profile	<input type="checkbox"/> Income <input type="checkbox"/> Expenditure <input type="checkbox"/> Savings <input type="checkbox"/> Investment <input type="checkbox"/> Assets <input type="checkbox"/> Occupation <input type="checkbox"/> Training and credit	<input type="checkbox"/> Level of Income <input type="checkbox"/> Change in income <input type="checkbox"/> Factor of change <input type="checkbox"/> Level of expenditure <input type="checkbox"/> Change in expenditure <input type="checkbox"/> Level of savings <input type="checkbox"/> Change in savings <input type="checkbox"/> Capability of investment <input type="checkbox"/> Level of assets <input type="checkbox"/> Change of assets <input type="checkbox"/> Assets accumulation <input type="checkbox"/> Access to occupation <input type="checkbox"/> Nature of training <input type="checkbox"/> Opportunity for income generation <input type="checkbox"/> Benefit of credit	<input type="checkbox"/> Primary
<input type="checkbox"/> Identify the problems and prospects of the project	<input type="checkbox"/> Problems and prospects	<input type="checkbox"/> Site selection <input type="checkbox"/> Implementation <input type="checkbox"/> Operational performance	<input type="checkbox"/> Social feasibility <input type="checkbox"/> Economic feasibility <input type="checkbox"/> Environmental feasibility <input type="checkbox"/> Identification of landless <input type="checkbox"/> Beneficiaries selection <input type="checkbox"/> Allotment <input type="checkbox"/> Credit disbursement <input type="checkbox"/> Installment collection <input type="checkbox"/> Training <input type="checkbox"/> Sectors of credit	<input type="checkbox"/> Secondary and primary
<input type="checkbox"/> Development of policy recommendations	<input type="checkbox"/> Policy interventions	<input type="checkbox"/> Guide lines for better implementation <input type="checkbox"/> Guide lines for better maintenance <input type="checkbox"/> Guide lines for better operational performance of poverty alleviating activities		<input type="checkbox"/> Secondary and primary

APPENDIX – B1

SAMPLE QUESTIONNAIRE

(For beneficiaries)

Interview No. –

Thesis Title: Impact of Asrayon Projects on poverty alleviation: A case study.

**MURP student Research Thesis by Mohammad Abdul Latif
Under the supervision of Dr. Gulsan Ara Parvin,
Assistant Professor, BUET, Dhaka, Bangladesh.**

Name of the project :

Year of establishment :

No. of rehabilitated family :

<input type="checkbox"/> Name of the Allottee : <input type="checkbox"/> Age : <input type="checkbox"/> Sex : <input type="checkbox"/> Barrack No. : <input type="checkbox"/> Room no. :	<input type="checkbox"/> Interviewer : <input type="checkbox"/> Singature : <input type="checkbox"/> Date :
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A. Respondent's Personal Data :

01. Name of the respondent :

02. Age :

03. Sex :

04. Marital status :

05. Occupation :

B. General Information :

01. Name of the head of the family

02. Relation between head of the family and allottee :

- Same person
- Spouse/children
- Owner by transfer
- Others

03. Total number of family member :

04. No of dependent family member :

05. No. earning family member :

06. Description of the Family members :

SL. No	Family member	Relation with family head	Age	Sex	Marital status	Education	Occupation
1	Family Head						
2	Spouse						
3	Children 1						
4	Children 2						
5	Children 3						
6	Other, specify						

07. When did you/your family started to live in the project?

- From the beginning of the project
- Later, in what year -----

08. Where did you/your family live before entering the project?

- In khas land
- In relative's or others house
- In urban squatters
- In own land and house
- In others land but own house

09. Are there any members of your family live in your pre-occupied land?

- Yes
- No

10. Did you have any land of your own before entering the project?

- Yes
- No

11. If yes how much (in acres):

12. If no, the reason of landlessness:

- Paternally landless
- River erosion
- Selling of land
- Others (specify)

13. Did you live in the same locality of the project?

- Yes
- No

C. Economic Aspect:

01. What were the assets you get during entering the project?

Sl. No.	Nature of asset	Quantity	Approx. value
1	House		
2	Kitchen		
3	Homestead and agricultural land		
4	Tubule		
5	Toilet		
6	Cash		
7	Livestock		
8	Others		

02. Property of the family:

SL.No.	Property type	Before entering the project	After entering the project	Comment
1	Homestead (acre)			
2	Agricultural Land (acre)			
3	Capital			
4	Others (specify)			

03. Description of the livestock of the family:

SL. No	Type	Before entering the project	After entering the project	Comment
1	Cattle			
2	Goat			
3	Chicken-duck			
4	Others (specify)			

04. Do you have any deed of title of your land?

- Yes
 No

05. Do you bought any land after entering the project?

- Yes
 No

06. 10. If yes how much land you bought:

07. Occupation of the earning members:

SL. No	Family member	Occupation before entering the project			Occupation after entering the project		
		Main	Other than main	Annual income	Main	Other than main	Annual income
1	Family Head						
2	Spouse						
3	Children 1						
4	Children 2						
5	Others						

08. Do you change your occupation after entering the project

- Yes
- No

09. If yes, what is the reason

- Due to training
- As this type of job is available here
- As no other job is available
- Others

10. Do you get any training for income generation activities?

- Yes
- No

11. What type of training you and your family members get?

Sl No	Type of training	Who get	Training agency
1			
2			
3			

12. Do you think that this training is helping you to increase income generation?

- Yes
- No

13. If yes how:

- By the knowledge of training
- Others

14. Do you change your occupation after getting training?

- Yes
- No

15. The opportunity for work after entering the project:

- Increase
- Decrease
- No change

16. Monthly income of the family:

- a) Before entering into the project :Tk.
- b) After entering and having benefits from the project : Tk.

17. Monthly expenditure of the family:

- a) Before entering into the project : Tk.
- b) After entering and having benefits from the project : Tk.

18. Do you have any savings now?

- Yes
- No

19. What is the change of saving after becoming the member of the project

- Increased
- No change
- Decreased

20. If you are able to save, how much per month ; Tk. -----

21. Do you have any debt now other than the govt. loan?

- Yes
- No

22. If yes how much : Tk.

23. Have you made any investment after being the member of the project?

- Yes
- No

24. If yes, in what sector and how much: Tk.

25. How much distance you need to travel for your occupation?

26. Is this distance more or less than you travel before entering the project?

- Less
- Same
- More

27. How much it cost per day?

D. Social Aspect.

01. Is there any school in this project?

- Yes
- No

02. If no, how far the nearest school for your children?

- Within one kilometer
- Within two kilometer
- More than two kilometer

03. Number of school going children of your family: ---

04. Do you think that you pay more attention for children's education after entering the project?

- Yes
- No

05. Do you think that you are able to expense more for education of your children after entering the project?

- Yes
 No

06. Do you feel that the project as a whole encourage you to educate your children?

- Yes
 No

07. Is there any adult literacy program in the project?

- Yes
 No

08. If yes, do you think that it bring benefits for you

- Yes
 No

09. If no, do you think that this type of program is necessary?

- Yes
 No

10. Did you have any house of your own before entering the project?

- Yes
 No

11. If yes what was your housing conditions in comparing your present house?

- Good
 Bad

12. Detail of your housing:

Sl. No.	Item	Material used	
		Before the project	After the project
1	Roof		
2	Fence		
3	Barandha		

13. What is the housing space per person of the present house in comparing with your previous house?

- More
 Less

14. 15. What are the conditions of the followings:

Sl.N o.	Aspect	Before	After	Comment
1	Source of drinking water			
2	Toilet use			

15. What is the comment about the cleanliness of barrack as well as your project area in comparing your previous house and housing area?
- More clean
 - Less clean
16. Do you feel that the living environment of the project area are much more healthy and hygienic than the area you lived in before entering the project?
- Yes
 - No
17. Do you think that you and your family members get sickness less frequently after entering the project?
- Yes
 - No
18. Do you feel that you are more aware about your and your family members' health, disease, and family planning policy?
- Yes
 - No
19. Does any health or family planning staff come to your project for rendering respective service
- Yes
 - No
20. If yes, what type of service you get
- Health related advice and necessary medicine
 - Family planning advice
 - Family planning methods and their adoption
 - Others
21. If no, from where you get this service
- Health and family welfare center
 - NGO
 - Others
22. Is there any community center in this project?
- Yes
 - No
23. What ype of facilities you get from this center?
24. Did you have such community center before you enter the project?
- Yes
 - No
25. If yes, did you get any facilities from that center?
26. Are there any recreational facilities in the project?
- Yes
 - No

27. If yes what type of recreational facility it provide?

28. Do you enjoy these facilities?

- Yes
- No

29. Did you ever before enjoy such type of facilities?

- Yes
- No

30. If yes, from where you enjoyed it?

31. Do you think that these types of recreational facilities improve your awareness about the society, health and family planning, sanitation, education etc?

- Yes
- No

32. What do you think about the social security in terms of the following;

Sl.No.	Subject	In comparison with previous station			Comment
		Better	Same	Bad	
1	House				
2	Food				
3	Life				
4	Property				

33. Do you think that the women are more active and aware after entering the project

- Yes
- No

34. Did your spouse or any of the female family member get training for income generation

- Yes
- No

35. Did your spouse or any of the female family member get loan for income generation

- Yes
- No

36. Do you think that the project and the training made your spouse more active

- Yes
- No

37. Do your spouse or other female member generate income now

- Yes
- No

38. Did your spouse or other female member generate income before entering the project

- Yes
- No

39. Do your spouse or the female members are able to generate more income than before

- Yes
- No

40. Women's participation in economic activities other than household activities.

Sl. No	Type of family member	Before entering the project		After entering the project	
		Activity	Yearly income (Tk)	Activity	Yearly income (Tk)
1					
2					
3					

41. Do you recognize that women can more easily participate in income generating activities and able to contribute to the family income after entering the project

- Yes
- No

42. Do you feel that due to income generation women can take part in economic and other decision making process more easily?

- Yes
- No

43. Do you have any cooperatives?

- Yes
- No

44. What benefits you get from the cooperative

45. Did you have any cooperatives before entering the project

- Yes
- No

46. Do you feel that you, the landless people are more united in the project than before

- Yes
- No

47. Do you help each other in time of happiness and danger

- Yes
- No

48. Is there any changes do you feel of your social position/status after entering into the project?

- Yes
- No

49. What is that change?

50. What type of support you get from the Government now?

- Loan/credit
- Training
- Relief
- Others, specify:

51. What type of support you expect from the Government now?

52. How long you expect support from the Government?

- 5 year
- 10 year
- Life long

53. Do you think that not the government but you are responsibility to improve your economic condition and bring about changes of your fate by the facilities you get from the Government with in a short time?

- Yes
- No

54. What are the initiatives you take to be self reliant by the support you get from the Government?

55. Do you think that your economic status improve after you entering the project?

56. If yes, how

57. If not, why

58. Comment on your social awareness:

- Increase
- Decrease
- No change

59. Mentioned three problems of this project?

60. How this problem can be solved?

61. Give three suggestions to improve the overall condition of the project:

62. Do you comparatively happy with this project?

- Yes
- No

19 (a). Whether any health and family planning staff gave any service before the project

- Yes
- No

43 (a). What is the function of the cooperative?

43 (b). What are the functions you perform now through the cooperative?

50 (a). In what purpose you got credit?

50 (b). Did you utilize the credit in the same purpose?

Yes

No

50 © If no, what is the reason;

55 (a). Do you think that your social status improved after entering the project?

Yes

No

56 (a). If yes, how:

57 (a). If no, why:

63. What is the condition of the following items?

Item	Before the project	After the project
Use of toilet soap		
Use of laundry soap		
Use of oil for hair and body		
Use of cream		

64. How the relation with the local people?

65. Mentioned three items those you did not have before the project but now you have.

66. Mentioned some valuable items those you bought after the project.

APPENDIX-B2**Questionnaire**
(For concern officials)**Thesis title : Impact of Asrayon Projects on Poverty Alleviation : A Case Study.****Name of the project :****Year of establishment :****No. of rehabilitated family :**

<input type="checkbox"/> Respondent :	<input type="checkbox"/> Interviewer :
<input type="checkbox"/> Designation :	<input type="checkbox"/> Signature :
	<input type="checkbox"/> Date :

- Is there any social/economic/environmental feasibility study of the project?
 - Yes
 - No
- If no, do you think this type of feasibility study is necessary and why?
- Do you think that the socio-economic condition of the rehabilitated family improved and how?
- What are the factors that bring about the changes of the conditions of these people?
- What are the potentialities of these people?
- What are the problems of the project?
- What are the prospects of the program?
- What is your suggestions for improving the condition of these family in true sense:
- Do you face any type of pressure or influencing from the local elites during site selection, project implementation and beneficiaries selection?
- What are the problems you commonly face during site selection?
- What are the problems you commonly face during implementation of the project?
- What are the problems you are commonly facing during operational period ?
- How these problems with the project can be minimized?
- Your recommendations about the project in terms of design, site selection, implementation and maintenance and operation :
- Your recommendations about credit :
- Your recommendations about training programs :

Questionnaire
(For concern officials)

Thesis title : Impact of Asrayon Projects on Poverty Alleviation : A Case Study.

Name of the project :

Year of establishment :

No. of rehabilitated family :

<input type="checkbox"/> Respondent : <input type="checkbox"/> Designation :	<input type="checkbox"/> Interviewer : <input type="checkbox"/> Signature : <input type="checkbox"/> Date :
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- What type of training you impart to the beneficiaries?
- Do you think these training help the people in income generation
 - Yes
 - No
- Do you think that the socio-economic condition of the rehabilitated family improved and how?
- What are the factors that bring about the changes of the conditions of these people?
- What are the potentialities of these people?
- What are the problems of the project?
- What are the prospects of the program?
- What is your suggestions for improving the condition of these family in true sense:
- Your recommendations about the project in terms of design, site selection, implementation and maintenance and operation :
- Your recommendations about credit :
- Your recommendations about training programs :

Questionnaire
(For concern officials)

Thesis title : Impact of Asrayon Projects on Poverty Alleviation : A Case Study.

Name of the project :

Year of establishment :

No. of rehabilitated family :

<input type="checkbox"/> Respondent : <input type="checkbox"/> Designation :	<input type="checkbox"/> Interviewer : <input type="checkbox"/> Signature : <input type="checkbox"/> Date :
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- Is there any cooperative of the project people?
 - Yes
 - No
- What are the function of this cooperative?
- Do the project people do any work cooperatively for getting out of poverty?
- Credit program is still continuing?
 - Yes
 - No
- If no, what is the reason?
- Do you think that the socio-economic condition of the rehabilitated family improved and how?
- What are the factors that bring about the changes of the conditions of these people?
- What are the potentialities of these people?
- What are the problems of the project?
- What are the prospects of the program?
- What is your suggestions for improving the condition of these family in true sense;
- What are the problems you are commonly facing during operational period ?
- How these problems with the project can be minimized?
- Your recommendations about the project in terms of design, site selection, implementation and maintenance and operation :
- Your recommendations about credit :

