

Urban Change:

Voice of the UPPR Community



LIFTING THREE MILLION PEOPLE OUT OF POVERTY

Inspiring children to save for their future



According to the UN Department of Economic and Social Affairs, almost half of the world's children live today in urban areas. Although children living in the cities are better off than in rural areas on average, there are still millions of children living in slums who experience daily challenges and deprivations of their rights, with few opportunities to overcome poverty in the course of their lives. One of UPPR's strategies is to mobilize communities to operate their own savings schemes, and create a revolving fund at the community level from which credit operations can be managed.

Empowering children to think about the future

Based and inspired by the experience of the savings and credits operation, community leaders in Dinajpur decided in late 2011 to support children in their neighborhood to setup their own 'Child Savings Group.' What started almost two years ago with a couple of children groups learning about how to take care of their money is today a well-established network of 32 Child Savings Groups formed by 632 children in Dinajpur. Meeting and collecting their savings on a weekly basis, the groups had managed to save 295,400 Taka (approx. 3,800 USD) as of April 2013. At this point, the average savings would give each participating child the capacity to pay for additional school books, school

uniforms or contribute to their families' food expenses.

However, the main objective of the Child Savings Groups is a different one than what these short-term results indicate. It is the potential it has on the empowerment of children early in their life, by giving them the chance to plan and decide over their resources and seeding a sense of future direction by helping them realize there is a tomorrow to plan for. By acquiring a basic financial education as they learn to be responsible for assets and experiencing decision-making, these children develop a savings habit early in life that will help them to smooth consumption, overcome adverse shocks, and invest in income-generating activities and assets throughout their life.

It is too early to measure the impact this will have over their particular life spans. However, in a country where saving (together with borrowing) remains the predominant coping strategy for shocks, UPPR is helping to build up the foundation for poverty reduction in the future and is giving these kids the chance to break the cycle of poverty one day.

More stories from the field on partnerships, women empowerment, and pro-poor municipal budget allocations can be found on pages 2 & 3.

WELCOME NOTE



Welcome to the UPPR newsletter that will help us updating you on our work towards lifting three million people out of poverty and integrating them as urban citizens.

UPPR promotes partnerships between the urban poor and the Government of Bangladesh to move forward on poverty reduction with a multisectoral approach. With this newsletter we want to share with you success stories proving impact of this approach and an invitation to understand better urban poverty.

Md. Abdur Rashid Khan,
National Project Director

More updates on management can be found on page 3 & 4

UPCOMING EVENTS

1-7 August 2013

World Breastfeeding Week

1-6 September 2013

World Water Week

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Visit us for more information:

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Our partners:



The story of a woman's economic empowerment



Kazol, a 28 year-old female from an extreme poor household, lives in Rajshahi City Corporation area with her husband, two children, and parents-in-law. Before she got married, she lived with her parents, her sister and three brothers, struggling with poverty. Her father was the only earning member of the family. Kazol did not afford to eat three times a day everyday and had to stop schooling after completing Class 2. When she was just 16 years old she got married. Her husband's family was also a victim of poverty. Kazol's husband, Mr. Mamun, worked as a rod fabricator and was the only breadwinner of the family. His family could afford food when he worked; but when he didn't, they had to skip meals.

Kazol decided to look for ways to lift her family out of extreme poverty and in 2001 she joined the Community Development Committee (CDC) in her area. By participating also in the savings and credit activities, she started depositing 10 Taka on a weekly basis. Four years later, Kazol took out a loan of 5,000 Taka, which she used as an investment to start up a carpentry business. Earning 2,000 Taka a month from her business, Kazol was able to repay her loan within 11 months through monthly installments. In the following year, Kazol took out another loan of 10,000 Taka, from which she used 6,000 Taka to purchase goats and 4,000 Taka to invest in her carpentry business. Again, she repaid her loan within 11 months with the monthly installments from goat rearing and carpentry.

Through these business opportunities, Kazol realized that she could be of financial support to her family. She and her husband



brainstormed how they could help their family and decided to purchase a battery-driven auto rickshaw by taking out another 50,000 Taka loan from the group's savings and credits scheme. The CDC leaders agreed to grant the proposed amount to Kazol after reviewing her good credit history. From the money, Kazol purchased a battery-driven auto rickshaw, making Mr. Mamun a happy new auto rickshaw driver, earning 1,000 Taka daily. With Kazol continuing her carpentry and small livestock business, the family not only repays her loans on a regular basis, but also continues to deposit weekly savings from their diversified income sources.

Kazol is now determined and equipped to ensure that, unlike herself, both of her children finish their schooling. Kazol's is an example of an urban household fighting against extreme poverty and lifting her family from their financial struggle. They now have a tin roof over their head and sources of income to feed themselves everyday. They do not have to worry about going to bed hungry or dropping out of school anymore.

Higher female earnings and bargaining power translate into greater investment in children's education, health and nutrition, which leads to economic growth in the long term. In that context, UPPR works towards empowering economically women in Bangladesh. Like Kazol's, over 376,000 households have joined UPPR savings and credits schemes up to the end of 2012, with 98 percent of individual members being women. Members have been depositing more than 5 million USD in savings and taking out loans for 3.7 million USD as loans, supporting the economic empowerment of urban poor, especially women, in Bangladesh.

Placing emphasis on skills development and job creation for poor women



On Sunday 29 June 2013, certificates were awarded to 28 women from Tongi who completed a training on how to operate industrial sewing machines. Today, 25 of these women are machine operators with Masco Group of Industry and Interfab Shirt Manufacturing Ltd., two garment factories in Tongi, and as such become leaders of their families by bringing in resources to afford a better urban life.

The training and subsequent job creation that was facilitated by BGMEA (Bangladesh Garment Manufacturers & Exporters Association), would not have been possible without the formal agreement to collaborate between BGMEA, UPPR and ILO made in August 2012.

The idea behind this partnership is to train a large number of poor and underprivileged women from the communities where UPPR is present and connect them with the opportunity to gain a regular income through working with one of the 5000 factories under the umbrella of the association. This is a strategic invest-

ment in human capital for the private sector in a country where it's important apparel sector needs at least 2000 skilled manpower every year, noted Mr. Kishore Singh, International Poverty Reduction Specialist of UPPR. As such, there is great potential for poor women to become skilled workers and make use of these skills for living a better life.

Mr. Atique Islam, President of BGMEA appreciated UPPR's strategic role to connect the unprivileged communities with the private sector and encouraged attendees to promote and advocate the initiative with garment factory owners.

This partnership is one of around 500 linkages and partnerships that UPPR has established across the country. Maximizing the added value that the different stakeholders represent for development and thus promoting partnership between them and the urban poor is a key strategy of UPPR to lift three million people out of poverty and integrate them as urban citizens.

Increasing pro-poor municipal budget allocations



Lack of access to safe drinking water and sanitation in Bangladesh are a major cause for diseases, such as acute respiratory infections and diarrhea, leading to thousands of deaths per year, especially among children. According to UNICEF, most of the seven million people now living in urban slums throughout the country have no access to safe water, sanitary latrines, proper waste disposal systems and adequate sewer drainage. With one of the highest urbanization rates in Asia, the situation is continuously worsening for an increasing number of urban poor in Bangladesh. Low levels of awareness of health, environmental and menstrual hygiene combined with cultural taboos aggravate the effects of limited access to water and sanitation services. Poor households drink and cook with unsafe water from ponds, ditches or shallow wells, which in turn results in outbreaks of various water-borne diseases. Even if available, hygienic latrines are often not used due to limited awareness of the benefits, and expenditures for hygiene products such as soap are often not a priority for poor household. For many adolescent girls and women menstrual hygiene is an issue due to lack of privacy and traditional beliefs.

In an effort to improve the situation of urban poor, UPPR partnered with UNICEF and Practical Action Bangladesh from October 2012 to June 2013 to carry out capacity building, coaching and monitoring of UPPR front line staff and core trainer groups on hygiene behavioral change in

23 towns. In order to maximize sustainability of the intervention, the project designed the approach and tailored awareness materials on safe water, sanitation, hand washing, and environmental and menstrual hygiene to the needs of urban communities. The approach allows Community Development Committees (CDCs) and community representatives to identify priority interventions, and take the lead in implementing these, while at the same time ensuring participation of policy-makers for them to understand and address community needs in municipal plans and budgets.

Savar was one of the towns benefitting from project activities, resulting in the review of Community Action Plans (CAPs), completion of hygiene maps for their neighborhoods, and delivery of extensive hygiene campaigns. In June 2013, a regional evaluation workshop was held for CDC representatives and municipality officials from eight target towns to share experiences and lessons-learned. Following extensive deliberations, the Mayor of Savar Municipality, Alhajj Abdul Kader, proposed to include an allocation for the continuation of hygiene-promoting activities at the CDC-level in the 2013/14 municipal budget in order to improve the health situation

of the poor community. Subsequently, a lump sum of one lakh (BDT 100,000) was approved by the Pourashava for 'Hygiene Behavior Changes' as part of the annual budget.

In addition to the increase in hygiene awareness for the households that have been reached through the project, the allocation of funds for hygiene activities in the municipal budget of Savar Municipality will continue to improve the hygiene



and health situation of the poor urban communities. Awareness of (local) policy makers is a key condition to ensure sustainability of poverty reduction activities through increases in pro-poor allocations in government budgets. In that context, the applied approach provides a forum for dialogue between communities and government, linking citizens' needs to policy making.

UPPR's Research, Evaluation and Learning

Since January the Research, Evaluation and Learning Unit (RELU) has been working hard to improve how UPPR measures the impact of our work with poor urban communities and we communicate this success to our partners.

At the end of 2012 there were just two M&E Experts in the UPPR HQ. By the end of June, RELU had a head of section, three M&E Experts, an international Programme Analyst for Research and Documentation and a National Communications Expert. RELU is also supported by a Junior International Consultant.

Since January RELU has also developed a new work plan to make sure it collects the

data needed to show the impact of UPPR's work. Recently 12 towns participated in a short-term outcome survey on the Apprenticeship and Block Grants. We hope to report results from this study in September. Nine towns also supported our development of a scorecard to measure the empowerment of women through UPPR. This has been done using participatory methods and we will start to test and roll-out this scorecard shortly. We will share the latest news and results on this study in our next newsletter. The support of communities and Town teams has been vital in making this a success.

RELU has even more impact work planned for the rest of 2013. We are cur-

rently planning for a Multi-Dimensional Poverty Impact Study to follow up on the 2009 programme baseline. We are also in the initial stages of planning impact studies on water and sanitation activities, the education grant, and savings and credit groups. RELU is also planning some innovative monitoring strategies so look out for updates in our next newsletter!

RELU has also drafted a Communications Strategy to make that UPPR's results and best practices are shared with a wide audience. In addition to this newsletter, this Strategy will contribute to better reporting using our website, Facebook and publications.

UPPR review & planning workshop

From 27 to 28 June, 114 UPPR staff from HQ and its 23 towns came together for a two-day workshop at HRDC-Proshika, Koitta and Manikganj. The purpose of this event was to review the progress of the Annual Work Plan (AWP) implementation, to provide feedback and inputs on the sustainability strategy, present the Town Managers' action plans, and to share experiences and lessons learned. These discussions took place with an aim to determine UPPR's way forward for the betterment of the project and the sustainability of its achievements. The meeting was successful and many suggestions and recommendations were made by UPPR staff and Town Managers to ensure the effective implementation of the AWP, the design of a comprehensive sustainability strategy and UPPR's way forward.

Sustainability strategy

It was noted during the meeting that one strategy does not necessarily apply to all towns. Hence, various applicable strategies must be developed and taken into consideration so that UPPR's activities continue and remain sustainable for a long period of time. Member Secretaries from different towns urged that as the project is in its last phase, the plan for phase-out must be developed and shared with the Pourashavas and city corporations soon and the plan must be time-specific.

Plan for implementation of AWP

Three parallel sessions – SIF, SEF and Management – were held to discuss the implementation plan of AWP. The teams agreed



Right to left: Per Olof Bertilsson, Project Manager; Md. Abdur Rashid Khan, National Project Director; Mary-Ann Taylor, DFID Programme Manager; Azahar Ali, National Project Coordinator

among themselves on specific time frame and activities, according to what was relevant to them. These will be the reference point for close monitoring by the Head Office.

The main agreed points of this meeting included the fact that the time is very short, so appropriate actions must take place within the proposed time frame. These actions must be specific and achievable. Furthermore, sustainability and the hand-over are very challenging issues; thus, it is extremely crucial to understand our capacity and develop realistic and feasible actions

Annual review by DFID

From 14 to 24 April 2013, DFID conducted UPPR's Annual Review. The objectives of this were to assess progress against the outputs and outcome, and to make recommendations for any changes in approach or emphasis to ensure the programme delivers its results and maximises value for money.

The Team comprised two external and one national consultant, together with two DFID UK based staff and included a three-day visit to the towns of Chapai Nawabgonj, Noagoan and Bogra. Feedback was received from stakeholders including CDC leaders and programme beneficiaries in slum communities; UPPR partners including NDBUS, SJP/ Eau et Vie, CARE and BGMEA; Local Government stakeholders including Mayors, Ward Councilors and officers as well as the Executive Engineers of LGED in the

towns; Government of Bangladesh representatives including the Chief Engineer, Ministry of Local Government, Rural Development & Cooperatives; UPPR National Project Director and his LGED staff; DFID, UNDP the UPPR staff.

Overall, the Project was "congratulated for delivering Outputs that have now met and surpassed the logframe quantitative targets and milestones required for the end of project in August 2014". However, it also noted that with the end of the project now fast approaching, UPPR needs to put center focus on Town Office and Head Office phase out and sustainability work plans. In this regard, linkages to both local government and like-minded organizations for ongoing mentoring were deemed essential and emphasized on the need to vigorously pursue these.

Steering Committee meeting

On 26 June 2013 at the Ministry of Local Government, the Secretary of the Local Government Engineering Department (LGED) chaired the meeting of the UPPR's Steering Committee. The Committee reviewed the 2012 Annual Report and heard a presentation made by the IPM and NPD on progress made so far. During the meeting, UPPR also shared an outline of its sustainability strategy and phase-out plan to be implemented in the next year of work. The Steering Committee is composed of senior management representing LGED, DFID and UNDP.