

Impact of Rehabilitation in Guchchagram (Cluster Village) on Livelihood and Living Conditions of Its Inhabitants: A Case Study of Nijbari Guchchagram at Saidpur in Nilphamari District

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ABSTRACT

Rehabilitation of people, as a part of poverty alleviation and human development program (Powelson 1987), has become one of the most important challenges for governments all over the world, as people are frequently becoming homeless and shelter-less due to poverty, climate change and disaster and, eventually, becoming the victims of migration that takes place in two forms; i.e. internal and cross-border migration. Governments of the countries like Bangladesh are responsible to rehabilitate those people either temporarily or permanently in cases where they are unable to ensure their shelters or they become homeless as victims of migration. Different governmental regimes in Bangladesh being responsible to ensure shelters for the homeless and shelter-less people as enshrined in Article 15(a) of the Constitution of Bangladesh has been implementing a variety of rehabilitation projects, i.e., 'Cluster Village', Adarshagram, Abashon, Ashrayan, and Guchchogram on Khas Land and Char land (government-owned land) since the independence of the country in 1971. But the impact of rehabilitation on improvement of livelihood and living conditions of the rehabilitated people is still, almost, unexplored. The study about the people rehabilitated in Nijbari Guchchagram at Saidpur Upazila in Nilphamari district found that providing the title and ownership of a house with a piece of land, skill-based training and micro-credits have had contributed much to significantly upgrade their livelihood and living conditions which, eventually, rehabilitation in a suitable place has created an opportunity for them to be connected with the mainstream of development of the country.

Keywords: rehabilitation; livelihood; climate victims rehabilitation project (CVRP); Guchchagram (GG); Bangladesh.

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1. INTRODUCTION

i) Background:

Rehabilitation of people temporarily due to internal or external migration and permanently with a dwelling house along with ownership of a piece of land due to being poor, homeless and shelter-less, has emerged as a critical governmental issue in today's rapidly changing world. As people are frequently becoming homeless and shelter-less as a consequence of poverty, climate change and disaster, rehabilitation by providing a dwelling house along with ownership of a piece of land, as a part of poverty alleviation and the human development program (Powelson 1987), has posed many challenges for governments all over the world. Every year almost all the governments face the consequences of rainfall variations, droughts, cyclone and storm surges, floods, saline intrusion, rise of sea level, poverty, war, ethnic clinging and so forth with huge loss of cultivable lands due to river erosion, death of people and loss of cattle and dwelling houses. Immediately after a disaster, whether natural or artificial, takes place in a country, people become homeless and shelter-less; suffer from acute scarcity of food, supply of medicine and scarcity of essential commodities and thus, become the victims of internal or external migration. Therefore, it becomes imperative for the government of a country to rehabilitate those homeless and shelter-less people, which is common in case of Bangladesh. Since the independence of the country in 1971, a variety of rehabilitation projects and programs, i.e., 'Cluster Village', Adarshagram, Abashon, Ashrayan, Guchchogram have been being implemented by different governmental regimes to rehabilitate people on Khas Land (government-owned land) and Char land (land appeared from and within water owned by government). Till today, there is a dearth of research which could show the impact as to what extent rehabilitation of people under the Guchchagram (CVRP) Project has contributed to improve the livelihood and living conditions of the families rehabilitated under the Guchchagram Project..

The paper focuses on the level of improvement that have taken place in the livelihood and living conditions of the people rehabilitated under the Guchchagram (CVRP) Project being provided with ownership of a piece of land, skill-based training and micro-credits with the objective that they could be able to upgrade their livelihood and living conditions and, eventually, become connected with the mainstream of development of the country (Development Project Proposal of Guchchagram project 2015). It is argued that ownership of a house with a piece of land can strengthen the mindset of the landless and homeless rural poor people who, by living in their own house with skill building training along with the asset grants from the government, would be able to increase the standard of their livelihoods and living conditions and, thus, build productive assets having an ultimate impact on the overall development of the whole country (Ahmed, S. M. 2009). Here livelihood means the capabilities, assets

and activities required for a means of living and living conditions mean level of poverty alleviation, humanitarian development, civil and human rights, improvement of education, health care facilities, hygiene, safe water and sanitation. The special focus has been given to the provision of titles and ownership of a house with a piece of land because with such ownership, it is believed, the rehabilitated people become visible, registered and able to express political preference and become reachable by different service providers.

ii) Rationale:

A huge number of rehabilitation projects; e.g. the Guchchagram (CVRP) Project, have been implemented to bring the landless, homeless and shelter-less people to the mainstream of development by their rehabilitation in a suitable place since the time when the founder of Bangladesh, father of the nation Bangabandhu Sheikh Mujibur Rahman took the initiative to rehabilitate the victims of ‘Cyclone Bhola’ that took place in 1970 through inauguration of “Poragacha Cluster Village” at Ramgoti Thana in Noakhali district on February 20, 1972 (Mallik, B. & Sultana, Z. 2017). Available sources show that a negligible number of researches have been conducted to find out whether rehabilitation under these projects have contributed to improve the livelihood and living conditions of the rehabilitated people. Conducting research on the people rehabilitated in Nijbari Guchchagram at Saidpur Upazila in the district of Nilphamari under the Guchchagram (CVRP) Project will fulfill the existing research gap. Findings of the research will give input to the government for further development and continuation of the ongoing rehabilitation projects.

iii) Research Objective:

Rehabilitation of people under the Guchchagram (CVRP) Project has not only a short-term implication of improving the livelihood quality and living conditions of the rehabilitated people but also it has long-term impact on the overall development of the country. But there is a dearth of research showing the improvement in the livelihoods and living conditions of the families rehabilitated in guchchagrams. Therefore, the main objective of the research is:

- To find out whether improvements have taken place in the livelihood and living conditions of the people rehabilitated under the Guchchagram (CVRP) Project.

iv) Research Question:

- To what extent a Guchchagram (cluster village) addresses the needs of the targeted people as well as the target of the government in respect of improving the livelihoods and living conditions of the rehabilitated people?

2. Literature Review

Rehabilitation of the poor homeless and shelter-less people by providing dwelling house along with a small plot of Khas Land (government owned land) for the house and the house premise under the land reform program of the government of Bangladesh is linked with the worldwide poverty alleviation (Powelson 1987) and human development program. But bringing these people to the mainstream of development through implementation of such rehabilitation projects is one of the most important challenges for not only the government of Bangladesh but also the governments all over the world. Regarding the issue studies have been conducted in South Asia, Africa, Nepal, the Philippines, India, China, Thailand, Scotland, Mexico, and Vietnam. The studies have asserted that rehabilitation of people through land reform takes place not only for better land management but also for serving the purpose of poverty alleviation and human development. Through consultation meetings with experts and synthesizing existing literature, Narh et al. 2016 argue that there are institutional and sociopolitical dynamics of the ways by which land reforms have taken place in Ghana, Kenya, and Vietnam (Mallik, B & Sultana, Z 2017). This is not different in case of Bangladesh. Being one of the most densely populated countries in the world, land in Bangladesh is the scarcest item and ownership of a house along with land implies social and economic power (Jansen 1983; Das et al. 2012; Sen & Ali 2015; USAID 2010). In the country there exists no customary land tenure but statutory land tenure (Jansen 1983; Hossain 2015). However, the dynamics of socio-economic class structures have created a deteriorating situation for the poor and the middle class and, as a result, a concentration of land and other assets has been among a few rich people (Mallik, B & Sultana, Z 2017).

There are opinions that to eradicate poverty governments of Bangladesh under different regimes implemented different rehabilitation projects through land reform initiatives which, in many cases, resulted in strengthening of informal local powers and raising of doubts about the actual implementation of legally prescribed targets. Despite that the government has continued its attempts to distribute homes to the landless in order to reduce social disparities and alleviate poverty (Das et al. 2012; Hossain 2015; Momen 1996; Barkat et al. 2001; Barkat et al. 2000; Rahman & Rahman 2015). The attempt to distribute homes to the landless and homeless people has got the highest concentration prior to the year 2020 when Sheikh Hasina, the head of the government, declared that no man of the country would remain homeless and shelter-less and she added that efforts would go on until and unless shelters for all people were ensured. The establishment of 'Guchchagrams (GGs)' for the landless and for climate victims is an integral part of that program of the government (Guchchagram 2017; Momen 1996; Barkat et al. 2001; Barkat et al. 2000).

Training and provision of micro-credits are the important components of the Guchchagram Project. These two components of the project were added targeting as drivers to transform the livelihood and living conditions of the people to a standard level. Available data show that fishery training programs had created a significant impact on the household income of the rural poor women in Bangladesh. It was also found that fishery credit, possession of land, and the number of natural hazards were the key determinants of household income (Mahmud et al. 2017). Study shows that household healthcare expenditure of the rural poor borrowers of BRAC micro-credit in Bangladesh increased due to receiving training from BRAC (Hilton et al. 2016).

Hayyat & Chughtai (2015) found that vocational training generated competitive human capital for economic development and vocational training played significant role on poverty alleviation. Another study in Uganda shows that participation in the training program increased the adoption of the improved cultivation practices and the trained rice farmers obtained higher profit than the non-trained farmers. Murshed-E-Jahan & Pemsil (2011) show that Integrated Aquaculture-Agriculture (IAA) training program had an important impact on increasing their technical efficiency, fishery production and house hold income.

While Noor & Dola (2010) found that in Malaysia agricultural training programs increased farmers' competencies and livestock production. Skill-based training along with micro-credit has created positive impact on the socio-economic conditions to the ultra-poor. The study shows that after providing the poor people micro-credit, skill-based training, and health support, income, food security, health knowledge and behavior have increased significantly. A study in India involving women members of the Self-Help-Groups (SHG) found that training program for the women played an important role in increasing their skills in livestock rearing (Jothilakshmi et al. 2009).

A study on the effectiveness of microfinance on household income, expenditure, and savings in Bangladesh on ASA (Association for Social Advancement) clients reveals that the microcredit program of ASA had a positive impact on reducing poverty in the country and was improving their living standard. Another study reveals that in Lakshipur microcredit programs have generated positive results for large numbers of the poor. The study suggests that micro-credit is not the only way out for all the poor for alleviating poverty but also for economic transaction, social transaction, legal transaction and political transaction (Karim et al. 2012).

Microfinance programme of Grameen Bank generated income and increased consumption of borrowers in Bogra. Significant impacts were taken place on the ground of drinking water, nature of medical treatment, lighting condition of houses, but the credit program of Grameen Bank was hardly related to the changes in education of borrowers (Islam 2014). But a study on the role of microfinance in poverty reduction in the South- West Zone of Nigeria found that microfinance loan made significant impact on the borrowers in the study area to reduce their poverty level (Kasali et al. 2015).

3. Research Methodology

The 25-day research, as a part of the Advanced Course on Administration and Development (ACAD) at Bangladesh Public Administration Training Centre (BPATC), has followed a qualitative method. A purposive sampling technique has been used to get results and findings of the research. Reviewing existing literature was the first attempt in conducting the research which included reading and analyzing available online resources, project office data and previous relevant studies.

A trip to the research area called Nijbari Guchchagram at Saidpur Upazila in Nilphamari district for data collection was made. To collect primary data, case study approach was applied which employed participatory rural appraisal tools, for example, interviews and focus group discussion. For interview semi-structured questionnaires were used. Interviews of, at least, 30 beneficiary households, Focus Group Discussions with local public representatives were made. Key informants' interviews face-to-face and over telephone were also conducted which included concerned Officers (DPD, Regional Engineer, RPD) of the Guchchagram Project and local implementation and monitoring officers including the Upazila Nirbahi Officer (UNO).

Data were collected on the level of improvement in livelihoods and living conditions of the families rehabilitated in the Guchchagram; for examples: capabilities, assets and activities required for a means of living and alleviation of poverty, humanitarian development, civil and human rights, improvement of education, health care facilities, hygiene, safe water and sanitation. Special focus has been given to the impact of distribution of titles and ownership of a house along with a plot of Khas Land.

4. A Brief History of Rehabilitation of Poor, Homeless and Shelter-less People in Bangladesh

Being responsible to provide homes or shelters for the poor, homeless and shelter-less people, as enshrined in Article 15(a) of the constitution, different governmental regimes have been implementing projects and programs to rehabilitate the disaster victims and other homeless and shelter-less people on Khas Land (land owned by government) since the independence of the country in 1971. There is doubt that the rehabilitation projects like, the Guchchagram (CVRP) Project has had significant contribution to reduce social disparities and alleviate poverty (Das et al. 2012; Hossain 2015 & Rahman & Rahman 2015) which has now become one of the support actions to materialize Vision-2021, MDGs, SDGs and Vision-2041. In fact, establishment of 'Guchchagrams (GGs)' for rehabilitation of the landless, homeless and shelter-less people of the country, is the continuation of the 'Cluster Village' program implemented just after the independence of the country (Guchchagram 2017; Momen 1996; Barkat et al. 2001; Barkat et al. 2000).

As a war-ravaged country providing livelihoods and shelters were the immediate challenge for the government after independence. Therefore, the idea of rehabilitating landless and homeless rural people on Khas Land first came from the founder of Bangladesh, Father of the Nation Bangabandhu Sheikh Mujibur Rahman. Coming to power after the liberation of the country, he advised Ministry of Land Administration and Land Reforms Division to take initiative to maximize the utilization of Khas land by establishing "Cluster Villages" for the rehabilitation of cyclone and river erosion affected families. For example, the devastating tidal bore and cyclone of 1970 in Chottogram region displaced a huge number of populations and made millions of people homeless. On his first visit to Ramgati Thana of the then Noakhali district on the 20th February, 1972 Bangabandhu inaugurated "Poragacha Cluster Village"- to rehabilitate the homeless and shelter-less families. As a result, 1470 families were rehabilitated in four Cluster Villages at Char Clerk under Subarnacher Upazila, at Char Diara Balua under Companigonj Upazila of Noakhali District, at Char Poragacha under Ramgati Upazila of Lakshmipur District and at Char Darbesh under Sonagazi Upazila of Feni District (Development Project Proposal of Guchchagram Project 2015). The successive governments of the country, following the path of Bangabandhu, continued the rehabilitation program in different names and titles; for examples: Cluster Village was first started in 1972, Asrayon ('returning home') in 1997, Adarsha Gram ('ideal village') in 1988, Adarsha Gram-2 in 1998, Abashan in 2001, Ashrayan Project Phase-2 in 2002, Ashrayan-2 Project in 2010, Guchchagram (CVRP) Project in 2009 and Guchchagram Phase-2 (CVRP) Project in 2015. Only under the Guchchagram (CVRP) Project a number of 10706 families were rehabilitated in 254 GGs by 2015, and now under the Guchchagram Phase-2 (CVRP) Project starting in 2015 a number of 46223 families have been rehabilitated in 1567 Guchchagrams till June 30, 2024. Before the start of Guchchagram Phase-2 project Bangladesh government and the European Union jointly rehabilitated 45,647 families in 1080 Adarsha Grams through Adarsha Gram and 25,385 families in 427 Adarsha Grams through Adarshal Gram-II projects.

Table-1: Rehabilitation projects undertaken by governments since 1971.

Name	Starting Year	Total Number of families rehabilitated
Cluster Village	1972	Data unavailable
Adarsha Gram ('ideal village')	1988	45,647
Asrayon ('returning home')	1997	47,210
Adarsha Gram-2	1998	25,385
Abashan	2001	65,000
Ashrayan Project Phase-2	2002	58,703
Ashrayan-2 Project	2010	476213
Guchchagram (CVRP) Project	2009	10706
Guchchagram Phase-2 (CVRP) Project	2015	46223

Source: Guchchagram Project Office & Ashrayan Project Office, July 2024.

The objectives of rehabilitation under the Guchchagram Project are to alleviate poverty state of poor climate victims, landless, homeless, address-less and river eroded people of the rural areas of Bangladesh by providing shelters and human resource development activities. Under the project a beneficiary family gets 0.03-0.08 acres of homestead, a 300-393 square feet house, a kitchen and a sanitary latrine. There are also provisions for safe drinking water through sinking a suitable type of tube-well. In each guchchagram a Multipurpose Hall is constructed for socio-cultural activities of the rehabilitated people that include arrangement of party, marriage ceremony, recreational event and training. The beneficiaries are also provided micro-credit after being trained on different trades by Bangladesh Rural Development Board (BRDB). Moreover, adequate facilities for primary healthcare, education, family planning and social awareness building are provided to the beneficiaries by the government and non-government organizations.

5. Results and Findings:

The opportunities and privileges for improving the standard of livelihood and living conditions of the people rehabilitated in guchchagrams must vary, as the guchchagrams are located in different regions and locations throughout the whole country. Therefore, it is difficult to conduct research on all the guchchagrams within a constraint time frame for making a clear exposition whether rehabilitation has contributed to upgrade the standard of livelihood and living conditions of the poor, homeless and shelter-less people. But purposively, with proper collection of data from the inhabitants of a particular guchchagram or a few, it is possible, at least, to draw a picture for making a general understanding about the improvement taken place in the standard of livelihoods and living conditions of its inhabitants. Because of time, resource and logistic constraints data were collected from a conveniently available pool of respondents of the Nijbari Guchchagram established in the financial year 2009-2010 at Saidpur Upazila in Nilphamari district as a case study. As the guchchagram is located beside the Rangpur-Saidpur Highway near Saidpur, the choice was made due to the favorable location of the Guchchagram. Data related to the development in different aspects of livelihood and living conditions were collected from 30 (Thirty) families out of 80 (eighty) families in both the pre-and post-rehabilitation situation that included: (i) Means of living, (ii) Monthly income, (iii) Education, (iv) Healthcare facilities and hygiene, (v) Safe drinking water and sanitation, (vi) Access to training and micro-credit and (vii) Civil and human rights.

Upon taking consent, the heads of the family members were questioned, in cases, where the head of a family was not available, his or her spouse or their eldest son/daughter (more than 18 years old) were interviewed with semi-structured questionnaires. To obtain an authentic picture of change in livelihood and living conditions, firstly, informal talks were conducted with the rehabilitated families and statements of the beneficiaries were

recorded in the gaps of the questionnaires. Later on, Focus Group Discussion (FGD) was conducted with 10-15 people living in the guchchagram including local UP member. Key informant interviews, face-to-face and over telephone, were also conducted which included concerned Officers DPD, RPD of the Guchchagram (CVRP) Project and local implementation and monitoring officers. The collected data were grouped according to the fields mentioned in the questionnaire, analyzed and presented in a descriptive manner by using tables and charts which are as follows:

a) Demographic Information:

The respondents were mainly the family heads or any family member of that house in the studied guchchagram. Table 2 shows female and male respondents were 50% and 50% respectively who were mostly from the below education level. Among the respondents 76.67% were able to put signature and the rest were seen to use thumb impression. The professions of the respondents mostly were Rickshaw or Van puller (30.0%), small business men (23.33%), day laborer (16.67%), and 24% are from other professions.

Table 2: Demography of respondents (family head) in study area

		Frequency	Percentage (%)
Sex	Male	15	50
	Female	15	50
	Total	30	100.0
Marital Status	Married	25	83.3
	Widow	5	16.67
	Total	30	100.0
Education	Illiterate	07	23.3
	Below Primary	23	76.67
	Total	100	100.0
Professions	Agri. Labour	1	3.33
	Day Labour	5	16.67
	Small Business	7	23.33
	Mechanics	2	6.67
	Van/Rickshaw puller	9	30.00
	Others	6	20.00
	Total	30	100.0

Source: Field data collection, March 2024

b) Achievement for Means of Living

During data collection it was found that a significant level of development has taken place regarding household items, home gardening, livestock, poultry rearing and savings/cash before and after rehabilitation. Table-3 shows different types of livelihood strategies that were available for the respondents before and after their rehabilitation in the studied Guchchagram.

Table-3: Capabilities, assets and activities achieved for a means of living

SL No.	Particulars	Before rehabilitation (%)	After rehabilitation (%)
1	Household items (furniture, etc.)	16.6	93.3
2	Land with a house	0	100
3	Cash in hand/ deposit in bank	0	23
4	Having livestock/poultry	0	43.33
5	Having home gardening	0	100

Source: Field data collection, March 2024

It was found that before rehabilitation, around 17% of the respondents had different types of household items (such as furniture, electric fan, dressing table, chair etc.) at their home, whereas these type of household items, after rehabilitation in the studied guchchagram, it has become around 94%. As the program was designed to provide a house and land to the landless, homeless and shelter-less families, all the (100%) respondents reported that they were happy enough, as they now own a house and the house has given them address and identity. Before rehabilitation they were quite dependent on others, as they had no house of their own and they had no address and identity.

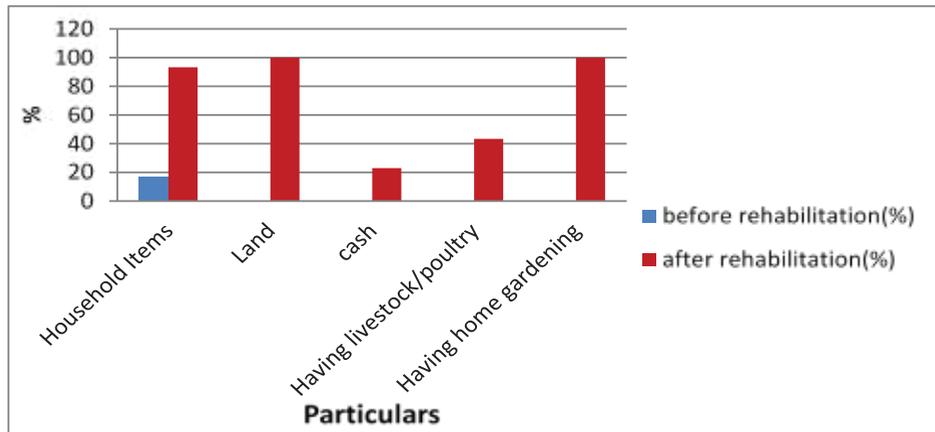


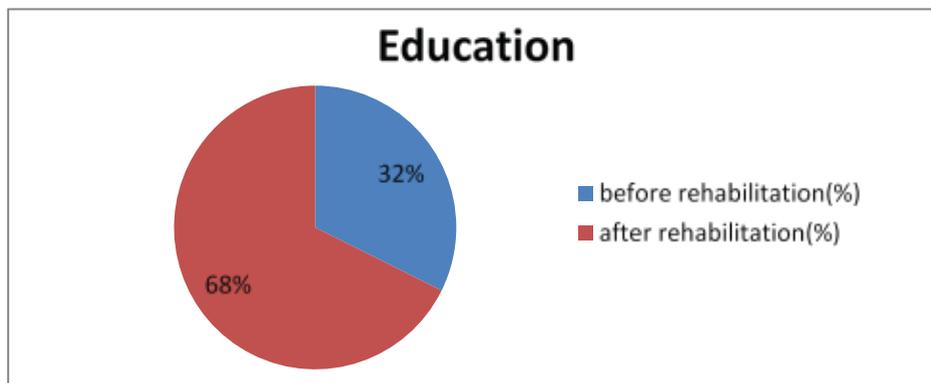
Figure-1: Capabilities, assets and activities achieved for a means of living

Data revealed that before rehabilitation, no one had home gardens but now almost every family has their own home garden and the average of having a home garden has increased by 100% after rehabilitation. This is because in the guchchagram every family has separate land where vegetables, plant and fruit trees are cultured. Livestock/poultry rearing is increasing on an average by 43%. But still after rehabilitation there is no significant improvement in saving money or cash in hand; still almost 77% of the respondents, mention that they are to lead their family with the income they earn every day. Due to price hike they cannot save money but can manage their family in a better way than before.

c) Education

Interviewed data depicted that a significant level of improvement has taken place in case of education after rehabilitation in the guchchagram. Table-4 presents that before rehabilitation the education rate among the respondents was only 37% but after rehabilitation the rate has significantly increased. This is due to the fact that after rehabilitation inhabitants are provided awareness training, the guchchagram is located at a convenient place and also their monthly increased income helped them sending their child to school.

Figure-2: Improvement in education



Source: Field data collection, March 2024

d) Healthcare Facilities and Hygiene:

The surveyed data reveals that a significant level of improvement in access to family planning, health care facilities and awareness to food hygiene has taken place in the studied guchchagram. Table 4 shows that after rehabilitation access to family planning and health facilities of the rehabilitated families has changes from 30% to 96.67% and awareness for food hygiene from 36.67% to 100%.

Table-4: Healthcare facilities and hygiene

Sl	Particulars	Before rehabilitation (%)	After rehabilitation (%)
1	Access to family planning and health facilities	30	96.67
2	Awareness to food hygiene, handwash	36.67	100

Source: Field data collection, March 2024

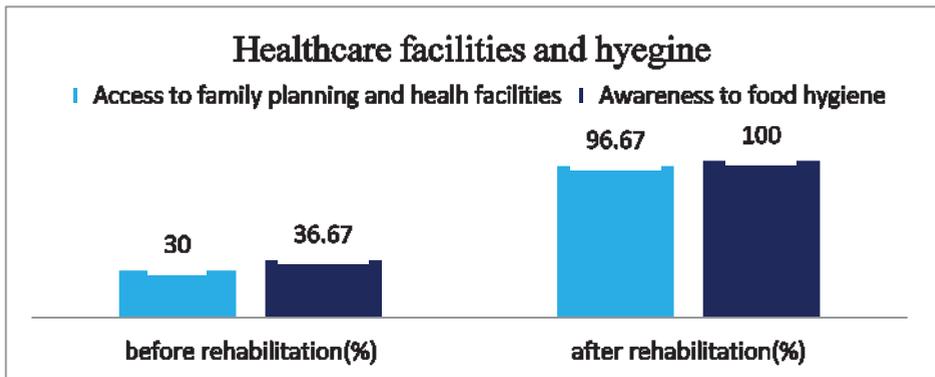


Figure-3: Healthcare facilities and hygiene

The improvement has taken place due to the effect of training, improvement in education of family members and various programs on health care and hygiene by government and non-government organizations. As the studied guchchagram’s location is near a union health complex, the health workers pay regular visit to the guchchagram. As a result, members of the rehabilitated families have become much more aware of healthcare and hygiene now than they were before their rehabilitation in the guchchagram.

e) Safe Drinking Water and Sanitation:

A significant improvement among the respondents has also been found regarding the access to safe drinking water and sanitation facilities after rehabilitation in the studied guchchagram, as the rehabilitation program was designed to provide a house and land with a sanitary latrine for every family and a tube-well for 6-8 families. During interview it was found that in addition to the community tube-well many families have made their own safe drinking water source by sinking tube-well on their house premises. Even some were seen sinking electric pump driven water line in their residence.

Table-5: Access to safe water and sanitation

Sl	Particulars	Before rehabilitation (%)	After rehabilitation (%)
1	Sanitation facilities	6.7%	100%
2	safe water facilities	70%	100%

Source: Field data collection, March 2024

f) Access to Training and Micro-Credit Program:

Data shows that before rehabilitation only 20% families were associated with credit programs with NGOs but after rehabilitation 90% of the families have got access to micro-credit program with Bangladesh Rural Development Board (BRDB), as during the design of the Guchchagram (CVRP) Project the Ministry of Land included the rehabilitated families with regular credit programs through BRDB.

Table-6: Access to training and micro-credits

Sl	Particulars	Before rehabilitation (%)	After rehabilitation (%)
1	Access to loan program	20	90
2	Training on IGA	3	73

Source: Field data collection, March 2024

Guchchagram Project is not only providing dwelling house but also is providing skill-based training to uplift livelihoods of the rehabilitated families. Skill-based training and awareness programs are aimed at developing beneficiaries' skill and awareness so that they can apply their knowledge and skill to real life and finally can improve their socio-economic status. As a result, many formal credit institutions like NGOs, banks often try to include them in their regular credit programs. These activities ascertains that the rehabilitated families are now included directly to the development activity and they are also now in the main stream of development of the country.

g) Civil and Human Rights/Social Rights:

Regarding their social life and harmony in the community the respondents report, as table-7 shows that they feel much more secured living in the present homes than their previous living places. Now they are aware about their voting, they are getting help from community leader, they have more access to financial activities, have less conflict with neighbors, and have access to various social and cultural programs by being rehabilitated in Nijbari Guchchagram.

Table-7: Civil and human rights/social rights

SI	Particulars	Before rehabilitation (%)	After rehabilitation (%)
1	Right to vote of the respondents	43.3	100
2	Help from community leader (govt. allowance)	3.33	73.33
3	Access to loan programme	20	90
4	Having conflict with neighbour	16.67	6.67
5	Access to social programs using community hall of guchchagram	0	100

Source: Field data collection, March 2024

h) Monthly Income and Expenditure:

Rehabilitation in guchchagram has influenced much to raise the income and expenditure level of the people of Nijbari Guchchagram. Table-8 data show that the amount of monthly income has significantly increased after rehabilitation. As the study has been carried out after 15 years of rehabilitation in the guchchogram, the change has taken place due to involvement of more family members in income generating activities. Again, many families have started home gardening, cattle or poultry rearing which also have helped to increase the volume of their income. The table also shows a noticeable increase in the monthly expenditure and this has happened due to inflation in the economy of the country and increase in the level of purchasing ability of the respondents.

Table-8: Monthly income and expenditure of the families.

SI	Particulars	Before rehabilitation (in BTD)	After rehabilitation (in BTD)
1	Income (average)	4693.33	19766.67
2	Expenditure (average)	4503.33	15766.67

Source: Field data collection, March 2024

6. Conclusion and Recommendations:

Rehabilitation of the poor, homeless and shelter-less people under the rehabilitation projects; e.g. the Guchchagram (CVRP) Project, particularly, awarding the title and ownership of a house along with a small plot of house premise, has contributed much to build a strong mindset for development and to improve the standard of livelihood and living conditions of the rehabilitated people. During data collection it was found that the

rehabilitated inhabitants have still the habitual tendency of dependency on the government rather than to be self-reliant to meet some unusual needs which, is still needed to be addressed. Otherwise, rehabilitation in guchchagram has had significant impact on improving livelihood and living conditions of the rehabilitated poor, homeless and shelter-less people of the study area through building confidence and capabilities as, for living in guchchagram within a targeted community of the government, opportunities to take part in various socio-economic, cultural and developmental activities have been available for them. The title and ownership of a house along with a small plot of house premise has made them free from their previous identity crisis when they did not have even an address of their own. During Focus Group discussion one inhabitant of the guchchagram named Nadim uttered with pride, “Previously I was living in a thatched house on the land of my relative; he used to try to misbehave every now and then. Now I am living in my own house. Even if I do not do anything in a day, there is nobody to misbehave with me. I can now take my own decision. I am very happy living in my own house”. As the studied guchchagram is located in a suitable place and there are many brickfields, huge cultivable lands, business centres around it, the inhabitants get ample opportunity of employments. Children are also happy because they can easily go to school due to easy communication facility. But still there are provisions to increase the support base for the beneficiaries of the studied Nijbari Guchchagram which would reduce their vulnerability to poverty and increase the level of security and comfort. Some recommendations are presented below in order to strengthen financial and socio-economic stability and betterment of the rehabilitated people of the studied Guchchagram:

1. The study found that the allotted house along with the house premise, being used for horticulture, is playing an important role in creating an income opportunity. If arrangement of additional agricultural land can be made for the people, it will reduce their level of poverty and enhance self-employment opportunities for the rehabilitated people.
2. Construction of a small connecting road from the Rangpur-Saidpur Highway is needed to reach the studied guchchagram. It needs to be constructed within immediately.
3. Bangladesh Rural Development Board (BRDB) operates the micro-credit program in the studied guchchagram. But during data collection it was found that operation, supervision and monitoring of the program was very poor. Instructions by and to the officers concerned should be made immediately to invest effort to make the program successful.
4. Still around 10 (Ten) families did not get the registration deeds of their house and allotted land. To confirm their title and ownership the registration deeds need to be completed by the officers concerned including the UNO without any delay.

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