



A Compendium of Social Protection Researches

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2. Cost-Benefit Ratio Study on Effects of Social Protection Cash Transfer
3. Implication of Changing Demographics and Effects on Social Protection in Bangladesh
4. Long-Term Effect of Livelihood Promotion Types of Social Security Programmes
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Chapter 7. DIAGNOSTICS FOR URBAN POVERTY AND THE SOCIAL SECURITY NEEDS OF THE URBAN POOR IN BANGLADESH¹

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1. Introduction

1.1. Background

Since the late 20th century, urbanization has become a global phenomenon and has been taking place at a rapid pace in the developing countries. At present, more than half of the population around the world lives in cities (Vale, 2016). The global urban population was about 34% of the total in urban areas in 1960 which has increased to 55% in 2018. It has also been projected that the proportion of people living in the urban areas will be 68% of total global population by 2050 (UNDESA, 2018). With the rapid growth in urbanization, there has also been growing inequality reflected in the number of urban poor across the world. Poverty, which had predominantly been a rural phenomenon, has become more urbanized now (Johan, 2006). Lately, addressing the urban poverty and the social security needs of the urban poor have become a global priority as the Sustainable Development Goals (SDGs) have set a specific goal to achieve inclusive and sustainable urbanization by 2030. Apart from SDG 11 on sustainable cities and communities, the first target of SDG 1 also mentions the reduction of both rural and urban poverty. Therefore, there has been an emerging 'global urban agenda' across the world which vows to make cities more inclusive for all the residents (Parnell, 2016).

Like many other developing countries, Bangladesh has been experiencing rapid growth in urbanization, which is accompanied by a rising number of urban poor in recent decade. Due to various demographic and structural reasons, the rate of reduction of urban poverty has been stagnant in recent years amid the government's renewed focus on addressing it. Historically, the social security system in Bangladesh has remained largely a rural phenomenon. It is only in recent years that the National Social Security Strategy (NSSS) has aimed to extend the social protection support for the urban poor by proposing old age pensions, disability benefits, and child benefits to both urban and rural areas in equal measures. However, designing and implementing an inclusive social protection system for the urban poor has remained as much a challenge as it has been for decades. In this backdrop, this study attempts to diagnose the needs of the urban poor and to lay out recommendations for an inclusive urban social protection strategy.

1.2. Urbanization and Urban Poverty in Bangladesh

Bangladesh has been experiencing a rapid growth in terms of urban zones as well as urban population. The urban population of this country has grown at an annual average rate of nearly six percent since independence, at a time when national population growth was about 2.2%. There are currently eight metropolitan areas in Bangladesh, namely Dhaka, Chittagong, Khulna, Rajshahi, Barisal, Sylhet, Gazipur, and Rangpur. However, the growth of urban population is lopsided across different regions and more than 60% of Bangladesh's urban population is concentrated mainly in four metropolitan cities- Dhaka, Chittagong, Khulna, and Rajshahi. The UN estimation shows that more than half of the population of this country will be living in cities by 2030. The hazards induced by climate change may also cause the displacement of another 13 million people by 2050 who can potentially move to the cities for shelter and livelihood. In Bangladesh, the climate migrants are expected to outnumber other categories of internal migrants in the coming decades (Amin, 2018a).

Bangladesh is often recognized for unplanned urbanization as most of its urban areas are confronted with major problems of poverty and lack of basic services in the slums and other low-income settlements. A major portion of people who migrate to cities after losing their ancestral land due to river erosion, poverty, and other reasons take shelter in the densely populated slums. At present, about 2.23 million people live in slums across the country (BBS, 2015) while this figure was 1.39 million in 1999. The number of slum dwellers has also increased along with the rising number of the urban population. As per the BBS data, the population living in slums has risen by 60.43% over the last 18 years and the total number of slums across the country is 13,943 of which 9,113

are located across the 11 city corporations of Bangladesh. BBS slum census also shows that 1.06 million slum dwellers live in Dhaka while 635,000 in Chittagong, 172,000 in Khulna, 120,000 in Rajshahi, 118,000 in Rangpur, 91,630 in Sylhet and 49,401 in Barisal divisions (Ibid.).

Like other developing countries, slums in Bangladesh are not equipped with basic facilities such as proper housing, safe drinking water, sanitation, and healthcare. The limited access to the basic services is often associated with the political environment. In Bangladesh, the locally influential people control the supply of electricity and water to informal settlements like slums. This in turn creates unique forms of dependencies and exclusions for the urban poor (de Lintelo et al., 2017). According to a report by ICDDRDB on Slum Health in Bangladesh 2018, almost 95% of households share piped water from a common source and 90% households share common latrines (ICDDRDB, 2019). The enrolment of the slum children in schools is lower at the location where there is high presence of geographical barriers such as rivers and flood prone streets with no or little NGO support. Most importantly, low levels of awareness and the lower income of the households are the major factors for lower enrolment. Although government and NGO schools provide free education, but the dropout rate is still high due to other school expenses.

The requirement of the support from the government for the poor urban communities is noticeable from the fact that a lot of the households in the urban slums experience poverty and remain vulnerable to shocks that can threaten their wellbeing. To date, the national social security activities have been aligned mainly to the needs of the rural poor rather than that of the urban poor. Since independence, many of the social protection programmes typically have excluded urban areas from the coverage. Though recent formulation of NSSS in 2015 by the Government anticipated expanding the coverage of social protection programmes for the urban poor communities, little has changed in reality.

1.3. Objectives of the Study

The broader objective of the assignment is to prepare urban diagnostics for urban poverty and the assessment of social security needs of the urban poor. Some specific objectives of the study also include:

- Diagnostics of the types and extent of urban poverty across the country
- Analysis of urban issues affecting urban poor in Bangladesh, with an emphasis on major cities such as Dhaka and Chittagong
- Analysis of the existing policy provisions and interventions designed for urban poor
- Assessment of the structural barriers, resources availability, and current state of social security system for urban poor
- Review and analysis of NSSS provisions related to reduction of urban poverty
- Detailed analysis of the types of SPPs that can specifically meet the needs of urban poor
- Identification of the reasons behind the high rate of exclusion for urban poor in accessing social protection programmes
- Analysis of best international practices in terms of implementing and operating national urban social protection programmes
- Analysis of the needs of the urban poor and preparation of recommendations for an NSSS urban policy indicatively including social assistance, social insurance, and support services (i.e. utilities, physical infrastructure, job markets etc.)

1.4. Methodology

The study has used both quantitative and qualitative research approaches to fulfil the needs of the assignment. In particular, it has used the quantitative and qualitative tools and techniques in collecting data from the field. Some relevant secondary data has also been analysed.

The methodology, in particular, include:

- a. **In-depth literature review:** Both quantitative and qualitative data has been collected from secondary literature which are related to urban poverty and social protection. As part of academic literature, journal articles, books, conference and seminar papers have been reviewed. Among other sources of literature, documents and reports from both government and non-government agencies have been reviewed extensively.
- b. **Questionnaire survey in Dhaka and Chattogram Cities:** A questionnaire survey has been conducted among 210 respondents, one per household, in Dhaka and Chittagong cities by using structured questionnaires. The survey has been conducted in six locations of Dhaka and Chittagong with 35 households from each of the locations. Two slums namely Korail and Bhasantek, and one low-income settlement namely Kamrangir Char have been covered from Dhaka while Chawk Bazar, Chandgaon, Double Mooring have been covered from Chittagong for the survey. Respondents have been chosen randomly from the poor households in the surveyed areas. The sampling methodology has aimed to ensure equitable gender representation.
- c. **Key Informant Interviews (KIIs):** The study team has conducted 10 KIIs among NSSS-related GoB officials and UNDP officials.
- d. **Focus Group Discussion (FGDs):** Four (4) FGDs have been conducted with the beneficiary groups in the slums of Dhaka and Chittagong. Representation of both male and female participants was ensured during the FGDs.

1.5. Outline of the Report

The Chapter 1 sets the context of the study by referring to its objectives and methods of research at the very outset of the report. The Chapter 2 provides a comprehensive assessment of the type and extent of urban poverty across the country. The chapter also provides a diagnostic of the state of urban poverty in Bangladesh. Later on, a comprehensive assessment of the relevant policies, programmes, and institutions has been made in the Chapter 3. Additionally, a special focus has been on the analysis of existing social protection programmes for urban poor. The Chapter 4 presents the analysis of the quantitative and qualitative findings of the field research to provide a comprehensive diagnosis on the needs of urban poor in Bangladesh. Next up, the Chapter 5 focuses on a wide number of best international practices in terms of implementing urban social protection programmes. In the Chapter 6, effective policy recommendations towards designing and implementing inclusive policies and programmes in the NSSS for urban poor have been laid out. Finally, the Chapter 7 concludes the report by referring to the key analysis and findings of the research and makes relevant recommendations for future research on urban poverty.

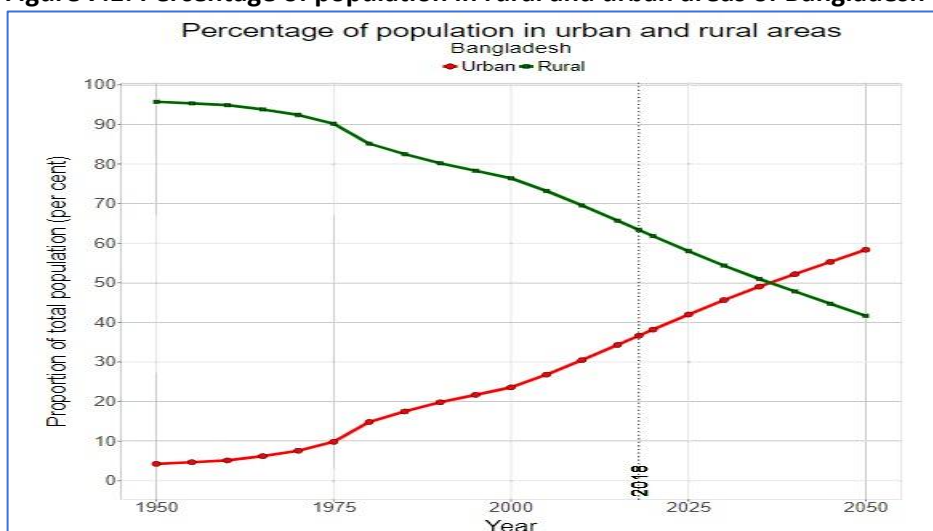
2. Diagnostics of Urban Poverty in Bangladesh

Bangladesh has experienced a steep rise in the share of population living in urban areas since the late 1970s. There has been a growing number of slums and slum dwellers in the urban areas in recent decades. While the country has achieved notable success in reducing income poverty over last couple of decades, the rate of reduction apparently has varied in rural and urban areas. With the economy growing, in terms of GDP, at a rate of 6.5% on average per year between 2010 and 2016, the pace of poverty reduction has rather slowed down in the same period (World Bank, 2017). Moreover, the national poverty reduction rate fell from 1.7% between 2005 and 2010 to 1.2% between 2010 to 2015. Hence, reducing urban poverty, in all its diversities, at a faster rate has emerged to be an important concern for the government to lower the rate of poverty at national level.

2.1. Urban Population in Bangladesh

Majority of the population of Bangladesh lived in rural areas before the economic liberalization of the late 1980s. The share of rural population came down from a whopping 93% of total population in early 1970s to 64.4% in 2017. People have mostly migrated to cities for economic reasons while natural disasters like river erosion, cyclone, and tidal surges have also displaced people who often migrated to cities. In 2017, the rural area recorded only 0.1% population growth whereas the growth was 3.5% for the urban area. Moreover, rise in the number of internally displaced people (IDP) who migrate to cities have increased the pressure on the management of urban poverty. According to projections by UNDESA, share of urban population will increase further over the years while the share of rural population is rather expected to decline in Bangladesh (see Figure 7.1).

Figure 7.1: Percentage of population in rural and urban areas of Bangladesh (1950-2050)



Source: 2018 United Nation, DESA, Population Division

The report, titled “World Urbanization Prospects: The 2018 Revision” reported that the population of Dhaka is estimated to be doubled by 2030. In 2005, Dhaka and Chattogram together held 86% of the country’s urban population. Furthermore, the two major cities accommodate 90% of the country’s slum population. The increasing population will also create pressure in other urban areas. Besides Dhaka, Chattogram is expected to be the next megacity while other major industrial cities such as Narayanganj, Gazipur, Sylhet, Rajshahi could also face substantial growth in their populations. However, most of the cities in Bangladesh are experiencing rapid but unplanned urbanization which may potentially lead to an increase in urban poverty in the future.

2.2. Urban Poverty in Bangladesh

Bangladesh experienced a constant decline in poverty rates from 2000 to 2016. The rate of reduction in poverty has varied in rural and urban areas, as revealed by available data. Apparently, poverty reduction in urban areas has been stagnant in recent decades while poverty in rural areas have seen consistent reduction over the decades. In terms of urban areas, Bangladesh has one megacity, i.e. the city of Dhaka, nine other metropolitan areas, and over 300 municipalities. Due to push factors like poverty, land scarcity, and climate change, the rural poor migrate to cities seeking jobs in the urban economy. According to World Bank (2016), poverty reduction in rural areas accounted for 90% of all poverty reduction that occurred from 2010 to 2016. Hence, the rate of poverty reduction has apparently been slower in urban areas than that of rural areas in recent years (see Table 7.1, 7.2 and Figure 7.2, 7.3). Moreover, available data demonstrates that extreme poverty in urban areas did not change in half decade recently (see Table 2).

Table 7.1: Incidence of poverty using upper poverty line

	1991/92	1995/96	2000	2005	2010	2016
National	56.7	51	48.9	40	31.5	24.3
Urban	42.8	29.4	35.2	28.4	21.3	18.9
Rural	58.8	55.2	52.3	43.8	35.2	26.4

Source: HIES (various years), Bangladesh Bureau of Statistics (BBS)

Table 7.2: Incidence of poverty using lower poverty line

	1991/92	1995/96	2000	2005	2010	2016
National	41.1	34.4	34.3	25.1	17.6	12.9
Urban	24	13.7	19.9	14.6	7.7	7.6
Rural	43.8	38.5	37.9	28.6	21.1	14.9

Source: HIES (various years), Bangladesh Bureau of Statistics (BBS)

Figure 7.2: Long-term poverty incidence under upper poverty line

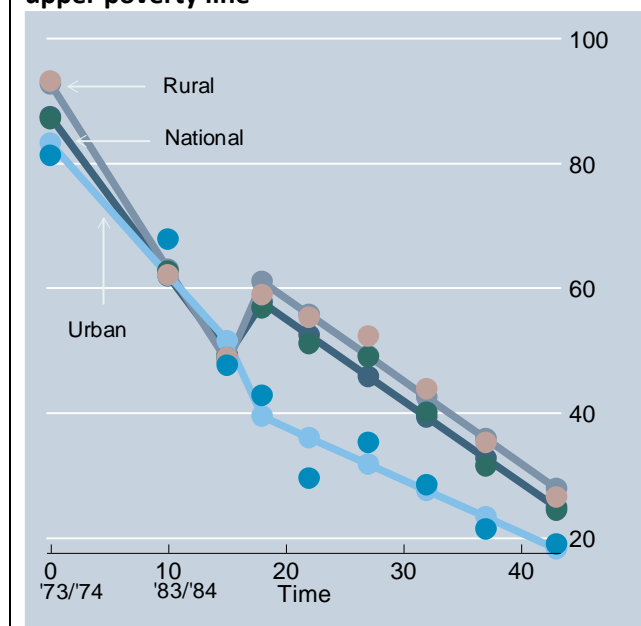
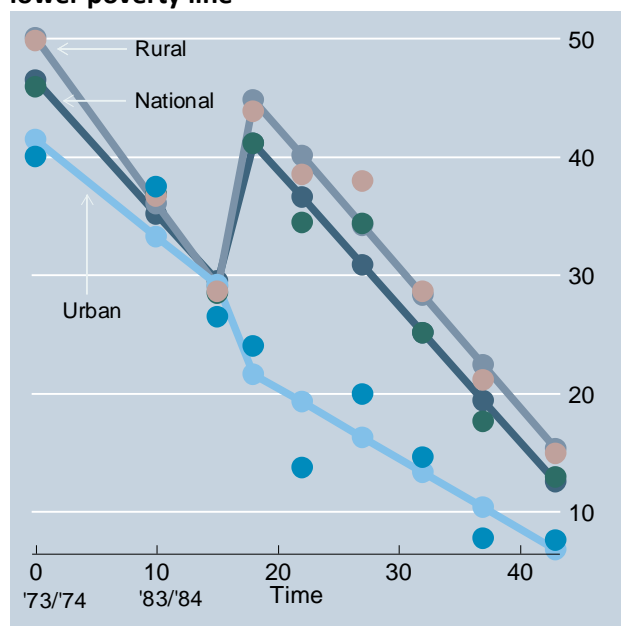


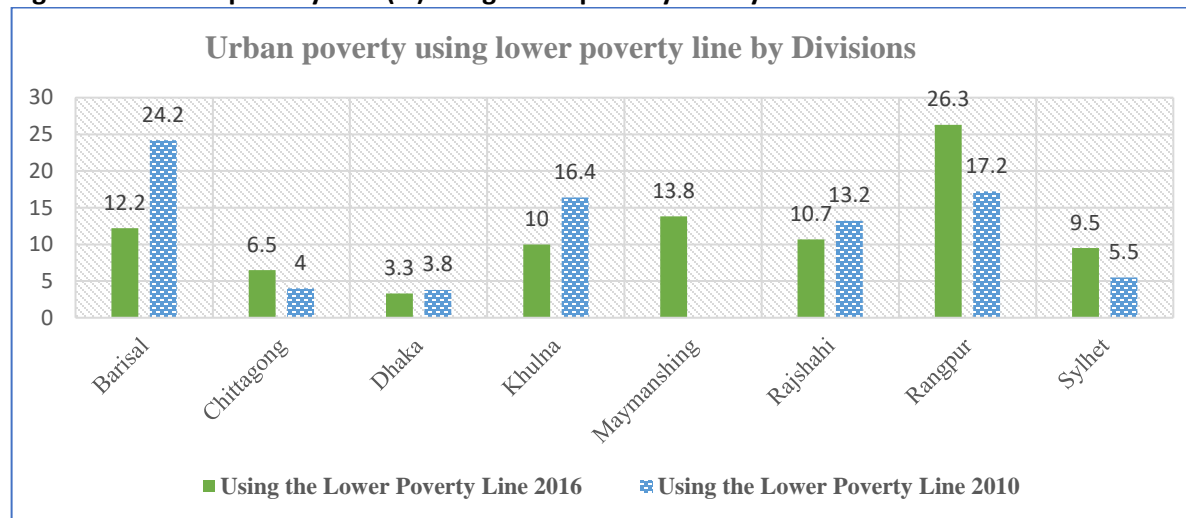
Figure 7.3: Long-term poverty incidence under lower poverty line



Source: HIES (various years), Bangladesh Bureau of Statistics (BBS)

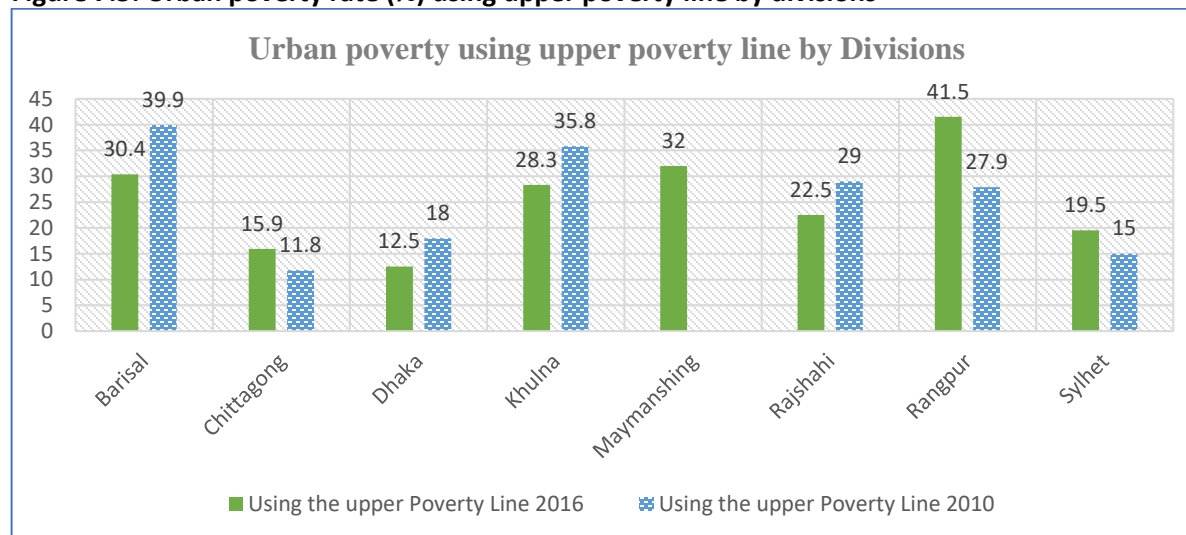
Besides the variation in poverty reduction, income inequality has also varied between urban and rural areas. The ratio of income inequality has increased by 6.56 percentage point from 1973 to 2016 in rural areas while it has increased by 10.55 percentage point in urban areas (Chowdhury & Hossain, 2018). Data shows that there are inequalities within the urban centres as shown in the incidence of urban poverty by administrative divisions in 2010 and 2016 (see Figure 7.4 and Figure 7.5). Figure 7.4 shows that urban poverty has declined in all the divisions except Rangpur, Sylhet, Chattogram in terms of lower poverty line. Moreover, there has been significant increase of poverty in Rangpur in terms of lower poverty line in first half of 2010s. Furthermore, in terms of upper poverty line, same three divisions out of eight have seen a rise in poverty in urban areas (see Figure 7.5).

Figure 7.4: Urban poverty rate (%) using lower poverty line by divisions



Source: HIES (various years), Bangladesh Bureau of Statistics (BBS)

Figure 7.5: Urban poverty rate (%) using upper poverty line by divisions



Source: HIES (various years), Bangladesh Bureau of Statistics (BBS)

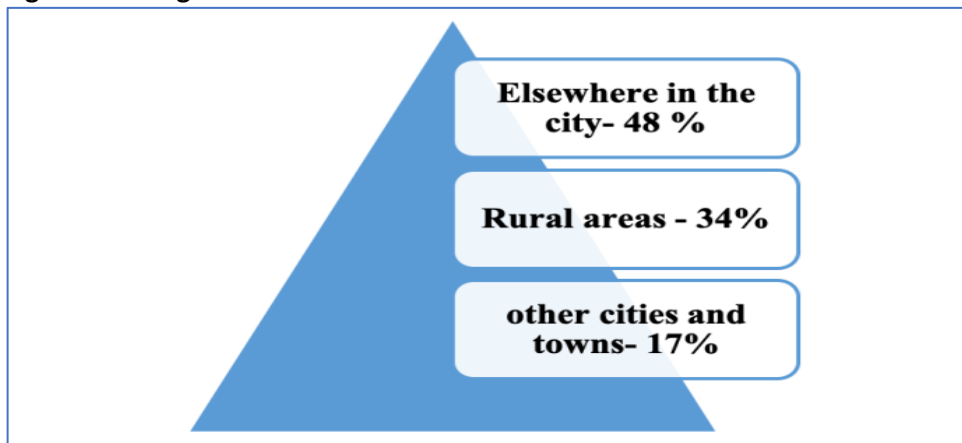
2.3. Causes of Urban Poverty in Bangladesh

Bangladesh is a densely populated country where 1,240 people are currently living in per square kilometre of land area (World Bank, 2018). The population density of this country is the highest in South Asia and well above the density of the other low-income countries of the world. But the density of population in the urban areas is

far greater than the national average. According to the 14th annual edition of “*Dermographia World Urban Areas*”, Dhaka ranked as the top city among 1,758 urban areas. Currently, about 47,400 people are living on each square kilometre area of Dhaka, hosting 17.4 million on its land. Government estimates reveal at least 1,418 people are adding to the population of Dhaka every day, with the current population at over 17 million marking the city as the densest city on the globe (Amin, 2018b).

In a densely populated country like Bangladesh, a large number of people migrate to cities in the hope of a better life and livelihood and when people can no longer secure proper livelihood in conventional rural economy (Shikdar, 2012; Alam and Khuda, 2009; 2011). Moreover, thousands of destitute victims of natural disasters pour into the cities from rural areas every year. Reports on migration suggest that 300,000 to 400,000 new migrants leave their rural homesteads annually, heading for Dhaka and other cities across the country. Bayes (2018) has conducted surveys to identify the roots of the urban migrants who are living in the slums and different informal settlements. The survey found that only 15% of the household heads residing in slums of Dhaka were actually born in the capital which indicates that more than four out of five household heads living in Dhaka slums were migrants.

Figure 7.6: Origins of the slum dwellers in Dhaka



Source: Bayes, 2018

Relevant literature points mostly towards the presence of urban informal economy as a major pull factor behind the rural-urban migration in Bangladesh. Be it for poverty, lack of employment opportunities, and the effect of natural disasters, people migrate to the big cities like Dhaka to find immediate jobs in the informal sector. Evidently, the size of the informal sector in Bangladesh is considerably large as ADB and BBS (2012) mentions that 89% of the total number of jobs in Bangladesh are part of informal employment. Moreover, Labour Force Survey (LFS) in Bangladesh shows that about 80% jobs in the non-agriculture sector are informal (BBS & ILO, 2015; ADB & BBS, 2012).

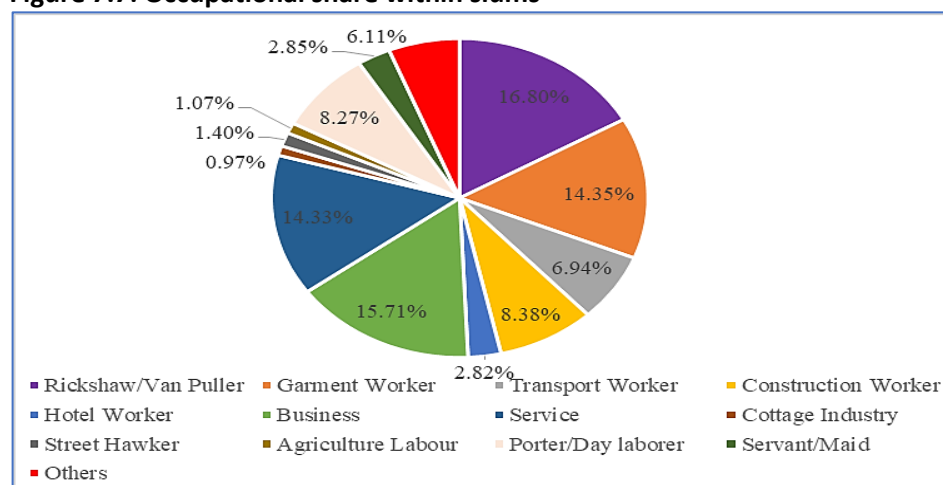
As poor people often move to Dhaka and other cities with less resources, support from both the public and private sector becomes important for the migrants to survive in the urban setting. However, the existing structures and institutions in the urban setting is less supportive for the urban poor to move out of poverty. Lack of housing facilities, education and health support, utility connections, and employment opportunities in formal sector push the urban poor to remain within the poverty cycle for a long time. Moreover, government support in terms of social protection has evidently been insufficient to target and cover a large number of urban poor across the cities. Hence, the urban poor are subjects to a vicious cycle of poverty which they mostly fail to break out of.

2.4. Dimensions of Urban Poverty in Bangladesh

2.4.1. Income Poverty

The existing employment opportunities in the cities are not sufficient for the increasing number of people in urban settings. The large numbers of poor people are economically marginalized as they often do not have necessary skills and trainings to work in the formal jobs. As a consequence, many of the urban poor get engaged in informal employment (UN-HABITAT, 2003). However, in some instances, the existing informal sectors are also unable to absorb the surplus urban labour force (Hossain, 2013). Census of floating population and slum areas 2014 data shows that almost 80% of the urban slum dwellers are involved in informal jobs for livelihood. The brightly coloured rickshaws which are running on the streets of the cities of Bangladesh are the easiest employment choice for the incoming poor migrants. Heavy construction and development work across the city also require large volumes of all forms of laborers. Most popular working sector for them is the garment industry (Banks, 2012). Nonetheless, the income of slum dwellers from different types of informal jobs is too low to maintain the minimum standards of living (Ibid.).

Figure 7.7: Occupational share within slums



Source: BBS (2014)

2.4.2. Health Poverty

Equitable access to quality health and nutrition services for the urban poor has appeared as a major and pressing development issue (Kim, 2019). The urban communities live in extremely unhygienic and poor conditions in the slum areas. They suffer from a lack of access to basic sanitation facilities and are forced to live in overcrowded settlements. Overcrowding is associated with low space per person, high occupancy rates, cohabitation by different families and a high number of single-room units (UN-HABITAT, 2001). Most of the slum dwelling units are overcrowded and around 75% of slum households in Bangladesh live in one room (UNICEF, 2019). Slums often have a visible and open sewerage system, lack of pathways, and uncontrolled dumping stations of waste. The unhealthy living conditions in the slums often causes different types of health shocks for the poor communities living in those areas. As the cost of living is high in cities, the health facilities are quite expensive. Thus, the poor people become unable to access proper treatments in the face of health hazards.

2.4.3. Education Poverty

Education is also expensive in urban areas which makes it difficult for poor people to afford quality education for their children. Most of the top ranked schools in the cities are privatized where only the rich and affluent people can enjoy the access. The poor people try to send their kids to the nearby public schools which are limited

in numbers and often lack quality teaching-learning environment. Due to both economic and structural barriers, children of poor families tend to drop out from schools at an early stage of life and start working as child laborers. According to a survey of Bangladesh Bureau of Statistics, the country had some 3.45 million active child laborers in 2015 while 1.2 million of the children were engaged in hazardous jobs (BBS, 2015). For children living in slum areas, life is difficult and often dangerous with high rates of malnourishment, school dropout, child marriage, child labour and abuse (UNICEF, 2019).

2.4.4. Insecurity

All the slums across the country have grown mostly on government land while some are established in private land. Since the slum dwellers do not have ownership over the land they reside on, they are under a constant threat of eviction. The land and house owners, who took the land in lease from government and built houses on it, often evict slum dwellers without proper notice. The 'Kalyanpur Slum' in Dhaka North City Corporation area was evicted without prior notice which left hundreds of people homeless. There were people among them who have lost their homes previously due to riverbank erosion and shifted to Dhaka in order to earn a living (Drishti, 2016). In some other instances, eviction drives turned into violent situation as the slum dwellers resisted such moves by the authority without any prior notice and demanded for alternative housing facilities from the government. Hence, lack of land ownership and housing facilities create massive insecurity for the slum dwellers.

2.5. Status of the Urban Poor in Bangladesh

2.5.1. Employment Status of Urban Poor

Urban poor are mostly employed in informal economy due to lack of education. According to census of slum report of 2014, about 17% urban poor are dependent upon rickshaw pulling. Garments work and business are also major earning sources of urban poor (Banks, 2012). Other occupations include transport worker, construction worker, hotel worker, service cottage industry, street hawker, agriculture labour, porter/day labourer, servant/maid, student, disable and housewife. However, informal business can sometimes provide a daily livelihood as well as surplus income for the people engaged in it. This surplus income contributes to the accumulation and further investment of capital to expand business and to improve welfare for poor households in urban areas (Mondol, 2017). Yet, only a limited number of urban poor can run informal business as they need to pay extortion money to many formal and informal authorities including the local administration and other locally influential people.

The majority of slum children are engaged in begging, rickshaw pulling, garbage collecting, and in other informal services for their livelihoods (Farah et al., 2019). Begging is considered as a form of exploitation and abuse where children are frequently seen to be involved in urban areas. The persistence of poverty in urban slums and low-income settlements is one of the major reasons behind child labour in urban areas. According to a report of Center for Urban Studies (CUS), nearly 80% of the households have income below the upper poverty line, and more than 50% of the slum dwellers earn less than half of the poverty line income. Among them about 25% are in extreme poverty.

The incidence of poverty among woman is another major concern. While the number of working women increased to 18.6 million in 2016 from 16.2 million in 2010, the earning of a woman is approximately 59% of what their male counterparts earn. However, traditional attitudes towards women is breaking down due to wage employment of women in the RMG sector with a government-regulated minimum wage of BDT 8,000 (i.e. equivalent to USD 95) a month. Nonetheless, the minimum wage falls short of ensuring a standard living for female workers and their families. Moreover, due to lower negotiation power and lower skill set, women are often the first to lose their jobs where job cut is a very common scenario in response to market fluctuations (Kalam and Amin, 2016). Furthermore, female headed households face particular vulnerabilities due to the

marital status of the household heads, lack of ownership of assets, access to credit, lack of proper and regular income, and lack of access to basic services like healthcare, education, and transportation. In this backdrop, female employment is not about choice. Rather, it is lack of choice because of the high cost and insecurity of urban livelihood (Banks, 2012)

2.5.2. Assets of Urban Poor

Scarcity of land and higher cost of housing in the urban areas force most of the migrated people and other urban poor to live in slums that are not equipped with basic facilities such as safe drinking water, sanitation and healthcare. The facilities also vary based on the ownership of the land. The roadside slums receive less NGO help than the slums situated in the government land. The report by ICDDRDB (2019) states that most slums occupy government land (90%), and almost 70% of residents are tenants. The household lives only in one room (81.6%) with tin roofs (94.0%) and walls (70%), and a mean area of 119.4 square feet (ICDDRDB, 2019).

Land and houses are considered as productive assets in the urban scenario. It not only reduces living costs but also renting additional rooms can generate monthly incomes more than a lot of jobs can offer. In this regard, owner of more than four rental rooms can generate enough income to provide a household with financial stability. However, only 12% of tenant households own productive assets. Nonetheless, only the households who dominate the housing market in the slums face improvement and are less likely to borrow money from moneylenders (Banks, 2012; 2016). According to Slum Census 2014, almost three-fourths (73.9%) of slum households rented their residence in Dhaka. The percentage is alarmingly high in Sylhet as 96.3% of urban slum dwellers reside in rented houses. In terms of non-land assets, the rickshaw pullers who own a rickshaw are also more likely to improve their economic condition. Most households possess electric fans (96%), cell phones (85%), and television (60%). However, 75% household living in slums has no savings in any formal institution (BBS, 2014).

2.5.3. Access to Utility Connections

Urban slum dwellers have limited access to basic services and utility connections (Lucci et al., 2018; te Lintelo et al., 2017). The limited access to basic services is often associated with the political environment as the electricity and water provisioning to slums informal settlements are controlled by locally influential people. The informal control of local political leaders over the basic utility connections produce particular kinds of dependencies and exclusions among the urban poor. Moreover, this setup creates room for exchange of economic and political rents which undermine political agency of the urban poor (te Lintelo et al., 2017). According to the report by ICDDRDB on Slum Health in Bangladesh (2018), almost 95% of households share a common water source and 90% share common latrines. Electricity is available, often illegally, in the slum while some households use natural gas for cooking. Like the housing facilities, local administration and other public agencies play a minimal role in providing the utility connections including electricity, gas, and water in the urban slums (te Lintelo et al., 2017). In reality, the urban poor pay electricity bills based on the type of appliances they use rather than the unit of consumption.

2.5.4. Health and Nutrition of Urban Poor

In Bangladesh, city corporations have poorer average child growth outcomes than all urban areas. The average growth of children living in rural areas are 10% more than that of the children living in urban slums. Moreover, women living in slums are also likely to be shorter in height and less healthy in terms of both physical and mental health than that of the women living in non-slum areas (Govindaraj et al., 2018). The poor physical environment is the major factor for the frequent sickness of slum dwellers (Gruebner et al., 2012). Poor drainage system, faulty sewerage system, and open disposal of garbage are some of the common scenarios in slums.

Bangladesh Demographic Health Survey 2014 found that the urban poor had little access to healthcare in the slums. The prevalence of family planning and institutional delivery was about 54% and 46% respectively in urban slums (BBS, 2014). According to the Urban Health Survey 2013, no government health facilities are available in about 33% of slums under both the city corporation while only 37% of the slums have community health workers (NIPORT, 2013).

2.5.5. Education of Urban Poor

Net enrolment rates for primary schools in the slums were around 70%, with 65% of boys and 73% of girls (BBS, 2016). The enrolment of the slum children is lower at the location where there are geographical barriers such as rivers and flood-prone streets (CREATE, 2010). Without proper initiative of government agencies as well as NGOs, parents in geographically disadvantaged areas are less convinced about sending their children to distant schools due to these risks. Moreover, the lower income is a significant factor for lower enrolment. Slum dwellers, with limited income, can spend a very little amount for child education (Latif et al., 2016). Though government and NGO schools offer education without any tuition fee, dropout rates are still high due to other non-tuition expenses. On an average, households spend 11% of their income for each child in primary school (World Bank, 2016). No specific stipend and other financial support for school-going children in urban slums contribute to the higher dropout rates of slum children.

2.5.6. Incidence of Crimes in Slums and Low-Income Settlements

Slums are often recognized as the source of a number of crimes including extortion, drug supply, mugging and child trafficking. A report by ICDDR (2019) reported that 10% slum households suffered from theft and about one percent suffered from robbery during the last six months. The locally influential people often control the crime business in the slums and take advantage of the economic and political vulnerabilities of the urban poor living in slums (Banks, 2016; Ahmed and Johnson, 2014). Due to a wide range of dependency structures of slum dwellers upon the locally influential people for housing and other utilities, slum dwellers are often forced to engage in criminal activities to fulfil the wishes of some locally influential people.

2.5.7. Credit Access of Urban Poor

Slum dwellers have limited access to formal sources of credit and often resort to informal sources for credit. Educated household heads are found to prefer the local associations and cooperatives to get credit for the household. A considerable number of slum dwellers borrow money from local moneylenders at high interest rates. For small loans, family members and relatives are the source of credit. NGOs and other non-bank institutions are also active in urban slums to provide small amount of credit to the urban poor. Treatment costs for health services are the most common form of shocks which the slum dwellers face and take credit to recover from (Khan et al., 2015; Kabir et al., 2000). However, though microcredit has been widely prevalent in the rural parts of Bangladesh, urban slums mostly lack any such services by recognized NGOs.

2.6. Conclusion

The urban poor people cannot meet their basic needs and often live a miserable life. The drivers of urban poverty are deeply embedded in the social and political processes that limit the opportunities for the poor people to overcome such types of miseries. However, there are lack of integrated, comprehensive, and effective efforts to overcome the urbanization crisis in Bangladesh. Most of the government and NGO initiatives to address the urban poverty so far remain ad-hoc, isolated, and partial in nature. While a handful number of government and non-government initiatives are being implemented in the urban communities for the urban poor, most of the efforts fail to achieve any sustainable solutions.

3. Policies and Provisions for Urban Poverty

Despite the extra-ordinary achievements in terms of income growth, human development and vulnerability reduction, Bangladesh faces daunting challenges with about 22 million people still living below the poverty line (World Bank, 2018). Urban poverty, with its distinct features and a stagnant rate of reduction in recent years, remains an active threat for the overall human development of the country. Because of its specialized nature, poverty reduction strategies and programmes need to address the issues of urban poverty from different perspectives. With the growing number of the urban population, the existing policies and programmes targeted to bring down the number of urban poor have been proved to be ineffective. Hence, formulation and implementation of effective policies and programmes are prerequisites to fight the challenges that urban poverty pose. Addressing the needs of rural poor rather than that of the urban poor have been a key priority of the national social security system of Bangladesh for last few decades. Though recent formulation of NSSS in 2015 by the Government anticipated expanding the coverage of social protection programmes for urban poor communities with equal measures as of the rural poor, little has changed in reality.

3.1. The Policy Context of Urban Poverty

The Article 15 of the Constitution of the People's Republic of Bangladesh mentions the application of planned development initiatives for improving the living condition of the people of the country. Hence the development planning of the country was being launched in 1973 by formulating the first five-year plan. Since then, different types of long-term and short-term plans have been the guiding principles for the development programmes, projects and poverty reduction initiatives in Bangladesh. Although most of the policies addressed the concerns of cutting down the number of poor people throughout the country as a whole, urban poverty has not been exclusively focused in most of the policy documents at the early periods after independence. As the pace of urbanization started to increase after the 1980s, so were the characteristics and dynamics of urban poverty changing and it started to catch the attention of the policymakers and the media.

Despite the prioritization of poverty reduction and elimination of income disparity in the development policies of Bangladesh, the conceptualization of poverty itself was in quandary before the 1990s. The first Household Expenditure Survey (HES) in Bangladesh was carried out in FY1973-74 which only considered the issue of "income poverty". The incomplete conceptualization of poverty had been the guiding philosophy behind the practical actions for poverty reduction in the country. The fourth five-year plan for 1990-1995 placed an emphasis on poverty alleviation as well as meeting the basic needs of the people. After launching the fourth five-year plan, Bangladesh Bureau of Statistics (BBS) adopted 'Cost of Basic Needs (CBN)' method in the HES for the first time in 1995-96. This method considered non-food consumption items for compiling poverty index. Later it appeared that the inclusion of direct calorie intake (DCI) method had expanded the multi-dimensional conceptualization of poverty among the policy makers (Banks, 2012). The fifth Five-Year Plan (1997-2002) started after a gap of two years.

In the early years of the new millennium, Bangladesh government switched gear towards the 'Poverty Reduction Strategy Paper' (PRSP) for the years 2003-2004. PRSP highlighted the country's efforts to reduce poverty within a time-bound frame where good governance was being considered as the major building block. The government decided to adopt a full blown PRSP as a strategy for pursuing Bangladesh's development objectives for poverty reduction. As a result, the first 'National Strategy for Accelerated Poverty Reduction' (NSAPR) was implemented during the period of 2005 to 2008. Later on, the second NSAPR was implemented for the period of 2009 to 2011. The document was officially claimed to be a comprehensive medium-term strategy for poverty reduction.

The sixth five-year plan (2011-2015) put an emphasis on poverty reduction in parallel to the Millennium Developmental Goals on eradicating extreme poverty and hunger by 2015. Currently, Bangladesh is going

through the guidelines of the 'Seventh Five Year Plan' for 2015-2020, and the '1st Perspective Plan for 2010-2021'. The 1st Perspective Plan aimed to bring down the poverty levels to 15% by 2021 while the proposed 2nd Perspective Plan for 2022-2041 aims to bring extreme poverty to zero under the Vision 2041. Both of the national policy documents have also been aligned with the Sustainable Development Goals (SDGs) 2030. In terms of addressing urban poverty, there are several other sectoral policies like the National Social Security Strategy and the National Urban Sector Policy. However, the national plans and programmes have mostly been aligned with international development goals like MDGs and SDGs. The following section will provide a detailed overview of these policies.

3.1.1. Perspective Plan

The Government of Bangladesh (GoB) formulated the Vision 2021 for transforming Bangladesh from a low-income economy to a middle-income nation by the year 2021. There are 14 chapters in this document which mainly focuses on poverty, inequality, nutrition, and economic growth. Poverty has become one of the major foci in this plan and a complete chapter (i.e. chapter 12) has been dedicated in this regard. The plan lays out several mechanisms, i.e. high economic growth and sustainable employment for poverty reduction in Bangladesh.

Economic growth has been considered as the main driving force behind poverty reduction in the perspective plan. Several strategies have been laid out to ensure the smooth distribution of economic growth for the poverty reduction in urban as well as the rural areas. They are: increasing accessibility of micro finance, increase in labour productivity and job creation. Moreover, improvement of poor household's access to quality education, health & nutrition services, safe drinking water, sanitation, and adequate shelter has also been viewed as another major strategy. The promotion of fair and equitable access to different types of services can reduce the incidence of poverty in urban areas.

Perspective plan has a comprehensive analysis of the urban poverty issue as it recognizes the vulnerability, social exclusion and the insufficient asset base of the urban poor people. Therefore, it has advocated for promoting the social protection for the poor, old and disabled communities for short or long-term basis. The plan also ensures the transparency and quality control as there is strong emphasis on monitoring and coordination of social protection programmes. Planned monitoring will be done to ensure the proper utilization of resources, minimize the number, and improve the accountability of intermediaries who are involved in administering social protection programmes.

3.1.2. Seventh (7th) Five-Year Plan

The Seventh Five-Year Plan is the final step toward the realization of the anticipated Vision 2021. There are six chapters in total. The fourth chapter has been exclusively dedicated to poverty reduction. The sector-based plans have been mentioned in the second part of the plan while the ninth chapter has also dealt with the issues of urban poverty. The plan recognizes an all-encompassing reach of the effective policies for urban poverty reduction. Thus, urban poverty reduction initiatives should be broad-based, and it needs to integrate mutually reinforcing components so that it can provide a healthy and safe living environment for the poor, improve their access to income and assets, and promote the integration of less fortunate citizens i.e. disadvantaged groups and the disabled within the community.

Improving the living conditions for the urban poor people has been emphasized in this plan as most of the urban poor communities live in the unhealthy and unhygienic conditions in the slums. The problem is further exacerbated by the fact that infrastructures and services cannot be extended to most of the slums as they are considered as illegal settlements. As a consequence, the urban poor often face the threat of eviction. However, easing access to basic services, land ownership and housing can solve a lot of the troubles faced by the poor

urban communities. The Plan refers to some strategies like direct land leasing to the urban poor. It also encouraged the private land-owners to set up lease contracts with occupiers which protect the interest of all parties. The supply of new land is not adequate for poor people as the construction of houses is also expensive and most of the people from those communities cannot afford it. Hence, the Plan brought the concept of housing loan for the low-income households. It also included the idea of rental houses where loan or new land cannot be provided to poor people. Moreover, the Plan has prioritized the capacity building of CBOs and NGOs in assisting the poor so that they can have collective consciousness about the land leasing, ownership and rent-related programmes.

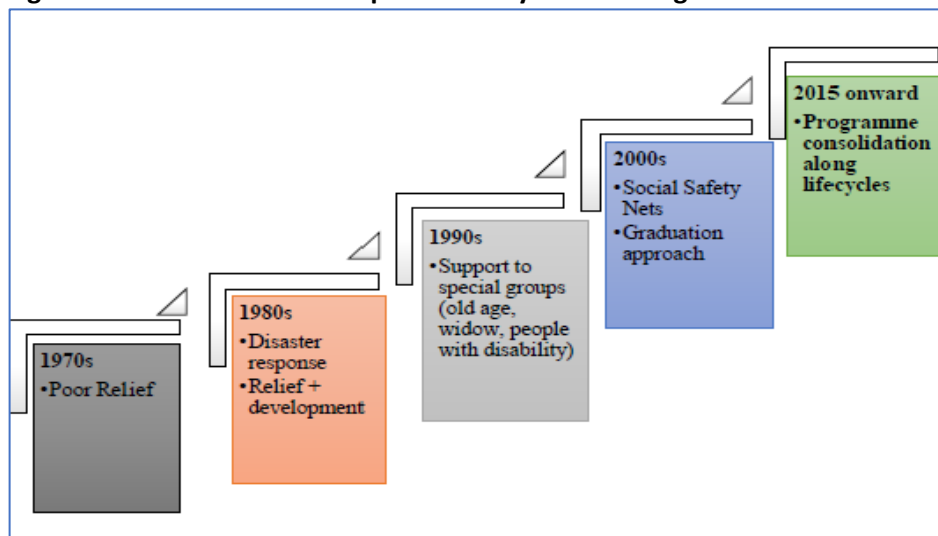
Along with the land and housing solutions for the urban poor communities, income security has also been emphasized in the 7th Five Year Plan. It has mentioned creating special zones for the urban poor which should be used for income-generating activities. The local authorities are instructed to allocate zone specific lands for microenterprises, farmers' markets, street vendors and hawkers. Urban local government institutions are instructed to provide a favourable environment for informal sector activities. Supporting informal economic activities such as hawkers, daily laborers, craftsmen, scavengers, street children and women seeking to supplement their family incomes are also included in the plan. Furthermore, the social protection programmes are an important part of the 7th five-year plan. Following the instructions and guidelines of this plan, the National Social Security Strategy (NSSS) was finalized in 2015.

3.1.3. National Social Security Strategy (NSSS) Of Bangladesh

The government of Bangladesh has formulated the National Social Security Strategy (NSSS) for inclusive social protection of the poor communities. NSSS addresses the triple problems of poverty, vulnerability and marginalization to pave the way for the successful implementation of the 7th Five Year Plan and the Vision 2021. The core of the strategy is the lifecycle-based approach which considers people's needs over their entire life. Social inclusion of marginalized groups is a central principle of NSSS, with an expansion of programmes for the extreme poor and most vulnerable people. This strategy puts a clear emphasis to address urban poverty in the social protection programmes. The NSSS aims to ensure equal and fair access to different types of supportive schemes of the government for vulnerable communities, i.e. elderly, children, destitute women, and disabled groups in urban areas.

3.2. Evolution of Social Protection in Bangladesh

Social protection programmes in Bangladesh has a legacy initiated soon after the country's independence and was previously referred as social safety net programmes. It is this legacy that has shaped the nature and scope of the current social security system in Bangladesh. Historically, poor relief and vulnerable group feeding were the focus of social safety net programmes since early 1970s. The decade of 1980s was characterized by disaster response and relief operations. Comprehensive programmes were taken for the first time in 1990s to provide support to special groups like aged, widows, and people with disabilities. Designing and implementation of several of the social protection programmes of Bangladesh have often been supported by the development partners and NGOs. The provision of cash transfer was widely introduced under many programmes in the 1990s. Addressing different types of risks and vulnerabilities through social protection programmes were sought at the beginning of the new millennium. Moreover, the social protection programmes of the 21st century was often reinforced with graduation programmes to bring the poor sustainably out of poverty.

Figure 7.8: Evolution of social protection system in Bangladesh

Source: Hasan, 2019

Historically, the government's social protection programmes were limited to different types of safety net programmes to tackle poverty and vulnerabilities with short-term goals. It is for the first time in the history of Bangladesh that the government has taken a more comprehensive approach to social security by formulating the National Social Security Strategy (NSSS). Currently, there are approximately 130 programmes under the social security system which are managed by over 20 ministries. The purpose of this new strategy of social security is to consolidate the fragmented number of social protections programmes into a lifecycle framework. Hence, the formulation of the NSSS has brought in a paradigm shift in the social security system of Bangladesh.

National Social Security Strategy (NSSS) is the first government document to institutionalize the term 'social protection' in Bangladesh. It defines social protection as a specific set of actions for addressing the vulnerability of people's lives. The social protection programmes aim to solve a wide range of issues including poverty and vulnerability, human capital growth, women empowerment, and livelihood development. Currently, social protection programmes have been broadly divided into five types which include social allowance, social insurance, labour market intervention, informal social protection and miscellaneous types. The social allowance, on the one hand, include cash and in-kind allowances, school feeding and public works (GED, 2019a). Social insurance, on the other hand, is another equally important contributory type of scheme with regular payments from participants. It mainly transfers different types of risks from the weak (i.e. unemployed, ill, and pregnant) to the stronger communities. Internationally, social insurance is an established form of social protection, but in Bangladesh this system is yet to be vastly adapted. The National Social Security Strategy (NSSS) of Bangladesh emphasizes on social insurance among other forms of protection.

3.3. NSSS and the Provisions for Urban Poor

The Government's Social Security Strategy is seen as a core element of the other policies and programmes that together comprise the broader Social Development Framework (SDF). Social development can be achieved with a combination of policies including some sector-specific ones and other cross-cutting ones. There can be some separate core strategies for different social sectors the education strategy, the health and nutrition strategy, the strategy for water supply and sanitation, and the strategy for disaster management. Moreover, there can also be some cross-cutting strategies like poverty reduction strategy, the strategy for social inclusion, the strategy for environmental protection and climate change management, and the Social Security Strategy. The Government bears a constitutional obligation of ensuring citizens' rights to social security. The NSSS is a step

toward making the social protection system more inclusive and to support people from all ages and all backgrounds to fight against different forms of poverty and vulnerability.

3.3.1. *Issues and Challenges of Social Security System till 2015*

The scope of the social protection system, for the last couple of decades, in Bangladesh have widened significantly. While the scope of the system has been broadened, a large number of SPPs have been designed and implemented which are often uncoordinated among different implementing agencies. Lack of coordination created scope for duplication of efforts on the one hand and exclusion of certain groups of people on the other hand. Moreover, life-cycle related risks have been broadly overlooked in the existing SPPs. Furthermore, dominance of food-transfer and rural employment programmes in terms of beneficiary participation as well as budgetary allocation are evident in the existing system.

Among a number of key structural limitations of the social protection system before the NSSS, the bias towards rural poor has been a major one. The social protection system failed to recognize the growing poverty and vulnerability in urban areas in the twenty first century. In consequence, number of urban poor increased in recent years while the rate of reduction in urban poverty has slowed down. Keeping the growth in industrialization and urbanization in mind, the recent NSSS focuses on the need for an inclusive social protection system.

Table 7.3: Major social protection programmes in rural and urban areas

Programme name	Distribute location
100-Day Employment Generation Programme (EGP)	Rural
The Vulnerable Group Development (VGD)	Rural
Food For Work (FFW)Programme	Rural
Rural Employment Opportunities for Public Assets	Rural
Gratuitous Relief (GR)	Rural
Test Relief (TR)	Rural
Food-for-Education Programme (FFE)	Rural
Primary Education Stipend programme (PESP)	Urban & Rural
School Feeding Programme (SEP)	Rural
Female Secondary School Assistance Programme	Rural
Secondary Education Stipend Project	Urban & Rural
Street Children Rehabilitation Programme	Urban
Old age allowance	Urban & Rural
Livelihood Development of third gender, bede and others	Rural & Urban
The Widowed and Distressed Women Allowance	Rural
Disable Allowance	Urban & Rural
Protection of orphaned and helpless children	Urban & Rural
Honorarium for Insolvent Freedom Fighters	Urban & rural
Maternity allowance for the poor lactating mother	Urban
Urban Public Environment Health Development programme	Urban
VGF (Vulnerable Group Feeding)	Rural
Open Market Sale (OMS)	Urban
Rural Social Services	Rural
Fund for Housing for the Distressed (Grihayan Tahabil)	Rural

Urban Community Development Programme	Urban
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Source: Author's compilation, 2019

3.3.2. Provisions for Urban Poor in the NSSS

Based on the review of past experiences of the social protection system, the NSSS has set some priority challenges for the first five years after its adoption. Some of the priorities provide solid emphasis on more inclusion of the urban poor into the social protection system. Expanding coverage of major SPPs to the urban areas to cover a vast portion of urban poor has been mentioned as a core principle of the NSSS. However, focusing on the coverage of some groups of people including pregnant women and lactating mother, child and adolescents, vulnerable women, elderly people, and people with disabilities have also been prioritized. Hence, the NSSS aims to implement a lifecycle-based approach by consolidating programmes in a small number of priority schemes and by incorporating a higher proportion of poor and vulnerable people from both rural and urban areas. Moreover, the NSSS aims at implementing a social insurance system for the unemployed, physically ill, and victims of accidents, among others. This provision of social insurance is expected to benefit the urban poor most due to their proximity to major economic and administrative centres.

3.4. Social Protection Programmes for Urban Poor in Bangladesh

The requirement of the support from the government for the poor urban communities is noticeable from the fact that a lot of the households in the urban slums experience poverty and remain vulnerable to shocks that can threaten their well-being. To date, the national social security activities have mostly been aligned to the needs of the rural poor population. As data suggests, about one-third of the rural population receive benefits from social protection programmes while the current rural poverty headcount ratio is 26.4%. On the other hand, only nine percent of urban residents have access to social protection programmes while the urban poverty incidence stands at 18.9% (BBS, 2016). Prior to the NSSS, only six percent beneficiaries of Old Age Allowances, and 1.7% beneficiaries of Widowed and Distressed Women Allowance were from urban areas. However, following the NSSS, GoB has gradually started expanding the coverage of social protection programmes for the urban poor communities.

Table 7.4: Percentage of households receiving benefits from social protection programmes

Division	% of Households and Beneficiaries Receiving Benefit In 2016					
	Total		Rural		Urban	
	Household	Beneficiary	Household	Beneficiary	Household	Beneficiary
National	27.8	28.7	34.5	35.7	10.6	10.9
Barisal	56.2	59.9	60.8	64.5	34.7	38.0
Chittagong	17.6	18.0	21.1	21.6	08.8	09.0
Dhaka	12.4	12.8	22.0	22.3	03.0	03.1
Khulna	41.1	42.8	46.3	48.4	22.5	22.9
Mymensingh	24.9	27.7	27.6	30.9	10.5	10.5
Rajshahi	37.4	37.7	42.0	42.3	20.1	20.1
Rangpur	43.9	45.2	47.2	48.7	24.0	24.3
Sylhet	27.6	27.9	29.7	29.9	16.5	16.9

Source: BBS (2016)

Currently, there are few urban-focused social protection programmes which are being run under various line ministries. Open Market Sales (OMS) is the largest initiative, in terms of budgetary allocation, which seeks to offer staple food items at a subsidized price for the urban poor. OMS is implemented in the major urban centres by the Ministry of Food. Moreover, allowance for low-income lactating mothers and day-care centre facilities are implemented by the Ministry of Women and Children Affairs (MOWCA). A few other programmes related to health, nutrition, and urban primary healthcare are implemented by the Ministry of Health and Family Welfare (MOHFW) to provide support to the urban poor (see Table 7.5).

Table 7.5: Social Protection Programmes Focused on Urban Poor

Programme	Allotment in 2018-19 (crore Tk)	Responsible ministry
Open Market Sales (OMS)	832.00	MoF
Allowance for the urban low-income lactating mothers	248.50	MoWCA
Support for urban health and nutrition	38.95	MoHFW
Urban primary health care service delivery	19.91	MoHFW
Urban-based marginal women development	19.60	MoWCA
Day-care centres for low- and middle-income working women	11.74	MoWCA

Source: Data provided by the Finance Division, Ministry of Finance.

Number of beneficiaries under the social protection programmes for the urban poor have reportedly remained stagnant for most of the programmes. While the number of beneficiaries for the allowance of low-income lactating mothers have increased significantly over the years, beneficiaries for urban-based marginal women development has rather reduced. Moreover, beneficiaries for urban primary health care and the urban health and nutrition programmes have remained stagnant over several years.

Table 7.6: List of programmes dedicated for urban areas only (by coverage, lakh)

Programme	2010-11	2012-13	2014-15	2016-17	2017-18
Allowances for Low-income Lactating Mothers	0.7	0.8	1.0	1.8	2.0
Urban Based Marginal Women Development	-	-	0.1	0.5	0.5
Urban Primary Health Care	-	-	2.0	2.0	2.0
Urban Public Environmental Health Care	-	-	22.4	25.0	25.0
Poverty Reduction through Urban Partnership	-	-	4.1	-	-
Support to the Urban Health and Nutrition	-	-	-	1.0	1.0
Total	2.0	1.6	29.6	30.3	30.5

Source: Finance Division, Ministry of Finance.

Distribution of benefits for the SPPs are evidently skewed to the urban areas. Data on the number of beneficiaries for two major SPPs reveal that about 90% of the beneficiaries has been selected from rural areas. The urban residents constitute only about seven percent of the beneficiaries for old age allowance programme in 2018-19. Among millions of beneficiaries of the selected programmes, lower proportion of urban poor indicate the lack of urban-focused social protection system in Bangladesh.

Table 7.7: Number of beneficiaries of major SPPs in rural and urban areas in 2018-19

Regions	Old Age Allowance		Allowances for the Persons with Disabilities	
	Number	Percentage	Number	Percentage
Urban	268,525	6.71%	91,150	9.11%
Rural	3,731,475	93.29%	908,850	90.89%
Total	4,000,000	100%	1,000,000	100%

Source: Department of Social Services, Ministry of Social Welfare (2019)

Table 7.8: Number of beneficiaries of major SPPs in urban areas of all the divisions, 2018-19

Divisions	Old Age Allowance		Allowances for the Persons with Disabilities	
	Number	Percentage	Number	Percentage
Barisal	21,942		3,397	
Chattogram	44,900		19,022	
Dhaka	76,058		32,368	
Khulna	37,281		12,055	
Mymensingh	11,284		3,765	
Rajshahi	39,009		9,810	
Rangpur	23,011		7,488	
Sylhet	15,040		3,245	

Source: Department of Social Services, Ministry of Social Welfare (2019)

3.5. Conclusion

Bangladesh is climbing the ladder of economic development and moving towards the path of achieving the status of middle-income country by fulfilling the SDGs 2030. The growing number of urban areas have been attracting investment and expanding the economic base. But the growing inequalities in living standards within the major cities have become one of the major concerns for the sustainable development of the country. Unplanned city growth, illegal encroachments on public land, poor urban governance, and lack of policy attention to the needs of the informal sector are some of the key factors exacerbating the problems of urban poverty in Bangladesh. Any effective strategy to address urban poverty is closely linked to an effective urbanization strategy. Critical policy entry points should include several concerns like mitigating public health risks, addressing the service needs of both transient settlements and more stable poor neighbourhoods, strong and effective policy support to the informal sector, and better utilization of urban land for community purposes and for the needs of the poor. Furthermore, planning should take place in a participatory way by involving communities and NGOs. These kinds of paradigm-shifting initiatives in the approaches taken by the government can for the urban poverty reduction.

4. Analysis of Findings from the Field Study

A significant portion of the urban poor lives in slums and low-income settlements where access to a number of basic social services are limited. The structural vulnerabilities that urban poor face in their daily lives have usually been ignored in the existing social protection system of Bangladesh which in turn leads to the perpetuation of urban poverty. Urban poor often face both systematic and unsystematic exclusion from the existing SPPs. In this instance, the systematic exclusion refers to legal and institutional exclusion and the unsystematic exclusion refer to the exclusion due to local political economy factors. Hence, understanding the unsystematic exclusions are as important as that of the systematic ones. Furthermore, existing socio-economic status of urban poor in selected areas has been assessed to identify the need for specific social protection support in urban areas. In this backdrop, this study has used both the quantitative and qualitative tools and techniques in collecting quantitative and qualitative data from the field. A questionnaire survey of 210 respondents from urban poor households in Dhaka and Chittagong cities, ten KIIs among NSSS related GoB officials and UNDP officials, and four FGDs have been conducted with the urban poor as part of the field study.

4.1. Analysis of the Quantitative Data

4.1.1. Employment of the Respondents

The majority of the respondents reveal a job market situation in Bangladesh which is fairly difficult to thrive in. About 46% of the respondents informed that they do not have any jobs. Although the economy of Bangladesh has been growing at a tremendous rate over the last few years, it has failed to create jobs proportionately. Between fiscal year 2005-06 and 2009-10, the country's employment elasticity² was 0.55. It plunged to 0.25 between fiscal year 2010-11 and 2017-18, even when the economy averaged 6.6% GDP growth (Byron, 2019). The findings from the survey also support the shrinking employment elasticity in the economy of Bangladesh. About 27% of the respondents were self-employed in service and 18.45% of the respondents were self-employed in the business sector. Self-employment has been the largest source of job for majority of the respondents who were identified as employed in different sectors. Industry and service sector have been found to be employing 4.85% and 3.39% of the respondents respectively. A small proportion of the respondents, 0.49%, have reported to be working in the public sector on a temporary basis. There were not any respondents who have been working as a tenured employee in the government services. Interestingly, none of the respondents was being employed in the agricultural sector. The two categories, employment in agricultural farm and self-employed in agriculture, did not employ any of the respondents.

Table 7.9: Employment status of the respondents

Type of employment	Percentage of respondents
Employed in agricultural farms	0.00
Employed in industry	4.85
Employed in service sector=3	3.39
Permanently Employed in Government Service	0.00
Temporarily Employed in Government Service	0.49
Self-employed in Agriculture	0.00
Self-employed in Business	18.45
Self-employed in service	26.69
Unemployed	46.12

²Employment elasticity is the measure of how the rate of employment changes in response to the change in the rate of economic growth.

4.1.2. Disabilities of the Respondents

It can be seen from the field data that 7.70% of the respondents has different types of disability while 15.70% of the household members of the respondents has also been reported to have different forms of disability. The disability statistics in Bangladesh is not consistent as there are discrepancies in different surveys about the exact number and percentage of disabled people in Bangladesh. A number of surveys on the people with disabilities have been conducted in the first decade of the 21st century in Bangladesh where the estimate ranged from 1.41% to 9.01% of the population. But the findings from this survey reveal a high proportion of disabled people in the family members of the respondents.

Physical disability has been found to be the prime category of disability among the respondents as well as their family members. 5.13% and 7.44% of the respondents and the family members of the respondents has been found to have physical disability respectively. 1.03% of the respondents have been found to have mental disability and similar percentage of the respondents has also reported to have paralysis. Hearing disability has been found to be the least form of disability as only 0.51% of the respondents and 0.83% of the household members of the respondents were reported to be deaf. 4.96% and 2.48% of the household members of the respondents have been reported to have mental disability and paralysis respectively.

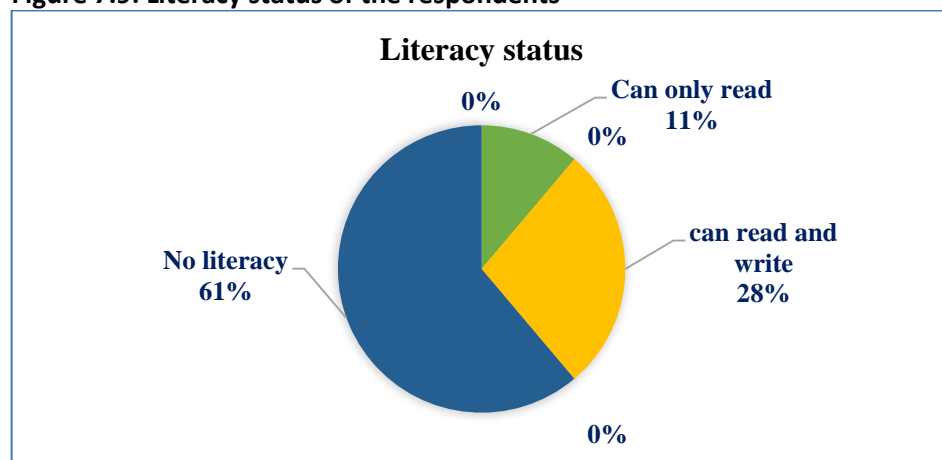
Table 7.10: Disabilities of the respondents

Type of disabilities	Percentage of respondents	Percentage of other household members
Deaf	0.51	0.83
Mentally impaired	1.03	4.96
Physically disabled	5.13	7.44
Paralyzed	1.03	2.48
No disability known	92.30	84.30

4.1.3. Literacy status of the Respondents

About 61% of the respondents have been found to be illiterate. 11% of the participants in the survey can only read and 28% of the respondents can read as well as write. According to UNESCO, the adult literacy rate in Bangladesh in 72.9%. But the survey findings stand in a glaring contrast to the national level statistics. The illiteracy of this huge percentage of respondents who participated in the study reveals that the national level statistics does not give a clear picture of the reality at the grass root level.

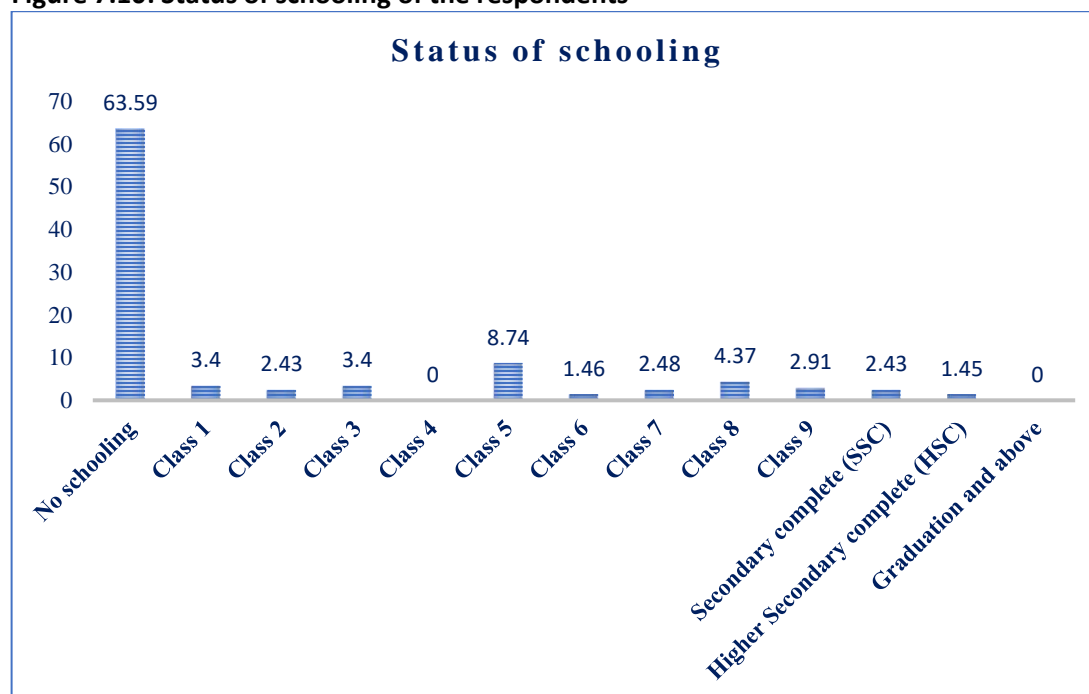
Figure 7.9: Literacy status of the respondents



A large proportion of the respondents have been found to have no schooling at all. The top bar in the chart reveals that 63.59% of the respondents did not receive any formal schooling in their life. On the other end, none

of the respondents hold a graduate degree. 8.74% of the respondents have reported to have schooling until the 5th grade. 3.4%, 2.43% and 3.4% of the respondents have been found to have enrolment until first, second and third grades respectively. This figure reveals the worsening situation of school drop-out rate in Bangladesh. Most of the respondents were adult and female in this survey. It could be assumed that the respondents had been facing adverse conditions for schooling during their childhood. At present the primary school drop-out rate in Bangladesh is 18.8% (DPE, 2018). However, a small percentage of the respondents, 2.43% and 1.45% respectively, were found to have completed SSC and HSC levels of education.

Figure 7.10: Status of schooling of the respondents



4.1.4. Training of the Respondents

Bangladesh is moving forward to become a middle-income country but a recent study by the Economist Intelligence Unit and British Council has revealed that 47% of the graduates remain unemployed for several years. Skills training on demand driven trades is the key to greater economic growth because it can also solve the problems of unemployment in the country. Skills training, more commonly known as technical and vocational training, can create a group of workers with specialized skills. However, it has been found that 88.35% of the survey respondents did not receive any kind of training in their whole life. Previously it has been found that almost half of the respondents were unemployed. 4.37% of the participants in the survey have received training on crafts and cottage works. 2.48% have received training on technical and vocational activities. The small percentage of respondents with vocational training also reflects the inferior attitude of the people in our society towards vocational education. Vocational training is often considered as education meant for the economically underprivileged and others. 2.97% of the respondents received training on driving. 0.97% of the respondents had training on catering and a similar percentage of the survey participants received training on construction related works.

Table 7.11: Training of the respondents

Type of training	Percentage of respondents
No training	88.35
Technical and vocational training	2.48
Craftsman, handicraft and cottage work	4.37

Construction related works	0.97
Driving and motor mechanic	2.91
Catering, Hotel and Restaurant	0.97

4.1.5. Tenancy of the Dwelling Households

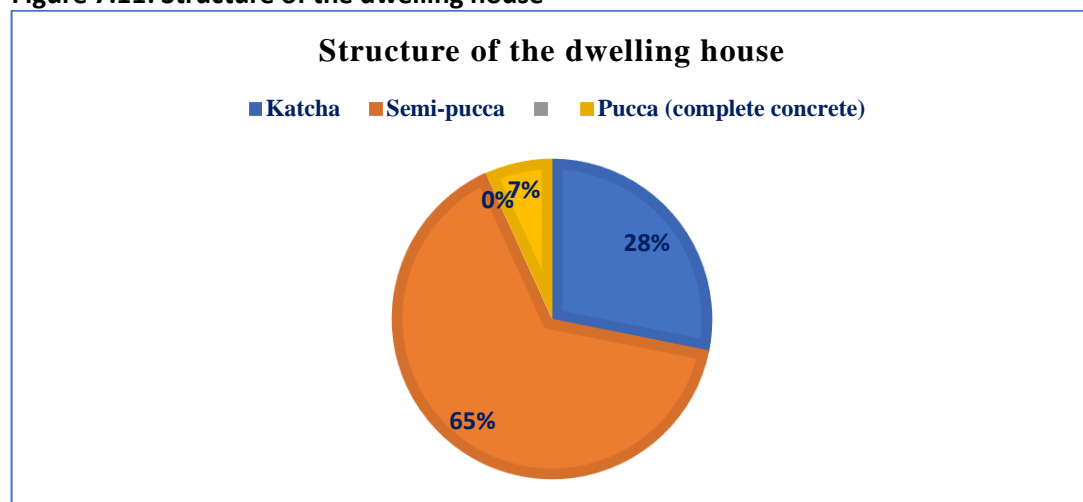
It appears from the data that more than half of the respondents, 58.74%, were living in rented homes. 19.42% of the respondents in the survey were found to be living in their own homes. A similar proportion, 19.42%, of the survey participants reported to be living in government owned lands which are also locally known as “*khas*” land. Most of the people who live in the “*khas*” belong to the marginal and poor communities of society. Some of the people in the survey were also living in free in the homes of their relatives or employers. 1.94% of the respondents belonged to this category. A small proportion, 0.48%, was living in other arrangements.

Table 7.12: Type of tenancy of the dwelling households

Type of tenancy	Percentage of respondents
Owned	19.42
Rented	58.74
Government owned land (<i>'Khas'</i> land)	19.42
Provided free by relatives/ employer	1.94
Others	0.48

Most of the people in the survey were found to be living in “*semi-pucca*” (i.e. houses with concrete floor and/or side walls but with roof made of CI sheets) housing. 65% of the respondents belonged to this category. 28% of the participants were living in “*katcha*” (i.e. houses with side walls and roofs made of CI sheets) houses. But only a small proportion of the people in the survey, 7%, were living in complete concrete houses. The statistics on the structure of the houses also reflects the poor socio-economic conditions of the people living in the area.

Figure 7.11: Structure of the dwelling house



Most of the people in the survey used bamboo or brick/cement as the construction material of the floor. 45.14% and 46.12% of the respondents belonged to these two categories respectively. Some people also live in muddy floor houses. 8.73% of the respondents belonged to this category.

Table 7.13: Construction material of the floor

Construction material	Percentage of respondents
Bamboo	45.15
Mud	8.74
Brick/Cement	46.12

4.1.6. Access to Safe Drinking Water and Sanitation

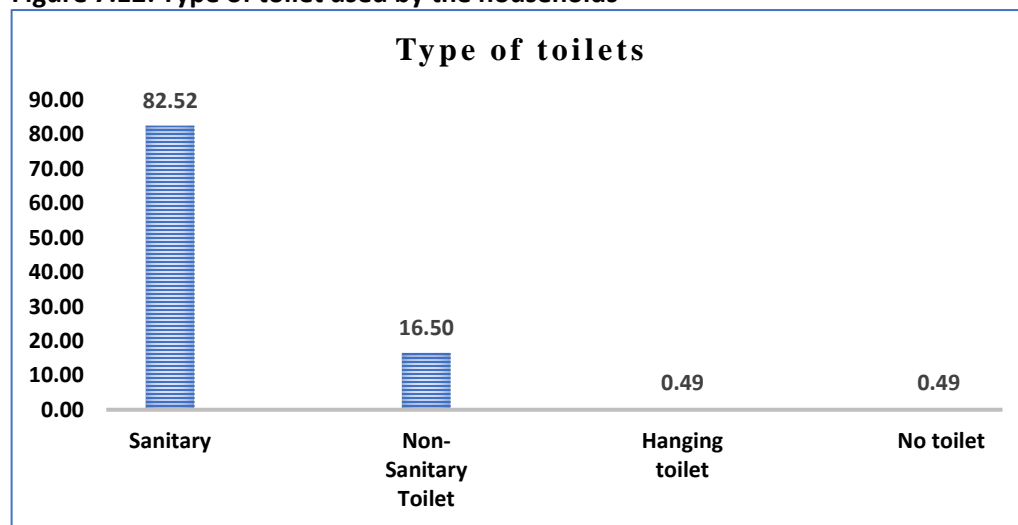
Most of the respondents in the survey area depended on the supplied water through pipeline for drinking. It has been found that 61.65% of the respondents belonged to this category. People also get drinking water from different internal sources like pond or ground water by using tube wells or motors. Only 0.97% of the respondents extract water from ponds for drinking. 23.79% of the participants used tube wells or deep tube wells and 13.59% of the respondents used motor system for collecting the ground water to drink and cook.

Table 7.14: Source of Drinking water for the respondents

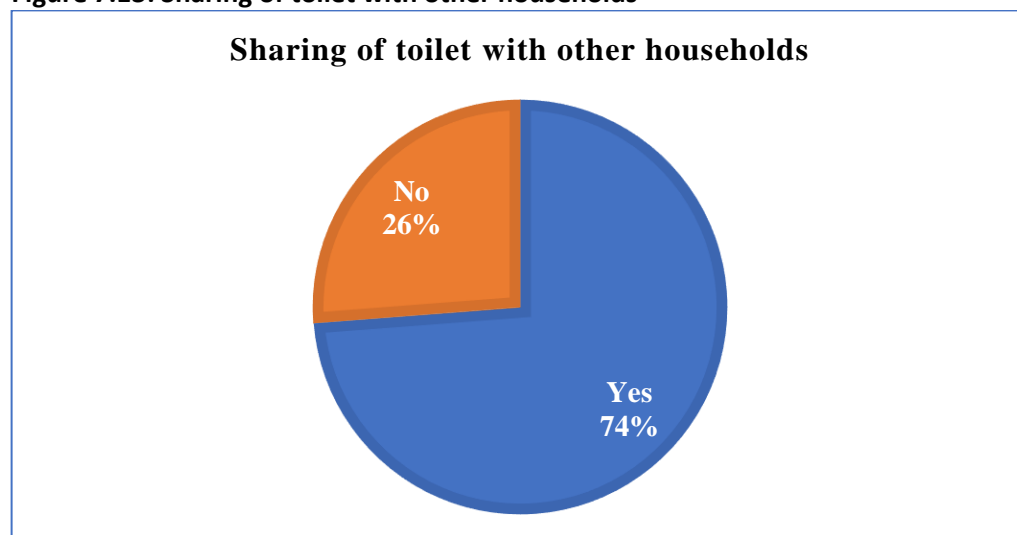
Source of Drinking water	Percentage of respondents
Piped/supply water	61.65
Tube well/Deep tube well	23.79
Pond/canal/river	0.97
Motor system	13.59

In terms of sanitation facilities, Bangladesh has made tremendous progress in improving the use of sanitary toilets across the country. Open air defecation was 42% in 2003 and it has been reduced to less than 1% in 2016 in the country. Approximately 595 million people in India, about half the population, do not use toilets. In Pakistan the number is 41 million, or about 21%, while for Nepal the number is 15.5 million, or 54% of the population (Islam, 2016). According to survey data from the field (Fig 11), it appears that 82.52% of the households used sanitary toilet. The data, however, does not reflect the findings from the national level estimates. It also appears that 16.50% and 0.49% of the households in the survey area use non-sanitary and hanging toilets respectively. Also 0.49% of the households does not use any toilet at all. The conditions of sanitary toilet use in this area are yet to be improved a lot.

Figure 7.12: Type of toilet used by the households



In the survey areas, about 74% as shown in figure 7.13 of the households are sharing their toilets with others, mainly their neighbours. In some of these cases, they share the construction and maintenance cost of the toilets. However, 26% of the households do not share their toilets with anybody.

Figure 7.13: Sharing of toilet with other households

4.1.7. Access to Utility Connections

The power sector in Bangladesh is growing at a fast rate and the growth in terms of capacity has been remarkable. 90% of the total population of Bangladesh currently has access to electricity. In recent years there have been government initiatives for renewable sources of energy as well as the coal-based power plants for electricity generation. The data from the survey shows that 95.63% people use electric lights at their homes. It means that the electricity coverage in the country has expanded to most of the areas although there are issues of load shedding and inefficiency in production as well as distribution. Renewable energy is often regarded as the sustainable source of power nowadays and it can be observed from the table that 2.43% of the respondents are using solar panels in their homes for lighting. Some of the households do not have access to any of these sources and they use kerosene (1.46%) and other sources (0.48%) for lighting.

Table 7.15: Source of light at the household

Source of light	Percentage of respondents
Electricity	95.63
Solar panel	2.43
Kerosene	1.46
Others	0.48

In terms of cooking, around 80% of Bangladesh's population relies on solid fuel for their household cooking and heating needs. The survey findings reveal that 46.12% of the respondents were using gas as the primary fuel for cooking. In the urban areas of the country, most of the people use gas as the primary fuel for cooking as well as other necessary activities. 30.10% of the respondents were using wood/fire-wood for cooking. In recent years LP gas has become one of the most popular choices of the people and LPG has often been identified as the fuel for tomorrow's Bangladesh. LPG is becoming one of the vital sources for energy both at the household and industry level. In the survey area, it has been found that 11.65% of the respondents were using LPG at their homes. There are several other minor sources of fuel which includes dung/leaves, bio-gas, kerosene etc. and 0.49% of the respondents, independently for the three categories, were using these sources for cooking. Electric heater is another option for cooking and 10.70% of the survey participants belonged to this category.

Table 7.16: Primary fuel for cooking

Fuel for cooking	Percentage of respondents
Wood/fire-wood	30.10
Dung/leaves	0.49
Gas	46.12
LP Gas	11.65
Bio-Gas	0.49
Kerosene	0.49
Others (Electric Heater)	10.70

4.1.8. Experience of Financial Shocks by Respondents

Bangladesh is historically known as a disaster-prone country. Besides the geographic conditions, unplanned urbanization and high rate of population growth are often regarded as the main determinants behind the vulnerability of Bangladesh to different types of hazards. Climate change induced hazards have also appeared as major concerns in recent decades. It is likely that climate change will increase the frequency and severity of cyclones and other natural disasters in the country. The survey findings reveal that 59.71% of the participants did not experience any categories of shocks in last three years. Two major types of natural shocks have been prevalent in the last three years and they include flooding and tornado/earthquake. Both of these hazards have affected 2.91% and 1.46% of the participants respectively. Fire hazard, which is one of the most common incidents in the crowded urban centres, has affected 5.82% of the people in the area during last three years. Serious illness or accident of income earner(s) or other HH member(s) has been the most dominant kind of shock which has affected 11.65% of the people. 4.37% of the participants experienced shocks due to the reduction in the earnings of currently employed Household Member(s) and an equal proportion of the survey respondents experienced shocks due to commodity price hikes. People also suffered losses from theft of the money/assets and 5.34% of the respondents belonged to this category. There are some other minor types of shocks like loss of employment of previously employed household member(s), death of income Earner(s) or other HH member(s) which have affected 2.43% and 1.94% of the participants respectively.

Table 7.17: Shocks experienced in last three years

Type of shocks	Percentage of respondents
No shock	59.71
Floods	2.91
Unusually high price of essential commodities	4.37
Reduction in the Earnings of currently employed Household Member(s)	4.37
Loss of Employment of Previously Employed Household member(s)	2.43
Serious Illness or Accident of income Earner(s) or other HH Member(s)	11.65
Death of Income Earner(s) or other HH Member(s)	1.94
Theft of Money/Assets	5.34
Tornado/Earthquake	1.46
Fire	5.82

The different types of shocks in the community have caused different amounts of monetary as well as non-monetary losses of the people. However, it is not always possible to quantify the non-monetary losses and data has been collected to quantify and categorize the monetary loss as a result of the shocks. 28.15% of the respondents suffered a monetary loss of less than 50,000 BDT. The findings reveal that the proportion of people suffering monetary losses has diminished along with the growing amount of monetary loss. 8.78% of the

respondents suffered loss of money in between the range of 50,001- 100,000 BDT and 1.94 % of the respondents suffered loss of money in between the range of 100,001- 150,000 BDT. The proportion shrank to 0.97% of the respondents when the monetary loss was in between 150,001- 200,000 BDT. About 0.48% of the respondents have independently suffered monetary losses in the following categories 300,001- 350,000 BDT, 350,001- 400,000 BDT, 450,001- 500,000 BDT, greater than 500,001 BDT.

Table 7.18: Total loss of money as a result of shock

Amount of loss (BDT)	Percentage of respondents
1-50,000	28.15
50,001- 100,000	8.78
100,001- 150,000	1.94
150,001- 200,000	0.97
200,001- 250,000	0
250,001 – 300,000	0
300,001- 350,000	0.48
350,001- 400,000	0.48
400,001- 450,000	0
450,001- 500,000	0.48
500,001 or more	0.48

In connection to different types of shocks, adaptation of new techniques or alteration of regular behaviour is executed that translates to coping strategies (Farzana et al., 2017). The survey respondents who experienced different kinds of shocks have also resorted to different types of coping strategies. However, 37.37% of those affected people did not adopt any coping strategies and accepted the consequences without any kinds of supportive measures. Rest of the sufferers has used several mechanisms to cope with the shocks. Credit has been the major source of support during this period of crisis and 22.22% of the people borrowed loans from different formal and informal sources to cope with the aftermaths of shocks. Different studies on the behaviour of the poor households after different natural hazards have found that people borrow micro credits during this time. The strong social capital in the Bangladeshi rural communities often provides back-up the people in distress. Unconditional support from relatives and local government have helped 18.18% and 4.04% of the participants respectively to cope with the crisis. Capital consumption has been the key strategy of 7.07% people and 3.03% respondents reduced their spending on health and education in this period. There are several other coping mechanisms, namely involuntary changes of dietary patterns, household member(s) took on more non-farm employment, land or building selling, renting out of land/building and 2.02% of respondents belonged to these categories independently.

Table 7.19: Coping mechanism after the shock

Coping mechanism	Percentage of respondents
Unconditional help provided by relatives/friends	18.18
Unconditional help provided by local government	4.04
Changed dietary patterns involuntarily	2.02
Household member(s) took on more non-farm employment	2.02
Relied on savings	7.07
Borrowed credit	22.22
Sold land or building	2.02
Rented out land/building	2.02

Reduced expenditure on health and education	3.03
Did not do anything	37.37

4.1.9. Individual and Household Income of the Respondents

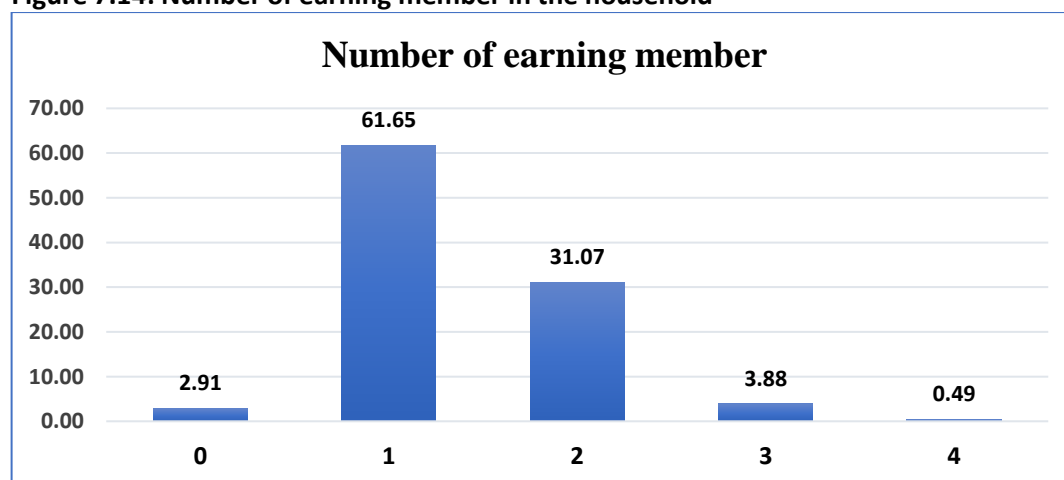
The per capita gross national income (GNI) jumped more than nine percent to \$1,909 in 2019 from \$1,751 in the previous year in Bangladesh (The Daily Star, 2019). There has been a consistent increase of the income over the years, but the survey findings reveal that a staggering 29.13% of the respondents still earn less than 1,000 BDT per month. The proportion of respondents with the monthly income in the ranges of 1,001- 5,000 BDT, 5,001- 10,000 BDT and 10,001- 15,000 BDT appeared to be 21.36%, 30.59% and 13.6% respectively. A similar proportion of respondents, 0.49% in each of the categories, had a monthly income in the ranges of 20,001 – 25,000 BDT, 25,001- 30,000 BDT, and more than 40,001 BDT. Also, 3.9% of the participants had a monthly income in between 15,001- 20,000 BDT.

Table 7.20: Average monthly income of the respondents (in BDT)

Income (BDT)	Percentage of respondents
Less than 1,000	29.13
1,001- 5,000	21.36
5,001- 10,000	30.58
10,001- 15,000	13.59
15,001- 20,000	3.88
20,001 – 25,000	0.49
25,001- 30,000	0.49
30,001- 35,000	0
35,001- 40,000	0
40,001 or more	0.49

The data on the number of earning member in the households show that most of the households depend on one main member of the family for financial support. 61.65% of the households in the survey area had only one income earning member in the family. There were two- and three-income earning members in 31.07% and 3.88% of the households respectively. 0.49% of the households had four income earning members while 2.91% households did not have any member engaged in income generating activities for supporting the family.

Figure 7.14: Number of earning member in the household



The HIES 2010 statistics shows that the monthly household income per household in Bangladesh is 11,479 BDT. Survey findings from this study reveal that nearly half of the total respondents earn less than the national

average level. The table shows that 0.97%, 12.62% and 33% of the participant households have an average monthly income in the ranges of less than 1,000 BDT, 1,001-5,000 BDT, and 5,001-10,000 BDT respectively. It can be assumed that high levels of unemployment and lower wage rate for the working-class population have been the prime factor behind the existence of large cohorts below the national average level of month income per household in Bangladesh. There were 29.61% and 15.05% of households in the income ranges of 10,001-15,000 BDT and 15,001-20,000 BDT. Only a small proportion of the households enjoyed higher levels of monthly income. 0.97% of the households had an income of 40,001 BDT or more per month.

Table 7.21: Average monthly income of the household (in BDT)

Income of the household (BDT)	Percentage of respondents
Less than 1,000	0.97
1,001- 5,000	12.62
5,001- 10,000	33.00
10,001- 15,000	29.61
15,001- 20,000	15.05
20,001 – 25,000	4.37
25,001- 30,000	1.94
30,001- 35,000	0
35,001- 40,000	0
40,001 or more	0.97

4.1.10. Expenditure of the Households of the Respondents

The average monthly expenditure data from the survey shows that two-thirds of the households belonged to the expenditure ranges of 5,001-10,000 BDT and 10,001-15,000 BDT. 35.43% of the households spent money within the former and 38.90% of the households spent money within the latter range. Only a very small proportion, 0.97%, of the households had a monthly average expenditure of 40,001 BDT or more. Some of the households in the survey area had a very low amount of monthly expenditure as it appears that 0.49% households had an average monthly expenditure below 1,000 BDT and 7.77% of the households had monthly expenditure in the range of 1,001- 5,000 BDT.

Table 7.22: Average monthly expenditure of the household (BDT)

Expenditure (BDT)	Percentage of respondents
Less than 1,000	0.49
1,001- 5,000	7.77
5,001- 10,000	35.44
10,001- 15,000	38.83
15,001- 20,000	13.59
20,001 – 25,000	1.46
25,001- 30,000	0.97
30,001- 35,000	0
35,001- 40,000	0.49
40,001 or more	0.97

Education expenditure as percentage of total expenditure has not been so dominant in the households of urban areas. Most of the students cannot complete the high school level of education and the publicly funded system of education cost is very low for the households. However, in recent years there have been developments in the privatized education system, and they are much more expensive than the public education. The survey findings

reveal that less than 56.8% of the households spend less than 10% and 27.7% of the households spend 11-20% of the total monthly expenditure for educational purposes. A similar proportion of the respondents, 0.49% of the households, were spending 61-70%, 71-80% and 91-100% of their monthly expenditure for educational sector.

Table 7.23: Education expenditure as percentage of total expenditure

Education expenditure	Percentage of respondents
0- 10%	56.8
11%- 20%	27.67
21- 30%	8.74
31-40%	4.85
41- 50%	0.49
51- 60%	0
61 – 70%	0.49
71- 80%	0.49
81- 90%	0
91- 100%	0.49

More than two-thirds of the households spend in between 0-20% of their total expenditure for health care purposes. 37.9% of the respondent households spent in between 0-10% and 39.80% of the households spent in between 11-20% of their total expenditure for health care. Although the health care services in the country are provided by the government at the grass roots level, the quality of the services in public hospitals stay below the average most of the times. Therefore, people often go to the privatized hospitals for better treatments and according to Bangladesh National Health Accounts 1997-2015, out of pocket health expenditure (private spending) in Bangladesh is 67%, which is more than double the global average of 32%(Palma, 2018). However, the proportion of health expenditure from the total monthly expenditure does not give a clear view of the health-related expenses from private health care centres. 16.5% of the respondents had an expenditure of 21-30% of total monthly expenditure for health services. A similar proportion of the respondents, 0.49%, were spending 41- 50%, 51- 60%, 61 – 70%, and 91- 100% of their total monthly expenditure in the health sector.

Table 7.24: Health expenditure as percentage of total expenditure

Health expenditure	Percentage of respondents
0 - 10%	37.86
11% - 20%	39.81
21 - 30%	16.5
31 - 40%	3.88
41 - 50%	0.49
51 - 60%	0.49
61 - 70%	0.49
71 - 80%	0
81 - 90%	0
91 - 100%	0.49

4.1.11. Savings of the Respondents

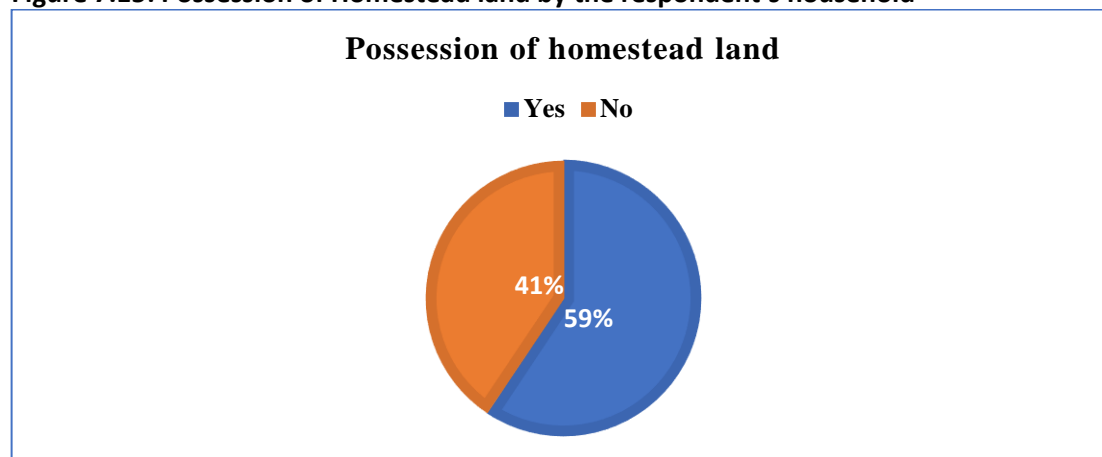
The household's annual savings data from the survey area reveal that 93.69% of the respondents had an annual saving of less than 20,000 BDT. 4.37% of the respondents had saving in the range of 20,001-40,000 BDT. Saving is an important determinant for future investment or the strategies to cope with sudden shocks. However, a small proportion of the respondents, 0.49%, had annual saving in the range of 100,001-120,000 BDT.

Table 7.25: Household savings last year

Savings (BDT)	Percentage of respondents
Less than 20,000	93.69
20,001- 40,000	4.37
40,001- 60,000	0.97
60,001- 80,000	0.49
80,001- 100,000	0
100,001- 120,000	0.49
120,001 and more	0

4.1.12. Land Assets of the Respondents

HIES 2010 findings reveal that in rural areas of Bangladesh, the percentage of households having no land was 4.6%. The survey findings from the on-going research show that 59% of the respondent's households have the possession of homestead land where they can build their permanent homes. On the other hand, 41% of the respondent's households did not own any homestead land. Data from the field shows that the size of homestead land owned by the respondents is very small. Majority of the respondents (i.e. 84%) own a land smaller than five decimals. Two-third of the respondents who own homestead land has a land size in between one to five decimals. On the other hand, only about nine percent of the respondents' own homestead land sized from 6 to 10 decimals.

Figure 7.15: Possession of Homestead land by the respondent's household

The survey findings reveal that 92.23% of the respondents' households did not possess any cultivable land while only 7.77% of respondents' household had possession of cultivable land. The data reveals a staggering inequality in the land distribution system of Bangladesh where a few people are enjoying ownership over a large amount of land in the country. However, the inheritance from forefathers has been the prime source of the landownership in the country. About 81% of the respondents owned cultivable lands through inheritance. 19% of the respondents owned those lands through purchase.

Table 7.26: Possession of cultivable land by the respondent's household

Ownership of cultivable land	Percentage of respondents
Yes	7.77
No	92.23

The survey findings reveal that 98.54% of the respondent's households did not possess any non-cultivable land and only 1.45% of the respondents' household had possession of non-cultivable land. The ownership of non-

cultivable lands in the survey area is completely dominated by the rules of inheritance. Almost all of the respondents who owned non-cultivable lands in the area got it through the laws of inheritance.

Table 7.27: Possession of non-cultivable land by the respondent's household

Possession of non-cultivable land	Percentage of respondents
Yes	1.46
No	98.54

The total values of the land assets were less than 50,000 BDT for more than half of the respondents. It appears that 44.17% of the respondents had the land equivalent to the amount of which is less than 10,000 BDT and 12.14% of the respondents owned the land equivalent to the value within the range of 10,001-50,000 BDT. 10.12% and 7.28% of the respondents had lands equivalent to the value ranges of 100,001-200,000 BDT and 400,001-500,000 BDT. Only 5.33% had lands with values of 1,000,001 BDT or more.

Table 7.28: Total value of the land asset (BDT)

Value of land (BDT)	Percentage of respondents
Less than 10,000	44.17
10,001- 50,000	12.14
50,001- 100,000	6.31
100,001- 200,000	10.19
200,001- 300,000	3.88
300,001- 400,000	2.91
400,001- 500,000	7.28
500,001- 600,000	1.94
600,001- 700,000	1.94
700,001 – 800,000	2.43
800,001 – 900,000	0.49
900,001- 1,000,000	0.97
1,000,001 or more	5.34

4.1.13. Non-land Assets of the Respondents

Several types of non-land and non-livestock assets are available to the households in the survey area. It has been found that almost every one of the respondents had mobile phones with them. 53.89% of the survey participants had television at homes while only 0.97% of the respondents had computers. According to Bangladesh Telecommunications Regulatory Commission or BTRC, the number of mobile phone users was 157.544 million, which was almost the total population of 160 million in January 2019.

Table 7.29: Ownership of non-land assets

Types of assets	Percentage of respondents
Mobile phone	99.03
Television	53.88
Computer	0.97

The value of the non-land assets has been less than 20,000 BDT for 68.45% of the respondents. It was in the ranges of 20,001-40,000 BDT and 40,001-60,000 BDT for 16.5% and 6.31% of the respondents in the survey area. It is visible that the people in those communities do not own highly valuable non-livestock assets. Only 0.49% of the people owned such assets which has been worth of 200,000 BDT or more. However, a similar proportion of

respondents, 0.49%, own resources with values in the ranges of 120,001- 140,000 BDT and 140,001- 160,000 BDT.

Table 7.30: Total value of the non-land asset (in BDT)

Value (BDT)	Percentage of respondents
Less than 20,000	68.45
20,001- 40,000	16.5
40001- 60,000	6.31
60,001- 80,000	4.37
80,001- 100,000	1.94
100,001- 120,000	0.49
120,001- 140,000	0.49
140,001- 160,000	0.49
160,001- 180,000	0
180,001- 200,000	0
200,000 or more	0.49

4.1.14. Access to Financial System by the Respondents

Financial inclusion has been one of the major development agendas of the Government of Bangladesh as the country has been experiencing consistent economic growths over last few years. Despite notable expansion of financial services in recent years, just half of Bangladeshis aged 15 or above remain without a bank or mobile money account (World Bank, 2018). The World Bank has identified that lack of sufficient funds is the most common reason why many people are still shying away from having an account. However, the findings from the ongoing survey show that a large number of the respondents, 83%, do not have any bank accounts. Also, 93% of the household members of those respondents did not have any bank account. The tiny percentage of the respondents (17%) with active bank accounts show that a lot of the people are yet to be included in the formal financial infrastructure of the country.

Figure 7.16: Bank account of the respondents

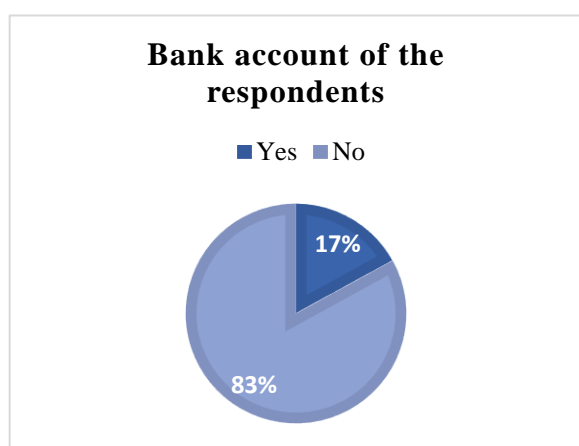
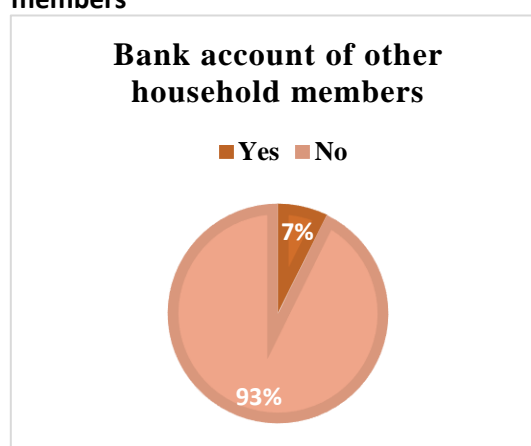


Figure 7.17: Bank account of other household members



There are several formal as well as informal sources for taking loans in Bangladesh. Informally, most of the people borrow from their friends and families. It has been found from the field study that 45.63% of the respondents had taken loans and 54.37% of the respondents did not take any types of loans. It has been found that, of those who borrowed money, 31.91% took it from their family members or close friends. Most of the times these types of loans are being paid back without any interest. NGOs are one of the major players in the

credit market at the community levels of the country and it is visible from the data that 58.51% of the respondents took credits from NGOs at different levels of interest. Few of those respondents, 4.26%, got loans from banks and 5.32% of the borrowers got the money from local money lenders at very high interest rates.

Table 7.31: Source of taking loan

Sources of credits	Percentage of respondents
Friends/Families	31.91
NGOs	58.51
Banks	4.26
Local Mohajon / money lenders	5.32
Local cooperative/ samiti	0

The amount of loans varied across the borrowers and it appears from the data that 34.04% of the respondents took credit of less than 20,000 BDT. 31.91% of the respondents borrowed money within the range of 20,001-40,000 BDT and 19.15% of the survey participants borrowed money in the range of 40,001-60,000 BDT. Some people took loans of large amounts of money also. 1.06% and 6.38% of the respondents borrowed money in the ranges of 100,001- 120,000 BDT and 120,001 or greater amount respectively.

Table 7.32: Amount of loan

Loan (BDT)	Percentage of respondents
Less than 20,000	34.04
20,001- 40,000	31.91
40,001- 60,000	19.15
60,001- 80,000	1.06
80,001- 100,000	6.38
100,001- 120,000	1.06
120,001 and more	6.38

There have been several purposes behind taking the loans. Some of them were used for productive activities while some others were used from consumption or other necessary needs. It appears from the table 7.33 that 25.53% of the people borrowed money for making investment in different sectors. 34.04% of the respondents used the credits for meeting the daily needs in their households. Two categories, namely marriage and construction of house has 6.38% of respondents independently. Some people borrowed money for medical purposes and 10.64% belonged to this category. People also took loans from other minor purposes and 6.38% of the participants belonged to this category.

Table 7.33: Purposes of taking the loan

Purpose of taking loan	Percentage of respondents
Investment	25.53
Meeting household's daily needs	34.04
Marriage	6.38
Construction of house	6.38
Paying another debt	10.64
Treatment	10.64
Others	6.38

4.1.15. Knowledge about the Social Protection System

The government of Bangladesh allocates a considerable amount of money for different types of social protection programmes to support the vulnerable communities and groups across the country. However, a lot of the people

from the poor communities are not aware about the existence of these programmes or even if they know, they do not have a clear idea about them. Old age allowance is the most famous and well-known SSNP among the participants of the survey and 62.62% of the respondents had complete idea about this programme. 54.37% and 44.67% of the respondents had detailed idea about the activities under school Feeding and Widow allowance programmes respectively. The government also provides stipend for disabled children and stipend for dropped-out students. These programmes are not so much familiar as it appears that only 32.52% and 29.61% of the respondents had clear idea about these two programmes. VGD, VGF, GR, TR and FFW are some of the oldest SSNPs of the government. But the poor knowledge about these programmes is visible in the survey area. It can be seen that only 20.39%, 19.90%, 8.74%, 7.28% and 13.11% of the respondents were fully aware about these programmes respectively.

The percentage of respondents having moderate knowledge about different types of SSNPs varied within the range of 6.31 to 32.04 percentage points. The highest was for stipend for dropout students and 32.04% of the respondents had moderate idea about the programme followed by 30.59% of the respondents with some idea about widow allowance programme. For the other SSNPs, it is seen that 14.08% to 28.64% of the respondents have moderate ideas on those activities. Only 6.31% of the survey participants had some moderate idea about the employment generation programme for the ultra-poor.

However, it has been found that a large proportion of the people in the survey area had no idea about some of the SSNPs. The statistics from the table shows that 89.32% and 83.01% of the respondents were completely unaware about employment generation programmes for the ultra-poor programme and gratuitous relief (GR): conditional food/cash transfer programme respectively. More than half of the survey participants were completely ignorant about most of the SSNPs. The lowest rate of ignorance was for the old age allowance programme and only 15.53% of the people from the survey did not have any knowledge about this programme.

Table 7.34: Knowledge about different social protection programmes

Type of SPPs	(% of respondents)		
	Complete idea	Moderate idea	No idea
School Feeding	54.37	20.39	25.24
Stipend for dropout students	29.61	32.04	38.35
Stipend for disabled students	32.52	28.64	38.83
Old age allowance	62.62	21.84	15.53
Widow allowance	44.66	30.58	24.76
Maternity allowance for lactating mothers	13.59	26.70	59.71
Urban Partnership for Poverty Reduction (UPPR)	5.83	18.45	75.73
Vulnerable Group development (VGD)	20.39	21.84	57.77
Vulnerable Group Feeding (VGF)	19.90	18.45	61.65
General Relief (GR)	8.74	23.79	67.48
Test Relief (TR)	7.28	15.53	77.18
Gratuitous Relief (GR): conditional food/cash transfer	6.31	10.68	83.01
Food for Work (FFW)/ Cash for Work (CFW)	13.11	19.90	66.99
Housing support	18.93	13.11	67.96
Employment Generation Programme for the Ultra Poor	4.37	6.31	89.32
Targeted Ultra Poor (TUP) (BRAC)	4.85	14.08	81.07

4.1.16. Access to Social Protection Programmes by the Respondents

The Government of Bangladesh is extending the coverage of SSNPs over the years consecutively. In the 2019-20 fiscal year, the number of beneficiaries of SPPs rose to 7,747,600 from 6,402,500 in the previous year (Dhaka Tribune, 2019). The findings from the survey reveal that 79.13% of the people did not receive any kind of social protection from the government, 20.87% people said that they have received some form of support from the government.

Table 7.35: Receiving SPPs by the household of respondents

Receiving SPPs	Percentage of respondents
Yes	20.87
No	79.13

There are several means of receiving the SPPs. Previously, there were only two forms of transfers, in-cash and in-kind. As the government stepped up the financial inclusion activities across the whole country, two new means of fund transfer have also been added in recent years. 32.43% of the SPP beneficiaries receive the money via bank account and 5.41% of the beneficiaries receive it via mobile financing services. These methods of fund transfer are faster and can reduce the burdens of people for collecting money through manual systems. However, 40.5% of the beneficiaries still get in cash support while 21.62% of the respondents said that they receive different forms of in-kind supports.

Table 7.36: Means of receiving the SPPs (count the column JA only) among the receivers only

Means of receiving the SPPs	Percentage of respondents
In Kind	21.62
In cash	40.54
via bank account	32.43
via mobile finance	5.41

Ideally, it is supposed that the fund transfer of SPPs would take place without any kind of transaction cost. However, about 60% of the beneficiaries had to spend money for different purposes to receive the support. There were several reasons behind the transaction costs to receive the SPPs. The survey findings show that 40% of the respondents had to spend money for transportation to the ward council and an equal proportion of the respondents spent money to arrange transports to the banks. Transport cost appears to be the prime reason behind the transaction costs. 4% of the beneficiaries also spent money for transporting to mobile banking agents. However, 12% of the people had to incur a withdrawal cost.

Table 7.37: Reasons for transaction cost

Reasons for transaction cost	Percentage of respondents
Transport cost to reach the ward council	40.00
Transport cost to reach the Bank	40.00
Transport cost to reach the mobile banking agent	4.00
Withdrawal cost	12.00
Others	4.00

4.1.17. Exclusion in the SPPs Among the Respondents

According to the data on perceptions of the respondents regarding their eligibility to receive benefits of SPPs, several reasons behind the eligibility of the respondent households have been revealed. Extreme poverty among the freedom fighters have been the primary reason for 40.74% and secondary reason for 58.89% of the respondents to be eligible to receive SPPs. Extreme poverty, as a whole, has been one of the major challenges for the sustainable and inclusive economic growth in the country. Almost one in four Bangladeshis (24.3% of the population) live in poverty, and 12.9% of the population live in extreme poverty (World Bank, 2017).

Homelessness and disability have been the primary reasons for the support of 17.91% and 13.58% of the beneficiaries. Widowed/distressed status of women has been the primary reason of support for 9.26% and secondary factor for 15.56% of the respondents. People also received support for different types of factors like old age, pregnancy, natural disasters, and different types of injuries.

Table 7.38: Reasons behind the eligibility of the respondent household for receiving SPPs

Reasons behind the eligibility for SPPs	Primary reasons (% of response)	Secondary reasons (% of response)
1=Extreme poor freedom fighter	40.74	58.89
2=Disabled	13.58	4.44
3=Widowed/distressed	9.26	15.56
4=Aged	11.73	7.78
5=Pregnant woman	2.47	4.44
6=Insolvent/ injured	2.47	0.00
7=Victim of natural disaster	0.62	1.11
8=Homeless/landless	17.90	3.33
9=Others	1.23	4.44

A lot of the people in the survey were actually qualified to receiving social protection from the government but many of them did not end up getting enlisted as a beneficiary. Most of the people have brought allegations of nepotism and political favouritism as the primary reasons behind their exclusions from the list. 29.53% of the respondents believed that political leaders were biased while making the list and they included the names of their relatives in the final list while 17.62% people mentioned that political leaders only nominated people who support their political interests. Lack of information and ignorance about the social protection programmes have also been mentioned by the people as other reasons behind their exclusion. Some of the respondents, 16.59%, were completely unaware about the SPPs and 17.62% of the people did not know where to apply to get the benefits. Marginalization of inferior groups from the society, social stigma against the SPPs and insignificant amount of the support have been the other primary and secondary causes for which the eligible respondents did not finally receive the benefits of the SPPs.

Table 7.39: Reasons behind the respondent not getting access to SPPs

Reasons behind the respondent not getting access to SPPs	Primary reasons (% of response)	Secondary reasons (% of response)
I have been unaware about the social protection benefits	16.58	0.00
Marginalization of Dalit people, people with disabilities, women and other minority groups	4.14	8.33
Nepotism of the political leaders while making the list for benefits	29.53	21.67
Favouring own supporters by the political leaders while making the list for benefits	17.62	35.00
Local representatives and other political leaders ask for bribes to give the benefits	5.70	5.00
I approached but there was not enough fund to include me in the list	4.66	5.00
I did not know where to apply to get the benefits	17.62	23.33
I was unwilling to receive benefits from government due to social stigma about benefits	2.07	1.67

I was unwilling to receive benefits from government due to insignificant amount	2.07	0.00
Others	0.00	0.00

Some of the household members of the survey respondents also qualified for the SPPs but did not find their names in the list of beneficiaries. The reasons were also similar to the findings from the reasons behind the exclusion of the respondents from the beneficiary list. 26.34% of the household members of the respondents accused the nepotism of political leaders and 13.44% referred to the political favouritism as the primary reasons behind their ineligibility to get social support from government. 14.52% of those household members did not have the knowledge about how to apply for the SPPs. Also 22.04% of them were completely ignorant about these programmes. Some of the respondents also found these reasons as the secondary factors behind the exclusion for the beneficiary list and it appears that 29.41% of the respondents mentioned about political favouritism as the secondary reasons behind their ineligibility in the list. The marginalization of different communities like Dalits, disabled, minorities have been mentioned by 19.61% of the respondents as the reason behind household members of the respondents not getting access to SPPs.

Table 7.40: Reasons behind the household members of the respondent not getting access to SPPs

Reasons behind the household members not getting access to SPPs	Primary reasons (% of response)	Secondary reasons (% of response)
They have been unaware about the social protection benefits	22.04	0.00
Marginalization of Dalit people, people with disabilities, women and other minority groups	4.30	19.61
Nepotism of the political leaders while making the list for benefits	26.34	13.73
Favouring own supporters by the political leaders while making the list for benefits	13.44	29.41
Local representatives and other political leaders ask for bribes to give the benefits	8.60	3.92
They approached but there was not enough fund to include them in the list	6.45	3.92
They did not know where to apply to get the benefits	14.52	27.45
They were unwilling to receive benefits from government due to social stigma about benefits	3.23	0.00
They were unwilling to receive benefits from government due to insignificant amount	1.07	1.96
Others	0.00	0.00

Although a lot of the respondents and the household members of those respondents were complaining about the management of the SPPs, very few of them submitted written complaints about this problem. Only a small proportion of the respondents (1.46%) had submitted written complaints for not getting access to SPPs. The survey findings show that many people did not submit any written complaint for not getting access to the SPPs. But it has also been found that 80.79% of them did not know the grievance mechanisms and 11.82% tried to lodge complaints but they did not know where to go and whom to approach. Some of them, 7.29%, eventually approached the councillors to lodge a grievance application but the councillors did not pay any attention to them.

Table 7.41: Reasons for not lodging written complaint for not getting benefits of SPPs

Reasons for not lodging written complaint	Percentage of respondents
I didn't know there is a grievance mechanism	80.79
I tried to lodge a complaint but didn't know where to go and whom to approach	11.82
I approached local councillors to lodge a grievance application, but they didn't pay an attention	7.39

4.2. Analysis of the Qualitative Data

Along with lack of access to basic social services, the urban poor are also excluded from the focus of the social protection system in Bangladesh. Both systematic and unsystematic exclusions can be found in the socio-political settings that holds back the urban poor in accessing the social services as well as the social protection programmes. This study has used qualitative research methods like KIIs and FGDs to explore the difficulties the urban poor face in accessing the social services as well as the social protection programmes. A total of ten KIIs of relevant GoB officials and UNDP officials, and four FGDs with the urban poor have been conducted in order to gather qualitative data as part of the field study. Besides, the lower budgetary allocation for urban-centred SPPs, lots of local political economy factors play significant roles in determining inclusion of urban poor in the existing SPPs.

4.2.1. *The rural bias in the social protection programmes*

It is an open secret, often acknowledged by the government officials now, that the social protection programmes were designed with an intrinsic rural bias to help rural poor overcoming poverty and refraining them from migrating to urban centres. It was widely believed that expanding major SPPs to urban areas and covering urban poor living in slums would encourage rural poor to migrate to the cities. With time, however, the belief regarding the expansion of SPPs has changed but the intrinsic rural bias has not. The urban poor are still excluded from many of the SPPs which their rural counterparts are receiving.

4.2.2. *Lack of permanent address and National Identification (NID) Card*

A major problem faced by the urban poor living in slums is the lack of access to land which could give them a permanent address. Having no permanent address impedes their ability to register for the National Identification (NID) card which is the prerequisite to avail services and benefits provided by the government agencies. According to the Census of Slum Areas and Floating Population 2014, there are about 0.6 million people living in slums who are considered as landless and are unable to register NID card. A significant number of respondents reported that the absence of the NID card and any other central registration system impedes the ability of slum dwellers in accessing the social protection programmes.

4.2.3. *Fear of eviction in slums*

Fear of eviction remains one of the biggest hurdles faced by the majority of urban poor living in slums. Due to the lack of permanent ownership and access to land and housing facilities, the slum dwellers are excluded from access to a wide number of social services as well as SPPs. As majority of the slums are recognized as illegal settlements, the residents are always in the threat of eviction. Lack of land tenure also affects the ability of the urban poor in registering for NID card and in accessing the SPPs.

4.2.4. *Extensive role of locally influential people*

The locally influential people have a major role in controlling the access to basic social services including utility connections in the slums. Moreover, these people also play an important role in influencing the list of beneficiaries for the existing SPPs. The lack of legal recognition of slum dwellers in accessing social services as

well as SPPs pave the way for the locally influential people to take advantage of the legal void. A large number of respondents suggested that people who are in good terms with the locally influential people get advantage in receiving benefits from SPPs like different sorts of allowances.

4.2.5. Corruption in the suppliers' end

A number of malpractices at the suppliers' end have been reported by the respondents living in slums. Locally influential people and a considerable number of officials from the local administration take bribes to enlist potential beneficiaries in different SPPs. Massive demand for assistance against insufficient supply of funds and the lack of legal status of the slum settlements pave the way for the malpractices.

4.2.6. Lack of awareness among the eligible candidates

Lack of awareness among the potentially eligible candidates regarding the SPPs in many of the slums can be noted as an important reason behind the exclusion of eligible candidates in slums from the SPPs. Acknowledging the fact that the number and scope of the SPPs in urban areas is limited, many poor people living in slums are often unaware about the existing SPPs and are mostly indifferent of knowing about the processes to avail the SPPs. Most of the urban poor know very little about the conditionality of the SPPs and hardly know where and how to apply for the SPPs. Moreover, slum dwellers are found to be less interested in visiting the local councillors' office to know about and apply for the SPPs.

4.3. Conclusion

Urban poor are subjects to various forms of deprivations and vulnerabilities. All the legal, institutional, economic, and political structures pose different types of challenges for the urban poor living in slums and low-income settlements. While the urban poor often lack the access to basic social services and utility connections, getting jobs in the formal sector also remain difficult. Lack of legal status in the slums restrict the ability of the urban poor in accessing housing facilities as well as utility connections, registering for NID cards, and in accessing the SPPs. The lack of land tenure also creates the dependency structure of the urban poor on the locally influential people to survive in the slums. All the systematic and unsystematic processes of exclusions affect the welfare of the urban poor and restricts their ability to get included in the existing social protection system.

5. International Best Practices in Implementing Urban Social Protection Programmes

Urban poverty, being distinct from rural poverty in many ways, often require customized social protection programmes. As a large part of the urban poor are internal migrants who have migrated from rural areas to urban with limited resources at hand, the economic vulnerability they face is unparalleled. Having almost no productive assets like land and housing, and limited access to basic services like education, health, and other utility connections force the majority of slum dwellers into a vicious cycle of poverty which they mostly fail to come out of. In most of the developing countries including Bangladesh, sufficient social protection policies, programmes, and institutions are not in place to address multiple dimensions of poverty and vulnerability of the urban poor. In recent decades, designing a number of innovative programmes and expanding the coverage of existing social protection programmes for urban poor have been given unprecedented attention across the developing countries. However, designing and implementing social protection programmes for urban poor have remained challenging as a limited number of programmes could succeed to achieve the desired objectives.

5.1. Pantawid Pamilya Programme from Philippines

The Pantawid Pamilyang Pilipino Programme, popularly known as the Pantawid Pamilya, is a conditional cash transfer (CCT) programme started as a pilot programme in 2007 by the Department of Social Welfare and Development (DSWD). Starting with 284 thousand beneficiary households in 2008, the Pantawid Pamilya has reached to 4.1 million households by 2015 by covering about 79% of the poorest households (Orbeta and Paqueo, 2016). Chronic poor households with children aged 0-14 years from both rural and urban areas are targeted for cash transfer through the programme. The monthly cash grants vary from P500 (US\$11) to P1,400 (US\$32) per household depending on the number of eligible children in the beneficiary households (Fernandez and Olfindo, 2011).

As a CCT programme, there are certain conditions which the beneficiary households are required to fulfil to qualify for the grants. Improving health of pregnant women and health and education of children of the beneficiary households are the key goals of the programme. The Pantawid Pamilya, through its conditional cash transfer activities, aims to alleviate both short-term and long-term poverty of the beneficiary households (Velarde and Fernandez, 2011). Supplementing the income to address the immediate consumption needs in the short term and supporting human capital formation within the households in the long term are the keyways how the Pantawid Pamilya approaches to reduce poverty (Fernandez and Olfindo, 2011).

The programme targets the poorest households from the poorest areas across the country. Besides being the poorest households living in poorest areas, another key criterion applied for the beneficiary households require that there must be a pregnant woman or at least one child aged 0-14 years in the household. The poorest provinces are selected based on official data from the latest Family Income and Expenditure Survey (FIES) while the poorest municipalities are selected based on the poverty incidence data of Small Area Estimates (SAE). In the selected areas higher incidence of poverty, beneficiary households are selected from the poorest households by applying a standardized household targeting system (Fernandez and Olfindo, 2011).

For age-specific members of the beneficiary households, different conditions are applied on households to receive the health and education grants. Immunization of children aged 0-5 years, provision of de-worming pills for the children aged 6-14 years, provision of pre- and post-natal care for pregnant women, and participation in Family Development Sessions of DSWD in local areas are some of the conditions to receive the health grant. Enrolment to schools and keeping a higher percentage of attendance rate for the children are required to receive the education grant. Grants from the Pantawid Pamilya programme account for about 20% of beneficiaries'

annual household income. The grants are paid directly to the bank account, i.e. account in the Land Bank of the Philippines (LBP), of the beneficiary households (Ibid.).

To select the poor households in a municipality for the Pantawid Pamilya, the targeting method utilizes the proxy means test (PMT) method³. A nationwide survey of households is conducted by the DSWD and the PMT is applied on the data to identify the poor households. DSWD has institutionalized the household targeting system, known as the National Household Targeting System for Poverty Reduction (NHTS-PR). The NHTS-PR is now used as the main targeting system for identifying poor households for different other agencies to identify potential beneficiaries for various social protection programmes in the Philippines (Ibid.).

To implement the programme and to attain its objectives, the DSWD work with the line agencies including the Department of Education and Department of Health among other government agencies. Department of the Interior and Local Government (DILG) and the Land Bank of the Philippines (LBP) also provide necessary support for programme implementation. To implement and monitor regular operations of the programme, Pantawid Pamilya National Project Management Office (NPMO) has been created by the DSWD which coordinates with the Regional Project Management Offices (RPMO) and other relevant agencies (Ibid.).

A central Management Information System (MIS) has been created for the Pantawid Pamilya programme which handles the database with flows of information from regional and municipal levels. The MIS is integrated with other modules like household registration, compliance verification system, payments, and grievance redress system. The MIS is updated with verified report of changes in any information concerning the beneficiary households. There is also a Compliance Verification System (CVS) linked with the MIS to verify the compliance of the households for receiving health and education grants. Furthermore, a Grievance Redress System (GRS) integrated with the MIS captures, resolves, and analyses grievances of both the beneficiaries and non-beneficiaries of the programme (Ibid.).

Ensuring and verifying the compliance to the health and education programmes is challenging. Moreover, low institutional capacity at the municipal level, rigid institutional structure and weak procurement system are some of the constraints in the process of expansion of the Pantawid Pamilya programme (Fernandez and Olfindo, 2011). The effect of Pantawid Pamilya on poverty reduction, however, has been positively noted in literatures. Velarde and Fernandez (2011) finds that the programme can reduce poverty incidence among beneficiaries by up to 6.2 percentage points. Moreover, it can reduce poverty incidence by 2.6 percentage points and inequality by 6.6% in the programme areas (Velarde and Fernandez, 2011). Moreover, improvement in the healthcare among pregnant women and younger children, improvement in the reduction of malnourished children, increase in the enrolment and attendance rate of children in schools, and the decrease in the incidence of child labour within the millions of beneficiaries are some of the key achievements of the Pantawid Pamilya (Orbeta and Paqueo, 2016; Frufonga, 2015).

5.2. LEAP programme in Ghana

Livelihood Empowerment Against Poverty (LEAP), implemented by Ghana's Ministry of Manpower, Youth and Employment (MMYE), is a social cash transfer programme covering extremely poor households with cash and health insurance across the country. The government of Ghana adopted the National Social Protection Strategy (NSPS) in 2007 and LEAP was launched in 2008 with an aim to alleviate short-term poverty and to promote long-term human capital development among beneficiary households. As the flagship programme of the NSPS, the LEAP establishes a social grant to provide a basic income, better poverty targeting, and a package of

³The PMT is a statistical tool that takes consideration of household's socio-economic characteristics, housing conditions and tenure status, assets, education, access to basic services, and other regional variables to determines a household's economic condition.

complementary services for the beneficiary households (Sackey, 2019; Sulemana et al., 2019). Extreme poor households are identified based on the data from Ghana Statistical Service (GSS). The targeting process combines a community-oriented approach and a proxy means test (PMT) to select the beneficiary households (Sulemana et al., 2019).

LEAP programme requires the beneficiaries to meet certain criteria including the enrolment and retention of school-age children in school, birth registration of new-born babies and their attendance at postnatal clinics, vaccination of children up to the age of five, and the non-trafficking of children and non-engagement of children in the worst forms of labour (Ibid.). The extremely poor households need to have at least one beneficiary from the following groups including orphans and vulnerable children (OVCs), elderly persons (aged 65 and over), people with disabilities (PWDs), and pregnant women and children under one year of age to qualify for support (Abdulai, 2019; Sackey, 2019). The programme provides cash grants to the beneficiary households every two months (Sulemana et al., 2019).

After launching in 2008, LEAP introduced the electronic payment in 2016 using "ezwich" cards encoded with biometric data. The card allows withdrawal of the grant at a payment point and in the e-zwich ATMs using the beneficiary's fingerprint. The transfer size of GH¢8–GH¢15 (i.e. approximately 1.67 USD to 3.14 USD) has been increased in 2015 to GH¢64–GH¢106 (i.e. approximately 11 USD to 19 USD) depending on the number of eligible members in the receiving households (Sulemana et al., 2019). The number of beneficiaries in LEAP programme has reached to 213,048 households with more than one million beneficiaries in all the 216 districts of Ghana by September 2016 (Abdulai, 2019; Sulemana et al., 2019).

In Ghana, like other developing countries, most of the social protection programmes had an intrinsic rural bias. However, there were programmes like National Health Insurance Scheme (NHIS) which started in 2003 covering urban poor by waiving fees as well as the premiums and the free primary education (CGE) programme which started in 2005 with nationwide coverage. Like many other social protection programmes in Ghana, LEAP also initially focused more on addressing rural poverty and vulnerabilities. Since 2014, LEAP began targeting urban poor by using the same targeting approach as the NHIS implemented in both rural and urban areas. In 2010, Ghana established a new Ministry of Gender, Children and Social Protection in 2013, launched National Household Registry as a single registry database, and adopted the National Social Protection Policy (NSPP) in 2016. By 2016, LEAP has increased the number of beneficiaries of urban poor from less than a percent of all beneficiaries to 3.2%. While expanding LEAP programme to the urban areas, a demand-driven approach to registration was followed. Eligible households were required to visit a Mobile Targeting Unit (MTU) to apply for LEAP benefits by submitting a PMT form. Data from the PMT was then assessed and verified to select the beneficiaries for LEAP. Door-to-door visits and community meetings were some of the outreach strategies applied to make poor households aware of the registration system of the LEAP programme (Devereux et al., 2018).

Literature indicates that LEAP programme has been successful in improving the lives of the rural poor significantly (Sulemana et al., 2019). In rural Ghana, the programme has contributed to the reduction of hunger, improvement in the income generating activities, and improvement in access to health care education especially for children (Sulemana et al., 2019). However, the impact of LEAP programme on the lives of urban poor is yet to be evaluated properly due its recent expansion to urban areas.

5.3. Bolsa Familia Programme (BFP) in Brazil

Bolsa Familia Programme (BFP), implemented since 2003, is a conditional cash transfer programme aimed at reducing poverty and enhancing the human capital formation among poor households in Brazil. BFP has around 13 million beneficiary households which caters to nearly about 50 million people across the country. This is one

of the largest conditional cash transfer programmes not only in Latin America, but also in the world (Sarwar, 2018; Torrens et al., 2016). The BFP targets extremely poor households with a monthly income of US\$35–70 per person and the monthly grants of the programme range from US\$18 to US\$175 depending on the number of eligible members in the households (Guanais, 2015; Torrens et al., 2016). The grant is given to the potential households under three conditions including attendance of pregnant women at prenatal and postnatal monitoring sessions, nutrition and vaccination for children aged 0–7 years, and school enrolment and attendance for school-aged children (Torrens et al., 2016).

BFP was created in a unique way in 2003 by merging five existing cash transfer programmes including the Bolsa Escola (School Fund), the Bolsa Alimentação (Food Fund), the Cartão Alimentação (Food Card), and the Auxílio Gás (Cooking Gas Aid). Merging five cash transfer programmes from five different ministries, new Ministry of Social Development and Fight against Hunger was established to implement the new programme. The BFP was also unique in its principle to pay the cash benefits to the women of the household and the grant was paid directly to the bank account of the beneficiaries (Sarwar, 2018; Guanais, 2015).

BFP follows a Unified Registry for Social Programmes (CadÚnico) where all the beneficiaries are registered. This central database is used for identification of poor households and for selection of beneficiaries of all the social protection programmes. The Federal Ministry of Social Development and Fight against Hunger maintain this Single Registry while the municipal governments are responsible for collecting and entering the data of poor families into the registry (Torrens et al., 2016; Guanais, 2015).

5.4. Oportunidades-Prospera programme in Mexico

Mexico adapted a unique design and delivery during the expansion of the Oportunidades-Prospera conditional cash transfer programme into urban areas. The programme utilized mass media advertisements as a call for applicants instead of door-to-door visits to identify eligible households. The potential applicants had to visit the recruitment offices and to submit the required documents as part of the application process. Initially, both rural and urban beneficiaries used to receive the same amount of cash benefits. However, the grant was later adjusted to cater to the needs of the urban poor. Moreover, the urban beneficiaries were given a bank card to withdraw cash benefits directly from ATMs. Urban-sensitive healthcare, and the promotion of good nutrition was also designed under the programme (Devereux et al., 2018).

5.5. Conclusion

Experience of designing and implementing social protection programmes for urban poor varies among countries, especially in the developing world. Reviewing a number of well-acclaimed SPPs from some countries, several key lessons can be utilized in the context of Bangladesh. First, most of the successful social protection programmes reviewed in this study are conditional cash transfer (CCT) programmes. Second, strict compliance to the attached conditions in the CCTs can bring positive results in terms of poverty reduction and human capital formation among the beneficiary households. Third, small social protection programmes can be merged into a large one to avoid coordination problems during the implementation of small SPPs. Fourth, all the successful CCTs have relied on a Single Registry System to collect, record, and update data on the extreme poor households across the country. Fifth, adjusting different criteria for selecting beneficiaries and determining the amount of grants with the needs of urban poor is a considerable option while expanding an existing CCT to urban areas. Sixth, transferring cash benefits directly to the beneficiaries has proved to be the most effective way to transfer the benefits transparently. Lastly, implementing agencies of the SPPs in developing countries can resort to innovative ways to create necessary awareness among the urban poor.

6. Towards an Inclusive NSSS Urban Policy

The poverty dynamics in Bangladesh has been changing in different ways in different areas. Urban and rural areas have distinct challenges and characteristics of poverty which requires different poverty reduction measures. While the rate of urban poverty has remained stagnant in recent years, Rahman et al. (2011) has claimed that a large section of urban population, who are not being statistically classified as 'poor', still face serious deprivations. Inadequate asset base and unequal access to basic services are the core reasons behind the deprivations of both urban poor and non-poor population living in urban slums and low-income settlements. Hence, the urban poor who live in urban slums are more vulnerable to health hazards due to unequal and unsafe access to basic services like water and sanitation as well as health and nutrition.

Social protection programmes have been one of the major supportive tools of the government to fight poverty and reduce the vulnerability of marginal population around the country. Although most of the SPPs have focused on tackling the vulnerability of poor rural communities, recently there has been growing emphasis for a paradigm shift in the urban poverty reduction initiatives with the use of SPPs. The NSSS and the 7th Five Year Plan of Bangladesh have recently brought attention towards designing social protection for the urban poor. The NSSS recognizes the loopholes in the existing social protection system and suggests for dynamic changes in light of both national experience and international best practices. The following sections of this chapter lays out a detailed set of recommendations regarding the design and implementation of SPPs for urban poor in Bangladesh.

6.1. Conditional Cash Transfer Programmes for Urban Poor

Most of the successful social protection programmes, in light of the best practices reviewed in this study, are conditional cash transfer (CCT) programmes. In Philippines, to receive benefits from the Pantawid Pamilya, extreme poor households require to have a pregnant woman or at least one child aged 0-14 years in the household (Fernandez and Olfindo, 2011). In Ghana, the extreme poor households need to have at least one beneficiary from the following groups including orphans and vulnerable children (OVCs), elderly persons (aged 65 and over), people with disabilities (PWDs), and pregnant women and children under one year of age to qualify for support from the LEAP programme (Abdulai, 2019; Sackey, 2019). In Brazil, the BFP targets extremely poor households with a monthly income of US\$35–70 per person (Guanais, 2015; Torrens et al., 2016). Success of the CCT programmes in Philippines, Ghana, and Brazil among other developing countries provide best examples of implementing CCTs for urban poor in a developing country like Bangladesh.

6.2. Strict Monitoring of the Compliance Criteria for SPPs

Attaching conditions to the SPPs and monitoring the compliance strictly can bring positive results in terms of poverty reduction and human capital formation among the beneficiary households. In Philippines, immunization of children aged 0-5 years, provision of de-worming pills for the children aged 6-14 years, provision of pre- and post-natal care for pregnant women, and participation in Family Development Sessions of DSWD in local areas are some of the conditions to receive the health grant under the Pantawid Pamilya. Moreover, enrolment to schools and keeping a higher percentage of attendance rate for the children are required to receive the education grant (Fernandez and Olfindo, 2011). Strict monitoring of the compliance criteria in Philippines have brought positive results in poverty reduction as well as in healthcare of pregnant women and education of younger children (Orbeta and Paqueo, 2016; Frufonga, 2015; Velarde and Fernandez, 2011). Furthermore, the LEAP programme in Ghana and the BFP in Brazil also requires the beneficiaries to meet certain criteria including the healthcare of pregnant women and young children, and schooling of children of the beneficiary households (Sulemana et al., 2019; Torrens et al., 2016).

Bangladesh can design CCTs with customized criteria targeting healthcare, nutrition, and education of women and children among urban poor. Monitoring the compliance to the conditions can be done by a Compliance Verification System (CVS) linked with the MIS to verify the compliance of the households for receiving health and education grants as in the case of Philippines. Furthermore, a Grievance Redress System (GRS) can be integrated with the MIS to capture, resolve, and analyse grievances of both the beneficiaries and non-beneficiaries of the programme (Fernandez and Olfindo, 2011). The CVS and GRS linked with the MIS can be monitored and coordinated by a single ministry while data inputs will come from the local government agencies as well as from education and health service providing agencies.

6.3. Unifying Small Programmes into an Umbrella Social Protection Programme

In most of the developing countries like Bangladesh, small social protection programmes cause coordination problems during the implementation of SPPs. In Brazil, the BFP was created in 2003 by merging five existing cash transfer programmes including the Bolsa Escola (School Fund), the Bolsa Alimentação (Food Fund), the Cartão Alimentação (Food Card), and the Auxílio Gás (Cooking Gas Aid). Merging five programmes from five different ministries, a new Ministry of Social Development and Fight against Hunger was established to implement the new programme (Sarwar, 2018; Guanais, 2015). Bangladesh can take an important lesson from Brazil's experience in unifying a number of CCTs into one large programme and attach relevant compliance criteria to bring multi-dimensional benefits.

6.4. Implementation of a Single Registry system

All the successful CCTs have relied on a Single Registry System to collect, record, and update data on the extreme poor households across the country. In Philippines, a central Management Information System (MIS) has been created by integrating it with other modules like household registration, compliance verification system, payments, and grievance redress system. The MIS is updated with verified reports of changes in any information concerning the beneficiary households (Fernandez and Olfindo, 2011). Ghana launched their National Household Registry as a single registry database for the LEAP programme which is also being used by other government agencies for targeting potential beneficiaries of SPPs (Devereux et al., 2018). In Brazil, BFP follows a Unified Registry for Social Programmes (CadÚnico) where all the beneficiaries are registered. The Federal Ministry of Social Development and Fight against Hunger maintain this Single Registry while the municipal governments are responsible for collecting and entering the data of poor families into the registry (Torrens et al., 2016; Guanais, 2015). In light of the global experience, it is a must for Bangladesh to develop a single registry system for all the poor households across the country based on NID cards and to utilize the system for selection of beneficiaries for different SPPs.

6.5. Adjusting the Grants to the Needs of Urban Poor

Adjusting different criteria for selecting beneficiaries and determining the amount grants with the needs of urban poor is a considerable option while expanding an existing CCT to urban areas. In the Oportunidades-Prospera programme of Mexico, both rural and urban beneficiaries used to receive the same amount of cash benefits initially when the programme expanded to urban areas. However, the grant was later adjusted to cater to the needs of the urban poor and the urban beneficiaries were given a bank card to withdraw cash benefits directly from ATMs. Moreover, the cost of accessing basic services and inflation need to be taken into consideration while designing a new SPP for the urban poor (Devereux et al., 2018).

6.6. Transferring the Cash Benefits Directly to the Beneficiaries

Transferring cash benefits directly to the beneficiaries have been proven to be an effective way to transfer the benefits transparently. In Philippines and in Brazil, the grants are paid directly to the bank account of the beneficiary households (Sarwar, 2018; Guanais, 2015; Fernandez and Olfindo, 2011). In Ghana, LEAP introduced the electronic payment in 2016 using "ezwich" cards encoded with biometric data for withdrawal of the grant at a payment point and in the e-zwich ATMs (Sulemana et al., 2019). In Bangladesh, with the evolution and popularity of mobile banking, cash benefits can directly be transferred to the intended beneficiaries.

6.7. Land Tenure for Urban Poor

Security of tenure is considered as important as access to food and water in the context of urban poverty (Mahadevia, 2010). Infrastructure and services cannot be extended to most of the slums as they are considered as illegal settlements. In consequence, the urban poor often face the threat of eviction. However, easing access to basic services, land ownership and housing can solve a lot of the troubles faced by the poor urban communities. The 7th Five-Year Plan referred to some strategies like direct land leasing to the urban poor. It also encouraged the private land-owners to set up lease contracts with occupiers which protect the interest of all parties. Moreover, the Plan brought up the concept of housing loan for the low-income households. Furthermore, the Plan has prioritized the capacity building of CBOs and NGOs in assisting the poor so that they can have collective consciousness about land leasing, ownership and rent-related programmes. Based on the suggestions made by the 7th Five-Year Plan, an innovative land leasing solution under a new urban sector policy can reduce the vulnerabilities of urban poor.

6.8. Adoption of an Urban Sector Policy

Urban sector policy has been drafted and revised several times since 2005 by the Local Government Division of the Ministry of Local Government, Rural Development and Cooperatives. The urban sector policy has mentioned the ubiquitous issues of urbanization and urban poverty. It has been pointed out in the urban sector policy that the government will be responsible for taking appropriate measures on reducing the urban poverty. Moreover, relevant government agencies have been advised to implement priority programmes for upgrading the living conditions in the slums and other informal settlements. Furthermore, the policy also talks about issues like special zones for the urban poor communities, smooth access to basic services and utilities in slums, and support for the informal employment for the urban poor. However, the policy is still in the draft phase and is awaiting further revision and approval from the Cabinet. Adopting an innovative and inclusive urban sector policy in line with the NSSS provisions will be crucial for addressing a wide number of issues that urban poor are currently facing.

6.9. Portability of Programmes

One of the key factors identified in accessing social protection programmes by the urban population is the high mobility of slum dwellers. In designing a flagship SPP for the urban poor, the leaders should consider the high mobility of the urban poor and the programme should be able to continue serving beneficiaries regardless of their spatial mobility. In this regard, portability of participation and portability of accessing services need to be ensured. Implementation of a central registration system for urban poor can help to track the mobile population in urban areas. One way of doing it is to handover the responsibility of informing the authority to the beneficiaries themselves. But in that case, an effective information campaign should be in place so that the evicted people can trace them and inform about their current location. In Philippines, such provision is practiced in the Pantawid Pamilya, where beneficiaries can inform the programme authority of their change of residency and still participate in the programme (Fernandez and Olfindo, 2011).

6.10. Designing Insurance Policies for Urban Poor

A good mechanism for improving the share of social protection benefits among the urban population is to develop an insurance system for poor people, including the urban poor. A social insurance system can be designed to enable people to invest in their own social security for the risks of unemployment, accidents and physical injuries, severe illness, and deaths of earning member of the poor households. Relevant government agencies can share the price of the insurance premium and the rest of it can be paid by the beneficiaries at a subsidized rate.

6.11. Urban Employment Schemes

The urban labour market in Bangladesh is different to the rural labour market. Hence, government can innovate newer strategies for generating employment for urban poor laborers. The purpose of this kind of intervention will be to ensure minimum level of income to maintain regular expenses by employing at least one adult people per household. Training up of the unskilled labours and expanding cash-based employment generating schemes can be implemented by the relevant government agencies. The 7th Five Year Plan has mentioned about creating dedicated zones for microenterprises, street vendors and hawkers which will eventually help the urban poor. Providing training to youth son modern manufacturing sector like the Readymade Garments (RMG) sector in Bangladesh can help to promote livelihoods for youths of poor households living in urban areas.

6.12. Creating Mass Awareness among Urban Poor Regarding SPPs

Creating mass awareness among the urban poor regarding the SPPs have always remained challenging. Many developing countries have used innovative ways to create necessary awareness for the selection of beneficiaries for SPPs in urban areas. In Ghana, door-to-door visits and community meetings were some of the outreach strategies applied to make poor households aware of the registration system of the LEAP programme. On the other hand, in Mexico, mass media advertisement was used as a call for applicants instead of door-to-door visits to identify eligible households. The potential applicants, in this instance, had to visit the recruitment offices and to submit the required documents as part of the application process (Devereux et al., 2018). Relevant government agencies in Bangladesh can utilize both electronic, print and social media to create awareness among the urban poor regarding the available SPPs.

6.13. Conclusion

In implementing the NSSS, it will be important to provide special attention to the urban sector. For the poor and marginalised citizens from urban areas, developing a dedicated social protection programme for the urban poor is a challenge. It is important to generate proper data in a central MIS for implementing any suitable support mechanisms for urban poor. In this respect, launching a central registry system for the urban poor and designing a flagship CCT, instead of a number of small SPPs, can help implementation of the NSSS urban policy.

7. Conclusion and Way Forward

Rapid urbanization has created both opportunities and challenges for the urban population as well as for the government of Bangladesh. On the positive side, there has been a boom in the informal sector of the economy and rural-urban migration has provided the manufacturing industries including RMGs with labour at competitive prices. While the desire for better livelihoods have attracted a large number of people to cities, large numbers of people also migrated to urban areas due to loss of assets from different forms of natural hazards. The victims of natural disasters and other forms of man-made disasters migrate to cities and start living in slums equipped with no utility connections and social services. Statistics show that more than half of the population of this country will be living in cities by 2030. With a stagnant rate of reduction in urban poverty, a large number of urban poor may continue living in the slums unless proper social protection strategies are implemented.

Like other developing countries, slums in Bangladesh are not equipped with basic facilities such as proper housing, safe drinking water, sanitation, and healthcare. The requirement of the support from the government for the poor urban communities is noticeable from the fact that a lot of the households in the urban slums experience poverty and remain vulnerable to shocks that can threaten their wellbeing. As a large part of the urban poor are internal migrants who have migrated from rural areas to urban with limited resources at hand, the economic vulnerability they face is unparalleled. Having almost no productive assets like land and housing, and limited access to basic services like education, health, and other utility connections force the majority of slum dwellers into a vicious cycle of poverty which they mostly fail to come out of. Till date, the national social security activities have been aligned mainly to the needs of the rural poor rather than those of the urban poor. Though recent formulation of NSSS in 2015 by the Government anticipated expanding the coverage of social protection programmes for the urban poor communities, little has changed in reality.

Unplanned city growth, illegal encroachments on public land, poor urban governance, and, lack of policy attention to the needs of the informal sector are some of the key factors exacerbating the problems of urban poverty in Bangladesh. Any effective strategy to address urban poverty is closely linked to an effective urbanization strategy. Policies and strategies for the urban poor should include several concerns like mitigating public health risks, addressing the service needs of both transient and stable settlements, effective support to the informal sector, and better utilization of urban land for urban poor. Furthermore, planning should take place in a participatory way by involving communities and NGOs.

It has been found from the literature as well from the field study that urban poor are subjects of various forms of deprivations and vulnerabilities. All the legal, institutional, economic, and political structures pose different types of challenges for the urban poor living in slums and low-income settlements. While the urban poor often lack access to basic social services and utility connections, getting jobs in the formal sector also remain difficult. Lack of legal status in the slums restrict the ability of urban poor in accessing housing facilities as well as utility connections, registering for NID cards, and in accessing SPPs. The lack of land tenure also creates a dependency structure of urban poor on the locally influential people to survive in the slums. All the systematic and unsystematic process of exclusions affect the welfare of the urban poor and restricts their ability to get included in the existing social protection system.

Urban poverty, being distinct from rural poverty in many ways, thus require customized social protection programmes. Combining the experience of national social protection system as well as the international best practices from developing countries, several key lessons can be utilized in the context of Bangladesh. First, most of the successful social protection programmes reviewed in this study are conditional cash transfer (CCT) programmes. Second, strict compliance to the attached conditions in the CCTs can bring positive results in terms of poverty reduction and human capital formation among the beneficiary households. Third, small social

protection programmes can be merged into a large one to avoid coordination problem during the implementation of small SPPs. Fourth, all the successful CCTs have relied on a Single Registry System to collect, record, and update data on the extreme poor households across the country. Fifth, adjusting different criteria for selecting beneficiaries and determining the amount grants with the needs of urban poor is a considerable option while expanding an existing CCT to urban areas. Sixth, transferring cash benefits directly to the beneficiaries have been proved as the most effective way to transfer the benefits transparently. Seventh, adoption of an innovative and inclusive urban sector policy in line with the NSSS provisions can be crucial for addressing a wide number of issues that urban poor are currently facing. Eighth, an SPP for urban poor should consider the high mobility of urban poor and the programme should be able to continue serving beneficiaries regardless of their spatial mobility. Ninth, urban employment schemes and national insurance schemes covering urban poor can be implemented. Lastly, implementing agencies of the SPPs in developing countries can resort to innovative ways to create necessary awareness among urban poor.

In implementing the NSSS and designing, it will be important to provide special attention to the urban sector. For the poor and marginalised citizens living in urban areas, developing a dedicated social protection programme for urban poor is a challenge. It is important to generate proper data in a central MIS for implementing any suitable support mechanisms for the urban poor. In this respect, launching a central registry system for urban poor and designing a flagship CCT, instead of a number of small SPPs, can help implementation of the NSSS urban policy. Designing the NSSS urban policy and the Urban Sector Policy will require further research. The areas where further research initiatives required are the following:

- Designing a flagship conditional cash transfer (CCT) programme for urban poor by setting the attached conditions for poverty reduction and human capital formation among the beneficiary households.
- Merging small social protection programmes into one or more SPPs for urban poor
- Designing the implementation and operation of the national Single Registry System to collect, record, and update data on the extreme poor households across the country
- Adopting an inclusive urban sector policy in line with the NSSS provisions
- Designing urban employment schemes and national insurance schemes for urban poor

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