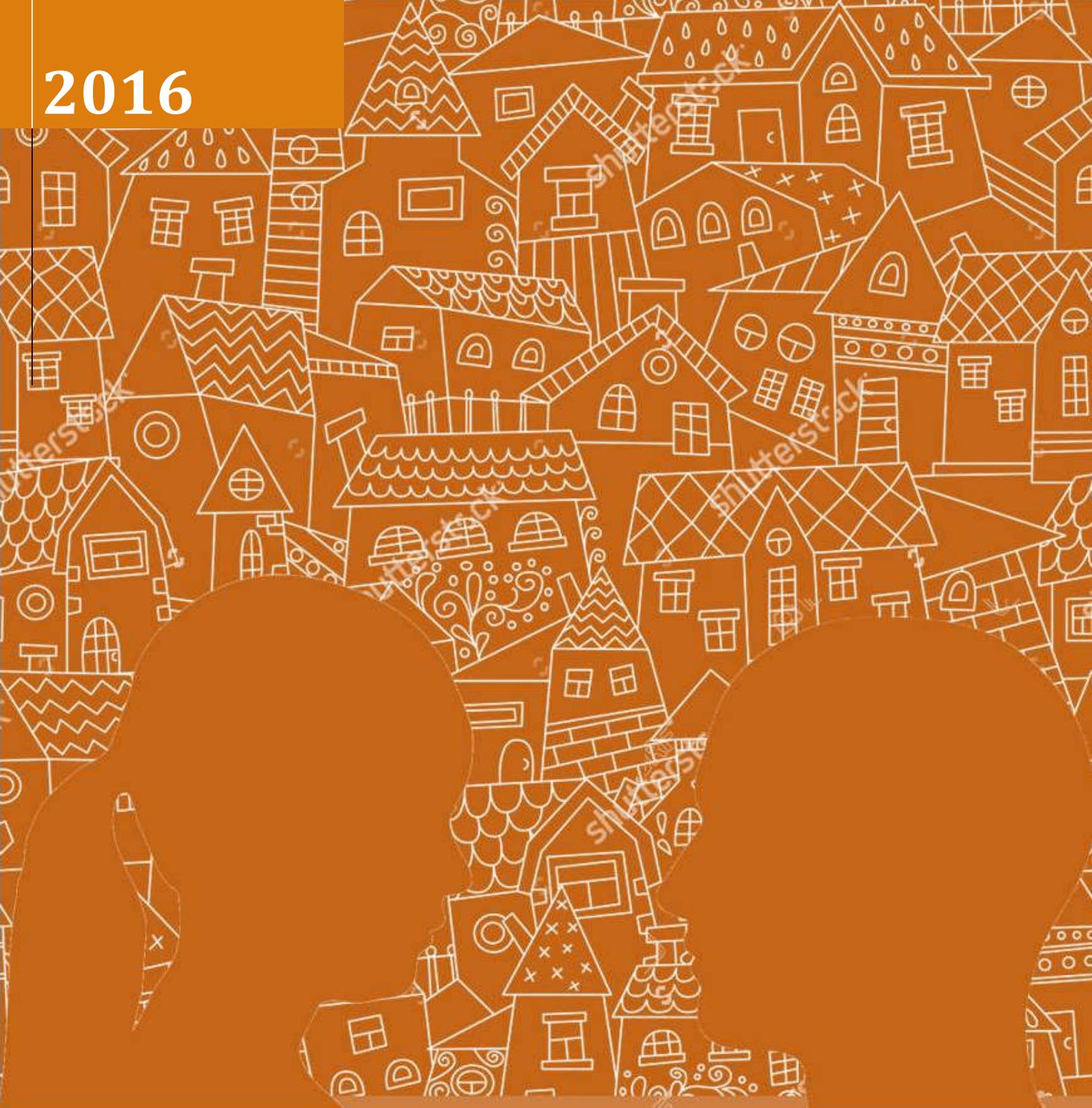


2016



[URBAN PROGRAMME REFLECTIONS]



Urban Programme Reflection

Introduction:

The Urban Programme is one of the 3 Key programmes of CARE Bangladesh, which seeks to address the most marginalized population in urban areas. The projects operating from the Gazipur Field Office cover almost all of CB's current work done in urban context.

Exponential urban migration rates both globally and in Bangladesh means the challenges of rural poverty today become challenges of urban poverty in future. Thus, in light of this growing concern, a programme reflection was held among all projects operating within Gazipur district, for insights on future urban programme design as well directions for current projects.

Location: Gazipur

Gazipur City Corporation at a glance

Created: January 2013

Ward: 57

Population: 3.5 million

Pop. Growth Rate: 5.67%

Area: 329 sq.km

Poor pop.: 750,000

Slums/informal settlement: 1,410

Access to water: 30% (est.)

Access to sanitation: 10% (est.)

No waste disposal site for 150 ton of rubbish produced daily



Current Projects

Resilience	Women Economic Empowerment	Health
BRUP	Workforce Engagement	GSK RMG Health Initiative
	OIKKO	IMHIB
	PEEWF	
	EWFSAB	
	P.A.C.E at Community	

In total, there are 72,675 direct participants and 305,292 indirect participants, with 3 projects yet to measure their indirect participants and OIKKO project to add its direct participants yet. Projects briefs (Ref: [Annex-A](#)) were shared beforehand to enable projects to know basics of each other to expedite deeper discussions.

Objectives

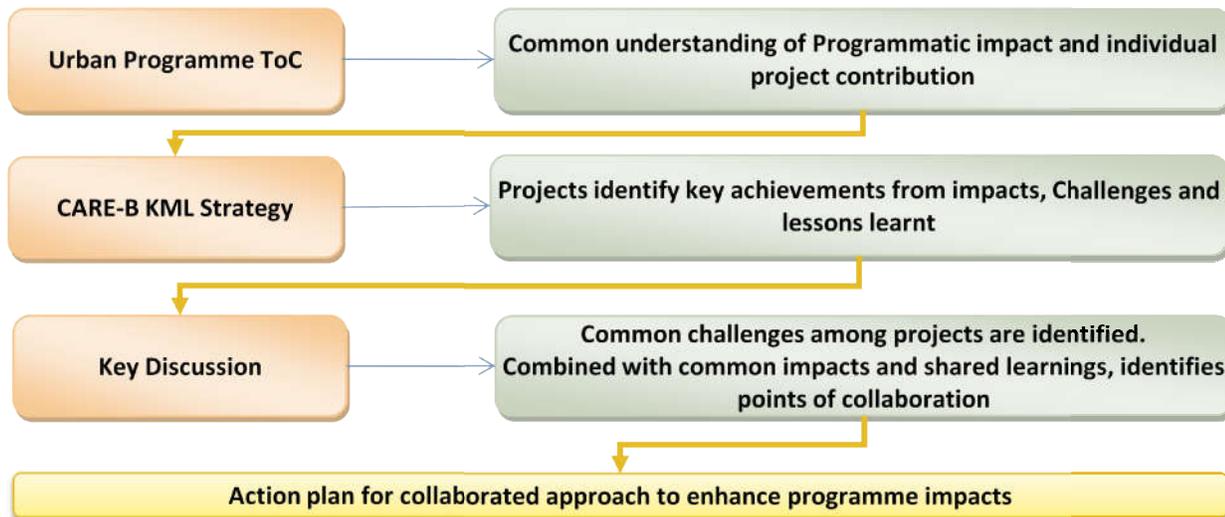
- Urban Programme Theory of Change: Refresher and implications for project
- Knowledge Management and Learning: Theory to Application for projects
- Key Discussion: Common challenges and scope for collaboration

Overall Outcomes

- Projects understand how each individually contributes to overall urban programme impact
- GFO projects gain understanding and knowledge of each others' projects for shared learnings
- PEARL Team identifies potential areas of improvement in Urban Programme ToC
- Projects identify and prioritize their achievements, key challenges and lessons learnt
- Projects form action plan to address common challenges through collaboration

Programme Reflection Process

The sessions were designed sequentially with outputs of one session feeding into the next, funneling the discussion from Programmatic understanding to specific strategic actions as shown below:



Summary of Reflection Outcomes

Strength of current projects are in building solidarity among stakeholders and impact groups to influence duty bearers (Urban Governance institutions here) to be more responsive and accountable for services they are entitled to. The major weakness in current portfolio is in working with enhanced quality and resilience of living conditions. It is recommended that GSK-RMG, IMHIB, OIKKO and BRUP collaborate on Domain 4: “Responsive and Accountable Urban Governance Systems” under the following pathways:

1. Strong Solidarity among Impact Groups to represent interests
2. Responsive Local Governance, Service providers and Private Sector in Solidarity with Community for action on Resilience

Urban context of social structures and governance systems are different from origins of current models and approaches. Strategies which have adapted have brought success, seen in achievements. Current instability in local governance and lack of cohesion in communities due to wide spectrum of impact group indicates crucial need to learn and adapt project approaches to achieve targeted outcomes.

Underlying Challenges of Urban Poverty are:

- Access to services
- High power imbalance
- Higher cost of living
- Adaptation to city culture
- No representation



Participants suggest including safe and resilient working conditions and health shocks in Domain 3. Also, addressing weak coordination between Govt. Departments and Ministries and Gazipur City Corporation is so crucial, it was suggested as an explicit pathway of change.

The following agendas were identified for potential collaboration:

- Building deeper understanding of project contribution to program goal
- Advocacy and Influence through external collaboration
- Resource Sharing
- Aligning KML for cross project learning

An action plan was developed to meet quarterly in monthly FOMT meetings to discuss these agendas with the participation of relevant project and program personnel.

Urban Programme Theory of Change

The session covered the following aspects:

- Underlying causes of urban poverty
- Theories of Change for urban programme
- Urban impact and sub-impact groups
- Geographic Focus areas for the urban programme
- Leveraging investment and focusing on governance



This was followed by an exercise which captured impacts individual projects are making in context of Urban Theory of Change.

Outcome

The exercise identified the following:

Programme Focus

- As illustrated, the following domains of change have multiple projects contributing thoroughly:
 - Increased social acceptance and reduced exploitation and discrimination
 - Equitable and distributed access and entitlements to service and livelihood opportunities
- Enhanced quality and resilience of living conditions have relatively limited focus
- The domain ‘responsive and accountable urban governance systems’ have a wide variety of work. However, considering common challenges, it appears that individual project efforts are not progressing in urban governance as per expectation.

Potential points of collaboration

The exercise revealed pathways where multiple projects are currently contributing, thus giving potential points of collaboration. The full matrix can be found in [Annex-B](#). Given below are the pathways where collaboration would be most likely:

Domains of Change	
Domain 1: Increased social acceptance + reduced exploitation & discrimination	
Pathway	Project
Develop Strong Support / Citizen / Network / Alliance / Solidarity Groups Holding Duty Bearers Accountable	PACE, PEEWF, IMIHB, OIKKO, BRUP
Domain 2: Equitable + distributed access and entitlements to services, resources + livelihood	
Facilitate linkages and create awareness among investors, public/private forums, PS& service providers on the benefits of decentralization	GSK-RMG, PEEWF, OIKKO, IMIHB, PACE, VISA,
Domain 3: Enhanced quality + resilience of living conditions	
Domain 4: Responsive + Accountable Urban Governance Systems	
Strong Solidarity among Impact Groups to represent interests	GSK-RMG, IMHIB, BRUP, OIKKO
Responsive Local Governance + Service providers + Private Sector in Solidarity with Community Action/ Resilience	GSK-RMG, IMHIB, OIKKO, BRUP

As seen above, the strength of the current urban program appears to be in building solidarity among stakeholders and impact groups to influence duty bearers (Urban Governance institutions here) to be more responsive and accountable for services they are entitled to. The major weakness in the current portfolio is in working with enhanced quality and resilience of living conditions.

Recommendation: GSK-RMG, IMHIB, OIKKO and BRUP collaborate on 2 pathways under Domain 4

Knowledge Management & Learning

The session covered the following aspects:

- Importance of knowledge management
- KML Strategy of CARE Bangladesh
- 10 key learning themes
- How-to guide for 4 steps in KML process

This was followed by an exercise which captured the major achievements, lessons and challenges for projects



Outcome

Some key achievements of Urban Projects are given below followed by key challenges and lessons. The full list is in [Annex-C](#)

Key Achievements	
Most significant achievement	Project
200 Community-led volunteers (Male & Female) working as extended force of FSCD, going beyond their community to help fire fighters in other communities	BRUP
Multiplier effect: 541 health champions reaching out to 12,700 RMG workers	CARE GSK RMG- WHI
Error-free online reporting of health indicators from Upazila to national level	IMHIB
40 Trade Unions/Federation are working together to promote female leadership	OIKKO
Service providers using R.Slip in centers to provide priority service	P.A.C.E.
Members of CSGs have formed "Citizen's committees" voluntarily in their respective communities, learning from formation of CSGs - leading to a working committee with Gazipur City Corporation	PEEWF
Of 700 participants, 125 (18%) have opened first bank account, 145 (21%) have savings and 3 have purchased land on home loan for secured living condition	VISA
Key Challenges	
Challenges affecting multiple projects	
Without an elected mayor, current interventions are getting delayed where local governance need to be engaged – acting mayor hesitant to authorize directives	
Dynamics of ownership in community of impact groups is crucial factor for effective implementation = Government land, single landlord or multiple owners etc and long-term resident or migrant worker	
RMG workers are time poor and mobile; also production pressures from factories	
Social constraints for recognizing female leadership and lack of motivation to become autonomous	
Scheduling sessions among mixed groups gets male dominated and females do not participate	
Less sensitive to women empowerment and gender equality for both factory management and impact groups themselves (eg: VAW means rape or bodily harm only)	
Project participants often drop-out and/or shift housing to outside project area	

Key Lessons	
Lessons relevant for urban context	Project
Working in a private slum owned by multiple landlords is better than single landlord or government land	BRUP
Developing mechanism for accessing non-health organisations is crucial to addressing social and legal support which have impact on health	CARE-GSK RMG WHI
Professional visibility from improved performance is key motivation factor of government employees to make them accountable and ensure quality service from Community Clinics	IMHIB
Group sessions are to be designed according to impact group's time, i.e., evening or night and groups function best if made as per occupation (RMG worker, factory worker, housewife etc)	OIKKO
Project participants themselves need to be sensitized to various forms of VAW	PEEWF
Participants need banking support which is easy, immediate and accessible. Eg: Quick service during lunch break, banking service after work hour (7pm), etc	VISA
Approaches are different when linking Service providers with migrant workers and long-term residents	P.A.C.E

Recommendation: Urban context of social structures and governance systems are different from origins of current models and approaches. Strategies which have adapted have brought success, seen in achievements. Current instability in local governance and lack of cohesion in communities due to wide spectrum of impact group indicates crucial need to learn and adapt project approaches to achieve targeted outcomes.

Core Discussion: Multiplying Impact

Key discussions were on potential for collaboration between projects for enhancing urban program impacts, leading to clear direction on next action and roles.

Outcome

The discussion worked sequentially from finding common areas of work and impact from Urban Program ToC Session to common challenges and lessons in KML session, leading to following outcomes

Common Challenges: Underlying causes of Urban Poverty

Access to Service: Urban population appears to have more opportunities and higher income growth, which is true in cases. However, major challenge is in access to services, be it public or private.

High Power Imbalance: Middlemen, like wholesalers, also exploit in rural settings. However, urban middlemen like rent collectors, utility service providers, healthcare providers, law and order, etc work in a different environment. The inequality, both social and financial, is far greater between powerful few and migrant workers. These imbalances lead to scenarios like health sector where, over time, health expenditures have greatly increased while quality of service has degraded; indicating clear market distortion.

Higher cost of living: The poverty line is unsuitable for defining urban poor. Exploiting imbalance in power, per sq. feet rent in slums and 'unofficial' housings are higher than many places in Dhaka. Similarly, basic utilities

(water, gas, electricity, sanitation) are either missing or grossly inadequate, creating higher cost of availing compared to rural areas.

Adaptation to city culture: Emerging cities like Gazipur are a melting pot of people from all over Bangladesh with various backgrounds, cultural contexts, social mores and preferences. The migrant culture means many see this as a temporary situation – to manage an accommodation for duration of work. Thus, taking long-term thinking and actions of building communities and engaging external stakeholders for better living condition is hobbled by their lack of sense of ownership. This adaptation from a homogenous life to a diverse multicultural situation creates challenges for both the impact group as well as projects working with them.

No representation: It was mentioned that in 1 ward, there were only 337 holdings, where 50,000-60,000 people live. This means, to the City Corporation and local governance, only 337 of these holdings’ owners and their families can vote. The 50,000-60,000 people are literally ‘invisible’ to the authorities as they have no representation. This is one of the major challenges in addressing bigger scale issues.

Queries/suggestions for Urban Program

1. The current Domain 3 refers to enhanced quality of living conditions. However, most of our impact groups are spending a major chunk of their time at a workplace away from home, mostly in factories. Many of the deaths and long-term health issues are arising from these very workplaces. Thus, it is important for the domain to address living conditions as well as working conditions.
2. Current definition of resilience refers to ‘shock and stresses’ in light of disasters, either natural (like flood) or man-made (like fire). However, field observations reveal in both urban and rural context, health shocks are among the most common shocks which lead to impact groups sliding back to poverty. Especially in urban context, illnesses like typhoid, where the victim has to be absent for weeks; often means losing their job, losing their savings in treatment and going back to their rural home with nothing. Thus, incorporating health shocks into resilience and discussions with governance systems is necessary.

Key areas of work

1. Facilitation and community resource mobilization
2. Addressing weak coordination between Govt. Departments and Ministries and Gazipur City Corporation - This is so important, it should be an explicit Pathway of change

Action plan and roles for collaboration

Through discussions, following areas of collaboration were identified:

- Building deeper understanding of project contribution to program goal
- Advocacy and Influence through external collaboration
- Resource Sharing
- Aligning KML for cross project learning



On a quarterly basis, monthly FOMT meeting will be the occasion where relevant people, mostly Team Leaders and Project M&E/equivalents will meet on the aforementioned agenda. Their actions will be facilitated mainly by KML coordinator along with other PEARL members and Directors depending on area of collaboration. The complete action plan is attached in [Annex-D](#)

Moments from Urban Programme Reflection 2016



Annex

Annex-A: Project Briefs

Project Name					
Building Resilience of the Urban Poor(BRUP)					
Short Name	BRUP	Program	Urban Program	Direct Reach	258 (Till now)
Project Start	03/01/2014	Project End	10/30/2017	Indirect Reach	2500 (Till now)
Location	Gazipur City Corporation (Tongi and Konabari), Bangladesh				
Impact Group	Urban individuals , poor and extremely poor women in the six targeted communities, three targeted institutions (Gazipur City corporation, Two Fire service and Civil Defence at Gazipur Sadar and Tongi)				
Project Goal	Enhanced resilience of six targeted urban communities and three targeted institutions reaching a total of 8000 individuals (directly and indirectly) who can prepare for mitigate, respond to, and recover from shocks and stresses.				
Strategy 1	Enhanced resilience of targeted urban households and communities to prepare for, mitigate, respond to and recover from shocks and stresses Strengthened capacity of community, community platforms, child forums and disaster volunteer (DV) groups to undertake risk assessment and risk reduction planning				
Strategy 2	Empowered poor and extreme poor (PEP) to become better risk managers and influence decision making at household and community levels by increasing awareness among women on environmental, social, economic risk and their reduction measures, access to information on available services to address shocks, stresses and livelihoods.				
Strategy 3	Enhanced capacity of targeted city corporation, fire services and civil defence actors to undertake risk assessment and risk reduction action planning and linkages established for improved services for disaster risk reduction between national and local stakeholders and communities.				
Project Name					
OIKKO (Unity) - United for Translating Rights into Action NOW					
Short Name	OIKKO	Program	WGE Program, Urban Program	Direct Reach	
Project Start	03/01/2015	Project End	02/28/2018	Indirect Reach	
Location	Three Districts: Dhaka, Gazipur and Chittagong				
Impact Group	Mostly Female RMG workers				
Project Goal	A strong and united civil society promotes the implementation of fundamental labor rights in the Ready-Made Garment (RMG) sector in Bangladesh				
Strategy 1	1. Solidarity building: Number of Trade Unions and Federations better fulfilling their roles in representing workers and collective bargaining				
Strategy 2	2. Capacity building: Percentage of change of female right activists holding union leadership positions and decision making power				
Strategy 3	3. Evidence base advocacy: Joint civil society initiatives have held government and factory owners accountable				

Project Name Promoting Enabling Environment for Women in Factories Project (PEEWF)				
Short Name	PEEWF	Program	WE Program, urban	Direct Reach
Project Start	01/01/2015	Project End	12/31/2017	Indirect Reach
Location	Districts – Gazipur			
Impact Group	RMG and Ceramics Factories Workers			
Project Goal	To Promote gender equality, dignified work and social empowerment of the workers in RMG and Ceramics Industries			
Strategy 1	Capacity and skill development: Workers of 03 factories (7000 workers) will empower in personal and professional life by using their knowledge and skill.			
Strategy 2	Engaging Men and Boys (EMB): N			
Strategy 3	Community Mobilization through advocacy and networking: Male household member and community peoples & leaders and service provider will play a important role to foster women empowerment			

Project Name Improving Maternal and Infant Health in Bangladesh (IMIHB)					
Short Name	IMIHB	Program	WGE Program	Direct Reach	46304
Project Start	12/01/2014	Project End	06/29/2017	Indirect Reach	264439
Location	Four Sub-districts of Gazipur district in Dhaka division				
Impact Group	Pregnant women and Infants				
Project Goal	Improve the health status of vulnerable women aged 15 – 49 and children under 5 in Gazipur, including female readymade garment (RMG) factory workers, through strengthening the CmSS.				
Strategy 1	Strengthening the Community Support System (CmSS) to improve local planning, mobilise local funds, raise awareness and establish linkages with health facilities.				
Strategy 2	Strengthen local level planning, coordination and use of data for decision making in 163 community health clinics to improve service quality/performance;				
Strategy 3	Strengthen communities' knowledge of and support for sexual and reproductive health and rights of women;				



Project Name	Global Women's Economic Empowerment Initiative-Women In Factories-Phase II				
Short Name	WiFi	Program	WGE Program, Urban Program	Direct Reach	18236
Project Start	02/01/2014	Project End	01/31/2016	Indirect Reach	21321
Location	Chittagong, Dhaka, Narayangang and Gazipur districts of Bangladesh				
Impact Group	Ready Made Garments Worker				
Project Goal	Create an ecosystem in which women attain their full potential, positively contributing to their careers and personal lives				
Strategy 1	Capacity building training program for women garments workers to enhance the skills and knowledge necessary for advancing personal and professional life				
Strategy 2	Capacity building training program for management and HR staff of factories to Identify and develop talent within the factory without gender bias; retain a strong workforce, reaping the benefits of investment in talent development; Enhance factory efficiency; take ownership of women's empowerment and implement the women's empowerment program on a continual basis.				
Strategy 3	Community engagement and mobilization program with community people (community leader, elite, local government representative etc) for creating an enabling environment for garment worker at community				

Project Name	P.A.C.E at Community				
Short Name	P.A.C.E	Program	WGE Program, Urban Program	Direct Reach	594
Project Start	03/31/2014	Project End	09/29/2015	Indirect Reach	608
Location	Gazipur City Corporation Area of Gazipur District				
Impact Group	1. Urban Female Migrant Workers of Formal and Informal Sector 2. Urban Female Migrants searching for job				
Project Goal	To have a positive impact in the lives of marginalized urban female migrant workers				
Strategy 1	CARE will pilot the three core P.A.C.E. modules – Communication; Decision-Making and Problem-Solving; and Time and Stress Management among working and unemployed urban migrants.				
Strategy 2	To retain knowledge and skills in the communities and facilitate the dissemination process, each slum has an 'Information Center' linked with 3-4 Learning Centers, which provide information related to employment, violence against women, service providers, etc. Peer facilitators train the urban migrant women on PACE core modules and operate the information center.				
Strategy 3	To create enabling environment for urban migrant women in their community, local elite, community leaders, local government representation and community people are mobilized and engaged as support group and key enablers.				



Project Name					
GSK RMG Workers Health Initiative					
Short Name	GSK RMG	Program	WGE, Urban	Direct Reach	6143
Project Start	09/30/2014	Project End	11/30/2015	Indirect Reach	16424
Location	Gazipur City Cooperation				
Impact Group	RMG workers especially female RMG worlrs and Their Family members				
Project Goal	Improve the health and wellbeing of 5000 RMG factory workers and their family members throgh establising sustainable and comprehensive SRH and nutrition program delivery model that can be replicated.				
Strategy 1	Increase access and expand of choice for health & nutritional services and rights				
Strategy 2	Reduce exploitation on health and nutritional issues and community involvement				
Strategy 3	Increase accountability and responsiveness of local health system				

Project Name					
Empowering Women Financial Services Agents in Bangladesh					
Short Name	VISA	Program	WGE Program, Urban Program	Direct Reach	1000
Project Start	01/01/2015	Project End	03/30/2015	Indirect Reach	0
Location	Gazipur district				
Impact Group	Female Redy-Made Garment (RMG) Workers				
Project Goal	Socially and economicaly empower women garment workers in Bangladesh through increased financial inclusion				
Strategy 1	Provide financial literacy				
Strategy 2	Partnership with Garments Owners and Bank				
Strategy 3	Evidence base advocacy				

Annex-B: Urban Program Theory of Change – Scope for Collaboration

Domains of Change		
Domain 1: Increased social acceptance + reduced exploitation & discrimination		
Pathway	Project	Scope for collaboration
Develop Strong Support / Citizen / Network / Alliance / Solidarity Groups Holding Duty Bearers Accountable	PACE @ Community, PEEWF, IMIHB, OIKKO, BRUP	Highly likely
Social + Policy Advocacy	PEEWF, IMIHB, OIKKO, BRUP	Likely
Increased Representation of Poor & Marginalized in Policies & Public/Pvt. Spheres	GSK-RMG, BRUP	Limited
Domain 2: Equitable + distributed access and entitlements to services, resources + livelihood		
Ensure Enabling Environment, Fair Wage & Employment Opportunities	PEEWF, GSK-RMG,	Limited
Facilitate linkages and create awareness among investors, public/private forums, PS& service providers on the benefits of decentralization	GSK-RMG,PEEWF, OIKKO, IMIHB, PACE @ Community CARE VISA,	Highly likely
Small scale Businesses (urban ag., handicrafts, shops)	CARE-VISA, BRUP	Limited
Demand Driven Skills Development/Appropriate Vocational/Soft skills/Capacities via network of PPP	P.A.C.E@community, CARE-VISA	Limited
Domain 3: Enhanced quality + resilience of living conditions		
Self-Aware & Capacitated Communities to build resilient self-directed process	BRUP	None
Improved WATSAN & Waste Management and work with Environmental Ministry	GSK-RMG, BRUP	Limited
Viable Housing for the Poor & Low Income (garments workers, rickshaw pullers etc)	CARE-VISA	None
Domain 4: Responsive + Accountable Urban Governance Systems		
Sensitize PS + Compliant Policy Environment with Tangible Benefits/Rewards	OIKKO	None
Strong Solidarity among Impact Groups to represent interests	GSK-RMG, IMHIB, BRUP,OIKKO	Highly Likely
Responsive Local Governance + Service providers + Private Sector in Solidarity with Community Action/ Resilience	GSK-RMG, IMHIB, OIKKO, BRUP	Highly Likely
Operationalizing existing urban policy (decentralization + investments)	GSK-RMG, BRUP.OIKKO	Likely

Annex-C: Projects – Key Achievements, Challenges and Lessons Learnt

Project	Achievement	Challenge	Lessons
BRUP	Introducing Community-based Garbage Management system in all 6 communities of project	Without an elected mayor, current implementations are getting delayed where local governance need to be engaged	Women engagement in solidarity building could better contribute in resilience
	200 Community-led volunteers (Male & Female) worked as extended force of FSCD, fighting fires in other communities	Dynamics of tenureship in slums of impact groups is crucial factor for effective implementation	Women inclusion in risk reduction plan and forming separate groups is essential to bring out women's priorities
	Community and ward level Risk Reduction Action Plan	High migration rate, frequent change in groups	Working in a private slum owned by multiple landlords is better than single landlord or government land
	300 women engaged in alternative livelihoods	Urban impact groups are time poor and mobile, we adjust to them	
CARE GSK RMG- WHI	541 Health champions/peer educators equipped to disseminate HH&N messages among 12,700 workers		Developing mechanism for accessing non-health organisations is crucial to addressing social and legal support which have impact on health
	Consistency in service access by impact population at factory and community		Factory management and workers are reluctant to participate in project interventions as production is main priority
	Participatory informal space/platform for impact population		Demand gap and conflict of interest between long-term residents and migrants in community
	Coordination forum among all Health Service Providers under leadership of Local Government		
IMHIB	Community referral system developed		Local administration like members and chairman and UH&FPO are vital stakeholders for functionality of community clinic

	Error-free online reporting from Upazila to national level		Potentiality of community demands on social elements could contribute in maternal and child health outcome
	Functioning of existing supervision and monitoring body of local health systems		Improved performance is key motivation factors of government staff to make them accountable and ensure quality service from Community Clinics
	Coordination between community and Local Governance through CSG		Community involvement is challenge for CCs which are remotely located. They benefit from reduced travel cost which makes them active in improving CC
OIKKO	40 Trade Unions/Federation are working together to promote female leadership in TU/Fed	Time constraint of RMG workers ->	Design according to their time
	Community mobilized (including LG)- 9 support groups are working to ensure services and increasing social recognition of RMG workers	Social constraints for recognizing female leadership/lack of motivation to become autonomous ->	More motivational engagement, visibility of positive deviation, affiliation and practice of leadership skill
	Collecting evidence for Advocacy of minimum wage rates to match urban cost of living	Clash of Trade Union Leaders ->	Working on neutral issue
		Community level challenge ->	Inclusion of Local Government
P.A.C.E	Women got jobs, promotions and increased salary after P.A.C.E. Session	Difficulties in involving migrants with service providers	
	Increased monthly family income expenditure and savings of participants	Scheduling P.A.C.E sessions among mixed groups	0.428571429
	Service providers using R.Slip in centers to provide priority service	Family Involvement	
PEEWF	Partnership signed with Bangladesh Institute of Management	Production pressure at factories	
	Included in basic induction training for workers	Less sensitive to women empowerment and gender quality for both factory management and impact groups (eg: VAW	

	means rape only)		
	Factory management agreed on Rols of reduce absenteeism and increased ownership towards factory for reduced turnover		
	Members of CSGs have formed "Citizen's committees" in their communities, inspired by formation of CSGs - leading to a working committee at Gazipur City Corporation		
VISA	125 of 700 participants have opened their first bank accounts	Time constraints	Financial Literacy Training has created interest for opening bank accounts and saving money
	145 of 700 participants have a savings at the bank	Trained Participants have frequently dropped out of program	Participants need banking support which is easy, immediate and accessible
	3 have purchased land for house for secured living		Participants have migrated from various districts across nation with differing thoughts about bank and money
	300 of 700 participants have started doing their family budget		
	75 of 700 participants now jointly decide HH financial decision making		

Annex-D: Action Plan for Urban Projects' Collaboration

Activity	Lead Role	Support Required
Building deeper understanding of project contribution to program goal		
Identify areas for inter-project collaboration	FOMT Focal	Team Leaders
Quarterly sharing meeting among Project TLs	TLs	Directors
Exchange of Learning Documents on relevant urban issues and Gazipur	TLs	KMC
Advocacy + Influence + External Collaboration		
Priority list of issues for advocacy and identify common theme	GFO	
Generate evidence for advocacy at local & national level	PEARL with TLs	KMC
Stakeholder mapping for advocacy + influence + collaboration	GFO	
Resource Sharing		
Inter-project coordination to use resources for learning and advocacy	PMs	KMC
Aligning KML for cross project learning		
Align baseline, mid-term, final evaluation with CARE-B learning priority	Project M&E/Equivalent	PEARL M&E +KMC
All projects develop key learning question & documents	Project M&E/Equivalent	KMC
Monitoring quarterly action plan	FOMT Members	KMC facilitates + Team Leaders