



Reaching the Extreme Poor: Learning from Concern's Community Development Programmes in Bangladesh

Dipankar Datta and Iqbal Hossain

9 March 2003

Dipankar Datta, Partnership and Capacity Building Adviser, Policy Development and Evaluation Directorate, Concern Worldwide, Email: dipankar2kbd@yahoo.com; Iqbal Hossain, Training Officer, Organisational Development Unit, Concern, Email: iqbal@concernbd.org

Acknowledgements

It would not have been possible to come out with this research paper if many people had not helped and supported us. We are grateful to all of them for their direct and indirect co-operation.

We greatly acknowledge all the villagers and slum dwellers for attending the participatory rural/urban appraisal sessions and for their spontaneous participation. We would also like to record our sincere thanks to all the staff members of Northern and Central regional programme. Their contribution and commitment in this study was exemplary. Especially the staff members of Dimla and Kamlapur projects took much trouble to organise sessions within the targeted time.

We express our heartfelt thanks to Connell Folley, Hugh Byrne, Teresa McDonnell Fristrom, and Emma Harris-Curtis for their comments in the process of finalising the paper. We gratefully acknowledge the contribution of Áine Fay and David Humphrey for cordial guidance at every stage in this research.

1. Introduction

1.1. Background

Since independence in 1971, Bangladesh has been identified by the world community either by its poverty or by its vulnerability to natural calamity. As the population has grown very fast, from 75 million at independence to 124 million in 1998, high population density also has appeared as a characteristic of Bangladesh. At present, Bangladesh has the highest percentage of poverty in South Asia and holds the world's largest poor population after India and China. In 1996, the most recent year income poverty data is available, 53% of the population fell below the expenditure poverty line, and 36% lived in abject poverty without sufficient food (World Bank 1998).

Concern, an international NGO, has been working both in rural and urban areas of Bangladesh for the last three decades. One of the core values of *Concern* is "Target Extreme Poverty", so early in the year 2002 *Concern* wanted to assess whether its community development programmes are reaching the extreme poor effectively or not. To get the answer of this question *Concern* decided to conduct a participatory research in two of its rural and urban working areas. Moreover, it was planned that the research learning will be used to develop a standard methodology to do an extensive research in the other rural and urban working areas.

Concern believes that the extreme poor live in many numbers in the environmentally vulnerable areas, and this is the outcome of the extensive experience of *Concern* in running emergency programmes in such areas. At present, *Concern* is directly implementing *Integrated Rural Development Project (IRDP)* and *Urban Community Development Project (UCDP)* in four rural and five urban environmentally vulnerable locations. Out of these locations *Concern* management choose Dimla IRDP and Kamlapur UCDP randomly to conduct this study.

The two simple research questions of this study were:

?? *The extreme poor and their vulnerability in study locations: Who are the extreme poor? What are their vulnerabilities? What are their capacities to cope with crises?*

?? *Targeting the extreme poor: Is Concern reaching the extreme poor effectively through its existing community development projects?*

This paper is comprised of five sections; the first states the origin and justification of the study, research questions, and a brief overview of the study locations. The second section presents the livelihood strategy of the extreme poor, beginning with the livelihood assets and vulnerabilities of them. The third section gives an overview about the effectiveness and efficiency of *Concern's* community development programmes to reach the extreme poor. The fourth section explores the role of government and the other NGOs to reach the extreme poor. The fifth section presents conclusions and throws light on strategic direction to work with the extreme poor.

1.2. A Snapshot of the Study Areas

Dimla

Dimla is a sub-district of Nilphamari, which is bordered to the North by the Indian state of Bangla. The main river of Dimla is *Tista*, which flows from India. To develop the irrigation facility and to control flash flood, the Water Development Board built a barrage on *Tista* in 1993. This barrage has created distinct agro-ecological variations in different areas of Dimla, which can be divided into three major areas: *char areas* (remote islands), *riverbank and embankment side area* and *kaim area* (area protected by embankment).

While launching an emergency programme in the flood affected areas of Dimla in 1998/99, *Concern* observed that all national and local level NGOs were running development programmes mainly in the

well-communicated areas of Dimla. People of remote areas, especially *char* areas, are not getting any support from NGOs. Considering this situation, Concern launched a 5-years development project for the extreme poor of *char* areas of Dimla in late 1999.

Despite highly irregular land distribution, agriculture is the backbone of the local economy. Marginal farmers and landless people generally work as sharecroppers or as agricultural labourers. Crop failure and riverbank erosion have strong influence on the livelihoods of the families in the target areas. During the flood, the main river changes its course and flows through different directions. Riverbank erosion is also a common problem of this area and the siltation rate is also high. In 1998 flood enormous amount of cultivable land become uncultivable due to siltation (Datta 1999).

Kamlapur

Kamlapur has been given its name due to the railway station that the area surrounds. It is situated north east of Dhaka's zero point in Sabujbagh *thana* under the Dhaka City Corporation.

Both the government and private landowners own slums in the area. The fallow lands around the railway station have been 'colonised' by people from Southern rural areas of Bangladesh who had migrated due to flooding and river erosion in their village areas. Land rental subsequently became a thriving business for landlords throughout the area. At present, government owned colonies are rent-free and consequently very poorly equipped. Inhabitants of these communities are, however, obliged to pay local *mastans* (gang leaders) protection subscriptions'. Begging, prostitution, violence, abuse, drug taking and vandalism are all prevalent in the slum areas.

Several large industries are located in the vicinity, offering considerable employment opportunities for inhabitants skilled enough to operate light machinery.

Concern has been working in Kamlapur since 1987. During the initial phase Concern started to provide Health services in the area. In 1991 the *Women's Training Centre* (WTC) was opened for the most vulnerable groups of women. In 1992, UCDP started its work in few areas of Kamlapur followed by an expansion in working areas in 2000 (Dhaka Urban Programme Team 2000).

1.3. Process Documentation

Techniques and Tools

We started research by analysing all the relevant documents available in Concern, which was followed by the participatory appraisal in the working areas of Dimla and Kamlapur projects. In the participatory appraisal, we conducted 10 sessions in each project locations. On average 12 people participated in each session. We conducted well-being¹ ranking exercise of them. This was followed by the livelihood analysis, dream analysis, and the analysis of the functional involvement of extreme poor in project activities.

¹ Well-being can include criteria related to wealth, but it is a much broader description of the quality of life. People often add criteria like – 'happy', 'unhappy', 'ability to provide a good upbringing for children', 'trustworthy', 'respect', etc., when they carry out a well-being analysis. Through well-being grouping exercise local people identify different well-being groups/ categories of households/ individuals that exists in the community. Usually the number of categories vary between three-to-six, but could be more. Characteristics (or criteria) of individuals/ households in each of these categories need to record clearly. Through indicative scores (out of 100, or any predetermined fixed maximum score), this method also gives an idea about the proportion of households/ individuals in each of these categories, which helps to identify the proportion of poor or deprived people in a community. In well-being ranking exercise local people identify the exact number of poorest of the poor by making a ranking chart of the community considering the well-being of the individuals/ households. The whole process of ranking all of the individuals or households in a community is a lengthy one and requires sensitive facilitation.

We had separate sessions with men and women as well as with Concern members and non-members. Both in Dimla and Kamlapur fifty percent of the total study participants were women.

Triangulation

Towards the end of the mission in the project location, we organised a presentation session in the project area to triangulate the study findings with the community as well as with the project staff members.

Selection of Participants

At the initiation phase the Dimla project identified all the poorest of the poor households in its working areas through social maps and well-being grouping exercises. We started appraisal from this base line information. We selected only those persons as participants for this appraisal who have already been identified as the bottom poor in the social map.

Kamlapur project did not have any social map like Dimla. So, we first invited our Concern members to participate in the study and then we did well-being ranking exercises with them to mark the poorest Concern member. Later we requested the Concern members to identify the non-member extreme poor families in their community. According to their marking, we invited these families to participate in the study to analyse their livelihood assets and strategy.

1.4. Limitations of the Study

The scope of this study is limited. Along with the community development programmes Concern is also trying to reach the extreme poor through many other location specific programmes, such as, Child Survival Programme (CSP), Socially Disadvantaged People's Programme (SDPP). However, we had a narrow focus in this study where we looked at only in Concern's community development programmes and selected only two locations, Dimla and Kamlapur for field research. So, in this report we don't claim that we have successfully captured all location specific and programme specific variations on reaching extreme poor.

2. The Profile of the Extreme Poor

2.1. Livelihood Assets of the Extreme Poor

Adult Earning Member: Key to Human Assets

Both in Dimla and Kamlapur, the food security of extreme poor households mainly depends on the earning of only one adult member of the family. The most distinctive features of these households are women-headed comprising of widowed, divorced or abandoned women having small kids with them. Besides, there are men-headed households consisting of aged, disabled or ailing male, who usually depend on their wives' earnings for their sustenance. For example, in Kamlapur we came across many of this type amongst rickshaw pullers' families. Because of old age or illness they usually cannot pull rickshaw more than two days in a week. In addition, they pull the rickshaw slowly so earn much less compared to a young and physically fit rickshaw puller. Because of very low income from rickshaw pulling they depend on their wives to run the family.

Small children are the immediate burden of extreme poor families. However, grown up children (age 8 and above) are important assets for them. Because, instead of going to schools, children of these families get themselves engaged either in earning or household care.

Social Assets: Closely Linked with Human Assets

The participants from both Dimla and Kamlapur locations perceive that the social assets of the extreme poor households are very low because of their very low human capital. Without collateral, these households usually cannot seek loans - institutional or informal - as their ability to pay is doubted even by their neighbours and relatives. In Dimla they even cannot sell their labour in advance during the days of adversity because of bodily ill-being. The extreme poor are either excluded from the project, or their level of involvement with the project is less functional. In Kamlapur, most of the extreme poor households are screened out from NGDO membership, including Concern, which rule out their last possibility to receive assistance.

We get a mixed view from Dimla and Kamlapur on the issue of relationship of extreme poor households with neighbours and relatives. The extreme poor participants in Kamlapur strongly opine that in the days of adversity, relatives usually keep away from them because of their lack of reciprocation. However, they acknowledge the short term or immediate support of their neighbours, which they receive from them in many ways such as food assistance if the earning member fails to go for work, taking to hospital during their sickness, raising subscription from the community to afford the cost of treatment etc. To the extreme poor participants in Dimla, both relatives and neighbours are the first line of defence during their crisis. However, they also add that as their relatives and neighbours are also very poor, their ability to support others is limited.

In Kamlapur, those who work as maidservants consider their employer as one of the social assets for them. In their sudden crisis, they sometimes give financial help and suggestions.

Access to Natural Assets: Key to Sustainable Livelihoods

Extreme poor households in Dimla have very little access to natural capital. They usually do not have cultivable land, cattle or draught power. If any, the land is unproductive. Many of them even do not have homestead land, they live on the other people's land or in the embankment. Cultivable land and draught power are the most important assets for the sustainable livelihoods of the extreme poor. Even if they fail to cultivate land for their poor human capital they can mortgage out the land, which can bring some income for them. Similarly, they can rent out their draught power even if they do not have cultivable land or sufficient human resource to cultivate own land.

In Kamlapur, the extreme poor live in hazardous and dangerous areas. For example, the extreme poor in Kamlapur live just beside the railway line and the areas that are used as place of the garbage

disposal of the city. As a result the health of the extreme poor suffers from poor quality air, water, etc. In addition, regulatory policy frameworks (for service provision, housing and land, and income generating activities) of government make the settlements and occupations of the extreme poor households live in the slums or roadside 'informal' or 'illegal', which deny them the same rights as other urban citizens.

Physical and Financial Assets: Key to Economic Mobility

Because of poor communication and transportation system in the *char* areas of Dimla, the economic mobility of the extreme poor is very low. As most of the market places are situated far away from these remote areas, women especially face difficulties including spending more time for gaining access to the market. In addition, different types of government services such as health centres, primary schools are totally absent in these areas.

Though the improved communication system gives better economic mobility to the extreme poor in Kamlapur, they need to spend money and/or time to get access to water, to collect fuel wood, need to pay subscription to the musclemen for even staying in the roadside. The people of Nasirabad need to go through a dirty canal (all city garbage pass through that canal to the river) by *engine boat* to get into the city everyday, which is very expensive as well as very hazardous for their health. Though there are primary schools in this area, the extreme poor do not send their children to the schools because of the associated opportunity cost.

Though savings are the preferred types of financial capital, households living in the extreme poverty rarely have cash or liquid assets such as poultry birds or jewellery. Only a few extreme poor families of Dimla have either *Vulnerable Group Development (VGD)* or *Vulnerable Group Formation (VGF)* cards (see Section 4.1. for details). Though few families have little piece of land, the market value of this land is nearly zero. As the riverbank erosion is very high in *char* areas, the rich people never offer any price for this land.

2.2. Diverse Vulnerability of the Extreme POOR

Shock

To the extreme poor of Dimla, the greatest risk to their vulnerability is riverbank erosion and siltation. Though natural disaster is a shock to the livelihood of the whole community it leads to the entitlement failure of the extreme poor households quickly compared to the any other types of households. Because it reduces scope of employment in agriculture of the wage labourers, and hence it drastically reduce the employment opportunity of the extreme poor households.

In both the study areas of Dimla and Kamlapur, the extreme poor households depend on everyday earnings to supply food everyday. So, the participants from extreme poor families consider sickness of the earning members as causes of their fierce vulnerability. Due to sickness, if the earning member fails to do work, it immediately affects the household income flow in two ways: first they cannot earn money and second they need to spend extra money for treatment. The sickness of their children also affects the household income flow in two ways: firstly they need to stay at home for childcare and secondly they need to spend money for treatment.

Stress

Low income can be considered as the 'outcome of crisis' but the extreme poor of Dimla and Kamlapur categorically mention them as 'cause of crisis'. The source of low income lies in the seasonal unemployment, intense competition in the labour market and discrimination towards women. Women still earn less than half as much as men. In Dimla, women usually do not get cash money - they are paid in kind. For the women it is not only unemployment but also low and unjust wages that contribute to their crisis. The very low wage rate, especially in the slack seasons, leads the extreme poor households to the failure of exchange entitlement.

In spite of having a better opportunity in Kamlapur, the extreme poor feel that childcare is one of the key obstacles for their economic mobility. Those who live in the footpath or beside the railway line are always worried for the safety of their children. The death or serious injury of children by car or railway train is not uncommon for the extreme poor families living there. So, they cannot go far away for work. They always need to search work in their nearby areas to keep a watch over their children.

In Dimla, the key earner of the extreme poor families said that they were getting old. So their ability of doing work is decreasing. Though their sons are growing up, in future there is no guarantee that sons will give them food. They don't know what they will do at the old age of their life if their sons sever family bondage. Moreover, they need to marry their daughters off. They don't have enough money to give dowry. They do not know how they will arrange to do so. Hence, they feel helpless.

Social insecurity emanating from police harassment and hooliganism were no less important to extreme poor families in Kamlapur. *Mastans* as well as police harass them and treat them as prostitutes. They do not have any respect in the society. Women of extreme poor families often face sexual abuse as well as psychological abuse both from the community and law enforcement agencies.

The extreme poor families in Kamlapur have already been evicted many times but as they do not have any other alternative place to go, they come back and make their shelter again. So, the sense of insecurity of being evicted from the shelter is also keen among them.

Seasonality and Trend

Job scarcity was mentioned as a cause of the vulnerability both in Dimla and Kamlapur. In Dimla, more often job scarcity referred to seasonal unemployment. Though there is a tremendous seasonal variation, the main source of livelihood in Dimla is agriculture. Absence of alternative employment opportunity forces the extreme poor families to join an intense competition for wage labour in agriculture, so the wages of the day labourers never increase. The picture is also the same for Kamlapur where more and more women are now getting involved in ash selling, brick collection etc., resulting to decreasing trend of income from these types of menial tasks.

In rainy season the extreme poor of Kamlapur get sick very quickly because of their insecure shelter. During heavy rain dirty water enters into the shelter. This problem is one of the main causes for the sudden sickness of the members of the extreme poor households. Moreover, in the rainy season they cannot go for work regularly, which affects the household income flow seriously.

Many dependants (usually 2-3 children) and upward trend of the prices of daily necessities have also appeared as a cause of vulnerability both in Kamlapur and Dimla.

2.3. Livelihood Strategy of the Extreme POOR

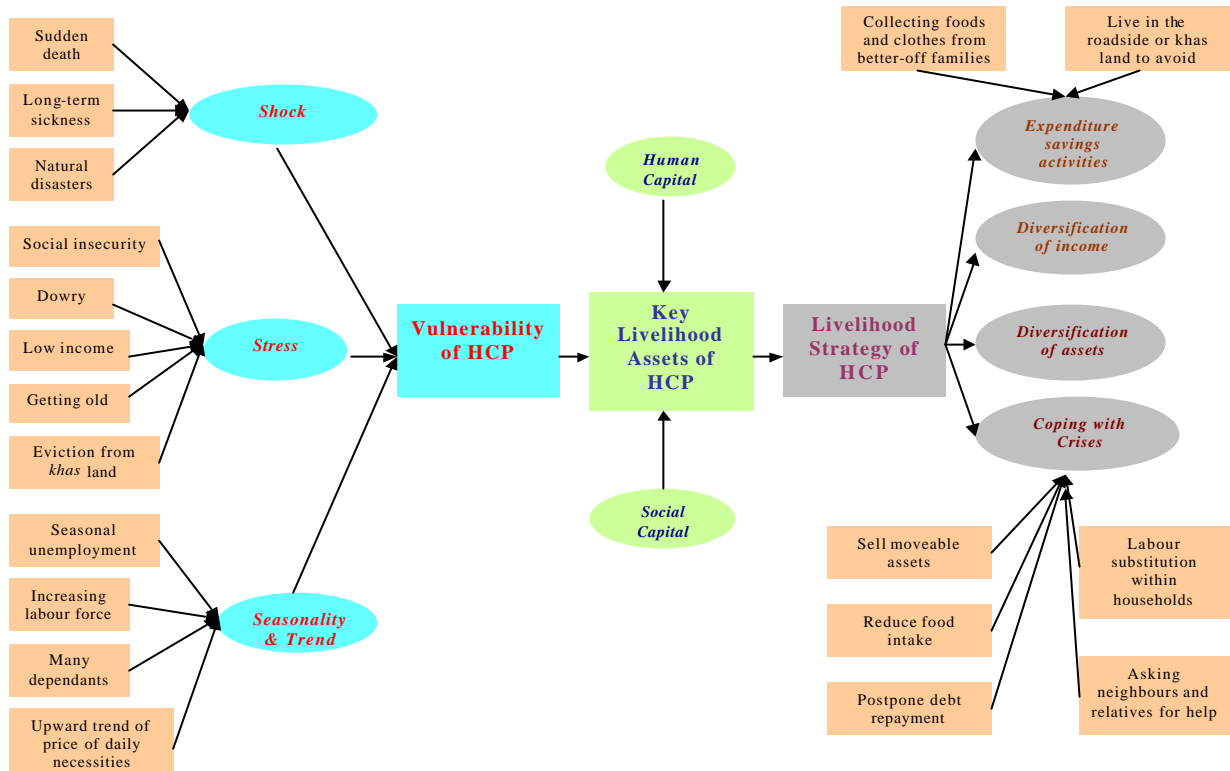
Livelihood strategy is linked with diversification of income sources and assets. Across study locations the extreme poor households have very little capacity to maintain a sustainable livelihood.

Each and every member of these households always tries to maximise his/her efforts to earn money in many different ways, including begging. Women of these families do whatever jobs they can get on the spot. They work as day labourers or get involved in menial tasks in both on-farm and off-farm activities. Along with earning money, both women and children of these families are engaged in various expenditure-saving activities such as, foraging food, collecting fuel, living in the roadside to avoid house rent, etc.

Members of these families do not spend on clothing. They always try to collect clothes from employer or rich families on different occasions. Those who work as maidservants, also try to collect food from their employers. Even the members of these households often eat stale and rotten food given by the better-off households. Nobody considers them important in the community and consequently they are not invited to any activities in the community, so they attend feasts uninvited.

The extreme poor households have very little coping capacity. During crisis the extreme poor households do many adjustments to reduce the impact of crisis. The common mechanisms that were found to cope with crisis are: reduce consumption of food or other essential goods; purchase inferior substitutes (e.g., foods); intensification of efforts by other household members – in most cases child; asking neighbours and relatives for help (e.g., borrowing cash, raising fund from community); postpone debt repayment; sell moveable assets (e.g., poultry birds), etc. They are always very cautious about their repayment of loan. Repayment is very important to them for getting loan again in future at the time of their adversity. Saving money by going hungry is also a common strategy for them to repay the loan. The above discussions have summarised in Picture-1.

Picture-1: Livelihood framework of the Extreme Poor



3. Is Concern Reaching the Extreme Poor Effectively?

The analysis of the livelihood strategy of the extreme poor of Dimla and Kamlapur clearly shows that the nature of the problems experienced by them are multidimensional and location specific. So, the identification of extreme poor needs to be looked at through a variety of indicators – (a) levels of income and consumption, (b) social indicators, and (c) the indicators of vulnerability to crises and socio political access to different institutions. Concern has a long history of running community development projects but has it ever used this complete set of indicators for targeting the extreme poor effectively? In recent years Concern is using well-being grouping technique for proper identification of the extreme poor. Is Concern using this tool efficiently? Is well-being grouping an effective tool to identify the extreme poor? These questions come naturally because proper targeting is a pre condition of reaching the extreme poor effectively.

3.1. Findings from the Review of Existing Documents

Urban Context

Concern operated the *Women's Training Centre* (WTC) in six urban slums areas of Bangladesh: Dhaka, Chittagong, Khulna, Mymensingh, and Saidpur. The WTC began as food centres in the 1970's and in 1983 evolved into skills training centres. The immediate objective of the programme was to **improve the position of poorest women** in the family by increasing their knowledge and skills through skills training, medical services, literacy training, childcare, personal development courses and food allocations. According to Jennings (1998), the programme was very successful with regard to women's own personal and social development, and that of their children. In the late 1990s Concern changed its approach to work with the destitute. Under this new approach Concern puts more importance on being a 'facilitator' instead of an 'actor in service delivery'. So, by the year 2000 Concern phased out all WTCs and took strategy to reach destitute women through its existing *Community Development Programme* (CDP).

Concern's involvement in community development in the urban slum areas began in the early 1980's, and by 1989 had established the Women's and Community Development programme which included community based group formation, vocational training and a vagrant home programme. These activities were complemented by the work of the health and sanitation, and education departments, and by 1991, the CDP was operational in four cities Dhaka, Chitagong, Mymensingh and Saidpur (Jennings *et. al.* 1999). In 1991, the overall aim of CDP was:

'to alleviate poverty and improve control the **poorest of the poor, and in particular women**, have over their social, education, health, sanitation and economic environment, accompanied by a better distribution of benefits resulting from that control' (Wardle 1995: 9).

In 1997, CDP, WTC and the education programmes were merged into the *Urban Community Development Programme* (UCDP). At that time, UCDP clarified its mission statement that was:

'to facilitate a process of interactive participation with **poor urban slum dwellers** as partners, whereby they build up their capacity and resources to become self-reliant and take steps towards their own development' (Jennings *et. al.* 1999).

This newly formulated mission statement was self-explanatory which **clearly excluded the extreme poor** as the target group of UCDP. There was an external evaluation of UCDP in Chittagong and Mymensingh in 1999, which also spelled out that the target group of UCDP was not extreme poor (Jennings *et. al.* 1999: 24). This finding was very upsetting for Concern because it indicated that Concern shifted its attention from extreme poor to poor in urban slums in the last decade. So, in mid 1999, UCDP again changed its targeting criteria to reach poorest effectively in Chittagong and Mymensingh. As there was no opportunity to take new members in Concern organised groups in both of the above mentioned areas, these newly formulated criteria have ultimately been in the report

without being implemented. However, a 'flavour' of these criteria later was used in targeting the project participants in the newly expanded areas of Kamlapur UCDP.

Now we will give a quick look specifically on the selection criteria. Until May 1999, the selection criteria for CDP programme participants was: family income of Tk2000 or less per month; little or no education; poor housing conditions; powerless and exploited; and, poor health and struggling to survive from day to day. At the end of Mary Jennings evaluation, the new criteria which was developed: family income Tk1000 per month (5 member families); women headed households; unmarried girls, child headed households; disabled, senior citizens and the elderly; floating and street children; no assets; environmentally insecure; helpless. (Fossi *et. al.*-1999). A close look on these indicators shows that instead of looking at the complete set of indicators Concern usually target the extreme poor households primarily through levels of income and consumption indicator, and secondarily through a few social indicators such as educational status, powerlessness, exploitation, etc. On the basis of this finding probably it will not be wrong to say that there are flaws in the selection criteria for targeting the extreme poor effectively.

Rural Context

Since the mid 1990s Concern is directly implementing IRDP in four environmentally vulnerable and remote rural areas namely Khaliajuri, Itna, Gowainghat, and Dimla with a special focus to the extreme poor.

The recent evaluation report says very clearly that the Gowainghat project is successful in improving the socio-economic well-being of the poor. However, some comments of evaluators about the targeting of extreme poor are worrying. For example:

"It is difficult to provide hard and factual statements about the question whether the [Gowainghat project] has been successful in targeting the poorest of the poor. The social maps of the village indicated that the majority of households that had joined Concern groups belonged to the category 'Poor' households. Generally, only few of these households originated from the 'Hard Core Poor' category." (Islam *et. al.* 2001: 30).

By quoting this statement we are not trying to conclude that Gowainghat project has failed to reach the poorest of the poor. Instead, we are trying to say that on the basis of this statement, it will be better to look back at our programmes for refocusing, for reassessing and for fine-tuning so that we can reach the extreme poor more effectively. In addition, from this self-explanatory statement, it can also be said that working in the environmentally vulnerable areas does not necessarily indicate that Concern is working with only those families who are living in extreme poverty. This comment becomes clearer from the findings of Khaliajuri and Itna earthwork² evaluation report, which mentioned:

"A number of people do not participate simply because they cannot. The majority of 'The Very Poor' families who do not participate belong to this category. These families are mostly headed by women, disabled people, elderly persons, and ill-health persons. A female household head, even if she is healthy, often finds it impossible to participate in the earthwork when she has a small baby and when she has no one but herself to take care of the baby." (Miyazaki 1999: 14)

So, it could be said that extreme poor cannot always participate in the development programme even if it gives equal opportunity to the poor and the extreme poor to participate. A special focus for the extreme poor is needed to ensure their effective participation in the programme. We would like to complement our argument from the following statement of the 'earth work' evaluation report:

² IRDP has *Food for Work* programme for village reconstruction in Khaliajuri and Itna, which is commonly known as Earthwork Programme. This programme is open to all categories of poor.

"The lack of regulations allows many vulnerable persons to work, even if they risk their own health. Many pregnant women are found to participate in the earthwork. No data is available for what percentage of pregnant women work, but it is common for pregnant women to work until the sixth months of their pregnancy. They seem to be aware of the possible danger during their pregnancy, but they do not want to lose the rare working opportunity. No other care for pregnant women is given during the earth work by IRDP or by the participants." (Miyazaki 1999)

Considering this statement, it can be argued strongly that the extreme poor need special care in the development programmes. This special care is needed to protect their existing human capital, and the programme should be designed in such a way where they can participate easily with their existing human capital. 3.2. Findings from Participatory Appraisal

Projects' Coverage of Extreme Poor

To reach the extreme poor effectively Dimla project conducted well-being grouping exercises in its target areas and classified all households in four categories³: rich, middle, poor and bottom poor. Column 1 to 3 of Chart-1 prepared by Dimla project to show the coverage of extreme poor. Column-3 of Chart-1 shows that 2120 households are directly involved with the project out of which 43% and 57% belong to poor and bottom poor group respectively.

Chart-1: Classification of households living in the working areas of Dimla project

Column 1	Column 2		Column 3		Column 4 = (col3 / col2)*100
Classification of households	Distribution of total households living in the working areas		Distribution of Concern Member households in the working areas		Percentage distribution of the coverage of total households by Concern in the working areas
	Number	%	Number	%	
Rich	266	5%	0	0%	0%
Middle	499	10%	0	0%	0%
Poor	1672	32%	908	43%	54%
Bottom Poor	2800	53%	1212	57%	43%
Total Household	5237	100%	2120	100%	41%

From this baseline information we calculated Column-4, which exhibits that 54% of total poor households and 43% of total bottom poor households have been covered by the project by organising them in community based groups. This indicates, despite the higher proportion of the presence of bottom poor in the target areas, the project team is targeting the poor in much higher rate compared to the bottom poor.

Kamlapur project did not have any social map like Dimla, so we could not do same analysis for Kamlapur.

Dimla: Looking Beyond 'Bottom Poor'

In Dimla *well-being ranking* exercise makes it obvious that there are significant variations in the well being of the *bottom poor* though all of them have been generally marked as *bottom poor* by the project team through *well-being grouping* exercise.

³ The criteria commonly used to identify the households of each category were: Food security, Land holding status, Housing status, Ownership of moveable assets like cattle and poultry, Status of clothing, Access in credit market, Number of adult male earning members and number of dependants, Respect in the society, and Abilities of bearing the cost of treatment.

This exercise illuminates that the *bottom poor* households who fall in the bottom of ranking chart either they have very low human capital or have many constraints for using their existing human capital compared to them who are staying in the top of ranking chart. So, for simplification and to avoid many well-being groupings within the *bottom poor* households, we re-categorised them in three major categories. According to this new category Chart-2 presents the distribution of bottom poor households of Dimla (who participated in the PRA sessions). It is worthwhile to mention here that different discussion groups gave different names of each category of extreme poor. In triangulation session, all the findings on well-being were presented to the community, where participants were asked to give a standard name of these categories and they came out with the names, which are presented in Column-2 of Chart-2.

Chart-2: Distribution of bottom poor households according to the re-categorisation of ranking chart.

Position in the ranking chart	Name of the re-categorised bottom poor Households	Main characteristic	% distribution of newly categorised bottom poor households		% distribution of all bottom poor households
			Concern Member bottom poor	Non-Member bottom poor	
Bottom	Beggar Class ⁴	Bottom poor persons with out capacity to work and not embedded in supporting family structures.	0%	3%	1.5%
Middle	Helpless Poor	Bottom poor households having very low human capital	55%	40%	47.5%
Top	Moderate Poor	Bottom poor households having relatively better human capital	45%	57%	51.0%
Total			100%	100%	100.0%

There are some persons in every target areas without capacity to work and not embedded in supporting family structures, such as persons with disabilities, physically or mentally ill or chronically sick people, old people beyond working age, abandoned children, etc. They live in the extreme poverty and community usually refers them as *beggar class*. The *helpless poor* households either have only one adult earning member, who is often a woman, or the adult members of these households are not in a position to use their existing human capital for various reasons such as childcare, sickness, etc. The households having more than one adult earning member - one of them often a man - have been referred to as the *moderate poor* households. In addition, the key earner of this household has relatively better economic mobility and can maximize the use of his/her human capital in the existing labour market.

Study participants strongly argue that in the socio-economic context of the *char* areas of Dimla, moderate poor households are not extremely poor, because they never recommend them for VGD or VGF card. Only the *helpless poor* and the people from *beggar class* live in extreme poverty. On the basis of their argument, it can be said from the last Column of Chart-2 that more than fifty percent of the bottom poor households of target areas might not live in extreme poverty though they have been generally marked as extreme poor households by project team.

⁴ *Ashohai Gorib* and *Vikuk Sreni* were the most commonly used local terminology for the households who belonged in the middle and bottom of the ranking chart respectively. When it was presented to triangulation workshop, it caused uneasy reactions by some participants. They pointed out, "The terms bear strong negative connotation and underestimate sympathetic attitudes of the society to the poorest of the poor. Both these terms indicate that the community hates the poorest but in reality the poorest are not hated if not respected." Despite strong reaction, most of the participants decided to retain these terms for two reasons. First, these terms encapsulate feeling of the poorest groups. Second, it generates interesting debate regarding social rather than economic position of the poorest of the poor who, somehow manage to survive. *Helpless Poor* and *Beggar Class* are the literal translation of the words *Ashohai Gorib* and *Vikuk Sreni* respectively.

Kamlapur: Poorest in Group is not Poorest in Community

Despite lack of base line information we also tried to assess to what extent Kamlapur project is working with the poorest of the poor. We conducted well-being ranking exercises with the target group members of Kamlapur project. These well being analyses show that about 18% of our study participants belong to the bottom of the ranking chart – poorest members in the group. However, a comparative exercise between ‘poorest members in the group’ and ‘poorest members in the community’ shows very clearly that poorest group members do not belong to the extreme poor category in the community context. It can be said simply that the poorest members of the community are not the members of Kamlapur project. In this context, it will be worthwhile to complement our findings with the findings of the recent external evaluation of Kamlapur project. According to the evaluator, “Including the poorest is a crucial part of Concerns mission. That the goal has been almost completely missed by the [Kamlapur] project is ultimately a result of the contradictions in the design ..., and not to flaws in implementation.” (Berner 2003: 8).

3.3. Reasons for Excluding the Extreme Poor

Concern’s Development Approach

The selection criteria used by Concern to target the households such as, stability in the settlement, age below 45, regular savings requirement, which bar the extreme poor from benefiting from the programmes.

Concern wants to form sustainable *Community Based Organisation* (CBO) with the extreme poor. Extreme poor live in many numbers in unstable urban areas and it is totally impossible to form CBOs in unstable areas. So, Concern staffs are doing trade off between them – trying to form CBOs by working in the stable areas, which automatically excludes the extreme poor.

Poor Economic Base

The capacity of the extreme poor to give regular savings and to invest loan money is very low. In addition, since the better off members of groups are to shoulder joint responsibility of repayment of loan they also prefer members from better off sections and in the process the very poor are excluded.

Don’t want to be Stuck with Debt

The extreme poor do not have ability to take risk, which is key to become successful entrepreneurs. So, these households, or at least a majority of this group, do not want micro credit initially and hence they do not want to join in the group because they feel that they would be unable to pay back the loan money and would therefore be stuck with debt for which they would have eventually be forced to sell off what little possessions they still have.

Negative Role of NGDOs

In Kamlapur we came across many cases where the local people have been cheated by the microcredit programme of different NGDOs. In most cases local NGDOs organised people in a group, motivated people to give regular savings to their fund from which the local people were supposed to receive loan for doing income generating activities. Through this technique these NGDOs mobilised huge amount of funds from local people and overnight just disappeared from the area. In some cases, staff members of big national NGDOs grabbed money from group savings fund. However, these NGDOs terminated that staff but did not return money to the group members. As a result, local people have lost their trust in NGDOs and don’t want to join even in the Concern organized group.

In Dimla, one ‘non-member’ discussion group explained that a few years before some of them were in touch with NGDOs. These NGDOs used to attach more importance to credit than to anything else and the staff members of these NGDOs were not considerate while pressing for repayments of loans. Some

of the borrowers were abused and threatened to sell out their assets to repay loan. After repaying these loans they left those NGOs. When Concern started working in those areas they also thought Concern to be a credit-giving organisation, and so they were reluctant to join in the group. But now they realise the difference between Concern and the other NGOs working in that area. Now they evaluate Concern very positively and want to join in the Concern organized groups.

The Problem of Migration

Staff of Kamlapur project argue that migration rate is very high among the slum dwellers and the rate is even higher among the extreme poor families. So, it is very difficult for them to organize the slum dwellers, especially extreme poor families, in the group. However, participatory appraisals with the extreme poor families disclose that despite frequent eviction they always prefer to stay in the same areas because they know about all the employment opportunities of the area where they live. Moreover, they know people of that area from whom they get support in many different ways during crises, and so they usually do not leave their familiar areas.

To get a clearer view on this issue, we conducted a census among 152 groups of Kamlapur. There were 1,983 members in these groups at the time of their formation. A total of 334 members (16.8%) left after organizing these groups. Distribution of the present location of the drop out members has presented in Chart-3, which exhibits that only about 50% of the total drop out members have migrated from the area permanently. That is, out of 334 drop out members 153 members (49%) are still living in the same area and almost all of them are in the same slums. So, the most relevant question is: then why did they leave the group?

Chart-3: Present address of the drop out members.

Places	Number	Percentage
Village Home	86	25.7
Different area of Dhaka city	69	20.7
Same area but different slum	16	4.8
Same area same slum	147	44.0
Hide	6	1.8
Others	10	3.0
Total	334	100

To get the answer, we conducted a special session with the dropout members who are staying in the same slum after dropout from the group. There are many reasons of drop out, such as inability to give regular savings, inability to attend all the group meetings regularly, sickness, leaving rented house and staying outskirts of the slum due to inability to give house rent, etc. A close look on these reasons explore that all of them are linked with the deteriorating economic conditions of the group members. Because of their deteriorating economic condition, the other group members excluded them. So, migration might not be a serious problem for organizing the extreme poor in a group.

Other Constraints

Sometimes, women of the extreme poor families fail to join in the group because the other members feel they are high risks because their husbands are gamblers and will waste the money, or, they are not good money managers or, they would migrate out of the community.

4. Role of GO and the other NGDO for Alleviating Extreme Poverty

A variety of approaches and programmes have been undertaken both by the Government and NGDOs to promote direct interventions with the extreme poor. Despite considerable variations in the objectives and approaches between specific programmes, one of the principal instruments within these programmes involves food support as 'safety nets'. However, NGDOs are aware about the heavy financial implications of giving food support to the destitute - policies of giving food support will make it more difficult for national NGDOs to reach their goal of financial sustainability.

The three major public sector food safety net programmes: Food-for-Works (FFW), Vulnerable Group Development (VGD) and Food-for-Education (FFE) - provide seasonal employment, training to destitute rural women, and incomes to the poorest. The FFW provides food grain in return for labour in rural infrastructure development project. The VGD provides food and job skills training since 1975. The FFE aiming at an increase in enrolment and decrease in dropouts, provides food to primary school students on the condition of maintaining over 85% attendance. The other food assistance programmes are Rural Maintenance, Vulnerable Group Formation (VGF), etc. The scale of operation of government food aid programme is very limited compared to the need. For example, in the year 2000, government distributed 85000 VGD cards, i.e., 1.25 cards in each village. Beneficiaries of FFE come from 23.3% of the villages. In addition, during the field research we find that extreme poor people living in environmentally vulnerable areas rarely have access to this card. Similarly, FFE programme is also very ineffective for the extreme poor living in the remote environmentally vulnerable areas as government rarely have any schools in these areas. In addition, despite having very specific criteria for reaching the extreme poor, the existing institutional set up and corruption at the local government often exclude the extreme poor from government food-aid programmes.

In recent years, NGDOs have realized that micro-credit is not a panacea for the extreme poor. A huge body of evidence based on empirical studies strongly indicate that loan for 'promotional' measures allow the better-off poor to expand their business, but as the extreme poor are constantly vulnerable to income erosion resulting from contingencies, they badly need credit for 'survival' and 'protection' purposes. Few NGDOs are now experimenting this new credit policy for the extreme poor linking with creation of employment opportunities. For example, BRAC has developed its Income Generating VGD (IGVGD) programme on government's VGD programme and is working in cooperation with WFP and local government. Agro Forestry programme of BRAC attempts to attack three critical issues through one intervention package: to arrest growing deforestation in the country; to check soil erosion and increase the fertility of the soil; and to create a new avenue of income generation for the extreme poor. The Grameen Bank project is experimenting with goat lease programmes to reach the poorest. CARE's Road Maintenance Programme (RMP) supports most destitute rural women by providing cash along with some awareness and skill trainings such as basic health, IGA, etc.

There are many limitations also in NGDOs' approach. Dropout rate is significantly high in BRAC's IGVGD programme. Most of these women have dropped out due to variety of factors, which include morbidity and physical inability, risk of credit/ lack of entrepreneurial capacity, and some other factors. Some were expelled for not observing organizational discipline such as timely repayment of loans. Considering the intensive physical labour needed at the initial stage to develop the land for productive purposes, many destitute farmers could not participate in BRAC's agro forestry programme (Sattar *et. al.* 1999). There are serious criticisms about the selection criteria of participants in CARE's RMP. The key criteria of RMA members are: (1) the candidates must be a permanent resident of concerned union, (2) the candidates must be aged between 18 and 35, (3) the candidates must be widowed, divorced, separated, abandoned or married (in case of married women, only that women can be selected who married to a man who is physically or mentally handicapped and is not able to earn an income), (4) the candidates must be physically sound and physically capable of performing road maintenance work, and (5) the candidates having many dependants. Selection criterion 1 specifically excludes the extreme poor who don't have any permanent address. For example, the extreme poor who have lost their homeland due to riverbank erosion and now living in the embankment cannot participate. Criterion 2 does not address the old age vulnerability of the extreme poor (CARE 2000).

5. Conclusion and A Way Forward

5.1. Conclusions

Characteristics of the Extreme Poor

- ?? The people living in extreme poverty are deprived of basic needs. They barely have any access to natural and financial assets. For survival, they mainly depend on poor quality human capital. Though social capital is the first line of defence during any crisis, because of low human capital their social capital is also very low. A large portion of the extreme poor, who live in environmentally vulnerable and remote areas also do not have access to physical assets. Their shelter is very insecure and they live in disaster-prone, polluted and dangerous areas. These households are extremely vulnerable to the natural disasters and illness, which affect household income flow very quickly.
- ?? Women in Bangladesh continue to represent a disadvantaged group compared to men resulting in their greater deprivation in the society. The households where heads are divorced or abandoned or widowed women are often poorest of extreme poor because of very low human capital, deprivation in the labour market and very low socio-economic mobility. In addition, these women often face sexual abuse as well as psychological abuse both from the community and law enforcement agencies.
- ?? The extreme poor is not a homogeneous group. Characteristics of the extreme poor vary greatly from one location to another. Extreme poor living in the urban locations are much more humiliated than the extreme poor living in the rural locations.

Targeting and Reaching the Extreme Poor

- ?? Organisational development approaches, very poor economic base, incapability to involve with microcredit activities, absence of permanent address, social constraints, etc., are the key problems of working with the extreme poor.
- ?? Probably it is not wrong to say that for various reasons Concern's pro-poor community development programmes directly and indirectly bypass the extreme poor. There is no doubt that extreme poor live in many numbers in environmentally vulnerable areas. However, targeting these areas does not necessarily indicate that Concern is reaching the extreme poor effectively and efficiently. In addition, extreme poor cannot always participate in the Concern's community development programme even it gives equal opportunity to the poor and the extreme poor to participate.
- ?? The nature of the problems experienced by the extreme poor are multidimensional and location specific. So, the identification of extreme poor needs to be looked at through a variety of indicators – (a) levels of income and consumption, (b) social indicators, and (c) the indicators of vulnerability to crises and socio political access to different institutions. However, traditionally Concern target the extreme poor households primarily through levels of income and consumption indicators, and secondarily through a few social indicators such as educational status, powerlessness, exploitation, etc. So, probably it will not be wrong to say that there are flaws in the selection criteria for targeting the extreme poor effectively. In addition, considering this complete set of indicators the poor can often identify others who are even worse off, even more left out, and even more pushed down in their community more effectively by using well-being ranking exercise.

Safety Nets for the Extreme Poor

- ?? Both GO and NGOs acknowledge that safety net interventions are required for the extreme poor to supplement their income through a variety of in-kind or cash transfers programmes. Food-aid has come out as an important instrument to ensure effective participation of extreme poor in the development programmes.
- ?? The scale of operation of government food aid programme is very limited compared to the need. So, it is just an elusive goal for government to reach nearly all extreme through its food-aid programmes. Despite huge financial limitations a few NGOs are also complementing government efforts by adopting policies such as flexible micro credit system, linking micro credit to safety net programmes as skill training and food aid, etc.

5.2. Response to Tackle Extreme Poverty

In this report we don't want to undermine the importance of Concern's pro-poor programmes. Our point of argument is that, it is not an effective strategy to reach extreme poor through pro-poor strategy - we need to look the extreme poor issue separately and with special attention. Extreme poverty is an extreme stage of economic, social and psychological deprivation that results from the continuous erosion of human capital as well as social capital of the poor resulting from contingencies. A rights-based 'pro-extreme poor' strategy is required which should be long-term, location specific and multi-pronged with a special emphasis in protecting and developing human capital.

- ?? Concern puts priority to work in the environmentally vulnerable areas, remote and resource poor areas, and hazardous and dangerous areas. A special attention is required to ensure the inclusion and functional participation of extreme poor, specially 'extreme poor having very low human capital', in the development programmes. Identification of the people living in extreme poverty is very important for perfect targeting of the programme. Well being ranking exercise is the most effective method of identifying the extreme poor households within the community.
- ?? The functional inclusion of extreme poor in development programmes should be complemented with the food-security activities.
- ?? Newly created employment opportunities for the extreme poor should give special emphasis in protecting their existing human capital.
- ?? Micro-credit is not a panacea for the socio-economic well being of the extreme poor. As the extreme poor are constantly vulnerable to income erosion resulting from contingencies, they badly need credit for 'survival' and 'protection' purposes. So, to reach the extreme poor effectively, it is necessary to adopt 'survival' and 'protection' credit policy instead of only 'promotional' credit.
- ?? A mass social awareness programme is especially required on the social issues. For example, break down of the concept of extended family is creating a new dimension of vulnerability of the poor – a threat to drop in the extreme poor category. Aged parents now cannot depend on their sons as their old age security. Concern needs to think on the introduction of popular theatre as one of its development activities, which is one of the best tools to raise awareness on these social issues.
- ?? Effective advocacy and networking programmes are needed at both local level and national level to influence policies of government. For example, Concern can do advocacy with local government for improving the targeting of extreme poor and distribution system of VGD cards. Strong advocacy programme is also needed to increase the access of extreme poor to natural resources including *khas* lands, *khas* water bodies (untitled but government controlled

water-bodies) etc. Concern can develop strong networking with the other likeminded NGOs to influence the policies of government more fruitfully.

Unhesitatingly it can be said that putting the above recommendations into practice is not an easy task. Some of these recommendations are widely debateable issues not only in Concern but also in the other organisations. For example, there is a wide debate among the project staffs of *Concern* on the issue of flexible credit for the extreme poor. While some are in favour of flexible credit having provisions of interest free loan, longer repayment plan etc, the others are opposing it for the sake of sustainability of community organisations. Similarly, a group of programme managers think that food aid is essential to reach the extreme poor effectively but some others think that it will create relief mentality among the extreme poor. There is no unique answer of all these debates. However, we would like to argue that the strategic direction from these debateable issues needs to be guided by the 'rights of the extreme poor'. For example, we see secure entitlement of the extreme poor is a right which can be explained as the claims and access which individuals and groups have over resources arising from their ownership and/or particular social relationships, including legally recognised private ownership and socially sanctioned traditional community management. The extreme poor can establish their access to food through direct entitlement (through own production and consumption); exchange entitlement (selling labour power in order to buy food); and trade entitlement (sale of produce to buy food). Different kinds of shocks break these relationships very quickly and as a result they fail to gain access to food. So, we argue that giving food aid to the extreme poor is not a question of creating relief mentality but it is a way to secure their entitlement to the food (Sen 1981, Allen and Thomas 1992: 24). Considering all these debates and learning from the field experiences and researches, Concern is now working to develop an effective strategy to address the challenges of reaching the extreme poor as well as improving their socio-economic status.

5.3. Final Remarks

While Concern seeks to target the extreme poor, it faces the same dilemma as all other organisations in seeking to facilitate sustainable development solutions at grassroots level. This dilemma relates to participation and community organising as the basis of building the capacity of the poor to be active players in their own development and the fact that these community development approaches very often do not reach the very poorest in communities. Concern often runs more welfare oriented projects for this group and is currently formulating policy in relation to social protection and social safety nets. Clearly, the dilemma is faced by all organisations and is one related to process and longer-term change versus immediate benefit. Concern is constantly doing grassroots research in order to improve its learning and strategies in reaching the extreme poor but recognises that it still has to find sustainable solutions.

Finally, for a successful programme for extreme poor, it is very important to give attention on structural determinants, which affect the life chances of the extreme poor in both rural and urban locations. These are likely to include the distribution of land, assets and human capital; socially constructed constraints to opportunity based on class, gender, race, age and disability; government social and macro-economic policies; external shocks such as flood, cyclone and river erosion; and external relationships which shape exchange rates, the terms of trade, economic sanctions, debt repayments and the scope for domestic economic policies. These fundamental causal factors cannot be tackled by Concern alone. These casual factors underscore the need for policy and institutional reforms at the national as well as local level in order to achieve sustainable improvements in the conditions facing the extreme poor. Moreover, these policies need to be complemented with good governance and political stability of both national and local government.

References

- Datta, D. (1999) 'The Glimmering Hope: Participatory Poverty Assessment in Dimla'. Concern, Dhaka, Bangladesh.
- _____ (2000) *Development of Vulnerable Women and Strengthening of DWA to Manage the VGD Programme*. Department of Women's Affairs and Ministry of Women and Children Affairs in cooperation with the European Commission. World Food Programmes.
- _____ (1997) *An Assessment of the Effect of Food Supplied by the WTC Programmes on the Lives of Women and Their Families*. Concern: Dhaka.
- Allen, T. and A., Thomas. (ed.) (1992) *Poverty and Development in the 1990s*. Oxford University Press, Oxford.
- Begum, M. (1999) *Consultation with the Poor: Participatory Poverty Assessment in Battala Slum of Dhaka*. NGO Working Group on the World Bank, Dhaka, Bangladesh.
- Berner, E. (2003) *Community development and assistance to the poorest: Have the twain finally met?* Institute of Social Studies, The Hague, The Netherlands.
- CARE (2000) *Income and Livelihood Security Assessment of RMP Ex-Crew Women*. Care Bangladesh: Dhaka.
- CARITAS (2001) *Refocusing the Poorest*. CARITAS Bangladesh Newsletter. CARITAS: Dhaka.
- Datta, D. (1999a) *The Glimmering Hope: Participatory Poverty Assessment in Dimla*. Concern: Dhaka.
- Dhaka Urban Programme Team (2000) *Community Empowerment, Mobilisation and Development in Keranigank and Kamlapur Dhaka: Project Proposal 2000-2005*. Concern: Dhaka.
- European Commission (2001) *Prospects and Limitations of Income Generating Activities (IGAs) as an Instrument for Food Security of the Ultra Poor*. European Commission: Dhaka.
- Fossi, L. et. al. (1999) *Review of Urban Community Development Programme (UCDP): Dhaka, Kamlapur and Zinzira*. Concern: Dhaka.
- Halder, R. S. et. al. (n. d.) *The Extreme Poor (EP) and Their Development Needs: Results from an Exploratory Study in Bangladesh*. Research and Evaluation Division, BRAC: Dhaka.
- Hubner, U. (1997) *Evaluation of the Khaliajuri Rural Development Programme, Bangladesh*. Concern: Dhaka.
- IFADEP (1999a) *Development of Assetless Women Under the Vulnerable Group Development Programme*. Department of Women's Affairs and Ministry of Women and Children Affairs in cooperation with the European Commission.
- IFADEP (1999b) *Development of Assetless Women Under the VGD Programme: An Evaluation Report on IGA Pilot Project*. Department of Women's Affairs and Ministry of Women and Children Affairs in cooperation with the European Commission.
- Islam, M. et. al. (2001) *Boyar Char: The Untold Story*. Organisational Development Unit. Concern: Dhaka and Unnyan Porikalpanaya Manush (UPOMA).
- Islam, M. et. al. (2001) *Participatory Evaluation: Gowainghat Integrated Rural Development Programme (GRDP), Sylhet District, Bangladesh*. Concern: Dhaka.
- Islam, R. (2001) *Searching for the Impact: An Assessment of the Hard Core Poor (HCP) project Implemented by KRP, Khulna*. Organisational Development Unit. Concern: Dhaka.
- JBFIC (2001) *Poverty Profile: People's Republic of Bangladesh in 'Chapter 1: Poverty in Bangladesh'*. Japan Bank for International Cooperation (JBFIC).
- Jennings, M. (1998) *Review of Women's Training Centres: Concern Bangladesh*. Concern: Dhaka.
- Jennings, M. et. al. (1999) *Review of the Urban Community Development Programme (UCDP) in Mymensingh and Bowbazar, Chittagong (1996-2001)*. Concern: Dhaka.
- Miyazaki, T. (1999) *Participatory Internal Assessment of Village Reconstruction Work in Haor*. Rural Development Programme. Concern: Dhaka.
- Mujeri, K. M. (1997) *Government-NGO Cooperation for Poverty Alleviation: Capacity Building to Alleviate Rural Poverty under Economic Adjustments*. CIRDAP: Dhaka.

- Nabi, R. *et. al.* (1999) *Participatory Poverty Assessment in Bangladesh*. NGO Working Group on the World Bank, Dhaka.
- Rahman, A. *et. al.* (2001) *Bangladesh: Some Improvements but Not Enough*. National Reports: Bangladesh.
- Ravallion, M (1997) *Famines and Economics* in 'Journal of Economic Literature', September 1997, vol. XXXV, pp: 1205-1242, World Bank.
- Sattar, G. *et. al.* (1999) *Food Aid and Sustainable Livelihoods: BRAC's Innovations Against Hunger*. BRAC: Dhaka.
- Sen, A. K. (1981) *Poverty and Famine: An Essay on Entitlement and Deprivation*. Clarendon, Oxford.
- Wardle, C. (1995) *Evaluation of Concern's Urban Community Development Programme in Bangladesh*. Concern: Dhaka.
- World Bank (1998) 'Bangladesh: From Counting the Poor to Making the Poor Count'. Poverty Reduction and Economic Management Network, South Asia Region, 6. April 29, 1998.