**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**

<table>
<thead>
<tr>
<th>Resilience</th>
<th>Women Economic Empowerment</th>
<th>Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>BRUP</td>
<td>Workforce Engagement</td>
<td>GSK RMG Health Initiative</td>
</tr>
<tr>
<td></td>
<td>OIKKO</td>
<td>IMHIB</td>
</tr>
<tr>
<td></td>
<td>PEEWF</td>
<td></td>
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<tr>
<td></td>
<td>EWFSAB</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>P.A.C.E at Community</strong></td>
<td></td>
</tr>
</tbody>
</table>

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:

1. **Urban Programme ToC**
   - Common understanding of Programmatic impact and individual project contribution

2. **CARE-B KML Strategy**
   - Projects identify key achievements from impacts, Challenges and lessons learnt

3. **Key Discussion**
   - Common challenges among projects are identified. Combined with common impacts and shared learnings, identifies points of collaboration

   **Action plan for collaborated approach to enhance programme impacts**

**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

*1st Urban Programme Reflection 2016*
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:

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

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, IMIHB, OIKKO and BRUP collaborate on 2 pathways under Domain 4
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.

<table>
<thead>
<tr>
<th>Key Achievements</th>
<th>Project</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most significant achievement</td>
<td></td>
</tr>
<tr>
<td>200 Community-led volunteers (Male &amp; Female) working as extended force of FSCD, going beyond their community to help fire fighters in other communities</td>
<td>BRUP</td>
</tr>
<tr>
<td>Multiplier effect: 541 health champions reaching out to 12,700 RMG workers</td>
<td>CARE GSK, RMG- WHI</td>
</tr>
<tr>
<td>Error-free online reporting of health indicators from Upazila to national level</td>
<td>IMHIB</td>
</tr>
<tr>
<td>40 Trade Unions/Federation are working together to promote female leadership</td>
<td>OIKKO</td>
</tr>
<tr>
<td>Service providers using R.Slip in centers to provide priority service</td>
<td>P.A.C.E.</td>
</tr>
<tr>
<td>Members of CSGs have formed &quot;Citizen's committees&quot; voluntarily in their respective communities, learning from formation of CSGs - leading to a working committee with Gazipur City Corporation</td>
<td>PEEWF</td>
</tr>
<tr>
<td>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</td>
<td>VISA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Key Challenges</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Challenges affecting multiple projects</td>
<td></td>
</tr>
<tr>
<td>Without an elected mayor, current interventions are getting delayed where local governance need to be engaged – acting mayor hesitant to authorize directives</td>
<td></td>
</tr>
<tr>
<td>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</td>
<td></td>
</tr>
<tr>
<td>RMG workers are time poor and mobile; also production pressures from factories</td>
<td></td>
</tr>
<tr>
<td>Social constraints for recognizing female leadership and lack of motivation to become autonomous</td>
<td></td>
</tr>
<tr>
<td>Scheduling sessions among mixed groups gets male dominated and females do not participate</td>
<td></td>
</tr>
<tr>
<td>Less sensitive to women empowerment and gender equality for both factory management and impact groups themselves (eg: VAW means rape or bodily harm only)</td>
<td></td>
</tr>
<tr>
<td>Project participants often drop-out and/or shift housing to outside project area</td>
<td></td>
</tr>
</tbody>
</table>
Key Lessons

<table>
<thead>
<tr>
<th>Lessons relevant for urban context</th>
<th>Project</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working in a private slum owned by multiple landlords is better than single landlord or government land</td>
<td>BRUP</td>
</tr>
<tr>
<td>Developing mechanism for accessing non-health organisations is crucial to addressing social and legal support which have impact on health</td>
<td>CARE-GSK RMG WHI</td>
</tr>
<tr>
<td>Professional visibility from improved performance is key motivation factor of government employees to make them accountable and ensure quality service from Community Clinics</td>
<td>IMHIB</td>
</tr>
<tr>
<td>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)</td>
<td>OIKKO</td>
</tr>
<tr>
<td>Project participants themselves need to be sensitized to various forms of VAW</td>
<td>PEEWF</td>
</tr>
<tr>
<td>Participants need banking support which is easy, immediate and accessible. Eg: Quick service during lunch break, banking service after work hour (7pm), etc</td>
<td>VISA</td>
</tr>
<tr>
<td>Approaches are different when linking Service providers with migrant workers and long-term residents</td>
<td>P.A.C.E</td>
</tr>
</tbody>
</table>

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

*1st Urban Programme Reflection 2016*
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**

1st Urban Programme Reflection 2016
## Annex

### Annex-A: Project Briefs

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Building Resilience of the Urban Poor (BRUP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short Name</td>
<td>BRUP</td>
</tr>
<tr>
<td>Project Start</td>
<td>03/01/2014</td>
</tr>
<tr>
<td>Project End</td>
<td>10/30/2017</td>
</tr>
<tr>
<td>Location</td>
<td>Gazipur City Corporation (Tongi and Konabari), Bangladesh</td>
</tr>
<tr>
<td>Impact Group</td>
<td>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)</td>
</tr>
<tr>
<td>Project Goal</td>
<td>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.</td>
</tr>
<tr>
<td>Strategy 1</td>
<td>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</td>
</tr>
<tr>
<td>Strategy 2</td>
<td>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.</td>
</tr>
<tr>
<td>Strategy 3</td>
<td>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.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Project Name</th>
<th>OIKKO (Unity) - United for Translating Rights into Action NOW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short Name</td>
<td>OIKKO</td>
</tr>
<tr>
<td>Project Start</td>
<td>03/01/2015</td>
</tr>
<tr>
<td>Project End</td>
<td>02/28/2018</td>
</tr>
<tr>
<td>Location</td>
<td>Three Districts: Dhaka, Gazipur and Chittagong</td>
</tr>
<tr>
<td>Impact Group</td>
<td>Mostly Female RMG workers</td>
</tr>
<tr>
<td>Project Goal</td>
<td>A strong and united civil society promotes the implementation of fundamental labor rights in the Ready-Made Garment (RMG) sector in Bangladesh</td>
</tr>
<tr>
<td>Strategy 1</td>
<td>1. Solidarity building: Number of Trade Unions and Federations better fullfilling their roles in representing workers and collective bargaining</td>
</tr>
<tr>
<td>Strategy 2</td>
<td>2. Capacity building: Percentage of change of female right activists holding union leadership positions and decision making power</td>
</tr>
<tr>
<td>Strategy 3</td>
<td>3. Evidence base advocacy: Joint civil society initiatives have held government and factory owners accountable</td>
</tr>
</tbody>
</table>
### Promoting Enabling Environment for Women in Factories Project (PEEWF)

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Improving Maternal and Infant Health in Bangladesh (IMIHB)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Project Name</strong></td>
<td>Promoting Enabling Environment for Women in Factories Project (PEEWF)</td>
</tr>
<tr>
<td><strong>Short Name</strong></td>
<td>PEEWF Program, WE Program, urban</td>
</tr>
<tr>
<td><strong>Project Start Location</strong></td>
<td>Districts – Gazipur</td>
</tr>
<tr>
<td><strong>Impact Group</strong></td>
<td>RMG and Ceramics Factories Workers</td>
</tr>
<tr>
<td><strong>Project Goal</strong></td>
<td>To Promote gender equality, dignified work and social empowerment of the workers in RMG and Ceramics Industries</td>
</tr>
<tr>
<td><strong>Strategy 1</strong></td>
<td>Capacity and skill development: Workers of 03 factories (7000 workers) will empower in personal and professional life by using their knowledge and skill.</td>
</tr>
<tr>
<td><strong>Strategy 2</strong></td>
<td>Engaging Men and Boys (EMB): N</td>
</tr>
<tr>
<td><strong>Strategy 3</strong></td>
<td>Community Mobilization through advocacy and networking: Male household member and community peoples &amp; leaders and service provider will play an important role to foster women empowerment</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Project Name</strong></th>
<th>Improving Maternal and Infant Health in Bangladesh (IMIHB)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Short Name</strong></td>
<td>IMIHB Program, WGE Program</td>
</tr>
<tr>
<td><strong>Project Start Location</strong></td>
<td>Four Sub-districts of Gazipur district in Dhaka division</td>
</tr>
<tr>
<td><strong>Impact Group</strong></td>
<td>Pregnant women and Infants</td>
</tr>
<tr>
<td><strong>Project Goal</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Strategy 1</strong></td>
<td>Strengthening the Community Support System (CmSS) to improve local planning, mobilise local funds, raise awareness and establish linkages with health facilities.</td>
</tr>
<tr>
<td><strong>Strategy 2</strong></td>
<td>Strengthen local level planning, coordination and use of data for decision making in 163 community health clinics to improve service quality/performance;</td>
</tr>
<tr>
<td><strong>Strategy 3</strong></td>
<td>Strengthen communities’ knowledge of and support for sexual and reproductive health and rights of women;</td>
</tr>
</tbody>
</table>

1st Urban Programme Reflection 2016
<table>
<thead>
<tr>
<th>Project Name</th>
<th>Global Women’s Economic Empowerment Initiative - Women In Factories - Phase II</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short Name</td>
<td>WiFi Program, WGE Program, Urban Program</td>
</tr>
<tr>
<td>Direct Reach</td>
<td>18236</td>
</tr>
<tr>
<td>Project Start Location</td>
<td></td>
</tr>
<tr>
<td>Project End</td>
<td>01/31/2016</td>
</tr>
<tr>
<td>Impact Group</td>
<td>Ready Made Garments Worker</td>
</tr>
<tr>
<td>Location</td>
<td>Chittagong, Dhaka, Narayangang and Gazipur districts of Bangladesh</td>
</tr>
<tr>
<td>Project Goal</td>
<td>Create an ecosystem in which women attain their full potential, positively contributing to their careers and personal lives</td>
</tr>
<tr>
<td>Strategy 1</td>
<td>Capacity building training program for women garments workers to enhance the skills and knowledge necessary for advancing personal and professional life</td>
</tr>
<tr>
<td>Strategy 2</td>
<td>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.</td>
</tr>
<tr>
<td>Strategy 3</td>
<td>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</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Project Name</th>
<th>P.A.C.E at Community</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short Name</td>
<td>P.A.C.E Program, WGE Program, Urban Program</td>
</tr>
<tr>
<td>Direct Reach</td>
<td>594</td>
</tr>
<tr>
<td>Project Start Location</td>
<td></td>
</tr>
<tr>
<td>Project End</td>
<td>09/29/2015</td>
</tr>
</tbody>
</table>
| Impact Group | 1. Urban Female Migrant Workers of Formal and Informal Sector  
2. Urban Female Migrants searching for job |
<p>| Location     | Gazipur City Corporation Area of Gazipur District                         |
| 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. |</p>
<table>
<thead>
<tr>
<th>Project Name</th>
<th>GSK RMG Workers Health Initiative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short Name</td>
<td>GSK RMG Program WGE, Urban Direct Reach 6143</td>
</tr>
<tr>
<td>Project Start</td>
<td>09/30/2014 11/30/2015 Indirect Reach 16424</td>
</tr>
<tr>
<td>Location</td>
<td>Gazipur City Corporation</td>
</tr>
<tr>
<td>Impact Group</td>
<td>RMG workers especially female RMG workers and Their Family members</td>
</tr>
<tr>
<td>Project Goal</td>
<td>Improve the health and wellbeing of 5000 RMG factory workers and their family members through establishing sustainable and comprehensive SRH and nutrition program delivery model that can be replicated.</td>
</tr>
<tr>
<td>Strategy 1</td>
<td>Increase access and expand of choice for health &amp; nutritional services and rights</td>
</tr>
<tr>
<td>Strategy 2</td>
<td>Reduce exploitation on health and nutritional issues and community involvement</td>
</tr>
<tr>
<td>Strategy 3</td>
<td>Increase accountability and responsiveness of local health system</td>
</tr>
</tbody>
</table>

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

1st Urban Programme Reflection 2016
## Annex-B: Urban Program Theory of Change – Scope for Collaboration

### Domains of Change

#### Domain 1: Increased social acceptance + reduced exploitation & discrimination

<table>
<thead>
<tr>
<th>Pathway</th>
<th>Project</th>
<th>Scope for collaboration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Develop Strong Support / Citizen / Network / Alliance / Solidarity Groups Holding Duty Bearers Accountable</td>
<td>PACE @ Community, PEEWF, IMIHB, OIKKO, BRUP</td>
<td>Highly likely</td>
</tr>
<tr>
<td>Social + Policy Advocacy</td>
<td>PEEWF, IMIHB, OIKKO, BRUP</td>
<td>Likely</td>
</tr>
<tr>
<td>Increased Representation of Poor &amp; Marginalized in Policies &amp; Public/Pvt. Spheres</td>
<td>GSK-RMG, BRUP</td>
<td>Limited</td>
</tr>
</tbody>
</table>

#### Domain 2: Equitable + distributed access and entitlements to services, resources + livelihood

<table>
<thead>
<tr>
<th>Pathway</th>
<th>Project</th>
<th>Scope for collaboration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensure Enabling Environment, Fair Wage &amp; Employment Opportunities</td>
<td>PEEWF, GSK-RMG,</td>
<td>Limited</td>
</tr>
<tr>
<td>Facilitate linkages and create awareness among investors, public/private forums, PS&amp; service providers on the benefits of decentralization</td>
<td>GSK-RMG, PEEWF, OIKKO, IMIHB, PACE @ Community CARE VISA,</td>
<td>Highly likely</td>
</tr>
<tr>
<td>Small scale Businesses (urban ag., handicrafts, shops)</td>
<td>CARE-VISA, BRUP</td>
<td>Limited</td>
</tr>
<tr>
<td>Demand Driven Skills Development/Appropriate Vocational/Soft skills/Capacities via network of PPP</td>
<td>P.A.C.E@community, CARE-VISA</td>
<td>Limited</td>
</tr>
</tbody>
</table>

#### Domain 3: Enhanced quality + resilience of living conditions

<table>
<thead>
<tr>
<th>Pathway</th>
<th>Project</th>
<th>Scope for collaboration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Aware &amp; Capacitated Communities to build resilient self-directed process</td>
<td>BRUP</td>
<td>None</td>
</tr>
<tr>
<td>Improved WATSAN &amp; Waste Management and work with Environmental Ministry</td>
<td>GSK-RMG, BRUP</td>
<td>Limited</td>
</tr>
<tr>
<td>Viable Housing for the Poor &amp; Low Income (garments workers, rickshaw pullers etc)</td>
<td>CARE-VISA</td>
<td>None</td>
</tr>
</tbody>
</table>

#### Domain 4: Responsive + Accountable Urban Governance Systems

<table>
<thead>
<tr>
<th>Pathway</th>
<th>Project</th>
<th>Scope for collaboration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sensitize PS + Compliant Policy Environment with Tangible Benefits/Rewards</td>
<td>OIKKO</td>
<td>None</td>
</tr>
<tr>
<td>Strong Solidarity among Impact Groups to represent interests</td>
<td>GSK-RMG, IMHIB, BRUP, OIKKO</td>
<td>Highly Likely</td>
</tr>
<tr>
<td>Responsive Local Governance + Service providers + Private Sector in Solidarity with Community Action/Resilience</td>
<td>GSK-RMG, IMHIB, OIKKO, BRUP</td>
<td>Highly Likely</td>
</tr>
<tr>
<td>Operationalizing existing urban policy (decentralization + investments)</td>
<td>GSK-RMG, BRUP, OIKKO</td>
<td>Likely</td>
</tr>
<tr>
<td>Project</td>
<td>Achievement</td>
<td>Challenge</td>
</tr>
<tr>
<td>-----------</td>
<td>----------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>BRUP</td>
<td>Introducing Community-based Garbage Management system in all 6 communities of project</td>
<td>Without an elected mayor, current implementations are getting delayed where local governance need to be engaged</td>
</tr>
<tr>
<td>BRUP</td>
<td>200 Community-led volunteers (Male &amp; Female) worked as extended force of FSCD, fighting fires in other communities</td>
<td>Dynamics of tenureship in slums of impact groups is crucial factor for effective implementation</td>
</tr>
<tr>
<td>BRUP</td>
<td>Community and ward level Risk Reduction Action Plan</td>
<td>High migration rate, frequent change in groups</td>
</tr>
<tr>
<td>BRUP</td>
<td>300 women engaged in alternative livelihoods</td>
<td>Urban impact groups are time poor and mobile, we adjust to them</td>
</tr>
<tr>
<td>CARE GSK</td>
<td>541 Health champions/peer educators equipped to disseminate HH&amp;N messages among 12,700 workers</td>
<td></td>
</tr>
<tr>
<td>RMG- WHI</td>
<td>Consistency in service access by impact population at factory and community</td>
<td></td>
</tr>
<tr>
<td>RMG- WHI</td>
<td>Participatory informal space/platform for impact population</td>
<td></td>
</tr>
<tr>
<td>RMG- WHI</td>
<td>Coordination forum among all Health Service Providers under leadership of Local Government</td>
<td></td>
</tr>
<tr>
<td>IMHIB</td>
<td>Community referral system developed</td>
<td></td>
</tr>
</tbody>
</table>

1st Urban Programme Reflection 2016
| **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 \(\rightarrow\) 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 \(\rightarrow\) 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 \(\rightarrow\) Working on neutral issue |
| **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) |
Factory management agreed on RoIs 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.

<table>
<thead>
<tr>
<th>VISA</th>
<th>125 of 700 participants have opened their first bank accounts</th>
<th>Time constraints</th>
<th>Financial Literacy Training has created interest for opening bank accounts and saving money</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>145 of 700 participants have a savings at the bank</td>
<td>Trained Participants have frequently dropped out of program</td>
<td>Participants need banking support which is easy, immediate and accessible</td>
</tr>
<tr>
<td></td>
<td>3 have purchased land for house for secured living</td>
<td></td>
<td>Participants have migrated from various districts across nation with differing thoughts about bank and money</td>
</tr>
<tr>
<td></td>
<td>300 of 700 participants have started doing their family budget</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>75 of 700 participants now jointly decide HH financial decision making</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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