
| RESEARCH ARTICLE

Assessing the Social and Economic Conditions of Beneficiaries under the Ashrayan Project in Bangladesh: A Critical Study

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| ABSTRACT

Shelter is one of the fundamental rights and essential for the dignified living of a human. In 1997, the Bangladesh government undertook a housing initiative for the land and homeless named the "Ashrayan Project". This multi-phased project has provided homes and land to hundreds of thousands of people over the years, and it is still in progress. Under this project, the government has built lots of homes across the nation on khas land. This project instills impetus into the socioeconomic conditions of the people concerned. Due to spatial and other limitations pertaining to improper planning, the project is open to pitfalls. Apart from the facilities provided, the people are bearing the brunt of varying socioeconomic impacts on their lives collectively. Based on primary (qualitative and quantitative) and secondary data, in this study, I have ventured to demystify these impacts with proper suggestions to mitigate the extent of the people's sufferings.

| KEYWORDS

Shelter, Inequality, Social integration, Socio-economic condition, Corruption.

| ARTICLE INFORMATION

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1. Introduction

Bangladesh's Ashrayan initiative (shelter project for people experiencing homelessness) empowers marginalized people via inclusive development, as this housing initiative is critical to reducing poverty and assisting the government in meeting at least eight Sustainable Development Goals (SDGs). It aims to synergize the helpless, landless, and homeless people into all-encompassing development. Rehabilitation of the land/homeless people on khas land has been in place in Bangladesh since 1972. To date, nearly half a million internally displaced families have been resettled in rural areas under various projects, in which Ashrayan has remained at the forefront. In 1997, a robust cyclone bashed Cox's Bazar and other coastal areas Bangladesh Government (GoB) introduced the concept of the 'Comprehensive Development Model', a strategy that aimed to reintegrate the underprivileged population into society through a range of endeavors. This model later led to the launching of the 'Ashrayan Project' for the home and landless (Kayas, 2022). The Abasan and Ashrayan projects also look to house these people by reforming land to their names. The period between 1990 and 2019 marked the rehabilitation of 50000 families in 1200 Adarsha Grams (Model Village). Besides, in 430 Adarsha Grams, 25,385 families underwent rehabilitation through Adarsha Gram project-2. From 1997 to 2010, 108,686 families were screened out from various places in the country and rehabilitated later on. The expiration of the Ashrayan Project-1 put forth Ashrayan Project-2 in 2012.

The Bangladesh constitution deems housing a fundamental human right in Article 15, with the National Housing Policy of 1993 emphasizing its importance for low and middle-income individuals. The policy emphasizes housing's role in providing privacy, comfort, employment, income generation, and health (Islam, 1999). According to the Food and Agriculture Organization (FAO), the following categories of people are to be considered as landless: Agricultural labor households with little or no land, Non-agricultural households who are engaged in non-farm activities, including fishing, craft making, etc., and own little or no land,

Other rural households including peasants practicing shifting cultivation, hunters, pastoralists, and people with similar livelihood are landless (Chowdhury & Baten, 2010).

It is essential to address landlessness and inequality in property ownership by identifying and retrieving land now owned by intruders and rewarding the people who have lost their land and homestead due to disasters like floods and river erosion. Floods and river erosion are the two most common disasters Bangladesh faces. Both of them act as the major causes of the burgeoning number of home and landless people. Bangladesh is a land of rivers, with seven major rivers and 200 minor ones inundating around one-third of the country (Poncelet et al., 2010). Another study suggests that out of the total 142,777 square kilometers, around 82,088 square kilometers are flood-prone, and the amount of areas that face floods on a yearly basis budges between 25,000 square kilometers and 40,000 square kilometers though (Ghafur, 2004). In Bangladesh, on average, a person witnesses river bank erosion 2.33, and 4-5 times by others in their lifetimes. Some researchers have found that over 100 Upazilas (Sub-districts) in Bangladesh experience river bank erosion; out of them, 35 Upazilas (Sub-districts) are severely affected by this (Chowdhury et al., 2021). Around 1 million people fall victim to riverbank erosion annually and incur damages worth \$25 billion. More than 80% of the people of the country live in the countryside, and less than 40% of the people own no cultivable land (Poncelet et al., 2010). This points to the huge socioeconomic inequality existing among the people, as land corresponds to one's income, social status, and economic stability and acts as a deterrent against all kinds of vulnerabilities.

The home and landless people often have to reside at relatives or others' houses along the river embankment on fallow lands owned by others. The Ashrayan project has come as a blessing for these people in the sense that the poor spend 70% of their income on food and clothing, leaving only 7% for housing (Ghafur, 2004). The Ashrayan project has come as a blessing for the land and homeless people, as it extorts the government-owned land illegally occupied by dishonest people and try to reduce the gap between the rich and the poor through land distribution and other government-funded initiatives under this project for the rehabilitated people alongside other facilities usually enjoyed by the urban people. This paper attempts to draw a pen picture of the current situation of the people from a socioeconomic perspective in order to construe the socioeconomic issues faced by the beneficiaries at the national level. While also upholding some policy measures to mitigate the suffering of the people.

The paper is divided into seven sections including introduction and conclusion. The next section is review of the relevant literature. The paper in the third section highlights the methodology of this study. The fourth section is drawing insights the Ashrayan projects. The fifth section analyzes the findings of the study. The sixth section of the paper is the analysis of the hindrances of resettlement program. The paper in the final section summarizes the arguments and presents the concluding remarks with recommendations.

2. Literature Review:

The entire phase had a three-level social structure in control- the community committee, nearby families, and residents of each unit; users also played a precursory role in decisions about the transformation of the homes the government provided. The community committee made decisions outside the homes; in some cases, the users and committee also jointly took decisions in the wake of two adjacent families adding additional shades to their respective units. With the existing space and indoor kitchen the government provided, the people's cooking practices, fuel consumption, and lifestyles could be better. The ten-member committee, with a secretary at the helm of affairs, assigned the immediate front and back sides for transformation to the users' needs (Mallick & Mostafa, 2022).

The author starts with a brief review of the background leading up to the ongoing activities under the Ashrayan Project-2 inspired by the 'Inclusive Development Model' features include increased earning and saving capacity for economic self-sufficiency, social dignity through livelihood creation, women empowerment through their ownership over half the government given property, human resource development through training income-oriented skills, environmental sustainability, urban facilities provision in rural areas. Other than this ownership, there are facilities - free electricity connection, safe drinking water, vocational training, and playgrounds as such (Ahmed, 2023).

This study is based on the comparison of facilities available in each of the three project areas. Based on these comparisons and SWOT analysis, the following issues came to light (Improper et al. of user-end participation and lack of space for future generations); in most cases, the project's sites are selected considering the low price of land. Hence, these sites are often found to be in far-off places away from the traditional localities, meaning the inhabitants have to go a long way to find work- in markets, brickfields, and so on. This issue causes depression and insecurity among the users (Mallick et al., Rethinking Design and Policy Guidelines for Disaster Migration Rehabilitation Projects in Bangladesh: A Study of three Ashrayan Projects in Paikgacha, Khulna, 2019).

The project site is vulnerable to river erosion, contradicting its policy advising protective measures. However, approval was granted for a project in a sandy area due to influence from a powerful individual. The Upazila Task Force, which includes government and elected officials, should have addressed selection criteria by allowing ineligible individuals with land and homes to benefit. The project site is a tourist attraction, but visitors have been violating the privacy of beneficiaries by peering into their tiny homes. This study focuses on privacy and space issues for the families, consistent with the Project's goals (Hakim et al., 2015).

As the government-led project lacks beneficiaries' participation throughout the process, the people struggle to adjust to their surrounding environment. With their sufferings in mind, the study includes examining the settlement patterns of an Ashrayan project village; and developing alternative housing designs for people displaced by riverbank erosion. The research findings suggest a significant gap in both policy and design knowledge concerning the nature and process of resettlement, particularly regarding the impact on people's lifestyles, living conditions, and livelihoods (Parvin, Hakim, & Islam, 2022).

3. Methodology:

This study relies on both primary and secondary data types. To collect primary-quantitative and qualitative data, in-depth interviews on a one-on-one basis were conducted to understand the understudy subjects' daily-life experiences they have gathered with the Ashrayan project's ambiance. A pilot project was carried out to ensure that all facets under this study's jurisdiction were included during the full-fledged data collection process based on a survey questionnaire that has both closed and open-ended questions. Before data collection from among the 60 homes, 30 homes were screened out through systematic sampling to avoid biases. Every second home's knowledgeable adult individual on a count was interviewed. As for the qualitative data, direct observation during questionnaire administration was put into practice to understand better the situations of the subjects' homes and lifestyles. For secondary data, various government, NGO, journal, and internet-based articles, etc., needed to be explored.

4. Ashrayan Project: An Appraisal

Ashrayan project was launched in 1997, and it has housed 185,129 homes. Since 1997, around 3.5 million people have undergone rehabilitation on 1800 acres of land for more than 50 billion BDT (625 million USD1). By 2022, it had helped 507,244 families resettle at a cost of \$355.13 million (Baruah, 2023).

To stem up the process in 2021, the Prime Minister's Office took over the Ashrayan-2 project and sans tender, like other projects, it channelized funds to the DCs and the UNO, leading to the distribution of homes among 69,904 families in the second phase in January of the same year. Project has two types of loans on offer to the beneficiaries. Firstly, soft loans are meant for the ultra-poor families who are unable to pay installments on a regular basis. The loan measures BDT 50,000 and also awards the recipient a 3-year loan payment period at 2% interest. Secondly, the regular loan is for low-income households, with an amount of BDT 100,000 with a five-year repayment period at an interest rate of 4%. These loans are to be provided for a new house construction, reparation, and renovation of the already built ones, as well as the installment of the required facilities like sanitation, water supply, and electricity. The government provides subsidies for the building of new houses for people who have land, yet cannot afford a house or those who have no land or home either. The subsidy disbursed is 90% of the total cost of a house construction; the amount of the subvention is subject to change corresponding to the location and other factors though (Bashir et al., 2023). The Ashrayan project also focuses on environmental displacement and migrants in disaster-victimized areas. The Ashrayan-1 Project was implemented from 1997 to 2010 and resettled and rehabilitated 108,646 families.

Ashrayan-2 (Shelter-2) was designed for implementation from 2010 to 2014, and later extended to June 2017. The specific objective of the project is to settle 50,000 landless and homeless families/people, especially the people who have been victimized by the cyclone (Aila, etc.) Ashrayan-II is designed for implementation from 2010 to 2014 and extends to June 2017. Until June 2016, 4053 barracks were constructed, and 22,040 families were rehabilitated under 238 projects (Ahsan, 2017). A semi-pucca home stretching 400 sq. feet with a long veranda in front and a latrine alongside and a kitchen in the back. Apart from free electricity connection, the beneficiaries avail safe drinking water. Looking at the structural design of the Ashrayan project, I find that depending on the geographical differences, the types of homes also differ; for the Char (riverside areas) regions, movable homes, the climate refugees will get tong and multistoried buildings, paved barracks for the coastal areas, semi-paved homes in plain regions (Pearson, 2023). Upon the announcements of the Ministry of Land to the local government institutions operated by government officials, the Assistant Commissioner of Land directs the Chairmen of the local elected bodies to enlist the eligible ones in their respective Union Parishads; that is how the Ashrayan implementation kicks off (Mallick & Sultana, 2017).

The financial allotment needed to be more sufficient, leading to the modifications of the expenditure thrice. The first and second phases saw Taka 171,000 and Taka 200,000 ordained for a home, respectively (Wahra, 2021). Upon the announcements of the Ministry of Land to the local government institutions operated by government officials, the Assistant Commissioner of Land directs

the Chairmen of the local elected bodies to enlist the eligible ones in their respective Union Parishads; that is how the Ashrayan implementation kicks off (Mallick & Sultana, 2017).

5. Findings and Discussion:

The education levels of the respondents in Table 3 suggest the miserable conditions of the respondent beneficiaries. Most of them somehow managed to gain primary education, and they constitute 36.5%. The people who are able to sign the form make up about 26.6% of the total. The number of people who attended secondary schooling was only 13.3%, the lowest. Parental education is critical in every aspect. Parents act as the home teachers for their children, and if educated enough, they can play a vital role in various ways in their children's lives. Their education also influences the lives of that of their children. Even in the children's lives, as suggested by numerous studies, the parents have an active role to play. Their roles can range from advocacy, decision-making, and fundraising to volunteering, thus improving the children's lives. In the case of the beneficiaries, who are the parents of their offspring, despite being low on education, they can play a precursory role with self-inspired awareness.

Social integration of the beneficiaries is essential in many aspects: employment, participation in social and religious activities, etc. Due to the homes being built on khas land confiscated from the local owners and, the beneficiaries have faced social discrimination and harmful behaviors by their co-permanent residents. These negative behaviors range from taunting beneficiaries and their children, slang word usage, and creating hurdles in offspring marriage. While the other samples decline to have faced any such behavior from the locals, which means the beneficiaries have somewhat integrated well into their social life.

As far as the income generation of the beneficiaries is concerned, the beneficiaries might be struggling to meet their daily needs, such as nutritious foods, medical services, clothing, etc., in the wake of skyrocketing prices of essential commodities. The majority of the beneficiaries earn less compared to a small number of people who earn more. As a result of the failures to meet these needs (nutrition and medical services), the family members of those families earning less may suffer from malnutrition. In some cases, the diseases in any of the beneficiary families may transform into lethal ones, leading to the death of the individuals who may be essential earning members of any family. Lack of vocational training and skill development, the earning members of the beneficiary families may face natural shocks in times of floods and heavy rains; the beneficiaries are provided with a 32-grade training that includes a 3-day and a fourteen-day training on cooperatives, horticulture, poultry, fisheries, and cattle rearing, carpet weaving, nursery work, embroidery, and rickshaw-van-cycle repairing, etc. (Kayas, 2022).

This training needs to be improved, as some trainees have expressed their dissatisfaction with the modus operandi and the way the trainers train them. They are said to be in a hurry, and they often need to realize that some trainees are unable to pick the lectures.

To hasten Income generation, diversifying the economic activities of the family stands paramount, which requires training, information and know-how exchange, and acquaintance with modern technologies and techniques. As each of the families has been provided free electric services, running modern technologies is no issue. Intensive training requires dedicated trainers and training, and to make sure that the trainees are attentive to the trainees, providing incentives to them bears significant importance. Hence, the government has taken a step to allocate 750tk to the trainees each on the day they attend the training sessions.

The Ashrayan initiative includes training for the beneficiaries. The water logging and the walls that are too short to resist the solid windy storms make the homes vulnerable to rainwater pervading through the gap between the tin-shade roof and the walls. Respondents have also reported having perceived this issue during the rainy season. The homes are not on high homesteads to protect the inhabitants inside from the congealed rainwater, while the standard foundation of a home in disaster-prone areas should be at least 2 feet high; another study suggests 3 feet to (Or, Castro, Chakrabarty, & Kamruzzaman, 2022). The authorities responsible for building these homes were motivated to use low-standard construction materials in order to orchestrate an illegal share in the amount specified for constructing these homes or to save money.

The dissatisfaction on the general people's part towards the Ashrayan facilities partly springs from the mismanagement by the in-charge authorities as (in table-3) majority of the people (40%) are sure of the financial mismanagement in the implementation process, and 26.6% people and 33.3% others of the total are not aware of Corruption or not conversant of either. The Upazila Taskforce, The social activists', as our key informants, view corruption as contributing to the dissatisfaction further, as 50% of the social activists are aware of the mismanagement. The respondent beneficiaries are engaged in a wide variety of occupations which include daily laboring; 40%, roughly 33% act as seasonal farmers, and 3.3% are engaged in van driving, the lowest (3.3%). The first two occupations are subject to the weather conditions of a place and are vulnerable to natural shocks like floods, heavy rain, and physical illness. Heavy rains also spoil the crops, leading the farmers to incur a substantial economic loss. Having no land of their own, they cultivate others' land on a sublease, and they have to share half of the production with the land owners. Hence, their amount of income varies (Rudra et al., 2022).

The crops this farmer gain should be higher to feed their families. The other way the landless households gain access to land is by renting the land; the rent may vary from land to land, mainly depending on the recognized productive ability of the land and fertility. The people willing to cultivate others' land pay the prevalent amount of money to the landholders, and this leaves the land preparation responsibility, harvesting, and reaping the crops on the shoulders of the farmers. Unlike the case of sharing half of the production with the landowner of a subleased land, the farmer in this case shares nothing with the landowner at all (Ahmed & Daba, 2018).

This study is based on found that the daily laborers earn around 500tk on a daily work basis, which is too low compared to the present market value of the daily necessary goods. Moreover, as the daily laborers are males, when they fall ill, the entire dependent family falls victim to insecurity. The seasonal and full-time farming workers most of the time face climatic adversaries; for example, due to climate change, droughts often occur in the rainy seasons, and heavy rain causes water logging, which spoils sown seed and, in fact, crops as a whole. The problem of drought and heavy rains is also the same in the case of seasonal farming as it only sometimes gets timely rain and irrigation; resultantly, the seasonal farmers also face the same fate as the full-time ones.

Age is an essential matter in measuring one's physical productivity power. This study includes knowledgeable family heads, male and female, from each of the families, each aged 20-30 or above. It is comprehend that in Bangladesh, a person born to poor parents lacks nutrition from a very early age. This trend often continues into his old age as well, with physical energy on the wane, and so is the case of the young offspring of the families; a significant part of their lives is spent in their impoverished families. They need to prepare to face the rigors of a hard-working life (Uddin et al., 2009).

(Table-2) indicates the ages of the respondents in intervals, each measuring 10. The highest number of people, with 33.3 percent, falls in the age category 40-50. The most productive category of age is purported to be between 15 and 40, which empowers a state to reap the demographic dividends. People of these ages are believed to be at full throttle to maximize their physical productive power. However, our study finds that roughly 19.9% of people at these ages. So, from the discussion above, it is understandable that the families of the 30 home units of Ashrayan projects with 5.5 family members, irrespective of their genders, must be struggling to make ends meet riding the wages of the only aged earning members. The family members, mostly being girls, rate 2.93 against boys' rate of 2.53 per family. A room on an overage provides shelter for more than three persons in a family (Islam, 1999). As per clause 10 of the Ashrayan-2 policy book, the homes were to be built with the floor spaces being either 26 sqm (pucca) or 24 sqm (corrugated iron sheet). This size is too small to resettle the landless families, with the average household size being five (Kisinger & Matsul, 2021).

Due to superstitions and religious inhibitions, the woman of a conservative family rarely gets the male family members to approve her work outside the home, which means the female workforce of a family largely remains unutilized and a burden on the earning male family members. During observation, I found that some of the project homes were built southward and others northward; in rural Bangladesh, as a rule of thumb, homes are built chiefly eastward with the backs westward to bask in the lukewarm sunbeams in the morning and prevent the rough beams as the sun continues to ensure good quality of the internal environment. As per a WHO rule, the indoor temperature should be maintained between 18-21 degrees Celsius. During observation, I found that some of the project homes were built southward and others northward; in rural Bangladesh, as a rule of thumb, homes are built chiefly eastward with the backs westward to bask in the lukewarm sunbeams in the morning and prevent the rough beams as the sun continues the west to ensure good quality of the internal environment. The way the homes have been built will bother the residents to some extent, starting with the heat, problems, respiratory issues, headaches, sleep disturbance, etc. (Wimalasena et al., 22).

The physical design of the Ashrayan homes does not conform to how a traditional rural settlement actually looks like. Due to the project location being a long distance away from the local villages, the beneficiaries need to be connected to the socio-cultural and livelihood spatial networks. The beneficiaries' lifestyles are different from that of the locals; they find it hard to gain acceptance in the community. The locals are sometimes also unwelcoming towards even the school-going children who belong to the Ashrayan families (Rahman, 2017). To arrange livelihood facilities for the ultra-poor, the government of Bangladesh allocated 1,650 crore BDT in the fiscal year 2020-21 towards employment initiatives for the ultra-poor (Shahid, 2022).

The male predominance in the project site is noteworthy in the greater Bangladeshi society. 76.6% of the knowledgeably at the helm of affairs of the sample families are males, followed by females accounting for 23.3%.

As the majority of the people (43.3%) come from the same village, it was relatively easy for them to acclimate to the outer environment that a newcomer typically faces. However, those who have come from outside the village/Upazila initially found it difficult to cope with the surroundings, especially to be familiar with the local people, important places for employment, etc. The unplanned settlement of the people causes them to suffer from various types of negligence and discrepancies at the hands of the local people. The discriminations include social stratification, identity crisis, repression at the hands of the local political and

influential individuals, segregation from the mainstream society, bribery to the involved authorities, social and cultural intimacy loss, lack of basic amenities, and so on. In our survey, 36.6% of the beneficiaries said they had come across these (Barua et al., 2020).

Like the other housing projects initiated by the Bangladesh government to house the land and homeless, the Ashrayan project has also triggered different mental and emotional issues which include displaced people specified society (lack of integration with the mainstream society), increased mythological thoughts, living life under threat of the political and musclemen, economic crisis attributed to the lack of trust mostly among the locals (Barua & Rahman, Integration of community-based rehabilitation program for defensible solution of climate displacement problem in the coastal area of Bangladesh, 2018). Apart from the short-walled homes, the Ashrayan beneficiaries live in are said to be susceptible to the high temperature of the sunbeams. The rooms are tiny, and the walls that become warmer in the days bestrew warmth across the home, making life difficult for the women, children, and the aged inside alike. In the project sites, there are only a few trees due to the cutting down of many of them during the site preparation for settlements.

The two decimal lands against the joint- ownership of the husband and wife of a family is too small a land. During our observation of a project site, I found that the families have planted banana trees across the sites, which will definitely satisfy their nutritional needs to some degree. However, for horticulture and livestock (i.e., hen and cattle) rearing, the households may need to subtract one for the other; it is because the lack of width of the land needs to be sufficient for the posturing of chicken or cattle, too. To rear cattle, one needs a separate room to house them and protect them from robbers and disasters like storms and rain. The chicken can be brought up by keeping it in a case of bamboo, but to rear cattle; it is necessary to construct an additional room to make sure the reek of the cattle defecation does not disturb the people and cultivate grass to feed them because a vast portion of the rural roadsides is either fenced by the locals to grow vegetables and grass or the naturally grown grass is not sufficient enough to keep the cattle fed.

The Ashrayan policy book prescribes sharing toilets, tube wells, and bathing places among 5-10 families (*Ashrayan: socio-spatial negotiation by the displaced*). This share will help develop mutual understanding among the people on the one hand, and some people, more importantly, the FEMA, who may find it uncomfortable to use these alongside their male counterparts on the other. Due to high land prices in cities or nearby public facilities like electricity (provided though), medical, market (a crucial place for the employment of the daily laborers and the poor), road transport and communication, educational institutions, and so forth, the government has recovered Khas land from illegal encroachment and ownership or bought land at a low price away from the nearest public facilities. Hence, the sufferings of the beneficiaries know no bounds. In scattered places, for instance, outside traditional villages or on river banks. These places are separate from the regular infrastructural development of the local government (Mallick & Sultana, 2017) Under the project, the beneficiaries are to get a 20,000 Taka loan, but the loan has yet to be sanctioned. The banking system also denies loans to low-income people, fearing non-repayment in return. Although about 96 million people live in rural areas, only 25% of people get loans from the Grameen Bank and NGOs (Enam, 2015).

With most formal financial institutions being urban-centered, rural people can often not avail loans on easy terms and conditions. Most commercial banks attach too many requirements before loan is provided (Nahiduzzaman, 2012). As a result, low-income people cannot meet the requirements; hence, they have turned to the local money lenders, who charge them abnormally high interest rates. This usually results in the families in need getting trapped in the cycle of requiring loans and paying them back, and they remain put in poverty for good.

The beneficiaries are hardly satisfied with the homes built by the government as the homes have shorter walls, which in turn make the roof lower; as a result, during summer, the sun comes up straight on the homes, and the residents gasp in warmth, 30% of our snub tidy's respondents have reported of facing this problem. The project sites are located in far-off khas (government-owned) lands, which are far away from the nearest location, with embankments all around and various infrastructural services. The homes are built on low-lying land after filling in soil brought from other places. The homes have been built on it without solidifying the soil, so when it rains heavily, the sites with inadequate drainage get submerged in water. The homestead soil is still weak, and the water that comes in touch with the soil furthers the soil down, which results in fractures appearing in the floor area and the walls. In some cases, the home structure becomes fragile and menacing to the lives and properties, and the water logging and shorter walls are too short to resist strong wind-storm, add to the sufferings of the people.

6. Hindrances to the full realization of the project's goals:

6.1 Lack of credit facilities

With the loan provision system under the Ashrayan project yet to be in effect, the people are left with no credit facilities, be it the public financial institutions or the private facilities, as these two charge more robust security from the debt recipients to ensure debt repayment. These institutions usually ask the people willing to take loans to devolve documents of land whose price is

proportional to that of the loan's worth to the banks, making people with low incomes unable to take loans as they hardly own any asset that meets the loan's worth. Therefore, they are compelled to approach local money lenders who charge abnormally high interest rates compared to public and private institutions. As a result, the borrowers cannot upgrade their living standards while also paying the money back in installments with high interest rates.

6.2 Lack of space for livestock rearing

Livestock rearing is an inseparable part of rural life. The domestic animals that are reared in Bangladesh are mostly cattle, goats, and hens. Those cows reared in rural areas are let pasture outside the home. During our observation of the project site, I found that a vast portion of the surrounding areas of the site are low-lying land underwater, and the remnants of it are inhabited. Many people report that if the animals owned by any of the beneficiaries intrude on their land, they are met with hurling brickbat and the use of invective words.

6.3 Dependency syndrome

The beneficiaries are primarily dependent on government-provided services. Irrespective of their intentions, they are bound to depend on the government as they are not capable of accessing various government programs on their own. Therefore, they have to rely on the government to provide training, arrange employment, and earn khas land. As a result, they have to roam from one public office to another, looking for the services meant for them.

6.4 Social stigma

Even though the Ashrayan project has come in handy for people with low incomes, the beneficiaries often fall victim to insolent behavior by the locals, with the people being government service recipients. The school-going children belonging to the project site also face bullying at their schools. These unwilling behaviors have varying impacts on people; for example, because of their feelings of inferiority, these people often cannot access different programs. These types of behaviors may trace their origins back to their political ideology, religious beliefs, religious norms, etc.

6.5 Lack of social orientation

The Bangladesh Army was tasked with building homes, but they have built them in a fashion that closely resembles the traditional way of building homes. These homes are wrongly positioned in the direction of the sun and wind, are susceptible to flooding, and are far away from the traditional settlement. As a consequence, once the beneficiaries are selected, they need help accessing local resources and employment.

6.6 Lack of sufficient financial support by the government

The beneficiaries have to use facilities like tube wells for safe drinking water collectively. The safe water sources of the project sites are mostly electric-motor powered, and if these have technique failures, fixing them requires money; even as the electric motors consume power, the beneficiaries subscribe to the bills, leading to a conflict among the people regarding the amount they should finance for the reparation and bill of the facility. The lack of government subsidies for all the reparation works needed for various facilities furthered the people's woes.

6.7 Quality and durability

Semi-pucca homes are built of sand, cement, brick, and limited-scale iron, a formula specifying the proportion of elements except for the amount that needs to be mixed for a home as such. Any fault in the mixture results in home structure, and there are surface reports of the homes collapsing and fracturing as a result of storms, water logging, homestead slide, etc. The fractures in the walls make the lives of the people living in the homes vulnerable.

7. Conclusion

The study has looked into the multifarious socio-economic impacts of the Ashrayan project the beneficiaries are faced with, and the causes hobbling the process for the full realization of project's goals, while also inquiring about the first hand experiences of the beneficiaries themselves. The project has definitely come in handy for the people as it has brought about lots of positive changes in the lives of the land and homeless, the multifaceted issues they face in their daily lives stem from a number of issues which range from the lacking in abundant financial support in various times, to lack of people end participation in the implementation process among other factors. The study also outlines the possible ways of mitigating the extent of the people's sufferings, and so that changes in the existing policy are brought about.

8. Recommendations

8.1 Strengthening the beneficiary selection system

The existing beneficiary system is infested with lots of shortcomings, therefore to avoid the selection of the ineligible people, the authority can look into the property ownership of the enrolled; make use of the household income survey etc.

8.2 Enhancement of employment

For the livelihood of the people under the project, the authority may train them skills in line with their passion and capabilities. And for the adults introduction of employment-oriented education that may make the people self-sufficient in getting acquainted with the information of various public services meant for them.

8.3 Lessening political interference

Political interference in beneficiary selection should be lessened, and for that to happen it is necessary to introduce a digital system for application for a home, investigation of the data of Individual's beneficiary before finalizing those who will get the benefits from the authority itself.

8.4 Furthering economic assistance

The government assistance should not be confined to only provision of the basic facilities, rather the coverage should be broadened further which may include contingency financial support, allowance of other social and economic schemes for the beneficiaries.

8.5 Free reparation services

The facilities provided often get unusable due to misuse and mismanagement which in turn require the individual user or all the beneficiaries as a whole to spend money for their reparation, this furthers their affliction as they mostly live hand to the mouth, therefore the government can fund the reparation works.

9. Study Limitations

This study is based on a survey involving 30 respondent homes sampled out of 60 in a project site, and a sample size so small as this may not support the generalization. Responses from the subjects may not reflect the actual conditions of the people. As the study relies on the data collected within a specified time frame, the data may not evince the long term socioeconomic conditions in place. This study focuses on the Ashrayan Project in a particular region which means the study results may not be the same in other places.

9.1 Suggestions for Future Research

Future studies could be done involving a more diverse set of beneficiaries from different regions on expanded sample sizes to augment generalizability. Comparison between the Ashrayan Project and other similar housing projects may be applied to help gain valuable insights into best practices and areas not to be addressed. Apart from these, a researcher may look into the participation of various stakeholders, more importantly the local and local self government institutions' role in the implementation process to draw a conclusion regarding the effectiveness of the project.

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Appendix- I

Table 1: Demographic information of the respondents

Gender	Frequency	Percentage
Male	23	76.6
Female	7	23.3
Total	30	100

(Source: Field data, 2024)

Table 2: Age-level of the respondents

Age Level	Frequency	Percentage
20-30	2	6.6
30-40	4	13.3
40-50	10	33.3
50-60	8	26.6
60-70	6	20
Total	30	100

(Source: Field data, 2024)

Table 3: Education levels of the respondents

Education level	Frequency	Percentage
Only can sign at best	8	26.6
Primary	11	36.5
Secondary	4	13.3
Never Admitted	7	23.3
Total	30	100

(Source: Field data 2024)

Table 4: Motivations behind children's participation in schools

Remarks	Frequency (one pupil from each family)	Percentage
Stipends	16	53
Family Encouragement	7	23.3
Transport Facilities	2	6.6
Others	5	16.6
Total	30	100

(Source: Field data 2024)

Table- 5: General people and knowledgeable social activists' perceptions towards alleged corruption in the Ashrayan Project implementation (home construction)

Remarks	Yes	No	Do not Know	Total
General People	12	8	10	30
Percentage	40%	26.6%	33.3%	99.9
Social Activists	5	2	3	10
Percentage	50%	20%	30%	100

(Source; Field data, 2024)

Table 6: Beneficiaries face inhibiting the project's homes

Issues	Frequency	Percentage
Rain Water inundating the inside	4	13.33
Fractures in Walls and Floors	11	33.6
Summer Sun Heat Problem	9	30
Sliding down from the homestead	6	20
Total	30	100

(Source: Field data, 2024)

Table 7: Places of origin of the beneficiaries

Remarks	Frequency	Percentage
From the same village	13	43.3
outside the village	9	30
From same Upazila	5	16.6
Outside the Upazila	1	3.3
Other places	2	6.6
Total	30	100

(Source: Field data, 2024)

Table 8: Attitudes of the local people towards the beneficiaries

Remarks	Frequency	Percentage
Welcoming	19	63.3
Discrimination/Stigma	11	36.6
Total	30	100

(Source: Field data, 2024)

Table 9: Satisfaction regarding the location of the settlement site

Remarks	Frequency	Percentage
Poor	7	23.3
Below Average	4	13.3
Average	11	36.3
Good	5	16.6
Excellent	3	10
Total	30	100

(Source: Field data, 2024)

Table 10: Varying occupations among the beneficiaries

Occupations	Frequency	Percentage
Van Driving	2	3.3
Full-time Farmer	5	16.6
Seasonal-farmer	10	33.3
Daily Laborer	8	40
Grocery	1	6.6
Others	4	13.3
Total	30	100

(Source: Field data, 2024)

Table 11: Monthly incomes of the sample beneficiary families

Amounts(Taka)	Frequency	Percentage
500 - 1000	5	16.6
1000-1500	7	23.3
1500-2000	10	33.3
2000 - 2500	6	20
2500 - 3000	2	6.66
Total	30	100

(Source: Field data, 2024)

Table 12: Responses regarding government-provided training under the Ashrayan Project

Remarks	Frequency	Percentage
Yes (Training taken)	7	23.3
No (Not taken)	13	43.3
Do not know	10	33.3
Total	30	100

(Source: Field data, 2024)

Table 13: Microcredit Availability

Remarks	Frequency	Percentage
Public financial institutions	2	6.6
Private	5	16.6
Informal Lenders	21	70
Others	3	10
Total	30	100

(Source: Field data, 2024)