# URBAN POOR IN THE COASTAL ZONE

Working Paper

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# Program Development Office for Integrated Coastal Zone Management Plan (PDO-ICZMP)

# **Urban Poor in the Coastal Zone**

Working Paper

WP021

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# URBAN POOR IN THE COASTAL ZONE

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# ACRONYMS

ADAB	Association of Development Agencies in Bangladesh
ADORE	Alternative Development Organization for Resource and Evaluation
AIDS	Acquired Immune Deficiency Syndrome
AIGA	Alternative Income Generating Activities
AVAS	Association for Voluntary Action for Society
AVO	Association for Voluntary Organization
BBS	Bangladesh Bureau of Statistics
BEHTRUC	Basic Education for Hard to Reach Urban Children
BIDS	Bangladesh Institute of Development Studies
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
BRIDGE	Bangladesh Rural Integrated Development for Grub Street Economy
BS	Banchte Shekha
BUK	Bikalpa Unnayan Karmasuchi
C.I. Sheet	Corrugated Iron Sheet
CAP	Community Action Plan
CARE	Cooperative for Assistance and Relief Everywhere
CCC	Central Coordination Committee
CCDB	Christian Commission for Development in Bangladesh
CDC	Community Development Committee
CDP	Coastal Development Partnership
CDW	Community Development Worker
CEDAW	Convention on Elimination of all forms of Discrimination Against Women
CRC	Child Rights Convention
CSC	Community Service Center
СТС	Child To Child
CZ	Coastal Zone
DAM	Dhaka Ahsania Mission
DANIDA	Danish International Development Agency
DFID	Department of International Development
DNFE	Directorate of Non-Formal Education
DPHE	Department of Public Health Engineering
DSS	Department of Social Services

DTW	Deep Tube Well
EPI	Expanded Program on Immunization
GoB	
GODI	Government of Bangladesh
	Grass-Roots Organization for Technological Initiatives
HACCP	Hazard Analysis Critical Control point
ICZM	Integrated Coastal Zone Management
IRD	Institute for Rural Development
JC	Jagoroni Chakra
LC	Learning Center
LGD	Local Government Division
LGED	Local Government Engineering Department
LGRD & C	Local Government, Rural Development & Cooperatives
LoCOS	Loving Care for the Oppressed Society
LOSAUK	Lokanattaya – O – Sangskritik Unnayan Kendra
LPUPAP	Local Partnership for Urban Poverty Alleviation Project
LTN	Love Thy Neighbor
MCH&FP	Mother and Child Care & Family Planning
NFE	Non-Formal Education
NFPE	Non-Formal Primary Education
NGO	Non-Government Organization
Non-CZ	Non Coastal Zone
PAL	Participatory Action Learning
PCC	Project Coordination Committee
PDO-ICZMP	Program Development Office – Integrated Coastal Zone Management Plan
PDSCL	Perception of Direct Stakeholders on Coastal Livelihood
PETRRA	Poverty Elimination Through Rice Research Assistance
PIC	Project Implementation Committee
PMT	Project Management Team
PRA	Participatory Rural Appraisal
PUS	Polli Unnayan Sangstha
RRC	Rural Reconstruction Center
RUSTIC	Rural Unfortunate Safety Talisman Illumination Cottage
SBSUA	Support for Basic Services in Urban Areas
SCOPE	Save the Coastal People
SIDA	Swedish International Development Agency

SMA	Statistical Metropolitan Area
SOS	Save Our Soles
STD	Sexually Transmitted Disease
ТоТ	Training of Trainers
TT	Tetanus Toxoid
UCEP	Underprivileged Children's Educational Program
UDC	Urban Development Center
UDP	Urban Development Program
UDS	Ujjiboni Development Society
UK	United Kingdom
UNDP	United Nations Development Program
UNICEF	United Nations Children's Emergency Fund
UPEP	Urban Poverty Eradication Program
VAC	Vitamin A Capsule
VET	Vocational Education and Training
YPSA	Young Power in Social Action
ZCC	Zonal Coordination Committee
ZEO	Zonal Executive Officer

# GLOSSARY

Chhai	Shanty
Hat-bazar	Market place
Jhupri	Shanty
Khas land	indisposed government land
Launch ghat	Launch terminal/landing station
Mastan	Terrorist/muscleman
Mazar	Mausoleum
Pourashava	Municipality
Thana	Administrative unit under a district; renamed as upazila
Tokai	Child garbage collector
Union	Administrative unit under upazila comprising several villages
Ward	Electoral constituency within a union; one union has three wards

# SUMMARY

Urban population in the coastal zone is estimated at 8.2 million (2001), which is 24 percent of the total coastal population (38.8 million) and 28 percent of total urban population of Bangladesh. Eighty five percent of them live in SMAs (Chittagong and Khulna) and municipalities located at district and upazila headquarters. Coastal urban population grew an average annual rate of 5.7 percent during 1961-2001. According to projections, coastal urban population would increase to a range of 28.0-36.6 million in 2050 depending on different scenarios. At least one half of the coastal population would be urban dwellers in the mid-twenty first century.

Various types of "non-agriculture self-employment" are predominant livelihoods of the highest proportion of the urban population. Poverty incidence is the highest among those who live on daily wages. Forty two percent of the coastal urban population is considered 'poor'.

Squatter settlements and slums characterize urban areas where large number of poor people lives. Service, labor (industry), rickshaw pulling, working as housemaid, trading, etc. are their major sources of livelihood.

The urban poor encounter various crises caused by human factors (death of an earner in the family, illness, etc.), natural disasters (flood/cyclone, crop loss, etc.) and issues of governance (law and order, litigation, eviction, etc.). They mainly resort to borrowing to cope with crises. About three-fourths of them depend on various non-institutional sources for credit.

The government is presently implementing some development projects targeting the urban poor. Among the activities are education, health, water and sanitation, credit and training. Their coverage is generally limited to big cities.

Many NGOs have activities in urban areas. They are implementing programs in many sectors including credit, training, health, nutrition, education, gender and development and so forth.

# 1 INTRODUCTION

## 1.1 Context

BBS defines urban area as "developed areas around (i) an identifiable central place where (ii) amenities like paved roads, communication facilities, electricity, gas, water supply, sewerage, sanitation etc usually exist, (iii) which are densely populated and a majority of the population are non-agricultural and (iv) where community sense is well developed." There are four different types of urban areas (BBS, 1994: 5):

- ♦ Mega city (population above five millions);
- Statistical Metropolitan Areas (Municipal Corporations and the adjacent areas having urban characteristics);
- Municipalities (incorporated and administered by the government as urban area under the *Pourashava Ordinance*, 1977); and
- ♦ Other Urban Areas (upazila headquarters and the development centers which have urban characteristics).

In many parts of the world, coastal areas are densely populated, mostly urbanized and are the most developed stretches of land. Unlike elsewhere, the coastal zone of Bangladesh still reflects a rural setting and extensive urbanization in terms of infrastructures and services has not yet taken place. However, changes are underway. An attempt has been made in this report to document life and livelihoods of the urban poor in this changing social dynamics.

# 1.2 Objectives and scope

There are 8.2 million urban people in the coastal zone (2001) and the bulk of them are poor. Urban areas have some distinct characteristics with respect to occupational pattern, amenities of life and opportunities, which provide a different setting for livelihoods. It is, therefore, necessary to know urban livelihoods, particularly, what they do, how they do, what problems they face, what opportunities they have, what are the major trends, and so forth. This study is a modest attempt to capture some of these issues. An understanding of these issues would add to coastal livelihood analysis (output 4.1) and is likely to facilitate formulation of ICZM policy (output 2) and priority actions (output 3).

# 1.3 Methodology

All descriptions and analyses in this report are based on secondary data and discussion with relevant persons and organizations. Among the organizations are selected NGOs and projects. Relevant literature of the Bangladesh Bureau of Statistics (BBS), selected projects and NGOs has been used extensively. There is some discrepancy in BBS data used in the study, which are due to discrepancy in the original source.

#### 1.4 Structure of the report

The report has been structured in six chapters. Chapter one introduces the purpose, methodology and contextual framework. Chapter two presents characteristics of the urban areas. Chapter three presents an anatomy of the urban poor. Chapter four includes descriptions of selected projects targeted to the urban poor, while chapter five refers to activities of the NGOs in urban areas. Chapter

six presents a synthesis and conclusions. Detailed statistics referring to the text are presented in the Appendices.

# 1.5 Review process

The draft report was shared with members of the WARPO/PDO team and was finalized incorporating their comments and suggestions.

# 2 MAIN CHARACTERISTICS

#### 2.1 Urban areas

In the coastal zone of Bangladesh urban areas include two SMAs (Chittagong and Khulna) out of four in the country and *Pourashavas* (municipalities) in district and upazila headquarters and all other upazila headquarters (see Figure 1). Besides SMAs, there are 17 'cities' in the country with a population of 100,000 or more. Among them only two, Barisal<sup>1</sup> and Jessore, are located in the coastal zone.

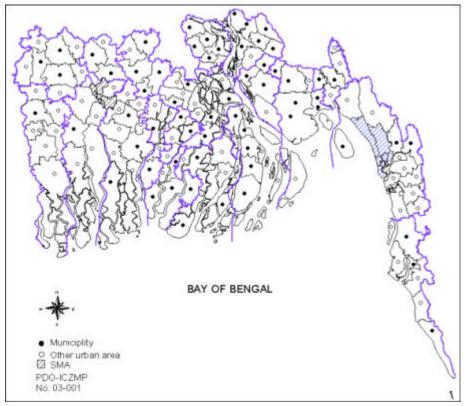


Figure 1: Urban areas in the coastal zone

#### 2.2 Urban population

According to 2001 population census, about 34.8 million people live in the coastal zone of Bangladesh (PDO-ICZMP, 2003a). Amongst them, 8.2 million people<sup>2</sup> live in urban areas. They are 24 percent of the coastal population and 28 percent of total urban population of the country (see Appendix 1). Over 4.4 million people live in two SMAs (see Appendix 2) who alone account for as much as 54 percent of coastal urban population and 13 percent of total coastal population.

Urban population in Bangladesh grew annually by 6.2 percent in last forty years (1961-2001). This has been much higher than the national population growth, which has been 2.2 percent during the

<sup>&</sup>lt;sup>1</sup> Barisal Municipality has recently been upgraded as a City Corporation after becoming a Divisional headquarter.

<sup>&</sup>lt;sup>2</sup> Details of urban population data of 2001, for example, data on "other urban areas", are not yet available and have been estimated from 1991 census data assuming a proportional increase. Population of "other urban areas" is roughly 15 percent of total urban population of the coastal zone.

corresponding period<sup>3</sup>. Urban population growth has been slightly lower in the coastal zone with an annual exponential growth rate of 5.7 percent, compared to 6.3 percent outside the coastal zone (see Appendix 1). During this period the share of the coastal urban population to total urban population of the country has declined from 33 percent in 1961 to 28 percent in 2001. Figure 2 shows the trend, which means that urban population has been growing at a slower rate in the coastal zone than outside the coastal zone.

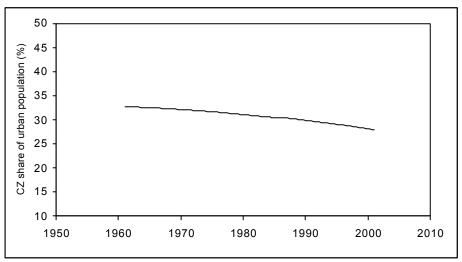


Figure 2: Coastal Zone's share of urban population

# 2.3 Household size

According to 1991 population census, average number of persons per urban household in the coastal zone was 5.70 (see Appendix 3). This was slightly higher than outside the coastal zone, the household size being 5.64 (BBS, 1997). Household size in urban areas is higher than that of rural areas (5.44 in Bangladesh in 1991). Detailed statistics on total urban population is not yet available for 2001 population census, though limited data on municipalities and the SMAs are available. According to preliminary report of the 2001 population census, average size of household in the municipalities and SMAs is 4.99, compared to 4.80 outside the coastal zone (BBS, 2001; 2002c).<sup>4</sup> For details, see Appendix 4.

# 2.4 Sex ratio

There are more males than females. According to 2001 population census, the sex ratio in the coastal zone is 104 (reduced from 106 in 1991)<sup>5</sup>. Sex ratio is much higher in urban areas (in the municipalities and SMAs, which have 85% of urban population), which is 114 in the coastal zone, compared to 116 outside the coastal zone. Sex ratio has, however, declined in the inter-census period between 1991 and 2001 (121 and 118 in and outside the coastal zone respectively in 1991; see Appendix 3). Sex ratio is the highest in Mongla (134), followed by Cox's Bazar Sadar (133) and Kalapara (123). It is interesting to note these areas are major tourist destinations.<sup>6</sup> Mongla is also a seaport. These urban centers have plausibly large numbers of male in-migrants catering for different services.

<sup>&</sup>lt;sup>3</sup> Calculated based on data of BBS, 2002c.

<sup>&</sup>lt;sup>4</sup> Municipalities and SMAs together account for 85 percent of coastal urban population.

<sup>&</sup>lt;sup>5</sup> See PDO-ICZMP Working Paper 015 for reference.

<sup>&</sup>lt;sup>6</sup> Mongla is the gateway of Sundarban; Cox's Bazar is the foremost tourist destination with the longest unbroken sea beach and Kalapara is the gateway of Kuakata sea beach, another tourist destination.

# 2.5 Literacy

According to 1991 population census, literacy rate in all coastal districts except Cox's Bazar is equal to or higher than the country average (BBS, 1997).<sup>7</sup> Literacy rate is relatively high in Pirojpur, Jhalakati and Barisal where more than 60 percent men and 50 percent women are literate (see Appendix 5).

# 2.6 Drinking water

Tube wells are a major source of drinking water. Extent of the use of tap water (piped water supply) may be used as an indicator of urban development. According to 1991 population census, more people in urban areas use tap water than rural areas (see Appendix 6). However, the extent of the use of tap water for drinking remains low, ranging from 0.3 percent in Shariatpur to 35.1 percent in Barisal. In all the coastal districts except Barisal, Chandpur and Chittagong, extent of the use of tap water is lower than the country average (22.5%). In as many as eight coastal districts out of 19, less than five percent urban population use tap water for drinking, and in two districts it is even less than one percent (see Appendix 7, Figure 3).

# 2.7 Housing condition

Housing conditions in the coastal zone are generally poor. This has been analyzed using type of roof material as indicator (BBS, 1997). Majority people use straw and bamboo as roof material even in urban areas in the coastal zone (43%) compared to outside the coastal zone (23%). In the coastal zone, 16 percent of urban households have cemented roof compared to 19 percent outside the coastal zone. On the other hand, 41 percent have roof made of tile/c.i. sheet in the coastal zone compared to 58 percent outside the coastal zone. Within the coastal zone, there are more houses with cemented roof in Jessore, Khulna and Chittagong (more than 20% urban households) and very few in Bhola, Lakshmipur, Barguna and Shariatpur (less than 5% urban households). Details have been presented in Appendix 8.

<sup>&</sup>lt;sup>7</sup> Literacy is defined by BBS as population of seven years of age and above who are able to write a letter in any language.

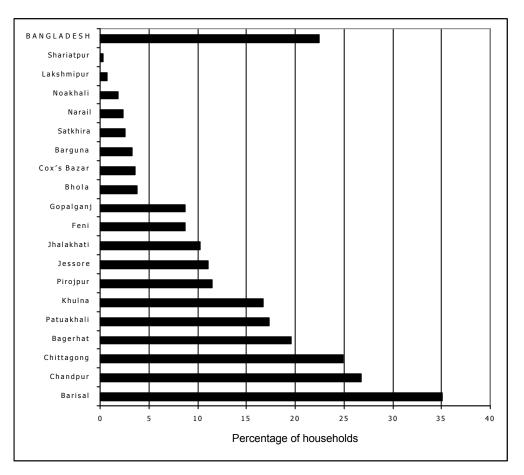


Figure 3: Access to tap water by urban households

# 3 URBAN POOR

## 3.1 Genesis

In the socio-political vocabulary, households are often grouped into two broad categories using different synonyms, such as poor and non-poor, poor and rich, haves and have-nots, disadvantaged and privileged, proletariat and bourgeois, and so forth. According to the Poverty Monitoring Survey of BBS, poor households are defined as those living on hand to mouth, do not have any savings, or do not possess any land (BBS, 2002a). According to a survey of Perceptions of Direct Stakeholders on Coastal Livelihoods (PDSCL)<sup>8</sup>, the urban respondents have defined poverty in terms of a set of qualitative indicators, which are indicative of a particular state of affairs (see Table 1).

Table 1: Peop	le's perceptio	on of poverty
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Parameter	Responses			
1 al allietel	Poor	Non-poor		
Asset	No	Yes		
Occupation	Day labor; seasonal employment	Regular job, multiple occupation		
Economic participation	One person in the family	More than one person in the family		
Income	Hand to mouth; less	Enough		
Saving	No	Yes		

Source: PDO-ICZMP, 2002.

Reliable estimates of urban poor population are not available. According to Household Investment Survey 1998-99 of BBS, 47 percent of urban households in the country are "poor" (BBS, 2002b). The estimated urban population in the coastal zone, according to 2001 population census, is 8.2 million. According to the Poverty Monitoring Survey 1999, the estimated poor population in urban areas is estimated at 42 percent in the coastal zone (see Appendix 9).<sup>9</sup> This proportion is slightly lower than outside the coastal zone (44%). Based on this figure, urban poor population in the coastal zone is estimated at 3.44 million.

Analysis of data presented in Appendix 9 shows that the average size of households is higher among poor households. Moreover, average size of poor households is higher in the coastal zone (see Figure 4).

# 3.2 Source of income

Poor people live on daily wages or employed with longer-term contract (categorized as a group living on "wage and salary" by BBS; BBS, 2002a) or are engaged in various kinds of self-employment. Many poor people are engaged as transport workers, restaurant workers, domestic servants, etc (PDO-ICZMP, 2003).

<sup>&</sup>lt;sup>8</sup> The survey was undertaken in May-August 2002 and the findings are presented in PDO-ICZMP Working Paper WP004, September 2002.

<sup>&</sup>lt;sup>9</sup> Data are available at greater district level.

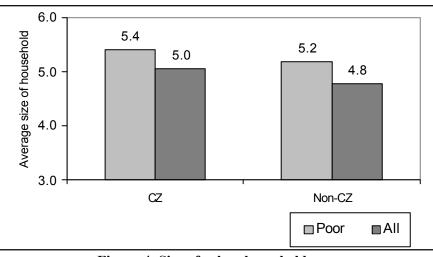


Figure 4: Size of urban households

Incidence of poverty is the highest among the daily wage laborers, followed by the self-employed (see Appendix 10). However, the highest number of the urban poor is in the category of 'self-employment', followed by daily wage earners and others living on wage and salary (see Appendix 11). The distribution of the urban poor by main source of income has been presented in Figure 5.

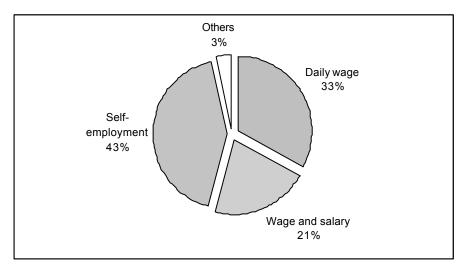


Figure 5: Distribution of urban poor by sources of income

# 3.3 Poorest of the poor

#### 3.3.1 Slum-dwellers

Poor people presumably live in impoverished neighborhoods with no or little access to amenities of life. Many of them are recent immigrants from rural areas and have been crowding in slums. A slum is defined by BBS as a "cluster of compact settlements of five or more households which generally grow very unsystematically and haphazardly in an unhealthy condition and atmosphere on government and private vacant land. Slums also exist in the owner based household premises".

Majority of them lives in makeshift houses called  $jhupri^{10}$  and  $chhai^{11}$ . It has the following characteristics (BBS, 1999):

- ♦ Predominantly very poor housing structure;
- ♦ Very high housing density;
- ♦ Poor sewerage and drainage or even no such facility;
- ♦ Inadequate, unhealthy drinking water supply;
- ♦ Unhealthy atmosphere;
- ♦ Little or no paved road; and
- ♦ Inhabited by poor, uneducated and below poverty level people.

According to a BBS survey carried out in 1997, there are 2991 slums in the country of which 630 are located in the coastal zone (BBS, 1999). The coastal slum population in 1997 was 389,929, which is 28 percent of total slum population in the country. One in every 20 persons is a slum-dweller. Details of slum data are presented in Appendix 12.

Analysis based on data presented in Appendix 12 shows that average size of household is lower in the slums (4.25; see Table 2) than overall household size in urban areas (4.99; see Appendix 4) in the coastal zone. Household size in coastal slums is higher than outside the coastal zone (4.13; see Table 2).

Table 2: Household size, sex ratio and land occupancy in slums

Location	Average size of	Sex ratio	Land occupancy/HH	
	household		Acre	Square meter
CZ	4.25	102	0.024	96
Non-CZ	4.13	105	0.022	90
Bangladesh	4.16	104	0.023	92

Source: Calculated based on data of Appendix 12

One possible explanation for smaller household size in the slums is that people are more economically active and tend to have independent household units. Cultural aspects (changing mobility) may have a heavy bearing on this phenomenon as an outcome of massive rural-urban migration and consequent decline in family ties and social bondage.

It is interesting to note from Table 2 that the sex ratio is much lower in the slums (102), compared to urban sex ration in the coastal zone (114; see Appendix 4). One possible explanation may be the crowding of women in slums (more female-headed households). In the large cities, a specific demand for female workers has been contrived through the gender segregation in the labor market. They are mainly concentrated in the tertiary sector and in manual activities. Migration of females due to marriage has also been a major factor in this regard (BIDS, 2001).

Table 2 further indicates the land occupancy of the slum-dwellers. Average size of residential holding (as occupant or tenant) is 0.024 acre (96  $m^2$ ), which is much lower than the coastal zone

<sup>&</sup>lt;sup>10</sup> *Jhupri* has a ceiling, which is less than four feet and is made of very cheap construction materials like straw, bamboo, grass, leaves, polythene, gunny bags, etc.

<sup>&</sup>lt;sup>11</sup> *Chhai* is a half arch shaped small structure open in front and rear sides. It has very low height so that the inhabitants enter it by scrawling and can hardly sit upright inside it.

average of 0.050 acre (203 m<sup>2</sup>) per household.<sup>12</sup> Statistics of slum population are summarized in Table 3.

Dimension	Indicator	National	Chittagong SMA	Khulna SMA
Slum	Number	2,991	186	202
Household	Number	334,431	45,143	28,184
Population	Number	1,391,458	188,839	119,305
Population	Percentage	100	14	9
Slum size	Population/slum	465	1,015	591
Household size	Person/HH	4.16	4.18	4.23
Sex ratio	M/F*100	104	112	91
Male literacy	% of people 7+	18	20	22
Female literacy	% of people 7+	11	13	12
Own house	% of HH	45	22	27
Dwelling in <i>jhupri</i>	% of HH	41	70	72
Dwelling in <i>chhai</i>	% of HH	18	12	15
Own house	% of HH	45	22	27
Rented house	% of HH	48	74	66
Own agriculture land	% of HH	17	13	12
Tap water for drinking	% of HH	22	18	3
Sanitary latrine	% of HH	8	12	9
Electricity connection	% of HH	58	43	85

#### Table 3: Summary statistics on urban slums, 1997

Source: BBS, 1999

Most of the slum-dwellers are recent immigrants from rural areas. Analysis of data of Chittagong and Khulna SMAs having highest number of slums among the coastal districts shows that the slum-dwellers come mainly for economic reasons (see Appendix 13). Among other reasons are social (uprooted, driven out, abandoned, etc.) or natural disasters (like erosion). Figure 6 depicts the situation.

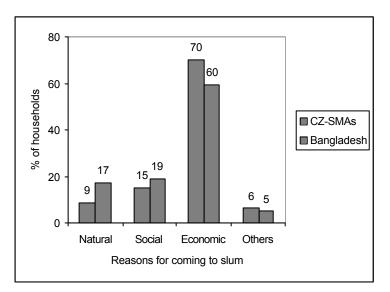


Figure 6: Reasons for coming to slum

<sup>&</sup>lt;sup>12</sup> Calculated based on data presented in PDO-ICZMP, 2003: Appendix 17.

Slum dwellers are engaged in a host of activities for livelihood. Ten major occupational groups are ranked in terms of number of persons engaged in Table 4 (see Appendix 14 for details).

Main activity				
Rank	Chittagong SMA	Khulna SMA	Bangladesh	
1	Service	Trading	Rickshaw puller	
2	Industrial laborer	Industrial laborer	Industrial laborer	
3	Rickshaw puller	Rickshaw puller	Trader	
4	Construction laborer	Service	Service	
5	Trader	Housemaid	Construction laborer	
6	Housemaid	Construction laborer	Housemaid	
7	Porter	Porter	Porter	
8	Hawker	Hotel/restaurant worker	Hawker	
9	Agriculture laborer	Hawker	Cottage industry	
10	Cottage industry	Agriculture laborer	Agriculture laborer	

 Table 4: Main occupations of slum dwellers

Source: BBS, 1999

#### 3.3.2 Floating population

Floating population is the homeless and transient population. They are vagrant category of rootless people who have no permanent dwelling units whatever worse these are and they are found on the census night 00:00-05:00 AM at the bus stands, railway stations, *launch ghats*, *hat-bazars*, *mazars*, staircase of public/government buildings, open space, etc.". The number of floating population enumerated in the BBS census (BBS, 1999) was 32,081 in the country. Among them 22,694 (71%) live in the four SMAs and 20 percent of the floating population lives in Chittagong and Khulna SMAs alone (BBS, 1999).

Sex ratio is very high among the floating population (661 in Khulna SMA and 427 in Chittagong SMA, compared to 320 for all floating population).

Floating population is engaged in a host of activities. However, the highest number of them depends on charity (begging) as the principal source of livelihood. Ten major occupational groups are ranked below in terms of number of persons engaged (see Table 5).

Rank	Main activity			
Капк	Chittagong SMA	Khulna SMA	Bangladesh	
1	Beggar	Beggar	Beggar	
2	Construction laborer	Porter	Construction laborer	
3	Porter	Industrial laborer	Porter	
4	Housemaid	Construction laborer	Housemaid	
5	Rickshaw puller	Rickshaw puller	Trader	
6	Industrial laborer	Housemaid	Hawker	
7	Hawker	Hawker	Rickshaw puller	
8	Tokai	Van puller	Industrial laborer	
9	Van puller	Tokai	Agriculture laborer	
10	Hotel/restaurant worker	Trader	Tokai	

Table 5: Main occupations of the floating population

Source: BBS, 1999.

# 3.3.3 Street children

Street children are perhaps the most vulnerable section of the society who suffers from human deprivations of all forms. Many children are forced to live and earn on the street due to their vulnerable and distressed situation. They are mostly run-away or abandoned children. A study done by the Department of Social Services and supported by UNDP explains the precarious situation of the street children in three cities: Khulna, Barisal and Jessore (DSS, 1999). Findings of the study are summarized below.

- 63 percent of the street children are boys and 37 percent are girls.
- 31 percent are 8-10 years, 34 percent are 11-13 years and 35 percent are 14-18 years of age.
- 45 percent live with parents, 18 percent maintain contact with parents and 24 percent have no contact with parents.
- 51 percent live in slums, 13 percent in launch terminals, 9 percent in market places and 8 percent in railway platforms.
- 38 percent have different levels of schooling from grade II to VI. Another 8 percent can read and write.
- The highest number of them is involved as *tokai* (collector of rags, bone, paper, etc), 18 percent as vendor (fish, vegetables, etc), 10 percent as rickshaw/van puller and 13 percent as beggar.
- Majority (53%) earns Tk. 10-20 a day.
- 27 percent work under employers.
- 61 percent (of those who work under employers) are compelled to work longer hours and 52 percent are tortured by employers.
- 28 percent have one meal, 56 percent have two meals and 16 percent have three meals a day.
- 15 percent prepare food themselves at home and others buy/beg it from the footpath and eat on the footpath.
- 72 percent suffered from sickness in the six-month period preceding the survey.
- They mostly suffered from gastroenteric and stomach pain (25%) and diarrhea (23%).
- 53 percent do not receive any treatment.
- 83 percent use tube well for drinking water .
- 30 percent urinate/sheath on roadside and 22 percent use public toilet.
- 3 percent use toothpaste and toothbrush and 79 percent use charcoal.
- 47 percent regularly play and 53 percent do not.
- 9 percent girls are subject to sexual harassment.
- 31 percent are assaulted by police and 35 percent by *mastans* (terrorist/muscleman); 8 percent have been in the police custody or behind the bar.
- 39 percent received assistance from organizations (government and NGOs) in the form of education (51%), food aid (36%) and medicine (13%).
- 26 percent want to have better job, 23% want to go to school, 12 percent want to get married and 9 percent want skill training; only 5 percent want to go back home.

• Felt-needs are shelter (34%), education (28%), income (22%), medical treatment (10%) and recreation (6%).

The plight of the street children may be better understood with the help of few life stories (see Box 1).

Box 1 : Childhood robbed				
Story of Kalu	Story of Rahima			
Kalu is a boy of 16. He was born in a brothel at Daulatpur. He was raised by a foster-mother, another inmate of the brothel. At the age of 12, his foster-mother took him to a hotel to work as a bearer. He worked for two years and then was kicked out for stealing money. Kalu started begging. One day a terrorist called him and trained him the skill of two fingers (pick-pocketing). But he failed and was caught and beaten by the people. His terrorist boss then trained him in stealing, and to handle pistol and gun. Kalu became a thief. And started stealing rice, onion, wheat, etc. from the market. Kalu became a member of a terrorist gang. He ran away from the gang and started rickshaw pulling after the gang leader was killed in a feud. But shortly he was forced to join another gang. He remains a thief and cannot find a way out. Kalu gets food, clothes and shelter from the gang leader in return of all he steals.	Rahima is a girl of 13. She came to Jessore city from Shariatpur. She is an abandoned child of a broken family. Her father divorced her mother and remarried when she was three. Her mother also remarried and lives in Dhaka. Rahima started working as a housemaid at the age of seven. She worked for two years. Her employer left and her stepmother took away all her income and drove her away from the house. She moved to Dhaka and met two men who offered her a job of office cleaning at Tk. 10 per day. She used to sleep in the corridor of the office and the other two men inside the office room. One night they raped her, gave her Tk. 400 and drove her away from the office. Then she befriended a girl who took her to a brothel. One day she ran away, but eventually started her life as a sex worker. She earns up to Tk 200 per night. She spends the night at market places and mastans often force her to have sex with them without payment.			

Source: DSS, 1999 (edited)

# 3.4 Vulnerability

In the PDSCL survey 2002, urban households identified a host of issues that frame their vulnerability context. Poor male respondents mentioned the issues of employment, income, water and sanitation, heavy rainfall, drainage, accident, decline in resources, etc., while poor women respondents talked about heavy rainfall, employment, health, water and sanitation, salinity and drainage condition (see Appendix 15).<sup>13</sup>

The Poverty Monitoring Survey 1999 of BBS has national data on crises encountered by urban and rural households (see Appendix 16).<sup>14</sup> The poor are vulnerable to changes in the phenomena characterized by these crises. Various crises encountered by the households may be summarized as follows:

- ♦ human factor (death, illness, etc. of household members);
- ◊ natural disaster (flood/cyclone, crop loss, death of livestock, etc.);

<sup>&</sup>lt;sup>13</sup> For details, see PDO-ICZMP report on Perception of Direct Stakeholders in Coastal Livelihoods, Working Paper 004, 2002.

<sup>&</sup>lt;sup>14</sup> District level disaggregate data are not available.

- $\diamond$  governance (law and order, litigation, eviction from land, etc.); and
- $\diamond$  others.

While natural disasters are a major concern for the rural poor followed by human factors, the situation is reverse for the urban poor. The third set of concerns for urban poor, as well as rural poor, are related to various issues of governance. This has been depicted in Figure 7.

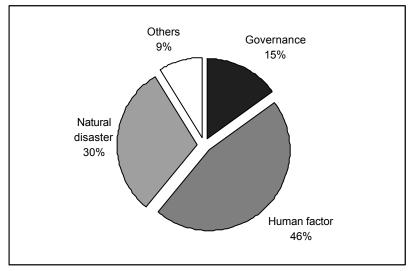


Figure 7: Distribution of urban poor by crisis encountered

# 3.5 Crisis coping

Households adopt a wide range of strategies to cope with crisis. According to the Poverty Monitoring Survey 1999, major coping strategies are: borrowing from different sources; sale/mortgage of land and other assets; and using up savings (see Appendix 17). Data have been summarized in Figure 8.<sup>15</sup> Findings show that poor households resort to borrowing and embark on sale/mortgage of assets more than the non-poor, while the non-poor households derive more community support than the poor in crisis coping.

Credit is a critical resource, as it helps households to recover from or to cope with crises. This is even truer for poor households. Access to conventional institutional sources of credit is a limiting factor. According to data of the Poverty Monitoring Survey 1999, the majority of urban households (73%; both poor and non-poor)) still depend on various non-institutional sources of credit. This proportion is much higher than rural areas (57% poor and 50% non-poor). Among the institutional sources, commercial banks are a major source for the non-poor, while *Grameen Bank* and NGOs are a major source for the poor (see Figure 9). For details, see Appendix 18.

<sup>&</sup>lt;sup>15</sup> These are national level data and are assumed indicative of the coastal zone as well.

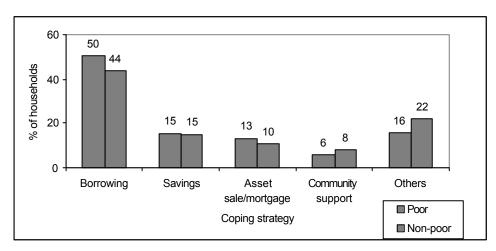


Figure 8: Crisis coping by urban households

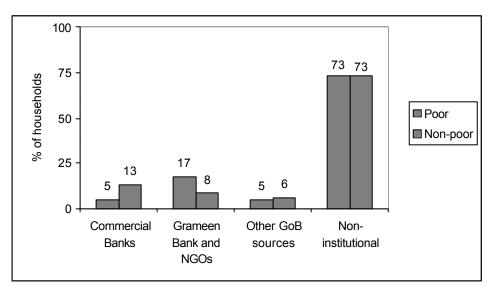


Figure 9: Source of credit for urban households

# 4 GOVERNMENT PROJECTS FOR URBAN POOR

To eradicate poverty in the urban areas government has taken up several initiatives through different departments. These are national programs for urban areas with coverage in some coastal districts. Main sectors in which they have interventions are health, education, infrastructure development, micro-credit, alternative income generating activities (AIGA), water and sanitation, etc. A summary of the services for the urban poor provided by four selected projects in the urban areas is presented in Table 6.<sup>16</sup>

Urban centers	Selected projects			
in the coastal zone	Local Partnership for Urban Poverty Alleviation Project	Basic Education for Hard To Reach Urban Children Project	Environmental Sanitation, Hygiene & Water Supply in Urban Slums & Fringes Project	Water Supply, Sanitation, Drainage and Waste Disposal Project in Municipality, Thana and Growth Centers
<b>City Corporation</b>				
Barisal	$\checkmark$	$\checkmark$	$\checkmark$	
Chittagong	$\checkmark$	$\checkmark$		
Khulna		$\checkmark$		
Pourashava				
Barguna				
Bhola	$\checkmark$			
Cox's Bazar				
Feni				
Gopalganj				
Jessore	$\checkmark$			
Jhalkati				
Lakshmipur				
Noakhali				
Patuakhali			$\checkmark$	
Pirojpur				

 Table 6: Coverage of selected government projects for the urban poor

In delivering the services, government departments and projects take the following strategies:

- ♦ Appraisal of the existing situation and demand analysis of the community;
- ♦ Development of service centers (e.g., UDC, Learning Centers, etc.);
- ♦ Formation of groups with the community people for better service delivery;
- ♦ Integration of people's representatives for better management;
- ♦ Involvement of NGOs, especially in social mobilization, and capacity building of the communities.

Some selected programs of the government and NGOs targeting the urban poor in the coastal zone are described below.

<sup>&</sup>lt;sup>16</sup> An inventory of all projects is not available. This selection is arbitrary, but includes major projects.

# 4.1 Local Partnership for Urban Poverty Alleviation Project (LPUPAP)

The project supports the development and implementation of community level activities aimed at upgrading the living condition of the poor people in urban areas in selected cities and municipalities. This project has two components:

- Local Partnership for Urban Poverty Alleviation (LPUPA) Component supported by UNDP; and
- Support for Basic Services in Urban Areas (SBSUA) Component supported by UNICEF.

The duration of the first component of the project is from December 1999 to December 2006 and duration of the second component of the project is from January 2001 to December 2005. The total budget of the first component is 20.4 million US\$ and for the second component is 307.6 million taka.

#### Executing agency

The executing agency of the project is the Ministry of LGRD & Co-operatives and implementing agency is LGED. The United Nations Center for Human Settlements (Habitat) is the UN implementing agency.

#### Coverage in the coastal zone

The project covers Chittagong, Khulna and Barisal City Corporations and Noakhali, Jessore, Barguna, Feni, Bhola Gopalganj and Cox's Bazar *pourashavas*.<sup>17</sup>

## Institutional arrangement

- *Central Coordination Committee (CCC):* A Central Coordination Committee (CCC) monitors project activities. Secretary, Local Government Division (LGD) chairs the committee. The members of the committee are taken from the concerned agencies. The CCC looks after policy matters, program coordination and resource mobilization.
- *Project Management Team (PMT):* PMT within LGED is responsible for co-ordination and implementation of the project. A national Project Director who is assisted by an international Chief Technical Adviser heads the PMT.
- *Project Coordination Committee (PCC):* At the city or *pourashava* level, this committee with representatives from the concerned agencies monitors the progress of the project. PCC also coordinates services of different city agencies.
- *Zonal Coordination Committee (ZCC):* At the zonal level a Zonal Coordination Committee (ZCC) chaired by the Zonal Executive Officer (ZEO). The committee is responsible for the monitoring and management of all the UDCs in a zone. The ZCC presently exists only in Dhaka.

Major activities with budgetary allocation are presented in Appendix 18.

In the following sub-sections the features are discussed separately for each of the two components.

<sup>&</sup>lt;sup>17</sup> Municipal areas in Divisional headquarters are named City Corporations and those in district headquarters and below are called *pourashavas* (municipalities).

# 4.1.2 Local Partnership for Urban Poverty Alleviation Component

#### Objective

- Alleviate poverty through the empowerment of the urban poor;
- Develop the capacity of Local Governments and other organizations to support the efforts of the urban poor to overcome poverty through the establishment of mutually supporting partnerships;
- Facilitate the communities to plan their own settlements and services and to implement and monitor the developments;
- Mobilize the collective capacity, resources and the power of the urban poor to improve their socio-economic condition;
- Co-ordination of Government, Local Government and NGO efforts to support the urban poor;
- ♦ Create a sustainable process of supporting people's efforts to overcome poverty for it to become the mainstream policy of urban governance;

#### Target

- ♦ In each slum and poor neighborhood of *pourashavas* and in the selected *wards* of cities community organizations to be formed;
- Self- reliant and competent organizations of the urban poor;
- ♦ Increased competence of the local government staff, people's representatives and NGO's to recognize and meet the needs of the urban poor;
- ♦ Community development plans prepared for all selected slum neighborhoods;
- Project Implementation Committee with community representatives from poor women, men and other disadvantaged groups as well as staff from the project, CDCs, NGOs and local government;
- Credit delivery and community contract mechanisms established with particular emphasis on the needs of the urban poor women and disadvantaged groups;
- Experience of the project shared and disseminated among the community groups and used for advocacy in national policy formulation.

#### Strategy

The objective of the component is to eradicate urban poverty for poor communities in the selected urban areas. This component provides technical and capital assistance to the urban poor to support their own poverty eradication efforts. The technical assistance are provided in: social mobilization, training in participatory planning management & project implementation, conducts market survey, prepare community development plan, skill development training, micro-credit grant, community development fund, etc.

#### Implementation arrangement

*Primary Group:* A group of persons in the community having 15 - 20 members that wants to address a development issue of common interest constitutes a Primary Group. Each group elects a Group Leader and a Secretary who jointly operates the group fund.

*Community Development Committee (CDC):* A CDC comprised of all Group Leaders and Secretaries are formed at the community level to address the common development issues faced by the entire community. CDC identifies and prioritizes problems and prepares a Community Action Plan (CAP) by involving the whole community in the planning process.

*Project Implementation Committee (PIC):* The project appoints the Community Development Worker (CDW) for each selected *ward*. The concerned Ward Commissioner chairs the PIC, while the CDW is the Member-Secretary. The PIC assists the communities in forming Primary Groups and CDCs, assists communities in preparing and implementing the CAP and meets every month.

#### Activities in the coastal zone

LPUPA component of the project is stretched over Chittagong, Khulna, Barisal and Gopalganj districts. Achievements in some of the sectors in the coastal zone is presented in Table 7.

District	No. of Community Development Committee (as of January 2002)	Number of tube wells installed (Up to July 2003)
Chittagong	34	89
Khulna	37	102
Barisal	21	127
Gopalganj	17	60
CZ	109	378
BD	238	2205
%	46	17

Table 7: Progress of activities in LPUPA component

Source: LPUPAP Office, 2003.

#### 4.1.3 Support for Basic Services in Urban Areas (SBSUA) Component

#### Objective

- Strengthen local capacity and facilitate coordination of the GoB-UNICEF sectoral programs for providing basic services for the urban poor children and women;
- Support appropriate program implementation mechanism within city corporations and municipalities;
- Advocate for comprehensive urban policy and strategy.

#### Activities

- Provide basic health care services including EPI, vitamin-A capsule (VAC) distribution, growth monitoring, hygiene and sanitation education;
- ♦ Facilitate group savings and micro-credit activities in UDCs and *Pourashavas*;
- ♦ Training of PIC members and project staff on Child Rights Convention (CRC) and Convention on Elimination of all forms of Discrimination Against Women (CEDAW);
- ♦ Management training for project staff;
- Workshop to develop project plan of action for children and women in urban areas;
- Skill development training for the women group members
- ♦ Provide support to NFE centers in the municipalities;

♦ Exchange visits of PIC members, GoB officials and project staff within city corporations and municipalities.

#### Strategy

*Phasing out of project recurring cost:* GoB/Local government (City Corporation and *Pourashava*) takes over the recurring cost responsibility from UNICEF in a phased manner over the period (2001: 20%, 2002: 40%, 2003: 60%, 2004: 80% and 2005: 100%).

*Facilitate convergence and integration:* Essential services like primary health care, non-formal education, immunization and other health services are extended to under-served areas through interagency and inter-sectoral collaboration. PCC chaired by Mayor of City Corporation or Chairman of Pourashava coordinates all sectoral activities at the city and municipality level.

*Capacity building:* The project strengthens the leadership capacity of the local bodies and service providers for program planning, implementation and monitoring.

#### Beneficiary selection criteria

Beneficiaries are those with

- ♦ Monthly family income 3500 and below;
- ♦ Working women aged 18 years and above;
- ♦ Working children aged 8-14 years.

All the services are to be delivered through a community point called Urban Development Center (UDC).

#### Implementation arrangement

The working arrangement of field level and management level tiers is presented in Figure 10.

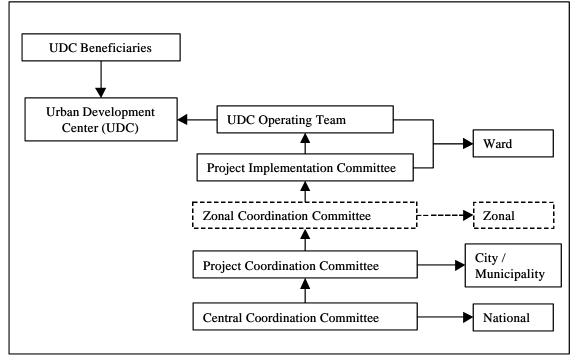


Figure 10: Implementation arrangement in SBSUA Project

# Urban Development Center (UDC)

UDC is the basic unit for implementation of activities. The component is implemented in 206 UDCs in 4 City Corporations. There are 51 UDCs in Chittagong and 35 in Khulna. The reach of UDCs has been increased from 2,000 to 10,000 urban population. The center is designed primarily to cater the need of the urban poor. The UDC provides following services to the community.

- Primary health care: Local NGO use the UDC for one or two days in a week to give medical services to the slum dwellers. Health care is focused on vaccination against six diseases to children below one year of age, Tetanus Toxoid (TT) vaccine for pregnant mothers. VAC distribution to children of 1-6 years and ORS distribution.
- Primary health education: Education materials on primary health issues are distributed. The health worker of the UDC also conducts awareness-raising sessions.
- Primary education: UDC administers three-year course on primary education for the children.
- Water and sanitation: The UDC beneficiaries manage the hardware installed by Urban and Slum Fringe Project of DPHE.
- Capacity development: Capacity development of the community through skill training.
- Micro-credit: Micro-credit is provided through the groups.

The UDC is coordinated and monitored by the Project Implementation Committee (PIC), which is chaired by the Ward Commissioner.

# 4.2 Basic Education for Hard to Reach Urban Children

The project on Basic Education for Hard to Reach Urban Children (BEHTRUC) is implemented by the Directorate of Non-Formal Education and is supported by UNICEF, Government of Sweden (SIDA) and DFID (UK). It was designed to meet the educational needs of the working children living in urban slums. The project would provide non-formal basic education to 351,000 working children in six divisional cities of Bangladesh.

#### Objectives

Specific objective are:

- ♦ To provide a safe and supportive environment for the working children;
- ♦ To enhance the capacity of the Government of Bangladesh (GoB), NGOs and other civil society actors to deliver quality education for working children;
- ♦ To develop working models for replication;
- ♦ To gain better information and analysis on the lives of working children and their families for policy and program formulation.

# Project coverage in the coastal zone

In the coastal zone the project is covers city corporation areas of Chittagong, Khulna and Barisal.

# Strategies

 Delivering basic education through NGOs in cooperation with the Directorate of Non Formal Education (DNFE) by setting up learning centers;

- Carrying out research and development for further refinement / improvement of the learning package, and complementary services, e.g. health, nutrition, legal protection services, protective gear for work, etc.;
- Promoting the children's and community participation in all aspects of organization and operation of the education program;
- Adopting an "Earn and learn" approach, ensuring that working children don't have to make a choice between work and school.

#### Project features

The project is currently providing non-formal basic education to urban working children. It runs a 24-month course, divided into three phases of eight months each. Three primers, cover the whole course in a graded manner. The primers provide information on health, hygiene, environment and society, apart from imparting skills in reading and writing. The DNFE implements the project through selected NGOs. The project would establish 11,700 learning centers to reach 351,000 working children of 8 - 11 years of age in city corporation areas. Children engaged in various types of hazardous works are given preference for enrolment.

#### Learning Centers (LC)

The two years academic cycle are equivalent to Grade Three of the formal system. A team of experts keeping in view the requirements of the working children has prepared the curriculum of this education program. All books and materials are provided to the learners free of cost. Teachers are given training in phases and have been provided with appropriate teaching materials. Each center accommodates 30 children per shift. Each shift runs for 2 hours, six days a week. Supervisors (one for 15 centers) ensure, among other things, attendance of learners, supply of materials and monthly meetings with the Center Management Committees.

Nationally 6,735 centers have been completed and 4,785 centers are operational with 144,450 learners. Total 218 NGOs are involved in running the centers.

#### Implementation arrangement

*Selection of NGO:* NGOs have been selected centrally for different phases and contracts are made with the DNFE. The main responsibilities of the NGOs are as follows:

- ♦ Establishment of LC in the target areas;
- ♦ Appoint teacher/supervisor and run the centers;
- Register 30 students, comprising of at least 50 percent girls, for each shift from the groups of children identified in the base-line survey;
- Ensure proper supervision and monitoring of the program and properly coordinate with DNFE.

*Selection of target area and target group:* Through a base line survey, carried out by UNICEF, target areas have been identified. Depending on the condition number of centers is determined. For each center initially 100 children are identified. Then the concerned NGO select 30 students from the group.

*Setting up of learning centers:* The center is set up by the concerned NGO. They appoint teacher and supervisor and all running and maintenance costs are channeled through them.

#### Activities in the Chittagong City Corporation

In Chittagong City Corporation the activity of the project started from 1999 and currently third and fourth phase of the project are running. Summary and details of the activities of the project are given in Table 8.

Phase	Starting date of Center	Date of completion	NGO	Center	Student	Teacher	Supervisor	Total passed student
1 <sup>st</sup>	1/9/1999	30/8/2000	33	103	31,050	103	69	29,930
$2^{nd}$	20/11/1998	19/10/2000	28	465	13,950	465	31	7,777
3 <sup>rd</sup>	1/7/2001	30/6/2003	19	300	9,000	300	20	On-going
4 <sup>th</sup>	1/11/2001	30/10/2003	11	285	8,550	285	19	On-going

Table 8: Summary of the activities of BEHTRUC in Chittagong City Corporation area

Source: BEHTRUC, Chittagong Office, 2003

Functioning of the project is summarized below.

- NGOs were selected centrally. It poses some difficulties in communication and coordination as some NGOs have been selected from districts of far distance. Especially for the NGOs who set up local offices only for this project because of their limited facilities and no telephone connection.
- The NGOs are not provided any kind of service charges. So usually they save money from the budget. This is hampering the output of the project.
- In organizing the monthly meeting of the Center Management Committee the project faces difficulties. Usually the attendance rate of the committee members varies from 50 to 70 percent. The main reason as mentioned by the project office is that the NGOs do not provide any allowance in attending the meetings.
- In general the attitude of the guardians and students are very positive. But the centers suffer some student loss in each primer mainly due to their changes in working place as well as living place. Though there is provision of being admitted in other centers, centers are not present in every locality.
- Full participations of the students are also sometimes not achieved because sometimes the students do not want to come to the school rather they enjoy playing.
- In the curriculum no course has been included on English. But it was demanded by the students, guardians and felt by the teachers that the students should have some knowledge on English. Because it impeded them from being admitted in the government primary schools. That's why the teachers are unofficially told by the local project officers to teach some English.
- No follow-up of the passed students was carried out in the past. But recently as the present project is coming to it's end UNICEF is conducting a survey on the passed students from the centers.

#### Activities in Khulna City Corporation

In the Khulna City Corporation area, the project started in 1999. One phase has already been completed (see Table 9). But no follow-up of the passed students is carried out. The project will be completed in December 2003.

Phase	Starting date of Center	Date of completion	NGO	Center	Student	Total passed student
1 <sup>st</sup>	1/8/1999	31/7/2001	39	645	19,350	19,350
2 <sup>nd</sup>	15/9/2001	31/12/2003	34	690	20,700	On-going

#### Table 9: Summary activity of the BEHTRUC project in Khulna City Corporation

Source: BEHTRUC, Khulna Office, 2003

#### Activities in Barisal City Corporation

Presently the project has no activity in Barisal. Previously two phases of the project were completed during 1999-2002. In total 255 learning centers were operated with the involvement of 10 NGOs, and 7,650 students passed from these centers.

Functioning of the project is summarized below.

- A study is being carried out on the students who have graduated from the centers.
- A plan is being prepared for giving skill development training to the graduated students on income generating activities

#### 4.3 Environmental Sanitation, Hygiene & Water Supply in Urban Slums & Fringes Project

Environmental Sanitation, Hygiene & Water Supply in Urban Slums & Fringes Project is a project of the DPHE and is funded by the UNICEF. This project aims to reduce the incidence of diarrhea diseases and parasitic infection and other water-borne and water-related diseases among one million people specially children and women in under-served urban slums in five City Corporation areas and nine district-level *pourashavas* by providing safe water facilities combined with improved sanitation and personal hygiene. The budget of the project is Tk. 280 million. The project is stretched over a period of 1997-2006.

#### Project coverage in the coastal zone

In the coastal zone, the project covers Chittagong, Khulna and Barisal City Corporations and Noakhali, Jessore and Patuakhali *pourashavas*.

#### Objectives

The objectives of the project are:

- ♦ To increase the provision of safe water facilities for drinking and for all domestic purposes;
- ◊ Promote regular and sustainable use of sanitary latrines.
- ♦ To achieve 60 percent use of sanitary latrine among the slum and fringe dwellers;
- To raise the level of personal hygiene practices especially proper hand washing practices to 60 percent among slum dwellers; and
- ♦ To improve environmental sanitation through the provision of community latrines, garbage disposal facilities, drainage facilities etc;
- Strengthening the National Capacity in supplying sustainable water supply, Sanitation and ensuring safe personal hygiene practices.

#### Strategy

*Need assessment of the existing situation:* Community mapping, environmental mapping, focus group discussion etc., participatory techniques are applied for involving community in the need assessment process be (with minimum 50 percent participation of women).

*Integration of hardware & software:* The hardware facilities were installed after intensive community mobilization. The NGO and UDC staff organizes and forms groups for the proper maintenance and operation of the hardware facilities. The project gives priority to urban slums.

*Multiple channel dissemination approach:* To motivate the slum dwellers, a target focused and intensive hygiene motivational activities are undertaken with five target groups (women, men, adolescent girls, adolescent boys and children).

*Creating demands through hygiene education:* One of the objectives of overall software activities is to generate demand for water and sanitation facilities so that target households are willing to avail these facilities. Similarly water and sanitation facilities should be made available where demand has been created and the users are prepared to participate in sharing 60 percent operation and maintenance costs. UNICEF and CARE developed a manual for the hygiene education jointly. For behavior change/development, Participatory Rapid Appraisal (PRA), Child-to-Child (CTC) approaches and Participatory Action Learning (PAL) tools are used for interpersonal communication with the target groups.

*Gender mainstreaming:* Poor women of the slums are involved as caretakers of the community water and sanitation facilities. Technical training is provided to different women groups for repair of tube wells, care taking, savings etc. Motivational activities for promoting personal hygiene are conducted with men to have active support for arranging hygienic latrines and personal hygiene practices. At the PIC (Project Implementation Committee) level, majority members are women to ensure women's participation in the planning and decision making process.

*Strengthening local government institutions:* The Ward level committees and the Project Implementation Committee (PIC) act as focal points for all project activities in the slums.

*Capacity building of City Corporation/Pourashava and DPHE:* The training division of DPHE identifies needs of the concerned City Corporation/*Pourashava* and DPHE staff and provide training to the Core Trainers Group on different aspects like gender, child rights, monitoring, financial management, caretaker's training, arsenic testing, etc.

*Strengthening and capacity building of UDC & local NGO Staff:* CARE Bangladesh has been contracted as facilitating agency to oversee, monitor and support activities of the NGO and UDC staff for promoting hygiene behavior, generating demand, strengthening local institutions and community management, etc.

*Participatory monitoring by the community:* It has been proved that the community itself is the best place to monitor the development/changes of the hygiene behavior. Considering the acceptability and easy access to the neighborhoods, the adolescent girls' group would be trained to conduct participatory monitoring in the community. Special attention would be given so that they are not exposed to harassment of any kind during the monitoring activities.

*Technology options:* A range of technological choices for the water and environmental sanitation issues is given according to the geo-hydrological conditions, community preferences and condition of the slums. Men and women are allowed to take a unified decision on the technology choice. The water facilities would be installed by DPHE, and handed over to City Corporations/*Pourashavas* for operation and maintenance.

*Costs sharing:* To instill a sense of ownership among the project stakeholders, the City Corporations/*Pourashavas* and the slum community share some capital cost for hardware installations in their project areas. For operation and maintenance of the community water and sanitation facilities, the community will generate funds.

Support to local initiative and flood & other disaster affected slum dwellers: To assist flood affected slum dwellers the project would provide support from UNICEF funds. This project would also provide support to local initiatives to achieve greater coverage of sanitation and hygiene in the unserved slums beyond the project areas. Local initiatives on water, sanitation and improved hygiene would be supported. Special consideration would be given to environmental issues like, child friendly cities, night shelters for the hardcore poor, etc.

*Inter sectoral linkages:* Strategic linkages with the Support to Basic Services Delivery in Urban Areas project, Health & Nutrition, Child Development & Education and Protection section within UNICEF and Ministry of Women & Children Affairs and child rights agencies has been established for this project. Besides, hygiene, sessions on arsenic and other health and social development-related issues like nutrition, birth registration, and immunization would be introduced. The Project Implementation Committee (PIC) at the community level would be the focal committee through which all these issues would be addressed and operationalized.

#### Activities of the project

*Physical component:* The project would provide 400 shallow tube wells, 375 deep tube wells, 813 Tara pumps, 236 of stand posts, 360 of ring wells, 367 rain water harvesting schemes, 45 IRPs, 1,998 community latrines, piped water system in 14 City Corporations/*Pourashava* areas, 14 compost plants, 240 garbage vans, 240 garbage bins and overall development of the slum environment by the provision of small drainage and earth work. The progress has been presented in Table 10.

City Corporation/	Achievement up to June 2002							
Pourashava	DTW	Tara pump	Stand post	Community latrine				
Chittagong	5		27	13				
Khulna	3		9	4				
Barisal	14		14	10				
Jessore		97	13	13				
Noakhali	14			10				
Patuakhali	14		13	10				
Total CZ	50	97	76	60				
Bangladesh	50 (375)	177 (187)	236 (236)	193 (242)				
CZ (%)	100	55	32	31				

Table 10: Physical works in Urban Slums & Fringes Project

Numbers in parentheses indicate national target.

Source: Project Office, 2003.

*Hygiene education and community mobilization activities:* For facilitating hygiene education and community mobilization activities, CARE-Bangladesh has been engaged by UNICEF. For carrying out their job CARE assessed the needs for training of UDCs developed by Urban Basic Service Delivery Project and NGO staff. Both the DPHE and UNICEF developed communication materials. CARE communication materials have been used for hygiene motivational activities. The UDC and NGO staff received a five-day Training of Trainers (ToT). After receiving ToT, training on monitoring, training on facilitation skills and need based refreshers training from CARE, a total of 326 UDC and NGO staff started their community motivational activities in respective areas.

#### Implementation arrangement

At the City Corporation and *Pourashava* level, Project Coordination Committee (PCC) is responsible for the coordination and monitoring of the project activities. The Mayor/Chief Executive Officer/Secretary is the Chairman at City Corporation level and *Pourashava* Chairman at *Pourashava* level. The committee is supposed to meet bimonthly.

At the ward level, Project Implementation Committee (PIC) is the focal point for all project activities in the slums. Concerned Ward Commissioner is the chairperson and female Ward Commissioner is the co-chairperson. UDC caretaker / NGO staff acts as the Member-Secretary. PIC meets monthly.

# 4.4 Water Supply, Sanitation, Drainage and Waste Disposal Project in Municipality, Thana and Growth Centers

DPHE with the assistance from DANIDA is implementing the project in 11 districts. The project started in 1997 and will be completed in 2006. The total budget of the project is Tk. 2,530 million.

#### Project coverage in the coastal zone

The project is implemented covering areas in eight districts in the coastal zone out of eleven in the country. The coastal districts are Barisal, Pirojpur, Jhalakati, Patuakhali, Barguna, Lakshmipur, Noakhali and Feni.

To achieve the objectives the project activities are divided into five components

- ♦ Urban Water and Sanitation Component
- ♦ Rural Water and Sanitation Component
- ♦ Chittagong Hill Tracts Pilot Project
- ♦ Chittagong Hill Tracts Component
- ♦ Arsenic Mitigation Pilot Project

The Urban Water and Sanitation Component of the project is implemented only in the coastal districts of Noakhali, Feni, Lakshmipur, Patuakhali and Barguna.

#### Objective

The development objective of the components are to improve health condition in the target communities by providing safe drinking water and environmental sanitation services, with particular emphasis on the sustainability of the systems.

Specific objectives of Urban Water and Sanitation Component are to:

- ♦ Ensure the availability of functioning water supply and sanitation systems;
- ♦ Educate the beneficiaries on system use and hygiene; and
- ♦ Facilitate financial, technical and administrative sustainability among the involved local authorities.

#### Activities

The activities under the urban and sanitation component are as follows:<sup>18</sup>

- ◊ improved and piped water supply in nine selected *pourashavas*;
- $\diamond$  3,400 deep hand tube-wells installed;
- ♦ 3,400 Arsenic Removal Units installed;
- ♦ 142 km drains rehabilitated and constructed;
- ♦ 5,580 household latrines installed;
- ♦ installation of 42 new and rehabilitation of 99 public toilets done;
- introduction of new or improved solid waste collection systems, including dustbins, pushcarts and trailers/trucks;
- ◊ staff trained to administer, operate and maintain new facilities and systems.

<sup>&</sup>lt;sup>18</sup> Figures are for the whole country.

#### 5 NGO PROGRAMS

Besides government initiatives, NGOs are also providing services to the urban poor. Their service interventions are in the areas of education, health, water and sanitation, AIGA and training, awareness raising, capacity building, etc.

#### 5.1 Areas of interventions

Sectoral distribution of programs implemented by the NGOs has been presented in Appendix 20. Data are available for 190 NGOs with activities in the coastal zone (ADAB, 2000). Among them a few NGOs are exclusively involved in urban programs and some NGOs have coverage both in urban and rural areas. These programs are basically targeted to landless, poor women, rickshaw puller, small trader, drug-addicted young people, adolescent girls, persons with disability, garment workers, pregnant women, slum dwellers, wage laborers, widows, children, etc.

Figure 11 presents a sectoral distribution of these NGOs. Data shows that the highest proportion of NGOs are involved in training activities (48%), followed by credit (40%), gender and development (36% and health and nutrition (35%).<sup>19</sup>

Some data are available on urban programs implemented by a conglomerate of ten NGOs operating in five districts in the southwest region (Jessore, Satkhira, Khulna, Bagerhat and Pirojpur). Number of beneficiaries range from 88 (Pathikrit in Khulna) to 50,868 (Saikat in Pirojpur) and the budget ranging from Tk. 40,000 (LoCOS in Khulna) to one million (Runner Daridra Bimochon Kendra in Morrelganj, Bagerhat and Progoti Samaj Unnayan Sangstha in Shyamnagar, Satkhira). More details are presented in Appendix 21.

#### 5.2 Urban Development Program of YPSA

Young Power in Social Action (YPSA) is a Chittagong-based NGO working since 1985. At present YPSA is working in Chittagong and Feni. Urban Development Program (UDP) of YPSA started in 1998.

#### Project coverage

The project covers Area North Pahartali, Uttor Kattali, Dokshin Kattali, Saraipara, Patenga and Vatiary under Chittagong City Corporation and Solimpur union of Sitakunda upazila

#### Target group

- ♦ Women
- ♦ Children
- ♦ Adolescents & youth
- ♦ Garments workers
- ♦ Rickshaw pullers
- ♦ Slum dwellers

<sup>&</sup>lt;sup>19</sup> Activities are named in accordance with the terminology used in the ADAB Directory of NGOs.

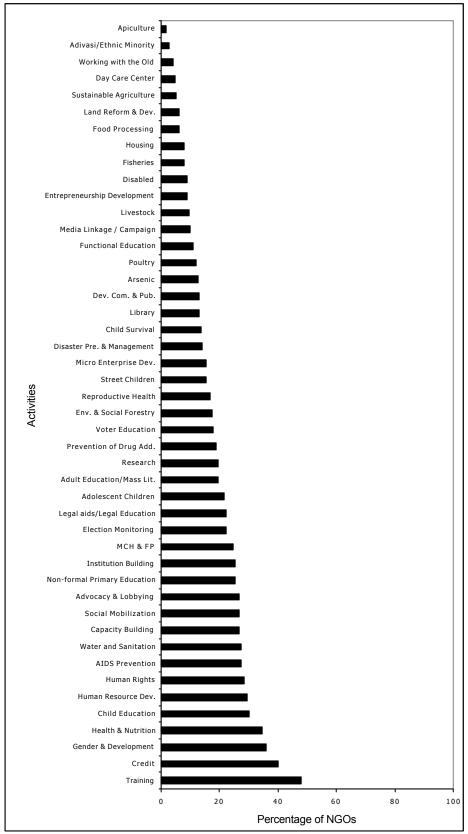


Figure 11: Sectoral distribution of NGOs in the coastal zone.

#### Activities

Major activities of the UDP are: micro-credit, education, training and workshop on awareness raising and on primary health care. Moreover YPSA also observes special days along with Chittagong City Corporation and other organizations. Activities are summarized in Appendix 22.

#### Implementation arrangement

Activities are undertaken by formation of informal groups with membership ranging between 10 and 25. YPSA is facilitating Grassroots People's Organization. These are the groups of YPSA formed for micro-credit.

#### 5.3 Programs for street children

A number of NGOs are presently working in Khulna, Barisal and Jessore cities addressing various programs targeted to the disadvantaged children. Among them, 16 are in Khulna, nine in Jessore and eight in Barisal (see Appendix 23). Estimated number of the street children in their working areas is about 92 thousand as of 1999. These NGOs together cover about 23 thousand children (DSS, 1999). For details see Appendix 24.

#### 6 CONCLUSION

#### 6.1 Synthesis

Urban areas are generally administered by the local government (City Corporation or *Pourashava*) whose main spheres of intervention are various municipal services, such, water supply, sanitation, street lighting, roads and licensing (for shops, vehicles, etc.). In many urban centers, these services are confined to administrative hubs and residential enclaves of the rich and the middle class.

Estimates show that over two-fifths of the urban population is poor. They are not only poor in terms of income, but also in terms of services, which they are supposed to receive as urban dwellers. In terms of widely accepted human and social development indicators, many of them live in dehumanized conditions in the slums.

Targeting programs and activities exclusively to the urban poor is, however, a recent phenomenon. There are area-specific activities that are targeted to slum dwellers, as well as issue-specific activities, addressing needs of the poor in the fields of education, health, water and sanitation, etc.

It may be mentioned that most of the poor urban dwellers are recent immigrants from povertystricken rural areas. It has also been revealed that they mainly migrate because of economic reasons. They tend to migrate from areas of problems and deficits to areas of opportunities and prosperity. Even if their dreams of a better life are shattered in an urban slum, they cannot come back as they have already reached a point of no return after exhausting all means of livelihood in a rural setting.

An anatomy of selected programs targeted to the urban poor shows that most of these are designed to improve their basic human conditions (such as, education, health, water, etc.) and physical environment (such as, sanitation, waste management, etc.). Most of these efforts are project-driven and would not sustain unless these are internalized and integrated in the public service delivery systems as regular activities.

One positive aspect of these project endeavors is that the local government (municipal authorities) is in the driving seat in most cases. This perhaps fulfill an important condition for sustaining the efforts as these local government institutions are permanent in nature and are accountable to their target audience (its electorate)

There have been little efforts to enhance economic condition of the urban poor. Some NGOs are, however, involved in skill development and micro-credit activities.

One issue is to address the problems of the urban poor who crowd in slums. The more intrinsic issue is to address the causes that create slums, that is, abject poverty and pauperization in the villages. This calls for a holistic approach to poverty reduction.

#### 6.2 Future scenario

Population is increasing. It is increasing at a faster rate in urban areas. It is likely that population will increase at a "declining rate" in the future years assuming reduced fertility rate and improved service delivery in rural areas. Population projections based on different assumptions lead to different scenarios. Assuming a declining growth of coastal population from 1.29 percent in 2001 to 0.71

percent in 2050,<sup>20</sup> coastal population would be 56.6 million in 2050. If the urban population grows at a constant rate of 3.1 percent, as it happened during 1991-2001 in the coastal zone, urban population according to scenario-1 would be 36.6 million in 2050 (U-1).

Assuming a declining growth of coastal urban population from 3.1 percent in 2001 to 2.00 percent in 2050, urban population would increase from 8.2 millions in 2001 to 28.0 million in 2050 according to scenario-2 (U-2). Thus the share of urban population would increase from current 24 percent to a range between 65 percent (scenario-1) and 49 percent (scenario-2) in the mid-twenty first century, leaving rural population to the extent of 35 percent (R-1) and 51 percent (R-2) respectively. Data on projections have been presented in Appendix 25. The trend has been shown in Figure 12.

Even a conservative estimate (assuming a declining growth), half of the coastal population will live in urban areas in the mid-twenty first century. This means more squatters and slums, more street children and more pressure on urban infrastructures and services.

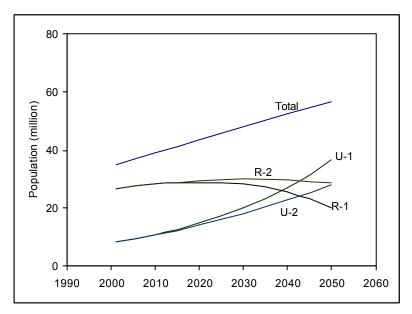


Figure 12: Trend in population growth in the coastal zone

#### 6.3 Agenda for action

The pertinent question is what is to be done. A large section of the urban poor is involved in lowincome self-employed activities. The situation of the wage earners largely depends on the conditions at their respective work places (enterprise level). Incidentally, a large number of them are employed on a daily/casual basis and indeed in the informal sector. Some legal frameworks may be considered to improve their working conditions, which correspond to the following:

- $\diamond$  working hour;
- ◊ minimum wage;
- ♦ safety regulation; and
- ♦ health/accident insurance.

<sup>&</sup>lt;sup>20</sup> Assumption has been made based on World Bank projections that population in Bangladesh will grow at an annual rate of 0.71% during 2025-2050 (World Bank, 1994). Here, declining growth has been considered in a linear fashion for convenience of analysis.

Already there exists a minimum wages regulation for the formal public sector, which could not be enforced in the private sector due to resistance from the employers. The situation is precarious in the informal sector. Awareness building and organized pressure from the civil society is needed in this field.

For the benefit of the most vulnerable sections of the urban poor, two groups of population may be targeted: slum dwellers and the street children.

#### 6.3.1 Housing for the poor

Already there are sporadic projects targeted to poor people living in slums. But there has not been any concerted effort to make slum conditions better and humane. In fact, the current practice of the government is to demolish slums on the pretext that they are "illegal settlers". The general perception of some government agencies and the urban gentry is that a slum-eviction is an integral part of a larger strategy of city beautification. A concept for improving slum conditions would essentially necessitate acknowledgement of the fact that slums are a by-product of development in a transitional society. They should be given appropriate attention instead of eviction from their existing sources of livelihoods. In terms of projects, resources should be targeted to housing program for the homeless slum dwellers on urban *khas* land. The housing program should include adequate provision of basic services: water and sanitation, fuel and energy, education, health care, transportation and recreation.

#### 6.3.2 Shelter for street children

One major indicator of enlightenment of a society is how it treats its children. Unfortunately, many children live in a semi-slavery condition (see Box 1). A program for shelter for the abandoned children should become part of a development strategy. The existing SOS *Shishu Polli* (children's home) program should be extended as far as possible. These shelters should be managed by trained personnel and should have adequate provision for education, health care and vocational training until the inmates are socially and economically rehabilitated.

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District	Area	(km <sup>2</sup> )	·		Population	l	
DISTIRC	1981	1991	1961	1974	1981	1991	2001
Gopalganj	25	49	8,856	13,861	58,620	74,174	
Shariatpur	19	40	NA	NA	56,762	68,975	
Jessore	58	118	46,366	82,817	226,526	282,480	
Narail	49	82	NA	21,023	61,522	66,769	
Khulna	139	341	127,970	437,304	752,825	1,007,255	
Bagerhat	102	111	20,245	42,502	134,968	189,415	
Satkhira	54	77	24,211	40,507	86,521	131,984	
Barisal	57	113	69,935	98,127	277,899	330,975	
Bhola	171	128	8,406	12,774	128,217	189,574	
Perojpur	45	65	15,754	22,218	105,711	129,658	
Jhalkati	19	50	13,023	21,272	53,013	85,527	
Barguna	28	59	NA	10,245	44,553	67,146	
Patuakhali	49	94	12,325	27,167	120,693	132,472	
Chittagong	823	1,146	372,632	905,480	1,651,021	2,407,117	
Cox's Bazar	47	110	84,272	15,720	110,758	192,814	
Chandpur	29	67	34,837	63,787	155,554	188,476	
Noakhali	92	110	34,236	69,378	240,634	228,218	
Lakshmipur	71	152	NA	NA	132,143	185,446	
Feni	25	40	9,817	15,428	57,114	95,878	
Total CZ <sup>1</sup>	1,902	2,952	882,885	1,899,610	4,455,054	6,054,353	8,194,968
Non CZ	3,328	6,625	1,757,841	4,373,993	9,080,909	14,817,851	20,613,509
Bangladesh	5,230	9,577	2,640,726	6,273,603	13,535,963	20,872,204	28,808,477
% CZ	36	31	33	30	33	29	28
Annual growth (%)			1961-1974	1974-1981	1981-1991	1991-2001	1961-2001
Total CZ			6.1	12.9	6.6	3.1	5.7
Non CZ			7.3	11.0	7.4	3.4	6.3
Bangladesh			6.9	11.6	7.1	3.3	6.2

#### APPENDIX 1: URBAN AREA AND POPULATION

NA: Not applicable (no municipality/urban area)

<sup>1</sup>Data has been estimated for 2001. District wise data for all urban areas are not yet available for 2001.

Source: BBS, 1997.

SMA	1951	1961	1974	1981	1991	2001
Population						
Chittagong	294,046	364,205	814,104	1,390,684	2,079,968	3,202,710
Khulna	42,225	127,987	467,948	652,000	921,365	1,227,239
Dhaka	411,279	718,766	2,068,353	3,440,147	6,487,459	9,913,000
Rajshahi	39,993	62,804	132,909	253,726	507,435	646,000
All SMAs	787,543	1,273,762	3,483,314	5,736,557	9,996,227	14,988,949
Annual growth 1	rate (%)					
	1951-61	1961-74	1974-81	1981-91	1991-2001	1951-2001
Chittagong	2.16	6.38	7.95	4.11	4.41	4.89
Khulna	11.73	10.49	4.85	3.52	2.91	6.97
Dhaka	5.74	8.47	7.54	6.55	4.33	6.57
Rajshahi	4.62	5.94	9.68	7.18	2.44	5.72
All SMAs	4.93	8.05	7.39	5.71	4.13	6.07

#### **APPENDIX 2: POPULATION GROWTH IN SMA**

Dhaka and Rajshahi SMAs are outside the coastal zone. Source: BBS, 1999, 2002c.

District	Number of HH		Population	HH size	Sex ratio	
District		Both sex	Male	Female		
Bagerhat	38,853	203,765	110,986	92,779	5.24	120
Barguna	13,787	71,560	38,102	33,458	5.19	114
Barisal	63,489	357,103	191,821	165,282	5.62	116
Bhola	35,081	200,466	105,401	95,065	5.71	111
Chandpur	35,935	211,686	115,257	96,429	5.89	120
Chittagong	458,896	2,707,935	1,529,196	1,178,239	5.90	130
Cox's Bazar	33,270	212,994	116,645	96,349	6.40	121
Feni	17,964	106,142	58,162	47,980	5.91	121
Gopalganj	13,951	77,190	40,064	37,126	5.53	108
Jessore	53,884	303,616	163,402	140,214	5.63	117
Jhalakhati	17,177	93,091	48,666	44,425	5.42	110
Khulna	205,065	1,091,785	591,107	500,678	5.32	118
Lakshmipur	36,577	206,889	107,217	99,672	5.66	108
Narail	12,896	72,188	37,249	34,939	5.60	107
Noakhali	43,368	256,532	135,333	121,199	5.92	112
Patuakhali	25,035	141,220	74,302	66,918	5.64	111
Pirojpur	25,615	137,618	71,326	66,292	5.37	108
Satkhira	25,215	143,316	75,259	68,057	5.68	111
Shariatpur	13,713	72,236	37,630	34,697	5.27	108
Total CZ	1,169,771	6,667,332	3,647,125	3,019,798	5.70	121
Non-CZ	2,798,769	15,787,842	8,553,200	7,235,051	5.64	118
Bangladesh	3,968,540	22,455,174	12,200,325	10,254,849	5.66	119

### APPENDIX 3: DISTRIBUTION OF URBAN POPULATION BY HOUSEHOLD SIZE AND SEX, 1991

Source: BBS, 1997.

Distaniat	Unorilo	Household	-	Population		HH size	Sex
District	Upazila	Household	Both sex	Male	Female	пп size	ratio
Municipality							
Patuakhali	Galachipa	3,524	17,547	9,330	8,217	4.98	114
	Kalapara	3,224	16,330	9,011	7,319	5.07	123
	Patuakhali Sadar	12,353	62,439	33,520	28,919	5.05	116
Bhola	Bhola Sadar	7,575	39,964	20,936	19,028	5.28	110
	Burhanuddin	2,060	9,868	5,107	4,761	4.79	107
	Char Fasson	3,244	17,108	9,069	8,039	5.27	113
	Daulatkhan	2,537	14,570	7,616	6,954	5.74	110
	Lalmohon	3,285	17,310	8,842	8,468	5.27	104
Barisal	Bakerganj	3,247	15,823	7,911	7,912	4.87	100
	Banaripara	1,777	9,206	4,937	4,269	5.18	116
	Gournadi	7,952	37,411	19,195	18,216	4.70	105
	Barisal Sadar	42,533	202,242	107,756	94,486	4.75	114
	Mehendiganj	5,590	28,999	14,534	14,465	5.19	100
Jhalokati	Jhalokati sadar	9,266	45,095	23,951	21,144	4.87	113
	Nalchity	8,503	38,786	19,358	19,428	4.56	100
Pirojpur	Mathbaria	3,497	16,573	8,630	7,943	4.74	109
••	Pirojpur Sadar	10,905	51,219	26,462	24,757	4.70	107
	Nesarabad	3,679	19,281	10,429	8,852	5.24	118
Barguna	Amtali	2,937	14,276	7,529	6,747	4.86	112
-	Barguna Sadar	5,907	26,484	14,273	12,211	4.48	117
	Betagi	1,798	8,220	4,243	3,977	4.57	107
	Patharghata	2,938	13,060	6,995	6,065	4.45	115
Jessore	Jhikargachha	5,927	27,823	14,155	13,668	4.69	104
	Jessore Sadar	35,794	178,273	94,431	83,842	4.98	113
	Manirampur	4,168	18,874	9,882	8,992	4.53	110
	Noapara	16,396	70,093	36,821	33,272	4.28	111
Khulna	Paikgachha	2,876	13,656	7,175	6,481	4.75	111
Narail	Kalia	3,585	17,694	8,922	8,772	4.94	102
	Narail Sadar	7,689	36,785	18,885	17,900	4.78	106
Satkhira	Kalaroa	5,505	24,845	12,663	12,182	4.51	104
	Satkhira Sadar	18,000	86,372	44,698	41,674	4.80	107
Bagerhat	Bagerhat Sadar	10,739	51,504	26,906	24,598	4.80	109
	Mongla	13,060	60,561	34,685	25,876	4.64	134
	Morrelganj	4,389	22,136	11,458	10,678	5.04	107
Gopalganj	Gopalganj sadar	7,812	40,987	21,831	19,156	5.25	114
	Kotwalipara	1,022	4,824	2,458	2,366	4.72	104
	Muksudpur	3,409	18,116	8,832	9,284	5.31	95
	Tungipara	1,146	5,667	2,907	2,760	4.95	105
Shariatpur	Bhedarganj	1,330	6,844	3,374	3,470	5.15	97
	Damudya	3,039	14,007	7,029	6,978	4.61	101
	Naria	4,144	20,467	9,834	10,633	4.94	92
	Shariatpur Sadar	9,960	42,154	21,732	20,422	4.23	106
	Zanjira	3,480	16,896	8,277	8,619	4.86	96
Feni	Daganbhuiyan	4,333	25,839	13,208	12,631	5.96	105
	Feni Sadar	16,079	90,157	47,997	42,160	5.61	114
Chandpur	Chandpur Sadar	18,144	94,821	48,438	46,383	5.23	104
	Hajiganj	7,522	42,254	21,893	20,361	5.62	108

### APPENDIX 4: POPULATION OF MUNICIPALITIES AND SMA, 2001

District	Upazila	Household		Population		HH size	Sex
District	Орагна	Householu	Both sex	Male	Female		ratio
	Kachua	3,747	21,695	10,862	10,83	3 5.79	100
	Matlab	11,168	52,296	25,844	26,45	2 4.68	98
	Shahresti	4,538	24,374	12,097	12,27	7 5.37	99
	Chenger Char	6,596	31,390	14,894	16,49	6 4.76	90
Lakshmipur	Lakshmipur Sadar	12,499	65,398	34,055	31,34	3 5.23	109
	Raipur	4,918	25,532	12,952	12,58	0 5.19	103
	Ramganj	9,105	47,489	23,545	23,94	4 5.22	98
Chittagong	Rangunia	5,394	29,196	15,398	13,79	8 5.41	112
	Rawzan	9,687	53,817	27,776	26,04	1 5.56	107
	Sandwip	7,520	41,488	19,697	21,79	1 5.52	90
Cox's Bazar	Chakaria	8,232	50,716	26,696	24,02	0 6.16	111
	Cox's Bazar Sadar	11,012	60,234	34,390	25,84	4 5.47	133
	Teknaf	3,240	18,951	10,126	8,82	5 5.85	115
Noakhali	Chatkhil	5,129	28,807	13,963	14,84	4 5.62	94
	Noakhali Sadar	13,072	74,585	38,412	36,17	3 5.71	106
	Chaumohani	10,370	60,351	32,914	27,43	7 5.82	120
	Basurhat	4,144	22,246	11,508	10,73	8 5.37	107
	Kabirhat	2,855	16,300	7,980	8,32	0 5.71	96
Total CZ		491,105	2,478,325	1,291,234	1,187,09	1 5.05	109
Non-CZ		1,443,313	7,046,886	3,648,451	3,398,43	5 4.88	107
Bangaldesh		1,934,418	9,525,211	4,939,685	4,585,52	6 4.92	108
SMA							
Chittagong		627,000	3,202,710	1,740,9	955 1,46	1,755 5.1	
Khulna		266,666	1,227,239	647,9	907 579	9,332 4.6	112
Total Banglad	esh	3,117,000	14,989,000	8,203,0	6,78	5,000 4.8	1 121
<b>Total: Munic</b>	ipality+SMA						
CZ		1,384,771	6,908,274	3,680,0	96 3,228	3,178 4.9	9 114
Non-CZ		3,666,647	17,605,937	9,462,5	589 8,143	3,348 4.8	0 116
Bangladesh		5,051,418	24,514,211	13,142,0	585 11,371	4.8	5 116

Source: BBS, 2001; 2002c.

### APPENDIX 5: LITERACY FOR URBAN POPULATION, 1991

District	Literate p	opulation 7 yea	ars+ (%)
District	Total	Male	Female
Pirojpur	60	65	56
Jhalakati	60	65	55
Barisal	58	63	53
Feni	54	60	46
Barguna	54	60	47
Bagerhat	53	59	47
Jessore	53	61	45
Patuakhali	51	58	43
Gopalganj	51	57	44
Noakhali	51	57	44
Khulna	50	57	42
Chittagong	50	56	42
Chandpur	50	55	43
Satkhira	46	55	36
Lakshmipur	42	47	36
Shariatpur	41	48	33
Narail	40	47	33
Bhola	40	46	34
Cox's Bazar	35	44	25
Bangladesh	40	46	33

Source: BBS, 1997.

% of households with sources of drinking water

District

Location

#### Tap Tube well Well Pond **River/Canal** Bagerhat 2.6 46.6 0.6 47.8 2.5 0.1 46.4 0.6 50.4 2.5 Rural Urban 19.6 48.1 0.6 29.5 2.3 0.3 72.4 0.5 20.8 6.0 Barguna 72.5 0.0 0.5 20.8 6.2 Rural Urban 3.3 72.0 0.3 21.0 3.4 Barisal 5.0 68.6 0.7 16.8 8.9 9.8 Rural 0.2 71.2 0.7 18.2 35.1 52.8 3.4 Urban 0.6 8.1 4.3 Bhola 0.5 79.8 0.7 14.8 78.9 0.7 Rural 0.0 15.6 4.8 Urban 3.8 86.3 0.5 8.9 0.5 2.4 3.8 Chandpur 78.6 0.4 14.8 80.7 0.4 15.2 3.6 Rural 0.1 Urban 26.8 56.8 0.2 10.1 6.1 1.3 10.9 68.6 3.4 15.8 Chittagong Rural 0.2 75.6 4.8 17.5 1.9 24.9 59.5 1.7 0.5 Urban 13.5 Cox's Bazar 0.5 81.2 10.6 5.2 2.5 81.1 10.5 5.8 2.6 R<u>ural</u> 0.1 3.6 81.6 Urban 11.4 1.6 1.9 0.9 0.9 87.8 9.8 0.7 Feni Rural 0.2 88.1 1.0 10.1 0.7 8.7 Urban 84.3 0.6 6.1 0.2 87.0 0.6 1.4 5.2 Gopalganj 5.8 0.0 88.2 1.4 5.4 4.9 Rural 8.7 70.2 0.7 11.0 9.4 Urban 95.9 1.1 1.0 Jessore 1.6 0.3 0.2 97.3 1.2 1.1 0.4 Rural 11.1 87.3 0.2 Urban 0.6 0.8 33.5 14.0 Jhalakhati 1.5 50.6 0.4 Rural 0.3 49.4 0.4 34.9 15.0 Urb<u>an</u> 10.3 59.2 0.3 23.5 6.7 Khulna 8.6 77.6 0.5 13.0 0.4 0.5 0.3 75.0 0.3 24.0 Rural Urban 16.7 80.1 0.6 2.4 0.3 Lakshmipur 0.2 71.7 24.3 2.8 1.1 0.1 71.7 24.2 3.0 Rural 1.1 0.7 71.8 0.9 25.0 Urban 1.6 0.3 94.1 1.6 Narail 0.6 2.7 95.1 2.7 Rural 0.0 0.6 1.6 2.4 90.4 0.8 4.4 2.0Urban 75.5 Noakhali 0.2 1.1 23.0 0.2 0.1 74.1 24.5 0.2 Rural 1.1Urban 1.8 88.0 0.5 9.6 0.2 1.7 72.9 0.9 17.6 6.8 Patuakhali Rural 0.0 72.7 1.0 18.9 7.4 <u>74</u>.2 0.3 17.3 2.1Urban 6.1

#### APPENDIX 6: SOURCE OF DRINKING WATER IN URBAN AND RURAL AREAS, 1991

District	Location	% of households with sources of drinking water							
District	Location	Тар	Tube well	Well	Pond	<b>River/Canal</b>			
Pirojpur		1.4	51.7	0.4	35.6	10.9			
	Rural	0.1	49.9	0.4	37.8	11.9			
	Urban	11.5	65.7	0.2	19.2	3.4			
Satkhira		0.4	80.5	0.4	18.7	0.1			
	Rural	0.2	79.5	0.4	19.9	0.1			
	Urban	2.6	91.7	0.6	5.1	0.0			
Shariatpur		0.1	85.9	0.6	8.9	4.7			
	Rural	0.1	85.7	0.5	8.8	4.9			
	Urban	0.3	88.7	0.2	9.1	1.7			
Bangladesh		4.3	75.7	9.5	7.9	2.6			
	Rural	0.1	77.6	10.6	8.8	3.0			
	Urban	22.5	67.8	4.7	3.9	1.2			

Source: BBS, 1997 (corrected)

			Source	of drinkir	ng water		
District	Тар	Tube well	Well	Pond	River/ canal	Potable (tap+TW)	Others
Barisal	35.1	52.8	0.6	8.1	3.4	87.9	12.1
Chandpur	26.8	56.8	0.2	10.1	6.1	83.6	16.4
Chittagong	24.9	59.5	1.7	13.5	0.5	84.4	15.7
Bagerhat	19.6	48.1	0.6	29.5	2.3	67.7	32.4
Patuakhali	17.3	74.2	0.3	6.1	2.1	91.5	8.5
Khulna	16.7	80.1	0.6	2.4	0.3	96.8	3.3
Pirojpur	11.5	65.7	0.2	19.2	3.4	77.2	22.8
Jessore	11.1	87.3	0.6	0.8	0.2	98.4	1.6
Jhalakhati	10.3	59.2	0.3	23.5	6.7	69.5	30.5
Feni	8.7	84.3	0.6	6.1	0.2	93.0	6.9
Gopalganj	8.7	70.2	0.7	11.0	9.4	78.9	21.1
Bhola	3.8	86.3	0.5	8.9	0.5	90.1	9.9
Cox's Bazar	3.6	81.6	11.4	1.6	1.9	85.2	14.9
Barguna	3.3	72.0	0.3	21.0	3.4	75.3	24.7
Satkhira	2.6	91.7	0.6	5.1	0.0	94.3	5.7
Narail	2.4	90.4	0.8	4.4	2.0	92.8	7.2
Noakhali	1.8	88.0	0.5	9.6	0.2	89.8	10.3
Lakshmipur	0.7	71.8	0.9	25.0	1.6	72.5	27.5
Shariatpur	0.3	88.7	0.2	9.1	1.7	89.0	11.0
Bangladesh	22.5	67.8	4.7	3.9	1.2	90.3	9.8

### APPENDIX 7: SOURCE OF DRINKING WATER IN URBAN AREAS, 1991

Source: BBS, 1997 (Summarized from Appendix 6).

District	Total no. of urban		households v roof material		Percentage of households				
District	households	Straw/ bamboo	Tile/ C.I. Sheet	Cement	Straw/ bamboo	Tile/ C.I. Sheet	Cement	Total	
Bagerhat	34,107	22,679	8,077	3,351	66	24	10	100	
Barguna	11,881	6,308	5,090	483	53	43	4	100	
Barisal	54,547	14,272	33,719	6,556	26	62	12	100	
Bhola	32,324	15,610	15,876	838	48	49	3	100	
Chandpur	30,286	3,588	24,047	2,651	12	79	9	100	
Chittagong	369,873	153,552	138,967	77,354	42	38	21	100	
Cox's Bazar	28,467	18,690	8,204	1,573	66	29	6	100	
Feni	14,743	2,386	10,279	2,078	16	70	14	100	
Gopalganj	13,008	4,079	8,141	788	31	63	6	100	
Jessore	50,271	18,271	17,417	14,583	36	35	29	100	
Jhalakhati	15,231	4,588	9,687	956	30	64	6	100	
Khulna	184,304	109,404	34,540	40,360	59	19	22	100	
Lakshmipur	32,502	10,704	20,864	934	33	64	3	100	
Narail	12,090	5,344	5,497	1,249	44	45	10	100	
Noakhali	35,968	7,592	25,867	2,509	21	72	7	100	
Patuakhali	22,442	10,122	11,177	1,143	45	50	5	100	
Pirojpur	23,418	9,345	12,985	1,088	40	55	5	100	
Satkhira	23,314	10,635	8,844	3,795	46	38	16	100	
Shariatpur	12,032	2,721	8,838	473	23	73	4	100	
Total CZ	1,000,808	429,890	408,116	162,762	43	41	16	100	
Non-CZ	2,543,966	591,839	1,479,634	472,533	23	58	19	100	
Bangladesh	3,544,774	1,021,729	1,887,750	635,295	29	53	18	100	

### APPENDIX 8: DISTRIBUTION OF HOUSEHOLDS BY TYPE OF ROOF MATERIAL USED, 1991

Source: BBS, 1997.

Greater		Household		P	opulation		HH size		
district	All	Poor	% of poor	All	Poor	% of poor	All	Poor	
Patuakhali	8,385	3,773	45	42,137	22,012	52	5.03	5.83	
Faridpur	44,643	20,982	47	225,000	114,286	51	5.04	5.45	
Khulna	232,323	105,050	45	1,175,251	583,332	50	5.06	5.55	
Barisal	67,632	28,019	41	353,621	157,487	45	5.23	5.62	
Chittagong	415,931	152,213	37	2,152,665	854,871	40	5.18	5.62	
Jessore	84,337	30,120	36	377,711	136,747	36	4.48	4.54	
Noakhali	51,282	21,025	41	259,999	93,846	36	5.07	4.46	
Comilla	80,924	24,277	30	386,124	116,184	30	4.77	4.79	
Total CZ	985,457	385,459	39	4,972,508	2,078,765	42	5.05	5.39	
Non CZ	1,951,205	793,083	41	9,318,354	4,109,676	44	4.78	5.18	
Bangladesh	2,936,662	1,178,542	40	14,290,862	6,188,441	43	4.87	5.25	

#### APPENDIX 9: POPULATION OF URBAN POOR HOUSEHOLDS, MAY 1999

Source: BBS, 2002a.

#### APPENDIX 10: POVERTY INCIDENCE BY MAIN SOURCES OF INCOME

Main source of income	I	Poverty inciden	ce
Main source of medine	National	Urban	Rural
Wage and salary	0.277	0.299	0.265
Agriculture self-employment	0.339	0.544	0.334
Non-agriculture self-employment	0.413	0.402	0.416
Agriculture daily wage	0.694	0.808	0.692
Non-agriculture daily wage	0.632	0.702	0.616
Pension	0.276	0.336	0.246
Rent	0.257	0.173	0.343
Donation, grant, relief, charity and others	0.553	0.422	0.571

Source: BBS, 2002a.

#### APPENDIX 11: DISTRIBUTION OF HOUSEHOLD BY MAIN SOURCE OF INCOME

	Percentage of households							
Main source of income		Urban		Rural				
	All	Poor	Non-poor	All	Poor	Non-poor		
Wage and salary	30.9	20.3	38.0	8.3	5.0	10.8		
Agriculture self-employment	5.7	7.4	4.6	33.4	24.1	40.3		
Non-agriculture self-employment	38.5	35.8	40.3	21.8	19.4	23.6		
Agriculture daily wage	3.0	5.7	1.2	22.2	33.3	13.9		
Non-agriculture daily wage	17.1	27.4	10.2	11.1	14.7	8.4		
Pension	1.2	0.8	1.5	0.5	0.2	0.7		
Rent	1.9	0.7	2.6	0.4	0.3	0.5		
Charity and others	1.7	1.9	1.6	2.3	3.0	1.8		
Total	100.0	100.0	100.0	100.0	100.0	100.0		

Source: BBS, 2002a

Distaint	Pourashava/	No. of	Area	No. of	Population			
District	thana	slums	(acre)	HH	Both sex	Male	Female	
Bagerhat	Bagerhat	46	45.22	2,518	10,857	5,062	5,795	
Dugernut	Mongla	15	29.82	2,347	11,074	5,276	5,798	
Barguna	Barguna	8	1.34	436	1,791	762	1,029	
Durgunu	Patharghata	3	1.81	179	831	423	408	
Barisal	Bakerganj	2	0.28	45	189	85	104	
Duribur	Banaripara	2	0.21	31	138	67	70	
	Barisal	25	43.44	3,333	14,372	7,091	7,281	
Bhola	Bhola	5	1.38	177	781	421	360	
Diloid	Char Fassion	5	1.72	141	659	331	328	
	Lalmohon	6	0.61	85	408	215	194	
Chandpur	Chandpur	15	92.31	2,205	10,084	5,055	5,030	
*	Chandgaon	45	31.55	5,626	26,104	13,647	12,457	
Chittagong	Bandar	15	11.53	2,806	10,903	5,841	5,063	
	Double Mooring	26	485.90	12,697	53,081	27,746	25,336	
	Hat Hazari	8	3.92	2,147	9,295	5,001	4,294	
	Chittagong Sadar	20	89.99	5,909	25,722	13,454	12,268	
	Pahartali	35	408.77	8,879	34,243	18,398	15,846	
	Panchlaish	19	383.85	7,155	28,769	15,338	13,431	
	Patiya (SMA)	4	6.00	158	845	454	392	
	Sitakunda	18	6.12	1,006	4,792	2,529	2,263	
	Patiya	14	60.74	237	975	493	482	
Cox's Bazar	Chakoria	1	0.41	36	238	143	95	
	Cox's Bazar	9	17.13	1,670	8,357	4,290	4,067	
Jessore	Jessore	11	4.09	479	2,095	1,019	1,077	
Jhalokati	Jhalokati	2	1.45	82	385	199	186	
	Nalchity	1	0.25	41	213	95	117	
Khulna	Daulatpur	9	13.90	1,726	7,552	3,411	4,141	
Kilullia	Dighalia	2	0.59	98	383	205	178	
	Khalishpur	39	160.50	10,445	42,227	20,551	21,677	
	Khan Jahan Ali	1	8.86	347	1,329	738	591	
	Khulna	45	89.80	8,572	37,289	17,847	19,442	
	Rupsha	65	27.94	4,614	19,911	9,330	10,581	
	Sonadanga	41	115.71	2,382	10,614	4,825	5,790	
Lakshmipur	Raipur	4	0.18	83	403	210	194	
1	Lakshmipur	1	0.46	130	610	314	296	
	Ramganj	1	0.33	23	87	41	46	
Narail	Kalia	1	0.46	46	224	130	94	
	Narail	6	1.12	228	920	481	439	
Noakhali	Choumuhoni	2	0.08	39	201	103	97	
	Noakhali	4	1.85	190	954	475	479	
Patuakhali	Patuakhali	16	6.37	893	3,843	1,889	1,953	
Pirojpur	Mothbaria	2	0.64	190	901	276	624	
	Pirojpur	8	1.74	104	418	202	216	
Satkhira	Kolaroa	6	2.33	140	644	311	333	
	Satkhira	17	10.31	966	4,218			
Total CZ		630	2,173.01	91,641	389,929	196,650	193,284	
Bangladesh		2,991	7,568.00	334,431	1,391,458	709,675	681,783	
Share of CZ (%)		21	29	27	28	28	28	

Source: BBS, 1999

#### APPENDIX 13: DISTRIBUTION OF HOUSEHOLDS BY REASON FOR COMING TO SLUM

			Reason								
Location HH		Erosion	Uprooted	Driven out	Abandoned	Small income	Insecurity	For job	Others		
Number											
Chittagong SMA	45,143	5,495	4,592	560	467	10,887	2,728	18,252	2,162		
Khulna SMA	28,184	848	1,548	265	447	8,261	647	13,852	2,316		
Total CZ-SMA	73,327	6,343	6,140	825	914	19,148	3,375	32,104	4,478		
National	334,431	57,523	41,892	6,684	4,096	66,778	8,124	132,212	17,122		
Percentage											
Chittagong SMA	100	12.2	10.2	1.2	1.0	24.1	6.0	40.4	4.8		
Khulna SMA	100	3.0	5.5	0.9	1.6	29.3	2.3	49.1	8.2		
Total CZ-SMA	100	8.7	8.4	1.1	1.2	26.1	4.6	43.8	6.1		
National	100	17.2	12.5	2.0	1.2	20.0	2.4	39.5	5.1		

Source: BBS, 1999.

#### APPENDIX 14: SLUM POPULATION 10 YEARS AND OVER BY MAIN ACTIVITIES

Activity		Number	
Acuvity	Chittagong SMA	Khulna SMA	Bangladesh
Student	11,513	11,111	83,612
No working	6,756	2,389	45,751
Rickshaw Puller	10,893	4,947	87,784
Labor (Industry)	11,087	5,782	80,735
Business	7,430	5,853	67,572
Service	14,100	4,622	62,308
Labor (Construction)	4,798	3,716	48,363
Maid Servant	4,653	4,397	47,392
Porter	2,843	2,705	19,884
Hawker	1,785	863	16,925
Cottage Industry	1,446	335	12,604
Labor (Agriculture)	1,667	652	11,905
Business (Hotel)	1,257	878	9,794
Begging	839	430	6,853
Others	48,860	34,962	370,237
Total employed	111,658	70,142	842,356
Total	129,927	83,642	971,719

Source: BBS, 1999

#### APPENDIX 15: VULNERABILITY CONTEXT OF SELECTED URBAN HOUSEHOLDS

Issue	P	oor	Non-	poor
Issue	Μ	F	Μ	F
Total no. of respondents	7	3	3	8
Land erosion			1	
Cyclone	2		1	
Employment	5	1		3
Communication problem			1	
Lack of medical facilities		1		
Lack of cash			1	1
Poor housing				2
Lack of health	1	1	1	3
Law and order				1
Lack of education facilities	1			1
Decline in resource	1		1	2
Lack of sanitation	2	1		3
Drinking water availability	2	1	1	3
Over rainfall	2	2		1
Salinity	1	1	1	1
Drainage congestion	2	1	1	3
Debt			2	
Insufficient income	2		1	
Accident	1			
Lack of land				1
Lack of electricity				2

Source: PDO-ICZMP, 2002.

Crisis		Urban			Rural	
CHSIS	All	Poor	Non-poor	All	Poor	Non-poor
Eviction from land	0.8	0.6	1	1.5	1.3	1.6
Dacoity/theft	5.5	3.3	7.5	2.4	1.3	3.1
Livestock theft	0.3	0.3	0.3	1.2	1	1.3
Law/court and police expenditure	1.3	1.2	1.4	1.4	1.7	1.3
Dismissal / removal from service	3.3	2.1	4.3	0.7	0.7	0.7
Litigation	2	1.3	2.6	4.7	4.1	5
Money extortion	2	0.3	3.5	0.6	0.3	0.8
Abduction (kidnap)	0.3		0.5	0.3	0.3	0.2
Snatching	1		1.8	0.5	0.2	0.7
Death threat	0.1		0.3	0.6	0.2	0.9
Eviction from household	1.3	1.2	1.4	0.6	1.1	0.3
Dowry	4.3	4.8	5.6	2.6	2.5	2.7
Rape	0.3		0.4			
Death of main income earner	18.8	22.3	15.8	4.1	5.2	3.3
Large medical expenses due to illness	26.7	22.4	30.4	28.6	29.6	27.9
Unexpected death of other members	1.6	1.3	1.9	1.5	1.1	1.7
Crop loss	8.3	13	4.4	26.4	23.2	28.4
Livestock death	2.2	4	0.8	2.5	1.9	2.8
Property damage due to flood/cyclone	11.4	12.2	10.7	11.3	12.2	10.7
River erosion	1	0.8	1.2	2.1	4	0.9
Others	6.6	9	4.5	6.7	8.2	5.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

#### APPENDIX 16: HOUSEHOLDS ENCOUNTERED CRISIS

Source: BBS, 2002a.

#### APPENDIX 17: COPING MEASURES ADOPTED BY URBAN AND RURAL HOUSEHOLDS

		Percentage of households							
Crisis measure		Urban		Rural					
	All	Poor	Non-Poor	All	Poor	Non-Poor			
Using up savings	15.1	15.2	14.8	14.7	11.8	16.6			
Sale of land	4.2	4.9	2.6	4.3	4.6	4.0			
Sale of other permanent assets	1.6	1.6	1.5	4.5	5.1	4.2			
High interest loans from money lenders	15.5	17.2	14.1	11.6	14.5	9.8			
Loans from institutional sources	6.5	6.7	6.3	16.8	15.6	17.5			
Loans from relatives/friends	12.2	14.9	9.9	8.2	10.7	6.3			
Loans without interest	12.7	11.5	13.7	11.7	11.3	12.0			
Organizational help/Support from a society	1.5	1.3	1.6	1.2	1.0	1.3			
Help/Support from influential person	5.5	4.4	6.5	3.6	3.2	3.8			
Land mortgage	4.9	4.0	5.6	4.6	3.8	5.1			
Other permanent asset mortgage	0.4	0.6	0.2	1.0	1.1	0.9			
Farming/milch animal sale	1.1	2.0	0.4	2.3	2.5	2.2			
Household decomposition				1.3	0.6	1.8			
Others	19.2	15.9	21.9	14.2	14.1	14.3			
Total	100.0	100.0	100.0	100.0	100.0	100.0			

Source: BBS, 2002a.

#### APPENDIX 18: SOURCES OF CREDIT BY URBAN AND RURAL RESIDENCE

Source of credit	-	Urban		-	Rural	
Source of creat	All	Poor	Non-poor	All	Poor	Non-poor
Institutional sources						
Bank	9.4	4.8	13.0	17.2	12.1	21.1
Grameen Bank	4.0	6.9	1.6	10.7	11.2	10.4
Co-operative	2.4	1.4	3.1	0.8	1.1	0.6
NGO	8.4	10.5	6.5	14.6	16.3	13.3
BRDB/Youth Development	3.0	3.4	2.7	3.5	2.5	4.3
Sub-total	27.2	27.0	26.9	46.8	43.2	49.7
Non-institutional sources						
Relative	36.5	34.6	38.1	22.2	23.0	21.5
Non-relative	15.0	14.9	15.1	11.0	12.0	10.3
Money lenders	9.1	10.0	8.3	14.7	17.2	12.9
Others	12.3	13.3	11.5	5.2	4.7	5.6
Sub-total	72.9	72.8	73.0	53.1	56.9	50.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: BBS, 2002a

#### APPENDIX 19: MAJOR ACTIVITIES OF THE LPUPA PROJECT WITH BUDGET

Activity	Budget (million taka)
LPUPA Component	
Income generating activities (Micro-credit)	467
Construction from Community Development Fund (Footpath, Drain, Dustbin, Street light, Tube-well / Water connection, Sanitation, Toilet, Satellite school Program, Primary health care program, Community Centre, Other, etc.)	376
Market Survey: Appraisal and skill development training for the beneficiaries Local government institutions & project staff training Community level workshop	83
Community to community exchange Loan management training	
Legal service	
SBSUA Component	
Micro-Credit	55
Skill development for women	
Exchange visit and experience share	
Monitoring and record	
Credit operation & management	
Teacher's honorarium, training	8
Educational materials	
Satellite school rent	
Community Health Worker	31
Social awareness building	11
Workshop for project plan of action for children and women	
Basic training for support services	
Rent of UDC	38

Source: LGED, 2001.

#### APPENDIX 20: NGOS COVERING URBAN AREAS IN THE COASTAL ZONE

	IIrh	an only	Both urb	an and rural	Total		
Activity	Number	Percentage	Number	Percentage	Number	Percentage	
Adivasi/Ethnic Minority	2	1 creentage	3	2	5	3 area area area area area area area are	
Adolescent Children	15	8	26	14	41	22	
Adult Education/Mass Lit.	8	4	20	15	37	19	
Advocacy & Lobbying	6	3	45	24	51	27	
AIDS Prevention	22	12	30	16	52	27	
Apiculture	1	12	2	10	32	27	
Arsenic	3	2	21	11	24	13	
Capacity Building	8	4	43	23	51	27	
Child Education	14	7	43	23	57	30	
Child Survival	14	4	43	10	26		
Credit	8	4	68	36	20 76		
	-						
Day Care Center	5	3	4	2	9	5	
Dev. Com. & Pub. Disabled	5		20 15	11	25 17	13	
	2	1		8		9	
Disaster Pre. & Management	2	1	25	13	27	14	
Election Monitoring	4	2	38	20	42	22	
Entrepreneurship Development	4	2	13	7	17	9	
Env. & Social Forestry	5	3	28	15	33	17	
Fisheries	2	1	13	7	15	8	
Food Processing	5	3	7	4	12	6	
Functional Education	5	3	16	8	21	11	
Gender & Development	7	4	61	32	68	36	
Health & Nutrition	15	8	51	27	66		
Housing	1	1	14	7	15	8	
Human Resource Dev.	5	3	51	27	56	29	
Human Rights	6	3	48	25	54	28	
Institution Building	5	3	43	23	48	25	
Land Reform & Dev.	1	1	11	6	12	6	
Legal aids/Legal Education	3	2	39	21	42	22	
Library	13	7	12	6	25	13	
Livestock	4	2	14	7	18	9	
MCH & FP	13	7	34	18	47	25	
Media Linkage / Campaign	6	3	13	7	19	10	
Micro Enterprise Dev.	3	2	26		29		
Non-formal Primary Education	12	6	36	19	48		
Poultry	5	3	18	9	23		
Prevention of Drug Add.	10	5	26	14	36		
Reproductive Health	8	4	24	13	32		
Research	7	4	30	16	37	19	
Social Mobilization	7	4	44	23	51	27	
Street Children	18	9	11	6	29	15	
Sustainable Agriculture	2	1	8	4	10		
Training	12	6	79	42	91	48	
Voter Education	2	1	32	17	34	18	
Water and Sanitation	12	6	40	21	52	27	
Working with the Old	1	1	7	4	8		
Total number of NGOs <sup>1</sup>	190	100	190	100	190	100	

<sup>1</sup>The list may not be exhaustive. Most NGOs are involved in multi-sectoral programs and hence their total would surpass the "actual total".

Source: ADAB, 2000.

#### APPENDIX 21: ONGOING ACTIVITIES OF TEN NGOS WORKING IN THE SOUTHWEST REGION

Name of the NGO	SHADE, Bangladesh	Runner Daridra Bimochon Kendra	Grass-Roots Organization for Technological Initiatives (GOTI)	Rupsha Mohila Kallyan Sangstha	Loving Care for the Oppressed Society (LoCOS)	Let Us	Muktir Alo	Pathikrit	Progoti Samaj Unnayan Sangstha	Shaikat
Program	Micro Credit	Urban Poverty Eradication Program (UPEP)	Treatment of addicted persons Solid waste management program	Education Program Handicrafts Advocacy, training, health program Supply of safe drinking water	Women Development Program Mother and Child Health Care Sanitation Human Rights and Governance	Education Primary health and sanitation Human rights and legal aid		Senior Citizen Rehabilitation Center Sanitation Program for Urban Poor Free health service and awareness Implementation of HACCP rules & regulation in shrimp cultivation & Depot Non-formal education	Development of Urban Poor	Training Micro - credit Education Health & Sanitation
Working Area (Name of places)	Bagerhat Pourashava	Morelganj Pourashava	Khulna Sadar Jessore Bagerhat Satkhira	Batiaghata Rupsha Dumuria Khulna Sadar	Batiaghata	Koyra Paikgachha	KCC area Dumuria Koyra Rupsha Goroikhali Chankhali Paikgacha	Dumuria Batiaghata	Shyamnagar Sadar	Pirojpur Sadar Kawkhali Mathbaria Nesarabad
Funds Allocated / Budget	200,000	1,000,000	160,000	231,571	40,000	215,145	416,000	624,000	1,000,000	700,000
Fund Source	National Social Welfare Committee	Group Savings SDWSP Subscription & Donation	Prism Bangladesh CDP Own	BRAC CCDB	BRAC Action – Aid Bangladesh CDP Members subscription	PETRRA Members subscription	UNDP PETRRA Proshika CDP	Own	NGO Forum Savings	Ministry of Social Welfare Own
Starting Date (Month/Year)	March, 1998	July, 2002	September, 2000	August, 1998	December, 1998	January, 2001	June, 1995	February, 2002	January, 2000	May, 1999

	e of the GO	SHADE, Bangladesh	Runner Daridra Bimochon Kendra	Grass-Roots Organization for Technological Initiatives (GOTI)	Rupsha Mohila Kallyan Sangstha	Loving Care for the Oppressed Society (LoCOS)	Let Us Progress	Muktir Alo	Pathikrit	Progoti Samaj Unnayan Sangstha	Shaikat
Compl Date (Montl		March, 2010	June, 2003	September, 2003	May, 2003	2004	March, 2004			2015	
Target	group	Landless Poor Women	Landless Boatman Rickshaw Puller Small Trader	Addicted Poor Young People Slum dwellers	Disabled person Deprived childæn, juvenile and women	Deprived poor women	Poor Illiterate people	Landless people	Urban poor people	Poor people	Poor people
Benefi Selecti Criteri	ion	Women Landless Poor	Landless Wage labor	Addicted Poor Young People Slum dwellers	Disable Illiterate Widows Pregnant women	Landless Illiterate	Poor Deprived people	Male Female Child	Poor	Least earning families Poor families Small traders Micro entrepreneurs	Poor Grass root people
ficiar	Popula -tion (Total)	455	1500	15,000	500	500		1500	88	2833	50,868
-	· /	0	500	7,000	150	0		1130	33	1457	26,438
-rage	Female	455	1000	8,000	450	500		370	55	1376	24,426
	House- hold	92	700	1,300	170	400		1600	35	494	
Activit	ties	Group formation Micro Savings Loan Weekly Meeting	Community based safe drin king water supply Micro -credit Sanitation Legal aid and advocacy	Establish a clinic named "Madakashakto Paricharjjya" Collection of solid waste	Education Handicrafts Micro-credit Service for disabled Training Special day observation		Education Primary health care and sanitation Human rights and legal aid	Solid Waste Program Credit Training Awareness Women & Child Education	Senior Citizen Rehabilitation Center Sanitation Program for Urban Poor Free health service and awareness Implementation of HACCP rules & regulation in shrimp cultivation & Depot Non-formal education	Micro credit Water & Sanitation Training & Workshop Mass campaign	Training Credit Education Health & Sanitation
Partner	rs		Proshika, ASHOKA innovator for the public, ADAB, CDP	CDP Prism Bangladesh NCC	BRAC Proshika	CDP	CDP	CDP Shanjog PRISM Bangladesh	Proshika CDP	NGO Forum	CCDB Proshika

Source: CDP, 2003.

#### APPENDIX 22: SUMMARY OF URBAN DEVELOPMENT PROGRAM OF YPSA

Programs	Participant/beneficiary	Status
Micro-credit		
No. of Group		68
No. of Members		1,170
Total Savings (in Taka)		1,546,521
No. of borrower		751
Total amount of loan disbursed		50,480,000
Education Program		
No. of school / center		20
No. of student	Boys	289
	Girls	311
	Total	600
Training & Workshop		
Group based training	Batch	16
	Participant	325
Voter education	Batch	45
	Participant	475
Accounts management	Batch	8
	Participant	102
Needs assessment workshop with adolescents	Batch	3
	Participant	75
Orientation on STD/AIDS	Batch	4
	Participant	80
Orientation on Leprosy	Batch	3
	Participant	60
Entrepreneurship development & business management	Batch	6
training	Participant	150
Entrepreneurship development training	Batch	2
	Participant	50
Block and Boutique paint	Batch	1
	Participant	25
Qualitative product management orientation	Batch	2
	Participant	50
Record keeping and accounts follow-up	Participant	200

Source: UDP office, YPSA, 2003.

Name	NFPE/GE for children	Child health nutrition EPI & Vit. A program	Solid waste collection & management	Program for working children	Legal aid and awareness building	Vocational Skill training	Mother-Child health care program	Child Day care program	Trafficking in Children
Khulna									
UCEP	$\checkmark$	-	-		-	$\checkmark$	-	-	-
CONCERN-B			-	-	-	$\checkmark$	-	-	-
BRIDGE		-	-	-	-	$\checkmark$	-	-	-
UJON		-			-	-		-	-
PRODIPAN		-			-	-	-	-	-
ADORE		-	-	-	-	-	-	-	-
SOS HGSC		-	-	-	-	-	-		-
RUSTIC		$\checkmark$		-	-	-	-	-	-
BANAPHUL			-	-	-	-	-	-	-
NABOLOK PARISHAD	$\checkmark$	-	-		-	-	-	-	-
BADHON		-	-		-	-		-	-
NARI MUKTI SANGSHAD		$\checkmark$	-		$\checkmark$	-	-	-	-
USDP			-	-		-	-	-	-
LOSAUK	-	-	-	-		-	-	-	
PURNIMA			-	-	-	-	-	-	-
SURJA MUKHI	-		-	-		-		-	-
Jessore		·							
BSK		-	-	-	-	-	-	-	-
UDS		-	-	-	-	-	-	-	-
SHISHU NILOY		-	-	-	-	-		-	-
SANDIPAN		-	-	-	-	-		-	-
DAM	-	-	-	-	-	-		-	
AVO	-	-	-	-	-	-		-	-
JC		-	-	-	-	-		-	-
BS	-	-	-	-	-	-		-	-
RRC		-	-	-	-	Ι		-	-
Barisal									
PRODIPAN		$\checkmark$	-		-	-	-	-	-
AVAS		$\checkmark$	_		-	-	-	-	-
LTN		-	-		-	-	-	-	-
PUS		-	_		-	-	-	_	-
BUK		$\checkmark$	-			-	-	-	-
CSC		$\checkmark$	-	$\checkmark$		Ι	-	-	-
IRD		$\checkmark$	_		-	-	-	-	-
SCOPE		$\checkmark$	-		-	-	-	-	_

Source: DSS, 1999

## APPENDIX 24: STREET CHILDREN COVERED BY THE NGOS

Name	Present working area	No. of children in working g area (estimated)	No. of street children benefited (coverage)	Possible extent of coverage	Future program intervention for the (street) children
UCEP	Rupsha, Fulbari,	10.500	4 500	6,500	Convert advection Magazianal
	Sonadanga, Khalishpur, Banorgati, Tootpara	10,500	4,500		training and job placement
CONCERN-B	Khalishpur	6,750	1,376	1,370	Hard to reach and hard core poor children
BBRIDGE	Khalishpur, Daulatpur	4,000	1,500	1,000	Vocational skill training
UJON	Sener Bazar, Boyra	5,500	1,170	5,000	NFPE, VET, Health rehabilitation
PRODIPAN	6,12,17,24,27 & 28 No. wards	3,500	470	990	NFPE, Health, Awareness building for basic needs
ADORE	-	1,240	240	-	-
SOS HGSC	Gollamari	1,400	404	-	-
RUSTIC	Sonadanga thana and 16, 17 & 18 No. wards	3,000	42	60	-
BANAPHUL	Khulna City Corporation	2,000	240	800	NFPE, VET & parent development
NABOLOK PARISHAD	Khulna City Corporation	1,500	450	150	Health, NFPE
BADHON	7 wards	1,000	240	1,000	Rehabilitation, Health
NARI MUKTI SABGSHAD	Khulna City Corporation	1,500	1,170	4,000	Health clinic and NFPE
USDP	21 & 22 No. wards	4,500	257	6,400	NFPE, VET, Orphanage center rehabilitation
LOSAUK	Khulna City Corporation	4,000	1,000	1,000	-
PURNIMA	Nabapalli, Banorgati	2,000	40	100	Health, Treatment of street children program
SURJA MUKHI		1,000	1,991	1,000	VET, Shelter, NFPE
Jessore					
BSK	Munia patik	6,500	300	500	NFPE, VET and Secured shelter
UJJIBAN	-	1,100	-		NFPE, VET, Rehabilitation
SHISHU NILOY	-	1,200	-	1,000	Education and vocational training and program for their parents. Credit employment
SANDIPAN	Jessore municipality	1,000	100	500	Shelter, Education, Food, Treatment, VET, Parent program
DAM	Jessore municipality	8,000	1,800	1,800	Non-formal education and VET, Program for parents
AVO	Jessore municipality	2,000	280	300	Non-formal education, VET, Treatment and program for parents
JC	Jessore municipality	6,000	980	900	NFPE, VET, Food / Shelter, Treatment (health)

Name	Present working area	No. of children in working g area (estimated)	No. of street children benefited (coverage)	Possible extent of coverage	Future program intervention for the (street) children
BS	Jessore municipality	-	-	500	Child and woman development
RRC	Jessore municipality	1,435	143	1,500	Child education, VET, Food, Child right, Stipend, parents program
Barisal					
PRODIPAN	Hatkholar char, Natun char	1,500	170	400	NFPE, Vocational training, Shelter making, Child rights
AVAS	Kalushah Sarak, Kaunia, BSIC Bilabo	2,000	72	620	NFPE & VET, Shelter, Food and Health
LTN	Natun Bazar	250	130	500	NFPE & VET, Health, Food, Rights
PUS	Jagua Hariana	400	60	200	NFPE, VET, Health, Shelter & Food
BUK	Barsial sadar	3,400	400	150	Food, Shelter, NFPE, Vocational training and health care
CSC	Chandmari	1200	1300	550	General education, Vocational training, Child health care and health care
IRD	Natullabad, Natun bazar	2,300	100	100	NFPE, VET, Food, Shelter, Health
SCOPE	Launch ghat	150	50	50	NFPE, Food, Shelter, Rights, Stipend, Vocational training
Total		91,825	20,975	39,540	

Source: DSS, 1999.

ANNEX 25: POPULAT	ION PROJECTION
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	Coastal zone population (million)								
Year	Total	Urba	ın	Ru	ral				
	I Utai	Scenario-1	Scenario-2	Scenario-1	Scenario-2				
2001	34.8	8.2	8.2	26.7	26.7				
2005	36.6	9.3	9.2	27.4	27.4				
2010	38.9	10.8	10.7	28.1	28.2				
2015	41.2	12.6	12.3	28.6	28.9				
2020	43.5	14.6	14.0	28.8	29.4				
2025	45.8	17.1	16.0	28.7	29.8				
2030	48.0	19.9	18.1	28.2	30.0				
2035	50.3	23.1	20.3	27.1	29.9				
2040	52.4	27.0	22.7	25.5	29.7				
2045	54.5	31.4	25.3	23.1	29.3				
2050	56.6	36.6	28.0	20.0	28.6				

Scenario-1: Based on constant urban annual growth rate of 3.1 percent.

Scenario-2: Based on declining urban growth rate from 3.1 percent in 2001 to 2.00 percent in 2050.