

Urban Partnerships for Poverty Reduction

Building confidence, creating livelihoods: Study of short term outcomes for apprenticeship and block grants recipients

INTRODUCTION

1.1. Background

A key strategy of UPPR for reducing poverty is creating opportunities for the poor and extreme poor to acquire skills for establishing a new livelihood. A job boosts household income while also contributing to the empowerment of poor women and men, which, in turn, sparks further individual actions to overcome poverty. Urban livelihoods promotion enable poor communities to - improve their savings, afford nutritious food, educate their children, pay for required health services and meet their shelter needs.

UPPR has two key strategies for supporting the poor and extreme poor, especially women, to establish livelihoods. The apprenticeship grant provides women and men with skills training to help them build confidence and provide them with the necessary experience to find work, often for the first time. Secondly, the block grant provides extreme poor women the funds to kick-start a small business with the guidance of a mentor.

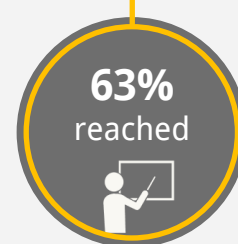
To learn more about the outcomes achieved by these livelihoods interventions, UPPR's Research, Evaluation and Learning Unit undertook a study of short-term outcomes for both the apprenticeship and block grants in 12 towns. This report will first introduce the approach UPPR has taken to support individuals in poor urban communities to access income generating activities. It will then present and analyse findings from the short-term outcome study undertaken in 2013, focusing in turn on the apprenticeship grant and then the block grant. Finally it will consider the study findings in light of UPPR's new directions in supporting poor urban communities to access sustainable livelihoods through engagement with the private sector.

1.2. How UPPR works with communities

UPPR's emphasis is on communities taking control of their own development. The communities are organised into small primary groups which work together to form a Community Development Committee (CDC). The CDC then organises the project's participatory processes. The households who are most in need are identified through the participatory identification of the poor (PIP) process. The communities thereby determine the local characteristics of the extreme poor, poor and non-poor and agree which category each household falls into. Further, the community priorities are identified through the development of a Community Action Plan (CAP). This forms the basis of developing Community Contracts which outline what activities will be done and which households will benefit. This contract is signed with the City Corporation or Pour-

KEY FINDINGS

60% planned



Apprentices with a job within six months after the training

60% planned



Businesses still running six months after receiving the block grant

UPPR

UPPR works with poor urban communities in 23 towns and cities across Bangladesh. Our project is the result of concerted efforts between the Government of Bangladesh, the Government of the United Kingdom and the United Nations to lift three million people out of urban poverty and integrate them in the cities of Bangladesh.



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ashava. The community then manages the implementation of these contracts which not only keeps the investment within the community but helps to build ownership and accountability. The women and men who are eligible to receive grants are selected using the PIP methodology.

1.3. How the livelihood grants operate

Women and men who are either poor or extremely poor and aged between 18 and 35 years can receive the apprenticeship grant. For an apprenticeship grant, CDC leaders identify apprenticeship or vocational skills development opportunities in the locality. The individual receives a training stipend of around USD 20 a month for maximum six months. As a result it is expected that apprentices will either gain employment from their trainer or have the necessary skills to find a job elsewhere. Ultimately it is expected that they will be in employment six months after completing their training.

Typically only extremely poor women aged over 35 years receive a block grant. Similarly to the apprenticeship grants, the CDC leaders identify business sectors in which eligible extreme poor women have competitive advantages and that are suited to their interests. The women will then receive around USD 65 to kick-start their own business while receiving guidance from a mentor. As a result of financial support and mentoring it is expected that small businesses will still be running six months after the block grant was received. It is also anticipated that block grant recipients could avail of support from their local savings and credit group to further develop their business.

Eventually, these jobs and small businesses are expected to provide individuals who have had little or no opportunity to earn money and contribute to their household's income with the confidence and resources to do so, even on a small scale, providing them with a stepping stone out of poverty.

METHODOLOGY

2.1. Sampling

The main indicator being explored to determine the livelihood grant effectiveness was whether beneficiaries remained in employment for at least six months after completing their apprenticeship grant or receiving their block grant. Towns were purposively sampled on three key criteria:

- I. Range of towns across the spectrum of economic scores on the UPPR Settlement and Living Conditions Index;
- II. Range of towns from LPUPAP and UPPR; and,
- III. Range of City Corporations and Pourashavas.

Table 1: Purposively sampled towns by Project & Municipality type

	City	Pourashava
UPPR	Comilla	Dinajpur
	Dhaka North	Naogoan
	Rangpur	Tangail
LPUPAP	Chittagong	Bogra
	Khulna	Mymensingh
	Narayanganj	Sirajganj

Two stage random cluster sampling was then used to identify beneficiaries to be surveyed. Separate sampling exercises were conducted for each grant. Using a 95% confidence level, 5% confidence interval and a design effect of 1.5, a minimum sample size of 615

was required for the apprenticeship grant and 625 for the block grant. Fifty CDC clusters were then identified for each grant using the probability proportional to size methodology while approximately 13 individual beneficiaries were then randomly selected from the lists of beneficiaries in each cluster.

2.2. Tool design and piloting

Tools were designed by UPPR staff and field tested in Gazipur. Data was collected using a survey for each grant and complemented by a follow-up qualitative study with grant recipients, CDC leaders and UPPR volunteers and staff in four towns. Data was collected by Community Facilitators from sampled towns under the supervision of UPPR staff. Each enumerator participated in a two day training workshop prior to data collection.

2.3. Limitations

There were a number of limitations with the study which should be considered:

Absence of a baseline: No baseline study was conducted and so options for assessing change over time are limited. A small number of basic recall questions were used to indicate whether beneficiaries perceived certain circumstances in their lives had changed since receiving a grant. This creates an impression rather than providing evidence.

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Use of community level data collectors: UPPR's Community Facilitators were trained to collect data and were supervised by HQ staff. This was necessary as no budget was available at that point for hiring external staff. However the facilitators are not trained researchers and data error was a greater risk. Secondly collecting data on an activity you have supported or from people you know can impact on how some questions are answered or recorded. UPPR now uses externally hired researchers to collect such data.

Difficulties collecting certain data: Some questions proved especially difficult to ask and answer, especial-

ly on income. Recognising that community members might not have a fixed salary, UPPR asked about average incomes at low, average and high earning months of the year. However, this was difficult to collect and the data, while positive, was not considered reliable.

Migration: This is a major phenomenon in urban areas of Bangladesh and was reflected in this study. Of the 1283 individuals due to be interviewed across both grant types, 116 had migrated from the area (9%). It is not known if these individuals had moved to another poor urban settlement or out of slums altogether.

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 **Outcomes for apprentices**

3.1. Beneficiary overview

Of the 637 apprenticeship grant recipients that formed the sample, 73 had since migrated (11.5%). This left a sample of 564 upon which the outcomes were calculated. 99.3% completed their training (n=560). In line with the project guidelines, the apprentices were mostly female (76.8%, n=433) while most apprentices were 30 or younger (76.2%, n=431).

Table 2: Distribution of sex and age of apprentices

Age range	Female	Male	Total
18-25 years	215	99	314
26-30 years	102	15	117
31-35 years	73	15	88
36-45 years	33	2	35
Greater than 45 years	10	0	10
Total	433	131	564

With regards to the highest education level of apprentices, Table 3 shows that 10.8% of the apprentices had no education (n=61). A further 34.7% had at most completed primary school (n=196). Just over 40% of the apprentices had at least some secondary school education (43.5%, n=245). Less than 10% of the apprentices had received some third level education.

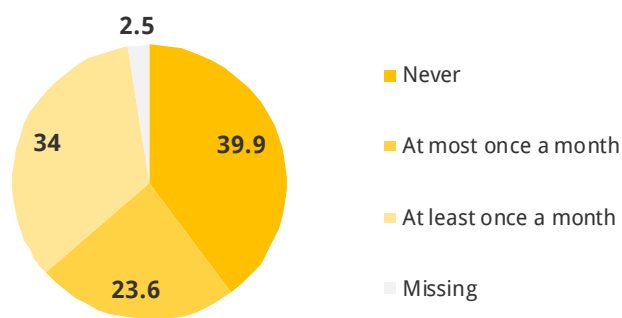
Just under a third of apprentices reported that their household experienced at least one of the vulnerabilities defined by the PIP guidelines (n= 177; 31.3%). Just 2% of households reported having two of these vulnerabilities.

3.2. Before the grant

Almost all apprentices had no skills training prior to receiving the grant (95.4%, n=538). Furthermore, nine out of ten apprentices had no experience of having a job or running a business (90.4%, n=510). This is consistent with the profile of apprentices as young and female and points to the role of the apprenticeship grant in giving young people in poor urban settlements a first chance to enter wage earning activities.

Some basic measures to determine living standards prior to training were explored in the absence of a baseline. These provide a limited insight only. Respondents were asked to estimate how often in the 12 months before training they had eaten less food because there was not enough money to buy more. While 39.9% of apprentices reported no such instance, 34% said it happened at least once a month (n=192).

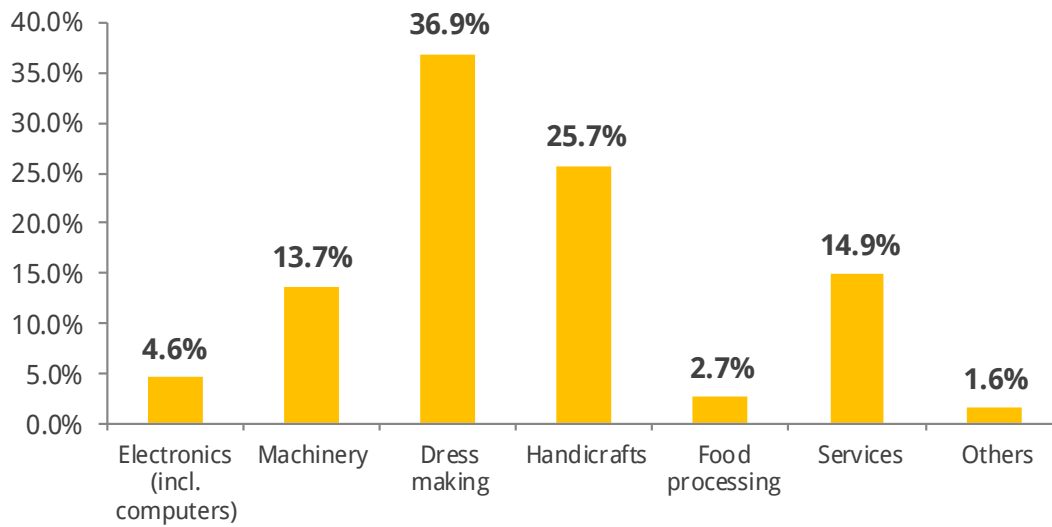
Figure 1: How often in the 12 months before receiving the grant did you eat less food because there was not enough money to buy more?



The apprentices were also asked if over the same period they had to sell any assets in order to afford basic household needs. Just over 16% of apprentices said that this had been the case (n=92). The vast ma-

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Figure 2: Areas of training



majority said that this had not happened (81%, n=457).

3.3. Selection

The CDC leader is central in determining which community members receive the apprenticeship grant. Almost all apprentices said that they had been proposed for the grant by the CDC leader (94.5%, n=533). Most apprentices received a briefing on the terms and conditions of the grant (97.7%, n=551) and were at least somewhat confident that they understood these (96.2%, n=545).

Most apprentices made their own decision on what apprenticeship they would do (86%, n=480) and only a small number said that the CDC leader had decided for them (10.8%, n=60). Dress-making and handicrafts were the most popular choices, accounting for 62.6% of choices (n=353, see Figure 2). The categories reflect the tendency for most apprentices to take place in the informal sector.

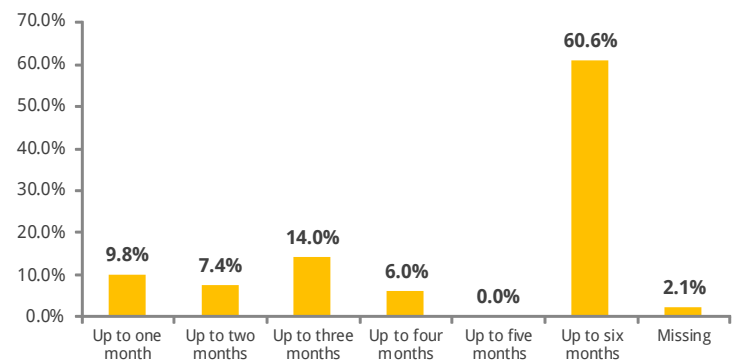
It appears having freedom of choice is important for the satisfaction of the grant recipients. More than half of the apprentices were very satisfied with the choice (54.4%, n=306) and a further 37.8% were somewhat satisfied with the decision (n=213). Less than 3% expressed dissatisfaction (n=15).

3.4. The training

The majority of apprentices thought that the size of the grant was sufficient (66.1%, n=373). As outlined in Figure 3, most apprentices received training of six months (60.6%, n=342). Just less than a third received training for three months or less (31.2%, n=176). The apprentices believed that CDC leaders and UPPR staff

had the most influence over the duration of training (84.6%, n=472).

Figure 3: Duration of training in months received by apprentices



However, those who thought the grant was insufficient in size were also more likely to believe that the training was too short in duration. 71.9% of those who thought the grant was too small believed the training was too short also (n=128, N=178).

The dissatisfaction was particularly pronounced for those trained in handicrafts. From the handicrafts apprentices, 52.8% felt that the grant was too little (n=74) and 90.5% also felt the training was too short (n=67). There is a likely relationship between these views and the fact that handicraft apprentices had the lowest rates of finding or creating a job after. However, it is not clear if these views of the training are coloured by the negative experience of finding work. Given the highly informal nature of the work it is not likely that longer training would have increased prospects of finding a job; rather the apprentice might need to start out by creating a small, informal business.

Just over half of the apprentices who completed their

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training strongly agreed that it had prepared them to do the job on their own (51.3%, N=287). A further 35.2% somewhat agreed that the training had prepared them adequately (n=197). Just under 10% did not agree (n=50).

Table 4: Extent to which training prepared apprentices to do the job on their own

Did the training prepare you to do the job on your own?	Frequency	% of Total
Strongly agree	287	51.3%
Somewhat agree	197	35.2%
Neither agree nor disagree	25	4.5%
Somewhat disagree	31	5.5%
Strongly disagree	19	3.4%
Total	559	100%

The majority of apprentices said that the training had improved their confidence (73.6%, n=415), while just under a quarter of said it did not (21.6%, n=122).

Only a third of apprentices received some certification upon completion of their training (33.8%, n=189).

Table 5: Impact of training on confidence of all apprentices

What impact did the training have on your confidence?	Frequency	% of Total
It made me more confident	415	73.6%
It did not affect my confidence	122	21.6%
It lowered my confidence	2	0.4%
Missing	25	4.4%
Total	564	100%

3.5. Outcomes

A key performance indicator for apprentices was that they should be in employment six months after training had finished. Three in five apprentices achieved this (62.6%, n=353).

How long did it take apprentices to find work?

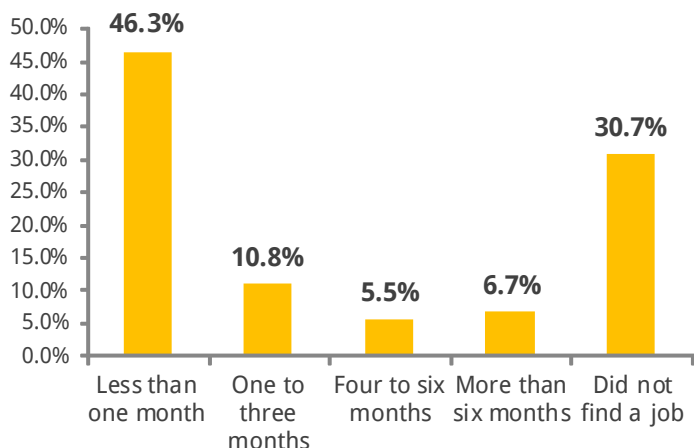
Of those who had work within six months, three in four apprentices found work less than one month after completing the training (73.9%, n=261). However, 6.7% of all apprentices took longer than six months to find a job (n=38) and 30.6% reported not finding a job at all (n=173).



An apprentice with her sewing machine, in East Ershad Nagar, Tongi

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Figure 4: Time required in months for all apprentices to find a job following training



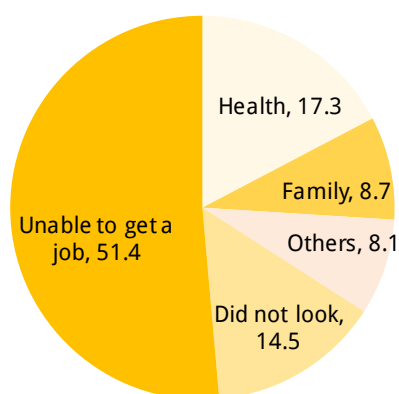
Where are apprentices working?

Of those who did find a job (n=391), 80.2% said that it was in the same sector in which they had been trained (n=316). However in only a third of these cases the job was secured with the same employer that had provided them with training (36.3%, n=113). Almost all apprentices were still doing this job at the time of the survey (96.5%, n=305). This suggests that under the right conditions training can lead relatively quickly into stable employment.

Why did some apprentices not find work?

Of the 173 apprentices who did not enter employment at all, the majority said that they had been unable to find a job (51.4%, n=89). A further 14.5% said they did not look (n=25) while 17.3% reported that health issues had prevented them from finding work (n=30).

Figure 5: Reasons why apprentices did not find a job



Three out of four apprentices who did not find work were trained in either handicrafts or dress-making (77.4%; n=134). Just under half of those who did not

find work were trained in handicrafts (49.1%; n=85) and 28.3% in dress making (n=49). Compared to the total number trained in either skill, three in five people trained in handicrafts did not find work (58.6%, N=145) while one in four apprentices trained in dress making also could not find work (23.6%, N=208).

Changes in living conditions for apprentices who found work

In the absence of a baseline, some basic recall questions were asked to give some impression of changes as a result of the grant. These give a sense of direction but no sense of magnitude. While 57.5% of the 391 apprentices who found work had reported that before training experiencing some food insecurity (n=225), this fell to 20.9% after training (n=82).

Table 6: Change in basic food security measures before and after training for apprentices who found work

		Less food taken after training		
		Never	At most once a month	At least once a month
Less food taken before training	Never	138	3	5
	At most once a month	68	18	13
	At least once a month	83	6	37

Of the apprentices who found a job, a third reported buying an asset following training which they could not have afforded before their apprenticeship (34.2%, n=134). Less than 5% of apprentices reported selling an asset after training (n=16).

Would you recommend the apprentice grant to someone else?

Four out of five apprentices said that they would recommend the grant to someone else (77.8%, n=439). Somewhat unexpectedly this positive referral includes 68% of those individual who could not find a job. However, this recommendation may be based upon endorsing the opportunity for paid training rather than the outcome itself (n=117, N=-173).

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Outcomes for small business owners

4.1. Beneficiary overview

From the sample of 646 women who were supported to be small business owners, 43 had since migrated (6.7%). This left a sample of 603 upon which the outcomes were calculated, all of whom were categorised as extreme poor by their local PIP. The age profile was markedly different to that of the apprentices, with the majority aged over 35 years (60.1%, n=362). Indeed a quarter of the sample was aged more than 45 years (see Table 7).

Table 7: Distribution of age of women supported to start small businesses

Age range	Count	Percentage
18-25 years	28	4.6%
26 to 30 years	73	12.1%
31 to 35 years	140	23.2%
36 to 45 years	209	34.7%
Greater than 45 years	153	25.4%
Total	603	100%

The majority of the women are married (70.3%, n=424). A further 23.7% are widowed (n=143). The educational profile of women setting up small businesses is also distinctive compared to apprentices. Three out of five women reported having no formal education and just 1% said that they had finished secondary school (see Table 8).

Table 8: Highest education level of women supported to start small businesses

Level of education	Count	Percentage
No education	362	60.0%
Primary incomplete	83	13.8%
Primary complete	79	13.1%
Secondary incomplete	45	7.5%
Secondary complete	6	1.0%
College and higher	1	0.2%
Don't Know	24	4.0%
Missing	3	0.5%
Total	603	100%

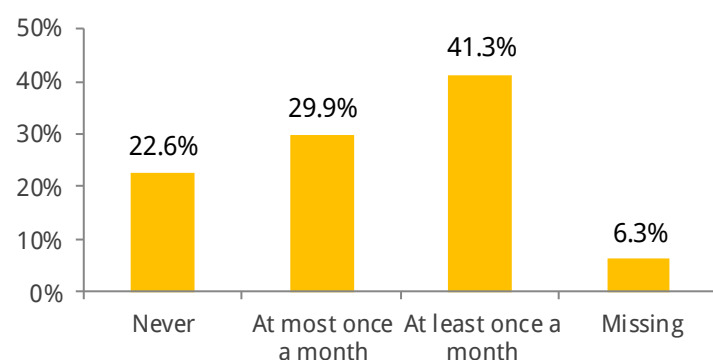
4.2. Before the grant

Before receiving the grant, a quarter of the women reported that they had been engaged in part-time work (n=161). Furthermore nearly half the women had run a business in the informal sector in the past (46.8%, n=282), including 235 women who said that the grant was for supporting this business. This suggests that approximately two thirds of the women re-

ceiving block grants had been in some form of employment or were running a small informal business prior to the grant (65.7%, n=396).

In terms of living standards prior to training, some basic measures were explored in the absence of a baseline. These provide a limited insight only. Respondents were asked to estimate how often in the 12 months before training they had eaten less food because there was not enough money to buy more. While 41.3% said it happened at least once a month (n=249). A further 29.9% said it happened infrequently while 22.6% said it never happened.

Figure 6: How often in the 12 months before receiving the grant did you eat less food because there was not enough money to buy more?



The women who were supported to establish small businesses were also asked if over the same period they had to sell any assets in order to afford basic household needs. Just over 23% of women said that this had been the case (23.1%, n=139).

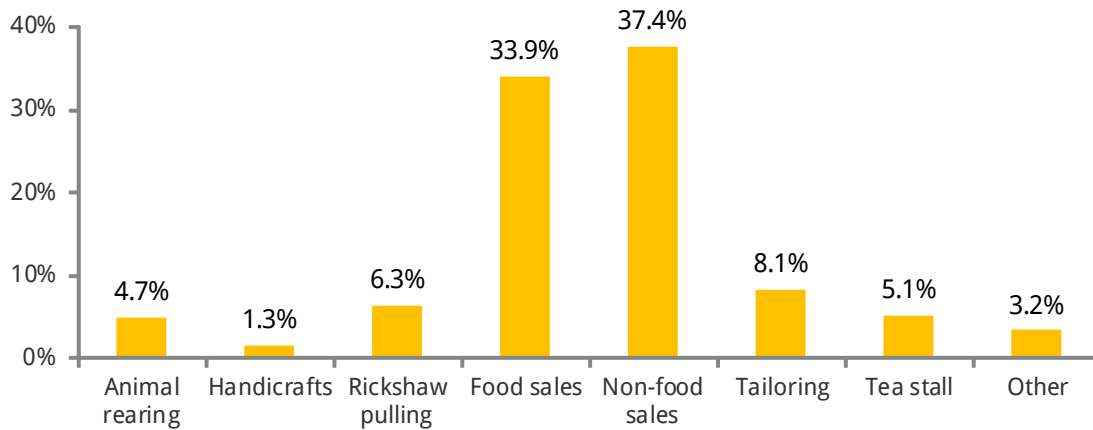
4.3. Selection

The CDC leader is also central in determining which community members receive the block grant. Almost all apprentices said that they had been proposed for the grant by the CDC leader (94.2%, n=568). Most apprentices received a briefing on the terms and conditions of the grant (97.3%, n=587) and were at least somewhat confident that they understood these (95.6%, n=577).

As with the apprentices, women set up or strengthened their small businesses in a wide range of specific activities. The most common areas were small shops to sell either food stuffs (typically vegetables and dried fish) or selling non-food items (such as clothing, material or wood). These accounted for 71.3% of all businesses set up by the women (n=429).

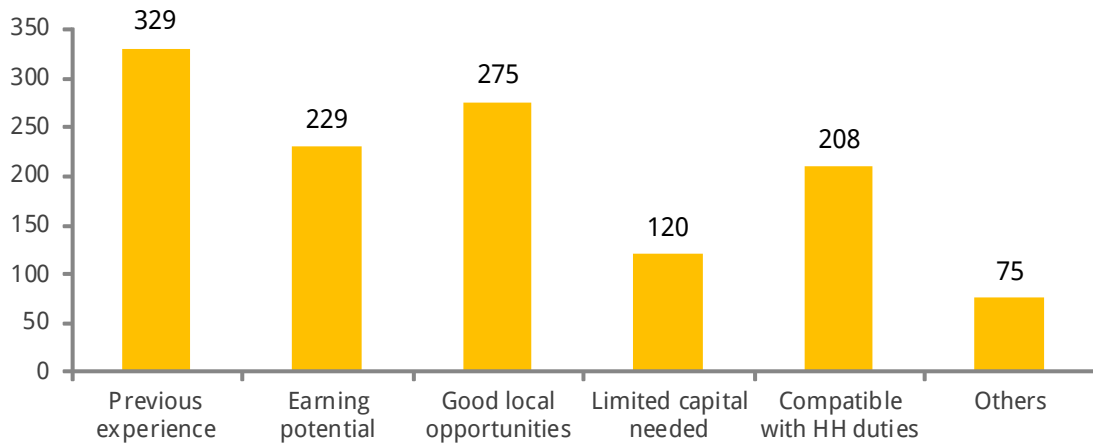
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Figure 7: Types of businesses set up or strengthened



A range of reasons underpinned the selection. Over half the women cited their previous experience in the chosen area (54.6%, n=329). Just less than half of the women highlighted that there were good local opportunities in the area (45.6%, n=275). Two out of five women also highlighted earning potential as a decisive factor (38%, n=229).

Figure 8: Reasons for choice of business

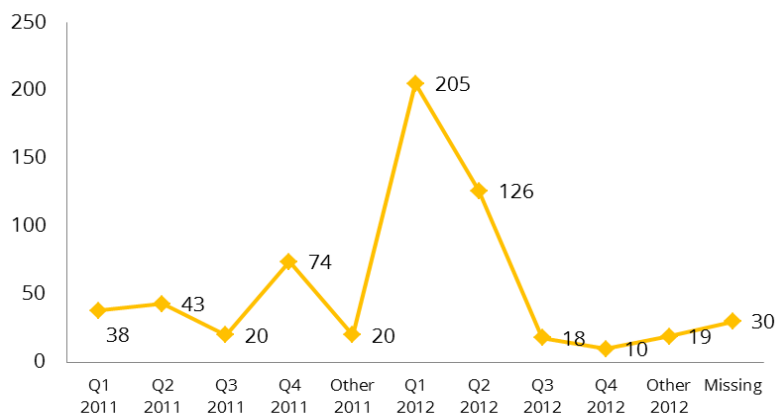


The women indicated that it was mainly CDC leaders or UPPR officials who determined the size of the grant (56.7%, n=339 and 36.4%, n=219 respectively). The vast majority of women said that they did not pay money to their business mentor (94.4%, n=563).

4.4. Starting or strengthening a business

The majority of women believed that the grant they received was sufficient in supporting their efforts to start or strengthen their business (67.3%, n=406) and virtually all women went on to start their business (95.4%, n=575). These were set up over 2011 and 2012, reflecting a propensity of community contracts approved in one year to be implemented in the first six months of the following year.

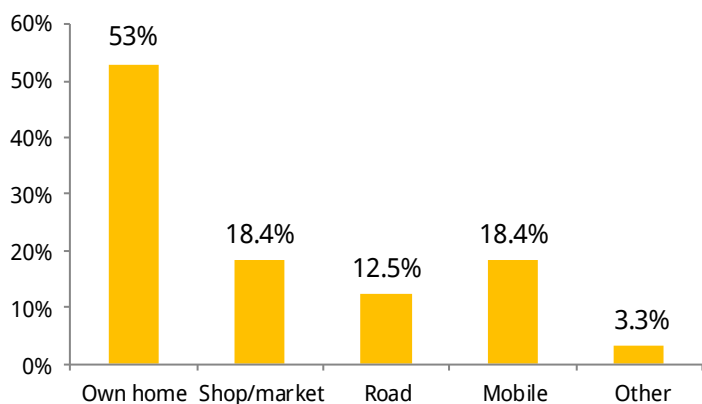
Figure 9: Start date of businesses



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The women work from a variety of locations including their home, markets or on a mobile basis (see figure 10; N=575).

Figure 10: Working locations of women running a small business



Most women who started a business said their mentor helped them to develop a business plan (92.2%, n=530) and to manage the accounts they kept for their business (91.7%, n=527). This is particularly important given the low education levels of the women receiving the grant. Four out of five women also said that working with the mentor had a positive impact on their confidence (81.4%, n=468) while 13.4% said it had no effect (n=77).

4.5. Outcomes

A key performance indicator for the small business owners was that they should be running their business six months after receiving the grant had been given. This was reported by a remarkable number of the women. 92.5% of the 603 women that received the grant said their business was running six months later (n=558). However this falls to 81.9% when asked if the business was still running by June 2013 (n=494). Much of the remaining analysis focuses on the women who were still running the business at the time of the survey only.

It is not necessarily the woman operating the business on her own. Three quarters of women said they were running the business themselves (74.1%, n=367) and 2.4% say it is operated by a female relative (n=12). However 22.8% of women say that a male relative is operates the business (n=113). More exploration of this dynamic is required as several possible explanations exist. Three are proposed here as examples based on first-hand experience of UPPR staff in the field. Firstly, the woman may have lost control of the business and the income generating activities to a male relative. Secondly, given low levels of education the woman may require the literacy and numeracy

skills of a male relative to maintain the business on a day to day basis. Thirdly, the woman may direct the business but employs a male relative to run it, such as rickshaw pulling. It is likely that each possibility and others are to be found in practice and future studies will need to account for these.

In the absence of a baseline and without regular detailed information on income, assets or nutrition it is difficult to assess the success of businesses of the impact on the lives of the women. Doing so relies on the perception of the women. This provides some impression of whether women feel their lives have changed but it does not offer much insight into the degree to which their life has changed. For example while 93.7% of women report that they are earning more income now than before receiving the block grant, this does not tell us about the magnitude of such increases (n=463). Similarly knowing that 84.2% of women still running their business believe they can save more now than before receiving the grant is positive information, but the scale of the improvement is unknown (n=416).

With respect to the perception of food security, the number of women reporting that they never took less food rose from 110 to 334. Similarly the number of women reporting that this happened at least once a month fell from 210 to just 80. This suggests that while women may be earning more they could still be facing basic shortages.

Table 9: Change in basic food security perceptions before & after receiving the grant for women whose businesses were operational

		Less food taken before block grant		
		Never	At most once a month	At least once a month
Less food taken after block grant	Never	101	102	131
	At most once a month	6	25	34
	At least once a month	3	32	45

With regards to the buying and selling of assets, just 29 of the women who were still running a business said they had since sold assets as they did not have enough money. However 66% of women said they had bought a business, household or personal asset (n=326). The vast majority did not believe they could

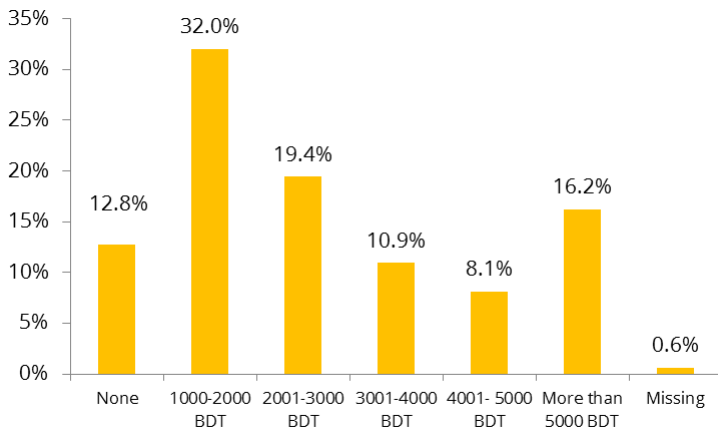
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have afforded these new assets before the block grant (96.3%, n=314).

Investing in the business

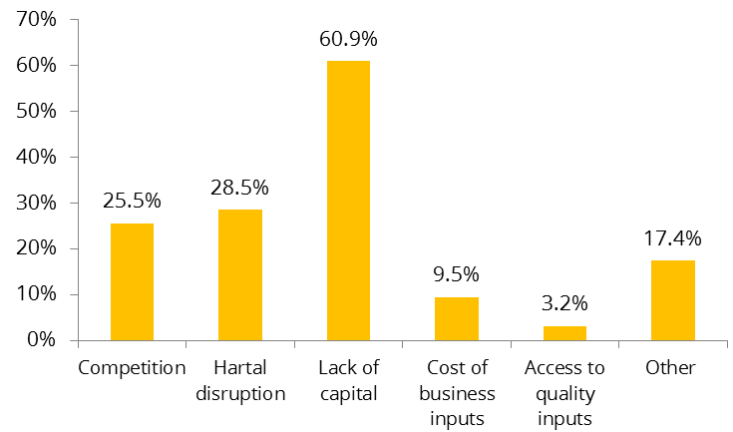
The majority of the 494 women whose business was still running at the time of the survey reported that they had invested at least some money in it (86.6%, n=428). Figure 11 outlines the size of investments made by the women with the majority being for between 1000 and 4000 taka.

Figure 11: Percentage of women whose businesses are still running that invested or did not invest in their business



The small business owners were also asked if they had taken a loan to support their business. Almost all were members of their UPPR savings and credit group (96%, n=494). This is expected since participation in the group is an enabler of participation in the wider activities of the CDC, including accessing grants. Overall 28.5% of the small business owners reported taking out a loan (n=141). Ninety five of the women said that their loan had come from the savings and credit group. Other sources included other savings and credit groups or a micro-finance scheme. Only two women reported accessing finance from a bank. Of those women whose business was still running but had not taken a loan, 88% were confident they could access credit if they wished to (n=311, N=353). Data was not collected on the likely source but the UPPR savings and credit group seems probable given high membership levels. However, the importance of being able to access credit was associated with what the small business owners saw as the greatest risks to their trade. Three out of five women said a lack of capital was a key risk facing their business (60.9%, n=301). Given the political situation in 2013 in Bangladesh it is not surprising the 28.5% cited Hartals which have a particularly devastating impact on the incomes of individuals engaged in informal labour (n=141).

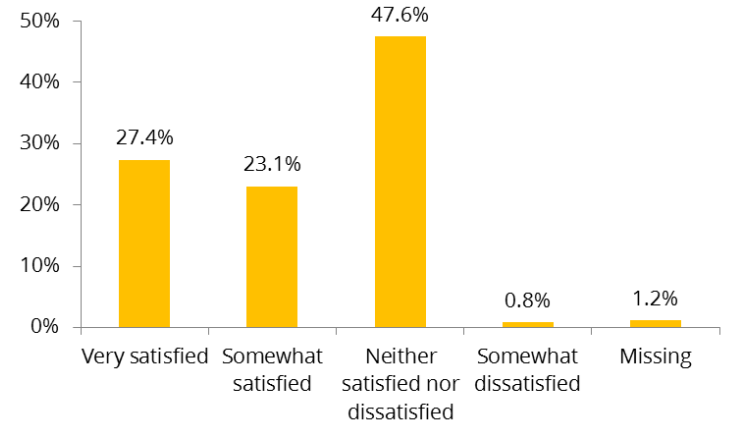
Figure 12: What are the biggest risks facing your business?



Overall satisfaction

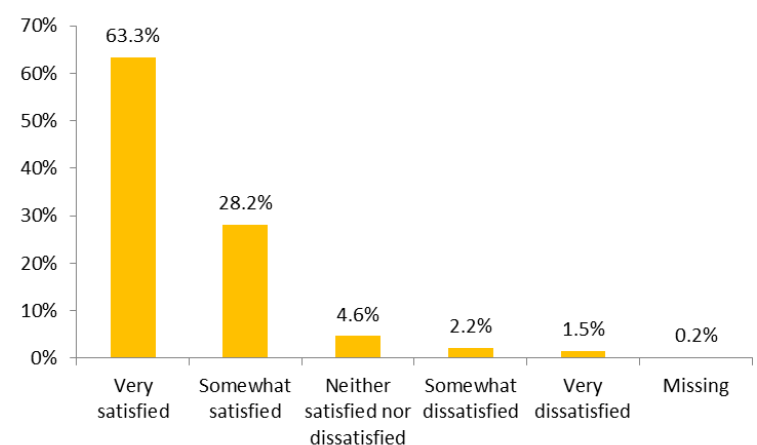
The majority of block grant recipients said they would recommend the opportunity to someone else (92.5%, n=558). However with respect to satisfaction with the overall experience there was some ambivalence with 47.6% of women saying they were neither satisfied nor dissatisfied (n=287). However levels of dissatisfaction were minimal.

Figure 12: What is your level of satisfaction with the block grant?



Generally women who received the block grant were happy with the performance of their mentor with 63.3% describing themselves as very satisfied (n=382).

Figure 13: What is your level of satisfaction with the performance of the mentor?



CONCLUSIONS

1. The targeting of apprentices and extremely poor women engaged in small-scale business is largely consistent with the project's guidelines

The profile of apprentices is that of young people, mostly women, who have some education but little or no previous experience in training or paid employment. This is consistent with the understanding and intentions of the project that people with prior education are likely to have higher chances to not only acquire new skills but also enter the job market. Women benefitting from small-scale business grants are all identified as extremely poor, with limited education although some previous experience of paid work or running a business. With the vast majority of all apprentices and small business owners being women, the implementation of the grants is consistent with the project's objective of empowering women.

2. The grants built confidence among participants and equip many to find work or run a small business

Most apprentices and businesswoman have build their confidence and found work. The importance of this for the empowerment of girls and women was highlighted during the design of UPPR's women's empowerment index and was prominent during this study also:

"My business is expanding. Although I am married, I can help my poor parents from my income. My confidence has grown" Nazrin, Beautician Apprentice, Rangpur

3. Community contracting has been effective at linking apprentices and small business women with training and mentoring opportunities

When determining the types of apprenticeships or businesses, a model that takes into account the preferences of the apprentices or business women seems likely to contribute to high rates of training completion or business start-up. The local knowledge and authority of the CDC leader also plays an important role in making these connections. The challenge however is to ensure that the opportunities which are identified are sustainable and likely to yield positive outcomes.



A business grant recipients Anowara and her tea stall. 8 no Camp, Khulna

CONCLUSIONS

 **4. The sustainability of both grants has been a concern for UPPR**

UPPR changed the direction of both grants in 2012 in light of sustainability concerns highlighted in this study, such as two out of every five apprentices did not manage to find or hold a job within six months or jobs largely being in the informal sector. A lack of market needs assessments to identify appropriate opportunities and limited engagement with the private sector contributed to this shortcoming. UPPR's responses are highlighted below and it is expected that the 2014 study will show changes in the outcomes achieved in light of these new approaches.

 **5. Working with the private sector should make outcomes for apprentices more sustainable**

In a context where demand for skilled labour in the ready-made garment (RMG) sector exceeds supply, there is an opportunity to link young people looking for stable employment with both training and job opportunities. Since 2012, UPPR has put a greater emphasis on training and employment in the formal sector, partnering with firms such as Hathay Bunano and organisations such as the Bangladesh Garment Manufactures Export Association (BGMEA). While the apprenticeship grant offers a first step, private sector engagement has the potential for greater and more sustainable outcomes.

 **6. Savings and credit groups are the basis of helping small businesses to start up and grow**

This study demonstrates that the female small business owners are interested in further developing their businesses and recognise the importance of accessing capital to invest in these. During 2013 UPPR put considerable investment into the upgrading of savings and credit groups with 1,081 of the 2,588 CDCs now running an improved system. Emerging data from 523 CDCs with improved systems suggests that 96% of all loans are for microenterprises, underlining the capacity of the community to generate the resources to support its own small but growing number of entrepreneurs. UPPR recognises that savings and credit groups can form a sustainable alternative to the block grant system. It is critical for future programming to continue reinforcing the capacity of the savings & credit groups.

Further, in order to support more secure and sustainable businesses, UPPR has supported micro-entrepreneur associations in eight towns in 2013. This has seen 24 cooperatives set up around handicrafts, firewood and garments. Support to the organization of female entrepreneurs should also be built upon in future programming.

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