

Our Talks

SUCCESS STORIES OF SELF-RELIANT WOMEN IN UGIIP-III UNDER LGED



A few examples
of UGIIP-III
outcomes in
supporting
implementation
of Gender Action
Plan (GAP) and
Poverty
Reduction Action
Plan (PRAP) by
the project
Pourashavas

JANUARY-2022



**Third Urban Governance and Infrastructure
Improvement (Sector) Project, UGIIP-III**

**Local Government Engineering Department (LGED) &
Department of Public Health Engineering (DPHE)**

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January-2022



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Third Urban Governance and Infrastructure Improvement (Sector) Project, UGIIP-III

Local Government Engineering Department [LGED]

OUR TALKS:

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GDPA Team

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PMU

[Ratna Begum, Hasina Shobnom]

Message from Chief Engineer's Desk

Local Government Engineering Department (LGED)



I am delighted to know that the Third Urban Governance and Infrastructure Improvement (Sector) Project, UGIIP-III is publishing a storybook "OUR TALKS" on the success stories of self-reliant women. UGIIP-III is one of the important projects of the Urban Sector of LGED promoting governance and infrastructure development in 36 Pourashavas across the country. By this time, the project has made a significant improvement in the areas of community participation in Pourashava planning and implementation; mobilization of resources; allocation and utilization of funds for O&M; gender relation development; and poverty reduction. Many poor women have received support from Pourashavas and have changed their living conditions and livelihoods. The Government of Bangladesh and the development partners have considered the performance-based model of UGIIP-III one of the best models for urban development.

I appreciate the initiative of the UGIIP-III project management for compiling and publishing the stories of some of the self-reliant women. I highly acknowledge the hardship of the poor women for being change-makers in their lives, families and societies. There are many more successes that are not captured in this book for this time but hope, the project management and Pourashavas will compile them too.

I believe, the success of women will contribute a lot to the SDG 5 and SDG 1 in relation to making an equitable and poverty-free society, which is the dream and commitment of the honorable Prime Minister Sheikh Hasina - the daughter of the father of the nation, Bangabandhu Sheikh Mujibur Rahman.

My heartfelt thanks to the Project Management Team for this excellent work. I am grateful to ADB and OFID for their continuous support. I hope, the Pourashavas will keep these successes sustained and will continuously strive to add value in it.

A handwritten signature in black ink, appearing to be "SK. Md. Mohsin". Below the signature is a horizontal line with the date "09.01.2021" written on it.

SK. Md. Mohsin
Chief Engineer

Local Government Engineering Department (LGED)

My Talking

Third Urban Governance and Infrastructure Improvement (Sector) Project (UGIIP-III) is one of the flagship projects of Local Government Engineering Department (LGED) in Bangladesh's urban sector. The UGIIP concept has left a legacy in enhancing urban governance within municipalities of Bangladesh. The UGIIP series, which began in early 2000 and is being continuing in phases, and subsequently has been marked successful because of its wide acceptance and very effective and innovative concept that these projects incorporate. As part of the project management process, governance improvement has been prioritized, and the most pressing challenges facing by municipalities have been addressed strategically through the use of an incentive in the form of infrastructure development.



In the built in governance evaluation mechanism, those municipalities who did not do well in terms of governance reform were also reprimanded as a result of their target to perform. The fact that the project's underlying idea worked so effectively helped to make it so popular among municipal officials in Bangladesh. The influence of project principle and induction were also widely spread among non-project municipalities, which was a remarkable achievement. Even other development partners like The World Bank and JICA adopted the UGIIP philosophy subsequently and used it in their own project development and implementation.

Another most notable aims of UGIIP is to contribute to poverty reduction and gender development within municipal service provisions. The project performances on these aspects captured along the road, and the initiative has been recognized as a national winner in this category year after year. The story of such a trip has never been simple, and the outcome has only been made possible with massive project intervention.

I am delighted to know that the Project Management Unit of UGIIP-3 has taken the initiative to publish "THE OUR TALKS" – a diary of some self-reliant women. This will be a silver lining of the project's actions for poverty reduction and gender development, as well as a fact sheet about successful women in this field. I am overwhelmed to learn about the tales that led to the success and the continued pursuit of the project in that direction.

I would like to express my gratitude to all of the Project Municipalities for their support towards gender development and poverty reduction efforts. I do recognize the efforts of women citizen who have fought tirelessly to alter their circumstances. I also want to acknowledge the hard work of the Project Management Unit, which has been relentless in its pursuit of the implementation of GAP and PRAP activities.

I do wish the journey of success to be continued.

A stylized handwritten signature in black ink.

Md Shafiqul Islam Akand
Additional Chief Engineer
LGED

Preface

The Third Urban Governance and Infrastructure Improvement (Sector) Project (UGIIP-III) is a flagship project of ADB which has been supporting enhancement of governance and infrastructure of 36 Municipalities in Bangladesh with funding of about USD 500 million from Asian Development Bank (ADB), OPEC Fund for International Development (OFID) and GoB (Government of Bangladesh) for a period from 2014-2022.



One of the most important objectives of the project is to enhance capacity of the Municipalities in order to ensure mobilization of their own resources for planning and implementation of pro-poor and gender sensitive activities in a holistic manner and delivering improved service to citizens with a particular focus on women and the poor. The Project is set to achieve the overall SDGs and targets set by the GoB. A number of SDGs including SDG-1, SDG-5, SDG-6 and SDG-11 have been addressed due to direct intervention of the Project. Moreover, the Municipalities have developed their own Development Plan/Master Plan, enabling the allocation of fund from own revenue income for O&M of infrastructure and control development activities through a well-established framework/planning process under guidance from the Project.

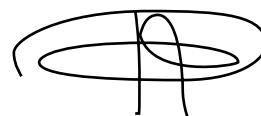
UGIIP-III has facilitated reinforcement of capacity of Municipalities. Despite no direct funding from the Project, Municipalities have prepared Gender Action Plan (GAP) and spent around USD 3.07 million from their own revenue income for implementation of GAP, as a result of influence and steadfast guidance from the Project. The municipalities have also carried out Poverty Reduction Action Plan (PRAP), spending around USD 5.53 million from their own budget, improving the livelihoods of the poor. This commendable endeavor happened due to the impact of the Project in emphasizing the importance of GAP and PRAP across municipalities.

The activities and skill development trainings (computer, sewing, beauty parlor, food processing, nursing, paper bag making etc.) conducted in Municipalities opened opportunities for women to seek out business plan and livelihood grant provided incentivized and motivated them to become self-reliant. The interventions of UGIIP-III have made them entrepreneurs on their own right, because of their devotion, determination and hard work. As a result of the support provided by UGIIP-III to Municipalities, many women and poor have emerged from poverty and made significant and noticeable improvement in their standard of living in family and societies. Above and beyond, LGED's dynamism in awarding and honoring these successful self-reliant women every year has undoubtedly made this venture exceptionally great and impactful.

This storybook is an autobiography of some self-reliant women, where they narrate their successful drive and determination with the many obstacles to overcome. The stories also narrate struggles, sufferings, ups and downs towards overcoming poverty. These stories teach us how dedication, hard-work and a little support can enable the poor to become self-reliant and serve to encourage and appreciate their great work.

I thank all the Mayors and the Councilors of Project Municipalities for their continuous support for allocation of funds from their own sources, and utilization for gender development and poverty reduction. I do recognize the initiatives that are taken by the poor and the women, who worked hard to upgrade their positions with some support from Project and Municipalities. I also acknowledge the work of the Project Management Unit including the consultants, for their sincere support for development and implementation of GAP and PRAP.

I thank Mr. Azahar Ali, Team Leader, GICD Team for collecting and compiling the stories during this manuscript. At long last, I pass on my sincere thanks to our development partners ADB and OFID for their tremendous backing and support throughout. I, in particular, express gratitude to the senior management of the LGED and therefore the LGD for their persistent appreciation and support of the works of UGIIP-III at national and international level.



AKM Rezaul Islam
Project Director, UGIIP-III










Acknowledgement

Under the overall guidance of the Project Director of UGIIP-III, the Governance Improvement and Capacity Development [GICD] consultancy services and the Gender Development and Poverty Reduction [GDPA] consultants have been providing capacity building support to project Pourashavas for enhancement their capacity in mobilising resources, improving governance and changing attitude, knowledge and practices towards gender development and poverty reduction.



As a process to do so, about 17,000 Pourashava officials, citizens and people from poor communities were trained over last 6 years. In addition, necessary follow-up and hands-on training also provided through field visits and discussions. As a result, the Pourashavas have made significant changes in those areas as 1) Pourashavas increased collection of holding taxes from USD 5.54 million to USD 13.12 million (137%) , non-holding taxes from USD 12.66 million to USD 24.95 million (97%) and water tariff from USD 2.81 million to USD 4.63 million (64.77%) in last 6 years. All project Pourashavas together utilized almost USD 4 million for gender development and more than USD 7 million for poverty reduction from own budgets in the same period. It is noteworthy to mention that the participation and roles of women and poor in different functional committees of Pourashavas are now institutionalized.

This book is with brief stories of some of self-reliant women of the several hundred told by themselves in Bangla, which are translated in English. The consultants below and the staff at the Pourashava and PMU level supported preparation and implementation of the Gender Action Plan (GAP) by the project Pourashavas, as a result, the Pourashavas provided skills development training, business grants and other support to the poor women from their own revenue income to make them self-reliant:

						
Akhil Ranjan Biswas RC [CM] GICD	Suriya Jabin Sr. GDPA Specialist	Nilufar Yesmin Jr. GDPA Specialist	Ratna Begum CDO, PMU, LGED	Hasina Shobnom T, O, PMU, LGED	Abdul Mannan RC [CM], GICD	K. Hafizur Rahman RC [CM] GICD
						
Shumona Mostafa CDA, GICD	Biprojit K. Mondol RC [MF] GICD	AFM Jahangir RC [CM] GICD	Rabiul Alam RC [MF] GICD	NN Nasreen CDA, GICD	Jesmin Ahmed CDA, GICD	Tarana Islam CDA, GICD

On behalf of the team, I thank all the Mayors, councilors, officials, the members of TLCC, WC and STC for constantly supporting for effective implementation of GAP.

We acknowledge the initiatives and pursuance made by the GICD and GDPA teams and Ms. Ratna Begum, Community Development Officer [CDO] and Ms. Hasina Shobnom, Training Officer of PMU in supporting project Pourashavas and the poor women towards self-reliant status in family, society and nationally.

Azahar Ali
Team Leader, GICD, UGIIP-III, LGED

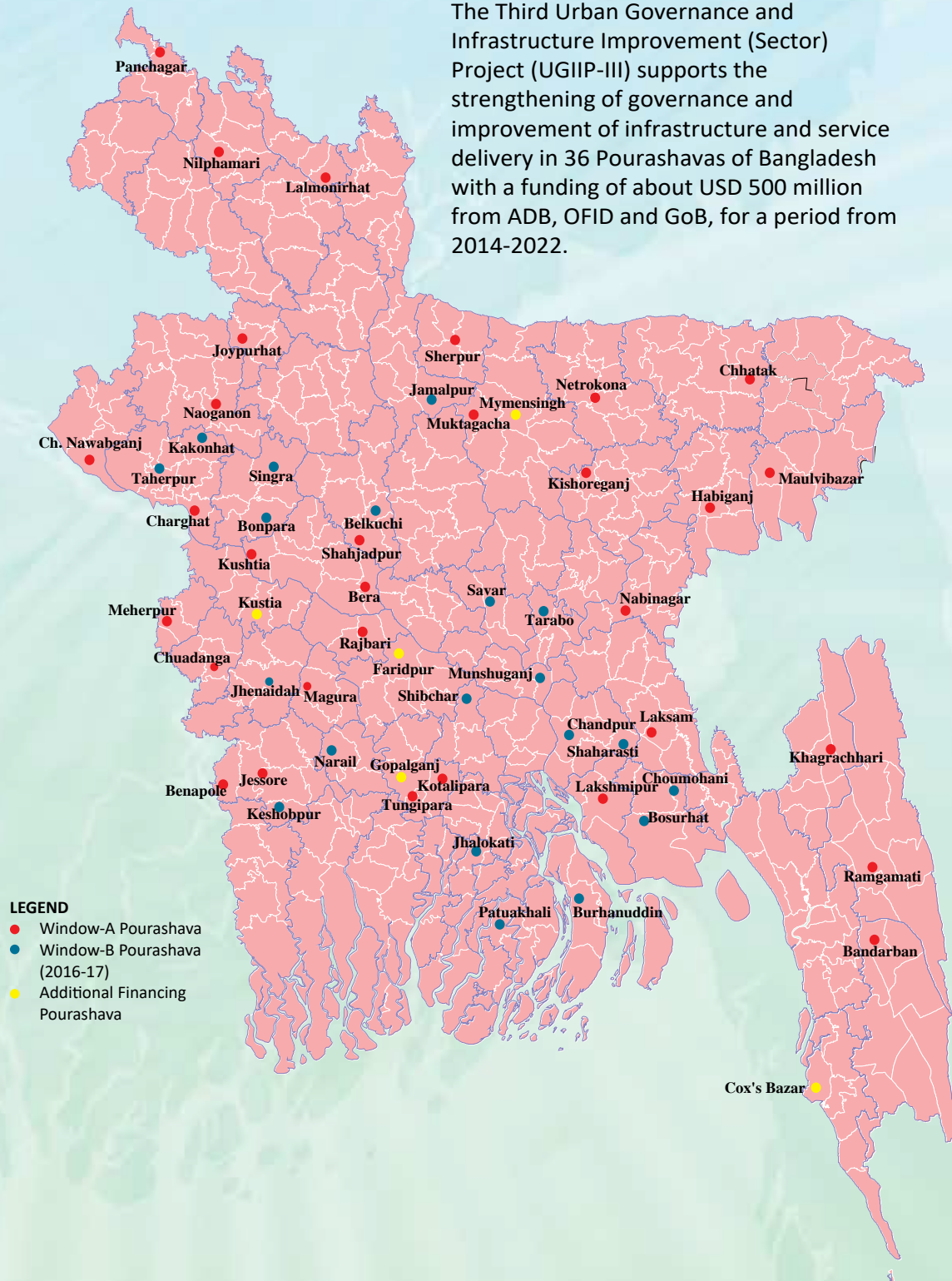
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The Third Urban Governance and Infrastructure Improvement (Sector) Project (UGIIP-III)

Geographic Location of the UGIIP-III Pourashavas

The Third Urban Governance and Infrastructure Improvement (Sector) Project (UGIIP-III) supports the strengthening of governance and improvement of infrastructure and service delivery in 36 Pourashavas of Bangladesh with a funding of about USD 500 million from ADB, OFID and GoB, for a period from 2014-2022.



1. Background and Objective of the Project

The Third Urban Governance and Infrastructure Improvement (Sector) Project (UGIIP-III) supports the strengthening of governance and improvement of infrastructure and service delivery in 36 Pourashavas of Bangladesh with a funding of about USD 500 million from ADB, OFID and GoB, for a period from 2014-2022.

Local Government Engineering Department (LGED, lead) and the Department of Public Health Engineering (DPHE) under the Ministry of Local Government, Rural Development and Cooperatives (MLGRDC), are responsible for implementing the project through 36 Pourashavas. The primary objective of UGIIP-III is to promote sustainable human development, economic growth and poverty reduction by enhancing municipal management and strengthening capacity to deliver municipal services and improvement of physical infrastructure and services (specially to the poor) in 36 Pourashavas of Bangladesh. To achieve these objectives the project has been enhancing capacity and supporting Pourashavas to deliver pro-poor and gender-responsive services effectively. Furthermore, with the support from project, the Pourashavas are implementing integrated and holistic way, both in terms of governance and infrastructure that are featured by improved municipal service delivery, financial sustainability, citizen participation, accountability, inclusiveness, transparency and urban development control; and it also gives support to roll out application of governance criteria which is linked with the budget allocation of all Pourashavas of the country.



ADB Mission in a progress review meeting with PMU team of UGIIP-III at LGED.

2. Implementation Strategy of UGIIP-III



Mayor, Nilphamari Pourashava handing over a Rickshaw to a poor person under PRAP

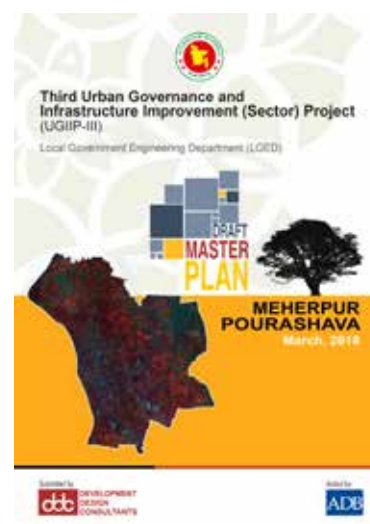
UGIIP-III is a performance based project. Allocation of fund to the project towns depend on their performance. The performance of the Pourashava is measured through an Urban Governance Improvement Action Plan (UGIAP) developed by the project towns with support of the project. UGIIP-III builds capacity of Pourashava so that the Pourashava can address the needs of the citizens and provide improved services through implementation of Urban Governance Improvement Action Plan (UGIAP). There are 7 key areas in the UGIAP which include: 1) Citizen Awareness and Participation 2) Urban Planning 3) **Equity and Inclusiveness of Women and Urban Poor** 4) Resource Mobilisation 5) Financial Management 6) Administrative Accountability and 7) Keeping Pourashava Services Functional.



7 key areas of Urban Governance Improvement Action Plan (UGIAP)

The main role of UGIIP-III is to build capacity of Pourashava for better planning and implementation of activities so that the citizens are happy with the improved services. Through the process of capacity building, UGIIP-III trains the representatives and staff of Pourashava to make their Pourashava financially solvent by mobilising local resources effectively, establish transparent systems to gain trust of the citizens and smooth operations of the Pourashava activities, regular practice for operation and maintenance of the infrastructures to ensure sustainability and uninterrupted service delivery and allocation of funds from own budget to support gender development and poverty reduction.

To build the capacity of Project Pourashavas, UGIIP-III has provided several trainings on different topics and also supported establishment of computerized systems in the project towns. 34,000 people from 36 project towns have received training on different aspects for improvement of governance and infrastructures. The participants include Mayors, Councilors, representatives of poor and women communities, representatives of civil society members, members of TLCC, WC, IGRC, Pourashava staff and the members of standing committees of the project towns. All project towns have established and using computerized accounting, billing, tax assessment software and websites.



3. Impact of Capacity Building Support Provided by UGIIP-III

Through implementation of UGIAP, significant improvement has been made by all Project Pourashavas in the areas of urban governance and infrastructure improvement in comparison to the baseline scenario of 2014. The key outputs/outcomes of urban governance improvement are presented below:

AREA-1 CITIZEN AWARENESS AND PARTICIPATION

a. Formation and Working of Town Level Coordination Committee (TLCC):

All 36 Pourashavas have formed/reformed TLCCs according to local government (Pourashava) act, 2009. Total 50 members in each TLCC with more than 34% female members. Due to UGIIIP-III interventions, **TLCC became a kind of mini parliament at the Pourashava level** which sits at least once in every 3 months to discuss the issues related to Pourashava planning and services. In the meeting, the members share their views on the performance of different Pourashava activities and recommend for improvement of the same. TLCC is also a forum of citizens to comment on the Pourashava's Annual Budget, Pourashava Development Plan and other core activities.

b. Formation and Working of Ward Committee (WC):

All 36 Pourashavas have formed/reformed Ward Committees (WCs) in all 343 wards as per Art.14, Pourashava Act, 2009. Each committee consists of 10 members of which 40% are female. The WC at the ward level allows to bring issues and demands of the citizen of the wards in particular the interest of the poor and women to the Pourashava Council has become a common and **regular practice of bottom up planning and feedback mechanism** in all Pourashavas under the project.

c. Preparation and Implementation of Citizen Charter (CC):

Citizen Charters have been established in all 36 Pourashavas for the purposes of creating awareness among the citizens on the Pourashava services, costs of the services and the sources of information/contact persons etc. Till the end of June 2021, a total of 135 Citizen Charters have been set up in Pourashava offices and public places of all 36 Pourashavas. All 36 Pourashavas have also established service centers in their Pourashava offices and providing services to the citizens. **The citizens of the Project Pourashavas are fully aware about the availability and their right to access to Pourashava services.**

d. Formation and Working of Information and Grievance Redress Cell (IGRC)

Grievance Redress Cells (GRCs) have been formed in all 36 Pourashavas as per Pourashava Act, 2009 and those are working well. Complaint boxes are placed; registers are maintained for recording complaints and their resolutions in all Pourashavas. During July, 2014 –June 2021, a total of more than 15,000 complaints were received and more than 12,000 [75%] complaints were resolved and the rest are not relevant to Pourashava services, therefore informed to bring those complains to the relevant authorities. **The practice on expressing opinion on the Pourashava services by its citizens and to hold the Pourashava accountable to improve the services is well established in all Project Pourashavas.**

AREA-2 URBAN PLANNING

UGAP area-2 is supporting to make the cities/towns planned and sustainable which is a contribution of UGIIIP-III to the SDG-11: The sub activities under this area are briefly described below:

a. Preparation & Implementation of Pourashava Development Plan (PDP) & Master Plan:

All 36 Pourashavas prepared Pourashava Development Plan (PDPs). In addition, 17 of the 36 towns also developed Master Plans following rigorous participatory process. Master Plans of remaining 19 towns are prepared earlier. These plans were endorsed by TLCCs and approved by the Pourashava Councils.

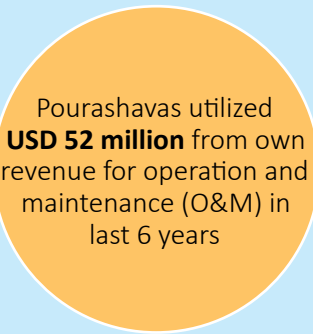
During preparation of PDP and Master Plan all Pourashavas have followed a rigorous process include several consultations on the demands and necessity of the poor, women , slums and low income communities at the community and ward level, stakeholders consultations for overlapping and duplication and concerns of other elements e.g. government law, environmental concern, social safeguard etc. Upon completion of the Master Plan, relevant staffs of these Pourashavas are trained. **These interventions have enhanced planning capacity and positive attitude of the project Pourashavas to make their cities planned and to contribute to the SDG-11.**

b. Control of Development Activities:

On an average, around 2,000 applications for construction and re-construction of infrastructures are received per quarter by 36 Pourashavas. A system has been in place in all Pourashavas to review and giving approval /not approval for the same is in practice. Unplanned and unauthorized infrastructures are monitored and controlled strictly by the Pourashavas. So the process is contributing Pourashavas **to make the cities planned and resilient [Goal-11 of SDG].**

c. Preparing Annual O&M Plan Including Budget Provision:

In order to keep the facilities functional and sustainable, all 36 Pourashavas develop annual O&M plan, keep budget (5% increase every year) from their own revenues and implement O&M activities through Mobile Maintenance Team (MMT) are a common and regular activities of all UGIP-III project Pourashavas. The O&M activities include 1) waste management, 2) cleaning of drains, 3) replacement of street lights, 4) repairing of roads and other infrastructures and 5) management of sanitation facilities.



Pourashavas utilized **USD 52 million** from own revenue for operation and maintenance (O&M) in last 6 years

All Pourashavas prepare O&M plans and in concurrence of TLCC post them in the websites is an established practice in all project Pourashavas for supporting urban governance improvement.

In last 5 years, the UGIP-III Pourashavas have spent **USD 52 million** for operation and maintenance of the facilities from their own incomes. As a result, the infrastructures and other facilities are functioning well and the people are happy with the improved sustainable services of the Pourashavas. The overall satisfaction of citizens to the services is monitored in the TLCC meeting which is more than 90% by the entire project Pourashavas. **A sustainable O&M system managed by own resources has been established in all project Pourashavas.**

AREA-3

EQUITY AND INCLUSIVENESS OF WOMEN AND URBAN POOR

a. Gender Sensitiveness of Pourashava Enhanced

All 36 Pourashavas have formed the Standing Committees (STCs) on Women and Children Affairs (WCA), prepare each year action plan (2017-2021) for implementation of **Gender Action Plan (GAP)** holding meetings, preparing minutes and sharing those to the members, Pourashavas and disclosing in the

websites regularly has become an established practice. Every year, each Pourashava under the project allocates 2% money from its annual revenue budget for implementation of GAP becomes a common practice by all 36 Pourashavas. The ***Pourashavas are more gender sensitive than before.***

GAP funds are being used for raising awareness on gender, celebration of international days, constructing /renovating women friendly infrastructure, providing IGA training/ support for livelihoods improvement and implementation of other gender development/ awareness programmes.

The 36 Pourashavas all together have used USD 3.94 million [around 1.5% of total PS revenue budget (target: 0.5%) till the end of September 2021 for GAP implementation is a significant indicator of the Pourashavas gender sensitiveness

Pourashavas utilized
USD 3.94 million from
own revenue for gender
development in last 6
years

The following training and supports so far have been provided by the Pourashavas for improvement of the livelihoods of women through GAP implementation:

SL	Type of support provided to women by 36 Pourashava in last 5 years	No. of women received support	Number of women increased incomes
1	Sewing Training	2720	1168
2	Poultry Rearing Training	1003	214
3	Beauty Parlor Training	191	65
4	Vegetable Cultivate training	290	186
5	Packaging Training	242	187
6	Handicraft Training	1029	474
7	Candle prepare Training	36	85
8	Mobile Servicing Training	92	22
9	Computer Learning Training	2146	456
10	Computer Servicing Training	24	14
11	Poultry Distribution	2166	422
12	Cake prepare Training	55	44
13	Micro Credit	190	47
14	Catering Business Training	350	19
15	Sewing Machine Distribution	847	350
16	Shop allocation	91	46
17	Business Capital	396	42
18	Prepare of Mango Pickle	91	23
19	Training on Construction Labor	40	0
20	Tube well distribution	57	57
21	Fishing Training	110	140
22	Health Care Training	44	0
23	Electric Fan Distribution	40	30
	Grand Total	12,250	4,091

In addition to the above the Pourashavas have also provided the following supports for improvement of the livelihoods of poor women:

Other Activities

SL	Types of other services	No. of women received the services
1	Provided basic health services	21657
2	Pre-schooling and stipend for continuing girls education	6484
3	Bicycles to the girls	850
4	Umbrella to the women	85
	Grand Total	29,076



UGIIP-III management and ADB visiting activities in Bandarban Pourashava



Preparation of Community Action Plan (CAP), Sherpur Pourashava



Distribution of Bicycle by Sherpur Pourashava



ADB representative appreciating the work of an woman during her visit in Bandarban

Champions, Urban Sector, LGED

Every year, the self-reliant women from different project locations participate in national competition for receiving award and recognition of their good works. In last 5 years, a total of 133 women of such have participated in the national competition from 36 UGIIP-III Pourashavas. Of the participants, 8 were awarded by the LGED Urban Sector for their good work as self-reliant women. The list of nominees and participants received award in last 5 years is given below:

List of nominees for award (2017-2021)

Year	SL No	Pourashava	Name of the nominees	Occupation
2017 2018	1	Moulavibazar	Mrs Farzana	Tailor
	2	Khagrachari	Asim Devnath	Businessman
	3	Muktagacha	Kamrun Nahar	Packaging Business
	4	Ishwardi	Rekha Rani	Tailor
	5	Jashore	Nazma Begum	Beautician
	6	Meherpur	Mst Merina Khanam	Tailor
	7	Kotalipara	Nasrin	Tailor
	8	Meherpur	Sufia Khatun	Entrepreneur
	9	Ishwardi	Anjali RAni	Tailor
	10	Ishwardi	Md Abdus Samad	Driver
	11	Ishwardi	Md Arez Uddin	Driver
	12	Khagrachari	Mst Komola Begum	Tailor
	13	Chhattak	Anamika Devnath	Tailor
	14	Chhattak	Halima Khatun	Tailor
	15	Shreemangol	Sharmin Akter	Beautician
	16	Benapole	Sheuly Rani Dey	Tailor
	17	Netrakona	Kakali Akter	Tailor
2018 2019	18	Mymensingh	Asma Khatun	Handicrafts
	19	Mymensingh	Mst Moslima	Handicrafts
	20	Mymensingh	Shamima Chowdhury	Business
	21	Laksam	Tajnahar Akter	Tailor
	22	Naogaon	Hoymantee	Journalist
	23	Joypurhat	Mst Manjila Parvin	Business
	24	Panchagar	Mst Rehena Begum	Grocery
	25	Bandarban	Taslima Begum	Tailor
	26	Bandarban	Beauty Akter	Tailor
	27	Muktagacha	Panchami Mitra	Beautician
	28	Chuadanga	Mst Abeda Khatun	Tailor
	29	Chhattak	Halima Khatun	Tailor
	30	Chhattak	Anamika Devnath	Tailor
	31	Chuadanga	Gulbahar Khatun	Tailor
	32	Rajbari	Mst Kulsum Begum	Tailor
	33	Joypurhat	Mst Manjila Parvin	Hotel Business
	34	Lalmonirhat	Mamtaj Begum	Goat Rearing
	35	Panchagar	Mst Rehena Begum	Grocery
	36	Muktagacha	Mst Rebeka Sultana	Farmer
	37	Khagrachari	Mst Komola Begum	Tailor
	38	Ishwardi	Rekha Rani	Tailor
	39	Muktagacha	Kamrun Nahar Shanta	Packaging Business
	40	Mymensingh	Aleya Khatun	Small Business
	41	Mymensingh	Mst Rokeya Begum	Handicrafts
	42	Mymensingh	Nahida Sultana	Handicrafts
	43	Mymensingh	Hosne Ara Begum	Handicrafts
	44	Mymensingh	Taslima akter	Social worker
2018 2019	45	Faridpur	Sumona Anwar	Beautician
	46	Faridpur	Parvin Begum	Tailor
	47	Faridpur	Rasheda Begum	Beautician
	48	Faridpur	Anjumanara Begum	Business
	49	Faridpur	Dipali Rabidas	Tailor
	50	Chapai NG	Mst Munira Begum	Small Business

Year	SL No	Pourashava	Name of the nominees	Occupation
2018 2019	51	Mymensingh	Mst Mosmila Akter Morjina	Handicrafts
	52	Mymensingh	Shamima Chowdhury	Entrepreneur
	53	Mymensingh	Asma Khatun	Handicrafts
	54	Benapole	Sheuly Rani Dey	Tailor
	55	Moulvibazar	Eti Begum	Grocery
	56	Moulvibazar	Nadia Akter	Tailor
	57	Moulvibazar	Sharifa Jannat	Tailor
	58	Sherpur	Priya Banik	Packaging Business
	59	Sherpur	Nipa Rani Das	Tailor
	60	Rajbari	Salma Begum	Business
	61	Rajbari	Mst Kulsum Begum	Farmer
	62	Magura	Nasima Begum	Tailor
	63	Magura	Shapla Begum	Tailor
	64	Kotalipara	Shefali Mondol	Tailor
	65	Cox's Bazar	Shamsun Nahar	Grocery
	66	Cox's Bazar	Rabeya Begum	Grocery
	67	Cox's Bazar	Latifa Siddiqui	Handicrafts
	68	Chapai NG	Mst Shamima Khatun	Business
	69	Chapai NG	Mst Dulov Begum	Tailor
	70	Nabinagar	Sohana Akter Hena	Beautician
	71	Nabinagar	Nazmul Haque	employee
	72	Nabinagar	Salma Begum	Tailor
	73	Nabinagar	Bipasha Bala Rishi	Tailor
	74	Nilphamari	Umme Habiba Hasi	Student and Tailor
	75	Bandarban	Hasina Begum	Tailor
	76	Chhattak	Anamika Devnath	Tailor
	77	Chhattak	Halima Khatun	Tailor
	78	Meherpur	Mst Sabiha Afrin	Entrepreneur
	79	Meherpur	Mst Sufia Khatun	Computer Operator
	80	Nabinagar	Mahmuda Mamun	Beautician
	81	Magura	Shapla Khatun	Tailor
2019 2020	82	Muktagacha	Momtaj Begum	Packaging Business
	83	Charghat	Rahima Khatun	Tailor
	84	Bera	Mst Monsura Khatun	Trainer
	85	Nilphamari	Mst Shabera Akter Shathi	Tailor
	86	shahjadpur	Mst Nurjahan Khatun	Packaging Business
	87	Muktagacha	Mst Rebeka Sultana	Farmer
	88	Ishwardi	Rekha Rani	Tailor
	89	Bandarban	Ruby Akter	Tailor
	90	Moulvibazar	Sohena Akter	Small Business
	91	Naogaon	Haymantee Roy	Journalist
	92	Moulvibazar	Sharifa Jannat	Small Business
	93	Chhattak	Halima Khatun	Tailor
	94	Joypurhat	Mst Asma Khatun	Tailor
	95	Lalmonirhat	Momtaj Begum	Business
	96	Panchagar	Mst Shefali Akter	Grocery
	97	panchagar	Mst Rahena Begum	Small Business
	98	Sherpur	Nipa Rani Das	Tailor
	99	Faridpur	Beli Begum	Cake Business
	100	Faridpur	Farzana Akter	Tailor
	101	Faridpur	Nazmin Sultana	Business
	102	Faridpur	Taslima begum	Cake Business

Year	SL No	Pourashava	Name of the nominees	Occupation
2019 2020	103	Laksam	Mst Faizunnesa	Tailor
	104	Laksam	Rehana Yeasmin	Beautician
	105	Faridpur	Sumona Anwar	Beautician
	106	Faridpur	Rasheda Begum	Tailor
	107	Faridpur	Shahida Akter	Tailor
2020 2021	108	Charghat	Rahima Khatun	Tailor
	109	Nilphamari	Mst. Umme Habiba Hasi	Tailor
	110	Khagrachari	Komola Begum	Tailor
	111	Jashore	Rajia Khatun	Tailor & Handicrafts
	112	Muktagacha	Mamtaj Begum	Packaging Business
	113	Chapai NG	Munira Begum	Farming & trading
	114	Shahjadpur	Mst Josna Khatun	Goat Rearing
	115	Chhattak	Halima Khatun	Tailor
	116	Lalmonirhat	Mamtaj Begum	Goat Rearing, Tailor
	117	Faridpur	Beli Begum	Cake Business
	118	Ishwardi	Rekha Rani	Tailor
	119	Bera	Mst Mansura Khatun	Tailor Trainer
	120	Naogaon	Haymanti Roy	Journalist
	121	Gopalganj	Rehana Begum	Tailor
	122	Chuadanga	Mst Gulbahar Khatun	Tailor
	123	Chapai NG	Mst Ayesha Begum	Designer
	124	Benapole	Nahar Khatun	Tailor Trainer
	125	Shahjadpur	Mst Nurjahan Khatun	Packaging Business
	126	Khagrachari	Tumpa Ghose	Tailor
	127	Sherpur	Nipa Rani Das	Tailor
	128	Faridpur	Sumona Anwar	Beautician
	129	Faridpur	Taslima Begum	Cake Business
	130	Faridpur	Farjana Akter	Tailor
	131	Khagrachari	Rehena Akter	Tailor
	132	Chuadanga	Abeda Sultana	Tailor
	133	Kushtia	Bilkis Karim	Bag Making

List of self-reliant women received award (2017-2021)

SL	Name of Entrepreneur with Pourashava	Types of work	Particulars of Award		
			Year	Position	Prize Items
1	Islam Khatun Bandarban Pourashava	Tailoring Business	2017	3 rd Prize	Certificate, Crest and BDT 10,000
2	Beauty Akter Bandarban Pourashava	Tailoring Business	2018	1 st Prize	Certificate, Crest and BDT 12,000
3	Tajnahar Akter, Laksam Pourashava	Tailoring Business	2018	2 nd Prize	Certificate, Crest and BDT 11,000
4	Shewly Rani Dey, Benapole Pourashava	Sewing & Handicrafts	2019	1 st Prize	Certificate, Crest, and BDT 12,000
5	Lily Akter, Faridpur Pourashava	Sanitary Pad Manufacturing	2019	3 rd Prize	Certificate, Crest, and BDT 12,000
6	Rubi Akter, Bandarban Pourashava	Tailoring Business	2020	1 st Prize	Certificate & Cash and BDT 12,000
7	Razia Khatun Akter, Jashore Pourashava,	Tailoring Business & Handicrafts	2021	1 st Prize	Certificate & Cash and BDT 15,000
8	Munira Begum, Chapai NG Pourashava	Farmer & Small Business	2021	3 rd Prize	Certificate & Cash and BDT 10,000

THE PICTURES OF EACH YEAR AWARD GIVING CEREMONY ARE SHOWN BELOW



Razia Khatun, Jashore Pourashava, 2021



Munira Begum, Chapai NG Pourashava,, 2021



Rubi Akter , Bandarban Pourashava 2020



Lily Akter Faridpur Pourashava 2019



Sewly Rani Dey, Benapole Pourashava 2019



Tajnahar Akter, Laksam Pourashava 2018



Beauty Akter, Bandarban Pourashava 2018



Islam Khatun (Left side), Bandarban 2017

b. Pourashava is more Pro-Poor Sensitive

The Standing Committee on Poverty Reduction & Slum Improvement was formed and functioning well in all 36 Pourashavas. Every committee has prepared Poverty Reduction Action Plan (PRAP), holds meeting at regular intervals, prepares and shares meeting minutes with members and discloses in the Pourashava website. **Each year Pourashava allocates 5% of their revenue budget for poverty reduction is a common and established practice in all UGIIP-III Pourashavas.** In last 6 years Pourashavas have spent more than **USD 7.31 million** for poverty reduction **especially for the women headed households.**

The Pourashavas have been engaging poor in the construction work for supporting their income and livelihoods as well providing basic infrastructures from Pourashava own revenue income for improvement of their living conditions. The basic infrastructures include construction of roads and drains, installation of water points, latrines and dustbins and housing etc. at the slums and low income communities. In addition, the Pourashava has kept provision in the tender document and included a total 2,777,489 labor days of the poor in the project generated construction work. Among them, 733,492 (26.40%) were women labor days and 2,043,997 were men labor days.

Pourashavas utilized
USD 7.31 million from
own revenue for poverty
reduction in last 6 years

c. Form Slum Improvement Committee (SIC) to Implement Slum Improvement Activities:

Slum Improvement Committees (SICs) have been formed in all the 36 Pourashavas. A total of 3,038 SIC members in 213 SICs involved in implementation of sub-projects for improvement of infrastructures of their slums. **It may be mentioned that 97% of the SIC leaderships are with the women, a significant shift of mindset by the Pourashava on women leadership.**



ADB representatives, project management and stakeholders visiting slum in Jessore for infrastructure improvement



Project Director and the ADB Mission members consulting with SIC members at Hotathpara community in Nilphamari Pourashava

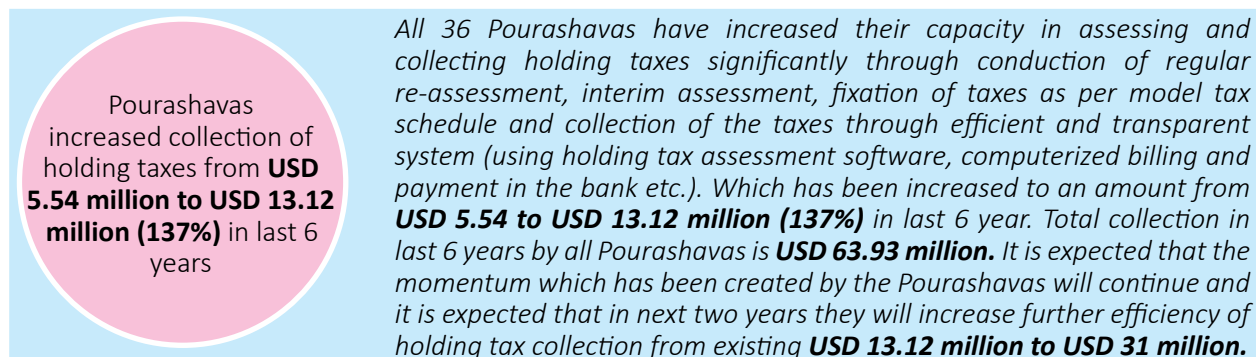
AREA-4

ENHANCEMENT OF LOCAL RESOURCE MOBILIZATION

There are three key sources of Pourashavas' local resource mobilisation e.g. holding tax, non-holding tax water tariff. In last 6 years, the project has built the capacity of the Pourashavas. As a result a total of **USD 219.64 million** has been collected from these three sources. It may be mentioned that at the beginning of UGIIP-II (2014-2015), the total collection of taxes from these three sources were **USD 18.92 million, which has been increased to USD 42.57 [125%]**. Project Pourashavas are now capable to pay the salaries of staff, payment of electricity bill, repayment of government loans and provide improved services to their citizens. The collection efficiency from individual three sources is described below:

Source-1: Holding Tax [Direct Taxes]

Collection of holding taxes is the key for a Pourashava of its financial capacity to meet the requirements of staff and citizens. The Pourashavas under UGIP-III has demonstrated significant achievement on this.



Source-2: Non-Holding Tax [Indirect Taxes]

Collection of non-holding taxes and fees is another key source of Pourashavas revenue generation. The Pourashavas have increased collection of non-holding taxes by 97% in last 6 years.

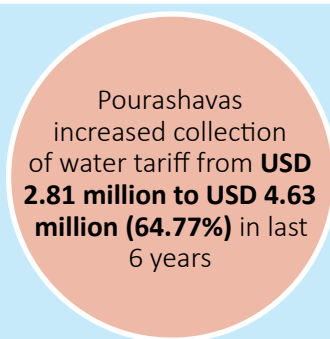
In 2014-2015 financial year the collection of non-holding taxes by 36 Pourashavas was **USD 12.66 million which has been increased to an amount of USD 24.95 million in FY 2020-2021**. The total collection of non-taxes in last 6 years is **USD 132.14 million**. It may be mentioned that there is a positive trend of increasing resources by the Pourashavas, it is projected that in next two years the non-holding taxes expected to be increased from existing **USD 24.95 million to USD 33.29 million**.



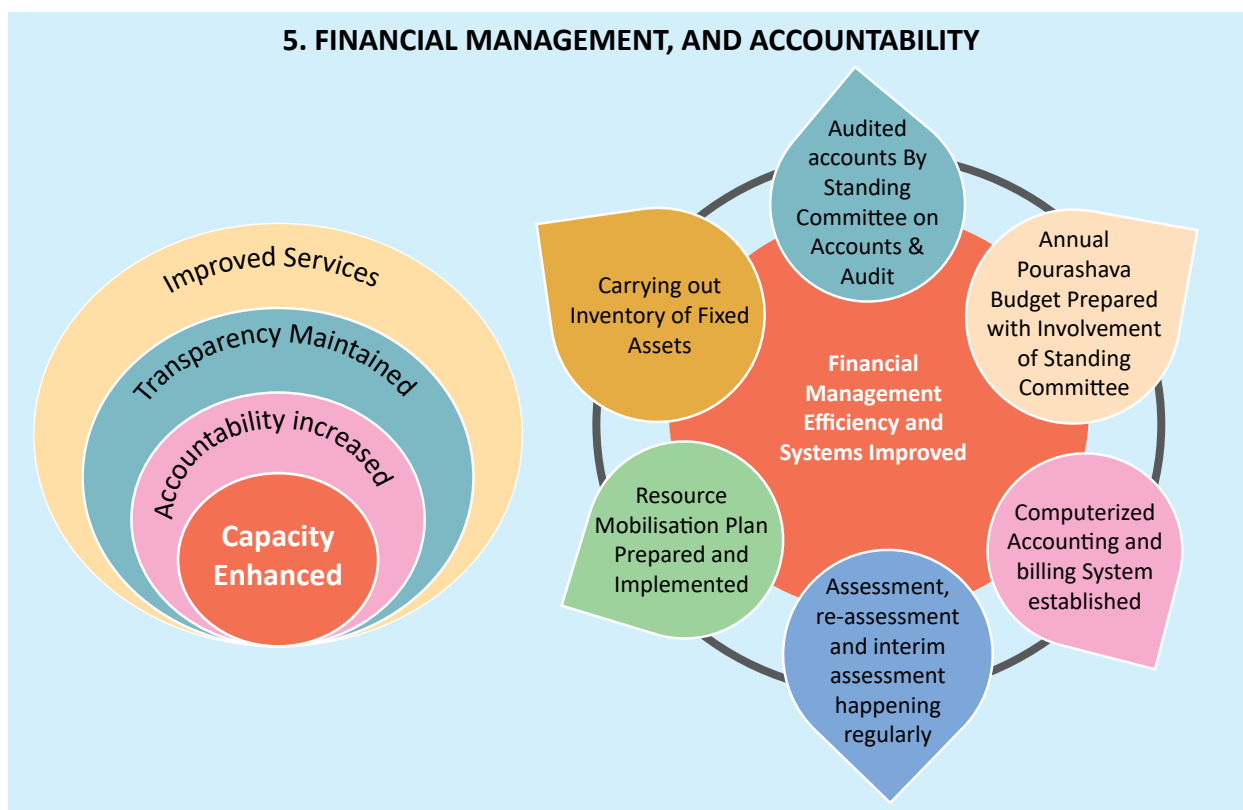
Source-3: Water Tariff

Out of 36 Pourashavas, 3 Pourashavas- Shahjampur, Nabinagar and Chhattak do not have piped-water supply facilities and 3 Pourashavas- Bandarban, Rangamati and Khagrachari have water supply facilities provided by DPHE. The total number of Pourashavas having water supply including those of additional financing Pourashavas is 29. The total number of connections in 29 Pourashavas up to September, 2021 was 125,785 of which 59,697 are metered connections. The rest of the non-metered connections are in the process of metering. Inventory of assets has been prepared by all 29 Pourashavas and updating the same regularly. Actions have been initiated for introducing volumetric water tariff all the 29 Pourashavas. The overall performance of water supply by the project towns have been increased by 65% both in terms of demand and collection.

Collection of water tariff is another key source of Pourashavas revenue generation. The Pourashavas have increased collection of water tariff from **USD 2.81 in FY 2014-2015 to USD 4.63 million [64.77%] in 2020-2021** in last 6 years. The total collection of water tariff in last 6 years is **USD 23.57 million**. It is expected that there will be a significant increase of water revenues from **USD 4.63 million to USD 7.15 million** soon after the systems are improved as well as all connections metered.



All Pourashavas have improved financial management, accountability and sustainability by introducing and practicing improved and computerized systems. All Pourashavas prepare annual budget following participatory process, ensure regular audits of their accounts by audit and accounts standing committee, carryout and updated inventories and pay bills regularly.



Financial Management, Accountability & Sustainability of the Pourashavas Improved

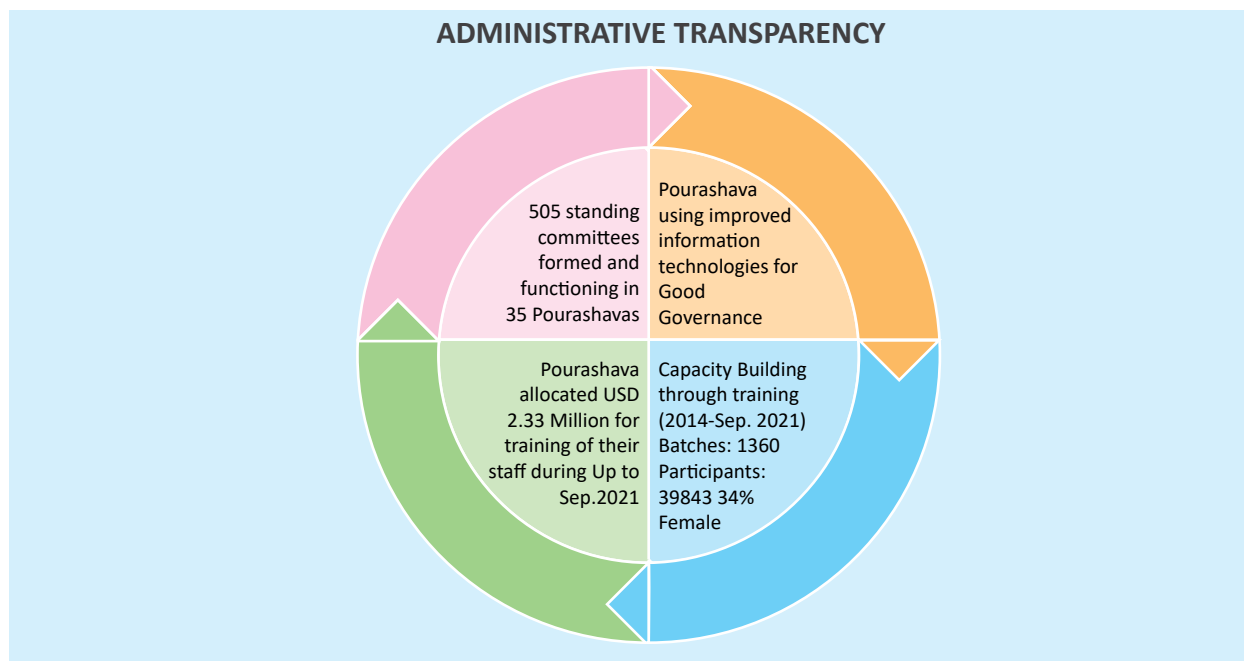
Payment Capacity of Pourashava Enhanced:

As a result of capacity building support for implementation of UGIAP, the payment capacity of Pourashava from own incomes have been increased significantly. The payment efficiency of electricity bills in 2014 (before the project) was only 29.94% which has been increased to 96.19% in FY2020-2021. Similarly the payment efficiency of telephone bills has been increased from 93% to 100% by 2020-2021 while the payment efficiency of BMDF loan in 2014 was 31% which has been increased to 87.18% in 2020-2021. Pourashavas are now able to pay the bills and loans from their regular incomes become a practice to ensure better services to the citizens from other utility departments.

AREA-6

ADMINISTRATIVE TRANSPARENCY

All the 36 Pourashavas have formed a total of 502 Standing Committees. The meetings of Standing Committees are held at regular interval and the minutes are prepared and disclosed to TLCC in all the 36 Pourashavas.



These standing committees are making good balance of sharing powers between the Mayor and Councilors as well as promoting accountability at both ways the service providing departments/sections and the citizens at Pourashavas. Pourashavas are allocating fund from own sources and prodding training to their staff and all systems are computerized and websites are updated.

AREA-7

KEEPING ESSENTIAL POURASHAVA SERVICES FUNCTIONAL

Due to UGIIP-III interventions, now all Pourashavas are capable to provide uninterrupted and improved essential services to their citizens. Below the brief description of the changes happened over last 6 years:

a. Collection, Disposal and Management of Solid Waste:

Before, UGIIP-III there was no systemic plan and budget for implementation of the Solid Waste Management (SWM) activities include collection, disposal and management of solid waste. The average level of satisfaction by TLCC is 90%. The changes over the period are shown below:

SOLID WASTE MANAGEMENT

SWM

Project Pourashavas utilized USD 3.82 million in last 5 years from own resources which is 188% increase from the baseline

Particulars	FY. 2015-2016 (in USD)	FY. 2020-2021 (in USD)
Amount used for Solid Waste Management	1.33 Million	3.82 Million
Amount Increased in last 5 years (FY. 2015-2016–FY. 2020-2021)	2.50 Million	
Percentage Increased	188%	



Collection, transportation and safe disposal of solid waste become a regular work of project Pourashavas.

b. Cleaning and Maintenance of Drains:

The water logging has been reduced due to regular cleaning and maintenance of drains. Before, UGIIP-III these were no systemic plan and budget for cleaning and maintenance of drains. UGIIP-III has provided training and supplied some equipment while the Pourashava have implementing the activities from their own revenue incomes. The average level of satisfaction by TLCC is 86%.

CLEANING AND MAINTENANCE OF DRAINS

DRAINS

35 PSs used USD 2.28 million in last 5 years from own resources which is 122% increase from the baseline

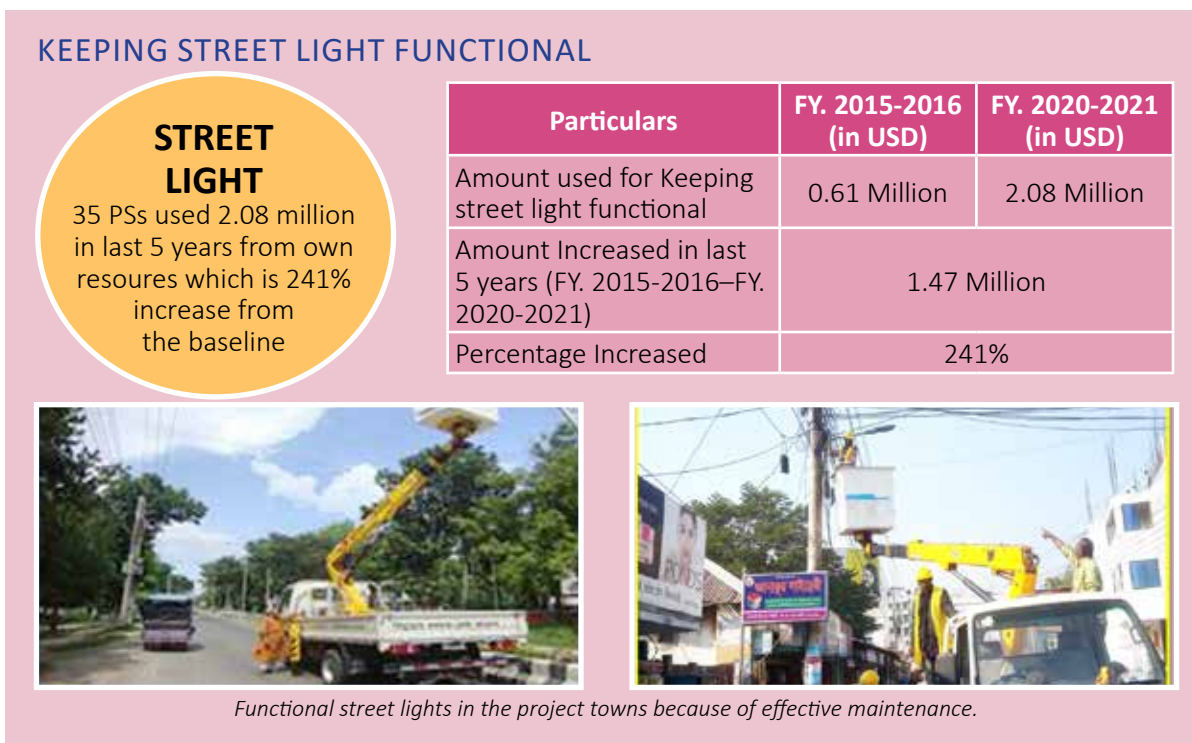
Particulars	FY. 2015-2016 (in USD)	FY. 2020-2021 (in USD)
Amount used for drain cleaning and Management	1.03 Million	2.28 Million
Amount Increased in last 5 years (FY. 2015-2016–FY. 2020-2021)	2.25 Million	
Percentage Increased	122%	



Use of modern equipment and proper health safety are being maintained in drain cleaning work.

C. Arrangement for Making Street Lighting Functional:

The movement of the citizens in particular the women and elderly people at night are safe and uninterrupted. All 36 Pourashavas have prepared action plans and keeping budget in each financial year for making the street light functional. The average level of satisfaction by TLCC is 92%.



d. Carrying out Operation & Maintenance (O&M) of Infrastructure & Establishment & Operation of Mobile Maintenance Team (MMT):

The Mobile Maintenance Teams are effective in all Pourashavas taking care of regular repairs and maintenance of infrastructures. All 36 Pourashavas prepare action plans before start of each Financial Year to carry out O&M of infrastructure is an established practice. The average level of satisfaction by TLCC is 88%.



MOBILE MAINTENANCE TEAM

MMT

35 PSs used USD 0.39 million in last 5 years from own resources which is 45% increase from the baseline

Particulars	FY. 2015-2016 (in USD)	FY. 2020-2021 (in USD)
Amount used for Keeping infrastructures maintained	0.27 Million	0.39 Million
Amount Increased in last 5 years (FY. 2015-2016–FY. 2020-2021)	0.12 Million	
Percentage Increased	45%	



Regular maintenance of road by the Mobile Maintenance Team (MMT) done by all project Pourashavas.

e. Managing Sanitation:

Environmental sanitation has been improved. All the 35 Pourashavas prepare action plans before start of each financial year for managing sanitation activities. In 2014-2015 Pourashavas used **USD 0.13 million for managing sanitation activities, which has been increased to USD 0.35 million (169%)** in last 6 years. Floating people and the people visiting public places in the Pourashavas are now happy for the sanitation facilities. The women have separate sections in all public toilets. The average level of satisfaction by TLCC is 90%.

MANAGING SANITATION

SANITATION

35 PSs used USD 0.35 million in last 5 years from own resources which is 169% increase from the baseline

Particulars	FY. 2015-2016 (in USD)	FY. 2020-2021 (in USD)
Amount used for keeping infrastructures maintained	0.13 Million	0.35 Million
Amount Increased in last 5 years (FY. 2015-2016–FY. 2020-2021)	0.22 Million	
Percentage Increased	169%	



Use of sanitary latrines and emptying safe disposal of pits become a regular practice by project Pourashavas


4. UGIIP-III contributes in achieving the targets of sustainable development goals (SDGs) set by Bangladesh

UGIIP-III has built the capacity of Pourashavas for preparation and implementation of Urban Governance Improvement Action Plan (UGIAP). There are 7 broad areas in UGIAP, of which the following areas are directly contributing to achieving the SDGs:

UGIAP Area-3: Equity and Inclusiveness of Women and Urban Poor

The project encourages Pourashavas to mobilise their resources and allocate funds for the gender development and poverty reduction through preparation and implementation of Gender Development Action Plan (GAP) and Poverty Reduction Action Plan (PRAP). As a result, in last 5 years the Pourashavas have increased their taxes by more than 80%, of which they have allocated and utilized USD 3.07 million for gender development USD 5.53 million for poverty reduction from their own revenue incomes. These are contributing in achieving the following SDGs:

- ▶ SDG target-1: Eliminate poverty
- ▶ SDG target-5: Gender equality
- ▶ **SDG target-1: Eliminate poverty**

No Poverty (SDG target-1):	Bangladesh Perspectives ¹
	<ul style="list-style-type: none"> ▶ National poverty is measured according to the proportion to the population living below the high poverty line. Gradually this poverty decreases and landed into 24.3% in the year 2016, which was 31.5% in 2010. According to the latest projection, it reduces into 20.5% in the year 2019. In addition, the proportion of people living below the poverty line has come down to 10.5 percent. ▶ In addition to the coverage of social security net expansion activities, expenditure has been reached a significant level compared to the total government expenditure in major sectors like education and health, social security etc. If the high growth does not go wrong way through the inequality in income, then it is possible to achieve the milestone of SDG-1 through the growth in economy (Based on recent positive developments). ▶ Large investment in human resource development is significant among all the efforts that have been taken to achieve SDG-1. ▶ Expansion of many other programs and social securities to implement the policy of “Don’t leave anyone behind,” achieving gender equality, strengthening rural transformation, encouraging financial inclusion and ensuring the stability of the macroeconomic environment, are also the efforts that have been taken to achieve SDG-1.

¹ Source: টেকসই উন্নয়ন অভিষ্ট : বাংলাদেশ অগ্রগতি প্রতিবেদন ২০২০, সাধারণ অর্থনীতি বিভাগ (জিইডি), বাংলাদেশ পরিকল্পনা কমিশন, পরিকল্পনা মন্ত্রণালয়,

UGIIP-III Contributions

USD 7.31 million
has been utilized by
36 Project Towns for
Poverty Reduction

- ▶ Supported all project towns for development and implementation of 5 years Poverty Reduction Action Plan (PRAP);
- ▶ Encourages project towns to enhance resource mobilisation and to allocate 5% of their annual revenue budget for poverty reduction;
- ▶ As a result, in last 5 years the Pourashavas have utilized USD 7.31 million from their own revenues for poverty reduction in 36 project towns;
- ▶ More than 37,000 mayors, community leaders, women and men councilors. Pourashava staff and civil society members have received training on development and implementation of PRAP;
- ▶ Pourashavas have been providing skills development training and providing assistance to its poor and low income citizens through cash transfer, support medical expenses, support for continuing education, business startup grant, equipment support for livelihoods e.g. rickshaw, sewing machine, van, wheel chair.
- ▶ The Pourashavas are also providing support to women by giving widow allowance, allocation of shop in the municipal markets, various skill enhancement trainings like tailoring, poultry ducks, cow rearing and beef fattening, block batik, basic computer, beauty parlor, paper bag making etc.
- ▶ Ensures participation of poor in different citizen forums including Town Level Coordination Committee (TLCC) and Ward Committee (WC);
- ▶ A thousand of women are now earning a lot by their own for improvement of their livelihoods. Now their children are attending in schools, better houses with basic facilities (water, sanitation, electricity, television, mobile phone etc.), have nutritious food and better health of the family members. The contribution of the women is acknowledged in the family and in the society.

▶ SDG's target-5: Gender equality

Gender Equality (SDG's target-5):	Bangladesh Perspectives ²
	<ul style="list-style-type: none"> ▶ According to (Global Gender Gap Index-GGGI) Bangladesh holds the position of 50th among 153 countries In 2019. Bangladesh places 7th in the world in "Women's empowerment in politics". In this case, Bangladesh holding the 1st position for consecutively five times in a row among South Asian neighboring countries. It indicates strong development in women empowerment sector. ▶ There was approximately 5.4 million girl students in Primary education sector in 1990. It rises in to 8.8 in 2018. ▶ In 1980 the inclusion of girl at secondary level was 39%, which goes up to 67% in the year 2017.

² Source: টেকসই উন্নয়ন অভিষ্ট : বাংলাদেশ অগ্রগতি প্রতিবেদন ২০২০, সাধারণ অর্থনীতি বিভাগ (জিইডি), বাংলাদেশ পরিসংখ্যান কমিশন, পরিসংখ্যান মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, জুন ২০২০

	<ul style="list-style-type: none"> ▶ Right now there are 21% female in our national parliament. ▶ In a MICS survey at 2019 among 20 to 24 years lady, it shows that 15.5% of those ladies were got married before the age of 15, or they were engaged. And 51.4 % were got married before 18. ▶ Still there are some challenges in the way achieving gender equality. Eliminating violence and inequality against women is of these challenges. Remaining are 1) early child marriage; and 2) encouraging financial empowerment.
<p>UGIIP-III Contributions</p> <p>USD 3.94 million has been utilized by 36 Project Towns for Gender Development</p>	<ul style="list-style-type: none"> ▶ Project towns allocate and utilize 2% taka in their annual budget of revenue incomes each year for gender development and women empowerment; ▶ Organizes and discusses gender issues regularly at the courtyard meetings. Subject includes: stop child marriage, early marriage and forced marriage, women and child trafficking, sexual harassment, and all forms of violence against women & girls. ▶ Celebrates various important days for women's empowerment such as International Women's Day, International Labor Day, World Settlement Day, and Begum Rokeya Day etc. and created awareness among all through discussion meetings. ▶ Increases participation of women in decision making process in the family and community and to show importance and respect towards the views of women. ▶ Ensures at least 40% women participation WC and 33% in Town Level Coordination Committee (TLCC) ▶ Prioritized women leadership in the political and social spheres; ensure effective participation & equal opportunities. ▶ Encourages project towns to construct separate public toilets for women, separate counters for women purchasing tickets, construction of separate restrooms for women in schools and colleges premises, breastfeeding rooms for women in the workplace, construction of separate toilets and provision of separate prayer rooms for women in the Pourashava offices. ▶ Ensure participation of women workers in infrastructure development work and provide equal labor value to male workers, created a supportive working environment, supply water in the workplace, constructed toilets, and set up restrooms.



Pourashava, Project Management and ADB supporting for improvement of women positions in the family, society and nationally.

UGIAP Area-5: Financial Management, Accountability and Sustainability and

UGIAP Area-7: Keeping Essential Pourashava Services Functional

► SDG's target-6: Improve clean water and sanitation

Improve Clean Water and Sanitation (SDG's target-6):	Bangladesh Perspectives ³
	<ul style="list-style-type: none"> ► At national level “drinking water supply services” have been provided to 47.9% people in the year 2019. ► This opportunity of getting safe drinking water has been confirmed to 98.5% household members in this year. ► Healthy Sanitation service has been confirmed by 84.6% household people in 2019. ► 74.8% household people are maintaining personal hygiene. ► Challenges for sustainable water management are— ► Water quality development. ► Conservation of water ecosystem.
UGIIP-III Contributions 	<ul style="list-style-type: none"> ► More than 60,000 households of the project area are ready to get improved access to safe water; ► 211 subprojects have been in implementation by project towns to provide improved services to a total of 1.6 million people in the slums; ► Construction of a total of about 1400 water points, 3200 double seated latrines, 90 km footpaths, 50 km drains, 1000 solar street lights, 500 dustbins and plantation of 20,000 trees are in progress; ► 213 Slum Improvement Committess (SICs) have been formed with 87% women who have received training on O&M of the infrastructures in the slums; ► Water points provide safe water and reduces burden of women to carry water from long distances; ► Improved sanitation facilities by the project reduces diseases and respects the privacy issues of women; ► The overall health of the slum communities improved.

³ Source: টেকসই উন্নয়ন অভিষ্ট : বাংলাদেশ অগ্রগতি প্রতিবেদন ২০২০, সাধারণ অর্থনীতি বিভাগ (জিইডি), বাংলাদেশ পরিকল্পনা কমিশন, পরিকল্পনা মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, জুন ২০২০

► **SDG's target-11: Mobilize sustainable cities and communities**

Mobilize Sustainable Cities and Communities (SDG's target-11):	Bangladesh Perspectives ⁴
	<ul style="list-style-type: none"> ► The government is working with slum dwellers to improve the quality of their life and to provide basic services to them. ► To implement this strategic urban planning is underway. ► The basic recommendations of the city plan to maintain the environmental sustainability of the city have been included in the second perspective plan 2021-2041. ► Long-term Bangladesh Delta Plan 2100 has also been included. ► Ensuring accommodation at reasonable price is one of the challenges for this SDG target. ► Air pollution is a big problem in the way of achieving SDG target-11 ► Water logging, delayed waste disposal, traffic jams are also major challenges.
<p>UGIIP-III Contributions</p> 	<ul style="list-style-type: none"> ► 211 subproject with USD 19 million are in implementation for improvement of the lives and living conditions of slum populations in proje towns; ► Supported development of 17 Master Plans and 36 Pourashava Development Plans (PDPs) in all project towns; ► To reduce water logging, project has been supporting implementation of about 600 km drainage in project towns; ► To reduce traffic problems and to improve urban trasport system, more than 1500 km roads are constructed in the project towns; ► Water supply facilities are being improved in 28 project twons through construction of different components of water supply systems; ► Public facilities (park, community centres, bus terminal, markets) are being constructed. ► Developed slums and low income settlements ensuring adequate, safe and affordable housing and access to basic amenities for all; ► Assisted to increasing the capacity for participatory, integrated and settlement planning and management in the expansion of sustainable urbanization; ► Helped in reducing the amount of damage caused by natural disasters by raising public awareness; ► Providing clean air and reducing the negative impact on the urban environment by enhancing efficient kitchen and human waste management; ► Assist in providing access to safe, green and open spaces for women, men, children, the elderly and people with disabilities; ► Provided financial and technical support for the construction of sustainable and impact resistant buildings by using local materials;

5. ABOUT THIS STORY BOOK

This book is about the journey of some selected women out of thousands successful self-reliant women received supports from Pourashavas under UGIIP-III. The stories of this book are told by the successful women themselves, who have overcome the struggles of lives through the support of UGIIP-III, the respective Pourashava and their hard work and sincere dedication. As mentioned there are hundreds of cases of successes both at the local and even in the national level which are not mentioned here in this short story book. A list of 133 women was nominated to be selected as successful women in last 4 years. Of which 8 of them had received awards at the national level and the efforts of them were acknowledged and appreciated.

⁴ Source: টেকসই উন্নয়ন অভিষ্ট : বাংলাদেশ অগ্রগতি প্রতিবেদন ২০২০, সাধারণ অর্থনীতি বিভাগ (জিইডি), বাংলাদেশ পরিকল্পনা কমিশন, পরিকল্পনা মন্ত্রণালয়, গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, জুন ২০২০

A Unique Success Story of Beauty Akhter

Bandarban Pourashava, Bandarban

One of the purposes of this book is to encourage and appreciate the good work of all change makers. In addition, we wish to highlight name of some women from the list who become self-reliant with UGIIP-III support. The stories of the selected women are described below:

I am Beauty Akhter (Age-36, NID No. 5092762409), Late Abul Bashar is my father, Late Mohsena Begum is my mother, and my husband's name is Md. Khokan Miah. I am blessed by two boys and one daughter. I live in Ward-2 of Bandarban Pourashava.

I lost both my father and mother at a very early stage of my life. After their death, I was looked after by my paternal uncle until I got married at the age of 16. My husband was a carpenter. Like everyone else I had some expectations from the marriage. I had a dream that I would be a part of a simple and happy family. But all my expectations shattered, when I got to know that my husband is a heart patient and he was not capable enough to work hard to support for our daily livelihoods.



Beauty at her boutique shop

So we had to face severe financial crisis, since my husband was the only earning member in our family. Besides, I didn't know anything that would help me to overcome this crisis. So I was in a great trouble. Which made my future uncertain and my children's as well. I couldn't do my husband's treatment due to lack of money. My children's education was about to stop. So I had to take the steering of this sinking boat.

Under the above circumstances, once I came to know from one of my neighbors that there is a project at Pourashava named UGIIP-III, which supports women and poor for improvement of their livelihoods. Hearing that, I went Pourashava, shared

my sufferings with a Councilor, who got sympathized by my stories and gave me information about a training course on sewing runs by Pourashava under the guidance of UGIIP-III. I became interested since I was getting an opportunity to participate into this course to change my life.

There is a saying that... "Knowledge never goes in vain". This knowledge and skills that I got from this training, has shown the way towards light in my life. UGIIP-III project gave me a sewing machine for free. Actually that sewing machine turned the wheel of my luck. With the help of it I started a tailoring business. I then persuaded with hard work getting this business opportunity as only path of my life.

With this work I earn around BDT 22,000 per month which gives an accumulation of BDT 264,000 per year. Today my life has been changed a lot. We are sending all our children to school who are in the grade-X, grade-XI and grade-VI respectively. I manage the medical expanses of my husband, arrange daily nutritious food and good clothing for my family and keep some savings for emergency and risk mitigation purposes.

I live in rented house now, which is far better than the previous one but I have a dream to have one of my own house in near future. I have bought 0.06 acres of land and planning to build that dream house there. I have one vori gold, which is equal to 11.664 grams. In addition I have a fixed deposit of BDT 10,000 in the bank. The quality of life has been improved a lot. Now I have most of the furniture and equipment (Almirah, gas stove, bed, television, fridge, utensils and cookeries etc.) in my house which is necessary to live a happy

and decent life. We have a hand tube-well from where we get and use the safe water, a sanitary latrine uses by all family members. Therefore, we are not getting sick as we were getting before. We are thankful to UGIIP-III and Bandarban Pourashava for this achievement.

I won the 2nd prize as a successful self-reliant woman on self-reliant women's selection competition in 2018 organized by LGED. The event was organised for encouraging women for their development, poverty alleviation, empowerment, creating income, establish respect and dignity in their families and societies. I am very happy for getting the award from LGED. I am really grateful to LGED and UGIIP-III project for organizing an unexpected warm welcome ceremony for me in the occasion of International Women's Day observation. I have been given an appreciation certificate and a token money as gift in honor of me.



Additional Chief Engineer and ADB team discussing with slum community in Bandarban Pourashava

I thank UGIIP-III project from the bottom of my heart. Without their help it would not have been possible for me to reach at this stage of my life. They not only have changed my life, but also me. Now my opinion is valued by my husband and family as well as by the ward committee meeting and courtyard meeting. I can give my opinion freely. I can move independently go anywhere if it is needed. Now I know that child marriage is a legally punishable offense. I have the clear idea about what is right and what is wrong. I am very happy to see new me in me, it's a new birth of me. Now I have only one wish in my life; I just want to see my children to be independent and also want to help others who want to turn the wheel of their life.



"No country can ever truly flourish if it stifles the potential of its women and deprives itself of the contributions of half of its citizen"

— Michelle Obama

The Life Story of Ruby Akhtar

Bandarban Pourashava, Bandarban

I am Ruby Akhte of 40 years old, Nur Jahan Begum is my mother and Jahidul Islam is my husband. My current address is Banarupa Para, Road No-1, Ward No. 6, Bandarban Municipality, and District: Bandarban. I passed the SSC examination in 1994. I was a housewife and looking after the household works until my husband died in 2003.

After the death of my husband I got into a deep trouble, I faced huge financial crisis to run the family and the education of my 3 children. Finding no alternative, I met the female councilor of my ward, who lived beside me. After hearing my situation, she suggested me that if I am interested, she may recommend me to a training course on tailoring run by Bandarban Pourashava with support from UGIIP-III project. I became interested and took active part in the training. After successful completion of the training, I received a sewing machine and 7000 taka as capital to start a small business on tailoring by the Pourashava under UGIIP-III. With that machine and little amount of money, I started my tailoring business and thus I started to turn the wheel of my life.

Currently sewing (tailoring) is my main occupation. I manage my family which is consist of 5 members including 2 sons, 1 daughter, 1 niece and myself. Both my sons are studying graduation at the Dhaka University and Jagannath University respectively. I built a house and staying in my own house while before starting the business I was living in a rented house.

Now I earn in an average about BDT 20,000 per month from my business. With which I am able to run all the expenses of my family. The total annual income of my family is around BDT 250,000. I am an honorary member of the ward committee of the 6 no. ward of the municipality. I regularly attend in ward committee meetings. In addition to this, I actively participate in various social events. I have enhanced my capacity by participating in the implementation of Gender Action Plan (GAP) and Poverty Reduction Action Plan (PRAP) which are under UGIIP-III, supported by the Bandarban Municipality. I have received skill training on sewing (tailor), health awareness, and boutique training from UGIIP-III through the municipality. I have now taken up sewing as my profession and as an entrepreneur; I employed 4 poor women who are working in my business as associate workers. Through this business 4 associates are also helping their respective families too.

At present I have invested Tk. 60,000 in cash capital in my business. As a result, the income of the business is increasing day by day. From this business income I am able to meet all the expenses of the family including the purchase of clothes and food items for my family members, medical expenses and education of the children.

Before embedded in UGIIP-III project, all of us in the family used to drink river water, now we drink safe water from our own tube well.

I was not able to manage adequate food for my family members before the business, but now we all in the family enjoy nutritious food throughout the year. With my income, I bought some home appliance furniture /materials like cot, bed, cupboard, chair, table, TV, fridge, some gold and showcase etc. We are using gas stove for cooking and living in a semi-pacca own house. I have purchased 0.07 acres of land with my income. I lead my family, takes decisions in consultation with children. I gained my confidence and



Beauty at her boutique shop

become independent to go for shopping, hospital, school and other government and private offices as well as social events. I regularly attend courtyard meetings and ward committee meetings. I also give suggestions to the other members in the community particularly women about violence against women, prevention of child marriage, women's rights, personal hygiene, anti-dowry work, drug addiction and schooling of women and children etc.

I won the first prize as a successful self-reliant woman on self-reliant women's selection competition in 2020 organized by LGED for the development of women's society, poverty alleviation, women's empowerment,



TLCC is the mini parliament where all categories of people have the rights to raise their voices in Pourashava development.

creating income, establish respect and dignity in my family alongside in society. I am very happy for getting the award from LGED. I am really grateful to LGED and UGIIP-III project for organizing an unexpected warm welcome ceremony for me in the occasion of International Women's Day observation. I have been given an appreciation certificate and a token money as gift in honor of me.

The dream of my life is to see that my children are good human being and they are supporting poor for improvement their position at family and society. I also wish to continue to expand my business for the interest of employing more destitute women for their livelihood improvement.



"Hiring and promoting talented women is the right thing to do for society- and it's an economic imperative"

— Carlos Ghosn

A successful story of Sewly Rani Dey

Benapole Pourashava, Benapole

I am Swely Rani Dey, daughter of Santosh Kumar Sen, and Jamuna Rani Sen. I live with my only son and my parents at 3 no. ward of Benapole Pourashava, Benapole bazar, beside Mayor market under Jashore District. Once I had my own family with my husband Dilip Kumar Dey, child and in-laws. But at present I have nothing except my parental support and family. Its been ten years now that my husband left me and married to another woman. Finding no other alternative, I had to go back to my paraent's house with my little child. My father is a very old man and were not able to earn sufficiant to meet the expanses of their family. Addining me and my son to their family became a more hardship for my parents to run the family. Though the situtation was worse even I was never been given any shock by my parents. Under this circumstances, I was feeling guilty for not being able to support for improvement of the family crisis.



Sewly Rani, giving training to other women at Benapole Pourashava

Once I attended a courtyard meeting where I got inspired by our Honorable Mayor Mr. Md. Ashrafal Alam Liton's speech. Where he declared that needy and helpless women will get the opportunity to attain training on handicraft and sewing under Gender Action Plan (GAP) of UGIIP-III project. It will help the women to earn for their family. Then one day I heard a loud speaker announment that our Pourashava is going to arrange a three months training on sewing and botique under UGIIP-III project. Then I decided to participate in the training on handicraft work and sewing. I tried hard and soul to learn this new things to overcome my misfortune.

My journey to new life was not easy. But I never gave up. I tried every possible thing to learn from the training. Finally I successfully completed my training. After completion of my training, I took loan about BDT 30,000 from Asha NGO, Benapole Branch. By that money, I brought a sewing machine and some fabrics. Then I started to sew clothes for my neighbors and relatives. Then I started to do it professionally. Beside sewing the clothes, I started to do the "Nakshi" work. Many renowned companies and unknown customers gave many orders after seeing my works. I am really grateful to them. Because of them my business could stand at first place.

Now I am trying to improve my situation. I am doing every possible things for the betterment of my family. I am able to buy many essential things for my family and me . I am trying best to help my poor father. So that he don't need to do any work at this old age. I am taking care of my whole family by myself.

My business is really going good. My monthly income is now about BDT 10,000-12,000. I am giving sewing training to 15 women personally in my house. Not only this, pourashava has also assigned me as a trainer at BDT 4500 taka on monthly basis.



Working at her home to deliver the products to customers

I am trying to do social works for my society and neighborhoods. Now I have a position in my society. People give me respects and value to my decision. They appreciate and support my works. Now I am a proud member of Community Based Organization (CBO) committee of our Pourashava which is working on women oppression, early marriage, polygamy, women's rights and law etc.

I won the first prize as a successful self-reliant woman on self-reliant women's selection competition in 2019 organized by LGED for the development of women's society, poverty alleviation, women's empowerment, creating income, establish respect and dignity in my family alongside in society.



Sewly Rani showed her prize to the ADB mission while they were visiting Benapole Pourashava in September 2019

I am very happy for getting the award from LGED. I am really grateful to LGED and UGIIP-III project for organizing an unexpected warm welcome ceremony for me in the occasion of International Women's Day observation. I have been given an appreciation certificate and a token money as gift in honor of me.

I am really very grateful to everyone whoever support me in my difficult journey. Without them I wouldn't have become to this place I am standing now. I am doing every possible things for the betterment of my family and society. I want to give a better life to my son. I will admit him in a renowned school so that I can save him from the curse of illiteracy. In future I want to do work for the needy people of my society. I want to build my own tailor and factory of handicraft so that I can able to give work to the poor women. I will always try to stand beside in their difficult situations and times.

Finally, I can say that my good days are started. Now I don't have to be starve all the day along with my family. It's not difficult for me to bear expense of my son's education. I am able to fulfill the basic needs of my family. I am working hard for my dear ones. I know that I have to go a long way which is full of difficulties and hardship. But I also know that now nothing can stop me. I will give my best in my startup and Pourahava's social work as well.



"Strong aren't simply born. We are forged through the challenges of life. With each challenge we grow mentally and emotionally. We have move forward with our head held high and a strength that cannot be denied. A woman who's been through the storm and survived WE are warriors"

An Inspirational Story of Mansura Haque

Bera Pourashava, Pabna

I am Masura Haque and I live in Bera New-para, Bera Pourashava, Pabna. I am married to Shajedul Haque. We have two children in our small family. My husband has been retired from his work and my children are till unemployed. So I am the only earning person as source of income of our family.

From the childhood I was always been a bright student and very hard working. I was known for my hard working and honesty from my early life. But unfortunately I couldn't complete my education as I expected. I had a very big family where my father was only the earning member. We were nine siblings. So it was really difficult for him to support educational expenses for all, therefore let everyone education. He was forced to stop our education. Without my will and concern my father got me married in my early age. I got married when I was reading in class eight.



Women are sewing kantha at vMansura's house

My life became more difficult after my marriage. My husband was an employee with very little income. So it was tough to run the family expenses. We had to rethink about any new purchase. In that poor condition my first child took birth. Our family expense increases a lot. Day by day our situation became worse. I couldn't think anything else except do something on my own for my family's survival.



Mansura, busy with tailoring

While went through in that difficult situation I got to know about UGIIP-III project. Once, Bera Pourashava arranged a courtyard meeting with the women at our ward with the financial support of UGIIP-III project. Where they discussed about the vision of the project, the task they were doing. Their main tasks were to help the needy women who were not financially dependent and wanted to do something for their own. They offered different kinds of training according the need and ability of the selected participants. Knowing all the things later on I go to our honorable Mayor for further advice. He suggested me to take part in training on tailoring. I discussed it with my husband and brought a sewing machine and started my tailoring after completing my training successfully.

Being a part of UGIIP-III project of LGED was the best achievement of my entrepreneur life. That training taught me various types of sewing, handicraft and jute sewing etc. I got to know and had interactions with many people through this training. In addition, I took part many types of rallies, meetings and social activities like Begum Rokeya Day, Victory Day, Mother's Day, International Women's Day etc. which were organized by Bera Pourashava. I am used to participate in the courtyard meeting, WC, GAP, SIC meetings on regular basis to share my positive experience and facilitate discussions for creating awareness on against early (child) marriage, eve teasing, drug addiction, rape, women rights, women repression and child abuse etc. I always tried to participate in these programs.

As I was known to many women in my neighbor, my work went smoothly. I started sewing my neighbor's clothes and dresses. Maximum of them appreciated my works. Some people also talked negative about me. But I never took them personally rather a way to improve and learn from my mistakes. I do continue my small business at my home along with my other helping women.

Now my situation has much improved by the Grace of Almighty ALLAH. I am thankful to UGIIP-III for their support too.. My monthly income is now nearly taka 15,000 (Fifteen thousand) and yearly income is near about BDT 180,000. My husband helps me in my work and we together earn approximately BDT 250,000 per year. Now our dream is to build a house and educate our children for which we are saving some money out from our incomes.

When I didn't have a work to support my family I used to feel so guilty and disgrace. Moreover some people's negative words hurt me deep inside every day. But I never accept to be defeated. I turned my sadness into strength. My passion, dedication and hard work helped me to get the place where I am here today. Today I have recognitions in my society and neighbor. People give respects and appreciations for my work. They value my decision and my perspective. I also try to keep their trust on. I always try to work for the needy and helpless people.

I am happy with my present status, whatever I have. I got the solvency for my family. Now I want to work for other people and on their dreams. I am truly grateful to UGIIP-III project and Bera Pourashava whoever helped me in my bad days. Keep me on your prayers.



"Gender parity is not just good for women- it's good for societies"

—Angelica Fuentes

Munira Begum, an Innovative Leader of Poor Community

Chapainawabganj Pourashava, Chapainawabganj

I am Munira Begum (34) father's name Mohammad Mainul Haque, mother's name Mrs. Karima Begum, wife of Md. Jahirul Islam, ward no. 1, Hujrapur Railbagan Moholla, Chapainawabganj Pourashava, Chapainawabganj. Total family members are five in number including two sons and one daughter, husband and myself. The profession of my husband is day labor. I was a housewife and had no opportunity to earn money at that stage. My husband was a cardiac patient and I had to sell all assets of my family for his treatment. I was passing very crucial time with misery condition. The study of my children was almost stopped at that time.



Munira Begum

At that situation, I came to know that Pourashava support the deprived and disadvantaged women through providing various skills training under UGIIP-III project like duck, poultry and cow rearing, gender development, tailoring, boutique etc. I also came to know that after successful completion of the training, Pourashava provides business materials and financial support among the successful trainees for improvement of their livelihoods. Hearing all, I became interested and then met the respective ward Councilor and the Mayor and showed my interest to take part in the training on poultry and cow rearing and tailoring, & boutiques. In addition, I also took part in other training programmes like leadership development training, savings and credit management training, organized by GO/NGOs. I successfully completed all the mentioned training.



Munira making dress as ordered from the buyers

I am presently working on tailoring, boutiques, and cow rearing. My children always help me to earn more from the said business. I am earning in an average taka 12,000 per month from these businesses. In addition, I had earned taka 4, 00,000 (four Lac) only from selling four cows including calf in last year. The local community people appreciate me for my achievements gained through undertaking various income generation business activities with support of UGIIP-III.

All these support of Pourashava and UGIIP-III, I became a self-reliant woman in our community. I mobilize unemployment women in our community and advise them to receive various skills training from Pourashava for their sustainable livelihood development.

I believe personal income bring dignity to anyone in a family as well as in his/her society.



Munira taking care of her cow

I always communicate with government and non-government offices for getting scope of financial and training facilities so that I can help disadvantaged and deprived women to engage in those activities for their employment. The local people address me as ***'a leader of poor folks.'***

I am an active member of Town Level Coordination Committee (TLCC), representing poor community and raising vocies in favour of poor women in the meeting. I also participate in Ward Committee (WC) meeting, Courtyard Meeting and meetings on Gender Development and Poverty Reduction. courtyard meeting, gender development meetings. I give speech in favor of the poor community in the said meetings. Now I resides on a govt. land, took long term lease which is owned Bangladesh Railway Department.



Munira speaking at the TLCC

I am really grateful to UGIIP-III project, our Pourashava and to the honorable mayor of our Pourashava. Because of them, today I have been able to fulfill my dreams. Since, I was married at a very early age, my dream of continuing my study was shattered at that time. But after completing this training, when I started to earn by my own, I decided to join my study and thus I passed my S.S.C on the year 2016; while my daughter was studying at honors first year, my elder son was continuing his diploma and my younger son was studying Hafiz in madrasa. It's a great achievement for me and in my life. It gives a sense of self-satisfaction. All these things become possible because of UGIIP-III, Pourashava and the honorable Mayor of Chapai Nawabganj Pourashava.



"Success isn't about how much money you make, it's about the difference you make in people's lives"

—Michelle Obama

The Backstory of Halima Khatun

Chhattak Pourashava, Chhattak

I am Halima Khatun of 38 years old, late Rezaul Karim is my husband, I live in Mondolivog area of Ward-7 in Chhattak Pourashava with my three children. My husband was an agriculture labour and couldn't leave anything for us at the time of his death. We were in big trouble to manage rent for the house, food for family, cost of education for children and healthcare. Finding no other ways, I thought to contact Pourashava for exploring options if any that could help my situation.

When I was there in the Pourashava, I got to know that Chhattak Pourashava is going to arrange a three months long free sewing training course for the poor with the aim of supporting poverty reduction. I became interested to participate and expressed my willingness to Pourashava. I favour of my interest, I also took support of our Ward Councilor and Pourashava Secretery. They recommended and I started the training with full confidence and sincerity and completed the course successfully.

The Pourashava with support of UGIIP-III provided me a sewing Machine free of cost to start the business. At first I started my tailoring work into my house for making women and children cloths in local area. When I first started working, I couldn't get enough work order. Then I got some people who gave some order for dress making and after that lots of people came to my house for their dress making order. My monthly income has been increased day by day from taka 1500 to 12,000 by the grace of Allah.



Halima Khatun concentrating on sewing



Halima Khatun finishing work for the customer

I am running my family by doing sewing. I am the head of my family, so I can make my own decisions independently. Now I'm capable of bearing the cost of my children's education and other necessary things for the family. By the grace of Allah, my son has finished his study and he is now trying to find a job. My daughter is continuing her education with full satisfaction. She always help me in household work. I am doing my best to educate my children in a proper way.

I regularly attend courtyard meeting, SIC meeting and other social gatherings organized by Pourashava.

In addition to this, I regularly advise everyone in the community to be aware of awareness raising activities such as violence against women, prevention of child marriage, women's rights, women oppression, personal hygiene, anti-dowry work, drug addiction and schooling of women and children. I have my freedom now.

I can go to the market, hospitals and relatives' house independently for my own needs. I would like to say to the helpless, miserable and poor women that you should never be discouraged, never lose your morale, and try to understand the reality of life and move forward slowly with mental courage. One day or another you will see the light of success.



Project Director and ADB team handing-over Rickshaw to the poor of Chattok Pourashava, bought from Pourashava own fund under PRAP.

My plan is to educate my children and establish them at better places open a big tailoring shop in my town. I have improved my position a lot from previous condition and look forward to improve more in the future. I am grateful to UGIIP-III and the Council of Chattok Pourashava.



*"One child.
One teacher.
One book and
One pen can
Change the world.
Education is the only solution"*

—Malala Yousefzai

Never Spoken Story of Rahima Khatun

Charghat Pourashava, Rajshahi

I am Rahima Khatun daughter of late Rafiqul Islam and Dilara Bewa. I live with my 3 children and my mother-in-law at Miyapur, Chaipara, ward no.-7, Charghat in Rajshahi. The name of my husband is Md. Abdur Rashid who died many years ago. Though we were poor and our life was never a bed of roses. But my husband always tried best to keep us happy. So without having money we had an amazing happy peaceful family. I was a happy housewife with no tension. My husband always took care of our family. All our happiness lost after we lose him. It's not yet in our hand so we accepted it with grieves in heart.

After him we had to think for our three times meals. We never saved anything for our future. We spent maximum of his income in our children's education. So life became very difficult to handle. I was so tensed because of all this. I had no idea that what should I do for my family's expense. On the other hand, I knew nothing beside my household work. There were no way but begging to the people.

One day I went to Pourashava to seek financial help to our Mayor. There I heard about UGIIP-III project. Two ladies from my neighborhood were there for some works. They were talking about UGIIP-III. I went close to them for asking the details. They told me that UGIIP-III project is helping the poor and needy women. So they can be independent and make own identity by doing some productive work. They added that UGIIP-III offers many community based training to train the women. Local committee like TLCC, WC, GAP, etc. organized trainings for its members. Even they give loan to start one's income generating business.

Hearing all this things I felt like I got a chance to survive again. Then I went to the Slum Development Officer (SDO) for further information. After knowing about my situation he ensured that he will arrange participating for me in the upcoming training.

After few days the long awaited day had come when I started my journey for new days. Finally I started getting training on tailoring. The days and ways were not easy for me. As I never step out from my house for livelihood. So at first it was quite difficult for me to adjust with others.

But day by day I change my fear into courage and tried my level best to learn new thing I had never done before. Few days later it became easy for me. I felt confident that now I can do it easily. After doing the three months long training I got a sewing machine from UGIIP-III project, as a gift of completing the training course successfully. Then I started to sewing clothes of my known people. They help me a lot at the beginning so that I can be settled a little bit in my new work.

But day by day I change my fear into courage and tried my level best to learn new thing I had never done before. Few days later it became easy for me. I felt confidence that now I can do it easily.



Rahima Khatun- Busy With Her Tailoring Business

Now I have recognition in my neighbor and society. People know me and respect my decision. I get huge order from known and unknown people as well. My monthly income is 8000 (Eight thousand) taka and yearly is taka 96000 (Ninety thousand) only. I am able to income enough for our foods, my children's education and my mother in-laws medicine. I am trying to give them a better life. Especially I am concentrating on my

children's education that nothing can hamper their education anymore. Besides tailoring and handicrafts business I rear some goats for getting additional income.

Once, my husband was the head of our family. We all always respected his will and decision because every decision was made for our wellbeing. But now I have to do all this things and I have to fulfill my husband's responsibility. I am not afraid for anything but I miss my husband so much. He left us too soon as was the

will of the Almighty. I have full faith on my ALLAH that whatever Allah will do will be best for us. Allah gives us strength to survive in difficult situation.



Project Director visiting slum improvement activities in Charghat Pourashava

Now my life is going smoothly. I am trying to save for my children's future. I am doing really very hard work so that I can have my own small factory where I'll give work to the poor and helpless unemployed women. I am still a member of Ward Committee (WC) and a benefitted member of Gender Action Plan (GAP) under UGIIP-III project. I am trying to do fight against the odds of the society like drug addiction, early marriage, polygamy, eve teasing, women oppression, women's rights etc. I am dreaming of doing more for the betterment of my family, society as well as country.



“মেয়েদের এমন শিক্ষায় শিক্ষিত করিয়া তুলিতে হইবে, যাহাতে তাহারা ভবিষ্যৎ জীবনে আদর্শ গৃহিণী, আদর্শ জননী এবং আদর্শ নারীব্রূপে পরিচিত হইতে পারে।

—বেগম রোকেয়া

A success story of an Innocent Lady, Gulbahar Begum

Chuadanga Pourashava, Chuadanga

I am Gulbahar Khatun, a lady of a poor family of Chuadanga Pourashava. My father's name is Abdul Motaleb Shekh. Now I am 40 years old; mother's name is Late Nurjahan Begum. My parents gave me marriage at the age of 16 with Nurul Islam who is a small tea selling vendor. Like other Bengali family, I also have a family with my husband and 3 kids. I live in South Gorosthan para, beside Eid-ganh road, ward no.- 9, Chuadanga Pourashava. Apparently, I have everything which a woman could have asked for in our society. But in the midst of so much, which I don't have, that is my husband Md. Nurul Islam himself. In the midst of so much perfection, I stand somewhere with a great emptiness-who could only be introduced; but cannot be a part of family, who has existence but not presence in any earning work.

My husband got married again right away six months later after my marriage. Not only this, from then on, he began to torture me. He was not only giving up all responsibilities, but also making my life difficult and painful. As a result, he is now my husband of name, nothing else. Because of this I left my husband 12 years before. So naturally, now I am the head of my family. I have one daughter and two sons. At the very beginning I used to work as a babysitter in a family and earned Tk.2000 only. But I was really struggling to run my family with this little amount of money. Then I tried differently to attend in one sewing course which was organized by Pourashava. End of the course Pourashava gave me a sewing machine, which became the weapons of my struggling period. It is like, If you show your courage and come out on the road, road itself will show you the way. Same things happened to me.

The Chairman of GAP and PRAP steering committee raised my issue in front of honorable Mayor at TLCC meeting. Then honorable Mayor appointed me as a trainer in Pourashava sewing training course. Not only this, he also gave me money to buy all the sewing goods and thus I manage to form a small tailoring shop. Along with Pourashava, I also got training on sewing from 'Juba Unnayan Training Center', which helped me a lot to enhance my skills.



Gulbahar- Making Dress for Her Earning



Gulbahar- giving speech in SIC meeting

At present my monthly income is BDT10, 000 (Ten thousand) which is five times greater than the previous one. With the help of this money now I can manage my kids' education cost. Now in my family, there has been a little bit uplift in financial situation. With the help of this income now I am being able to arrange a healthy and beautiful environment for my family. I live in a good rented house. It has arrangement of water supply, electricity and other facilities. We drink boiled water now, use ring-slab toilet. In short, now I have all the arrangements that are needed a man to have a decent life.

But the sad part is that I cannot maintain this financial standing throughout the year. I face financial crisis during the off-peak season of three months of sewing. Nonetheless, now I am so happy even in the midst of this availability and unavailability. Now I can make my own decisions, I have the liberty to go

anywhere at any time for the sake of my family and business, I do present at various committee formation meetings of different areas (Para and Mahalla). Besides, now I have clear ideas on what is women torture and how to prevent it and its remedy. I have many ideas on early child marriage and polygamy, women oppression, women's rights, personal hygiene issues, kitchen waste management also. Now I know that to get married before 18 years old is a punishable crime. Now I am an aware citizen of this country.



ADB Mission head and PD visiting activities in slum.

My elder son reads in Bachelor of Arts in a local college and younger son like my heart reads in class six and my daughter who is apple of my eye reads in grade nine in a local school. My family members always love and support me to work in favor of the poor. However, now I have only one wish in my life and that is to enhance my income through expanding my tailoring business and thus secure my children's future by giving them appropriate education. Only then I could think of myself as a successful lady in the community.



"Don't let anything stop you. There will be times when you'll be disappointed, but you can't stop. Make yourself the best that you can make out of what you are. The very best"

—**Sadil Tanner (First African-American Economist)**

A Story of Energetic Woman Ripa Begum

Chuadanga Pourashava, Chuadanga

I am Ripa Begum, age 38 years old, Mother's name: Komola Sundori, Husband's name: Rashed. We are very poor that's why my father arranged my marriage at the age of 12. My husband was head of our family. He is an Electrician. His monthly income was 8,000 only. We have a son, he reads in nursery. We live in Poshurhat Para Slum, Ward no-5, under Chuadanga Pourashava. We are living our life on the lack of much income from my husband. We had not enough money for surviving to find better life. I was a housewife but I always stand if any problem in my slum or my neighbors. I don't know about Pourashavas activities. I was very afraid to speak someone. One day I participated in International Women Day observation program in our Pourashava. In this program our Ward Councilor talking about UGIIP-III project. I also participated in rally and other programs in our Pourashava. At first I joined the SIC committee as a member and we work together to develop our slum. Work through this project we learned how both the men and women can work together to develop their life.



Ripa Begum

One day all slum members unanimously decided in SIC meeting that they want to make me their committee Chairperson. I was very shocked hearing their decision, because I felt little bit afraid and nervous with taking their decision. However, my community members elected me to their SIC Chairperson. There was so much suffering in my life but still my first priority was to stand up for the benefit of the slum people.



Ripa Begum discussing on women empowerment

I always raise my voice in favor of the poor class to establish their human rights in our community. As a representative of the poor people, I give leading to succeed in a number of activities in our Pourashava. I am grateful to the municipality for being an honorary member of the 50-member TLCC committee of the municipality.

As the representative of the poor, I speak at every quarterly meeting for the realization of the rights of the poor, economic development of women, empowerment of women, equal rights of women and equitable distribution of municipal benefits. I have received various training and financial support through the Women and Children Affairs (WCA) committee to become a self-reliant woman. I have worked with ASA, a non-government organization where I also worked to help for the distress women and poor.

I regularly attend courtyard meeting, SIC meeting and other social gatherings organized by Pourashava. In addition to this, I regularly advise everyone in the community to be aware of awareness raising activities such as violence against women, prevention of child marriage, women's rights, women oppression, personal hygiene, anti-dowry work, drug addiction and schooling of women and children. I have got my freedom now. I can go to the market, hospital and relatives' house independently for my own needs. I would like



Mayor distributing duckling to the poor women from PRAP fund.

to say to the helpless, miserable and poor women that you should never be discouraged, never lose your morale, and try to understand the reality of life and move forward slowly with mental courage. One day or another you will get light of success.

As because of these, my respect and dignity in my family and society has increased many times more than before. My family members always love and support me to lead in favor of the poor. If I get an opportunity to help in our community people I will surely work to reduce poverty for the poor and women.



“ ‘LEARNING’ - is the treasure that will follow its owner everywhere.”

—Chinese Proverb

Computer Operator, Kanij Fatema Happy

Cox's Bazar Pourashava, Cox's Bazar



Kanij Fatema Happy

I am Kanij Fatema Happy, 24, daughter of Mrs. Farida Akter and Md. Mokbul Hossain. I am a teacher of private computer training institution and at the same time house tutor on computer affairs IT subject. We are two brothers and two sisters. Total number of my family is six, including my mother and sister. Present address is village-Tarabaniar Chara, Graveyard Road, Cox's Bazar Pourashava, Cox's Bazar. My father is our family head and he is doing a government job. His monthly income is taka 10,000 to 12,000 only. Total yearly income of my family is taka about 3, 00,000 (Three lac).

Before going to my profession, I have received a three months long term basic computer training course under Gender Action Plan (GAP) organized by Cox'sbazar Pourashava supported by Urban Governance and Infrastructure Improvement (Sector) Project (UGIIP-III). Besides that I have also received training for one month long term course on basic computer through Women Affairs Audidoptor at Cox's Bazar Zila Office. I participated in both the training courses and successfully completed the two training courses. After completion of said training, I have joined a private service as a 'Computer Trainer' in IT Next Solution

Limited, at Cox's Bazar. I am getting monthly honorarium as salary taka 5,000 only. In addition that I have been teaching as a private tutor for the school and college going students who read IT related computer subject. I am getting taka 6000 to 7000 only in an average per month from this tuition service. Now, I do purchase own clothes, medical and sanitary materials, bear educational cost of me and my brother and sisters.

We, all family members are residing in a rented house where electricity facility is available. We drink tube well's water and use this water for household works also. We use sanitary latrine also. We dispose of our household waste in municipal disposal point. Before attaching these two jobs, I was simply an unemployed student. I have bought several household materials from my earnings. I have opened a savings bank account with First Security Islami Bank Limited, Cox's Bazar Branch where I have been depositing money as savings for future. I suggest my younger brothers and sister regarding education and other important issues. Now I can move every place like kin's house, market, bank, school and college also.

Today I could say that no matter how much gratitude I express to UGIIP-III, it would always be less than what I have received from them. This project just not only brought financial security in my life, but also brought a change in me. I have started to believe in me. They gave me the courage to confront any situations with full confidence. The training that I got from UGIIP-III, that shaped me from Ins and out. Now I do participate in many social works like anti dowry, early marriage, polygamy, women oppression and play active role to stop these reprehensible attempts. I work for establishing women rights, women empowerment and women development in the society. I personally discuss with the alleged women who are already victimized and try to play active role to resolve the problems.



Kaniz Fatema at her work place



Skill development support from UGIIP-III and Pourashava improved livelihoods of women.

I have a dream to establish and conduct an own computer center, sewing center, and a beauty parlor where unemployed female will get employment opportunity. I always committed to assist the deprived and disadvantaged women in our society for their healthy living and livelihood development.



“The role of women in the development of society is of utmost importance. In fact, it is the only thing that determines whether a society is strong and harmonious, or otherwise. Women are the backbone of society”

—**Angelica Fuentes**

Dream of Sharmin Akter

Cox's Bazar Pourashava, Cox's Bazar

I am Sharmin Akter, 30, profession sewing (Tailoring), my father's name is late Nurul Haque and mother's name is late Hosneara Begum. I am living Tekpara Moholla, ward number 4 under Cox'sbazar Pourashava. I am the family head due to elder person among the family members. My national passport number is 5965723199 and you can reach me through cell phone number 01710-303537. I have passed the Secondary School Certificate (SSC) in 2006 from Cox's Bazar Girls' School. I am single. My family member is total four including one brother and two sisters.

I participated in a three months long term tailoring training course under Gender Action Plan (GAP) organized by Cox'sbazar Pourashava supported by Urban Governance and Infrastructure Improvement (Sector) Project (UGIIP-III).

After successfully completion of the said training, I start my tailoring business. At the very beginning of my business; I had only one sewing machine which has raised now four in numbers. Besides apart from this training, I have received two months long training on embroidery. My business enterprise is located in front of my residence where three female skill workers are working. My younger sister named Jesmin Ara is working



Sharmin Akter working at her shop to deliver the orders of the customers

with me as a co-worker. The women of urban are the main customer of my business. The customers come to my shop and give order for making their dress according to their choice and design. We make the dresses for money. I earn money on an average taka 20,000 to 25,000 only per month. My younger brother named Sharif Ahmed has been helping me to operate my business enterprise beyond his study.

At present we are residing at my own residence. We drink tube well's water but boiled, use ring slab attached sanitary latrine and drainage system is moderately good. I had no good family condition before undertaking the business. I have purchased many household appliances like furniture, business

materials, sewing machine, TV, Fridge etc. I am presently not worried regarding food collection of my family members' whole of the year. I can freely move to kitchen market, bank, school, college and other places as and when necessary.

I regularly participate in decision making process in the meetings. The poor female are freely receiving sewing training from my business enterprise

I always help to the poor female for their learning's about tailoring training. Sometimes, I try my level best to engage the poor female in a job in different offices. I always take part in discussion session in the various meetings on women oppression, early marriage, polygamy, and women rights etc.



Women participate, discuss and decide their needs and priorities in Courtyard Meeting.

I am confident that I will be a successful entrepreneur in near future. I have an intension to highly educate of my younger brother and sisters. I am committed to create employment opportunity for the poor female by providing different skill training. I will make strong leadership quality in myself for leading in our society.



"Any society that fails to harness the energy and creativity of its women is at a huge disadvantage in the modern world"

—Tian Wei (CCTV News)

A factual dream of Lili Akter

Faridpur Pourashava, Faridpur

I am Lili Akter, 58 years old, married to Abdul Karim Pal. My father's name is Mohammad Yasin Mollah and mother's name is Choto Khatun. I have three sons and three daughters. I lived with my family in a village called Paldangi, Thana-Kotwali Sadar under Faridpur district till 2003. But I lost everything in a flood of 2003. I had small house of three kancha rooms, one business shop which 20feet in length and 12 feet in width; and I also have 5 kattha 13 shotok land, which is equal to 9262.8 S.ft.Bighas land. I lost everything in the erosion of Padma River. After disaster, I took shelter at a slum under Faridpur Pourashava along with my family.



Lili Akter's sanitary napkin shop

I started to live permanently at Faridpur Pourashava with the help of the local people. In 2012, I got the opportunity by the respected Mayor of Faridpur Pourashava to take skill training on making sanitary pads under a project of LGED named UGIIP-III. After completion of the skill training, I tried to get a sponsor for running my business. But nobody helped at that time.

After the several failures, I again went to the honorable Mayor for getting financial help. The Mayor helped me to get a small loan for self-employment under the program of Poverty Reduction Action Plan (PRAP).

He also helped me to purchase materials of making sanitary pads. That was the starting of my new journey towards success. After getting the loan from Pourashava, I bought some raw materials for making pads and then I started to make sanitary pads with the help of my two sons and one daughter. My sons do the work of marketing. I gradually involve the poor and unemployed women in my business work. The production of pads is increasing day by day according to demands. Later, I got more loans with the help of the Mayor. I involve more unemployed poor women in my business. I sell 1.50 taka per pad to the poor and needy women as well as young girls.

This is how my business and expands of my business marketing. My regular customers are the poor women, young girls, and local hospitals. I sell the pads with a very cheap price. It helps to the poor women to use these pads without any kind of discomfort and hesitation. My dreams started to come true and I started to regain of the solvency of my family. Now I have invested nearly 2 lakhs to expand my business and I am able to earn ten thousand taka per month excluding all the expense of my family and business. My children always help me dealing in my business in the free time of their study. I am trying to change their financial condition.



Laily Akther and her co-workers are Making Sanitary Napkin

I got my children marry after they had finished their study. I have sent my one child to abroad and other two sons started their own business. Now they are also happy. I am presently living a happy and peaceful life as I expected. Now I am trying to help the needy women by giving employment opportunity in my business.

I won the 2nd prize as a successful self-reliant woman on self-reliant women's selection competition in 2019 organized by LGED for the development of women's society, poverty alleviation, women's empowerment, creating income, establish respect and dignity in my family alongside in society. I am very happy for getting the award from LGED. I am really grateful to LGED and UGIIP-III project for organizing an unexpected warm welcome ceremony for me in the occasion of International Women's Day observation. I have been given an appreciation certificate and a token money as gift in honor of me.



Skill development training with support of UGIIP-III created employment opportunities for women.

In future, I want to more expand my business so that I can help the needy women. I want to help more to the other needy people of my community. I also want to take part of the dream of our father of nation to remove poverty from Bangladesh that is being continued by Honorable Prime Minister Sheikh Hasina. That is my future plan and dream as well.



"I had dreamt of a society where women would be magistrates, judges and barristers"

—Begum Rokeya

A successful tale of Rehana Begum

Gopalganj Pourashava, Gopalganj

I was born in a poor family. I have many family members in my family including father, mother, siblings and grandparents. So in spite of my parent's interest on my education I could not participate SSC examination due to financial crisis, as a result, I had to get married. I got married in a joint family. The name of my husband is Md. Nazmul Hossain Kazi, Village: Char Astail, Thana: Mollar Hat, District: Bagerhat. My husband cannot work properly for his physical illness. So I had to tolerate immense torture in my in-laws house for unlimited demand of dowry. My parents-in-law always torture me a lot and I had to suffer for food crisis also.

When I was pregnant, I could not endure such inhuman torture so I had to move to my parent's house along with my sick husband. In spite of being sick my husband tried to work but that earning was not enough for our household expense. For this reason, he became so depressed.

I also broke down at that time. That was so stressful time in my life. Then I got my inner call, which said I should not give up. Life is not a bed of roses and I have to fight back to survive in life. Then I started to do handicraft business slowly.

At first I got to know about UNDP project after different kinds of difficulties. Then I took skill training of tailoring from this Urban Partnerships for Poverty Reduction (UPPR). After that I bought a sewing machine by taking loan from a non-government organization. At the very beginning of my earning it started with like a baby's step.



Rehana Begum



Rehana Begum, doing tailoring block print work

In 2018 I was selected as Vice- Chairman of SIC of "Teghuria-Pachuria Slum" under the UGIIP-III project. I am doing SIC activities with success. Then I got another skill training of **BLOCK and BATIK** under UGIIP-III project. Now I can easily earn about 6 to 7 thousand taka per month by taking order. By all this now I can manage the money for my husband's treatment, children's educational expense and other expense of my family.

In my personal life I am quite happy now. Now my husband is recovering from his illness and I got my son admitted in a well-known school where he studies in class five.

In my past days I used to live in a shanty room. But now I live in a rented room which is far better than my previous one.



Women participation and voices enhanced in Pourashava planning and implementation.

When it comes to my dream then I would say that I want to expand my business of Block and Batik by taking loan from an organization. So that I can be a successful business person like others. I always want to extend my hand for the poor and disadvantaged women in the society those who are facing extreme problem to take food at three times daily.



ADB, LGED and and Pourashava working together to strengthen municipal capacity under UGIIP-III project

“ভগিনীরা! চুল রগড়াইয়া জাগিয়া উঠুন, অগ্রসর হউন! মাথা ঠুকিয়া বলো মা! আমরা পশু নই; বলো ভগিনী! আমরা আসবাব নই; বলো কন্যে আমরা জড়োয়া অলঙ্কাররূপে লোহার সিন্ধুকে আবদ্ধ থাকিবার বস্তু নই; সকলে সমস্বরে বলো আমরা মানুষ।”

—বেগম রোকেয়া

Life Saga of Runu

Gopalganj Pourashava, Gopalganj

My name is Runu Begum. My father's name is Late Md. Harunur Rashid and mother's name is Rahima Begum. I became the mother of two children when I was even young for marriage. My parental home is at Pirojpur. I have two sisters. My father died by boat sink. My mother was so helpless that she gave up on my upbringing and got me married at my young age to Md. Rafiqul Islam.

My husband lives at ward no. 09, Holding no. 475/1, Markaj Mahalla in Gopalganj. He had a big and joint family. As I married to a joint family I had to suffer from many family crises. In spite of this problem I became mother of one son and one daughter. My husband worked as master roll with 2000 tk. salary at a govt. hospital. But that was not enough for our family expenses.

At first I got membership of primary team and CDC of LPUP/UNDP. I used to do all the activities of the team and CDC from my house as I had to bear many hassles of family at that time. In continuation of LPUP/UNDP, in 2010 the activities of UPPR/UNDP had started.

I wanted to join in this programs but my family did not allow me to work outside of house. But I was determined to work so I made understand my family and finally my family gave permission. Later I became president of CDC, Cluster and CHDF with the help of the workers of the project. I earned lots of respect and name for my success.



Runu speaking at a Courtyard Meeting discussing about the importance of skill trainings

I tried to do my best work for the team and project. Still I am doing that. I am a leader of my group and CDC. After became a part of UNDP I participated a conference at Bangabandhu Conference Hall in 2011, which was for the deprived people of Golapganj. Ex-President respected Zillur Rahman was the chief guest of that program where I selected as best speech giver. In 2011 I became the president of cluster and CHDF.

I always participate at TLCC, WC, GAP and Courtyard Meeting where I give my valuable speech in favor of the poor. I work for the betterment of the needy people and became very popular. In 2012, Honorable Prime minister Sheikh Hasina allotted place at Mandartola for demolition people and gave BDT 6 crore for developing a real estate project. For this project purpose I had to go to Thailand where I gathered lots of experience.

I try to contribute in making low cost house build through CHDF. I help in buying materials for instruction like bricks, cement, sand etc. I manage the programs in vocational education and educational equipment. Sometimes I try to help ill person for getting better treatment, marriage of poor girls'. I try to solve people personal problem. Or sometime I try to give advice according to one's need if they ask for any.

After the completion of UPPR in 2015 I became so frustrated. I thought I became unemployed again and I won't be able to look after of my family. Under the above circumstances, UGIIP-III came in 2018 with some hope and opportunities. I received training on tailoring from the Pourashava with support of UGIIP-III and become a leader of Slum Improvement Committee to improve the roads, drains and sanitation and other infrastructures with support of UGIIP-III in my slum. At present I am quite happy in my personal life. I have little solvency now. But I can't forget my past days. Even I had not a single room which could save us from rain water. That much bad day I have spent in my life. I can't forget those miserable days.



Runu explaining others about the projects works and rules regulations

UGIIP-III helped me a lot in shaping my life. I attend courtyard meeting and TLCC meeting; do a lot of voluntary job. Thus it helped me to change my view about myself and I started value myself more than before. Today I know what are the social degradation and how to deal with it. I know exactly where to go to get my rights and if I face any violence then what should I do and how to overcome it.

I know child marriage is an offence. Today I know the importance of personal hygiene and how to maintain it.

Now I am very happy in all aspects. My husband is now doing a good job. We made a little but happy

home for our children. I am very much grateful to the projects I have participated. I learnt lots of things from there. And I am still learning actually.

I gathered so many experiences which I could never buy by money. Now I know the importance of the education. I will make sure that my children can continue their education and can be good human being. There is one thing I would like to share, that I have started my official education again. I believe there is no age of learning. So I have started learning with my children. I guess there is no matter of shame in it. I strongly believe that my education will make a better human being and will help me to run long in the path of my life. May be the project won't last forever, but I'll continue my social activity till my last breath. And I'll always be there for anyone who will ask me.

I always want to extend my hand for the poor and disadvantage women in the society those who are facing extreme problem to take food at three times daily. I always want to stand by the side of helpless and oppressed poor people who are continuously victimized by the wrongdoer people of the society.



"Everyone has inside of her a piece of good news. The good news is that you don't know how great you can be, how much you can love, what you can accomplish, and what your potential is."

— Anne Frank

A Story of Shahena Begum

Hobiganj Pourashava, Hobiganj

I am Shahena Akter and I am 34 years old. I live in Gosipur of Habiganj Pourashava with my husband and two children. I have completed my SSC examination successfully. The name of my husband is Salek Mia and he is now unemployed. Our two children go to school regularly. My daughter reads in class eight and son in class four.



Shahena Akter

I got married with my husband at my early age. At the primary stage of my married life; my life was quite good with my husband and in-laws. At that time my husband was doing a contractual job. There was no financial crisis. Problems began when I had to suffer from a complicated pregnancy. I couldn't save my child. I had to go through from a major operation which cost very expensive. Around 30000 Tk spent in this process. After some days of this incident my mother-in-law got sick and she had to take operation of removing stone from gallbladder. My father-in-laws passed away suddenly. Within one year of these bad incidents my husband also got sick. He had brain tumor. We all know that how complicated and expensive the treatment is for this disease. We did his treatment at Neuro Science Hospital, Dhaka which cost around 2lac plus. He is now doing well by the grace of almighty ALLAH but couldn't start to work yet. He is the only earning person after my father-in-law. As he became unemployed due to his sickness so it was very difficult to run the family. I never went out for job but that time I couldn't find a way but myself as an employee. But it was quite difficult to find a work for me. Furthermore I didn't have much money that I could start my own business.

One day when I was out in search of job I heard about courtyard meeting from one of my neighbor's. After hearing this I went to the meeting next day. There I found the information about Pourashavas activities for woman's empowerment, with the help of the project named UGIIP-III. There I got to know that UGIIP-III usually organize different kind of programs, meetings, rallies and many kind of awareness creating programs. The motto of the project is to help women to create their own identity. Even they support them by giving financial help; as prize of training or as a loan. They organized skilled development training on sewing, hand craft, rearing, farming, gardening and packaging etc.

I asked the authority about the training and decided to take training on sewing clothes so that I can start tailoring. I discuss that matter with my family and after that I finally grab a seat at an ongoing training wasting no time. After completing the training successfully I got 5thousand taka as a prize money from the project. With the money I bought a sewing machine and started tailoring. At the beginning I didn't get much order but later on my situation got improved and I started to income. My income was not much but we didn't have to be starving with our children. By saving little by little money I opened a shop of cloth. In the mean time I took several training from different kinds of Govt organizations. Then I became a local journalist in an online portal. At present I am doing a paramedical course. I wish to open a pharmacy of my own in my near future if ALLAH wills.

Now I have no difficulties in my life. My family is doing full support in my business. My children are going school. I am trying to give them proper food and materials so that they can study well. I am saving money for my children's future. I want to see them as successful persons and well human being. I don't want to suffer them like me.

At present my monthly income is 13500 and annual income is around 162000.

I have two cows which give 2litre milk per day. I couldn't make any gold jewelry yet but I'll make them for my daughter and for my future daughter-in-law. I am planning to buy a piece of land.

I am truly grateful to UGIIP-III and Habiganj Pourashava. Without the support of them I couldn't make the change of life. Now I am active in the different programs of UGIIP-III like Courtyard meetings, SIC meetings, rallies and try to help others in trainings. Everyone knows me in my society and appreciate my works. The value and respect my words as well. I am trying to help other poor and helpless women to improve their life.



Community consultation is the best approach to identify the needs of people living in poor settlements
- ADB and Project Management.



*"Women, like men, should try to do the impossible.
And when they fail, their failure should be a challenge to others."*

—Amelia Earheart

When dream came true to Rekha Rani

Ishwardi Pourashava, Ishwardi

I am Rekha Rani. I live at Piyaekhali Jamtola, 3 no. ward, Ishwardi, Pabna. I live with my husband named Liton Dey and my only son. As I am a mother so it was my all-time dream that my son will go to school and will be a good human being. But my financial situation was not in favor of my dream!

We had a very little income which was not enough even for our three times meals. So it was like a day dream that I wanted to admit my son into a reputed institute.

Once I and my husband visited to our Councilor of 3 no. ward Mr. Md. Ilias Khan for seeking advice regarding on how we can improve our financial condition. He then informed us about Gender Action Plan (GAP) of UGIIP-III project. GAP is a programme for women folk under UGIIP-III project which is working for the poor and needy women in order to help them to be a skill entrepreneur.

It offers many training on tailoring, poultry-cattle rearing and handicrafts etc. for free. He told that next session will start soon. I was so happy and curious to know all this. Then and then I decided to take part in the tailoring training. I requested our Councilor to give me a chance to take part on the training course. He accepted my request and assure me that it will be a really helpful thing for my family if I able to complete it successfully.



Rekha Rani- Concentrated on making clothes



Rekha giving speech in courtyard meeting

In no time I thought that I have to do this for the betterment of my family. Then I started my journey towards my dream that is to give a better life to my son. The training session continued for three months and I completed it successfully. I got a sewing machine and other sewing materials from GAP fund, UGIIP-III.

Slowly but steadily I started my journey. I used to do hard work so that I can be succeed. I started to sew the clothes of my neighbors and relatives.

They were happy with my work. They helped me to get new customers. My worked increased so my income. My husband inspired and helped me so much in my tailoring and household work as well.

Now I am doing my work without any kind of pressure and tension. My hard working is started to paying off. I am contributing in my family and my society. I am reducing my husband's burden in our family expenses. My monthly income is nearly taka 19,500 (Nineteen thousand and five hundred) only. I am able to spend on my son's education. He reads in a good school and he is doing well. This is the most satisfying things to me. I will do more work to give my child for a better life.



Women discuss and decide their needs and priorities at Courtyard Meeting

I am really grateful to our Councilor who gave me the opportunity to be a part of GAP, UGIIP-III. Without them I won't be able to do the things I am doing for my family and society.

I know the value of being an entrepreneur. People give me respect to my decision. They trust me and my work. They helped me a lot in the beginning of my journey. Now it's my turn. I'll do every possible thing for them. I am thinking to establish a tailor where I'll be able to give work to the needy women of our community, I also work for GAP and through it I am trying to influence the women to do something for the family and society and build one's own identity. It's really very important

initiative for a woman who wants to earn for her family and develop in our country as well.



"There is no limit to what we, as women, can accomplish."

—Michelle Obama

Struggle of Rajia Khatun

Jashore Pourashava, Jashore

My name is Rajia Khatun, I am 45 years, my father's name is Sheik Alauddin and mother's name is Shamshunnahar. My husband's name is S.M. Rafiq Uddin. I live in old Kosba, Lichubagan, Bibi Road, Jashore. My marriage happened at a very early age of my life. I was only 14 at the time of my marriage.



Rajia's Boutiques Shop

I realized that it is impossible for me to go far without education. So, I started continue my education and completed my SSC with my own effort. For my education expense I used to give tuition to the children of my neighborhood and thus earned my money. Those days were really a hard time. I had to take care of my kids and continue my education simultaneously. After completing SSC, I joined in a sewing training course which was organized by UGIIP-III. Finishing that course, I started my own business of tailoring and I also have a boutique house of my own. The course which was organized by UGIIP-III, helped me to turn around my fate. It made me not just financially strong, but also it gave a respectable status in our society.

At that time, I just completed my 6th grade, and the most ridiculous part of my story is that, my husband was unemployed when I married off with him. Instead of him, my mother-in-law was the earning member of my family. So, anyone can realize that it was like forcing a little girl to cross a huge sea. I was too young to understand the complicity of life. But I had no other option but to tolerate it.

However, my life became clumsier when I gave birth to my two kids (son and daughter) consecutively by the age of 18. I don't know what gave me strength that time; I just knew that I had to overcome my bad times. I can't let leave my life on fate. There is a saying that ***"You never know how strong you are, until being strong is the only choice have"***... Perhaps I was in a similar situation.



PD talking about the importance of gender development and poverty reduction at TLCC in Jessore in the presence of Additional Secretary Mr. Mahbub Hossain.

My two kids are now grown up. Both of them completed their HSC. Both son and daughter are now involved with my business. My monthly income is now 15,000 taka on an average and eventually the annual income is 1, 80,000 taka. Now I am the head of my family, because of my earning capacity.

When I look back today, I realize how much Almighty has been gracious to me. I have a respectable position in society today. The education and training that I earned, that give me a sense of self satisfaction. I got lots of training like "Tailor science training" from "Glamour Boutique", organized by District Social Services Department of Jashore; then I got training on women entrepreneurship from SME Foundation; "Primary health care training" from PKS; " Handicraft training" from District Social Services Department of Jashore; Business management and administration training from BWCCI. All the knowledge that I got from these

training, helped me to be the better version of myself. Because of these I was able to explore my potentiality. I am really grateful to UGIIP-III project and to my Pourashava. Now I have my own house, I am living a decent standard life. There is tube well in my house. We are using boiled water in our daily life. Healthy toilet (Pit-latrine) has been established in my house. So, it can be said that I now have everything I need to live a beautiful healthy life.

However, I'm not just busy arranging my life. I believe that if you have something, whatever it is, knowledge, power, money etc. whatever, you should pass it to others for the betterment of the society. Because of if we want progress in our life, then we need to progress collectively. My improvement alone will not help me to move farther unless my society is not progressing at the same time. So, from that feeling I became a member of two Standing Committees e.g. Women & Children Affairs (WCA), Poverty Reduction and Slum Development (PRSD), TLCC and Ambagan Niribili SIC. I attend all the meetings of TLCC and raise the issues that need to be taken care of for women and children. Not for the women and children, I also raised my voice for the poor people and took necessary steps for them. I always try to get some help and benefits for the poor people of my locality from the government and private sector. Thus, I stand up beside them. I help women engaging in different types of training and also help to get them some jobs. I also help people getting their Birth and Death certificate, Breastfeeding allowance, Widow's allowance and old age allowance. UGIIP-III project helped me a lot to be aware of all the degradations that prevails in society. Now I attend all the social awareness meetings, which are organized by this project through GAP, PRAP and so on. Now I always attend all the courtyard meetings, participate in important day observation rallies and discussion sessions that are organized by Pourashava under the programme of Gender Action Plan (GAP). I am now fully aware of women oppression, women rights, bad impact of early marriage, drug addiction, eve-teasing and so on. Today people know and call on me as a Community leader. I feel complete satisfaction doing something for the needy people.

Though I am now satisfied with my life, still I feel that I have to go much farther. I need to make my daughter independent so that she can survive in this society and standup upholding her head. I want to increase my capability so that I can help more and more people. For that I want the supports of all community, Pourashava and UGIIP-III project like before.



ADB and Project team visiting Park at Jessore Pourashavas built with support of ADB and LGED

"You have to have confidence in your ability, and then be tough enough to follow through."

—Rosalynn Carter

A successful business entrepreneur, Asma Khatun

Joypurhat Pourashava, Joypurhat

I am Asma Khatun, 38 years old, daughter of Mrs. Rashida Begum, wife of Md. Abdul Kader, Mohollah-Aramnagar, Biswaspara, Joypurhat Pourashava, Joypurhat. I do tailoring. I myself and my husband are in our family. My husband is sick for long and therefore, I have to run the family. Our only son left us in a separate house with his family.



Asma Khatun

My husband was working as a mason before he got sick in 2014. We were happy with the income and had good time with our son. Due to sudden sickness (paralyzed) of my husband in 2014. We had to spent all our savings and assets for the treatment purposes. Even, I had to take some loan from the different sources for the same. We became helpless and were finding no other ways to survive!

Seeing the difficulties, at point left us with his wife and children in a separate house. At that moment, I and my husband became helpless. As a result, to bear family expenses and medical cost became too much difficult for me.

All creditors gave pressure to pay off their credit as soon as possible. At that time I lived in the midst of many hard adversities. Under the above circumstances, one day, I talked with the Female Councilor of ward number-3 in Joypur hat Pourashava and discussed with her about my worse situation.

Hearing all, the Councilor told me that she will try to do something for my livelihood development. According to her advice, I participated in three months long training course on sewing (tailoring) organized by the District Mohila Affairs Adhaptar. I completed the training successfully and applied to Pourashava to get financial support taka 5,000 (five thousand) for purchasing a sewing machine. The Pourashava approved my request and provided me taka 5,000 under its GAP fund for purchasing a sewing machine and started my business enterprise at home. In addition,

I purchased some cloths to sell those to the local customers. The neighbors come to me and give order for making their dress in exchange for money. Sometimes, they purchase clothes as their choice. My working goodwill spread out in the community day to day. In this way my business income increases day by day and I was able to repay the loan slowly. I earn in an average about taka 10,000 (ten thousand) only per month. Meanwhile, I open a bank account for depositing some money to keep savings for our future. From this income, I meet up the expense on daily expenditure, medical treatment for my husband and deposit taka 500 (five hundred) only per month in the bank account.



Asma Khatun with Her Customer



ADB representative Ms. Alexandra Vogl handing over Rickshaws to poor from Pourashava's own fund under PRAP

I mobilize neighboring poor, distress, and disadvantaged women who are interested to do sewing work for self-reliant. I have a dream to enhance my business more. For this, I want to purchase some sewing machines through bank credit where will engage the trained female workers to establish a mini garments factory.

I am truly grateful to our female Councilor and honorable Mayor for helping me in my difficult time. I never got respect from the community people when I was unemployed. Now I am a self-reliant entrepreneur and I have source of income. The community people love me than before and come to me to discuss different awareness issues.

So now my vision is to help the needy and disadvantage women who are also suffering like me and waiting for a hand to survive for the last time. I want to be that hand to them. I want to work for the betterment of my society and nation.



* "The world needs strong women. Women who will lift and build others, who will love and be loved. Women who live bravely, both tender and fierce. Women of indomitable will."

"When Women thrive, all of society benefits"

—kofi Annan

The true story of the life of Kamala Begum

Khagrachari Pourashava, Khagrachari

I am Mrs. Kamala Begum, age: 36 years, educational qualification: 5th class pass, current address: Madhya Shalban, Municipal 6th no. ward, Khagrachari Municipality Khagrachari. My main occupation is sewing (tailoring). My husband name is Md. Mir Jahan, occupation - Day labor; my husband earns an average of around Taka 5,000 per month by working as a day laborer. The total number of members of our family is 7 including 3 daughters, 2 sons, husband and me. At present all of my children are going to school.

I got married at the age of 13/14 due to lack of financial solvency of my father's family. After marriage, I came to my husband's house and became very sad instead of happy. My husband worked as a day laborer and ran the family. My husband did not have work throughout the year. Sometimes of the year he had to sit idle. Meanwhile, children were born in our family. Lack had become a daily occurrence. I can't count how many days my children spent days without food. At that time there was no other way but to call Allah.

One day, the female Councilor of our 6th no. ward called a courtyard meeting in our area. I participated in the discussion of the courtyard meeting;



Kamala, making dress for selling.

I came to know from the meeting that there is a sewing training center in the municipality. I immediately communicate with the sewing training center and got admitted in sewing training. After completing the training, I bought some clothes from the market and started making some dress in the sewing training center. Since I did not have my own sewing machine, I again contacted the Councilor in my area and then contacted the honorable Mayor. Then the honorable Mayor gave me a sewing machine as gift with the help of UGIIP-III project. I am now fully implementing my business with that sewing machine.

After getting the sewing machine from the honorable Mayor, I gave an additional financial grant of Tk. 5,000. With that money I bought some cloths materials from the market and sewed some dress for children's and women's. By selling the ready-made clothes, I was able to contribute a little bit to my family. Later I contacted the market shopkeepers with the help of the female Councilor of our ward and I take some order to sew the shopping bag and these orders gave me some earning scope in every month. As a result, our family is slowly changing day by day. I also started savings some money. When my husband has no regular work, I involve him in my business. He collects orders from market traders and distributes ready-made shopping bags among them. This business changes our family. At present we have bought 0.05 acres of land and we are living in our own house. I am currently an honorary member of the 50 members TLCC committee of the Municipality. I regularly attend the TLCC meetings and speak on behalf of the poor. By participating in the discussion of the courtyard meeting, I share with them about my life struggle, the members who were present felt encouragement and they thanked me.

I had no previously regular monthly income. At present the monthly income is around Tk.10, 000 to Tk.12, 000 thousand only and the annual income is Tk.1, 20,000 (One lac and twenty thousand) only. After purchasing all the necessities of family life, I save some money in the bank. In the future, this money will bring a great benefit to our family. At present I am able to meet all the expenses of the family from this business income. Apart from this, I am able to use my income to our children's education, to buy clothes, furniture, fans, beds and other necessities. I am rearing poultry at home in addition to my business work.



Kamala, at Pourashava training center

Our current annual income including my husband's is about Taka. 1,75,000 only.

I am now able to contribute a lot to the family due to sewing business. My family members and community people honor me in order to establish the business. As I am a member of the TLCC committee of the Municipality, people in the society now look at me with special respect. Being an honorary member of the TLCC committee of the Municipality and having the opportunity to work in sewing business through receiving skill training from the Pourashava have been two of the blessings of my life.

I am forever grateful to the honorable Mayor, Khagrachari Municipality and UGIIP-III project for this present position.

I want to open a sewing training center, where I will help at least 10 poor women to become self-reliant like me by providing skill training to them for sewing business. I have an intention so that they can keep a special contribution to bring the prosperity of their own families as well as their community by earning regular income.



Ms. Alexandra Vogl of ADB inaugurating street hydrant at Khagrachari Pourashava

"Each time a woman stands up for herself, without knowing it possibly, without claiming it, she stands up for all women"

—**Maya Angelou**

Life Changing Story of Salma Akter

Kishoreganj Pourashava, Kishoreganj

I am Salma Akter. I became a widow when I was 35 years old. My husband Kanchan Mia died leaving two little children. I have one son and one daughter. One read in class seven and other read in class five. I live with my children at Nilganj Road, Sholakia in Kishaoreganj Pourashava.

My parent was very poor. So when I was reading in just eight they settled my marriage with Kanchan Mia. I didn't get much time to be with my husband. After my husband's death, I was in very trouble with my children. I was just a housewife so totally unaware of doing some work. So I beg to other person seeking help. It was killing me from inside. I decide to do something by my own. Unfortunately didn't find any way-out.

In 2015 UGIIP-III project started at our Kishoreganj Pourashava. An activity named Gender Action Plan (GAP) under UGIIP-III project arranged a training course on tailoring at our Pourashava. Every ward councilor was responsible to spread the news to every poor woman of his ward. When I heard the news I decided to take part in it. So with the help of our Ward Councilor I got the chance as a trainee.

After completion of the training I got a sewing machine as a prize of successful completion. I took a loan from a NGO and with the help of our honorable Mayor I brought another sewing machine and cloth. Then I started my work as a tailor. With my hard work and dedication my income was increasing day by day.



Salma Akter is busy with work and family

As people knew me they made their dress from me. They trust me and my work. So I was never in lack of order. In fact I always had a huge order from the customers. Thus solvency came to my home slowly.

I became a regular member of UGIIP-III's several committee and programs. I tried to participate in courtyard, GAP, SIC meetings regularly. Beside this I also took part in many kinds of social activities, programs, rallies, social awareness discussion etc. I tried to influence women against the oddness of society.

At present my monthly income is taka 13,000 to 15,000. I expense this money in my children's education, household necessities, medicines and installment against my loan of NGO. Doing all the necessary things I try to save some money for any situation of emergency. I can easily manage taka 3,000 to 4,000 to save.

Beside this I have a small poultry farm and a few goats. I am earning from this also. It is helping me in increasing my monthly income. So in total I can manage to save up to taka 7,000 after doing all the expenses. Now I and my family are living a solvent life. We don't have to think for next meal. This all happened because of the mercy of the Almighty ALLAH. I am truly grateful to HIM.

As I am working, women know me very well. I have reputation and recognition in my neighborhood and society. They value me and my decision. Whenever they are in trouble they come to me for advice and solution. I always appreciate their trust and try to give best solution to their problems. I try to encourage them to do something for their own. It's not the only matter of money but also a matter of self-respect and security.

I can never forget the favors of UGIIP-III project, our honorable Mayor and our Pourashava. Without them I couldn't able to do so many things. Now I am an entrepreneur because of their trust and belief in me. I am sincerely appreciating their activities to change the situation of poor and needy women's life. They are making the women as important part of the society. No society can develop without the participation of women. They are proving that women can also leave a great impact in the economy.

I am trying to grab every opportunity coming in my ways. Fortunately I am getting many chances because of my recognition in UGIIP-III and in my society. I am trying to spread my knowledge to others. Like whatever I knew and learned from trainings and other people. I am giving training now on handicraft, tailoring, poultry and cattle rearing to others. Once I was a trainee but now I am a trainer.

My life changed a lot. I am grateful to everyone whoever beside me in my bad days. Please pray for me so that I can give more to my society and country.

In future I want to build a training center for the poor and needy women. I want to create job opportunity for them. And last but not the least I want to see my children as a good human being and educated. This is the main aim of my life.



Salma, giving training on handicraft



*The ADB mission headed by Mr. Norio Saito, Principal Development Specialist, South Asia
Department of ADB visting slum in Kushtia Pourashava*

*"Individually we are one drop, together we are an ocean"
"Behind every successful woman, is a tribe of other successful women, who
have her back"*

A story of a struggling woman, Farhana Islam

Kushtia Pourashava, Kushtia

I am Farhana Islam. I am married to Mr. Amirul Islam. My father's name is Late Sayeed Abul Hossen Alamgir and mother's name is Taslima Begum. I live in Jelkhana moor, H# 64, B#A,; Kushtia Pourashava, Kushtia. We have a daughter name Sumaiya Tabassum. My daughter reads in class four. She is all my hope, dream and peace. I am still alive only because of her. Otherwise life had given me all the possible way to say good bye to this cruel world.



Farhana Islam, making Mosquito nets

Once, my life was no less than a fairytale. I was born in a rich family. I was the only child to my parents. There was no lack of happiness or anything else. My parents always tried to give me whatever I want to them. I never heard no for anything.

I lost all in a sudden when I decide to disobey my parent. I was in a relationship with my husband when I was a first year student of college. My parent was very angry with me when they got to know about him.

They wanted me to get married me to someone else. He was unemployed at that time and his family status was not the same to ours. I didn't listen to them and leave my father's house forever.

After that I started to understand the real meaning of life. I realized that I had been deceived. My husband was not only unemployed but also mentally unstable. It was like "bolt from the blue" to me. Then I understand that no one can be ever happy by disobeying one's parents. I was so sorry for whatever I had done. But there was no way to regret or ask forgiveness. My father never talks to me till his last breath. That was the most painful punishment the life gave me.

Struggling of my life then began. My husband was a vagabond. He had no concern about me or his own family. His family was also very careless about us. They never left any scope to insult me or disturb me for no reason. Even I had to suffer for three times meals. After some days it was so difficult to survive and I decided to leave my in-laws and husband. But that was too late. I got pregnant by that time. I had no other choice but to stay with my husband. My pregnancy time passed with both physical and mental pressure and torture. My in-laws never gave me food willingly as my husband had no income. And moreover he often got missing without saying anything to anyone. I was also unable to do work because most of the time I felt sick. After my delivery I was so eager to get a work. So my child never had to starve. I started to work for free whatever work I have offered like clothes sewing, handicrafts, mosquito net sewing etc. I used to do them for free. So that people got to chance to know me and offer me job with salary. But that was not easy.

In 2007 I worked for Zillur Rahman in his Zila Parishad chairman election publicity in Kushtia. I used to put up posters here and there for which I was receiving daily taka 80 as wages. That was my first ever income. Though it was very little income in comparing of my needs, but I was happy that I could start at least.

Then I got chance to go to the Mayor by a boy named Sabuj. I met him when I worked for the election. The Mayor told me about UGIIP-II project. I can remember that, that time that was UGIIP-II. He advised me to attain the tailoring training. I knew little bit about tailoring so that was easy for me. That helped me a lot to know more about sewing and tailoring. The training time was quite difficult for me. As the Pourashava office

was situated far away from my house. It took 10 tk. for up-down by Auto car. I was passing so bad days that I couldn't even manage 20 tk. for a day. So I used to go there on my foot with my little daughter holding in my lap.

As there was no one to take care her. So all the struggle I had to do alone. However I managed to complete the training. At the end of the 45 days training I got a sewing machine in the completion of a successful training. After this achievement I started to work at my home. That time I could work more professionally. I got many work from my neighborhood. Then the local shopkeepers asked me to sew mosquito net for them. Then I got chance to work for Aarong through Brac, an international NGO.

Day by day my days came to an end. At least I didn't have to starve with my daughter. But the tortured never ended. My in-laws snatch my gold that I saved for my daughter; with that money they registered the house in their own name. Earlier the house was registered by my husband's name. Beside this they forced me to leave the house.

At first it seemed to be a difficult situation for me. But later I understood that whatever happened; happened for my wellbeing.

I rent a small house at town. I used to go to the Pourashava. Then UGIIP-III project started. I got chance to be a proud member of GAP activities, SIC and courtyard meetings. With the help of the project we, some entrepreneur women did many social activities like doing rallies and meetings for creating awareness on drug addiction, early marriage, domestic violence, eve teasing etc. We attended courtyard meetings where we discussed about the importance of being an independent women worker. It's not about only money. But it's also about self-respect, dignity and social recognition.

Besides the working of tailoring now I have a bunch of poultry and cattle. My monthly income is nearly taka 7000 (seven thousand) only. With the help of this increased income now I can able to contribute in my child's education. Seeing my dedication and hard working the honorable Mayor give me additional amount of taka 10,000 (Ten thousand) only as a gift. He also ensured that he will talk to the school authority of my daughter for her stipend.



Farhana Islam Busy With Her Poultry Farm



Farhana Islam is used to participate in different social activities: She is in a rally on Urban Planning Day

I made a small house for my little family that's concluded with me and my daughter. Still my husband a vagabond and do nothing. I look after my mother and mother-in-law also. After my father's death my own mother becomes helpless and lonely. So I try to be her side as much as I can. On the other hand my in-laws other member don't take care of my mother in law. No matter how cruel she had been to me, I can't leave her to suffer. So I try to help her even been far away from her house.

Besides all of this I am trying to save money for my daughter's future. I want to see her as an educated and self-dependent girl. So she doesn't have to suffer like me. More importantly I want her to be a good human being, who will be able to serve her society and nation. That's my only dream till now.



PD, ADB team and Pourashava officials visiting slum improvement activities in Kushtia Pourashava.

I am truly grateful to UGIIP-III project as well as our honorable Mayor, other members and to all whoever helped me in my difficult time. I never get a happy marriage or family, I never get respect. So now my vision is to help the needy women who are also suffering like me and waiting for a hand to survive for the last time. I want to be that hand to them. I want to work for the betterment of my society and nation.



"We need women at all levels, including the top, to change the dynamic, reshape the conversation, to make sure women's voices are heard and heeded, not overlooked and ignored."

—Sheryl Sandberg

“The laugh of Shefali” who wants to be an entrepreneur in Kotalipara Pourashava

I am Shefali Rani (63) lives at Ghagorkanda, Ward-9 of Kotalipara Pourashava with my family of 5 members. Shushil Mondal is my husband works in agriculture sector. We had a little piece of land from where it was not possible to feed to the family members round the year. At the same my husband had poor income which was not sufficient to maintain the family of 5 members. Under this circumstance, one of my neighbors one day took me to an International Women Day rally organised by Kotalipara Pourashava funded by UGIIP-III project. A discussion meeting was held after the rally, where I heard that with support of UGIIP-III, Kotalipara Pourashava planned to organise training on “Poultry Rearing” for the interested women from the poor community.

I participated and completed successfully the Poultry Rearing training which was held in early 2017. I was so excited to establish a mini poultry farm to start Poultry Rearing as an economic activity to support poverty reduction in my family. Capital to establish and or start the farm was a main problem. I took the challenge, talked with BRDB and got approval of a loan of an amount of BDT 150,000 for one year. With that amount and of my knowledge received from UGIIP-III, I started the mini farm in mid-2017. Gradually, I increased the size of my farm, repaid the loan to BRDB and with the income I started mobilisation of assets.

It may be mentioned, that the average monthly net income from my farm is BDT 10,000 which I spend for education, nutrition and other livelihood purposes. Of the three children, one daughter got married and other two children (one boy and girl) are studying in the universities.

We are now happy with our family as we have regular food, education and good health. From this economic development I have increased my confidence level to be self-reliant women too. I encourage other poor women of my community and they are also interested to be self-reliant by doing the similar economic activities. I become popular in my community and as a result of that, they elected me as Chairperson of Ferdhora Slum Improvement Committee (SIC) in 2018.



Self-Reliant Shefali Rani, Kotalipara Pourashava



I am thankful to UGIIP-III and the Kotalipara Pourashava for their support to me to stand on my own foot. I hope, the other women of the poor communities will come forward and the position of the women in their families, societies and at the national level will be recognized and respected by all.

A Dream Story of Tajnahar Akter

Laksham Pourashava, Laksham

I am 35 years old Tajnahar Akhter with a formal education of level-5. I am daughter of Fatema Begum live in Ward No. 9 of Laksam Municipality, Cumilla. Sabitun Nahar Sumaiya is only daughter studying in grade-VIII. The total numbers of my family members are 4 including my mother, father and daughter.

My parents arranged my marriage when I was 16 years old. I had no saying to the decision of my parents. I had to marry the person named Shahidul Islam. Only after 7 years of our marriage, I lost my husband in a road accident in 2008.

After the death of my husband, I was upset and was not finding ways to survive and become helpless. I was finding answers of what will I do now, where will I go, who will help me and so on. It was nearly impossible to meet the daily expenses of family and education of my girl. In my family, there was a constant shortage throughout the year. I do not know what to do, how to bear the family cost. I was thinking of learning sewing work.



Tajnahar Akter, at her work station

One day I attended a courtyard meeting in our ward and learned that Laksham Municipality trains poor and unemployed women to teach tailoring without any cost. I contacted the municipal officials. I came to know that sewing training is given through a women empowerment programme named Gender Action Plan (GAP) under UGIIP-III project. At that time I take part a 21 days long sewing skill training under GAP. After receiving the training, the honorable Mayor from the Municipality helped me with a sewing machine as grant and I took another support as grant of taka 10,000 /- (ten thousand) from the Municipality.

Then I started my tailoring business with the financial support of municipality like gift a sewing machine as training material support and a one-time grant capital of taka 10,000 in cash. In addition, I invested an amount of taka 10,000 (ten thousand) from my savings to increase my business capital. I got some orders for making dress of children and women's from our community and local shopkeepers in the markets. My business is now slowly expanding day by day. In addition to sewing, I buy some clothes at wholesale prices from the local market and started selling them to retailers. I also provide sewing training to the unemployed women and young girl. I have given the training in total 200 hundred women and young girls till to date with the exchange of taka 1,000 to 1,500. As the quality of my sewing work improves, so the demands for my sewing work order from buyers are raising day by day. My business reputation spread in the area. Then I didn't have to look back me. I am very happy to have a smile on my face and now I am able to bear all the family expenses easily. I am eternally grateful to the Honorable Mayor of the Municipality as well as to the UGIIP-III project.

My monthly income is about at taka 12,000 (Twelve thousand). From this business income, I purchase food stuff, bear the cost of medical, children education, and purchase other home appliance necessary for my family. Besides that, I save an amount of taka 1,000 (One thousand only) as monthly basis in the Islami Bank Bangladesh Limited, Laksham Branch. A total of taka 24,000= / (Twenty four thousand only) has already been deposited in the bank's said account.

When I was unemployed, people in the society did not evaluate and respect me. My social status has increased than before in my family and in our community since the success of my business. Now people

in my community and ward evaluate me more than earlier. I can currently present my views and decisions in various discussion sessions / meetings like courtyard meetings. When I give speech in the meetings as a representative of the poor and women then the participants of the meetings listen to my speech importantly. I feel proud for this and think that it is a big example of my success.

I regularly attend courtyard meetings, and other social gatherings and rallies organized by Pourashava. In addition to this, I regularly advise everyone in the community to be aware of awareness raising activities such as violence against women, prevention of early marriage, women's rights, women oppression, personal hygiene, anti-dowry work, drug addiction and schooling of women and children. I have my freedom now. I can go to the market, hospital and relatives' house independently for my own needs. I would like to say to the helpless, miserable and poor women that you should never be discouraged, never lose your morale, and try to understand the reality of life and move forward slowly with mental courage. One day or another you will see the light of success in life.

I won the 2nd prize as a successful self-reliant woman on self-reliant women's selection competition in 2018 organized by LGED for the development of women's society, poverty alleviation, women's empowerment, creating income, establish respect and dignity in my family alongside in society. I am very happy for getting the award from LGED. I am really grateful to LGED and UGIIP-III project for organizing an unexpected warm welcome ceremony for me in the occasion of International Women's Day observation. I have been given an appreciation certificate and a token money as gift in honor of me.

My future plan is to educate my daughter and establish her at a better place. Another dream is to open a big tailoring center in my town. I think my position will be developed day by day and better now. I think also I have improved a lot from my previous condition and will improve more in the future.



Tajnahar is receiving crest and certificate from the Secretary Local Government Division and the Chief Engineer of LGED in 2018 competition. She won the second Prize as self-reliant women.

"She was much ahead of her time and society in understanding the causes of its degradation and in setting up a correct approach to address them. She rightly realised that without empowering women, a society can never flourish."

—Begum Rokeya

Rikta Parvin, A Successful Entrepreneur of Beauty Parlor

Lalmonirhat Pourashava, Lalmonirhat

This is Rikta Parvin (36) daughter of Shahida Begum of Ward number 1, Balatari Moholla in Lalmonirhat Pourashava, My husband is Ahsan Habib Milon.



Rikta Parvin

I am known as a successful business entrepreneur in my community. I got a new lease of life through Beauty Parlour Business. My family members are 4 in numbers including my husband, two sons and me. I have been doing business of Beauty Parlor since 2016. My husband presently works with an Ice cream factory as general worker, at the same time works also with a cigarette company. He is getting taka 5,000 thousand only as monthly salary. I have passed Secondary School Certificate (SSC) in 1997 from Rani Shankal Girls' School. I got married at the age of 18 with Ahsan Habib Milon and at that time we had been residing with combined family. One day, I heard that my husband Salam has gone jobless due to bankrupt of the private business owner. There was no alternative income source at that time. I and my husband both were disappointed due to no income. My husband looked for a new job and I started work as a private tutor to teach school going children. Due to lack of income at my family, we would always quarrel with each other.

At that time, it seems to me that life is totally painful. After passing a long period of time, I get a scope to work with a private beauty parlor business entrepreneur. I started to work there as daily basis taka 80 to 90 only. I worked hard there to obtain practical working experience only. I gathered really practical working experience from there and thought that I will start my own business in future at my residence.

At first, I participated in a ward level courtyard meeting organized by Lalmonirhat Pourashava under UGIIP-III project. I was informed that Pourashava assists to the disadvantaged and interested women' for creating self-employment generation. I discussed with concerned Councilor (reserved seat), ward number 1 and requested her to engage me in taking skill training on Beauty Parlor. I also requested her to provide municipal financial support for starting my business enterprise. One day respected Mayor called on me. I discussed with the honorable Mayor about how I could start my business. Then I participated in six months long duration training course at '**Bodhuya Beauty Parlor**' on last 2016 and successfully completed the training in order to having previous experience.



Rikta- as a beautician working at her shop

I got financial support an amount of taka twenty thousand from the Municipality for starting my business enterprise. I started the business at my rented house in the name of 'Ghoroya Beauty Parlor'. My business is running in full swing now. I need some necessary business material like stylish chairs and related other materials to expand the business. I again meet to the Pourashava Mayor and discuss my business problem. Pourashava provided me a nice chair under Gender Action Plan (GAP) activities. At present, I am earning



Participation of women in Pourashava planning and implementation enhanced.

in an average taka 10,000 to 12,000 thousand only per month. I am very happy due to the business and grateful to Pourashava as well as UGIIP-III project. I am able to pay the electricity bill, education cost of my children, food and medical cost etc. from the business profit.

Now I am very conscious about woman's rights, social dignity, and women's empowerment in the society. I have got a new life through operating this business enterprise. I am grateful to the Pourashava and UGIIP-III project for giving financial and training support in bad times of my life. I am now residing at a nice house with my family members. I have a dream of establishing big business center in a commercial place where disadvantaged women can be engaged for improving existing livelihood condition and poverty alleviation. I also have a future plan to be established as a business entrepreneur in the society.



"Why do you allow yourselves to be shut up?" 'Because it cannot be helped as they are stronger than women.' 'A lion is stronger than a man, but it does not enable him to dominate the human race. You have neglected the duty you owe to yourselves and you have lost your natural rights by shutting your eyes to your own interests.'"

—Begum Rokeya

A Struggling Story of a Successful Woman, Parvin Akter

Laksmipur Pourashava, Laksmipur

I am 38 years old Parvin Akter live with my family at Ward No. 5 of West Lakshmipur under Lasmipur Pourashava. My husband, Kamrul Hasan is a Mason. We have two sons and one daughter.

Only with the income of my husband it was difficult to ensure our other necessities except three times meals. Beside this our three children were school going students, so they had also other needs. We asked help from our relatives and known person. No one actually helped us but made fun of our situation. The amount of our loan was increasing day by day. In monsoon, it was difficult to stay at our house because of the defected roof made with tin. That also needed to repair which was not possible for us with this small income. Seeing all this difficulties I, with my husband's advice, decided to do something. But I couldn't find anything suitable for me. Because I had no experience and knowledge of outside work. One of my neighbors informed me that our Pourashava was arranging skill training on tailoring as part of the UGIIP-III project. UGIIP-III was doing many social activities led by our Pourashava.



ADB acknowledged the improvement of Gender in UGIIP-III.

There was many programs and activities held under UGIIP-III. Like GAP, PRAP, SIC, WC, Courtyard meetings etc. maximum of these programs were for the betterment of the women who were suffering from their bad situation. Knowing all this, one day I went to the Pourashava with my husband. The authority explained everything and suggested me to attend the training on tailoring which was absolutely free of cost. I attended the training course and completed successfully. After the completion of 3 months training, I took a loan from Department of District Social Welfare Office, Laksmipur. I purchased a sewing machine to run my tailoring business and also purchased some cloths from the local markets at wholesale price for selling to the local customers.



Parvin, giving delivery to her customer

Our neighbors and relatives were my regular customers. Once I was made fun by them. But they became my customers because of my hard work and dedication. I was very assiduous to my every work. Thus my name spread throughout our locality and even outside our locality. People came to me to buy clothes or to sew dress according to their choice. This is how my income increases day by day and I am able to repay my loan. Now me and my husband's monthly income is taka 10,000 to 15,000. We expense this money in our children's education, food stuff and other daily needs. We repaired our house. We also try to save some money on monthly basis so that it can be used whenever an emergency arise in our family.

Now I myself as a source of income, I have a value and importance in my family and society. As a woman entrepreneur people respect me a lot and trust my words and decisions. I dream and wish that my neighbor and other women will be self-reliant one day. I am trying to do for them. I am a regular member of UGIIP-III since I took training from UGIIP-III. I always take part of various programs, meetings, rallies, discussion sessions, courtyard meetings, and other activities organized by the Pourashava. Sometime I also get opportunity to take part of several trainings as expert trainer. I am fully aware about women rights, women oppression, bad impact of drug addiction and early marriage, polygamy and so on.



One of the key focuses of UGIIP-III is to support Pourashavas for improvement of waste management system by establishing sanitary landfill.

I am trying to help women by informing about all these issues and influence them to be participated in these activities. They would definitely succeed one day, if they also try hard like me. Beside this, I am also trying to give my children best education. To be educated and good human being are the most important thing. My children should become the assets to the society and the country, not the burden. To sum up my story I want to express my gratitude to our UGIIP-III project, our honorable Mayor, Councilor and whoever was by my side in those bad days of my life. Please pray for me so that I can fulfill my dream and always work for the poor, distress, and disadvantaged women of the society and my country.



“শিক্ষা লাভ করা সব নর-নারীর অবশ্য কর্তব্য,
কিন্তু আমাদের সমাজ সর্বদা তাহা অমান্য করেছে”।

—বেগম রোকেয়া

The Story of Jesmin Rahman Smriti

Magura Pourashava, Magura

I am 41 years old Jesmin Rahman Smriti, daughter of Late Sharif Tobibur Rahman and Sajeda Begum. The name of my husband is Tapash Munshi and I live in Parnanduli, Munsipara, ward no-6 of Magura Pourashava.



Jesmin Rahman Smriti

I am the eldest child of my parent. The view of my life has changed since childhood. I was filled with responsibilities at a very early age of my life, rather it could be said that I was overburdened. I got married in the year 2000, when I was a school going girl, who wanted to enjoy her life with fullest and who wanted to continue her study. As an obedient daughter of my parents, I had to accept sudden marriage proposal in silence. Then new life of hard struggle began. My SSC examination was ahead but I had no time for preparation. In that situation I had to participate in the SSC exam without any proper preparation. Moreover, nobody helped me in my in-law's house. I had to do all household activities while I was going through this exam. But somehow I faced the difficulties and passed my exam.

It was very difficult for me to continue study while fulfilling the responsibilities of all members in the big family of my in-law's house. I always tried to push myself forward and stand on my feet. My goal was to do something that would provide employment for at least some people. At the same time my dream was to establish myself as a successful business woman. And for this,

I took training which was organised by Magura Pourashava under the support of UGIIP-III and thereafter I started the first handicrafts on block batik with Jamdani and Muslin Sari.

My husband is a businessman. He himself is in an established position. No one in my in-laws family wanted me to be an entrepreneur. According to them there is no need for me to involve in business, while husband is doing the same and he is doing his part quite well. Everyone in the family wanted my business to fail. But as always, I was determined to set a business at my In-law's house to establish my own identity. Finally, with the permission of my husband, I started the journey to fulfill my dream began. I started the embroidery work of Block Batik in a short range while sitting at my In-law's house. Encouraged by my husband, I used to sell Sari in different clothes shops in the city.



Women are working at Jesmin Rahman Smriti's work station

As I began to receive praise for my work from all the buyers, this appreciation doubled my enthusiasm for my work. In order to accumulate more capital, I had to en-cash my pre-matured Deposit Pension Scheme (DPS). With that capital, I bought some clothes and machines to grow my business. In addition, I also borrowed money from my relatives and set up a small factory. I hired some staff for expansion my business. I started making three-pieces, sari, blouses, burqas, nakshi katha etc. and started selling them in shops. I worked as a trainer in various skill training programs organized by Municipality. Now I am an honorary member of the Ward Committee (WC) of the 6 no. ward of the Municipality. I always attend the courtyard meeting, I always tell my story of becoming an entrepreneur to all the people out there who are in suppressed situation and want to come out of that bad situation and breathe freely. I always advise everyone to participate in various awareness raising activities. UGIIP-III brings a positive change in my life. Governance improvement activities

of UGIIP-III empowered me to be an active member of ward committee, and I used to participate in the discussion in the courtyard meeting where I talk about the rights of women, social taboos, importance of personal hygiene, importance of education, demerits of early marriage, importance of financial security etc.

At present the monthly income of my business is BDT 10,000 only. The total annual income is around BDT 120,000. I spend my income on household food-staff, medical treatment, purchase of hobby items, and education of my children.

With my relentless hard work and perseverance, I was able to explain my work to everyone in the family. Being financially self-sufficient, my decision to do various chores in the family is now important to everyone. I am used to receive invitations from various social events in my area as a successful female entrepreneur.

International Women's Resistance Party (November 25 to December 10, 2018) and Begum Rokeya Day (December 9, 2017) for the outstanding contribution to the advancement of women in the society under the special program titled "Bangladesh in Search of Victory" organized by the Ministry of Women and Children Affairs. I received the honorary award from the District Women's Affairs Department. I was happy to receive the award. I think "We women think of ourselves very weak". But for me a woman becomes a real woman only when she goes through a strange combination of patience and hard work. I just want to say these women folk- respect your own self; don't think yourself weak. You just need to find yourself and feel your own strength first.



Dress -made by Jesmin Rahman smriti

My future plan is to develop the backward women of the society as skilled workers through skills training and enable them to create their employment. By earning money, women can bring back the affluence of their respective families and establish themselves in the society by educating boys and girls. I believe that if a woman wants to establish her own status in her family and society, she must have to earn income.



"They call themselves Muslims and yet go against the basic tenet of Islam which gives equal right to education. If men are not led astray once educated, why should women?"

—Begum Rokeya

A Tale of Hosne Ara Begum

Meherpur Pourashava, Meherpur

I am Hosne Ara (44 years) , daughter of Late Abul Hashem and Late Shahar Banu. I live in Bosh Para, ward-2, Meherpur Pourashava under Meherpur District. I got married with Mr. Rajab Ali, at a very young age before I realized anything about the reality of life. That time I was only 14. Without my consent my parents arranged my marriage with a person who was married before and who gave his wife divorce due to lack of mutual understanding. Moreover, he was more than twice my age. So literally, I was compelled to be the second wife of him at the age of 14, and from that time the struggle of my life had been started.

My husband was a cook by profession. His job was kind of a seasonal job. Sometimes there is work, sometimes there is no work. There was no fixed income. I was in big trouble due to the financial crisis. Besides, I had my four kids and my in-laws in my family. Altogether we were 8 members. So naturally, it was felt like impossible to run this huge family in this situation. We had to be in starvation many days to send my children to their school and run their education. Anyway, there is a saying that, **“The struggle you are in today, is developing the strength you need for tomorrow.”**----that really worked for me.

Literally I became crazy to get a solution to overcome this crisis. Then I found a ray of hope. My home was in Bose Para at Meherpur Pourashava, ward no.2. In Meherpur Pourashava, UGIIP-III came up with their project at the year of 2015. This project supported forming Slum Improvement Committee (SIC) in our ward under it's' slum development activities. Then I got participated in at that committee formation meeting and got selected as a Chairperson of the Committee. I started to save little amount of money with the help of my husband. Then I took part in a training session on sewing, which was organized by UGIIP-III. After that I bought a sewing machine with all my savings of training allowances. This is how my struggling life began and I came to know what my actual strength is and how much capable I am.

While this slum development activity was running, I took micro loans for several times and repaid those on time. I have raised poultry and goats with this loan. Besides, I started a business of tailoring along with other women who live over there. It brings some prosperity in my family. That time SDO (Slum Development Officer), Project Coordinator (PC), and Community Field Worker (CFW)---all of them helped me quite a lot.

Though today I am very much happy with my life, still there is a dissatisfaction that will always remain in my heart. I couldn't able to educate my children far. My first and second daughter was able to complete up to 5th and 7th grade respectively. On the other hand, my first son just completed his SSC and stopped his education after that. My second son went up to 8th grade only. It gives me a sense of incompleteness. But you can't get all those things that you desire in life; there will always be some sort of dissatisfaction. But I guess, this feeling of incompleteness is a gift for me from my Almighty Allah, because my life taught me that **“Without dissatisfaction there is no growth”**.



Hosne ara , rearing goat



Hosne Ara at her Grocery shop

Now my elder son has a Bakery Store of his own. The second son is working as a craftsman in a gold

shop. I give married my two daughters. First one got divorced for lacking of mutual understanding with her husband. She now lives with me and also has taken sewing training from UGIIP-III project. Project gave her a sewing machine free of cost. So, we both mother and daughter started sewing together with full swing. Now I have a grocery shop next door and my whole family do take care of this shop. In my shop there are products of around one lac taka worth. We earn around 10 to 12 thousand taka from this shop in every month.

Now I and my daughter both earn 20 to 22 thousand taka every month from sewing business and grocery shop. My two sons earn around 14 to 15 thousand taka every month. My husband earns around 15 to 20 thousand taka every month from his cooking. In addition, we also earn some money in this house by raising chickens, ducks and goats. Again, I saved around sixty thousand taka in two NGOs. I also have one DPS (Deposit Pension Scheme) of taka 1000 in Islami Bank Bangladesh Limited, Meherpur Branch. Besides, the investment in grocery shop is also being increased. All in all, we earn around 50 to 55 thousand taka in our family. So, we are now passing our days very well.

We are now getting importance in our society due to our financial condition, which was rare in before. In our home we have all the elements that are needed to lead a decent life, like TV, Refrigerator, Bed, Almirah etc. Two motorcycles have been bought for my two sons. I have repaired the old house and turn it into a one-storied rooftop house. In short, I can say that, now I have been established as a working woman in my society and it feels great to me. All these have been made possible for UGIIP-III. It wouldn't have possible for me to voyage this huge sea of life without UGIIP-III project. Today I am a transformed woman, who is far more different from my long-ago version. Today I am lot more independent than before.

I can go anywhere, if it is required. Now I always attend all the rallies for day observance and meetings of Gender Action Plan (GAP) and STC. I have been involved with slum development activities since 2005. Our Ward Councilor and the honorable Mayor give me importance and take my suggestions in many activities of Pourashava. Now I am working as a representative member of the Additional Standing Committee on Poverty Alleviation and Slum Development.

I thank UGIIP-III project, my Pourashava and all those persons who helped me to turn the wheel of my life. My life has been changed because of them. They gave me the courage to dream. On top that, now I dare to dream big. Now I want to expand my business and make my kid's generation educated and independent. Not only this, I also want to give my hand to the needy people who lost their hope. I want to be the reason of their strength with which they will be able to stand up on their own feet. I want to introduce all the backward women in the society to their inner strength. By doing this, I truly believe that one day our society will definitely get its' better version.



Honorable Finance Minister handing over crest to the Project Director, UGIIP-III

"I am forced to say that you have not made the right choice. I have been locked up in the socially oppressive iron casket of 'porda' for all my life. I have not been able to mix very well with people – as a matter of fact; I do not even know what is expected of a chairperson. I do not know if one is supposed to laugh, or to cry."

—Begum Rokeya

A successful dream story of Jebin Akter

Moulovibazar Pourashava, Moulovibazar

I am Jebin Akter Chowdhury, daughter of Sufia Begum and Sofiqur Rahman Chowdhury live in in Kashinath road, ward no. 1, Moulovibazar Pourashava. My father died in 2005 when I was a student of class nine. After my father's death our life became more difficult. As I am the elder child of my family so I had to take the burden of my family. I have two sisters and two brothers.



Jebin Akter- at her training

I had to give up on my education after my father's death, as we were going through financial crisis and I had all the responsibility of everything. My one brother and sister were unemployed then. And other two siblings were student. We had no earners after my father. With the help of relatives we were passing our day somehow. My school going siblings had to stop their study. Seeing all this I felt so low and frustrated.

Once I went to Pourashava for getting any good suggestion to overcome my worse situation.

There I got to know about GAP (Gender Action Plan) activities under UGIIP-III project. Concerned

authority of Pourashava suggested me to participate in their free skill development training. I received several trainings from the Pourashava including three months long duration skill training on tailoring. I got a sewing machine as a gift from the Pourashava after successfully completion of the tailoring training. Then I started to sew staying at my residence. I got order for dress making from my neighbors and community people. Finally I started to earn for my family. Our lives were changing day by day. In the meantime my unemployed brother start a small business of decorators and my sister got a job of information worker at Union Parishad. My other two siblings again started their study. After passing some days I met again with our honorable Mayor with the help our Councilor and requested him to help me with some cash money to expand my tailoring business. The honorable Mayor accepted my request and gave me cash money taka 30,000 (thirty thousand) by two installment from the Pourashava as grant. I got the opportunity to expand my tailoring business at a shopping mall in the district town. Then I started my business on a large scale with new ventures as well as I started my studies again at the Open University. I am currently studying in the second year of BA at the Open University.

My monthly income is now nearly taka 20,000 (Twenty Thousand). I expense my business income for the study of me and my siblings also. In addition I have purchased some furniture, clothes, bear medical expenses, foodstuffs and other necessary things of my family. Our bad days are turning into good days slowly. I try to help all my family members with my income and save some money as monthly basis at Kingshuk Samabay Samity where my present deposited amount is taka 30,000 (Thirty thousand). I am grateful to the honorable Mayor of our Pourashava alongside UGIIP-III Project and others who were beside me at my bad days.

My social reputation increased with the success of my business. The importance of my opinion and advice has increased to my family and community. My neighbors and relatives come to me now for seeking their good suggestions. Now I am inviting my relatives to participate in various family events and various social development activities in the community. I am very happy at my present condition. Our lives are changing in a better way.



Communities of the slum are happy to share their problems and plans with project team.

My future plan is to expand my business in wide range. I would like to help to the unemployed women by creating their job opportunity at my tailoring business. I also want to establish a training center where skill training will be provided to the poor, distress and disadvantage women and young girls in the town. So that they can develop their own skills to earn money and can financially support to their family by their own income. Beside this I want my siblings to get higher education. Lastly I am grateful to the Almighty Allah and them whoever helped me to get success in my life.



"If today I get back with you, our conservative grandmothers will say to other women rebelling against gender injustices, Look, even a rebel like Jainab has also surrendered. I don't believe that only married life can be the ultimate success for women. "

—Begum Rokeya

A true successful Woman Entrepreneur, Mamtaj Begum

Muktagacha Pourashava, Mymensingh

I am 37 years old Mamtaj Begum, daughter of Late Sakhina Khatun, village-Nandibari, under Muktagacha Pourashava. The name of my husband name is Siddiqur Rahman. Until he gets sick, we were a happy family with our three daughters.

At one point of our journey, my husband became seriously sick and lost his ability to continue his work. Right away after when my husband stopped his work, we faced serious economic crisis to meet the family requirements and medical expenses.



Mamtaz Begum is busy with making packages & shopping bags

My husband is basically a mentally disorder patient. In this situation, I had to play the role of head in my family. I had to do tailoring to run my family expenses. But with this little money it was really hard to cope with the expenses of children's study as well as husband's medical cost. Then I came to know about some activities of Pourashava that helped many people to be successful and to increase awareness on different aspects.

One day, I went to Pourashava and learned all development activities of UGIIP-III that supports livelihoods of poor households. In addition, I showed my interest and became a member of Ward Committee (WC) as representative of poor community. I became more interested to learn and active to attend in the ward committee meetings, courtyard meetings, observance of international women's day, Rokeya day, and sanitation rally etc. I got to know about income generating activities in the programme of Gender Action Plan (GAP) under UGIIP-III project, implemented by Pourashava. Then I expressed my interest to participate in as a trainee on packaging and shopping bag making skill training and I hand over my name with phone number to the training course organizer accordingly.

Afterwards I got phone from them and came to know the date and time of training. Thus I got involved with the training course. After successfully completing my training, I thought that it would be easy for me to make packets and bags and then sell it in the local markets. Then I took twenty five thousand (25,000/=) taka loan for twelve (12) months from a non-government organization named ASA on the date of 15.02.2018 and I repaid that loan according to the scheduled time. I started the packaging business along with those women who received training along with me. Right now total twenty (20) women are engaged in making this packaging work. Now the financial solvency has increased in my family. Beside this now I can bare one of my sister's education costs.



Selling Packets to the local store

After such a long journey of struggle now when I look backward to my life, I really find some sorts of self-satisfaction over my achievements. Though, this self-satisfaction is not only for my increased income but also for rediscovering me. Today I know what my rights are and how to protect it. All these things happen only for my involvement in some development organizations like Juba Unnayan, World Vision, ASA Cooperative Society etc.. I have gathered knowledge on child labor, women oppression, women's right, women empowerment, and bad impact of drug addiction and early-marriage for my active participation in many social welfare activities and meetings, organized by Pourashava. Now I have clear idea about crime and wrongdoing.

Now I can move independently here and there like children's school, markets, Doctor's Chamber and my kin's house when necessary. My three daughters are currently studying in school and college. The youngest daughter is in ninth grade, the middle one has passed SSC this year and my eldest daughter, a piece of my heart, is studying in the third year in Civil Engineering at Barisal University of Science and Technology. My dream is to develop my three daughters as true human beings and obtain highest education of my country by them. Finally I am trying hard for achieving my dream in near future. Today truly I am very happy with myself. Now my future plan is to be a big entrepreneur of packaging business and set a shop in Poura market. Literally, UGIIP-III showed me the path of light and now I myself want to help others to find that path.



"Your kitchen is not inferior to a queen's boudoir!" I replied with a pleasant smile, 'but we must leave it now; for the gentlemen may be cursing me for keeping them away from their duties in the kitchen so long."

— Begum Rokeya

A story of farmhouse on poultry rearing by Rebeka Sultana

Muktagacha Pourashava, Mymensingh

This is Rebeka Sultana, age 42 years, Daughter of Mrs. Rahima Khatun and wife of Forhad Ali, village-Nandibari, Muktagacha Pourashava, Mymensingh District. I am a housewife at the same time a Poultry rearer. I have been rearing one day aged chicken kids since last two years.



Rebeka Sultana, busy with her poultry business

I am increasing my family income through one day aged chicken rearing and selling. My husband is working as a security guard under the Bashundhara Group of Companies. His monthly salary is about Tk.8,000 per month. It is very difficult to maintain the family expenditure of six members household by this income. I have two daughters and two sons who are studying in different schools and colleges. I have passed only grade nine. I informed in the different development affair activities through attending courtyard meeting organized by Muktagacha Pourashava under Gender Action Plan (GAP) activities supported by Urban Governance and Infrastructure Improvement (Sector) Project (UGIIP-III).

After that I participated in one month duration training course named poultry rearing farmhouse. After successfully completion of the training course, I have started my business enterprise. I collect one day chicken kids, poultry feed, and necessary livestock medicine through local Poultry Chick Dealer/Supplier. I always communicate with the officials of local livestock hospital for effectively nursing of chicks of my farmhouse. I inspired to start my business after getting the training from the Pourashava.

My dream was to be a self-reliant woman dealing with this business enterprise. After someday, my dream came true! I am presently earning in an average taka 12,000 to 15,000 per month. I expense for food, medicine, cloths, education support of my children from the business profit. I have been rearing in an average 800 to 1000 poultry birds in my farmhouse. I do purchase one day poultry kids from the local poultry dealer and rear those 32-35 days then sell out in local market.

I do inform and give inspiration to the neighboring women folks regarding poultry rearing, poultry diseases and its prevention through medicine and vaccine, so that they can involve with this business. The unemployment neighboring women folks can be financially solvent by undertaking this business enterprise. I am conscious about safe drinking water, using sanitary latrine, and household waste management. I participate in decision making process of my family. I do share financial support to my family expenses like education, clothes, medical and foodstuffs from the profit of my business. I can freely move here and there as and when necessary.



Rebeka, taking care of her poultry chicks

Now, I am aware of Pourashava management, Bangladesh Mohila Parishad, women rights, women oppression and bad impact of early marriage etc. due to participating courtyard meeting organized by Pourashava supported by UGIIP-III Project



Team work is the strength of UGIIP-III Team in Benapole Pourashava

I have an intension to extend my farmhouse and creating employment opportunity for the local disadvantage and underprivileged women in future. In addition, I want to be a rich in our society and do highly educate my children, make them honest, qualified and patriotic citizen of my country.

I am grateful to UGIIP-III, Muktagacha Pourashava, and all the persons who helped me in my bad days to overcome my crisis. Now I am getting importance from everywhere in our society. My family counts my words with much more importance than before. My decision matters now, which is a very big thing for me. Most importantly I have earned respect for myself into my eyes. All these things get possible

because of UGIIP-III, Pourashava and some good people around me.



দেহের দু'টি চক্ষুস্বরূপ, মানুষের সবরকমের কাজকর্মের
প্রয়োজনে দু'টি চক্ষুর গুরুত্ব সমান।

—বেগম রোকেয়া

Untold story of Mahmuda Begum

Nabinagar Pourashava, Brahmanbaria

I am Mahmuda Begum (30years). I am married to Mamun Alam. I live with family at Narayanpur, Nabinagar Pourashava, Brahmanbaria. I am a mother of one daughter and two sons. They are going to school regularly. My family consists of eight members. My parents and siblings stay with me. I am the head of my family. Once I was just a housewife. Now I became an entrepreneur. I have a beauty parlor and a cloth store. I can earn nearly taka 25,000 (twenty five thousand) only from these two businesses.



Mahmuda Begum at Her Beauty Parlor

Today I am able to fulfill my family's need. But in past I suffered a lot for my financial crisis. After every meal we had to think what we will have in next meal. It became necessary that I had to think to look for a job or work. I asked my friends and relatives for a job. But no one was actually interested for getting me a job. Then one of my friends suggested me that I should go to our Pourashava. Our Pourashava usually arranged various skill trainings on various issues for needy and unemployed women. I went to Pourashava in no time. There I got to know about UGIIP-III project. One of UGIIP-III employee told me everything about its mission, vision and activities.

They organize various kinds of awareness raising and skill trainings, programs, rallies, discussion sessions etc. through Pourashava. They also give financial support to those people who actually are in need. I contacted with one of the respected authorities, knew everything about their training programme and decided to take part in a training course on beauty expertise and business policy. After successful completion of my training I got a handsome amount to open my own beauty parlor.

I discussed everything with my family. And together we unanimously decided that we shouldn't spend all our money in beauty parlor. As I am new in this sector so it will be tough for me to be successful in very first phase. Then with the other little savings money we started our two businesses. One is beauty parlor and one is cloth store. We started it as a very small scale business.

But day by day with our hard working we established our business in a good shape. Now our business is going smoothly. My all family members help me in my work. I usually work at my parlor. I have appointed five other women in my parlor. I am happy that I could give them a job to survive.

At present I am happy with my business. I am trying to expand them little by little. I run a small business but it helps me a lot to look after my family. Now I don't have to stress for three meals a day. Our children are going to school without any kind of



Mahmuda, giving facial to her client

tension. I am trying to support them in their study. I don't want my children's education suffer for anything. I can provide other necessary things to my family besides food. I buy seasonal fruits, dresses, medicine for my family.

Now I don't have to ask anyone for help. The Almighty ALLAH has given me everything that I deserve and what I wished for. In my society and neighborhood everyone knows me. They try to contribute in my business by buying clothes from my store. Especially girls like to do their hairdo in my parlor. They give me respect and value my decision. Besides my business I am trying to do activities for social awareness. No matter how busy I am I never miss any programs of UGIIP-III. I always participate in their courtyard meetings, rallies and discussion sessions or meetings. These usually held to create awareness against early marriage, women oppression, women rights, drug addiction, personal hygiene, eve teasing etc. I will be always grateful to UGIIP-III and honorable Mayor of our Pourashava. They helped me immensely in my hard days. Because of them I survived again.

Now I am trying to help the needy women like me. I will do every possible thing for them. I don't want them to give up in hardship. I am trying to save money for my children's future and at the same time I am trying to expand my business in baby steps. I want to help the women to be an entrepreneur. I am trying to work hard for my society and country. Please pray for me so that I can do something as remarkable good for everyone and most importantly I can raise my children to be educated and being a good soul.



"If today I get back with you, our conservative grandmothers will say to other women rebelling against gender injustices, Look, even a rebel like Jainab has also surrendered. I don't believe that only married life can be the ultimate success for women. "

—Begum Rokeya

A Struggling of Sandha Rani

Naogaon Pourashava, Naogaon

I am Sandha Rani Sarker. My father's name is Late Naren Chandra Sarker and mother's name is Shadhona Rani. I live in Post office Para, Naogaon sadar, ward no-4; Naogaon Pourashava with my one daughter and one son. My husband named is late Uday Kumar Sarker, who died few years ago. Our life was never a bed of rose. I and my husband used to work very hard to raise our two children. Most of the times my husband used to feel sick, so he could not do work for long time. I worked people's house as helping hand to support my husband. But still it was difficult for us to manage three times meals. So it was quite luxury for us to send our children to school. My children remain illiterate due to our poverty.



Sandha Rani, at her grocery shop

With the passing days our life became more difficult. Suddenly I heard that our Honorable Mayor is giving money to the needy and poor woman under the project titled UGIIP-III. I went there and seek help to the Mayor. The Mayor heard everything and assured me that he will manage to give me some money from the project and also he said that there will be held a training for the needy woman under Gender Action Plan (GAP) activities, which is a part of UGIIP-III project.

The vision of the training is to help the poor woman to establish their own business or work for their sustainable livelihood development. It was a ray of light in my dark life. With the money that I got from

the project, we decided to open a small grocery shop. My husband also took a little loan to establish our shop. We together decided that I will sit at the shop as my husband was sick. I started to see the dream that maybe our good days will come in near future. I gave marry off my daughter at an early age. As my daughter is very beautiful we didn't have to give any dowry to the groom family. Then I urged to the Mayor to give a job to my son. The Mayor appointed my son as a pickup van driver of the Pourashava.

When everything was going good then suddenly my husband died. His death came to my life as a "bolt from the blue". My all dream to survive with family got shattered. After some days my mother also died. My daughter came back from in-laws and now stays with me. My son does not earn well. So I am the only person left to feed my two children. After my husband's death it was hard to start everything again but I had to be strong. So again I started to sit at my little shop.

My daily earning is about 200 tk. and nearly 5000 tk. per month. With this little money I was able to pay the installments of the loan and ran my family as well. There was only little money saved after paying the installment of loan. Besides my business I am working as an active member of several committees under UGIIP-III project. This project is still helping me in many ways. Now I have a familiarity in my neighborhood. The people of our community give me respect and importance to my decision. Sometimes I work for the needy and poor woman. I want to help the poor and destitute people to get the opportunities from the UGIIP-III, like I have got from.

I hope and have a dream that someday may be I'll be able to do more for my family, society and the needy. I don't want anyone suffers like me. If I get the chance to help the poor and disadvantaged community people, I would definitely do that.

A Tale of Indira Talukder

Netrakona Pourashava, Netrakona

I am Indira Talukder, age 45 years old; my father's name is Late Ram Narayan Talukder, mother's name is Kiran Bala Talukder and my husband is Shushil Chandra Talukder. I have one daughter named Suchanda Talukder. She reads in class five. I live in Shatpai Talpara, ward no. 2; Netrokona Pourashava, Netrokona, with my small family.



Indira Talukder

My husband had a small business. Somehow I managed to maintain my family with his little income. But deep in my heart I felt that I should help my husband for the betterment of my family. As I know how to read and write, so I was thinking of doing something to help my husband. Once I saw one of my neighbors sewing dresses of others on payment basis. I also thought that I should also do something like this. I talked to the woman and learned to sew. I told my husband that I want to do tailoring work to manage the family. My husband supported me and help me to buy a sewing machine.

I started to take the dress making order from my neighbor and other people. At first my income was not so much. But I didn't give up. I continued to do the sewing beside my household work. At that time our Pourashava organized skill development training under GAP of UGIIP-III project. I along with some poor women attended the training for free. As I was very dedicated towards my work, the Councilor of my ward Mr. Sarwar Hossain helped me to get a sewing machine from Pourashava.

Now I have two machines. I work with one machine and for another one I appoint a co-helper. My income now increased then earlier. My monthly income is about 5000 tk. I use my business income in my family purposes. I buy medicines for my husband and other necessary things for my household. I try to fulfill the wishes of my little princess. Sometimes I try to save money for emergency crisis in future.. Now my opinion and advice play a vital role in my family. I can take decision for my family. I generally participate in many social activities under the GAP along with other co-worker.

I want to expand my tailoring business. I want to build a tailoring shop, so that I can help my princess to get higher education. If everything goes well then in future I want to help the needy women and arrange skill training for them, so that they can also do something for the betterment of their family. Now my life is better than previous. I hope I will be doing progress in future too. If I get the opportunity I will contribute to help for the poor and distress unemployed female in the community.

Finally, I thank UGIIP-III, my Pourashava, honorable Mayor and all the people, who helped me in my journey to this achievement. I also thank that neighbor of mine who aroused interest of tailoring in me and thus I got courage and belief that I could earn, by my own. Without them probably it wouldn't be possible for me to reach at today's position, or my journey to this achievement could have been late.

"The influence of project principle and induction were widely spread among non-project municipalities, which was a remarkable achievement. Even other development partners like The World Bank and JICA adopted the UGIIP philosophy subsequently and used it in their own project development and implementation. Another most notable aim of UGIIP is to contribute to poverty reduction and gender development within municipal service provisions. The project performances on these aspects were captured along the road, and the initiative has been recognized as a national winner in this category year after year. The story of such a trip has never been simple, and the outcome has only been made possible with massive project intervention"

Mr. Shafiqul Islam Akand
Additional Chief Engineer, LGED



Unstoppable Umme Habiba Hasi

Nilphamari Pourashava, Nilphamari

My name is Umme Habiba Hasi. I am 24 years old. I am married to Nur Alam who is a day laborer. My only son is the sunshine of my little family. I live at Soudagarpara in Nilphamari with my family. I am a H.S.C (Higher Secondary Certificate) passed student, who couldn't continue to read after marriage.



Umme Habiba Hasi

In my father's house I am the youngest child of my parents. I have an elder brother who is a physically challenged man. So my struggling life began at very early age of mine. My father used to run a small hotel locally with the help of my mother and other two/three employees. Our financial condition was not that much good at that time. As this small hotel was the only source of our income. So poverty was our friend in daily life.

My father died, when I was 17 years old. After his death we had to shut-down our hotel. We couldn't run our hotel. Our income totally stopped at that time. I was reading in class 11. Due to poverty I was about to quit my study. There was no one who would help us. We had to do starve for long time.

Finding no ways, my mother started to work at other's house as a maid servant. My mother wanted me to complete my education, at least HSC. So she went to our respected Mayor and asked for help. The Mayor listened everything and helped me financially for my education.

I started my study again. One day a courtyard meeting was held at our house under UGIIP-III project organized by Pourashava. I knew nothing about UGIIP-III project. Our Ward Councilor chose our house as we have a big courtyard. At the meeting they discussed about many kinds of skill trainings, waste management, about neat and clean, nutrition and women's rights, safeties etc. Then they announced that training on tailoring will start soon and whoever interested can contact with the Ward Councilor. I contacted with our ward councilor and started my training on tailoring. Beside this I started work as an assistant in a neighbor's tailor so that I can earn some money.

It helped me a lot in continuing of my study. I could also able to help my mother, in her household expenses. After the successful completion of my training I got a sewing machine from Pourashava and UGIIP-III. With that I earn almost 60,000 Tk. yearly. As I started to income quite a good amount and solvency came to our home, my mother has already decided to give marry me. In 2018 I married to Nur Alam. Now I am happily taking care of my husband's house as well as my mother's house.

UGIIP-III project helped me to change my condition and life.



Hasi, busy with her dress sewing

I am always grateful to our respected Mayor, Councilor and UGIIP-III. I am trying to work as a part of UGIIP-III. I try to participate in all its programs, meetings and rallies. I take part regularly in courtyard meeting and try to influence the poor and needy women to do something for their own identity.



Hasi, busy with her dress cutting

Now I am leading a happy life by the Grace of Almighty ALLAH. I can buy my child's food, dress, study materials etc. I can fulfill my other family members' needs also. I am working very hard for their betterment. Beside this I am trying to saving little by little for my child's future. I am trying to raise him as a good human being. A good human being is an asset to his society and country. So I am trying to build my apple of eye as an asset.

I always have gained support from my family and UGIIP-III. They respect and value my work and decision.

My neighbors also supported me in my bad days. In their bad days I always try to be by their side. I am encouraging them to fight against all the oppression, torture and injustice.

I will always try to do best for my family, society and country. I will expand my business with all my dedication, hard work and honesty. I will always be there for them whoever needs me. That's my ultimate dreams and goals.



"Why do you allow yourselves to be shut up?" "Because it cannot be helped as they are stronger than women." "A lion is stronger than a man, but it does not enable him to dominate the human race. You have neglected the duty you owe to yourselves and you have lost your natural rights by shutting your eyes to your own interests."

—Begum Rokeya

Success Story of a Successful Woman, Shefali Akhter

Panchagarh Pourashava, Panchagarh

I am 32 years old Shefali Akhter, working as a grocery shopkeeper. Mohammad Golam Mostafa and Jamila Khatun are my parents. Md. Raihan Ali (40 years) is my husband who is a vehicle helper in his profession. My monthly income is around 6 to 8 thousand taka. I have two children and both are boy. We are in total 5 members in our family.



Shefali Akhter, at her grocery shop

After marriage I really had hard time. That time we lived in another place. We didn't have any house of our own. Even we couldn't manage our daily basic needs, like food, clothes etc. The worst part of those days was that I lost my first two kids due to lack of food. That incident completely shattered me. After that I decided that I won't let that happen again in life...I mean I can't let that happen to my children anymore. As a mother it is my duty to protect them. Then we shifted to Nimgar slum of ward no.9. Then there UGIIP-III came with their full activities. This project used to do courtyard meeting over there and I attend those meetings.

Many social issues used to discuss and I got to know that Pourashava allots 2% of their revenue income for helping poor women to improve their condition and to make them able to be self-dependent in life. Then I went to Councilor Mr. Abu Taleb and let him know about my situations and sufferings. Hearing that, Mr. Abu Taleb raised this issue at Women and

Children Affairs (WCA) STC meeting. After that I went to the honorable Mayor with the help of Mr. Abu Taleb and asked for some financial help. Both the honorable Mayor and the WCA committee were agreed to help me on this matter.

After starting the project UGIIP-III, we found our way to do some work with the help of getting some training and courtyard meeting that were under this project. Then I got a grant of taka 15,000 (Fifteen thousand only) from this project, with which I started a tiny tea stall. From that tea stall I can earn 300-400 taka each day. My monthly income is now 12,000 taka and the annual is taka 1, 40,000 (One lakh forty thousand only). Now I could bare my family expenses, children's education expenses, and medical expenses from this income.

Now I think, at one time we were so neglected in society for our financial condition.

No one would come to help us. But by the grace of Almighty Allah, with the help of UGIIP-III now we are happy. Our respect in society has increased a lot now.



Shefali, with one of her customers

There was a time, when I couldn't even think of planning a single day, forgetting about tomorrow or future. But today I am planning about my future. UGIIP-III made me so strong that I am not only planning future, but also making target bigger and bigger day by day. I want to make my children well educated and want to have my own dream house. Beside these, I want to expand my business and make my tea stall from tiny to large. I want my children to be self-reliant who would be able to bare their own responsibility along with others.



ADB mission and Project Management consulting with slum communities about their needs and priorities in Panchagarh Pourashava

Finally I would like to say that, I am really grateful to this Panchagarh Pourashava and UGIIP-III, who hold my hands and helped me to go through this tough journey of my life and overcome it. Because of them I got a new life. Today I could feel honored for myself which is a big thing for me because there is a saying..." **It's important to feel good about yourself. When you feel good about yourself, nothing negative can touch you**". All I want now is just to live in society with my head held high. I want to extend my helping hand to those, who are now in the same situation, where I was in one day.



"Had God Himself intended women to be inferior, He would have ordained it so that mothers would have given birth to daughters at the end of the fifth month of pregnancy. The supply of mother's milk would naturally have been half of that in case of a son. But that is not the case. How can it be? Is not God just and most merciful?"

—Begum Rokeya

A struggle life of Rashida Begum

Rajbari Pourashava, Rajbari

I am Rashida Begum of Charlakshmipur (New Bazar), Ward no. 7 in Rajbari Pourashava under Rajbari District. I am 35 years old and the name of my mother is Zarina Khatun and Md. Chan Mia is my husband. I studied up to grade 8 and currently doing tailoring. We have a daughter studying at class seven and a son in class three.



Rashida Begum, busy with tailoring

My husband works in long distance route bus service as a supervisor. By doing this service, he manages the family expenses. His monthly income is 8,000/- (eight thousand) taka. I previously knew a little bit about sewing work. I earn about 4,000/- (four thousand) taka per month by doing sewing. The total monthly income of our family is only 12,000/- (twelve thousand) taka. With this meager income, it becomes very difficult to manage our family expenses like food, education, medical expenses and others. Due to little income, at times, my husband and I both were frustrated with the cost of living.

In such a situation, one day I spoke to the esteemed Councilor (reserved seat) of seven number of ward of the Pourashava. The honorable Councilor informed me about the sewing training which was going to be implemented at that time under the UGIIP-III project. She told me that I can easily receive that sewing training from this center.

This training of UGIIP-III came to me as the direction of light in my life when I was drowning in frustration. The news of training inspired me to do business. After receiving the skill training, I was given a sewing machine as gift for UGIIP-III with the financial support of honorable Mayor (Rajbari Pourashava) to be self-reliant. I would like to thank the honorable Mayor and Councilor for this support. After getting the sewing machine my confidence increased and I started my business on new ventures. I am now getting orders from female folk of our community as well as shopkeepers in the nearby markets. As a result, I can earn a lot of money by sewing according to order. Hopefully I can see the light of day after my past hard days. I am now quite optimistic about the future of my family and children.

Now I earn an average of taka 10,000/- (Ten thousand) per month from my business. My annual income is around taka 1, 20,000 (One lac twenty thousand). With this money, I am able to meet my family needs. I have been able to buy family food, medical expenses, children's education, clothes and some furniture according to the needs of the family. I am savings some money for the future after meeting the necessary expenses. I am very happy to spend for my family life with earning money.

I am the president of the SIC committee of Charlakshmipur Colony. We, the member of SIC committee are organizing regular monthly meetings. We discuss in the meetings about the implementation of infrastructure works in the area as per CAP, women's empowerment, establishment of women's rights, unity among the SIC members, skill training affairs, sending children to school and raising awareness on various issues. Through SIC meeting, we have all been able to become more aware than before. Besides, we all regularly participate in the courtyard meetings which are held in our ward. We discuss in the courtyard meetings a lot of awareness-raising events like anti-dowry, waste management, eradication of drug addiction, important day celebrations and participation in rallies. We, all are benefited because of all sorts of human development support from the Pourashava and UGIIP-III project.

Now I receive invitation to attend various family and social events regular basis, as I am now a successful entrepreneur, once who was mere housewife. I also get invitation to various community level discussion meetings. I share with them the story of past suffering of the passage of my family life in the discussion meetings. As a successful entrepreneur, my social status in my family and community is much higher now than ever before. If I say in a word, I am passing a happy and healthy life with my family members at present. My husband and children are all very happy because of my regular income.

I have a dream for my future. I want to turn my small business into a big one. I want to establish a boutique center alongside sewing work. In Sha ALLAH. I will create employment opportunities for the poor and helpless women with my business. So that they can earn more money by attaching with this business and thus everyone can contribute to their family by providing cash money.



Rashida Begum, at SIC meeting



“আমরা সমাজের অর্ধাঙ্গ, আমরা পড়িয়া থাকিলে সমাজ উঠিবে কীরূপ? কোনো ব্যক্তি এক পা বাঁধিয়া রাখিলে সে খোঁড়াইয়া খোঁড়াইয়া কতদূর চলিবে? পুরুষের স্বার্থ এবং আমাদের স্বার্থ ভিন্ন নহে। তাহাদের জীবনের উদ্দেশ্য বা লক্ষ্য যাহা আমাদের লক্ষ্য তাহাই”

—বেগম রোকেয়া

A Life Story of Kanika Chakma

Rangamati Pourashava, Rangamati

I am Kanika Chakma and my age is 48 years. I am married to Anumoy Chakma who is a three wheeler driver. We live at Shogendra Dewanpara, ward no. 6 in Rangamati Pourashava. We have two daughters and two sons. They are going to school regularly.



Kanika Chakma at her shop

At my early age I have learnt to weave waist looms from my mother. Later on I took training from BISIC on waist looms. I couldn't read for a long time. My parent's financial condition was not that much that they could expense on our education. So I was forced to get married at an early age. I got married at only 16 years, with Anumoy Chakma. He was a day labor at that time. His financial condition was also not good. So I had to face poverty there also. My suffering didn't end even at my husband's house. As I knew how to weave looms so I decided to start my work again. But I had no saving with that I could start my work. I was unable to buy yarn.

At beginning I started to work for other. I used to sell other's weaving looms (Pinon Hadi), at our local weekly market. Sometimes I went to people house in order to sell Pinon Hadi. I could earn very little according to my hard working. That little money helped me to run the expense of my household. But I couldn't save a penny to buy yarn.

Day by day situation became more difficult as our children were growing up so our expenses were rising. So I looked for other work. From 2006 to 2010 I did a work of sweeper in our Pourashava. Still that was not enough for my family. Poverty stayed with us as a daily companion.

I often went to our Ward Councilor's house to know information about trainings of our Pourashava. If there is, then can I get a chance to take part or not. One day our Councilor told every woman to attend courtyard meeting that was about to held on behalf of UGIIP-III project. There the Councilor announced that a skill training course will be take place on weaving looms at her house's courtyard. UGIIP-III was doing all this in order to help women's whoever wanted to be an entrepreneur. This was a part of reducing poverty from the society. A 20 days training was held and I stood 2nd at the completion of the training. I was given taka 2500 as prize money. I bought yarn from my prize money and started weaving looms for my own business.

I didn't have much money to start my business. So I went to meet our Mayor with the help of our Councilor. I asked help from him. He listened to me carefully and arranged 7000 tk. from GAP fund, which is under UGIIP-III project. By that money I bought more yarn and weave more Pinon Hadi in many different designs. I sell those to my relatives and local market. Seeing those weaving looms many came to me to order more. I started to weave other kind of looms beside Pinon Hadi. Thus my income increased day by day. My financial condition started to improve. My husband used to help me whenever he became free from his work.



Kanika Chakma, weaving Pinon Hadi

We tried to save little money if there was left any after household expenses. We bought another CNG. Now both my husband and one son have a CNG. Every one of our family are trying hard and soul to improve our condition, so that we can live a better life in the days to come.

I am truly grateful to this UGIIP-III project and to our Mayor (Rangamati Pourashava). . I could not have done so much without their support, what I have done today. Now I am a regular member of WC, SIC and GAP implementation etc. I always try to attend the awareness programs, discussion meetings, courtyard meetings and rallies of UGIIP-III organized by Pourashava. UGIIP-III had given me an identity, recognition in the society. Now it's my time to do something for UGIIP-III. So I am trying to be an active participant in every program of UGIIP-III. I am trying to be a part of its social activities for the betterment of the society.

I regularly advise everyone in the courtyard meetings to be aware of activities such as violence against women, child marriage, women's rights, women oppression, personal hygiene, anti-dowry work, drug addiction and schooling of women and children. I advise them not only to be just aware of these issues, rather to be strong enough to raise their voice against this social degradation. Now I am free and really enjoying my freedom. I can go to the market, hospital and relatives' house independently for my own needs. I would like to say to the helpless, miserable and poor women that you should never be discouraged, never lose your morale, and try to understand the reality of life and move forward slowly with mental courage. One day or another you will see the light of success.

My life is now much better than the past. I am able to manage the necessary things for my family. At least, now we don't have that much poverty so that we have to think quitting our children's education. I am trying to give my children a better situation so that they can grow up as a good human being. Beside this I am working for the women who need a help to do something in their life. No one deserves to be suffering from poverty.

In future I want to expand my business so that I can offer work to others. I am also thinking for arranging free training on weaving looms for the poor women. I will do every possible work for the betterment of my society and country.



President Municipal Association of Bangladesh (MAB) and the Mayor of Nilphamari Pourashava welcoming ADB representative Ms Alexandra Vogl at Nilphamari Pourashava office

আমরা সমাজের অর্ধাঙ্গ, আমরা পড়িয়া থাকিলে সমাজ উঠিবে কীরূপ? কোনো ব্যক্তি এক পা বাঁধিয়া রাখিলে সে খোঁড়াইয়া খোঁড়াইয়া কতদূর চলিবে? পুরুষের স্বার্থ এবং আমাদের স্বার্থ ভিন্ন নহে। তাহাদের জীবনের উদ্দেশ্য বা লক্ষ্য যাহা আমাদের লক্ষ্য তাহাই।

—বেগম রোকেয়া

An Implausible Story of Joshna Begum

Shahjadpur Pourashava, Sirajganj

My name is Joshna Begum. I live in Rambari village, Shahjadpur Pourashava in Sirajganj district, together with my mother Aleya Begum, husband Masud Rana and only child Shuvo . My husband works as a transport worker. My only son reads in class six in a nearby school. I registered his birth certificate at our Pourashava.



Goat Rearing Farm of Joshna Begum

My father was a day labor and my mother used to work at others house as a helping hand. So poverty was our daily companion. I couldn't stay many days at my father's house because of poverty. My parents' gave me marry off too soon at my early age. I wished to read more but because of our poverty and other family problems that couldn't be possible. Due to this, I went to my husband's house at a very early age. My husband's income was very little. So here also I faced a lot of difficulties. We were unable to fulfill the demands of our child and other family members. I had no such experience that could help me to earn money and contribute for my family.

I was so worried for my family's financial crisis. On that difficult situation my sister-in-law, named Mrs. Silvi Parvin Mithu, Female Councilor (reserved seat) of ward no. 6, came to me with a great help. She advised me to attend skill training on goat rearing which was on going at that time under Gender Action Plan (GAP) of UGIIP-III project, organized by Pourashava. I was agreed with her and asked suggestions from my husband on this issue. My husband gave me permission to participate the training course.

Then I started my training thinking that it might help me to contribute in my family expenses. I'll be able to stay side by my husband in his difficult times. The training continued for 7 days. After the completion of the training course, I decided to buy goats with my little savings. My sister-in-law also helped me to buy goats. I bought 2 goats at first. I have sold a couple of goats till now and I have 8 goats in total at present. I collect milk from the goats and earn money by selling that milk.

At present I am able to help my husband, in our household expenses. Our financial situation is far better than earlier. I and my husband always take decision together. I am an active member of 6 no. ward committee. Our Pourashava always arrange meetings and rallies in different important national and international day observation. Besides this, I always participate in the courtyard meeting which is arranged by our Pourashava. At the meetings and rallies we usually discussed about the bad effect of drug addiction, the bad effect of early marriage, women oppression, violation of women rights, and importance of personal hygiene and household waste management (collection & disposal) etc. to increase awareness of all these things.



Joshna giving speech in the courtyard meeting

I always try to take part in discussion in the various meetings and rallies whenever I get the chance. My monthly income is now nearly Tk. 5000. Now I can easily contribute on my child's education, dress and food. I buy medicine for my mother. I always try to look after my mother as much as I can, so that she never feels her as a burden on us. I am trying to save some money so that we can buy land in future. I am helping my husband to build a toilet at the premises of our courtyard. Now we can drink purified water from our own tube-well. All of these happen because of UGIIP-III project. The project builds me as a courageous entrepreneur. Without this help, I wouldn't have been contributing in my family.

Now I have gathered lots of knowledge on business and awareness. I can earn money for my family. The ladies from my neighborhood ask me for giving suggestions and they respect and listen my decision. Now I have recognition in my society. I am trying to do every work with sincerity and dedication. In future, I want to buy cows to establish a big farmhouse. I would like to earn more money so that I can be able to contribute to my family as well as society.

When I was at my father's house I faced many difficulties because of financial crisis. No one gave us any help or suggestions at that time. As a mother, what I faced in my life, I don't want my child faces that difficulties. So I am working very hard to provide my child a better life and to help others in their difficulties. I want that my son to be educated and do his best for the society and country. I am trying to raise him as a good human being and it is the most important thing to me. Because of this his education is must. I won't let him suffer for anything. I am trying to give my child every possible thing for his education so that he can be an asset to me, our society and country.

That's all about my dream. Last but not the least; I am truly grateful to UGIIP-III project along with Pourashava. I must say, UGIIP-III is doing a fabulous job in establishing a proper ideal society, especially in women empowerment. They are constantly giving emphasis on women empowerment, identifying the social degradation and helping women in raising voice against these degradations. This project truly believes on the saying that **"Empowering women is key to building a future we want"**. I couldn't have been able to do anything without this training and awareness rising. Thanks to all for being my side and hope all of you will give me more good suggestions for making a bright family life in future. I am working hard for the betterment of my family, society and country.



“কন্যারা জাগ্রত না হওয়া পর্যন্ত দেশমাতৃকার মুক্তি অসম্ভব। (মুক্তিফল গল্প).....

—বেগম রোকেয়া

Employment is the path from darkness to light in Priya Banik's life

Sherpur Pourashava, Sherpur

I am Priya Banik of 17 years old. I am daughter of Joydeb Banik and Shuchitra Rani Banik. Banik is our Family title. Right now, I am living in Munshi Bazar, ward no. 2, Sherpur Pourashava, Sherpur. I am single and I attended SSC examination this year. We are four in sisters and have one brother as well. I am holding the fourth position among them. My job is to make thonga (paper bag making), and sell them. . With the help of my siblings, I make Thonga and sell them into the local market. Thus, we are managing our livelihood.



Priya Banik, making Thonga (paper bag)

Not all these things were so easy at all. There is a long story behind my today's position. While I was in 9th grade, my education was about to stop due to lack of money. My father was in this business (Thonga) from the beginning. Nevertheless, it was quite difficult for him alone to run this large family. His business was a small one with limited income. Therefore, he was literally struggling to bear all the basic expenses like education, food, clothes and medical. Then again, there was no fixed income of my parents which compelled us living in starvation almost every half time of our days. . Sometimes we did not get anything to eat a whole day. In this circumstance, one day I got a chance to meet the Female Councilor of our Pourashava.

From her I got the information that UGIIP-III project is searching for participants for their upcoming project of Thonga Making (Paper Bag Making).

Therefore, I showed my interest on it, since by that time I realized that I have to earn myself for the sake of survivability. I realized that it is high time to take some responsibilities on my shoulders. I think that was the best decision that took ever in my life, because there is a saying that **"It is only when you take responsibility for your life that you discover how powerful you truly are"**, and definitely I could say that, I came out much more stronger and happier than before after putting all my efforts.

If I want to see me and my family happy, then I need to do something. Then I did contact with the Pourashava and completed my twelve days training by the end of the year of 2018. After finishing my training, I started making packets for sweets with my family in a new venture. We started to supply different kinds of Thonga for food packaging in almost 10 to 12 shops of our local market as per shop's requirements, for instance, biryani (a dish made with rice, meat, fish or vegetables), sweets etc.

We also made Thonga for birthday parties. However, we were still facing trouble to earn adequate for ourselves because of our low investment in business.

So I contacted with the municipality again. After hearing all this, the honorable Mayor helped me in getting the financial assistance of Tk.5000 from the Gender Action Plan (GAP) Sector of UGIIP-III project.

Now our business is making new profit. Our daily net income is around five to six hundred taka, which goes up to fifteen thousand (15000/-) on an average in a month. With the help of this income, we are now able to eat properly every day, buy our clothes and bear the education expenses of my sister, Shukola Banik's and mine. Our medical expenses are also from this income. We are now able to buy some household things for the family if necessary. I have started my education again and this year (2020), I just passed SSC. I am trying

to save some amount of this business income in the bank every month. My brother is helping my father to look after the business along with him, so that our father could get some help.

Our business is expanding day by day now. Ten to twelve women are working now in our business. They are getting money for this work. For making 100 pieces of Thonga, they get payment like 30, 40 or 50 taka, depending on the design of Thonga. These women used to do work as house cleaner in people's house. They now feel proud for themselves as they are working in business and their increased cash flow compared to before. They are now capable of doing contribute in their family, which is a very big thing for them. My family is now much more financially solvent family than before. Now we do not have to borrow money from anyone. Now we don't need to beg to any one, which itself is a great satisfaction.

In the time of our misfortune, everyone neglected us. However, time has changed a lot now. Our financial position speaks a lot in the society. Now the society gives us importance. My parents are happy with my sister Shulekha and me due to involvement in the business. Apparently, both of our importance has increased in the family.

I am grateful to UGIIP-III and Pourashava, for holding my hand and helping to overcome my bad times. Without them, it would not be possible for me to reach out at today's position. Today I am independent not only physically, but also mentally. Today I know exactly what is right and what is wrong. Now I always attend all the courtyard meetings arranged by Pourashava under UGIIP-III. There I got the clear idea on drug addiction and its' bad effects. Today I know that taking and giving dowry, both are legal offense. I get to know many things through this project and various activities of Pourashava.

I attend all the rallies and awareness activities programme organized by the project and Pourashava. There I get to know what waste management is and what benefits of it are. All this knowledge continuously helps me to keep my family and me healthy and safe. Now I also know what is child marriage and its' demerits. Today I clearly know what kinds of activities counted under "women violence", and where to go to seek help in this circumstance. Same way I know that eve teasing should not be ignored and tolerated. As it is a criminal offense according to law. Overall, I can say that, today I am a much more aware person than before. UGIIP-III made it possible.

This project and Pourashava not only made me aware, but also helped me to be a dreamer. Today I dream for myself, for my family and for many other people of this society, who need help to stand on their own feet. I want to achieve M.A. degree, expand my business and earn more so that I can create employment for many people. The light of knowledge that UGIIP-III has given me, I want to pass that light on to everyone in society, who are the victims of the irony of fate.



দেহের দু'টি চক্ষুস্বরূপ, মানুষের সবরকমের কাজকর্মের প্রয়োজনে দু'টি চক্ষুর গুরুত্ব সমান।

—বেগম রোকেয়া

Anecdote of Aporna Shaha

Tungipara Pourashava, Gopalganj

I am Aporna Shaha (Age: 40; NID no. 5052925525); wife of Mohadeb Shaha. My Father's name is Dr. Amol Krishna Shaha and my mother's name is Madhobi Rani Shaha. Currently I am living in Gopalganj, Tungipara pourashava, Patgati, ward no. 09. I have two kids. Both of them are boy. I have passed my MA degree from a college in our Area.



Aparna Shah

My family was a typical traditional family of our village. It was very hard for my parents to carry on my study cost. So they fixed my marriage right after S.S.C exam. Getting married at this age was itself quite difficult for me, because that time I was totally unaware of the complexity of our society, which was constantly putting me in troubles. Moreover, during my marriage, my husband was working in a shop with around 6000 taka. Besides, my brother-in-law (My husband's younger brother); was living with us along with his wife and baby. We had to bear their living cost to some extent. So it is quite evident that the whole situation was breathtaking for me, especially at that little age of my life.

Situation became worse when I gave birth of my two children. My first baby boy born right after one and a half year of my marriage; and then second one born after 4 years of the first one. We were facing difficulties to meet the every single day need, let alone my study cost. My kids were suffering from malnutrition. We couldn't get our three times meal of a day. My study was in danger. So all in all it could be said that I was surrounded by problems and difficulties. I was getting hopeless; it was like as if my life was standing on a fine thread. But

there is a saying of Albert Einstein that "You never fail, until you stop trying". Although my hopes were sinking to the very last point, deep down in my heart as if someone was constantly reminding me that "Do not give up, the beginning is always the hardest". I was not only a wife, but also a mother and student. That keeps me on to survive.



At the very beginning, some of my acquaintances and my parents helped me financially to meet my everyday need and to bear my education cost. But then when I was studying in college, one of my acquaintances gave me the information of UGIIP-III project and pourashava. There I got to know that pourashava is running some training courses on tailoring to empower the women of our society, with the help of the project's (UGIIP-III) fund. So, I decided to meet our honorable mayor. He suggested me to join the training and eventually

I joined. After successfully completing the training, initially I started to sew dress for my neighbors and relatives. From that I managed to earn little bit of my education cost, along with my family expenses. But to be a complete self-dependent, I needed to establish my own tailor shop; for that some sort of investment was required. So, again I came across an obstacle, which I needed to overcome. Then again I met with my mayor and asked him some loan. Then he managed a loan of Tk. 40,000 from the project's fund. Literally, my life began to rise after that. I started a business and established a tailor shop, assigned five employees. My sister-in-law helped me a lot. In my shop I started to make dress for selling. Besides, I bought dress from wholesale to sell and make business out of it. Before being attached with the project, our family's (me and my husband) in total income was 10000 taka. But now I am getting monthly average tk.20000 profit from my business. Today my husband also has a grocery shop. From his shop he is able to earn around 15000 taka each month. Now our family's total income is 35000 taka. With the help this money, I could able to bear my study cost. Today I have my M.A degree. My kids are getting proper nutrition and proper education.

At this stage of my life, when I look back, I see a mother, who transformed herself as a fighter for her kids; a girl, who became matured and tough through her life experiences. All these have been happened only because of UGIIP-III, Pourashava, our mayor and our honorable prime minister. Today I repaid all my loans. I have a decent rented house, tube-well for safe drinking water. Today I know what a healthy life means is and how to live it. Today I drink boil water. Not only these, I also use hygiene latrine, which keeps us away from various diseases. In short I can say that, today I have become a better person, more independent, more sensible, and more conscious to the society's disorder.

Today my only dream is to make my children educated and responsible citizen. Along with these, I want to help those, who are desperately needed of some hands to overcome their difficulties.



"I had dreamt of a society where women would be magistrates, judges and barristers"

— Begum Rokeya



ADB



**Third Urban Governance and Infrastructure
Improvement (Sector) Project, UGIIP-III**

**Local Government Engineering Department (LGED) &
Department of Public Health Engineering (DPHE)**