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***Planning for Poverty Reduction at the
Grassroots: Experience of LLPMS***

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Ranjan Kumar Guha¹

1. Introduction

Planning is a neglected aspect of local level administration and the adverse effects fall on the beneficiaries specially the poor and end with wrong selection of scheme, which are not suited to their needs or resources. No excellence in implementation can compensate for fault in planning. Local people have better awareness of their needs, preference and information for developing integrated programmes, which would avoid duplication and produce maximum impact with minimum cost. But reflecting opinion of local people in the planning process is a difficult task, as public does not connote harmonious entity, rather embodies conflicting interests. The reflection of the public opinion in the planning process can be viewed in the form of recommendatory or mandatory status. The mandatory status is maintained by involving public representative in the process of plan approval by considering comments of planning team (Prasad 1985).

The activities of national government have expanded widely and it is really difficult for the national government to serve the people of a country centrally. In Bangladesh there are large regional disparities in virtually all of the Millennium Development (MD) indicators achievement, so targeting intervention, central government resources and economic growth opportunities to the lagging division and district will speed up attainments of MD Goals (World Bank 2005). For this reason, decentralization becomes more popular in most countries. One of the rationalities of decentralization is to overcome the severe limitation of centrally controlled national planning by delegating the greater authority for development planning and management to them who work in the field, closer to problems. Decentralization to regional or local levels allows officials to disaggregate and tailor development plans and programmes to the needs of heterogeneous regions or groups (Cheema 1983).

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Bangladesh has also experienced decentralized planning and one of the initiatives was started in 1982 by institutionalizing *Upazila*² system. It was assumed that *Upazila* Plans are to be based on plans formulated at the Union³ level. The Union Plan is to be prepared on the basis of needs of various communities in the Village within a Union. But experience shows that the *Union Parishad (UP)* chairman comes up with project, which does not reflect the actual needs of the common people in the localities rather these projects serve interests of local elites. The planning process also suffers from strong control of the national government as the government tried to control the process by issuing circular or guidelines which are not matched with the local demands. For planning process under decentralization; financial resources, conformity with national priorities, technical expertise, local needs and human resources are very much important variables (Khan 1988). Lack of an adequate database at the local level is also seen, as a major hindrance to proper planning, and efforts requires a system of collecting information that would facilitate planning at the local level. The planning process needs to be supplemented with appropriate tools such as PRA in order to identify problems at the grassroots level and to ensure peoples participation in the planning process (CIRDAP 1992).

From the above discussion, it is clear that planning should be initiated from the below articulating the voice of the poor. The local government institution at the grassroots level can play a vital role, as their role in plan formulation is obligatory. If the local government is in a position to play its obligatory roles ensuring the recommendatory role of the local people, the plan may help reflecting the needs of disadvantaged. The capacity of the local government in plan formulation requires increased autonomy. Due to increased autonomy, the dependency on central government would be reduced and generation of own resources will receive priority. On the other hand, for identifying the need based projects, database at the local level is also a prerequisite. Finally, a system is essential for formulating plan as well as integrating plan with the national level plan reflecting the commitment of national government.

² Upazila is an administrative unit at sub district level where number of nation building departments is existed.

³ Union is the lowest administrative structure as well as local government unit are divided into nine Wards.

2. Objectives: The general objective of the article is to highlight the necessity of planning for poverty reduction from the grassroots and to share the experience of poverty reduction plan prepared under the LLPMS. The specific objectives of the article are as follows:

1. To explain the steps followed for preparing poverty reduction plan under LLPMS and
2. To share the lessons learnt from the poverty reduction plan.

3. Methodology

The article is based on primary as well as secondary data. Secondary materials included relevant books, journals, periodicals that are used for getting in-depth ideas about the past experiences. Primary data was collected from the Muhammadpur (west) *Union Parishad of Daudkandi Upazila* by administering a checklist and conducting Focused Group Discussion (FGD). A FGD was conducted with the functionaries of UP. The experiences gained by through involvement in the Project as project leader and observations of the author are also incorporated in the article.

4. Findings

4.1. Regulatory Bindings for Planning Under Union Parishad

According to the clause 51 of Local Government Ordinance (*Union Parishad 1983*), every *UP* has to prepare a five-year plan on the basis of the availability of resources soon after assuming the responsibility by the *UP* representatives. The planning process involves organising a meeting ensuring participation of elite persons, school teachers, religious leaders, businessman and professional representatives. Every *UP* is supposed to prepare a plan of action for every year under the framework of five-year plan and identify the projects to fulfill the objectives of the plan. For avoiding duplication and overlapping of the project, *UP* is recommended to prepare plan on following areas: development, construction and repair of village road, culvert, bridge, sluices gate, sanitation, group

organising for undertaking income generating activities, anti dowry movement, campaign against early marriage, population control, Expanded Programme on Immunization, tree plantation, supplying furniture to educational institute, and training for Income Generating Activities (GOB: 2005).

4.2. Existing Scenario of Plan and Project Preparation

Plan formulation at the Union level is the task of a corporate body (the Up Chairman, elected members). The local govt. institutions are dictated by the higher-level administration on plan formulation and implementation hence the common people have little voice in the planning process because of the top down approach of plan formulation. People's representatives show little interest in the process of project planning mainly due to lack of experience and expertise. Civil servants play the major role in project design, the line department creates the database by its field workers and this database serves the inputs of project planning. The people especially poor sections of people participate in only project implementation by selling labour (Khan 1988). The situation is more or less same in recent years. It is observed that project planning is done at the Union level on a piecemeal basis. After getting the allocation letter from the central government, the functionaries of UP convene a meeting and thereafter identify the projects in this meeting. In some cases, the members of the UP consult the issue with some elite persons and the members of Gram Sarkar⁴ before joining the meeting. The projects are finalized in this meeting and forwarded to the Upazila Office for getting approval. The projects, which are technical in nature receive support from the respective departments. The Projects are finalized at the coordination meeting of the Upazila Parishad. The Government of Bangladesh recently introduced a system of providing a lump sum amount to every Union Parishad, which is commonly called BLOCK GRANT. The amount is directly transferred to an account of Union Parishad, which is maintained with the joint signature of the chairman, secretary and a women member. In this system, the projects are finalized in a meeting of UP and later informed to the Upazila authority. The

⁴ Gram Sarkar means village government. Jurisdictionally there is *Gram Sarkar* for every Ward in a UP. It is not formal unit of local government rather it is an auxiliary organisation of UP.

planning procedure under this system is flexible and the functionaries of UP enjoy freedom in project planning.

4.3. Prerequisites for Planning at the Grassroots level

For preparing local level plan, three factors are essential. These are: needs of the local area, thrusts of national government and availability of the inputs (Khan 1988). The capacity of the local government is also a pertinent issue for local level plan. Salehuddin (1992) put emphasis that training, finance, institutional development and personnel are required for enhancing planning capacity at the local level. For capacity building at local level several more issues are identified: these are commitment of national government to decentralized planning, financial autonomy, framework for integration of multilevel planning, creating a database etc.

4.4. Resource Flow for Development Activities Under Muhammadpur Union

There are several channels of resource flow in a *UP* but undertaking development projects according to the needs of local area depends on two main sources i.e. Grant under Annual Development programme through Upazila Parishad and Block Grant which is transferred directly to the UP.

There are several safety net programmes (old age allowance, widow allowance, Vulnerable Group Development, Vulnerable Group Feeding etc) under a UP and the allowance is transferred to the beneficiary directly. Some Public Works programmes in the name of food for works, test relief are also implemented every year for developing rural roads.

Table 01 shows that, on an average, the Muhammadpur *Union Parishad* handled one million to 1.2 million taka in the year of 2004-2006, and 50 to 60 ton food has been received under Public Works Programme and safety net programme. Own resources include holding tax, fees, leasing while the allocation of central government comes through different channels. The most popular way is allocation under ADP. Under this system, an amount is allocated each year on the basis of the population, size and backwardness of the Union. The most recent initiative is Block Grant through which a certain amount is transferred to the UP directly.

Table 1: Resource Flow in the Muhammadpur West Union Parishad

	2004-05 (Tk)	%	2005-06 (Up to April 2006) (In Tk)	%
Total Own Resources	55,700	4.63	-	
Block Grant	2,18,074	18.14	120000	10.93
Allocation Under Annual Development Programme	1,00,000	8.32	22500	2.05
Old Age Allowance	4,03,920	33.61	338400	30.83
Widow Allowance	2,31,660	19.27	168480	15.35
Rural Maintenance Programme	1,47,600	12.28	98400	8.96
Land Transfer Fees	45,000	3.74	-	-
Special Allocation	-	-	200000	18.22
Project Grant from Zila Parishad			150000	13.66
	12,01,954	100.00	10,97,780	100.00

Source: Official Record of UP

Table 01 shows that two thirds of the resources come under safety net programme (old age allowance, widow allowance and Rural maintenance programme). The role of the UP is to select beneficiary and distribute services to the beneficiary in that case. Eighteen percent fund comes under Block Grant in 2004-05 and the UP is responsible to prepare a plan and projects under Block Grant. Eight percent fund is placed under the ADP in the same year and the UP generally designs the projects after getting allocation letter from the central government. After getting approval from the Upazila office, the projects are implemented under the guidance of project implementation committee and the fund is disbursed from the Upazila level in favour of PIC's Chairman. It is found that the UP has the autonomy in preparing plan under the Block Grant scheme as the amount is handled by the UP directly. The government has also taken decision to increase the amount of BLOCK GRANT gradually. For ensuring maximum utilization of Block Grant, the capacity of the local government for plan formulation, project selection needs to be increased.

4.5. Nature of Development Programmes under the Union Parishad

To the functionaries of UP, development programmes mean development of infrastructure specially construction of roads, bridge, culverts and their perception is reflected in project selection..

Table 02: Nature of Projects in Muhammadpur Union

	2004-05			2005-06 (Up to April 2006)		
	Block Grant	ADP	Total	Block Grant	ADP	Total
Road Reconstruction	18.34	60.0	31.44	25	33.33	26.32
RCC pipe for ring culverts				25	33.33	26.32
Maintenance of UP Complex	18.34	0	12.58	25	0.00	21.05
Furniture Supply in school	18.34	0	12.58	-	-	-
Tree Plantation	9.17	0	6.29	-	-	-
Sanitation	35.80	40.0	37.12	25	33.33	26.32
	100	100.0	100.00	100	100.00	100.00

Source: Official Record of UP

During the period of 2004-06, the importance was given on infrastructure development but there was a shift in the project selection in both the years as more than one third and one-fourth resources were used for distribution of water sealed latrine during the time of 2004-05 and 2005-06 respectively. It may be mentioned here that under the campaign for achieving 100% sanitation by the national government and plan prepared by the UP, a good amount is spent for sanitation programme. Nine percent of the Block Grant is used for tree plantation in the year of 2004-05 and there is a plan to use a portion of resources in this sector in the current year.

4.6. Planning Process Under Local Level Poverty Monitoring System

For developing a system of local level planning at the Union level an experiment was carried out under the Local Level Poverty Monitoring System (LLPMS) through a research project conducted by Bangladesh Academy for Rural Development (BARD) with the technical and financial support from IDRC-Canada through CBMS- International Network. Under LLPMS, information is generated on several sectors by involving local people and the functionaries of local government and an initiative was taken to incorporate information in plan formulation. The initiative was taken to see the practical utility of information generated through the process of LLPMS and ensures effective use of information

(summary of a plan is annexed in annexure 01). Following steps are taken to finalize the Plan.

1. Preparation of Ward Information Book (WIB): A Ward information Book is prepared for each Ward for preserving the information generated under LLPMS. The WIB includes two parts: first part consists of aggregate information of several sectors of the Villages under a Ward. The information includes the general information of the villages under a Ward. For analyzing the status of each Ward, some Tables are incorporated which has been articulated in Box 01.

Box 02: Information included in the First part of WIB

1.a. General information of each Ward : Geographical location and resources of the village and Ward (number of villages, distance from the Upazila and district headquarter, number of ponds, mosques, graveyard, deep tube well, bridge, culvert, village shop, market, and schools etc.).

1.b. Demographic Information: Number of HH, Number of population with sex disaggregated, average hh size, religious status, distribution of HH heads according to age, profession, educational qualification, and land ownership etc.

1.c. Educational Status: Primary and secondary enrollment rate, dropout rate, adult literacy rate.

1.d. Health Status: Coverage of using safe drinking water and using sanitary latrine.

1.e. Poverty Situation : Incidence of poverty, food security on the basis of purchasing power, housing condition.

1.f. Assets and Liabilities : ownership of land, cattle and poultry, involvement in organisation, access to credit etc.

Source: WARD Information Book prepared under LLPMS

Second part of the Ward information Book includes several information of an individual HH. The nature of information of a household articulated at the WIB is furnished in Box: 2.

Box 02: Information included in the second part of WIB

HH code number, name, Age, Education Qualification and Profession of HH head, Status of HH (poor, very poor and non-poor), Number of member belongs to different age group along with sex disaggregated information. Number of children 6-10 age group and 11 to 15 years, number of children continuing and discontinued education in the respective age group, number of person having 7 to 15 years and 15 years and above, number of persons literate of the same age, number of persons passed secondary and above level, number of persons who got training, land holding size, HH having electricity facility and tube well, source of drinking water, nature of latrine, housing condition, number of persons involved in NGO or other development organisation, number of person who got credit.

Source: WARD Information Book prepared under LLPMS

2. Capacity Building of the Functionaries of Union Parishad and Preparation of Ward Plan by Ensuring Participation of all Stakeholders: After preparation of WIB, a training programme was organised for the members of UP and Gram Sarkar to orient them about Ward Information Book. For preparing Ward plan through the active participation of the members of the Gram Sarkers, the subject matter of the workshop was designed very carefully. Some pertinent issues related to the project activities, rural poverty scenario, functions of UP in poverty alleviation, linkage between malnutrition and poverty and role of village organisation were discussed. For getting practical idea about the planning process under a village organisation, the participants were also exposed to the activities of a Comprehensive Village Development Society (CVDP); an experimental project of BARD where the beneficiaries are habituated with plan formulation and evaluation. Some personalities in the field of poverty alleviation who have demonstrated their capacity of working at local level were also invited to motivate the people by sharing their experience. Once they are found sensitized, they were introduced with the WIB and given opportunity to analyze the WIB. After that, they were involved in identifying problems of respective Wards on

development of infrastructure, education, health care facilities, law and order situation, women and the destitute, environment, crop production, livestock, fisheries, Poultry and income generating activities.

After identification of problems, the participants prioritized the problems on the basis of their need and urgency, which was followed by working out solutions of each problem and division of responsibility. Then the participants were involved in preparing an action plan for the following year on the basis of their own resources and resources available from the Nation Building Department (NBDs). The participants prepared and presented their Ward plan on the third day of the training course under the Chairmanship of senior faculty members of BARD. The Chairman of the Union Parishad and the members of respective wards were also present during the presentation. A very effective discussion was held after each presentation.

3. Sharing Plan to the Local People: A Ward meeting is organised in every Ward to disseminate the information of each Ward as well as plan of action prepared for next one year. The functionaries of UP invited all quarters of people. The field workers of nation building departments, functionaries of UP, faculty members of BARD and officials posted at the UP level were present in the meeting. The respective Ward member described the plan of action in front of the people and clarified some issues raised by people. They also provided some feedbacks on the prepared plan. In that way, Ward Plan of every Ward got approval from the common people. The objective of the meeting was two folds; one was getting approval from the common people and another was to develop awareness of the local people on various issues articulated in the Ward Plan Book. The people who joined the meeting were found so motivated that they organised drama on adverse effect of large family size, early marriage, fate of uneducated children and problems in repaying weekly installments of credit. A group of people who are basically landless sung a song giving message to be united to get rid of poverty and tree plantation for environmental development. The participants were found to be highly encouraged to do something when they found that one village of a same Ward is lagging behind the other. In that way, Information are found to be very effective in empowering rural people.

4. **Consolidation of Ward Information Book:** The Ward plans are consolidated by the functionaries of UP on the basis of availability of resources and priority. The priority was again done in a meeting by the functionaries of UP. Then the plan becomes a Union Plan⁵

5. **Finalization of Union Plan Book:** A Planning workshop is organised at the *Upazila level* ensuring participation of the officials of service delivery agencies and development partners. The Chairman of the *Union Parishad* presented the Union Plan in front of them. The plan incorporated some suggestions made by the line departments and got some commitment of support services from the respective departments.

6. **Distribution of Responsibility:** After finalization of plan, the tasks was distributed to different committees or persons for implementing/persuading the plan of action. For monitoring the plan, a format is developed following the given format (Table 03) and UP functionaries is motivated to monitor the status of progress in every monthly meeting of the UP.

Table 03: Format for Monitoring Activities by the UP

Sl. No	Name of Activity	When It would be done												Who Will do
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
01	Drafting a letter for supplying arsenic free tube well and contact with (DPHE)													Chairman and Secretary

⁵ This is partial Union Plan as data was collected at different periods of time. After completion of WIB of five Wards, the Union Plan Book is prepared articulating the summary plan of Ward number 1 to 5.

4.7. Results of Planning

The result of planning is neither so encouraging nor so frustrating. Some results of the planning are as follows:

1. In consonance with the national priority, the UP was committed with a plan to distribute water sealed latrine to the disadvantaged and the UP has distributed water sealed latrine to ensure full coverage of sanitation.
2. For ensuring arsenic free safe drinking water, the UP contacted with the Public Health Engineering Department (DPHE) and wrote a letter for sanctioning a deep tube well. The Chairman of the Union Parishad also requested respective NBDs to set up a primary school in the Ward number 06.
3. As per plan, some self-propelling organisations have been organised. The Union Parishad also organised a training course to facilitate organising people with the help of NBDs. The villagers of five villages have been united and formed an organisation to fight against poverty. The members of the organisations have become habituated with thrift savings and they have also purchased share to form capital. The organizations are also providing credit from their own fund. These organisations have a plan to do something for arsenic mitigation in this area by utilising the profit in near future. Details of the activities of two organisations are given below:

Table 04: Status of Two Village Organisations Formed under LLPMS

Name of the Organisation	Members	Capital (In taka)			Credit Activities (Current)	
		Saving	Share	Total	Number of Borrowers	Amount of Credit
Atipara Village Organisation	250	1,85,000	23,800	2,08,800	75	3,11,000
Charakkhola Village Organisation	245	2,20,500	24,500	2,45,000	55	1,45,000

Source: Field Survey, 2006

4. As per plan, a village road has been constructed in a backward village by the UP.

4.8. Lessons Learnt from Planning Exercise

1. The plan is found very much effective in changing the perception of development projects among the functionaries of UP. Shifting the focus on realizing the essence of selecting projects other than infrastructure development is found very effective.
2. The functionaries of UP showed their interest in plan formulation. They are able to prepare plan by analyzing the information if the field staff of NBDs provide them support. In most cases, they planned for awareness development as they lacked resources.
3. The service delivery agencies showed their interest to provide need based support service in the form of training and awareness development. But the integration of Union Plan with the higher-level plan needs to be evolved.
4. Monitoring planned action is not a regular phenomenon in the UP. Due to lack of fund, the functionaries of UP were found to be reluctant to take the responsibility. It needs conveyance allowance for pursuing the plan of action as resources remain with the Upazila Office. So they were found to be reluctant to monitor plan of action regularly.
5. Introducing planning at the grassroots is a challenging task and it will take lot of time to institutionalize the system. But the experience shows that if the functionaries are motivated and habituated to formulate and implement small-scale plan eventually they might be persuaded for implementing comprehensive development plan.

5. Conclusion

The experience of plan formulation at the grassroots level is not new; rather the experience of LLPMS has added some values in conventional planning exercise. Earlier importance was laid on infrastructure development through Union Plan, but through LLPMS, an initiative has been taken to cover other relevant sectors of development on the basis of real information. The government is also trying to strengthen local government, and for that reason, an initiative has been taken to provide fund to UP directly. But, if the functionaries of UP are not capable enough, it would be difficult to harness the benefit of this initiative. So, there is a lot of potentiality of this planning process at the grassroots level and perfection of planning will come over the years through practice.

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Summary of a Plan Prepared by the Functionaries of Local Government

Introduction: Muhammadpur (west) union is a union under Daudkandi upazila of Comilla district. It was formed as a union in 1992. The Union is at a distance of 48 and 12 km from the district and the Upazila headquarters respectively. It is about 5.6 square km. having 19 villages. Total population of the union is around 22000. Bangladesh Academy for Rural Development (BARD) surveyed the five wards of this union for the purpose of a research work titled “Local Level Poverty Monitoring System (LLPMS)”. The survey was participatory in nature and it involved Gram Sarker representatives, local people and elected representatives of Union Parishad. By that survey, the socio-economic conditions, existing problems of respective villages and Wards were identified. The representatives of Gram Sarkar were trained at BARD on preparing Ward Plan Book, and after the training programme, they came up with a Ward plan for each Ward. After presenting the plan in front of local people at Ward meeting, the plan was finalized. Summary of the findings of five Wards is as follows:

The five wards have 1,957 households having 10,970 persons. It was observed that on an average 59.64 percent people live below the poverty line and 60 percent families are landless. The positive side of the villages was that the housing condition is quite good as 98 percent houses are made of CI sheet and more than 50 percent households have electricity facility in their houses.

6.1.1 Plan of Action

On the basis of data generated and guidelines provided under the project an action plan was done in two sectors: one was for reducing human poverty and another for reducing income poverty. The Gram Sarkar also prepared a plan of action for performing their regulatory works i.e organising meetings. The highlights of their plan of action are as follows:

6.1.1. A. Reducing Human Poverty

To reduce human poverty, emphasis was given on the following issues:

- i) Infrastructure development
- ii) Educational development
- iii) Birth , death, marriage recording
- iv) Health development
- v) Law and order situation improvement
- vi) Women in development
- vii) Tree plantation and environment development

i) Infrastructure development: The Gram Sarkar had identified many roads for reconstruction or construction in their plan. Finally, the Chairman of Union Parishad has committed himself to construct one road in the Ward number 02 in this financial year from the allocation of Annual Development Programme that would require Tk. .15 million.

ii) Educational development: The Gram Sarkar would motivate the parents of drop-out children to send their children to school and the Chairman of the Union Parishad would take steps to protect educational environment by stopping television watching at the tea stall during school time.

iii) Recording birth, death, and marriage, separation information: Recording birth and death, marriage and separation is an important responsibility of Union Parishad. For proper record keeping, Gram Sarker would help by keeping information on the basis of family code number used at the Ward Information Book. They would send this information biannually to the Union Parishad.

iv) Health development: For development of health, they considered the areas of family planning, sanitation, and safe drinking water. On an average, 39 percent families use unhygienic latrine, 85 percent families drink arsenic contaminated tube-well water, and 48 percent eligible couple are not using any types of contraceptives. For developing sanitation, the Union Parishad would supply some ring

slabs to the most vulnerable households identified in the data book. They would also contact the public health engineering department for getting arsenic free tube-well and the arsenic free tube-wells would be distributed in the Ward number 05 on a priority basis. As regards family planning, although there are logistics and physical infrastructure in their union, but the main problem lies with the lack of awareness of the people. For that reason, they have prepared a plan to invite the relevant personnel of Union Health Complex to their general meeting to motivate the people.

- v) **Law and order situation improvement:** They have identified some problems relating to law and order situation i.e stealing, gambling in their areas and local people have committed themselves to maintain law and order situation. The Gram Sarkar along with the influential persons would take care of this issue.
- vi) **Women in development:** Some problems related to women in development are: lack of women's education, superstition, and lack of employment opportunities for women, early marriage, dowry and violence against women. To get rid of these problems, in the ward plan book, special emphasis was given on social awareness. Gram Sarker can play the vital role in this regard. Employment opportunities for women can be created by imparting skill training and the Upazila level govt. officer of Women Affairs would be contacted by the Union Prishad.
- vii) **Tree plantation and environment development:** There is a plan for developing social forestry beside the roads. Under this arrangement, the beneficiaries get a portion of benefit along with the Union Parishad.

6.1.1. B. Reducing Income Poverty

To reduce income poverty emphasis was given on the following issues:

- i) Organising village level institute
- ii) Development of agriculture: crop, fisheries, livestock and poultry

sector

iii) Proper implementation of safety net programme

iv) Arranging income generating activities

i) **Organising village level institute:** Under the guidance of *Gram Sarkar* a village level institution would be developed in each village/Ward. The people of the project area appreciated the Comprehensive Village Development Society that has been developed by BARD at the grassroots level. For attaining this goal, they have demanded training from LLPMS.

ii) **Development of agriculture:** The ward plan book has outlined some plans for the development of crop, livestock, fish production and poultry rearing. The plans were related to organising some training programme in collaboration with the officials / extension agents of different nation building departments.

iii) **Proper implementation of safety net programme:** The Government of Bangladesh has been implementing some safety net programmes, i.e. Vulnerable Group Development Programme, Vulnerable Group Feeding, Old Age Allowance, Food for Works Programme through the Union Parishad. In future, Ward Information Book would be consulted to select the vulnerable beneficiaries by the representative of the Union Parishad.

iv) **Arranging income-generating activities:** Females are getting micro credit from the Non Government Organisations for undertaking income-generating activities. Some skill training from the nation-building departments would help invest this amount in profitable ventures. Hence, the representative of Union Parishad would take initiatives to arrange some training programmes for women in collaboration with the nation building departments.

Source: Working Paper 06: Summary of the Planning Workshop