

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

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

**Research Report for Concern Worldwide: Round 2**

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## Summary

### *Research context*

This report is the main output from the second round of a three-year research project, commissioned by Concern Worldwide Bangladesh, which monitors the livelihoods of selected participants of the Irish Aid-funded programme ‘Improving the Lives of the Urban Extreme Poor’ (ILUEP) in Chattogram and Dhaka. By delivering a comprehensive package of livelihood support, training in business management and coaching in a range of life skills, the ILUEP aims to move 9,000 pavement dweller, slum dweller and squatter households out of extreme poverty and improve their overall wellbeing.

### *Methodology*

A panel of 36 ILUEP participants was constructed for the baseline survey in 2019, stratified by location (Dhaka, Chattogram); living conditions (pavement dweller, squatter, undeveloped slum dweller); and household status (couple, man, woman). The first follow-up survey was conducted by phone during the COVID-19 lockdown in 2020. Only 30 of the original respondents could be contacted by phone, and two declined to be re-interviewed, so the sample fell from 36 to 28. In addition, 10 staff were interviewed from Concern’s three ILUEP partner NGOs – Nari Moitree, Sajida Foundation and SEEP.

### *ILUEP benefits*

During its first year of implementation the ILUEP programme delivered a comprehensive package of support to registered participants – pavement dwellers, undeveloped slum dwellers and squatters – in Dhaka and Chattogram. Most participants we interviewed confirmed that they had received an asset transfer in the form of 6,000 taka in cash as working capital, plus 3 days of business training – planning, budgeting, marketing, financial management and saving – to support their livelihoods. Another strand of support was delivered in the form of training in a range of life skills – nutritious diets, good gender relations, family planning, and hygienic practices – as well as linking participants to basic services such as healthcare and education, sometimes provided at Pavement Dweller Centres.

### *ILUEP impacts*

The impacts of ILUEP support were extremely positive for almost all participants that we interviewed, whose incomes increased after they received the asset transfer and business training. On average, participants in our sample increased their days worked from 19 to 23 days a month after joining the programme, and their income nearly doubled, from 5,500 to almost 10,000 taka per month. Men and women benefited almost equally in percentage terms (about 80%), with women’s average income rising from 3,400 to 8,200 taka a month. However, since men earned more than double what women earned at baseline, the gender gap in incomes was not reduced by the programme.

There were two routes to higher incomes through the ILUEP programme. The first was by investing the asset transfer (i.e. 6,000 taka) as working capital in the recipient’s existing micro-enterprise, which allowed the business to scale up and generate higher turnover, income and profits. The second route was to use the asset transfer to finance a change in livelihood activity, often empowering the recipient to leave low-paid employment (e.g. domestic work) and start their own business (i.e. becoming self-employed). Apart from raising the ILUEP participant’s income, they also enjoyed more independence. One case in point is a rickshaw puller whose life improved when he stopped pulling a rickshaw for someone else and bought his own rickshaw. Another case is a woman who had no source of income

until she received sewing training and bought a sewing machine thanks to the ILUEP, and now earns enough money as a tailor to meet all her household needs, including school fees and house rent.

The behaviour change communication (BCC) or life skills training was highly valued and appreciated by ILUEP participants, and led to many positive changes in knowledge, attitudes and practices (KAP). This was confirmed by NGO programme staff, who observed more harmonious families and improved domestic hygiene, among other positive changes, that they attributed to the ILUEP training sessions. We identify three specific factors that influenced these positive outcomes – the ‘3 Cs’: useful **content** of training provided; the **capacity** and experience of programme staff; and mechanisms that **checked** and monitored participants to keep them motivated towards achieving good progress. Nonetheless, a number of challenges had to be overcome, including negative perceptions of NGOs by the urban poor, fatalistic attitudes and unwillingness to plan for the future.

### **COVID-19 impacts**

Unfortunately, many positive impacts of the ILUEP, especially on livelihoods and incomes, were totally destroyed by COVID-19 and the lockdown that was imposed in response. The average number of days worked by ILUEP participants in our sample, after rising from 19 to 23 days during 2019, collapsed to just 4 days a month in the first half of 2020. The majority of participants (17 of 28 in our sample =61%) were unable to do any paid work at all because of the requirement to stay at home. As a result, the incomes of these participants all fell to zero, and they survived only by using their savings and business capital to buy food and pay for basic needs. Women were disproportionately vulnerable to losing all of their income during the lockdown, perhaps because some men took risks and continued working, which women were unable or unwilling to do.

As a result of these income shocks, many ILUEP participants experienced hunger, some were unable to pay their rent and faced eviction by their landlords, they could not pay for medicines and could not afford to repay their debts. ‘Coping strategies’ included borrowing from friends and neighbours, contravening lockdown regulations to keep working, or leaving the city to live with relatives in rural villages where living costs are cheaper.

The government’s humanitarian response to the economic shock created by the COVID-19 lockdown appears to have been negligible, consisting mainly of limited food distributions – a few kilograms of rice, potatoes, pulses and oil – distributed by ward councillors or the army on an apparently random basis. For the urban poor who make their living in the informal sector and have no access to formal unemployment insurance, this response was inadequate. A pavement dweller in Dhaka complained: *“Is it possible to run a family with this little help?”* Many other people who gave copies of their ID cards to local politicians and were promised food aid received nothing.

Most respondents in Chattogram received assistance from the ILUEP partner NGO Sajida Foundation, in the form of a food parcel that included rice, potatoes, lentils, oil and salt, as well as salt to encourage hand-washing to protect against COVID-19. However, no ILUEP participants in Dhaka reported being given any assistance by NGOs. Some respondents received food from local elites in their community – patrons who dispensed charity on an *ad hoc* basis – such as wealthy businessmen, landlords and employers. Although Bangladesh has a culture of charitable giving by rich people to the poor in their communities, the amount of support provided was inadequate. This highlights the deficiencies and ineffectiveness of the formal social safety net or government social protection system in Bangladesh.

## *People with power*

We adapted a methodology called ‘governance diaries’ to explore the interactions that the urban poor in Bangladesh have with people in positions of power over their lives – politicians (political power), police (state power), employers and landlords (economic power), even NGOs (humanitarian power – the power to provide or withhold relief). Respondents were asked to recall incidents in the last year, both before and during the lockdown, when they had interacted either positively or negatively with anyone in such a position of power.

Respondents’ interactions with authority figures such as local politicians and law enforcement agencies were overwhelmingly negative. Politicians mostly did not deliver on their promises to provide support during the lockdown, and police officers routinely harass street traders and pavement dwellers at the best of times, evicting them and demanding bribes or ‘fines’. If anything, this behaviour intensified during the lockdown, as police officers exploited the desperation of many poor people who contravened stay-at-home restrictions to try to earn some income on the streets. In one case, the police beat a rickshaw-puller until he could not walk and needed costly medical treatment, broke his rickshaw and fined him.

On the other hand, respondents reported that their most positive interactions were with Concern’s partner NGOs – Nari Maitree, Sajida Foundation and SEEP – mainly because of the comprehensive support they received from these NGOs under the ILUEP programme, but also because the NGOs kept in contact during the COVID-19 lockdown to offer advice and also, at least in the case of Sajida Foundation, food parcels.

## *Conclusions*

For the period between registration on the ILUEP and the start of the COVID-19 lockdown, the ILUEP programme appears to have succeeded in its objectives of strengthening the livelihoods of urban extreme poor households in Dhaka and Chattogram. Participants were empowered through asset transfers and business training to make positive livelihood choices that gave them more independence as well as higher and more reliable incomes. Life skills training around topics such as nutrition, hygiene and gender-based violence also led to improved knowledge, attitudes and practices in these areas.

Unfortunately, most participants in our panel survey lost all of the income they had gained after the lockdown was imposed, simply because the stay-at-home regulations made it impossible for them to continue earning their living on the streets. This unforeseen situation has created ongoing uncertainty and the ‘new normal’ has not yet emerged. In this context, the ILUEP programme might need to be reassessed and redesigned for the coming period. Two possible ways forward are recommended.

1. In the short-term, mobilise additional resources to deliver a package of bridging support to all ILUEP participants, to assist them to meet their basic needs (food, rent, etc.) and protect their business materials against being sold to pay for household living costs.
2. In the medium-term, recalibrate the ILUEP towards more realistic objectives post-COVID-19, such as assisting participants first to return to their pre-lockdown income levels, and then extend the period during which graduation out of extreme poverty is expected to be achieved.

## Chapter 1. Introduction

This report presents findings from the second of three planned rounds of data collection over three years, into the livelihood impacts of an NGO-run development programme in Bangladesh on its participants. This introductory chapter presents the context, research objectives and research questions for this study.

### 1.1. Context

Concern Worldwide, Bangladesh has implemented a livelihood support programme in urban areas of Bangladesh since 2016, under the Irish Aid-funded 'Improving the Lives of the Urban Extreme Poor' (ILUEP) programme, which aims to move participants out of extreme poverty. The programme is implemented together with three partner organisations: Nari Moitree in Dhaka city, and SEEP and Sajida Foundation in both Dhaka and Chattogram.

The ILUEP identifies three groups of 'urban extreme poor' (UEP) households: pavement dwellers, squatters, and undeveloped slum dwellers. They face precarious unskilled, low paid, sometimes hazardous, daily labour. They lack access to credit and saving schemes, so have little resilience against shocks such as fire, eviction or theft. Unsanitary conditions lead to a high prevalence of diseases and healthcare is often not accessible. Malnutrition levels among children are high. Women, girls and children are especially disadvantaged. Local authorities identify challenges in delivering services. Moreover, there is no approved urban policy in Bangladesh.<sup>1</sup>

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

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

### 1.2. Research objectives

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

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

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<sup>1</sup> See chapter 2 of the baseline report (Devereux and Shahan, 2019).



### 1.3. Research questions

The following specific research questions were posed in the initial research proposal, to be explored in this study.

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

Between the baseline research in 2019 (Round 1) and this follow-up survey in 2020 (Round 2), COVID-19 came to Bangladesh, resulting in the imposition of a lockdown that impacted negatively on the lives and livelihoods of ILUEP participants. This prompted the inclusion of one additional set of research questions:

11. How have the livelihoods of ILUEP participants been affected by the Coronavirus pandemic? How are they coping with the lockdown? What support are they getting from the government and others?

### 1.4. Report structure

This **Introduction** chapter has presented the context of this research study, the research objectives and the research questions. The remaining chapters of this report are structured as follows:

**Chapter 2. Methodology:** research design; sampling; ethical considerations; timetable; questionnaires for household case studies and key informant interviews; fieldwork process and challenges of fieldwork.

**Chapter 3. Programme benefits:** support provided to livelihoods; training in life skills – nutrition, gender relations, family life, and hygiene – linkages to services; and impacts of training.

**Chapter 4. Livelihoods:** changes in livelihoods and income among ILUEP participants between Round 1 in 2019 and Round 2 in 2020; explaining positive changes observed.

**Chapter 5. Income and employment:** days worked and income earned by ILUEP participants, disaggregated by location, gender and ILUEP category.

**Chapter 6. Impacts of COVID-19:** effects of COVID-19 and responses such as the lockdown on employment, livelihoods and basic needs of programme participants; household coping strategies.

**Chapter 7. COVID-19 support:** assistance provided by the government, by NGOs, and by local elites.

**Chapter 8. Governance diaries:** negative and positive interactions of ILUEP participants in Chattogram and Dhaka with people in positions of power, before and during the COVID-19 lockdown.

**Chapter 9. Conclusions.**

## Chapter 2. Methodology

This chapter describes the research design, sampling, ethical issues, research timetable, the questionnaire guides, process of fieldwork, and challenges encountered during the Round 2 phase of this research study.

### 2.1. Research design

A panel of participants on the ILUEP programme in Dhaka and Chattogram is being tracked over a period of three years, with primary data collected through interviews each year, to explore how the ILUEP affects the evolution of their livelihood trajectories over time, and specifically their potential to escape from extreme poverty. Three rounds of data collection were planned with 36 households selected as in-depth case studies, in 2019, 2020 and 2021. This allows for interviews with the same sample of participants, immediately after they were enrolled on the programme, after they have received one year of programme support, and a final interview after they have received two years of programme support. This report presents the findings from Round 2 of data collection, in 2020.

Because an in-depth case study approach is being followed in this research, qualitative and participatory methods are preferred to large-scale household surveys. Understanding interactions of ILUEP participants with programme staff and people with power over their lives, as well as their day-to-day lived experiences, is more revealing than quantifying numbers such as the average percentage by which participants' savings have increased since they joined the programme. A different methodological approach would be needed to capture such outcomes, involving much more extensive and expensive data collection and analysis.

The main research instrument is a semi-structured questionnaire that was designed by the research team before the first round of data collection, with several sections to allow for probing on each of the research questions. Participatory methods such as timelines and Venn diagrams were also included, for in-depth exploration and visual representation of findings. The questionnaire was refined and pre-tested during the training workshop in Dhaka in February 2019, and finalised before the first round of data collection started. The research manual, notably the sampling and the timetable, was also revised during the training, in consultation with Concern Worldwide staff in Dhaka and Dublin.

A similar approach was followed for the second round of data collection. The questionnaire was revised to reflect the situation one year after baseline, by which time participants had received a comprehensive package of support from the ILUEP programme, but they were also experiencing an unforeseen period of COVID-19 lockdown. As explained below, additional questions were included to capture the impacts of COVID-19 on programme outcomes. The revised questionnaire was pre-tested during the Round 2 training workshop in April 2020, and finalised before data collection started. In addition to re-interviewing as many of the Round 1 respondents as could be traced, it was decided that several programme staff from the partner NGOs should be interviewed for their perceptions of the ILUEP, to validate the information provided by ILUEP participants, and to explore how the programmatic interventions were supporting the participants.

### 2.2. Sampling

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

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

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

Initially the intention was to include a fourth level of stratification – the household’s livelihood trajectory: (a) ‘fast mover’; (b) ‘slow mover’ – to identify which characteristics of the household and ILUEP either facilitate graduation out of extreme poverty or constrain progress. However, households can only be classified as ‘fast’ or ‘slow’ movers after they have been participating in the programme for some time. Since the intention of this research is to follow participants from registration this means that their livelihood trajectories cannot be known until after the sample is selected. In any case, with hindsight the effects of the COVID-19 lockdown have been so devastating across almost all our selected households that the distinction between ‘fast’ and ‘slow’ movers is not useful or relevant.

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

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

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

Selection of actual respondents for the research was done in close collaboration with Concern Worldwide Bangladesh and their local partners. This is a panel survey, meaning that the intention is to interview the same 36 households three times in three years. However, it was anticipated that some households in the sample might leave the ILUEP programme during this period – for instance if they are evicted or they decide to return to rural areas to live with their family – and that some households interviewed in Round 1 might not be contactable in Round 2 or Round 3. In such cases, two strategies will be adopted:

1. **Trace:** Every effort will be made to find all 36 households in the sample every round and interview them three times, either face-to-face if this is logistically feasible or else by phone;
2. **Attrition:** If any households in the sample drop out or cannot be traced, this will be accepted as normal attrition in a panel survey, and the research will continue with a reduced sample.

### 2.3. Ethics and risks

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

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

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

### 2.4. Timetable

The timetable for the first round of research design, data collection, analysis and reporting in 2019 can be found in the baseline report (Devereux and Shahan, 2019). A similar timetable was followed for Round 2 during 2020, as shown below. There was a slight delay in launching Round 2 relative to Round 1 (for instance, training for Round 1 took place in February 2019 but training for Round 2 took place in April 2020), mainly because of uncertainty over whether the research could continue at all, given the unforeseen constraints imposed by COVID-19. However, once the decision to go ahead was taken, this delay did not affect the research process or findings significantly.

#### ROUND 2 TIMETABLE

March 2020:	Research planning Inception meetings
April 2020:	Training of fieldwork team (Dhaka, 10 April) Pre-testing and finalisation of research instruments
April 2020:	Data collection in Dhaka Transcription and translation of Dhaka interviews
May 2020:	Data collection in Chattogram Transcription and translation of Chattogram interviews
June–July 2020:	Drafting of Round 2 report
August 2020:	Submission of draft Round 2 report
September 2019:	Round 2 validation workshop (online)
October 2019:	Finalisation of Round 2 report

## 2.5. Questionnaire Guides

The questionnaires for the Round 2 Household Case Studies and Key Informant Interviews are presented in the [Appendix](#). The household questionnaire has 6 main modules, which also serve to structure this report:

1. Identifying information      respondent's name, gender, category, phone number, address
2. Household information      for all household members: gender; age; education; sources of income (validated and compared against data provided in the Round 1 interview)
3. ILUEP programme            benefits (assets; business training; savings facilities; nutrition support; training on gender equality, GBV, WASH, hygiene; PDCs); use; impacts
4. Livelihoods                    changes in livelihoods and income since round 1; impact of COVID-19
5. Governance diary            people in power: most helpful and most difficult, during the last year
6. Income                         days worked and money earned before and during COVID-19 lockdown

The key informant interview guide was conversational rather than modular, and asked staff involved in managing or delivering the ILUEP programme a series of 29 questions, around the following themes:

1. Identifying information      respondent's name, organisation, job title, work location
2. Respondent background      educational qualifications, work experience, role in the ILUEP
3. Participant interactions      frequency of visits, monitoring progress, managing difficult households
4. ILUEP support provided      assets, business training, savings facilities, nutrition support, training on gender equality, GBV, WASH, hygiene, PDCs
5. Impacts observed            changes in livelihoods and income since round 1; effects of COVID-19
6. Recommendations            suggestions for how ILUEP can achieve bigger impacts

## 2.6. Fieldwork process

The second round of data collection took place in a completely different environment to Round 1, which was not possible to anticipate beforehand. Early in 2020 the COVID-19 pandemic started to spread across the world. In Bangladesh, the first COVID-19 patients were detected in March and by the end of that month the country went into complete lock-down, which made it impossible to move around and conduct face-to-face interviews. As a result, the research team had to choose from two options – either to postpone the research or to continue with the data collection by contacting programme participants and NGO staff by cell-phone or online meeting apps (e.g. zoom). The team decided to go ahead with data collection, but consequently had to make some adjustments to the original plan.

First, the training workshop for this round of ILUEP research was conducted online. After the training, the research team from Development Research Initiative (dRi) formulated their survey plan and started trying to contact the 35 ILUEP participants who were interviewed for Round 1 in 2019,<sup>2</sup> relying on cell-phone numbers collected during the first round of data collection. For Round 2, of data collection, decision was taken to trace the previous interviewees and checked their availability. However, the dRi research team

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<sup>2</sup> As noted above, the original survey design planned for 36 ILUEP participants, but one interview was discarded as being unreliable during the data cleaning phase, so the valid Round 1 sample consisted of 35 respondents.

managed to reach only 21 out of the 35 Round 1 respondents. As the number was too low, dRi then asked Concern for help and with support from Concern and NGO partners they succeeded in tracking another 9 respondents, bringing the total up to 30. The remaining 5 could not be found. It was assumed that either their phone number had changed or, as the country was under lockdown, they might have left Chattogram and Dhaka due to the difficulties they were facing, and had no network connection in their present location.

Then, as dRi started the data collection, 2 of the 30 ILUEP respondents dropped out. One of them switched off his phone and could not be contacted again. The other refused to provide an interview, explaining that in his mental condition it was not possible for him to talk. As participation in the study is voluntary, dRi decided to respect his wishes.

Table 2 provides the numbers of ILUEP participants actually interviewed for Round 2. Note that all these 28 were interviewed for Round 1 in 2019, so this is a panel survey with 2 data points – baseline and follow-up. No respondents who dropped out or could not be traced for Round 2 were replaced with new people.

**Table 2. Programme participants interviewed for Round 2 of ILUEP research, April-May 2020**

Respondent category	Dhaka	Chattogram	Total
Pavement Dweller	Couples = 2 Men = 2 Women = 2	Couples = 1 Men = 1 Women = 2	<b>10</b>
Squatter	Couples = 2 Men = 1 Women = 1	Couples = 2 Men = 2 Women = 2	<b>10</b>
Undeveloped slum dweller	Couples = 2 Men = 1 Women = 0	Couples = 1 Men = 2 Women = 2	<b>8</b>
<b>Total</b>	<b>13</b>	<b>15</b>	<b>28</b>

Data collection started in April 2020 with respondents from Dhaka city, where 13 ILUEP participants were interviewed. In May a further 15 ILUEP participants from Chattogram were interviewed. All 28 interviews were recorded, then transcribed and translated by dRi personnel during April and May 2020.

In addition, as part of this year’s Round 2 data collection a decision was taken to interview staff from 3 NGOs that work in close partnership with Concern Worldwide to deliver the ILUEP programme in Chattogram and Dhaka – Nari Moitree, Sajida Foundation and SEEP. A total of 10 officials were interviewed who perform different roles, including Project Coordinators, Pavement Dweller Centre (PDC) Managers, Field Officers and Field Facilitators (Table 3).

**Table 3. NGO staff interviewed for Round 2 of ILUEP research, April-May 2020**

Organisation	Position	Placement	Total
Nari Moitree	Project Coordinator PDC Manager Field Facilitators (2)	Dhaka Dhaka Dhaka	<b>4</b>
Sajida Foundation	Project Coordinator Field Officers (2)	Dhaka Chattogram	<b>3</b>
SEEP	Project Coordinator PDC Managers (2)	Dhaka Dhaka	<b>3</b>
<b>Total</b>			<b>10</b>

## 2.7. Challenges of fieldwork

Several challenges were faced during the Round 2 data collection for this research study, some of which have already been noted.

1. As mentioned earlier, data was collected in a different and difficult environment. Due to COVID-19 related measures, especially the lockdown, it was not possible to meet with the participants in person, so no face-to-face interviews were conducted. As a result, the researchers could not use observation of the ILUEP participants or NGO programme staff in their daily environment as a research tool.
2. It was not possible to trace all 35 ILUEP participants interviewed in Round 1. This was exacerbated by the COVID-19 situation, which meant that all efforts at tracing the respondents had to be done by phone rather than by asking people in the community or on the street (i.e. if the research had been conducted in the normal face-to-face manner). Also because of COVID-19, many ILUEP participants who could not work during the lockdown returned to their villages, and could not be contacted by phone. With support from Concern Bangladesh and NGO partners, 30 participants were traced and contacted, but 2 of them declined to be interviewed for Round 2. As a result, the number of respondents fell from 35 to 28.
3. Conducting interviews by phone proved to be difficult and time-consuming. Researchers observed that whereas during the pilot testing phase completing an interview took approximately one hour, some of the actual interviews with ILUEP participants took over two hours. Two reasons were identified for this. First, since the interviewees were staying at home and had nowhere to go, they were willing to talk and open up even more than in Round 1, which was good for the quality of the data collection. However, many times, researchers and respondents could not hear each other due to poor network connection, so the same questions were asked several times, which was annoying and frustrating on both sides. Furthermore, researchers found they needed more time to explain issues to respondents than would be the case in a face-to-face interviewing context.
4. COVID-19 actually affected the research team directly. In May, one research staff of dRi tested positive for COVID-19 and since the researchers lived in a single premise (they shared the same apartment), the entire building came under stringent lockdown. This made the data collection process lengthier.
5. Interviewing project staff proved to be the most difficult aspect of the Round 2 data collection. During this time of COVID-19 crisis, NGO staff are extremely busy and it became challenging to find a time when they were available to be interviewed. One NGO staff had to cancel his interview after responding to only 2 or 3 questions. In other cases, interviews had to be rescheduled several times. Nevertheless, eventually it was possible to interview 10 officials from 3 NGO partners.

## 2.8. Respondent codes

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

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

For example: 'DSM' means a male squatter from Dhaka; 'CUC' means an undeveloped slum dweller couple from Chattogram; 'DPF' means a female pavement dweller from Dhaka. Whenever a direct quotation from an ILUEP participant is presented in this report, the relevant code is attached to the quotation, to indicate



where the respondent lives, which category of urban extreme poor they represent, and their gender. Importantly, these codes do not provide enough information to allow specific respondents to be identified, in accordance with the ethical requirement to respect every respondent's anonymity.

For the same reason, NGO officials have no identifying codes attached to statements attributed to them. Because only 10 NGO officials were interviewed, any information, even coded, that specifies their location or organisation or position could allow the respondent to be identified, violating their right to anonymity.

## Chapter 3. Programme benefits

The ILUEP programme is a package that delivers a range of material and non-material benefits intended to improve the quality of life of participants. Material benefits include supporting livelihoods with asset transfers – provided in the form of cash – and business training to generate higher income streams for participants. Non-material benefits are provided through behaviour change communication (BCC) sessions that deliver information about healthy diets and sanitary hygiene practices, as well as sensitisation and awareness around topics such as good gender relations and eradicating gender-based violence (GBV).

In Dhaka the ILUEP is delivered by Nari Maitree and SEEP. (*“I received money from SEEP” [DSM2]* – the interviewer commented: “The respondent knows this programme as SEEP’s Programme.”) In Chattogram the ILUEP is delivered by Sajida Foundation and is perceived by many participants as a Sajida Foundation programme. These partners deliver cash transfers, training and other support to participants, on behalf of Concern Worldwide. Some participants realise that the programme is funded by Concern Worldwide, even if it is delivered by partner NGOs.

*“I received money from Concern just after a few days we met and talked last year [after the round 1 interview]. People from Nari Maitree came and all my information and fingerprints were collected before opening my account at Dutch Bangla Bank. Concern provided us the money through the bank account” [DPC1].*

This chapter reviews the support provided by ILUEP during 2019 and early 2020, under three headings: livelihood support (assets, training, savings); life skills (nutrition, gender, hygiene); and linkages to services (health, education, Pavement Dweller Centres). The findings in this chapter are based on interviews with 28 programme participants who also participated in the baseline study. In addition, as part of this year’s study, we interviewed 9 officials from three NGOs who work on the ILUEP in different capacities, including field facilitator, PDC manager, Programme Manager and Project Coordinator. This chapter incorporates data collected from interviews with these officials and serves two purposes – on the one hand, it validates the opinions and perceptions held by programme beneficiaries and on the other, it provides important insights about different aspects of the programme and what role each has played in supporting the beneficiaries.

### 3.1. Livelihood support

#### 3.1.1. Assets

Graduation model programmes deliver a sequenced package of support that typically includes a physical asset (such as livestock) along with relevant livelihood training to manage and generate income from the asset. In the case of the ILUEP, the physical asset was replaced with a lump-sum of cash. Participants in Dhaka and Chattogram received financial support amounting to 6,000 taka (60 Euros). (*“Each of us received 6,000 taka” [CPM1]; “I received 6,000 taka” [DPF2]*), as working capital towards the running costs of their micro-enterprises. (*“I got 6,000 taka for doing business from the ILUEP programme” [DSC1]; “They have given us 6,000 taka so that we can increase our income by doing business and can live well” [CUF1].*)

NGO partners first assessed what each participant is currently doing for a living, and whether they wanted to continue doing the same work or change to something new. (*“They came to me and asked me about what I do for a living and what I want to do in future” [DPF2].*) Participants had a choice about how to use the money, after consulting and receiving advice from the implementing NGO, provided it was invested in an income-generating enterprise.

The NGO officials who talked to us provided a detailed description about how they select the beneficiaries and how they decide who would benefit from financial support from ILUEP. Before starting to work with the beneficiaries, the NGO partners meet with people who are living in the area, talk to them, understand their difficulties, understand what they are doing and explore whether they really want to make positive changes in their livelihoods. The officials indicate that there are some set criteria based on which they select the beneficiaries. Usually, a survey is done to identify whether the potential beneficiaries meet the criteria. However, importantly, while selecting beneficiaries, their potential and willingness to work for a better future is also judged.

*“In general, we choose people who are extremely poor, earn 7,000 taka or less per month, do not have any outstanding loan and do not possess in expensive furniture at their homes.”*

*“When we first start working at a place, we try to go to every household and meet the family members. We meet them, talk to them, try to know where they had come from, what they are doing, how many sons or daughters they have and how they are living their lives. We basically try to understand whether they are happy with their lives, their future plans, whether they want to improve their livelihood and how they are planning the future of their sons and daughters. We usually pick the ones who really want to change the trajectory of their lives.”*

*“It is about having a dream. You need to understand the people that we are going to and are trying to involve are all ultra-poor. They are living in difficult conditions and of course, are living from hand to mouth. Several of them do not have regular work, most do not know what they will have the next day, and that is the common characteristics of our potential beneficiaries. We know that even before we meet them, but what we try to see is whether they still have dreams for the future, for their children. If so, they get priority in our selection process.”*

The beneficiaries usually received a cash support of 6,000 taka, as mentioned earlier. However, before providing this cash support certain other procedures were followed. First of all, the beneficiaries were divided into several groups based on the size of the programme area and in each group 25 to 30 household representatives were included. From each group of 25 to 30, one member was selected to play the role of volunteer. The NGO field facilitators, officers and programme coordinators worked with the groups and as pointed out by the beneficiaries, before providing cash support, the programme staff discussed with them to understand what they would do if they were provided cash support, what steps they were going to take to utilise the support, whether they had the necessary knowledge and expertise for working in their preferred fields and whether they had family members at home who can help them.

*“It is a detailed process. We have continuous and detailed discussion with them. We try to understand what they want to do and whether they have the capacity to do that.”*

*“We don’t decide for them. Instead, we let them choose. However, we keep attention to two things – if they want to do something about which they have no expertise or previous experiences, we point that out to them and try to make them understand that it would be very challenging. We want to know whether they would try to do something else. In other cases, people do not want to start something new or invest in anything. And they try to get a job. We try to help them by connecting them with the right people.”*

The cash support provided to the beneficiaries can be used for different purposes. Sometimes the money was used to invest in and expand an existing business. Almost without exception, all participants who pursued this strategy reported that this resulted in increased turnover and higher profits.

*“I had capital of 9,000 taka, with this money I bought and sold goods and made some profit. They gave me another 6,000 taka. They said: “With that, you will buy goods worth 15,000 taka, and the more you buy the more profit you will make”.” [CUM2]*

*"I trade in ship's scraps. I had much less capital. I can buy more goods and sell more now than before, so now I am making more profit than before." [CSC2]*

*"I trade in assorted goods. I buy all kinds of plastic items from Gulistan Babubazar and sell them here in this slum area. After I got the money, I buy and sell more goods with that money. Where I used to have less profit due to less capital, now I am getting more profit." [DPF1]*

At the same time, in some cases, as the programme staff pointed out the, some participants changed their focus of business after receiving support and in almost all cases, they were doing well.

*"I know a programme participant who used to run a pitha shop. Before we started helping her, she had 1,000 to 1,500 taka with her. However, after receiving our support, she opened a tea-stall. Surprisingly, with support from her husband, she very quickly transformed it into a cheap hotel. Now, they are running both that tea-stall and the hotel".*

In some cases, participants who had been working for others, but for low incomes and often under difficult conditions, used the opportunity provided by the ILUEP money to leave their employers and start working independently. The confidence provided by the training in business skills was also a factor in this decision. Doing similar work as before but for themselves invariably gave them more freedom and higher incomes.

*"My husband's income as a van puller wasn't enough to run our family. That's why I worked in the vegetable market. Sajida Foundation provided me 6,000 taka and advice on how to run my own business. Now I buy vegetables from the market and sell them in the slums. Thanks to their financial support and advice, my business is doing very well now." [CUC2]*

*"Previously I worked for my employer. After receiving the money, I myself bought the shoes for my own business. I started to work alone. Sajida Foundation provided me guidance multiple times and monitored if I am doing everything properly or not." [CPF1]*

Other ILUEP participants used the money as seed funding to start an entirely new micro-enterprise.

*"I am involved with SEEP for 2 or 3 years. I got a lot of support from SEEP. All this time I was asking for financial help to open a small shop selling betel leaves and cigarettes. Around 10 months ago SEEP gave me 6,000 taka, so I started this shop by borrowing some more money from my friend. My shop would not be open if SEEP had not helped." [DPM1]*

The programme staff that we interviewed also talked about several such cases.

*"We had a beneficiary who started by buying 3 goats with the seed money. Then he sold the goats and bought a cow. He has three cows now and is doing quite well."*

*"One of the beneficiaries started by buying 150 quail birds. Now she has 800 birds. She also owns 200 pigeons. In fact, she is doing so well that Concern awarded her with 18,000 taka to expand her business further."*

Sometimes the NGO actively promoted the business of the participant in the local community.

*"After the training I got 6,000 taka so I left my job as a garments operator and I started working as a tailor. The SEEP officer told everyone notable in the area and asked people to send me customers. She also requested big tailors in our area to include me in their workforce." [DUC1]*

In addition to the financial assistance and training, NGO programme staff mentioned two additional support services provided to beneficiaries. First is support provided through monitoring that made an effort to ensure that the participants are utilising assets and implementing business plans effectively and efficiently. It is, however, important to mention that the programme staff usually consciously attempted to use the

'monitoring mechanism' as a motivating and advisory tool instead of some kind of punishment mechanism. Whereas they had their own goals to achieve and own targets to fulfil, their monitoring and weekly or monthly meetings with the programme participants had been used to identify the problems they faced and to suggest possible solutions.

*"I told the households that I monitor that you had to show me your accounts regularly. I want to be on-board to know how you are doing, what types of problems you are facing, and how you can perform better."*

*"My main responsibility is to motivate him – to tell him or her that s/he is doing well, and suggest that s/he can actually do better. For instance, in my case, I have seen that many of my beneficiaries could not manage accounts properly, as they were illiterate and they could only explain to me how they were doing by talking to me. And sometimes, they were not even good in conducting normal calculations. In those cases, I told the person to involve his or her wife or husband. But you have to be very cautious while making a suggestion like this as s/he may feel insulted. In some cases, I told them to involve their relatives."*

At the same time, support also came in the form of business advice.

*"In one case, I found that two of the households were buying goods from the same wholesaler separately and they had to pay extra as transportation cost. I told them, "Why don't you guys go together and share the cost? That would make your lives easier"."*

### **3.1.2. Business training**

Basic business training was provided to groups of participants in a block of 3 straight days. Typically the money (6,000 taka) was deposited into each participant's bank account – which was opened for them by the partner NGO if the participant did not already have one – after they completed the training. The same procedure was followed in both Chattogram and Dhaka. (*"Before Sajida Foundation gave me the money, they also gave three days training on what to do with the money" [CSC1]; "Nari Maitree arranged multiple meetings about running a business. I was not the only one, there were around 15 people altogether. We received the training before receiving the money" [DPM2].*)

Because cash was provided instead of a physical asset, livelihood training focused mainly on principles of running a business, financial management (calculating profits and losses, inculcating a saving behaviour), and other generic skills – rather than, say, how to rear a cow and where to sell its milk.

*"Before joining this programme I didn't know how to handle a small business properly. How to manage income and expenditure. And how to make savings for future such as a little income. After their training and advice I reshuffled my business and my daily expenditure." [CUC2]*

*"I had 3 days training, mainly on how to run a business. After starting my business according to their guidance, I started to make more profit." [CSM1]*

*"From the training I learned how to build a network. After the training I communicated with local businessmen." [DPM2]*

Some participants requested training in specific livelihood skills, such as tailoring. This is provided by the partner NGOs on demand. (*"If any of us want to take sewing training, sewing training is arranged at the centre" [CUC1]; "After being selected as a beneficiary from SEEP, through this programme I got six months of sewing training" [DUC2]; "I am asking sirs [those who delivered the training] to give me a job or to give me training in mechanical or motor work. Sirs are telling me they will try to see what can be done" [CUM1].*)

The trainers also offered advice on how to deal with challenges that affect the urban poor as they struggle to make a living, such as harassment by police. (*“From the training we also learned how to cope with difficult situations. Police often evict us. They told us to change the location of selling our products if police evict us” [DPM2].*)

After the initial intensive training, follow-up sessions were held every month. (*“At SEEP office they used to arrange a training session every month for us” [DPM1]; “Nari Maitree used to arrange a meeting once a month” [DPC1].*) These monthly meetings combined business training with delivering life skills. (*“I attended so many meetings, at least one every month. The programme officers used to discuss on various issues such as hygiene, nutrition, how to run our businesses well and how to save money” [DSC2].*)

While talking to us, NGO programme staff echoed the opinions of the beneficiaries. According to almost all of them, providing training to beneficiaries was one of the most important components of the programme and a few of them even considered it to be more important than the asset transfer, especially given that it allowed them to properly utilise the cash support. As per their opinion, training support provided to the beneficiaries had two different dimensions. First of all, once the beneficiaries were selected and divided into groups, they were then trained on financial business planning. The training was usually arranged by the partner NGOs with support from Concern and it had a very specific focus. Through this training, beneficiaries learned how they could develop or design their small business (be it selling tea, food, snacks or fruits), they understood where they could go to collect raw-materials, how they could work to make a profit, how to behave with customers and some beneficiaries actually learned to identify money and make calculations.

*“In this three days’ training, we try to cover a lot of things that would help them in running their business. For beneficiaries who are interested in starting a small business, we mainly help them to develop a plan and try to teach them everything they will need to design their very own business.”*

At the same time, the training also aimed at enhancing the capacity of the beneficiaries by focusing on improving their skill-sets. As mentioned above, there were beneficiaries who were not always interested in starting small business and instead, they wanted to get involved in regular salaried jobs. The training tries to cover several topics and skill-development techniques that serves both purposes – at one end, training on sewing, food preparation, basic literacy and mathematics, customer management, hair-cutting helps them in getting jobs in different sectors and on the other, these trainings also allow them to start new business in these areas if they want to. As one of our respondents noted, the participants received training on 39 different topics.

### **3.1.3. Savings**

The baseline survey (Devereux and Shahan, 2019) found that only one-third of our sample were saving any money before joining the ILUEP programme. One objective of the ILUEP was to inculcate the savings habit, even among extremely poor people. Training from Concern’s partner NGOs included explaining the benefits of saving (*“I have learned about the importance of savings” [CSM1]*), and how to set aside a proportion of income or profit earned, as savings. This advice was provided in the context of household budgeting – income should be allocated to household expenses, supporting family members, reinvesting in the business, and saving for future contingencies. (*“If you save money, there will be security” [CSC1].*)

*“They taught me that if my profit is 2,000 taka I should spend 1,000 for the family, send 500 to my mother in my village and save 500 for the future.” [CUM2]*

*“If I save some money, I will be able to reinvest it in my business.” [CSF2]*

*“They said that if you earn 300 taka, you have to deposit 50 taka or 100 taka so we can use that money on days when there is no work.” [DPF1]*

One reason why most participants did not save money before joining the ILUEP is that they had nowhere to deposit their savings securely, so an important benefit of the programme is that it gave institutional access to savings facilities to people who were previously excluded.

*“They opened an account in Dutch Bangla Bank for us to save. I have been saving 500 or 1,000 in the account for the past 4 to 5 months.” [DSC1]*

*“I used to spend most of what I was earning. I wasted a lot because I had no place to keep my money. After joining the Pavement Dweller Centre club, I am depositing money in the club, now I have opened an account in my name in Dutch Bangla Bank.” [DPC2]*

There is even some evidence that the ILUEP is promoting financial inclusion, as participants choose to open their own bank accounts independently of the programme. (*“As I was connected to Nari Maitree, I had an account at Nari Maitree Samiti Insurance. Later I opened an account at Sonali Bank” [DPM2].*)

Importantly, our interviews with the programme officials pointed out a significant aspect of savings initiative that was missed by the beneficiaries that we interviewed. This was not surprising because all our identified beneficiaries received asset support and as such they were not part of the ‘rotating savings scheme’ introduced in Dhaka and Chattogram. Before explaining this, it is important consider how the programme staff managed to encourage the participants about savings. As several programme officials pointed out, explaining the benefits of savings was not an easy task as the participants used to live on a day to day basis and never thought about saving for future. As such, the field facilitators had to be very patient.

*“At the beginning, when they did not know us, the participants, especially the men, did not give us time to explain to them what we were planning to do. They usually expected some one-time support or handout and when they found that we were not doing that, they just lost interest. Several times, they stood up during a discussion and left by saying that he had to go to work, even though I clearly understood he had nothing to do.”*

*“I was always patient. I went to their home again and again and tried to carry on our discussion. For instance, in one case, when I finally managed to have some time with the household head, I asked him, “How much did you earn today?” He replied, “500 taka”. Then I asked, “How much did you spend?” He said, “500”. I was curious, “So what will happen tomorrow? What would happen if you cannot go out for work? Besides, how would you plan for your future? How would you bear the education expenses of your children? Don’t you want to send them to school?” After a while, I realised that I finally had his attention. Then I said, “Look, brother, this is why I am here. I am not talking about the present, I want to talk about the future. I want you to think what you want to do to improve your lives and your sons/ daughters’ lives. I want to talk to you about that. I want to help you.” And this worked.”*

An important thing that we learned was that initially not all the beneficiaries were selected for cash support. One Project Coordinator in Dhaka informed us that even though there were more than 2,000 households under his jurisdiction, at the beginning only 750 households were provided support, with the expectation that gradually the rest would come under coverage.

*“It was not easy. When we started supporting some of these beneficiaries by giving them 6,000 taka, the remaining ones were not happy. Some of them grew a little impatient and whenever I went to their slum, the others would come to us and ask me why they were not being covered.”*

Whereas the plan was to cover them all in the long run, in the short-run the rotating saving scheme was introduced to help them. This worked in a simple way – as mentioned earlier, in the programme site, the beneficiaries were divided into several groups and each group contained 25 to 30 members. These members

were taught the necessity of savings and encouraged to save. The group met every week and it was expected that group members would share some of their savings in a common, collective fund. By the end of the month, each group had a sizeable amount of savings, and from the group one lucky beneficiary was selected by lottery. If interested, he was then allowed to borrow money from the savings and invest this in their business or improve their existing business. This played an important role in developing a sense of collective ownership of the common fund, which essentially made the borrower responsible to the group. This also helped in building a sense of solidarity among the group members. As mentioned earlier, this approach was followed in both Dhaka and Chattogram and even though the borrowers did not receive monetary support from the NGO partners, they could manage to use their trainings and received advice and suggestions from both the training staff and the group members.

### 3.2. Life skills

Behaviour change communication (BCC) messages were delivered to ILUEP participants by partner NGOs, in the areas of nutrition, gender relations and hygiene.

#### 3.2.1. Nutrition

Most respondents in Chattogram and Dhaka reported that they had learned about the importance of healthy diets and good nutrition for improved wellbeing of themselves and their families. (*"I also learned from this what food are nutritious foods and what foods are unhealthy for us" [CUC2]; "They also discussed what kind of food will ensure nutrition, especially vegetables, eggs, milk and small fish." [CSC1]; "We should eat two meals regularly. We need to eat not only rice but vegetables. Vegetables are cheap but good for health" [CPF1]; "Vegetables keep diseases away" [DSC2].*)

However, the trainers did recognise that eating healthily costs money, so the advice took this into account. (*"As we are poor people, we can't afford much. They told us to eat nutritious food like meat, eggs and milk at least once a week" [DPC1]; "They told us to buy fresh food even if we have to buy less" [DSC1]; "We don't need to buy expensive foods; multicolour vegetables like green leaves, pumpkins and small fishes are very good for health" [DUC1].*)

The programme staff made an interesting observation. According to them, compared to the male members, female participants were more interested in learning about nutrition and practicing that in their daily lives. As pointed out by the respondents, this is not surprising, for two reasons. First, through this programme, 50 to 60 children are supported by each PDC and the mothers are very closely involved with the PDC. There is a working group for mothers and in these working groups, weekly discussions are regularly held – a significant portion of which covers nutrition and nutrition related practices.

*"In our PDC, we feed nutritious food to about 50-60 children every day. Here at the parents' meeting, our nutrition officer taught them practically how to cook nutritious food. In addition, we have a Mother Support Self Group for mothers with children under 5 years. When mothers come together in that group, our nutrition officer teaches them how to keep the nutritional value of the food intact while cooking. They cook following the instruction of nutrition officer. In this way, we work to implement the method of cooking and eating nutritious food."*

Secondly, since the female members are more involved in household activities and cooking, they have a better chance of utilising the lessons learned in a more effective and efficient way.



### 3.2.2. Gender relations

Some of the most complex life skills training or sensitisation concerned intra-household relations – how men and women should treat each other and live together, conflict management, and prevention of gender-based violence.

In the programme areas, gender related awareness was raised through training where efforts had been taken to sensitize the participants on various gender issues. As one programme staff pointed out, “Our main focus is to sensitise the participants on different gender issues including gender-based violence and intimate partner violence. We have our experts and they try to teach the beneficiaries about these issues”. Another method of raising awareness is through celebrating different women-related issues, including but not limited to International Women’s Day. Furthermore, in both Dhaka and Chattogram, volunteer leaders were given the responsibility of raising awareness about gender relations and monitoring the situation.

*“In all the 25 to 30 groups that we have in our programme area, we have selected someone as volunteer leader. In our absence, they often try to solve petty issues, if possible. We have also specifically focused on training these leaders on gender relations and other gender issues, and on behalf of us, they try to ensure the improvement of gender relations.”*

A very clear message was that men should respect women, and husbands should treat their wives well. (*“We have also been taught how to respect women, and not abuse or neglect them” [CSC2].*) This extends to men empowering women by consulting and household matters, and respecting their wives’ right to work. (*“I also learned that I should discuss with my wife before taking any family decision. My wife should have the right to work. During the meetings, we learned that male and female have equal rights” [DUC1].*)

Often couples went to these trainings together, which led to improved outcomes. *“Two of these training sessions I joined with my wife. So that we can both learn how to be make a happy family and how husband and wife should respect each other. As a result of this training we are now living very well” [DSM2].*

Participants learned that conflict between husband and wife should be avoided, and that violence – even verbal abuse – is not a solution to marital disputes. *“From the meetings I also came to know that violence has different forms, it can be physical or mental. Scolding someone is also a form of violence” [DPC1].*

A few men admitted that they do treat their wives badly sometimes. (*“We often behave roughly when we come back home after a long tiring day. But we shouldn’t do that” [DUC1].*) One male respondent gave an example of the advice they were given about how to handle conflicts between husband and wife.

*“If the wife says something angrily, I should leave the house without replying and walk around outside for some time to calm down and return home. This will cause anger on both sides to dissolve and we can discuss things calmly. After learning from the training, we are using these in our real life. By doing this, the family problems has decreased a lot.” [CSC1]*

In extreme cases of gender-based violence, ILUEP participants were given advice on how to manage this and a hotline number to call in emergency situations.

*“If someone is being provocative or physically abusive, they should first be warned against doing so. If that doesn't work, try to stop it with the help of others in the community. If that doesn't work, Sajida Foundation gave us a number and asked us to call that number.” [CUC1]*

### 3.2.3. Family life

Awareness-raising sessions on gender issues were not limited to husbands and wives, they also extended to relations between parents and children, and good parenting skills. Specifically, participants were advised to treat all children equally, and not to give preferential treatment to sons.

- *“We are told to look at both male and female children equally, to give them equal opportunity, to feed them the same food.” [CSC1]*
- *“Both boys and girls are equal, both should be given equal rights. This has been discussed in the training. Now if I spend 500 taka for my son, I also spend 500 for my daughter.” [CSM2]*
- *“They told us to give equal importance to both sons and daughters. They told us to not feed our daughter less food just because she’s a girl. An educated girl can do much more than a boy to help her parents. If I educate my daughter well, she will support me one day.” [DSC1]*
- *“How to raise children as good people. Children are equal, men and women are equal, everyone is given equal importance, respect is shown to each other.” [DSF1]*
- *“I learned about children’s rights. I learned how to take care of children. It’s the duty of the parents to ensure their wellbeing. During the meeting they told us to ensure hygiene of the children, send them to the school and think about their future.” [DPM2]*
- *“Many people feed their wife or daughter less than males, but we shouldn’t do that.” [DUC1]*

A related topic of the sensitisation around family life concerned family planning.

- *“They also explained the benefits of a small family.” [CSM2]*
- *“We were told how to have a happy family with fewer children. We were told about different methods of birth control. One child is enough for a happy family.” [CUM2]*

### 3.2.4. Hygiene

An important component of the training or behaviour change communication (BCC) from Sajida Foundation in Chattogram concerned personal and domestic hygiene. Though not directly related to the ILUEP’s main objectives related to income generation and ‘graduation’ out of extreme poverty, good hygiene practices contribute to good health and overall wellbeing for families, which is important for productivity and to reduce time and money spent on health care.

One set of messages was about **keeping homes clean**. (*“The house and yard should be kept clean and tidy. If it is clean, there will be less diseases.” [CUC1]; “They talked about keeping the house clean and tidy” [CSC1]; “They told us to clean the toilet regularly” [CSM2]. “I should keep my house and toilet clean” [DUC1].*)

Another set of messages was about drinking **clean water**. (*“They provided knowledge to me about using hygienic water, drinking pure water” [CUC2]; “We have been told to boil the WASA water that has a bad smell. When it is boiled, there are no more germs. Moreover, we have been told to drink pure water when we are out” [CUM2]; “They tell us to always boil our drinking water, never to drink raw water, because drinking raw water can cause cholera, typhoid, jaundice and other diseases” [DPC2].*)

**Personal cleanliness** is also important for health reasons. (*“The training taught us about cleanliness. They told us to keep the fingernails short, and to clean our bathrooms regularly” [CUF1]; “We are told to stay clean, wash our hands and face regularly” [CUM2]; “They also said that we should stay clean so that we will be safe from many diseases” [CSF2]; “We learned that we should clean our clothes regularly to stay healthy”*

[DPF2]; “I should wash my hands and brush my teeth” [DSC2]; “Take regular baths – keep hands and feet clean” [DPF1]; “Keep the fingernails short” [DSC1].)

A specific set of messages stressed the importance of regular **hand-washing** – which has become even more relevant in the context of COVID-19. (“They talked about washing hands thoroughly with soap after using the toilet and on returning home from outside” [CSC1]; “Washing your hands thoroughly with soap before and after eating speaks of cleanliness” [CSM2]; “We should teach our kids these habits” [CSM1]; “We learned how germs spread. We are told to cut our nails, wash our hands before eating or touching babies. I told my wife to follow the instructions as well” [DPM2].)

Advice was also given about washing fruit and kitchen utensils. (“We should wash fruit well before eating it” [CUF1]; “They told us to use clean water and wash my cups properly” [CPM1].) Finally, good hygiene practices were advocated for business reasons.

*“I learned that I should keep myself as well as my tea stall clean. I learned that I should clean my tea cups with clean water. If people see that I am maintaining hygiene properly, they will be interested to buy food from my stall.” [DPF2]*

Interestingly, even though the programme participants mentioned that they benefitted from WASH training, some of the programme staff were of the opinion that they could not implement it or provide necessary support to the beneficiaries through this, as they initially planned. Almost all programme staff acknowledged the necessity of training in WASH and agreed that some improvement could be observed, but they felt that not enough was done. This was because proper water and sanitation facilities could not be arranged for the participants, as they lived in illegal places and settlements.

*“Yes, we did achieve some results in WASH and in nutrition, but I think these are not enough. We should have focused more on this and in future we will. However, let me tell you something – these are secondary issues. People want food in their belly and once that has been achieved only then we can think about other concerns. Right now, we are working on income and food.”*

*“We did not work well in case of WASH. Most of our beneficiaries live in illegal settlements and as such, we cannot provide water connections or ensure water supply. Moreover, an adequate number of toilets has not been established yet.”*

These observations indicate that even though participants’ access to water and sanitation facilities has generally improved, it is still not satisfactory and a lot more still needs to be done.

### 3.3. Linkages to services

ILUEP participants received advice about the importance of using **health services** as well as direct assistance in accessing these services, from partner NGOs.

- *“We were told they will help us see a doctor if we go to the Sajida Foundation office in case of illness.” [CSC1]*
- *“A doctor was there while we were training. Based on what our problems are we received health care cards. My husband went to the PDC with gastric problems and they gave him medicine twice.” [DSC1]*
- *“There is a healthcare centre at Paltan office of Nari Maitree. We can visit the doctor there. The doctor gave me medicine for minor illness. He also referred me to the general hospital for major disease. Sometimes they help us financially. Last year my elder daughter was pregnant.*

*She was referred to Mitford Hospital and Nari Maitree paid half of the expenses of her ultrasound test.” [DPC1]*

Participants were advised to **educate** their children. (“*We should send them to school*” [CSM1].) Another participant expressed appreciation for the assistance provided by the partner NGO. (“*The brothers in this programme enrolled my son in their school. I didn't get this help from anywhere else. Because of them my son is able to study today*” [DPF1].) Education services are also provided at Pavement Dweller Centres, called ‘the club’ by some participants. (“*The Sajida Foundation’s Pavement Dweller Centres said they can keep our children there and educate them*” [CSC1]; “*The children are educated in the club. My daughter is currently in sixth grade at the club school*” [DPC2].)

The **Pavement Dweller Centres** also offered accommodation to some pavement dwellers. (“*I had no fixed place to stay. I slept here and there. I was in a lot of trouble. They arranged for me to stay. I now live in their accommodation centre. It has benefited me a lot. I keep my belongings here. I feel much safer here*” [DPF1].)

In terms of linkages to services, our interviews with programme staff confirmed the above observations of the beneficiaries. At the same time, they informed us that they also tried to link the beneficiaries with two other potential sources of support. First of all, the NGO partners in both Dhaka and Chattogram made efforts to link the beneficiaries with government officials, so that they could gain access to different services. For instance, in Dhaka:

*“We understand the difficulties the beneficiaries face due to their lack of access to electricity or water-supply through legal means. One of the reasons they often fail to apply for such services is they do not have National ID (NID) card and they do not know how to apply for that. We tell them how to apply for NID, where to go and often times, we took them to the Ward Councillors’ office so that they can get their NID. Furthermore, we also help them to go to the electricity office so that they can get access legally.”*

In Chattogram, the programme participants were supported to gain access to another type of service.

*“Some of our beneficiaries are eligible for different types of social safety net. However, we have seen that in most cases, they do not know that they are eligible and in other cases, they do not know how to get access to that specific service. We help them in this regard.”*

Another type of service that NGO partners are focusing on recently is creating linkages for programme participants with local elected officials or local powerful people. We did not observe such efforts during the Round 1 research in 2019. In fact, whereas last year we observed that programme participants were rarely (if ever) interacting with elected officials, this year the NGO partners are deliberately trying to change that. Several of them considered this to be an important area to focus on, as it might create a new avenue for advocacy, offering opportunities for the participants to protect them from eviction.

*“We try to involve ward councillors as best as we can. When we distribute the cash assistance, we try to organise a ceremony, invite the ward councillors and local influential people and ask them to hand over the cash to the beneficiaries. This allows the beneficiaries to know the political leaders and creates a connection between them.”*

However, did this actually help in protecting the beneficiaries from eviction? So far, it did not. Several of our programme staff respondents informed us that even though they had tried to prevent eviction through lobbying and requesting the local leaders, it did not work.

*“This is beyond our capacity. The decision in favour of eviction usually comes from the top and local leaders are unlikely to confront such decisions. Concern should focus on this and lobby the policy-makers more effectively.”*

However, one programme staff in Dhaka talked about an interesting development.

*“We could not stop the eviction but we managed to introduce one change. We have requested the government offices and the elected leaders again and again to give the slum-dwellers some time before eviction. Our point is, if it is not possible to protect them, at least tell us before the actual eviction takes place so that they can make some preparation and move to another place without facing any harm. In one case, we succeeded. We were informed two days before the eviction and the beneficiaries managed to move out safely.”*

### 3.4. Impacts of training

The training provided by ILUEP partner NGOs was appreciated and valued by participants, many of whom saw it as “wisdom”. (*“They gave us the wisdom to save some money for the future” [DPF1]; “Everything I have learned there is good, especially the discussion on husband and wife’s relationship” [DSC1]*). Several participants tried to apply what they had learned. (*“I didn’t think much before joining the training. I went there and saw that everything they were teaching was realistic, so I tried to follow it” [CSM2]*.)

According to the ‘KAP’ model of behaviour change (Launiala, 2009), information or **knowledge** can be transmitted through training and awareness-raising, but this becomes effective in terms of modifying behaviour only if **attitudes** and **practices** also change. There is evidence that positive behaviour change has been achieved through the ILUEP programme. One participant explained how his attitudes towards spending and saving changed after he was given knowledge about the importance of saving from the ILUEP training sessions, and he subsequently changed his behaviour (or practice) as a result.

*“Before getting the training, I lived as I wished. Where I should spend 5 taka, I was spending 10 taka, I had no thoughts about the future. After the training I understand my mistakes in line with what they have taught. Now I plan my savings in a way I didn’t before. I calculate my income and spend some, save some. If I earn 300 taka, I spend 200 taka on my family and save 100 taka in my savings account in Islami Bank. We withdraw these and use what we need when the business needs it.” [CSM2]*

Messages delivered in training and sensitisation sessions were followed up and reinforced in subsequent sessions.

- *“There were programmes in December and January where we went all together and the officers asked us if we can remember what we have learned so far.” [DSC2]*
- *“I have attended several meetings where I learned about the importance of cleanliness.” [DUC1]*

Some men recognised and acknowledged that their attitudes and behaviour towards women and girls had changed as a result of the training.

- *“The mistakes I made were corrected because of the training, as well as the neighbours around me arguing with their families. They also obey us when they see the harmony between us.” [CSM2]*
- *“Again, asking us to treat boys and girls equally, was also good.” [DSC1]*

To understand the perceptions of programme staff regarding the impact of training on ILUEP participants, we asked them about the following: first, whether they observed any change in the current state of the beneficiaries as compared with when they first met them; second, if they observed any change, what types of change they were observing and finally, we wanted to understand how the training helped in this regard.

Our respondents maintained that compared to the past, the overall situation of the programme participants improved significantly. In their opinion, when they first met the participants, their condition was visibly bad.

*"I hate to use the term, but they were stinking. One look at them, and you could get a sense that these people are not going anywhere. Their situation would never improve."*

*"When I first started working and went to the field to select beneficiaries, a new graduate of Psychology from the University of Dhaka was with me. The whole day we met several potential participants, explained to them and went to places where even we would not dare to go in normal times. We saw our potential participants taking drugs and it was quite impossible to stand close to them and stay there for a while. While we were returning, the new graduate told me, "I don't think I would be able to work in this project". I smiled, "Why?" She responded, "I don't want to work in something where we would simply fail to make any change. Based on my experiences today, I do not think that we would even succeed"."*

However, what do the staff working at different NGO partners think right now? As per our findings, their perception has completely changed.

*"I have observed significant improvement in the lives of our programme beneficiaries, especially those who live in the slums. In the past, for instance, husbands and wives used to fight a lot and now they are doing it less. Besides, they used to quarrel with others, they couldn't see the good in others, but now they don't feel jealous and are comfortable with each other's good fortunes. Furthermore, beneficiaries have become financially self-sufficient by receiving assistance from the programme and utilising that assistance. This financial improvement has also changed their lives as they are now living in better rooms, sending their kids to school and are trying to remain neat and clean. Women are now aware and whereas they used to tolerate their husband's abuse, now they know what do if their husbands treat them violently."*

*"The greatest change that I have witnessed is they have now found the meaning of life and are living that life happily. In the past, they did not know how to save money but now some of them have managed to save up to 40,000 or 50,000 taka. As a result, their livelihood has improved. They now eat nutritious food which they did not do; they now send their kids to school, which they could not manage; and they can now wear nice clothes, which they failed to afford in the past. Looking at them you would not realise that they lived on the street before. In fact, their belief system has also changed. When we first took some steps to select the beneficiaries, in the survey questions, we asked, "Can a husband beat his wife sometimes?" Their answer was, "Yes, he can do that." We said, "The wife should not go outside without the permission of the husband?" They agreed. But now, they think differently."*

It is important to note that 7 out of the 9 officials of 3 NGO partners that we interviewed considered the programme and the training initiative as a comprehensive package and refused to give credit to one specific component for causing positive change.

*"I won't rank the 6 components or say that one is more important than the other. In my opinion, they all have made equal contribution."*

*"I think the components are inter-related. You cannot ignore one and expect it to create an impact."*

However, a couple of NGO respondents considered the asset transfer as the most important contributor. Nevertheless, the respondents pointed out that whereas in general the training had its impact on almost all types of participants, they found it challenging to support some specific types of respondents.

First of all, compared to the female-headed households, male headed households were difficult to reach and support, in their opinion.

*“Female members are more willing to listen and understand, and they are more willing to bring about changes in their lives. In contrast, the male members do not like to listen, are always busy and they do not allow us enough time.”*

Secondly, within the programme areas, drug peddling is quite common and as such, several of the local people are drug addicts. In some cases, the programme participants get addicted to drugs and it becomes extremely difficult to help them.

Thirdly, representatives from the NGO partners pointed out that whereas it is easy to work with slum dwellers, it is more difficult to work with the squatters and extremely difficult to work with the pavement dwellers.

*“The good thing about the slum-dwellers is you can always find them and monitor how they are doing. You want to have a meeting, just go to the slum, tell them about it and they will be there. The other two groups cannot afford this luxury.”*

*“If you ask me, I will define success differently for different groups. For instance, I supervise six pavement dwellers and if only one of them can manage to graduate, I will consider that as a huge success. It is that difficult to work with the pavement dwellers.”*

## Chapter 4. Livelihoods

The baseline report provided livelihood profiles for each of our ILUEP case study households. In this chapter each of the respondents who were re-interviewed for the follow-up survey reports in their own words what happened to their livelihood and income since joining the ILUEP.

Respondents are divided into four categories, according to whether their livelihood changed between the baseline survey in 2019 and this follow-up survey in 2020, and whether or not their income improved during the year. As Table 4 reveals, only 3 out of 25 respondents with valid data<sup>3</sup> (12%) reported no improvement in their income; while 22 (88%) reported that their incomes had increased since they joined the ILUEP.

**Table 4. Changes in livelihoods and income among ILUEP participants, 2019 to 2020**

City	No change in livelihood		Change in livelihood	
	No change in income	Income improved	No change in income	Income improved
Chattogram	1	8	1	2
Dhaka	0	6	1	6
<b>Total</b>	<b>1 (4%)</b>	<b>14 (56%)</b>	<b>2 (8%)</b>	<b>8 (32%)</b>

Source: Round 2 survey data

### 4.1. No change in livelihood and no improvement in income

A cloth-seller from Chattogram was unable to work full-time on her business because her young child is chronically sick and requires a lot of attention. So she is working 3 days instead of 5 days a week, and fewer hours a day. This case of a mother forced to work less because of her sick child illustrates the impoverishing effects of illness in poor households, where access to quality health care and child-care is constrained.

*Cloth seller: "I sell cloth in the slums all day" [round 1]. "Yes, I'm doing the same work, but my baby is sick almost all the time so I can't spend more than 3 days for business now, where I used to spend 5 days a week before. Again, I can't go far outside our area to do business. Due to this it is not possible to sell more than 2 or 3 pieces of cloth in a day. I used to earn 200-300 taka a day, but my involvement with work has decreased a lot. Due to this my overall income has also decreased a lot." [CUC1].*

### 4.2. Change in livelihood but no improvement in income

A slum dweller woman in Chattogram invested in a sewing machine to start working as a tailor, which she enjoyed and found financially rewarding. But the sewing machine broke so she reverted to working for her husband's business, which is less stimulating. Even worse, she lost her source of independent income.

*Tailor to fruit-seller: "I have a sewing machine. I make clothes" [round 1]. "The sewing machine broke down 6 months ago. It was not possible to buy a new one. My husband runs a fruit business and when someone comes to the house to buy fruit in my husband's absence, I sell it to them. I preferred sewing because I was always learning something new. All I earned was mine. At the end of the month I had an income of 1,500 to 2,000 taka. Now even if I sell fruits at home for 400 or 500 taka a day, I have no income of my own, I have to hand over all the money to my husband." [CUF1]*

<sup>3</sup> Although 28 ILUEP participant were interviewed in this second round of the research, not all gave valid responses to every question, so numbers reported are sometimes less than 28, as in this case.



A woman who previously worked as a sewer cleaner for Dhaka Water Supply and Sewerage Authority, which she described as “nasty and dangerous” work, used her cash from ILUEP to start selling cigarettes instead, which she preferred. But the police destroyed her stall so she returned to working as a sewer cleaner. Once again, this case highlights the range of risks that poor people face in trying to conduct their livelihoods.

*Sewer cleaner to cigarette-seller: “In my previous job there were days when I had no work. So I started a small business selling betel leaves and cigarettes last year after receiving the money from Concern. I was given training on how to run a small business. I thought it’s better to work for myself. I bought a box and my products with 3,000 taka. I like this work. But one day police arrested my husband and destroyed the stall. I did not have enough capital to start the business once again. So I had to work as a sewer cleaner again. But there are days when I have to remain unemployed.” [DPC1]*

#### **4.3. No change in livelihood but income improved**

The most common use of the cash disbursed to ILUEP participants was to invest in the recipient’s existing income-earning activity, usually an informal retail sector micro-enterprise – selling vegetables, fruit, snack foods, clothes or scrap materials, or running a tea-stall or shop. In all cases, the ILUEP cash was invested in the business as working capital, financing an expansion that generated more turnover and income.

*Vegetable seller: “I am selling vegetables in the slum” [round 1]. “My income is higher than last year, because of the extension of my business. Before, I bought vegetables from the big market, only 2,000 or 3,000 taka, now around 6,000 or 7,000 taka. So bigger investment makes more profit” [CUC2]*

*Fruit seller: “I sell fruit near to the railway station” [round 1]. “I bought more fruit with the money I received. As there were more fruits in my cart, the number of customers increased a lot. I make more profit than before.” [CPC1]*

*Food seller: “I used to sell singaras [a snack food] in a van on the street. Now I have a stall nearby my house. I invested the money I received in the business. I have more money in my hand so I can buy more singaras for sale. Previously it was difficult for me to sell because police used to evict me every now and then, but it has decreased now. My income has increased and I make more profit.” [DUM1]*

*Clothes seller: “I sell clothes” [round 1]. “My income increased when I invested the money I received. I also used the knowledge that I received during the training. I tried not to spend all the money I earn. That’s how I started to make more profit and was able to save money for the future.” [CSF2]*

*Shoe-seller: “I sell second-hand shoes” [round 1]. “Last year I worked for someone else. The salary was very low. I used to help my employer clean the shoes. Since 10 months I buy the shoes myself and do everything needed. I work for myself. I like my job. It’s profitable. I have been doing it for others for years. I know how to do these things.” [CPF1]*

*Scrap-seller: “I am in the business of scrap materials” [round 1]. “I still do what I used to do. The income is higher now than before due to the increase in business capital. I invested the 7,000 taka I received from the programme in the business.” [CSC2]*

*Scrap-metal seller: “I make a living by buying ship parts and sorting them, selling iron in iron shops, brass in brass shops” [round 1]. “My income has increased since last year, because I used the money I got from this programme for my business. I used to buy and sell goods worth 8,000 to 9,000. Now I buy and sell goods for 14,000 to 15,000. So there is more income and more profit than before.” [CUM2]*

Plastics seller: "I am still working as a vendor, selling various plastic items that I buy from Chawkbazar or Babubazar and sell in this area. But something has changed. I used to go to fewer places, now I go to more places. Now there are more goods, before there were less goods. My income is higher now than before. I used to sell goods that cost little so the profit would be less. Now I buy goods that cost more and sell them for more money, so now I earn more than before." [DPF1]

Tea-seller: "I bought more cups, more tea-leaves. I could buy as much fuel as I needed. I had more customers, and I was able to sell tea all day long. My income increased." [CPM1]

Stall-owner: "I received money to invest in my business. So I bought more products. I kept myself and my stall neat and clean. The number of customers increased and I was able to make more profit than ever. I started selling biscuits, cigarettes and more cups of tea. It increased my income." [DPF2]

Shopkeeper: "I am still running my shop business as I did last year, with my husband. I have made the shop bigger this year. I bought a big fridge for the shop and I sell cold water for 2 taka a glass. I am able to keep goods in the shop that cost more money than before. Compared to last year, our income is increasing. When there was no fridge we used to sell products worth 2,500 to 3,000 taka, and now we sell products worth 4,000 to 4,500 taka in a day. We earn 800 to 1,000 taka profit." [DSC1]

The injection of income into micro-enterprises also made running the business easier for some participants, improving their quality of life as well as raising their income.

Vegetable seller: "A lot of things have changed since last year. I had to walk all day from road to road to sell my vegetables. I couldn't sit, security guards or police would evict me from the place. But now I run my business at Kawran Bazar Market. Previously I had less money to invest. Last year I received the money from the programme and now I run a bigger business. My income has increased. I work for myself. I like this job. This is more profitable and I don't need to walk for miles. Previously my vegetables would get rotten when they were not sold by the end of the day. But now I sell products in the market, so they are easy to sell." [DUC1]

#### 4.4. Change in livelihood and income improved

Some participants used the ILUEP cash as an opportunity to change their livelihood completely, from badly paid work, often for someone else, to better paid work, usually self-employed. Independence was valued almost as much as higher income. Examples of respondents who made this transition include a domestic worker and a cook who became tea-sellers, another cook who started selling vegetables, a mason who now sells juice, and an odd-job man who became a cigarette seller.

Domestic worker to tea-seller: "Last year I worked as a domestic labourer. The salary was very low. Our family often ran out of money. So I switched to a new job. After receiving the money about 10 months ago I started my business. I sell tea on the road. I work for myself, it's my own business. I earn more than working as a domestic worker. That's why I like it." [CPF2]

Cook to tea-seller: "When I received the money last year I started selling tea, I had previous experience and knowledge of selling tea. I wanted to start my own business as soon as possible, so I didn't waste a day. I bought the necessary products on the same day that I received the money from the office of Nari Maitree. Later I started selling rice and daal. Before starting, I received training on small business. I work for myself. I love it. I want to make more profit and expand. My earnings have increased. As a

*cook, I could earn 1,500 taka for two days of work, but I couldn't work on those days when there was no event. By selling rice and daal I can earn 500 taka every day, which is more profitable.” [DPM2]*

*Cook to vegetable seller: “I was a cook's helper for 15 years. After receiving training and money from SEEP I started selling spinach and other leafy vegetables. It is an easy business to pick and sell vegetables. The problem is I have to go far. I have to pay around for rickshaw rides and travel costs. I sell for around 800 taka per day. After expenses I earn 300 taka. I started this work to earn income instead of sitting at home on those days when there is no work. By selling vegetables, one can always earn something. You don't have to sit in the hope that others will give you work.” [DPC2]*

*Mason to juice-seller: “Last year I was working as a mason-helper. Two months ago I started a business as a Raj-jogali [juice-seller] with SEEP's help. I've been doing good business. I charge 10 taka a glass and I sell 90 to 120 glasses of juice every day. My neighbour's son is my helper, I pay him 300 taka a day. 300 taka goes for raw materials and 20 taka for road tolls. The average profit is 400 taka each day. I earn good money but it is hard work. I had no previous experience in this type of business. The management training I got from SEEP and 6,000 taka gave me the strength to start a business. It is possible to earn much more in the juice business than working in masonry.” [DSF1]*

*Odd jobs to cigarette-seller: “Before, I worked as a masonry helper, I pulled a rickshaw and I worked in a shop. Actually I had no regular job, whatever I got I did that. Some days I didn't get any work. But I always wanted to start a business. When I got training and money from SEEP 10 months ago I opened my business by buying betel leaves and cigarettes for 5,000 taka, to sell. It's a small business so I work alone, for myself. I like this work. I can run my own business and earn regular income.” [DPM1]*

One squatter from Dhaka used the asset transfer money from Concern to buy his own rickshaw. With the independence that this provided he took a job as a mechanic in a rickshaw garage, supplementing this steady income with pulling his own rickshaw after hours.

*Rickshaw puller to mechanic: “I used to pull a rickshaw owned by someone else for 17 years. It was hard work. Last year after receiving money from SEEP I bought a rickshaw. I am also a good rickshaw mechanic. Five months ago my friend asked me to join his rickshaw garage as a mechanic. I work 6 days a week and I get 450 taka every day. I work for my friend. After finishing my duty at 5pm I run my rickshaw and earn more money. I like this work. I get 450 taka a day for less hard work.” [DSM2]*

An interesting success story is a slum dweller who had no paid work until she registered with ILUEP and became a tailor after receiving training from SEEP. First she found work in a garment factory, then she bought a sewing machine and started making clothes for sale from home, with marketing support from SEEP. She now earns enough money to pay for food and groceries, rent, and education costs for her child.

*No work to tailor: “A year ago I was just doing housework, I had no source of income. But now I am earning money by working as a tailor. I didn't know how to make clothes before. I took sewing training with SEEP for 6 months. Then I bought a sewing machine and started working as a tailor from home. Learning to sew and buying a machine was all a fantasy for me a year ago. SEEP has helped a lot. A SEEP officer came to the area and informed the people about me, asking them to buy clothes from me. They introduced me to the big tailor shops in the area. One or two customers came at first, but when they spread good words about my work, the customers kept increasing. Tailor shops also send me work when the workload increases in their shop, and they pay me half the wage. I do my work alone, I don't have any assistant or employer. Now I am paying for my daughter's school fees, house rent and other household expenses on my own. That's why I like this profession very much.” [DUC2]*

#### 4.5. Explaining positive changes in livelihoods

As explained above and in the opinion of both the programme staff and beneficiaries, in most cases the programme components have positively influenced the livelihoods of the beneficiaries. In combination, the components ensured financial security, enhanced capacities, facilitated dietary diversity, raised awareness about gender relations, effectively taught the value of WASH and from an overall perspective motivated most of the programme participants to move forward in their lives. The questions are: How did the programmatic interventions manage to largely achieve these objectives? What are the existing weaknesses or loopholes? In this sub-section, efforts are taken to find answers to these questions.

In order to do this, the following approach has been applied: firstly, based on the opinions of programme staff, we try to identify the factors that probably played an important role in positively influencing the programme outcomes; secondly, we have also identified the challenges pointed out by the respondents that they faced at the beginning while identifying and working with the participants; and finally, efforts have been taken to explore whether the positives succeeded in neutralising the challenges.

In case of positive influencers, we identified three specific factors – the **3Cs**: the **content** of the training provided; **capacity** and experiences of the program staff; and the ability of the programme's mechanisms to **check and modify** the behaviour of the programme participants to keep them motivated towards improved livelihoods. In other words, we argue as follows.

Capacity and experience mattered: Most of the programme officials that we interviewed had completed graduation, they had a background in social sciences and humanities, had working experiences with urban poor or ultra-poor for 5–10 years, and many were involved with the previous version of ILUEP. Therefore, they knew how to interact with and handle the poor, how to help them when they felt down, and how to motivate them when they felt things were not going their way. Moreover, in this programme the involvement of psychiatrists and socio-psychological counsellors were extremely important, as they played an important role through providing emotional support when necessary.

Content mattered: As explained in the previous section, the content of the trainings provided to the beneficiaries was extremely useful. The comprehensive nature of the training allowed beneficiaries to understand the value of strategies that focused on different aspects of lives, not just the economic.

Checking on the participants mattered: Important to note is that checking and monitoring the activities and performance of the programme participants never took a 'mechanical tone'. In fact, a monitoring framework was used to identify problems faced by the beneficiaries, support them and make sure that they remain motivated.

On the other hand, based on our study findings, we identified the following challenges.

Lack of trust in NGO activities by the potential participants: One of the key challenges that the staff faced while they started working was the attitude of the potential participants towards NGO activities. The urban poor, as the program staff soon found out, did not consider the NGOs as long-term friends, did not think that they would work to provide long-term support, and thought that NGOs simply come to their places to provide some short-term assistance or handouts.

*“When I first went to visit, I was not allowed to enter the slum when they heard that I came from an NGO. What I heard later was, there was another NGO there that promised to provide some cash support and they simply disappeared one day without informing anything. This created a strong negative attitude towards NGOs. People were telling me, “You guys are all the same, you just come and go, earn money while promising to support us and then vanish”.”*

*“In the slums, a lot of NGOs work and they don’t have a long-term plan or involvement. It seems to me that the urban poor are suffering from some type of NGO-fatigue. Whenever we tried to approach them, they just gave us a blank look. To them, I was just another NGO – all talk and no substance.”*

*“When I first went to the slum, lots of people came with expectations, “So you guys have come to give us something. What did you bring? When can we get that?” This is how they evaluated NGO activities. When we explained that we were doing a different type of intervention, they were disappointed and many did not want to be part of it.”*

Fatalistic attitude and unwillingness to plan for the future: Another important problem that programme staff faced initially was the negative attitude of the programme beneficiaries, especially the males, about the future.

*“One of our key responsibilities was to make people aware about the future and encourage them to dream. This was so difficult. It seemed to me they kind of gave up, especially the male household heads. Whenever we talked to them, they gave us a vibe, “We have heard about these and nothing would change”.”*

Drug addiction, lack of permanent settlement and other social menaces: The respondents identified the presence of the drug business within the slums a major problem for them (at the initial level), especially as it made the slum-dwellers addicted, discouraging them to think or save for the future. Furthermore, the problem was more serious for the pavement dwellers or the squatters, than for the slum-dwellers.

*“It is very difficult to explain to someone about a bright future if he does not know where he will be living tomorrow. Several of our participants faced that dilemma.”*

Lack of capacity to plan and stay motivated: This is not necessarily surprising. Given that the programme participants did not necessarily plan for the future or economic activities, it is quite natural that they did not have any income-generating and economic plans.

The key question, therefore, is how did the positive influences affect the challenges? We argue, based on our findings, that the positive influences interacted with each other and generated three unique strategic intervention mechanisms.

1. Adoption of strategic approach to interact with the beneficiaries that built a culture of trust
2. Building financial planning capacity
3. Enhancing the socio-economic capacity and ensuring that they remain on track

Of these three, the first was important for initial ice-breaking, the second played an important role in motivating the participants and the third ensured that the participants continued on the road chosen. Our interviews with the programme staff showed how important it is to be strategic in an environment where lack of trust is the order of the day.

*“I remember meeting a woman and found out that she was interested in the programme. The problem was she could not take the decision – only her husband could, but he was a drug-addict and not interested about us. I tried to talk to him several times but it did not work. He always left giving an excuse. I realised that I could not tell him about his wife’s interest as that would only make the wife’s life difficult. I then found out that he had a few friends with whom he chatted regularly at a tea-stall. I approached them as one or two of them were interested in our programme. I told them to connect me with that man. They agreed. Then one day, I went to that tea-stall and found him. Clearly, he was free and sipping tea. I exchanged pleasantries,*

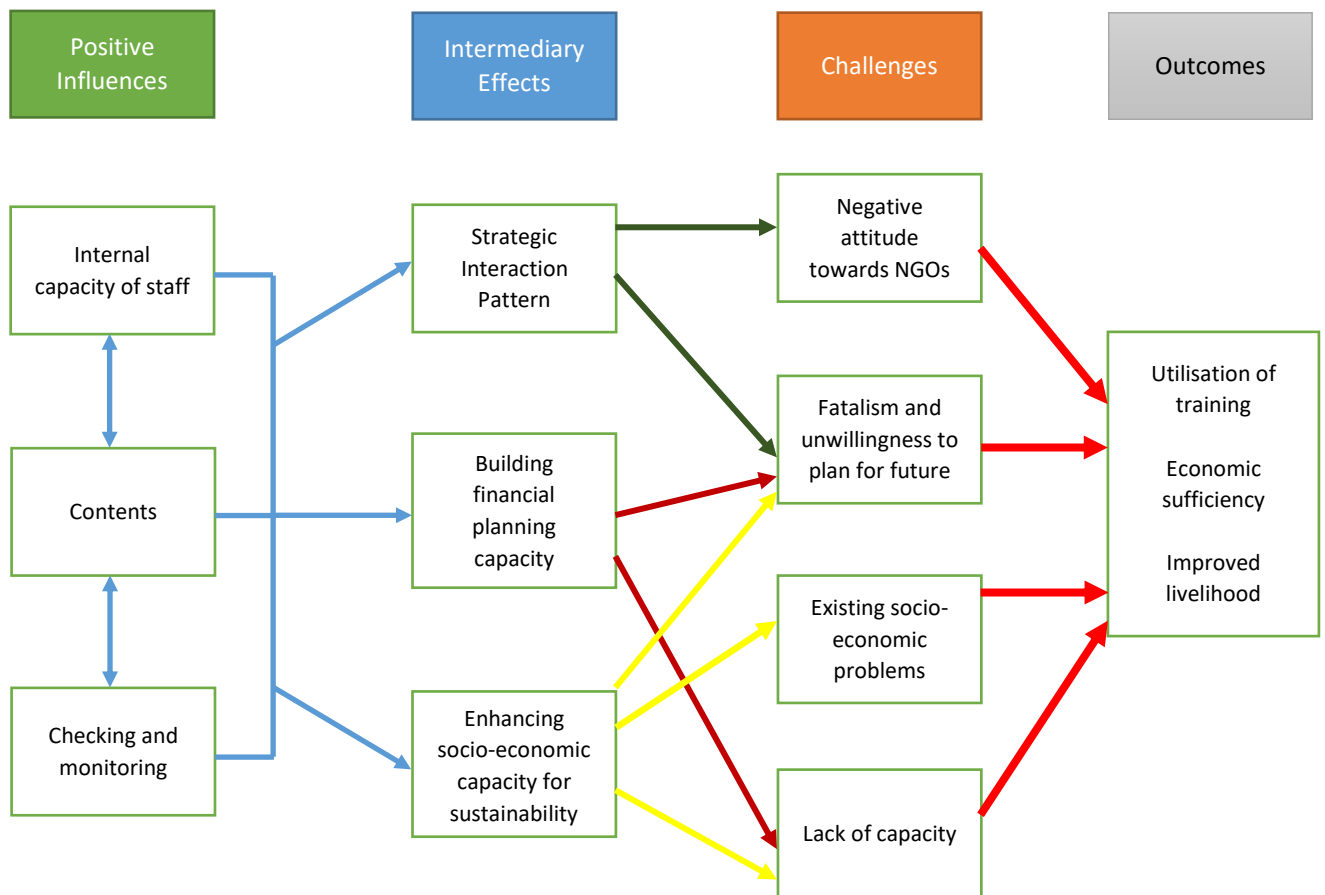
ordered a cup of tea and started gossiping. The others soon joined me. After several rounds of tea, I finally managed to convince him.”

“Sometimes, it is necessary to involve the female household member in the economic activities or programmatic activities. But you cannot mention that directly as the male member would feel insulted. For instance, in one case, I realised that the wife would do well in business but the husband did not want her to join. While monitoring his activities, one day I found that he made several mistakes. I just said, “Brother why don’t you involve your sister-in-law in the business. Seems to me she knows how to calculate well and it will reduce your cost. Finally, he agreed.”

It seems like, in conducting a successful ice-breaking session, it is important to understand the context, the environment and to utilise that environment to one’s advantage. In most cases, the programme staff managed to do that.

In the previous sections, we have discussed how trainings and financial planning affected the programme participants. For their possible impact on the challenges, the figure below can be considered.

**Figure 1. Impact pathways on ILUEP participants’ livelihoods**



Source: authors

As Figure 1 indicates, the positive influences may succeed in reducing or eliminating the impact of the challenges and when that happens, it is possible for the participants to have an improved livelihood. On the other hand, if the positive influences fail in effecting challenges, as we have seen happened in case of pavement dwellers (lack of permanency effect), participants faced with sudden shock (sustainability effect) or drug addicts (social menace effect), the outcome would not necessarily be achieved.

## Chapter 5. Income and employment

The original intention of the second round of data collection was to compare incomes of ILUEP participants before they received benefits from the programme with one year later, to assess the impacts of the ILUEP on livelihoods. However, COVID-19 lockdowns were imposed before the second round of data collection started, and this had a major detrimental impact on economic activity and incomes throughout Bangladesh, including for ILUEP participants. The questionnaire was therefore amended, to ask about days worked and income earned at two points in time: (a) in the 4 weeks before the lockdown started; and (b) since the lockdown started (see questionnaire in [Appendix](#)). Together with the baseline data, this means we now have not two but three data-points that are presented in this chapter: baseline (2019), pre-lockdown (2020), and during the lockdown (2020).

### 5.1. Days worked by ILUEP participants

At baseline in 2019, respondents in Chattogram reported working, on average, for 22.9 paid days per month. This increased by 10% after the baseline, to 25.1 days. Among respondents in Dhaka, the average (mean) number of paid days worked per month increased by 28% after the baseline, from 16.2 days to 20.8 days.

Overall, among our 28 respondents, the average number of days worked per month increased by 3.4 days after the baseline, from 19.6 days to 23.0 days (17% increase). Out of 28 respondents, more than half (16/28 =57%) increased their days worked– most dramatically from unemployed (0 days) to fully employed (28 days) – while one quarter (7/28 =25%) experienced no change, and less than one in five (5/28 =18%) worked fewer days after joining the ILUEP (see Table 5, columns A and B). This suggests that assistance provided through the ILUEP enabled programme participants to move from unemployment to full employment (in two cases (CSF1 and DUC2)) and to expand their business and work more days per month (in 14 cases).

**Table 5. Days worked per month by ILUEP participants, 2019–2020**

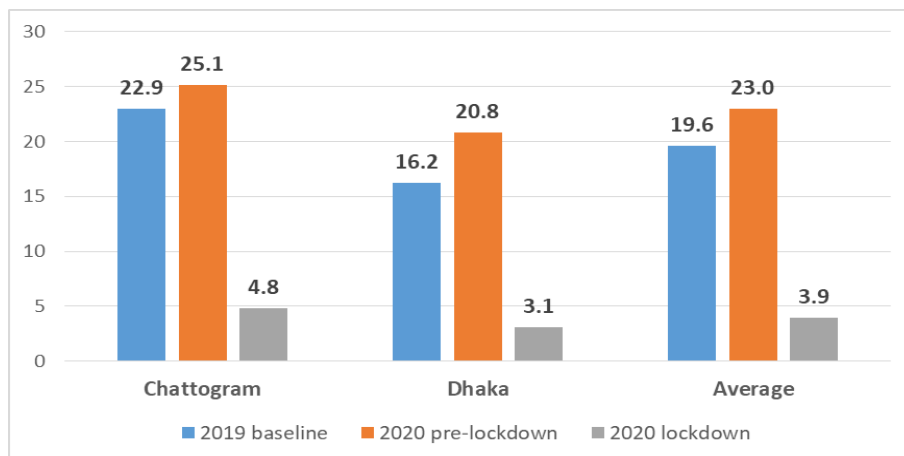
Chatto-gram	(A)	(B)	(C)	Dhaka	(A)	(B)	(C)
	2019 baseline	2020 pre-lockdown	2020 lockdown		2019 baseline	2020 pre-lockdown	2020 lockdown
CSF1	0	28	0	DUC2	0	28	0
CUM1	15	20	11	DPC2	7	15	15
CUC1	20	12	0	DPF2	10	7	0
CUC2	21	26	20	DUC1	13	0	0
CSC2	24	24	0	DSF1	13	16	0
CSC1	25	22	15	DPC1	15	25	0
CUM2	25	25	0	DPM1	15	28	0
CSM2	25	25	20	DPF1	16	16	0
CPC1	25	28	0	DSM2	20	25	12
CSF2	25	28	0	DUM1	22	26	7
CPF1	26	27	0	DPM2	25	26	0
CSM1	27	28	0	DSC2	25	28	0
CPF2	28	26	0	DSC1	30	30	6
CPM1	28	28	3	<b>Average</b>	<b>16.2</b>	<b>20.8</b>	<b>3.1</b>
CUF1	30	30	3		25	28	
<b>Average</b>	<b>22.9</b>	<b>25.1</b>	<b>4.8</b>				

Source: Round 2 survey data



As discussed above, the number of days worked by respondents in both Chattogram and Dhaka increased between baseline and before the COVID-19 lockdown started. However, after the lockdown opportunities to work drastically reduced for almost all LUEP participants. Among our 15 respondents in Chattogram, all 15 (100%) worked fewer days during the lockdown than before, and 9 (60%) fell to 0 days per month. The average number of days worked fell from 25.1 to just 4.8. Among our 13 respondents in Dhaka, 12 (92%) worked fewer days during the lockdown than before, and 9 (69%) fell to 0 days per month. The average number of days worked fell from 20.8 to just 3.1. Overall, among our 28 respondents in total, 27 (96%) worked fewer days during the lockdown than before, and 17 (61%) fell to 0 days per month. The average number of days worked fell from 23 to just under 4 per month (see Table 5, column C, and Figure 2).

**Figure 2. Average days worked per month by ILUEP participants, 2019–2020**



Source: Round 2 survey data

However, the average is misleading in this case, as it conceals three distinct patterns. Most significantly, almost two-thirds of respondents (18/28 =64%) lost all of their employment due to the lockdown. This means that the modal (most common) number of days worked fell from 25 at baseline and 28 pre-lockdown to 0 during the lockdown. Secondly, one in five respondents (6/28 =21%) managed to continue working for more than 10 days a month during the lockdown, though all but one reduced their work-days to below the baseline number in 2019. Thirdly, a small minority (4/28 =14%) kept working but for only a few days (3, 6 or 7 days each month) since the lockdown started. Figure 2 shows graphically this devastating impact of the COVID-19 lockdown on the livelihoods of ILUEP participants.

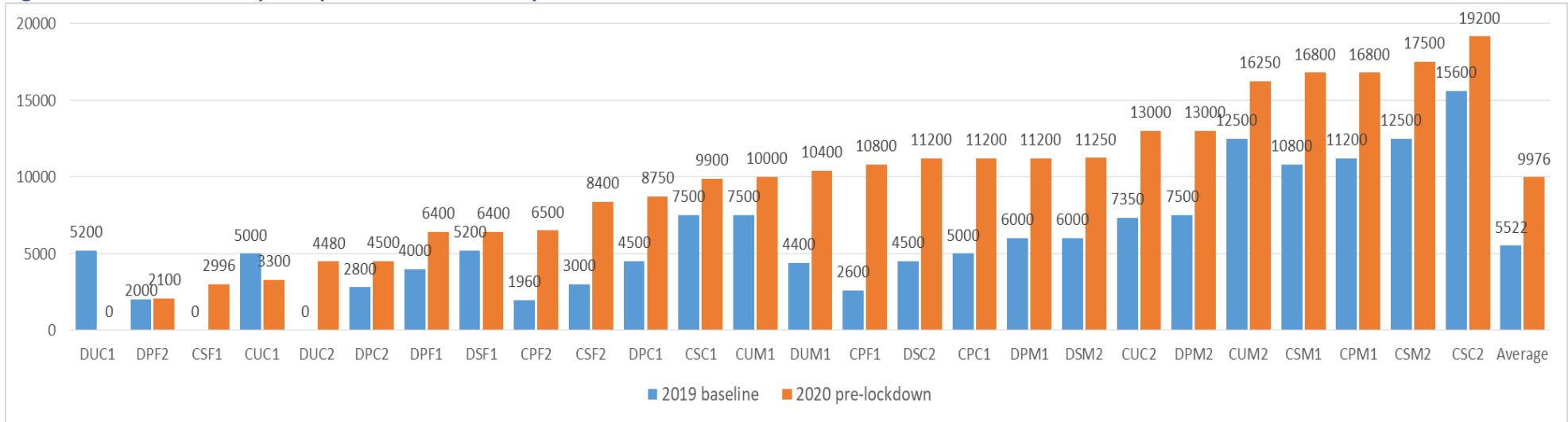
## 5.2. Income of ILUEP participants

The average income of respondents at baseline in 2019 was 5,522 taka (€55) per month. After participating in the ILUEP this almost doubled, to 9,976 taka (€100), an improvement of 81%. It should be noted that this increase of 4,454 taka (€45) is less than the 6,000 taka (€60) given as an asset transfer by Concern through the ILUEP. However, the cash transferred was invested in economic activities and it was made once only, whereas the subsequent increase in income occurred every month – until the COVID-19 lockdown.

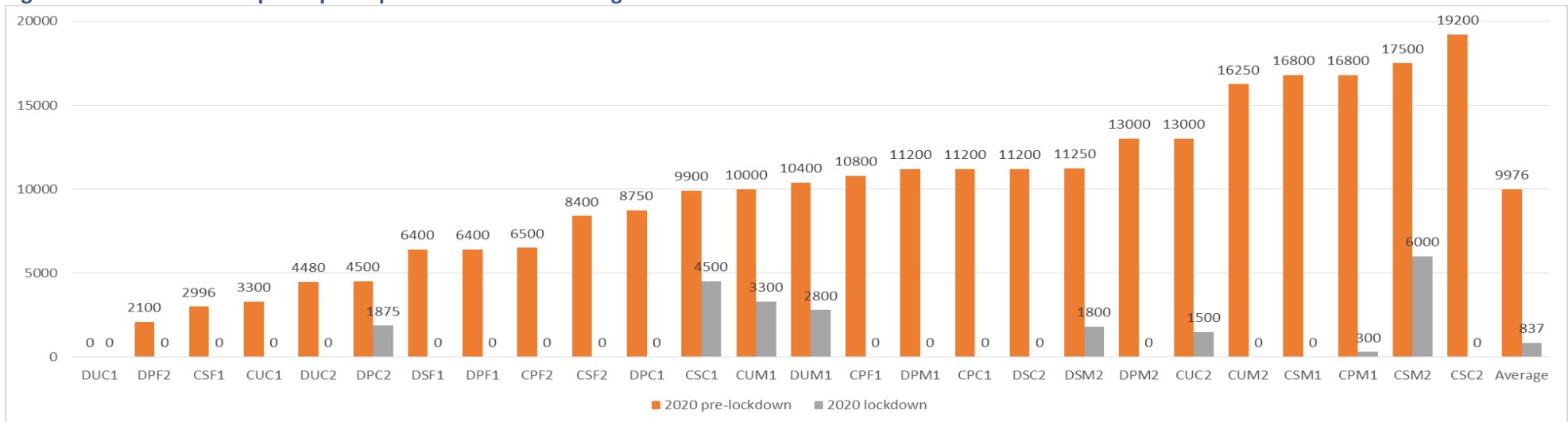
Figure 3 ranks our respondents from lowest to highest income pre-lockdown, also showing their incomes at baseline. The lowest income in both periods is zero, for a few participants. The highest income reported was 15,600 taka at baseline and 19,200 taka (for the same respondent) pre-lockdown. Comparing the baseline and pre-lockdown bars in Figure 3, almost all respondents display higher values pre-lockdown than at baseline, showing the very positive impact of the ILUEP on the incomes of urban extreme poor households in Chattogram and Dhaka.



**Figure 3. Income of ILUEP participants at baseline and pre-lockdown**



**Figure 4. Income of ILUEP participants pre-lockdown and during lockdown**



Source: Round 2 survey data

Note that, technically speaking, the recorded increases in income cannot be attributed to the ILUEP without a rigorous randomised control trial (RCT) methodology that would include a control group of non-ILUEP participants and compare incomes before and after the intervention (difference-in-differences). However, as seen in the discussion above of changes in livelihoods and incomes, 88% of respondents reported an increase in their income since joining the ILUEP that they attribute directly to investing ILUEP cash as working capital in their micro-enterprises.

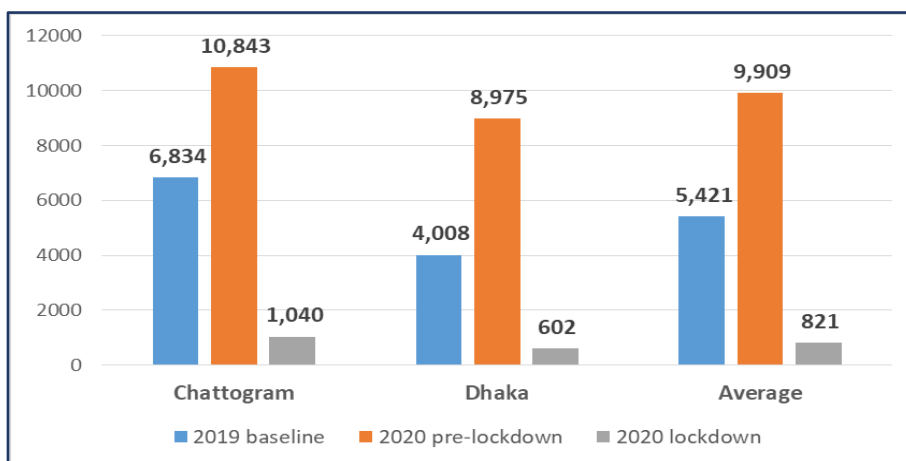
Figure 4 shows the devastating impact of COVID-19 on the incomes of ILUEP participants, who are again ranked by income in the pre-lockdown period, as in Figure 3. As can be seen, the majority of incomes (18/26 =69% of respondents) fell to zero or close to zero during the lockdown, negating the gains achieved between the baseline and pre-lockdown periods. Respondents who lost all their income include the person who had the highest income both at baseline and pre-lockdown.

### 5.3. Trends in income by location

Figure 5 summarises the average income earned by our sample of ILUEP participants at three points in time, by city of residence. Average incomes are consistently higher in Chattogram than Dhaka (though the sample sizes are too small to draw conclusions across all programme participants). Average (mean) monthly income at baseline in 2019 was close to 7,000 taka (€68) in Chattogram but 4,000 taka (€40) in Dhaka. By early 2020 mean incomes had risen to almost 11,000 taka (€108), an increase of 59%, and 9,000 taka (€90), a 124% increase, respectively.

However, from the month before the lockdown to the month after the lockdown was imposed, the average income in our sample fell from 9,976 taka (€100) to just 837 taka (€8) per month, a catastrophic collapse of 92%. This is much more than just a loss of the incremental income attributable to the ILUEP. Average incomes during the lockdown are considerably lower than at baseline in 2019. As with the data on number of days worked, these average (mean) figures are slightly misleading. More important is the fact that the majority of ILUEP participants in our sample lost their ability to earn any income at all (as seen in Figure 4 above), due to COVID-19.

**Figure 5. Incomes of ILUEP participants by city, 2019 to 2020 (taka/month)**



Source: Round 2 survey data

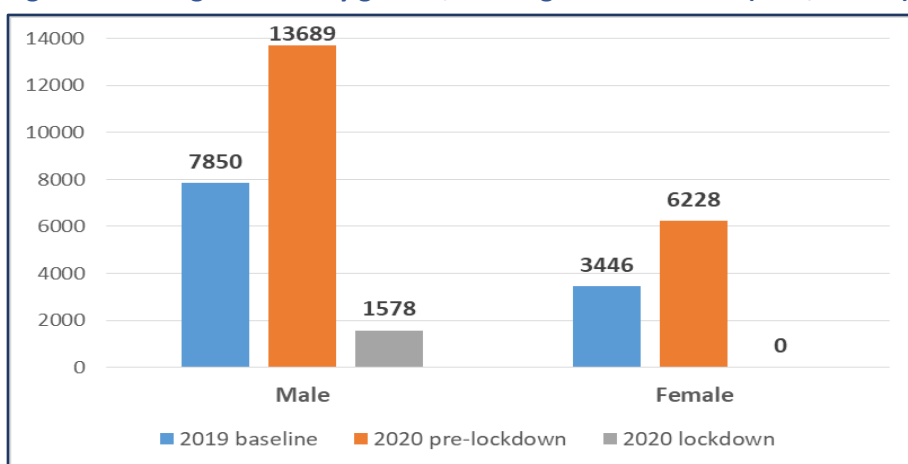
### 5.4. Trends in income by gender

At baseline, male respondents in our sample earned more than twice the income earned by women, on average (7,850 taka (€78) versus 3,446 taka (€34) per month). Male and female respondents benefited

almost equally from participating in the ILUEP. Male incomes increased from baseline to pre-lockdown by 74%, to 13,689 taka (€137) per month, while female incomes increased slightly more, by 81% to 6,228 taka (€62) per month. But this was not enough to reduce the income gap between male and female respondents significantly. ILUEP men continued to earn more than double the income of ILUEP women (but note again that this is a very small sample).

Unfortunately, given their lower initial incomes, female ILUEP participants appear to have been worse affected than male participants by the COVID-19 lockdown in Bangladesh. About half the men in our survey continued to earn some income during the lockdown, even though their incomes were reduced (one fell from 17,500 to 6,000 taka/month, another from 10,400 to 2,800 taka/month). However, every female participant surveyed experienced a 100% loss of income, meaning that none of them was earning any income at all during the lockdown (one woman lost 8,400 taka/month, while another saw her income fall from 6,400 taka/month to zero) (Figure 6).

**Figure 6. Average income by gender, Chattogram and Dhaka (taka/month)**



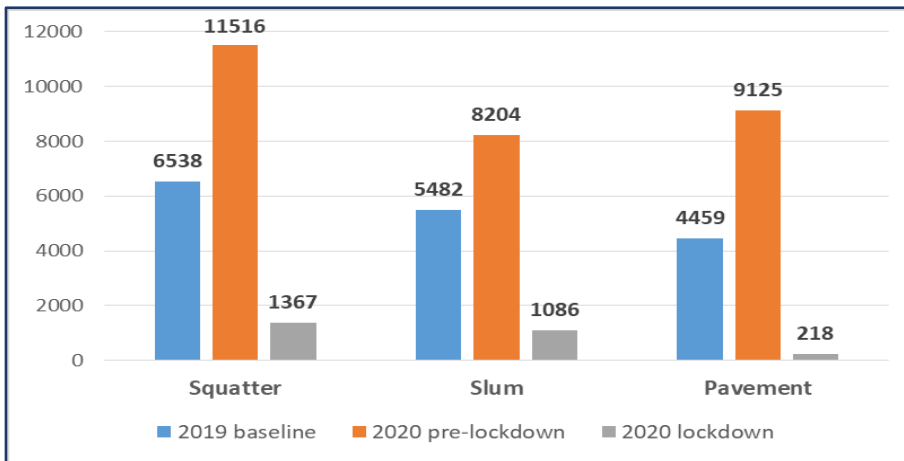
This suggests that women were disproportionately vulnerable to the economic consequences of COVID-19, and should have received special attention in any intervention by the state to protect the livelihoods and wellbeing of the urban poor.

### 5.5. Trends in income by ILUEP category

Across the three categories of ILUEP households, squatters earned the most at baseline (6,538 taka (€65) per month) and pavement dwellers the least (4,459 taka (€45)), with slum dwellers sitting in between (5,482 taka (€55)) (Figure 7). All three groups benefited dramatically from ILUEP support. Squatters enjoyed a 76% rise in their incomes, to 11,516 taka (€115) per month, once again the highest of the three groups. Slum dwellers enjoyed a 50% rise in their average income after baseline, to 8,204 taka (€82) a month. Pavement dwellers enjoyed the highest percentage increase, more than doubling their incomes to over 9,000 taka (€91) per month.

However, all three groups suffered catastrophic losses of income, averaging 90%, after the lockdown was declared and their ability to earn a living was restricted. Pavement dwellers faced the biggest loss, with 8 out of 10 seeing their income fall to zero, and the average income of this group collapsing to just over 200 taka (€2) per month. This might be expected, given the dependence of pavement dwellers on work that is conducted on the streets, which became impossible when people – both workers and potential customers – were confined to their homes. These effects are elaborated in more detail in chapter 6.1 below.

**Figure 7. Average income by ILUEP category (taka/month)**



Source: Round 2 survey data

## Chapter 6. Impacts of COVID-19

At first the lockdown imposed by the Government of Bangladesh in an attempt to contain and slow the spread of COVID-19 was seen by some as a “holiday”, but for those who were confined to home but were unable to work from home, this became a kind of involuntary unemployment, as they had no income and little or no access to social protection. Unfortunately, this had the effect of reducing many positive impacts of the ILUEP and eradicating the income gains achieved up to that point in time (as quantified in chapter 5). Some ILUEP participants responded by trying to continue working anyway, but were met by fines and brute force from the police. Most lived on their limited savings and some support from NGOs, including the NGOs that deliver the ILUEP.

### 6.1. COVID-19 response and overall impact on programme participants

In Bangladesh, the first COVID-19 patient was detected on 8 March 2020. Initially, the government of Bangladesh adopted a cautious approach and took a decision to limit air travel and test incoming passengers for possible infection. On 18 March, Bangladesh reported the first death due to COVID-19 and after this the government took quick decisions to contain the spread of the virus. On 26 March, the government declared a general holiday (national lockdown) which introduced the following measures, among others:

- Closing all educational institutions
- Cancelling public events
- Closing of all but essential services and workplaces
- Restriction on movement
- Stay-at-home requirement
- Closing public transport
- Banning international travel

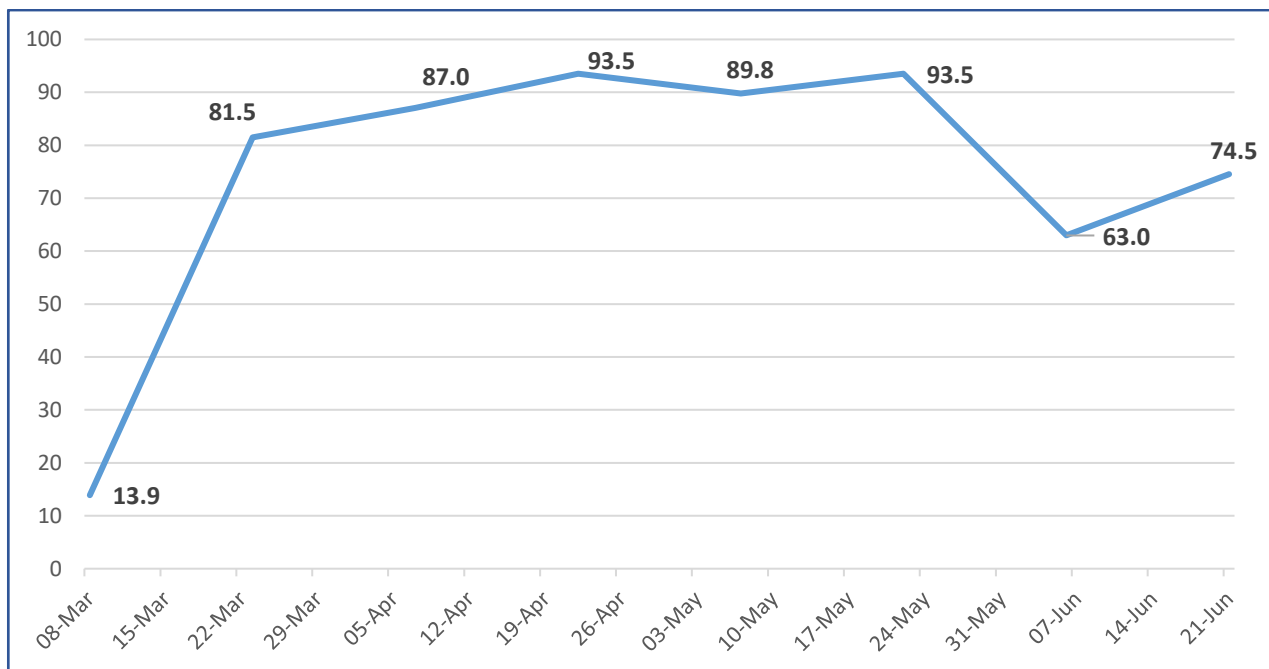
In fact, these are the normal responses that countries took all over the world. However, to understand the impact of the COVID-19 response on the urban poor, it is important to explore how strict the government was in developing its response (policy level) and whether it had opted for relaxing the strictness over time, and if yes, how. These are important for two reasons: first, it would allow us to explore how government responses might hurt the poor and second, it would allow us to understand whether relaxing the restrictions allowed the urban poor to resume their normal activities.

Social science scholars at Oxford University have developed the ‘Country Response Stringency Index’ (Hale *et al.* 2020) to understand and compare levels and stringency of government responses to COVID-19 across the world.<sup>4</sup> The index considers and analyses various strategies developed by the state, including closing workplaces and educational institutions, cancelling public events, restrictions on gatherings, closing public transport, stay at home requirements, internal travel bans, international travel control, income support, debt relief, fiscal measures, public information campaigns, and others. The index tries to understand what countries are doing and when, in dealing with the pandemic. Based on the countries’ strictness in enforcing these measures a scale of 0 to 100 has been developed where a higher score indicates higher stringency. Figure 8 shows the Government of Bangladesh’s response stringency pattern.

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<sup>4</sup> For details of the methodology and the dataset, see: [www.bsg.ox.ac.uk/sites/default/files/2020-03/BSG-WP-2020-031-v2.0.pdf](http://www.bsg.ox.ac.uk/sites/default/files/2020-03/BSG-WP-2020-031-v2.0.pdf).

**Figure 8. Government of Bangladesh Response Stringency Index, March to June 2020**



As Figure 8 indicates, Bangladesh started with a lower level of stringency, but tightened measures over time. By April the score reached 90, which meant the government had opted for a strong lock-down. However, by the end of May a decision was taken to relax the response to some extent but overall, the index remained quite high, at 74, by the end of June. However, the question is, why does this strictness and shift in strictness matter for ILUEP? In the context of Bangladesh, this 'stringency' matters for the following reasons.

- Firstly, as the score became higher, this indicated that the government was restricting internal travel, cancelling public events, enforcing stay at home requirements and closing working places. All of these initiatives significantly hurt the urban poor in general and the ILUEP participants in particular, as their livelihood strategies were affected by these restrictions. As discussed above, most of the programme participants worked in the non-formal sector – either selling snacks, food or tea, or pulling rickshaws. Furthermore, their business and work opportunities depended on close and continuous interaction with their customers, so as the customers were forced to stay at home and they were forced to close their shops, the momentum of their livelihood strategies faltered.
- Secondly, important to note that as the government decided to relax the lockdown over time, they mainly focused on lifting bans on international and local travel. Up until the end of June, very limited efforts had been taken to reopen workplaces or allow public events and gatherings. Therefore, lowering the stringency index did not support the participants much and in fact, the stringency score is still too high for their relief.
- Thirdly, as explained later in this section, whereas access to financial support is essential to survive this difficult time, the government mainly focused on supporting the rural poor and very limited effort had been taken to support the urban poor. In fact, in the urban areas, support services were unplanned, sporadic and relied on individual charity and the government did not design a concrete plan to help the urban poor. As a result, support to the program participants was extremely limited. Whereas some of them managed to receive some support through different means, this was largely inadequate.

At the same time, another important issue to consider is that the COVID-19 crisis had threatened to wipe out the success the ILUEP programme had achieved in the last year.

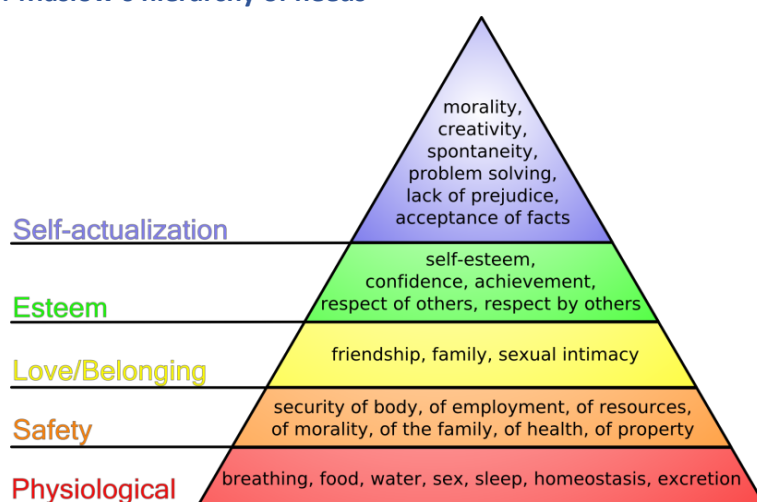
*“You guys are asking me questions about the past and present but I am worried about the future. During this crisis, I maintained constant contact with participants and they told me the difficulties they were facing. Their savings are gone, now they are spending their capital and I cannot tell them not to do so. I have little idea about what I should do with them in the future.”*

*“I am having conversations with them every day. They ask, “Sister, what should we do? How can we survive? Can you suggest anything to us?” At this point, I don’t know what to say.”*

To understand why that is the case, let’s analyse it from a different perspective. Studies on livelihood strategies have talked about sustainability and pointed out the importance of developing resilience to protect beneficiaries from adverse environmental changes. We can use these to understand the COVID-19 phenomenon. However, for this particular programme, possibly a more appropriate approach is to look into another type of literature. As mentioned earlier, the ILUEP does not make any effort to impose any intervention on the participants and instead it tried to help them to realise what they should do to improve their livelihoods and how they can do that. As mentioned again and again by the programme staff the goal is to motivate the participants, to encourage them to dream and ensure that they remain motivated towards attaining their dream of improved livelihood.

Consequently, we consulted the literature on motivation to see how the COVID-19 crisis might affect ILUEP participants’ capacity to remain motivated. In his seminal work, ‘A Theory of Human Motivations’ Maslow (1943) argued that needs of human beings can be considered using a hierarchical lens. At the bottom of the hierarchy are the most fundamental needs, and at the top are the most intangible (Figure 9). As per this model, the primary level needs of every human being are physical or physiological. At this level, people are concerned about their basic survival and concentrate on acquiring food, water, etc. When these basic needs are fulfilled, human beings then move towards the next stage, i.e. they try to fulfil their safety needs which include security of body, resources, property etc. At the third level, people focus more on their emotional needs and try to develop a sense of belongingness. The fourth level is self-esteem, where people place more emphasis on respect from others. The final level is the highest one, also known as self-actualization.

**Figure 9. Maslow’s hierarchy of needs**



Source: [www.psychology-101.com/2012/09/maslows-hierarchy-of-needs.html](http://www.psychology-101.com/2012/09/maslows-hierarchy-of-needs.html)

If we consider Figure 9 above, before the ILUEP programme started the participants were located at the bottom level of the needs hierarchy, where they failed to meet even their basic physiological needs. As their income-earning capacity and savings increased, most of our survey participants, as explained in the previous section, succeeded in satisfying their physiological needs, and managed to start moving towards the higher-order needs. An important feature of the ILUEP is that it addresses not only basic survival needs but also

higher level needs like safety (e.g. 'security of body' by tackling GBV) and esteem (building self-confidence and earning the respect of others). However, their movement upwards still depended on their success in continually satisfying the primary level physiological needs. In other words, they could continue moving up the hierarchy only as long as their source of income remained stable, they had access to adequate food and services, and they had a reliable buffer of savings. Unfortunately, COVID-19 changed the entire equation and jeopardised their achievements at the primary level, which has essentially stalled their movement up the hierarchy. In the following sections of this chapter, we discuss how this happened and how programme participants were trying to cope with the shock caused by COVID-19.

## 6.2. Impact on employment and livelihoods

Many ILUEP participants suffered serious or total disruption of their livelihoods because of COVID-19. This was mostly caused not by the virus itself, but by the lockdown imposed by the government in an attempt to control the spread of the virus. The immediate problem was that people were unable to pursue their livelihoods, especially those located in the informal retail or services sector, simply because they were not allowed to go outside to work, and their business depends on interactions with customers on the street.

### Unable to work at all due to confinement at home

- *"When the lockdown first started, a policeman came and told me to close my shop. I closed the shop." [DSC1]*
- *"Police evicted me from my working place on the same day lockdown started. Since that day, I am unable to run my business." [DPF2]*
- *"Within a week after lockdown started the police told me to stop my business." [CPM1]*
- *"I can't go outside due to the lockdown. I couldn't earn anything since the lockdown started." [CPF2]*
- *"Since the coronavirus pandemic started and lockdown began, I am locked inside my house. I can't go outside to sell my betel leaves and cigarettes." [DPC1]*
- *"I was happy when the government announced the first lockdown due to coronavirus, thinking it's like a vacation. March 26 to April 4, a very short time. I thought that after the end of the public holiday, I will make up for the deficit by doing business. But the lockdown has increased five times now. No one in the family could go to work during this time." [DSF1]*

### Loss of formal employment due to business closures

- *"The eldest son works in Hridoy Garments and gets a salary of 8,000 taka per month. Due to the lockdown, the garments were closed for so long, so they did not get paid. My second son used to earn 500 taka a day working as a mason's helper, but due to the lockdown he has been unemployed the whole time and is sitting at home." [CUF1]*
- *"Since the coronavirus started and the lockdown begun, the rickshaw garage has shut down. The garage owner told me he will open his garage after the pandemic ends." [DSM2]*

### Loss of formal employment due to COVID-19 panic

- *"I lost my job the month before the lockdown started. My employer fired me as coronavirus pandemic started to spread everywhere." [CSF1]*
- *"Due to the coronavirus pandemic, I was fired from my job. My employer was afraid that I might carry the virus from outside" [CSF2]*



### **Lack of demand due to fewer customers**

- *“My husband is a rickshaw puller. His income has decreased.” [CPF2]*
- *“Business has collapsed. There are no customers on the street. It is not possible to earn more than 200 to 250 taka. Due to the lockdown, it was forbidden to sell anything other than daily necessities, so we did not go out to sell fruits for fear of the army-police.” [CUF1]*
- *“Before Corona, we could keep goods worth 10 to 12,000 taka in the shop, but now there isn’t even goods worth 2 or 3,000 taka. Due to government rules the shop has been closed for a month. There are no people to buy, most customers have gone to their village homes.” [DSC1]*
- *“I used to sell 4 to 5 kettles of tea a day. One kettle contains about 40 cups of tea. At present, not a single kettle of tea is sold all day because of Corona. I have been selling half a kettle of tea and throwing away half a kettle. Yesterday I sold 7 or 8 cups. People didn’t come.” [DSC1]*
- *“Due to the lockdown, it is not possible to sell vegetables. If you sit somewhere, the people of the area say there’s lockdown, you cannot sit here. The police say we are not allowed to trade on the street. Also, those who buy do not leave their house much. So my income has decreased a lot. After expenses my income was 300 taka a day before, now it is 100 to 150 taka.” [DPC2]*

### **Lack of access to markets due to market closures**

- *“Due to the lockdown, the markets were closed and I could not bring clothes to sell, so my business is completely closed.” [CUC1]*
- *“I buy and sell ships’ cut goods. The market where these are sold is closed due to the lockdown. As a result I can no longer buy or sell anything.” [CUM2]*
- *“I used to buy goods from Babu Bazaar, but I can’t go now because of this lockdown. All the shops are closed there. As a result I have been unemployed since the beginning of lockdown and have not earned any income.” [DPF1]*

### **Disrupted supply chains and higher prices**

- *“Vegetable supply has decreased remarkably and prices in the big market are rising too high. The people of the slums aren’t interested to buy vegetables for such high prices.” [CUC2]*
- *“Due to the lockdown, all kinds of shops are closed except those for daily necessities. As a result, those who want to make clothes are not able to buy materials, due to which my work as a tailor has also stopped. Other than household chores, I have to idly pass the time.” [DUC2]*

### **Not enough support after business partners left**

- *I tried to run the business by myself, but it’s impossible for me to buy vegetables as I don’t have so much money. My partners moved to their village home when they heard about the Coronavirus, before the lockdown. Now I don’t have any source of earnings.” [DUC1]*

### **Unable to work due to travel restrictions**

- *“My eldest son is a bus driver in Dhaka. He has been stuck in the village since before the lockdown, and he can’t return because there’s no transport. If he could return there would be a possibility of income. No one cares what we poor people are living on.” [DSF1]*

### 6.3. Impacts on basic needs

COVID-19 impacted negatively on household food security among the urban extreme poor in several ways. One was inability to travel to markets due to the lockdown. Other respondents explained that they face hunger or even starvation simply because they have no money left to buy food.

- *“We can’t buy food as there is no shop or market nearby. It’s getting very difficult for us to survive in this situation.” [CPF2]*
- *“Now I have no income. I have to starve as I have no money left. I have invested my savings in my business already.” [DPM2]*
- *“I can’t buy enough food for my family.” [DPC1]*

Due to loss of income many poor people in Chattogram and Dhaka were unable to pay their rent and faced eviction and homelessness.

- *“I don’t know how to find money to pay the rent. I couldn’t pay the rent last month.” [DUM1]*
- *“I couldn’t pay the rent of my house as my business was not running well. My landlord shouted at me for that” [CPC1]*
- *“Police evicted me just a day before the lockdown started” [CPF1]*
- *“There is no work at the moment but the landlord has not stopped taking rent. When I asked the landlord to take my rent a few days later, she refused.” [DUC2]*

An unexpected problem that some respondents faced was an inability to access their savings, which was encouraged by the ILUEP training, partly as a mechanism for coping with livelihood shocks.

- *“I have saved some money with other pavement dwellers at the High Court area, but I cannot withdraw my money now as it is a common saving account.” [DPF2]*
- *“I can’t go to the bank to collect money from my account. I heard that the bank is closed due to the pandemic. Now I have only 200 taka with me.” [DPC1]*
- *“Before the government announced the lockdown on March 26 I had 5,000 taka in hand and I am maintaining the family with that. If the lockdown increases further I will have to touch the money my husband sent from abroad. However, as far as I have heard, the banks are closed now.” [DUC2]*

One squatter in Chattogram explained how his brother’s loss of employment left him unable to repay a loan, and also undermined their personal relationship. *“My brother works in a workshop. His work has been stopped for a month due to lockdown. He doesn’t look me in the eye because he can’t pay back the money he owes me” [CSM2].)*

COVID-19 even compromised people’s access to health care. *(“My mother can’t buy her medicines” [DPC1]; “We can’t go to the hospital when needed” [DUM1].)*

### 6.4. Coping with COVID-19

The most common response to loss of income during the lockdown was to draw on savings and business capital to survive, even though this ‘coping strategy’ compromises the future viability of the business.

- *“I have to break the business capital to eat as there’s no work for a long time.” [CUC1]*

- *“My business was only starting to improve and the Coronavirus appeared. Now I am spending the money I saved during the past few months.” [CPC1]*
- *“Our groceries are all finished. The business capital has to be used to buy food to eat, there is no other way. You have to save lives first, then you have to think about business.” [DSF1]*
- *“I am currently spending from my savings, but I’ll face difficulties if I spend the money I saved for my business.” [DUC1]*
- *“If the situation remains the same, soon I will have no money to restart the business.” [DUM1]*

Because of the hardship they faced, some poor families were forced into contravening the lockdown to continue trying to earn some income, but they risked being harassed by the army or police – or even a journalist.

- *“At present there is no food in the house, so without caring for our lives we have started to sell fruits outside for the last seven days.” [CUF1]*
- *“I am pulling rickshaw when I get a chance. But it’s very risky. Law enforcement agencies are active all the time. Avoiding law enforcement while pulling rickshaw is very difficult.” [DSM2]*
- *“There is no income at all. What will people eat if they do not earn income?” [DSC1]*
- *“I tried to sell my products for 3 days after lockdown started, but it was getting very difficult to run the business as there were no customers and I was evicted by the police.” [DPM2]*
- *“A journalist came and started arguing with me. He asked me why I was selling tea during the lockdown. I told him I have to earn money for survival. He said he will upload his video of me selling tea on Facebook. I said nobody uploads video when political leaders seize our relief.” [CPM1]*

Many urban residents closed their businesses and returned to the rural areas, where costs of living are lower than in the city, and they can usually stay with relatives.

- *“After the lockdown began I locked my shop and came to my village. Now I am staying here with my parents. I bought food and household necessities with the money I had.” [DPM1]*
- *“When the lockdown began I sent my wife and son to the village. Only I am living here. In this situation I am unable to send money to my family regularly. They are facing financial problems in the village and I am too.” [DSM2]*

Many respondents borrowed money from friends and neighbours to pay for basic needs.

- *“After my money finished, I borrowed 3,000 taka from my friend to buy more food.” [DPM1]*
- *“When my husband went to the village home, I gave him all the money. I thought that since I have a shop, I could sell products and earn more. But when the lockdown was announced due to Corona, I was not able to open the store. My husband sent 2,000 taka for buying groceries. I also borrowed 1,000 taka from my neighbour to do some grocery shopping.” [DSC1]*
- *“I had to borrow money from others to buy food for my family, or we will starve.” [DPM2]*
- *“Last week, I told my neighbour about the problem and he gave me 2 kg of rice, 1/2 kg of oil, 1/2 kg of pulses and 2 soaps. I also borrowed 500 taka from another neighbour.” [DPC2]*

## Chapter 7. COVID-19 support

As seen in previous chapters, COVID-19 has had a devastating impact on the lives and livelihoods of ILUEP participants in Dhaka and Chattogram. In countries across the world, governments and civil society (NGOs, charities) have responded to the hardship created by lockdowns by expanding existing social protection or creating new safety net programmes, or by mobilising resources from donor agencies and the public to deliver food aid and cash transfers to affected populations. Since the data collection activities for this report took place during the lockdown, the questionnaire designed for the follow-up survey included this question: ‘What support are you getting to help you during the lockdown (1) from the Government? (2) from NGOs, including Concern? (3) from neighbours and rich people in the community?’

### 7.1. Assistance from the State

Some people received help from authorities – local politicians, government officials or the army – always in the form of food. However, this support can best be described as nominal – small amounts of food, enough to feed the family for only a few days – not a comprehensive humanitarian or social protection response.

- *“During the lockdown, I received 6 kg of rice, 2kg of potatoes, 1/2kg of pulses, 1/2 a litre of oil from my local councillor as food aid. Besides, one of the leaders of the area came to the houses of the area one night and gave 3kg of rice, pulses, oil and salt as food aid.” [CUM1]*
- *“One night the army came to the slum and they gave us 2kg of rice and 1/2kg of pulses, oil, salt and potatoes.” [CUC2]*
- *“Two weeks ago my father-in-law while returning home after prayers, received 5 kg of rice, 1/2 kg of salt, 1/2 kg of oil, 1/2 kg of pulses and 2 kg of potatoes from the army.” [DSC1]*
- *“Ten days before the lockdown, my Ward Councillor helped me with 3kg of rice, 1/2kg of pulses, 1/2kg of salt and 2kg of potatoes. Besides that, I did not get any help from any other councillor.” [CSC1]*
- *“I received food relief from the City Corporation one month ago.” [DUM1]*
- *“I received a donation from the Chairman of the village market. He donated us rice, oil and dates for fasting during the month of Ramadan.” [DPM2]*
- *“A few days ago, the local Awami League [the ruling political party] leader gave us food aid in front of the street. When my mother went to ask for help, they did not help. So everyone in our community has decided that we will not vote for any of them during the election. If he wins he will win by oppressing more and more.” [CSM2]*

This quote reveals that people are sceptical about politicians, even when they do provide some assistance. Others do not expect to receive any assistance from their local politicians, so they do not even ask.

- *“We are not voters in this area, which is why the councillor does not help. So, I don't go to him for help.” [CUF1]*

More often no help was provided. Several respondents reported that their local politicians took their details and promised to bring relief, but the promised relief never came.

- *“From local councillors to leaders, we took our problem to everyone. They made photocopies of our voter ID cards a month ago but we have not received any assistance so far.” [CUC1]*

- *"I have not received any government assistance. We have 150 families here. Several times ID cards have been taken from us, names have been listed, but so far we have not received anything." [CUM2]*
- *"Political leaders in the area took photocopies of voter ID cards but we have not received any assistance from them. The commissioner gives food to people he likes, but not us." [DSC1]*

What is clear is that the Government of Bangladesh did not initiate large-scale programmes of support to compensate its citizens whose livelihoods and incomes were undermined by the COVID-19 lockdown that the Government imposed and enforced – or if it did, none of the urban poor households we interviewed received anything from the Government except small quantities of food.

## 7.2. Assistance from NGOs

Almost all respondents in our sample in Chattogram (12/15= 80%) reported receiving material assistance from Sajida Foundation, one of Concern Worldwide's partner NGOs that delivers the ILUEP programme. Sajida Foundation provided a standard food parcel, including 5kg of rice, 2kg of potatoes, 1kg of pulses (lentils), 1/2kg of salt and 1/2 litre of oil. One or two respondents mentioned that the Sajida Foundation parcel included sugar as well as staple food items. (*"I received food and some other necessary things from Sajida Foundation. There were rice, lentils, oil, sugar, potatoes, and soap" [CPM1].*) Several respondents mentioned that soap was also provided, presumably to encourage hand-washing as a COVID-19 prevention measure. (*"During the lockdown I received 5 kg of rice, pulses, oil, salt and soap from Sajida Foundation" [CSM2]; "Sajida called me to their office and gave me rice, oil, potatoes, soap" [CSM1].*)

On the other hand, no ILUEP participant from Dhaka reported receiving any support from NGOs. Only one respondent mentioned that the partner NGO Nari Maitree had promised food aid. (*"An officer from Nari Maitree called me to collect food relief from their office a few days ago, but I was busy at work, I couldn't receive it" [DUM1].*) Since the package of support provided by ILUEP is the same for all participants, this inconsistency in assistance delivered as a COVID-19 response is surprising, unless the Sajida Foundation parcels were provided from a separate source of funding that was unrelated to ILUEP.

## 7.3. Assistance from local elites

There is a tradition and culture of charity in Bangladesh that is stronger than the social contract between citizens and the state, meaning that when poor people are desperate they turn to their 'patrons' – wealthy businessmen, employers, landlords – for help, rather than expecting the state to meet their needs for social protection (see Hossain 2009). During the COVID-19 lockdown, small amounts of help were provided to poor urban households by local elites, but the amount was usually nominal – a charitable gesture.

- *"When I told one of my neighbours who is a businessman about the problem, he gave me 3 kg of rice, 12 days ago. That's all I have received during the lockdown." [DSC2]*
- *"A businessman in our area helped us with some rice, pulses, oil and onions." [CUC1]*
- *"9 days ago I received some rice from a local businessman in the village. 4 days ago I received 3 kg rice, 1 litre oil, and some dates for Ramadan from the Chairman of the village market." [DPM2]*
- *"When the lockdown first started, there was no work. Seeing me sitting in front of the shop, the shopkeeper bought me 10kg of rice." [CSC1]*
- *"My employer gave me 5 kilo rice and 1 kilo lentils 15 days ago." [CSF2]*
- *"The landlord helped with 2kg of rice, pulses and potatoes one day." [CUF1]*

- *“A wealthy local man gave us 2 kg of rice, 1 kg of potatoes and half a kg of pulses a few days ago.” [CUM2]*
- *“Those who are wealthy locally almost always help us. I have received such help 5 or 6 times so far. In all, I have received rice for about 1 month.” [CSC2]*
- *“I got 8 kg rice, 2 kg potato and half kg pulses from Union Parishad [a local government body]. Is it possible to run a family with this little help?” [DPM1]*

#### 7.4. No support received

Several respondents have found no support from any sources since the lockdown started, partly because the poor are ‘invisible’ – unseen and unnoticed by people with power.

- *“No-one helped me locally.” [CUM2]*
- *“I didn't get any kind of support during the lockdown situation.” [DSM2]*
- *“Nobody helped me with anything during the lockdown.” [DPF2]*
- *“Nobody knows me here in this slum. So here I have not received any help so far. No-one around me found anything.” [DPF1]*
- *“I haven't got any support from the government or any other organisations so far.” [DUC1]*
- *“No-one from the police station or the commissioner's office helped.” [DSF1]*
- *“No-one knows us. So we don't get any help from anywhere. There is no-one to see us.” [DPF1]*

Some people don't know who to ask for help, or are too ashamed to ask for help.

- *“I don't go to anyone for help, I don't know where to get help. I am ashamed to ask people for help.” [DSC1]*

One pavement dweller in Dhaka explained why rich people are reluctant to help the poor.

- *“The rich people in the area don't let them go in front of their gate, they say they will catch the virus because of us. No rich man is helping the poor.” [DPC2]*

Several people who expected to receive help from local authorities were disappointed.

- *“I didn't get any help from anywhere. A few days ago when I went to the market, a woman on the street said that if I am a voter in Dhaka, then I can go to Shah Ali police station, they will give me relief. When I went to the police station and talked to a policeman, he asked me to ask the commissioner for help. So I went to the commissioner's house. The commissioner's disciple advised me to try at Beribandh, Gudaraghat, Diabari or Bishil instead. I wandered around all day and came back home without any help.” [DSF1]*
- *“I have got nothing from anybody. Nobody came with the donation. People see that the government and others are helping poor people who stay on roads. What about us? We are told not to go outside the home as there are many families living in the same slum. Our landlord has forbid us to go outside. We are unable to collect the donation.” [DPC1]*
- *“If you go to our MP he doesn't care, so I didn't go to him for help. The commissioner in our ward also does not allow us to go to him for help. They have their lists of acquaintances, they don't enlist all of us. I submitted a copy of my voter ID card to such an acquaintance two weeks ago but to date I have not received any assistance.” [DPC2]*

## Chapter 8. Governance Diaries

This second round of research introduced a methodological technique called ‘governance diaries’ to learn more about the interactions – both negative and positive – that ILUEP participants in Chattogram and Dhaka have with people in positions of power, and how interactions with these people impact on their livelihoods. The idea behind governance diaries is to recognise the centrality of agents of the state in delivering services to the poor and marginalised, but also as agents that can either neglect them or make their lives even more difficult. The methodology was devised to answer this specific research question: “How do ... the chronically poor and most marginalised ... engage with forms of authority prevailing in their contexts, gain access to critical public goods, while ensuring that the process does not make them even more vulnerable than they already are?” (Loureiro *et al.* 2020: 6).

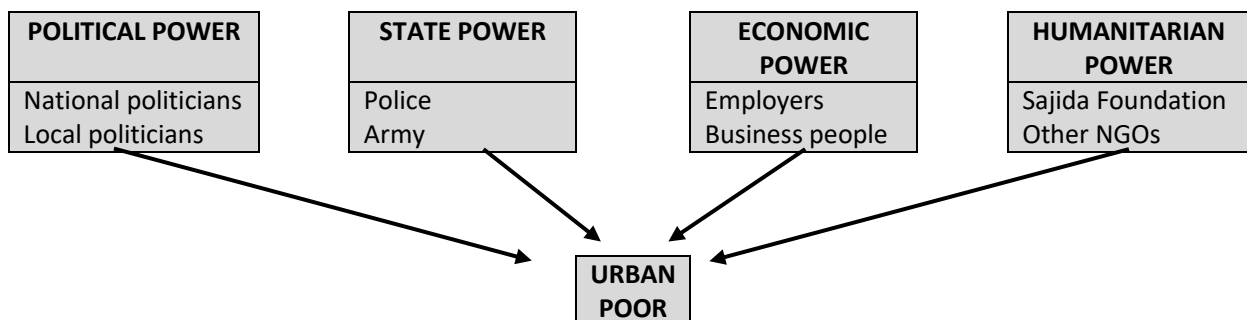
This is a qualitative methodology that records encounters between vulnerable citizens and the state. After a sample of households is identified, researchers aim to “capture ongoing narratives of their governance challenges and interactions with the state over a period of time. Due to considerations of both illiteracy and security, the households did not literally keep written diaries; rather they recounted relevant experiences in interviews with local researchers” (Loureiro *et al.* 2020: 7). This method was also used in this study.

To capture key elements of the governance diaries idea, several questions were added to our questionnaire guide. (1) Which person in power was **most helpful** to you? How did they help you? (2) Which person in power made your life **most difficult**? What happened? These questions were asked for three time periods: in the last week; in the last month before the lockdown started; and in the last year.

Interviewers were trained to ask respondents to think about the various institutions and people in positions of power that they interact with – e.g. government officials, police, shopkeeper, mosque or temple clerics – and to probe for as much detail about specific incidents as possible.

Responses allowed us to develop a classification scheme of networks. People mentioned by respondents hold power over them in at least four different spheres: **political power** (politicians, local government officials); **state power** (police, army); **economic power** (employers, businessmen, landlords); and what we would call **humanitarian power** (NGOs) (Figure 10). All institutions and actors in this array of power-holders can exercise their power in the interests of the urban poor (e.g. NGOs delivering assets and training), or against their interests – either actively (e.g. police harassment of pavement dwellers) or passively (e.g. politicians ignoring their responsibility to deliver services to the poor).

**Figure 10. Institutions and actors with power over the urban poor in Bangladesh**



Source: authors



## 8.1. Positive interactions

### 8.1.1. Before the lockdown

When asked to think back on any positive interactions with people in power during the last year, several respondents mentioned favourably the training and support they had received from partner NGOs.

- *“I participated in the programme of your office. I met many officers, they taught me many things. That’s the most positive interaction I had last year.” [CPC1]*
- *“SEEP selected me as a beneficiary. They trained me, gave me money to do business, came to see me from time to time to find out if I was able to do business under the bridge, and if I was having any trouble. We asked them for help so that the police did not harass us; they discussed this with the police. They are our guardians in times of danger.” [DSF1]*
- *“I learned about running a business and started my own business. The interaction I had with Sajida Foundation was the most positive one.” [CPF2]*
- *“When I was taking training on sewing, if I failed to attend for some reason, I could call the people who were supporting us and they were very helpful. In fact, the next day, they would call me to see how I was doing. Getting acquainted with the NGO brothers has changed my life. Because of them I am able to work and earn my own living.” [DUC2]*
- *“That 3 days of training from Sajida Foundation was the best interaction I had last year. It had a lot of positive impacts on my life. Because of the programme now I am able to survive during the lockdown. Otherwise there would be nobody to help me during this crisis period.” [CPF1]*
- *“It was with Sajida Foundation. The people from the office taught us many things. They have worked hard so that we can live a better life.” [CSF1]*
- *“The most positive interaction was with the officers of your office. They helped me a lot. They always keep in touch with me and ask me about myself and my business.” [CPM1]*
- *“An officer from Nari Maitree often talked to me. In the last month before the lockdown started, he talked to me and guided me how to make more profit with my low investment. That’s the only positive interaction I can remember.” [DSC1]*
- *“The training of running a small business that I received from Nari Maitree was the best interaction in the last year. They give us training and money. I tried to utilise the lessons in my life. I tried to share my knowledge with my family members and friends.” [DPM2]*
- *“The most positive interaction I had was with Sajida Foundation. They trained us about how to live well, how to earn more money. They came to visit me at my workplace and also took an update. I told them that I have improved in my business.” [CSF2]*
- *“Contacting the Sajida Foundation last year turned my life around. I got training from there, got money to do business. With this help, I am able to live a better life than before.” [CSM2]*
- *“Last year I contacted the SEEP officers several times. They have helped me in many ways. When the government authority evicted the illegal establishments, including my house and tea-stall, at that time I contacted the SEEP officer several times.” [DSM1]*

Two respondents in Chattogram revealed the importance of having access to influential contacts who can ‘pull strings’ and ensure that other people with power act in the interests of the respondent.

- *“My acquaintance in Panchlaish police station helped me a lot last year. My son used to study in a local school but the education was not good so I wanted to enrol him in a good school. When I discussed with my acquaintance he arranged to enrol my son to CNDB school.” [CSC1]*



- *“They filed a false case in my name when they arrested a local drug dealer 6 months ago. Later I contacted my cousin who is serving in the Bangladesh Army. He spoke to the police chief on the phone and arranged for my name to be removed from the case.” [CUM2]*

Interestingly enough, our participants in Dhaka did not receive any support from the local powerful people. As explained later, in some cases they had interactions with influential or powerful people but almost always, these interactions did not result into any positive outcome. However, people in Dhaka did have alternative sources of support. They reached out to their parents, relatives, neighbours and people they knew while working with them, and they had helped them a lot.

- *“Before the lockdown, I contacted the shopkeepers in my area, got to know about the market situation through them, got the news of the police action in advance and kept my shop closed for 7 days.” [DSF1]*
- *“Before the lockdown started, I sometimes discussed with a vegetable wholesaler about the price of vegetables. This allowed me to know the prices and sell vegetables at a profit.” [DPC2]*
- *“When I heard about the Coronavirus, I got worried about my life. I had to sleep on the road. We didn’t have any home. I was afraid of eviction. So I asked some rickshaw pullers who live in the same slum I am living right now to help me. They helped me to find the house.” [DSC2]*
- *“In the last month I was suffering from fever and coughing. One of the staff from the High Court bought me some medicines. He is known to me as we live in the same area.” [DPF2]*

### 8.1.2. During the lockdown

Most respondents from Chattogram reported that they had had no positive interaction with any person in a position of power during the week before the interview. (*“I didn’t have any positive interaction in the last week” [CSF2].*) One reason for this is the lockdown that was in force at the time. (*“I have stayed at home all the week” [CPF2].*) Four respondents reported positive interactions with Sajida Foundation, an agency that holds ‘humanitarian power’ over respondents, before and during the lockdown. (*“At the beginning of the lockdown, Sajida Foundation called me to their office to help with some food” [CSM2]. “Sajida Foundation’s officer contacted me two times in the last week. He asked about how I am doing” [CUC2].*)

Before the lockdown, officers from Concern’s partner NGOs would visit ILUEP participants personally to monitor and advise them on their businesses. After the lockdown, NGO officers kept in contact with regular phone calls instead, also to offer advice about appropriate health precautions.

- *“Before the coronavirus, an officer from SEEP used to come to see our shop every 10 to 15 days, to find out how the business was going. Now after 3-4 days he calls and asks for updates over the phone. He wants to know if there is any problem regarding food. He advises me to stay clean, and to wash my hands thoroughly with soap for 20 seconds.” [DSC1]*
- *“SEEP’s officer contacted me two or three times in the last week. They advise me how I can cope with this situation, and discourage me from going out without a mask.” [DSM2]*
- *“When the lockdown started, Nari Maitree called me and told me not to go outside the home. He also told me to wash our hands for 20 seconds with soap every time we return home from outside. He said that it’s better if we clean our clothes as well. I think taking a shower is the best way to remain safe from the virus. I use bleaching water to clean my home.” [DPC1]*

Another respondent from Chattogram explained how a doctor also provided humanitarian support in the form of free medical treatment. (*“If I need medicine, I go to the doctor in the market, he never refuses even*

*if I go to him repeatedly. Now there is no work, so when my older child had a cough I showed it to the doctor, he gave him medicine and told me to pay the money when I have some” [CSC1].)*

Several respondents from Chattogram reported positive interactions in the previous week with relatives and friends. Three respondents borrowed money from relatives. (*“I borrowed 10,000 taka from my brother to bear the household expenses and pay the debt of my grocery shop” [CUC1]; “Unable to do business due to lockdown, I asked a relative of mine to lend me 5,000 taka” [CUF1]; “I have taken a loan of 1,000 taka from my grandfather 5 days ago” [CUM1].)*

Others borrowed from friends instead of family. (*“One of my friends gave me 3,000 taka on loan. He works with me in the marine industry” [CSM1]. “There is no work so I borrowed 1,000 taka from a friend. He told me to return the money after the lockdown” [CSC1].)*

Most requests for help from relatives were prompted by the hardship induced by the COVID-19 lockdown. Before the lockdown, such requests were few. (*“In case of any problems, I mostly reach out to my siblings. However, we didn't have any problems before the lockdown. I earned on my own, I ran the family with it” [CUC1].)*

Sometimes relatives provided support in the form of employment during the lockdown. (*“My sister has a cigarette shop. Seeing that he can't arrange any work outside, she has given my husband the opportunity to run the shop for the last four days, in exchange for some money” [CUC1]; “The van I use to sell vegetables is my grandfather's. I use his van on a rental agreement of 100 taka a day” [CUM1].)* However, relatives and friends are peers, they do not hold positions of power.

Occasionally, respondents received support from wealthy business people. (*“There is a big businessman in the area. He has many rickshaws. Last week he lent me a rickshaw because I wanted one” [CSC1]; “Vegetable traders are constantly cooperating with me by providing various types of advice” [CUM1].)* Employers also provided assistance to some respondents. (*“I used to work as a domestic labourer. I had to interact with my employer. She gave me food to eat in the last month before the lockdown started” [CSF1].)*

## **8.2. Negative interactions**

### **8.2.1. Before the lockdown**

Even before COVID-19, many respondents had difficult relations and negative interactions with the police. Commonly, police harass petty traders and others working on the streets, accusing them of violating trading regulations and either evicting them from their workplaces, confiscating their stock, or extracting fines. Police action against the poor also extends to destroying their homes, for reasons that are unclear. Many police officers routinely demand bribes from the poor, sometimes on a monthly basis. In some cases, the poor are arrested and even jailed.

- *“Police often evict us from my business place.” [DPF2]*
- *“Around 6 months ago I was evicted by the mobile court. The police officers restricted my business on the streets for 15 days.” [DSC2]*
- *“When I lived in a hut, I had to relocate 6 or 7 times due to police raids that uprooted all the huts. I was repeatedly requesting the police not to demolish my house but the cruel police stabbed me in the chest and destroyed the house.” [DSF1]*
- *“Last year my husband was working by transporting goods. One day while driving in a VIP road his van was stopped and taken by the police. He had to retrieve his van by paying a policeman 2,200 taka.” [DSC1]*

- *“Police collect money from us. It happens every month. They collected 2,600 taka from me in March.” [CPM1]*
- *“Police took away 15 pairs of my shoes when I was starting my business. They did that because I run my business on a footpath” [CPF1].*
- *“Three months ago a magistrate came to the local market and seized the tools that I bought to keep my foods for sale. He punished me because the place where I run the business is a government property. I don’t have any authorised place to run my business.” [DUM1]*
- *“Six months ago, the police raided my shop and arrested me. I was in prison for 3 days.” [DPM1]*

The urban poor also feel that they do get services and protection by law enforcement officers and the justice system that they are entitled to receive, as in this incident recounted by a pavement dweller in Dhaka:

- *“Last year when I started selling rice and daal, local extortionists asked for money from me. I refused and they started to fight with me. When I complained against them to the local police, he said he can’t do anything. I was upset that there is nobody to ensure our security.” [DPM2]*

### 8.2.2. During the lockdown

Half the respondents in Chattogram and Dhaka reported no negative interactions with people in power in the preceding week or month, because of the lockdown. (*“I do not communicate with anyone” [CSC2]; “I could not interact with anybody in the last month as I had to stay at home” [DSM2].*)

During the lockdown, the police have exercised state power against the poor, either by harassing them or by using lockdown regulations as more opportunities to extract fines and bribes from the urban poor.

- *“Due to the lockdown, the army-police does not allow the van to sit in the stand, they chase us away when they see us sitting there.” [CUM1]*
- *“Police come to my husband’s shop twice a day and collect money. Each time they ask him to give them 50 taka. It’s because he keeps his shop open during the lockdown. His income is very low, it’s difficult for him to give them 100 taka every day.” [CSF1]*

Other negative interactions reported were complaints about government officials and local leaders failing to provide support, even when respondents needed it and were entitled to receive it.

- *“A few days ago, leaders of our area made a list for providing government assistance. I gave them a photocopy of my voter ID card but so far I have not received any assistance.” [CUC1]*
- *“I used to go to the leader of the area for help, but now he is not working he looks for help for himself from his friends. I went to him and asked for help but he did not help.” [CSC1]*
- *“The day before Ramadan started, I stood in line to buy rice at 10 taka per kilogram. I was just behind two others from the table, then one of their officials told us that they had sold as much as they were supposed to sell today, and they would not sell to us.” [CSM2]*
- *“The representatives of the commissioners of both Anandabazar and High Court area collected our names and other information, saying that they will provide us relief. But none of them give us anything.” [DPF2]*

A few respondents suggested that they were excluded from receiving assistance because there is corruption and nepotism in the allocation of relief.

- *“I went to the leader of our association and asked him for help. He said that the assistance from the association has already ended. Do you know the truth? If someone wants to give alms through people like him, then it seems that his sisters are poor, his aunts are poor, and we are rich! They end up giving their relatives the help.” [DPC2]*
- *“Last month our commissioner collected our names and information to distribute relief. But he seized all the food and got arrested by the RAB.<sup>5</sup> We didn’t receive anything.” [DUC1]*

One respondent admitted that he is intimidated by politicians and even fears being physically assaulted by their supporters.

- *“I tried to communicate with the local leader of the village, but he is powerful and has bodyguards. If he gets irritated by my demands, he may create problem in my life. I was afraid that his political followers may come to my house and beat me.” [DPM2]*

Another respondent who worked as a mason’s helper told how the police confiscated her materials because she was working during the lockdown, and she had to pay a fine to recover her possessions.

- *“The police confiscated all my goods and put them in their vans. I could not get them back even after many pleas. Then with the help of a trader next to me, I had to pay 500 taka to the police to get the goods back.” [DSF1]*

Some people who contravened the COVID-19 lockdown were violently assaulted by the police, resulting in negative health consequences and substantial financial costs.

- *“Last week when my husband was driving a rickshaw, the police beat him four or five times with a stick, and broke the rickshaw. The owner is calling for compensation for his rickshaw. My husband is unable to go out for work, he is lying at home. He is having trouble walking because of leg pain. Before the coronavirus came, the two of us had savings of 8,000 taka in the house from working. From that, 1,000 taka has been spent for my husband’s treatment, and 2,000 taka has been set aside to pay the fine for breaking the rickshaw ban.” [DPC2]*

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<sup>5</sup> Rapid Action Battalion (RAB) is an elite anti-crime unit of the Bangladesh Police.

## Chapter 9. Conclusions

The original intention of this follow-up survey to the ILUEP qualitative baseline survey of 2019 was to assess how the lives and livelihoods of ILUEP programme participants have changed, one year after they started receiving a package of support from Concern Worldwide and three partner NGOs – Nari Maitree, Sajida Foundation and SEEP – that was designed to improve their lives and livelihoods. However, before Round 2 of this research started it was apparent that COVID-19 and the measures taken in response, especially the national lockdown declared by the Government of Bangladesh on 26 March, have had a devastating impact on ILUEP participants, mainly by restricting their ability to earn a living while providing little or no relief or compensation for their several months of lost income. In designing our research and analysing our data, we therefore introduced a distinction between two time periods: ‘pre-lockdown’, meaning the 9-10 months between the baseline survey in 2019 and the start of the lockdown in March 2020, and ‘post-lockdown’, meaning the 2-3 months since the lockdown started.

A clear pattern emerged, as presented in earlier chapters. In the pre-lockdown period, almost all of our respondents reported significant improvements in their livelihoods, reflected in substantial income gains and very often a shift towards more favourable working conditions, such as independent self-employment rather than doing low-paid work for others. Unfortunately, in the post-lockdown period, incomes fell immediately and dramatically to below baseline levels, in fact very often to zero. Respondents survived by running down their working capital and savings, borrowing from friends and relatives, asking local elites for help, and distributions of small food packages from the government and NGOs.

At the time of writing in August 2020, lockdown restrictions in Bangladesh have been eased but not yet completely lifted. It is unclear whether ILUEP participants will be able to ‘bounce back’ and return to their pre-lockdown situation in terms of improved livelihoods and higher incomes since joining the ILUEP, or whether their micro-enterprises have been permanently compromised or even destroyed. This will become evident when the third round of data collection is undertaken in 2021. Most likely a mixed picture will be found, with some respondents recovering but others losing everything they gained from participating in the ILUEP. In a context of economic recession that is projected to persist for several years, many informal livelihood activities pursued by ILUEP participants might never recover, raising questions about how they will survive, let alone graduate out of extreme poverty into sustainable and resilient livelihoods.

This difficult and unforeseen context, together with ongoing uncertainty and unpredictability with respect to COVID-19 impacts and policy responses going forward, present fundamental challenges to both the implementation and the likely achievements of the ILUEP programme in Dhaka and Chattogram. We end this report with two recommendations for Concern Worldwide to consider.

- Firstly, if additional resources can be mobilised, deliver a package of **bridging support to all ILUEP households**. This could take the form of a lump-sum or a series of monthly cash transfers, to enable vulnerable households to meet their basic needs (e.g. prevent hunger or eviction for non-payment of rent), while also protecting their working capital (e.g. prevent sale of equipment and materials needed to run their businesses). This injection of cash will enable households to both survive with dignity in the short term and retain the ability to generate future streams of income post-COVID-19.
- Secondly, a **recalibration of the ILUEP** might be needed, to redesign the next phase of the programme around objectives and delivery modalities that are appropriate and achievable, given the new reality that Bangladesh faces. For example, instead of graduating participants out of extreme poverty, the immediate priority should be to identify what support the urban extreme poor in Dhaka and Chattogram need to restore their livelihoods to pre-lockdown levels, and only then to restart planning for the future.

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**Urban Livelihood Trajectories in Bangladesh**  
**Questionnaire Guide (Round 2): Household Case Studies**

**1. Identifying information** *[complete for each household from Round 1 interview]*

1.1	Name of respondent	
1.2	Gender of respondent <i>[circle one]</i>	<i>[male <u>or</u> female]</i>
1.3	Category of respondent <i>[circle one]</i>	<i>[pavement dweller <u>or</u> squatter <u>or</u> slum dweller]</i>
1.4	Mobile number of respondent	
	<i>Has the phone number changed since Round 1 last year? If YES, why?</i>	
1.5	Permanent address of respondent (rural village)	
	Area where they are living in Dhaka/Chattogram	
	<i>Has the living address/area changed since Round 1 last year? If YES, why?</i>	
1.6	Location of interview <i>[e.g. telephone]</i>	
1.7	Name of interviewer	
1.8	Date of interview	
1.9	Name of partner organisation	<i>[complete]</i>

2. Household information [insert the name of each household member from Round 1 – ask respondent for **any significant changes since Round 1**]

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



### 3. ILUEP programme

- 3.1. What benefits have you received from the ILUEP programme so far?  
*[Probe for as much detail as possible – what assets? what training modules? etc.]*
  - 3.1.1. Asset transfers
  - 3.1.2. Training
  - 3.1.3. Savings facilities
  - 3.1.4. Nutrition support
  - 3.1.5. Training on gender equality
  - 3.1.6. Advice on prevention GBV and referral pathways
  - 3.1.7. Improved WASH facilities
  - 3.1.8. Improved hygiene practices
  - 3.1.9. Improved service delivery
  - 3.1.10. Pavement Dweller Centres
  - 3.1.11. Any other benefits? (specify)
- 3.2. How have you used the resources you received from the ILUEP?
- 3.3. What are the most important things you learned from any ILUEP trainings you received?
- 3.4. What changes have happened within your household (for example, in your relationship with your husband or wife) because of the ILUEP programme?
- 3.5. Which components of the ILUEP programme have made the biggest positive change? Why?
- 3.6. Are there any ILUEP components that had very little or no impact at all? If YES, which ones and why?
- 3.7. Has the ILUEP had any negative impacts on your household or your community? Explain.
- 3.8. Are there any issues that have prevented you from benefiting more from the ILUEP?  
*[Probe for reasons related to the household, the programme, and the wider context.]*
- 3.9. Overall, what difference has the ILUEP programme made to your life and livelihood?
- 3.10. How do you think the ILUEP programme can be improved to achieve bigger impacts?

### 4. Livelihoods

*[Enter information here about the respondent's livelihood from Round 1]*

- 4.1. Are you still doing the same work to earn a living as you did during Round 1, one year ago?  
*[If YES, skip to Question 4.3.]*
- 4.2. If your livelihood is the same as one year ago:
  - 4.2.1. Has anything changed? *[e.g. employer, location, hours worked, etc.]*
  - 4.2.2. Is your income higher, lower, or the same as one year ago? Why?

- 4.3. If your livelihood has changed since one year ago:
  - 4.3.1. What work are you doing now to earn a living?
  - 4.3.2. Why did you change from what you were doing before?
  - 4.3.3. How long have you been doing this? How did you start doing it?
  - 4.3.4. Do you work for someone else or for yourself? If you work for someone else: Who do you work for? What kind of contract do you have? What are your employment conditions?
  - 4.3.5. Do you usually work alone or with others? If you work with others, who do you work with – family members, friends, or people you don't know? How is the work divided between yourself and them?
  - 4.3.6. Do you like this work better than what you did before? If YES, why? If NO, why not?
- 4.4. How has your livelihood been affected by the Coronavirus pandemic and the lockdown?
- 4.5. How are you coping with the lockdown?
- 4.6. What support are you getting from others to help you during the lockdown?
  - 4.6.1. from government
  - 4.6.2. from NGOs
  - 4.6.3. from neighbours, rich people in the community

## 5. Governance diary

*[Ask the respondent to think about the various institutions and people in positions of power that they interact with – e.g. government officials, police, shopkeeper, mosque or temple.]*

- 5.1. In the last week, which person in power was most helpful to you? How did they help you? *[Please give as much details about the incident as possible.]*
- 5.2. In the last week, which person in power made your life most difficult? What happened? *[Please give as much details about the incident as possible.]*
- 5.3. In the last month before the lockdown started, which person in power was most helpful to you? How did they help you? *[Please give as much details about the incident as possible.]*
- 5.4. In the last month before the lockdown started, which person in power made your life most difficult? What happened? *[Please give as much details about the incident as possible.]*
- 5.5. In the last year, which person in power was most helpful to you? How did they help you? *[Please give as much details about the incident as possible.]*
- 5.6. In the last year, which person in power made your life most difficult? What happened? *[Please give as much details about the incident as possible.]*

**6. Income**

	<b>Last 4 weeks (in 2019) [complete from Round 1]</b>	<b>Since the lockdown started?</b>	<b>In the 4 weeks before the lockdown started?</b>
6.1. How many days did you work?	_____ days	_____ days	_____ days
6.2. How much money did you earn (on average) for each day that you worked?	BDT _____	BDT _____	BDT _____
6.3. How many other household members worked for money?			

6.4. For each other household member who worked for money in the past 4 weeks

		<b>Last 4 weeks (in 2019) [complete from Round 1]</b>	<b>Since the lockdown started?</b>	<b>In the 4 weeks before the lockdown started?</b>
<u>Person 1:</u>	How many days of paid work did they do?	_____ days	_____ days	_____ days
	How much money were they paid each day?	BDT _____	BDT _____	BDT _____
<u>Person 2:</u>	How many days of paid work did they do?	_____ days	_____ days	_____ days
	How much money were they paid each day?	BDT _____	BDT _____	BDT _____
<u>Person 3:</u>	How many days of paid work did they do?	_____ days	_____ days	_____ days
	How much money were they paid each day?	BDT _____	BDT _____	BDT _____

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

**THANK YOU!**

**8. Interview assessment**

Please write a short assessment of the interview.

- a) Did the respondent talk freely and honestly, or did he/she seem quiet and suspicious?
- b) Were there any questions that the respondent did not want to answer? If YES, which ones?
- c) Were there any questions that you don't believe the answers? If YES, why?
- d) Do you think the respondent sometimes gave answers they think Concern might want to hear (i.e. giving the "right" answers) instead of speaking the truth (e.g. criticising Concern)?

**Urban Livelihood Trajectories in Bangladesh**  
**Questionnaire Guide (Round 2): Key Informant Interview**  
**Field staff: Concern Worldwide/ partners**

**1. Identifying information**

1.1	Name of key informant	
1.2	Organisation of key informant <i>[e.g. Concern, Sajid Foundation]</i>	
1.3.	Job title <i>[e.g. Project Officer]</i>	
1.4.	Work location <i>[Dhaka or Chattogram]</i>	
1.5	Location of interview <i>[e.g. telephone]</i>	
1.6	Name of interviewer	
1.7	Date of interview	

***Introductions and informed consent***

*Greetings. I am from dRi and I have been asked by Concern Worldwide to talk with you about the programme 'Improving the Lives of the Urban Extreme Poor' (ILUEP). We want to find out how it is working and what impacts it is having on pavement, squatter and undeveloped slum dwellers in Dhaka and Chattogram. We want to reassure you that this conversation is confidential, so please feel free to share your experiences and ideas with us. What you tell us will be known only to dRi and to IDS from the UK, who are working with us on this research. Whatever you tell us, there will be no negative consequences for yourself or your colleagues.*

*You are free to not answer certain questions, and you can refuse to give out any sensitive or private information if you do not want to. You should ask me to explain if something is not clear. You are also free to leave the interview at any time and we will respect your decision. Do you have any questions before we start?*

*On this basis, are you happy to participate in this interview?*

1.8	<b>Consent provided?</b> <i>[circle one]</i>	YES	NO
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If the respondent answered NO, what happened?

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## 2. Key informants and ILUEP

- 2.1. What is your highest educational qualification?
- 2.2. What work experience do you have?
- 2.3. Please explain your role in the ILUEP programme? What do you do?
- 2.4. When did you start working on the ILUEP?
- 2.5. Did you receive any special introduction or training about the ILUEP before you started?
- 2.6. What are the main objectives of the ILUEP?
- 2.7. What are the main tools that the ILUEP uses to achieve its objectives?
- 2.8. How many ILUEP households do you work with?
  - 2.8.1 How many of your households are male-headed? How many are female-headed?
  - 2.8.2 Which do you prefer to work with – male-headed or female-headed? Why?
  - 2.8.3 How many of your households are pavement dwellers? How many are squatters? How many are slum dwellers?
  - 2.8.4 Who is easiest to work with – pavement dwellers, squatters or slum dwellers? Why?
- 2.9. Do you have a good relationship with all your households? How did you gain their trust?
- 2.10 Which is the most difficult household you have to work with? Why is this relationship difficult? How did you manage the situation with this household?
- 2.11. How often do you meet each of your households?
- 2.12. What happened during your first meeting with each household? *[Probe for details.]*
- 2.13. What usually happens when you meet with your households? *[Probe for details.]*
- 2.14. What support have you delivered to your ILUEP households so far?  
*[Probe for as much detail as possible – what assets? what training modules? when delivered? etc.]*
  - 2.14.1. Asset transfers
  - 2.14.2. Training
  - 2.14.3. Savings facilities
  - 2.14.4. Nutrition support
  - 2.14.5. Gender equality
  - 2.14.6. GBV prevention
  - 2.14.7. WASH facilities
  - 2.14.8. Hygiene practices

2.14.9. Service delivery

2.14.10. Pavement Dweller Centres

- 2.15. How do you monitor how your households use the resources that they receive from ILUEP?
- 2.16. What actions do you take if your households are not using their ILUEP resources wisely?
- 2.17. What training did you receive in the components that you delivered? (e.g. GBV, WASH)
- 2.18. What changes do you see in your households since they joined the ILUEP programme?
- 2.19. Which components of the ILUEP programme have made the biggest positive change? Why?
- 2.20. Can you rank the components you have provided, from most important to least important?
- 2.21. Are there any ILUEP components that are having no impact at all? If YES, which ones and why?
- 2.22. Does the ILUEP have any negative impacts on the households and the community? Explain.
- 2.23. Think about the household you work with that has benefited most from the ILUEP.  
What are the reasons that explain this positive impact?  
*[Probe for reasons related to the household, the programme, and the wider context.]*
- 2.24. Think about the household you work with that has benefited least from the ILUEP.  
What are the reasons that explain this lack of impact?  
*[Probe for reasons related to the household, the programme, and the wider context.]*
- 2.25. How do you think the ILUEP programme can be improved to achieve bigger impacts?
- 2.26. What are the main challenges you face in doing your work on the ILUEP programme?
- 2.27. How has your work been affected by the Coronavirus pandemic and the 'holiday'?
- 2.28. How do you think your ILUEP households will be affected by the Coronavirus pandemic?
- 2.29. Is there anything else you want to tell me about the ILUEP programme that I did not ask?