Cities Alliance Joint Work Programme
for Equitable Economic Growth in Cities

Local Assessment Report – Narayanganj, Bangladesh

Women's Complex and City Digital Centres: Needs and Preliminary Feasibility

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About the Report
This report was produced by BRAC Institute of Governance and Development (BIGD) at BRAC University as part of the Cities Campaign of the Cities Alliance Joint Work Programme (JWP) for Equitable Economic Growth in Cities.

The JWP is chaired by the UK Department for International Development (DFID), and its members are the United Nations Capital Development Fund (UNCDF), UN-Habitat, Women in Informal Employment: Globalizing and Organizing (WIEGO), the Commonwealth Local Government Forum (CLGF), Ford Foundation, the Institute for Housing and Development Studies (IHS) at Erasmus University Rotterdam and the World Bank.

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Acronyms

ADP	Annual Development Programme
APA	Annual Performance Agreement
a2i	Access to Information
BBS	Bangladesh Bureau of Statistics
BIGD	BRAC Institute of Governance and Development
BB	Bangladesh Bank
BWCCI	Bangladesh Women Chamber of Commerce and Industries
BTWCA	Bandar Thana Women Cooperation Association
CDC	City Digital Centre
CGP	City Governance Project
CHDF	Community Housing Development Fund
COO	Chief Operating Officer
CRDP	City Region Development Project
DPDC	Dhaka Power Distribution Company Limited
DPP	Direct Participation Program
DoWA	Department of Women Affairs
DC	Deputy Commissioners
DND	Dhaka-Narayanganj-Demra
DFID	Department for International Development
EPB	Export Promotion Bureau
FGDs	focus group discussions
GoB	Government of Bangladesh
GIZ	Gesellschaft für Internationale Zusammenarbeit
GDP	gross domestic product
IEER	Institutional Enabling Environment Report
IT	information technology
ICT	information and communication technologies
IVR	Interactive Voice Response
IFMS	Develop Integrated Financial Management System
JICA	Japan International Cooperation Agency
JWP	Joint Work Programme
KWH	kilowatt hour
LAR	Local Assessment Report
LCD	liquid-crystal-display
MoWCA	Ministry of Women and Children Affairs
MGSP	Municipal Governance and Services Project
NCC	Narayanganj City Corporation
NGO	non-government organizations
NOC	No Objection Certificate
SDG	Sustainable Development Goals
PKSF	Pally Karma-Sahayak Foundation
SBGs	Sounding Board Groups
SEIP	Skills for Employment Investment Program
SME	Small and Medium Enterprise (Foundation)

SMS	short message service
UDC	Union Digital Centres
UN	United Nations
WC	Women's Complex
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme
UPEHSDP	Urban Public Environment Health Sector Development Project
UPPR	Urban Partnerships for Poverty Reduction
WASA	Water Supply and Sewerage Authority
WCCI	Women Chamber of Commerce and Industries
WEAB	Women Entrepreneur Association of Bangladesh
DYD	Department of Youth Development

Executive Summary

Bangladesh is one of the fastest urbanizing economies in South Asia, with more than half of the country's population expected to live in urban centres by 2050. Alongside the rapid urbanization, it has one-fifth of the urban population living below the poverty line, which is the highest in this region. On the other hand, 45 % of the country's gross domestic product (GDP) comes from urban centres. The divergence between growths, production and urban poverty creates questions regarding urban dwellers' equitable access to public goods and services generated in urban centres. More specifically, a significant number of urban residents live in slums without access to basic infrastructure and public services. To overcome this conflicting divergence between needs and constraints requires the following: an understanding of the realities and challenges; possibilities to increase and widen the access to public goods and services; greater public and private sector investments; and a high level of policy engagement. Moreover, unless urban poor people have equitable access to the economic and social opportunities generated in urban centres, economic growth will not be sustainable in the long run.

Against this backdrop, the Cities Alliance's Joint Work Programme (JWP) aims to explore implementable policy solutions to the challenges of inequitable economic growth in two secondary cities in Bangladesh: Narayanganj and Sylhet. This report assesses the feasibility of introducing two locally prioritized public goods and services in Narayanganj City, which will be shared with local and global partners through the programme titled "Promoting Equitable Economic Growth in Cities". The local support under the JWP in Bangladesh is facilitated by BRAC Institute of Governance and Development (BIGD), BRAC University with the active involvement of Cities Alliance's Sounding Board Groups (SBGs) in Bangladesh including U.K. Department for International Development Department for International Development (DFID), Geutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), United Nations Capital Development Fund (UNCDF), United Nations Development Programme (UNDP), and the World Bank.The joining of Narayanganj City Corporation (NCC) in this global campaign is triggered by the city's strategic challenges, including the city's space and services being accessed by roughly 200,000 day-migrants, the realities of being an economic and trading hub for the region, and NCC's commitment to address these challenges.

The preparation of this Local Assessment Report (LAR) was preceded by the Institutional Enabling Environment Report (IEER) which describes the current assignment of functions and powers under which NCC operates. The IEER was presented in the Kick-off Workshop on 18 May 2017 in Narayanganj. During this workshop, through a participatory and consultative process, local stakeholders identified eight priority sectors including digital service centres, women's complex, waste management and open space for recreational activities, among others. As reflected in group presentations and the Mayor's medium-term plan, establishing a Women's Complex and City Digital Centres were suggested as the two main priorities for Narayanganj.

This LAR seeks to provide detailed information on the prioritized public goods and services including a situation analysis, detailed feasibilities in terms of norms, demand assessment, gaps between

demand and supply, typical list of functions, and expected benefits for setting up a Women's Complex and City Digital Centres. The Local Assessment Report will provide the evidence-base for policy briefs and recommendations specifying policy, legal, regulatory and budgetary actions by NCC to promote equitable access to the prioritized public goods and services.

The team for this LAR has reviewed relevant acts, rules and policies to explore and assess the situation, feasibilities and outcomes for establishing a Women's Complex and City Digital Centres in Narayanganj. They also explored national and global models of digitalized service delivery and women's services and analysed official statistics related to existing levels of service delivery by NCC and its resources. They conducted an exit survey among municipal service recipients, five key informant interviews (KIIs) with women entrepreneurs and women leaders and two focus group discussions in the low-income settlements (slums), along with interviewing the officials managing Access to Information (a2i) programme, practitioners and relevant NCC officials. In addition, they visited existing City Digital Centres in Narayanganj and a Union Digital Centre (UDC) in Munshiganj.

Women's Complex

Women participants in the Kick-off Workshop demanded dedicated space to market their products and having social, recreational and residential facilities for young working women. Currently, various government agencies and non-government organizations (NGOs) are delivering capacity development and business promotion programmes for women. However, these programmes are driven by gender stereotypes and have restrictive entry requirements. In addition, women lack access to loan services – including commercial bank loan products – which means they often do not have sufficient resources to expand their businesses. They also have limited opportunity to set up shops in NCC's and private markets. Women have reported around-the-clock need for maternal healthcare and protection from sexual harassment during participation in commercial activities outside the home. NCC may establish a Women's Complex to bridge the gaps and ensure integration of on-going socio-economic development programmes for women. This Complex should be located at the centre of the city to facilitate easy access for women residing in various parts of the city. The proposed women's complex will facilitate delivery of skill development programmes for promoting women entrepreneur and business promotion activities (including an exclusive market run by women), and act as information and communication centre, socio-cultural centre and physical fitness and health facility.

The success of the Complex will depend on coordinate support by NCC, Ministry of Women and Children Affairs, Women Chamber of Commerce and Industries, financial institutions, business groups and development partners. The Complex may be operated on a **Social Business Model**, generating its own revenues by renting out its premises – generating revenue from allocation of shops, service fees, external sponsorship of training and business promotion programmes to meet operational costs and charges for access to other public goods and services. The capital investments, however, would need financing by NCC, national government and development partners under their on-going social programmes. Trainings and other services provided through the Women's Complex will contribute towards higher valued human capital, which aids the overall productivity of the city. Positive growth in the economy triggers higher revenue collection for both the national government and the City Corporation. Staff may be hired for managing the Women's Complex under supervision of a steering committee, with members drawn largely from amongst NCC officials and elected

representatives. The steering committee may be responsible for formulating standard operation procedures and annual workplans, and these may be approved by the Honourable Mayor.

Establishing a dedicated complex for women in Narayanganj will have multiple benefits. On the one hand, it will promote existing economic activities of women by addressing challenges to their active participation. On the other hand, it will create avenues to enhance women's participation in economic activities by providing skill training and business linkage services, among others. Thus, such an institution can promote equitable growth by creating opportunities and facilities to provide public goods and services, triggering the city's economic growth. The women will share the accruing benefits with others – thus, creating a socially conscious and economically empowered society in Narayanganj.

City Digital Centres (CDCs)

The survey revealed that there is high demand amongst city inhabitants for efficient service for issue and renewal of trade licenses. This is followed by services for holding tax payment and issue of various types of certificates such as birth and death registration and holding number. Most respondents visit NCC offices every month for these municipal services. It was highlighted that the municipal service recipients prefer digital service delivery to the present manual system. Furthermore, approximately 83 per cent of the service recipients expressed their willingness to pay extra money to receive services digitally, in addition to official fees or charges. Amongst the willing service recipients, 63 per cent want to pay up to Tk. 50.

Although there is a high demand for digital service delivery, at present municipal services are delivered manually, which requires frequent visits to NCC's offices and the related costs. For example, on an average, 3.6 visits are needed to obtain a birth registration certificate and average 2.1 visits for a trade license. The frequent travels to NCC offices have cost and time implications for city residents. An average of Tk. 105 are spent per visit for trade licence and Tk. 95 on for birth certificates. In addition, about 45 minutes are spent for each visit to access these services.

In response to the high demand for digital service delivery, City Digital Centres (CDCs) may be set up in a central location within every ward in Narayanganj. Moreover, remote wards may be given priority since people living within city centre tend to use their own devices (smart phone, computer with Internet, and so on) and hence have little interest in visiting CDCs.

In the first instance, the NCC services that have existing back-end digital database may be delivered from the CDCs. For now, the CDCs may provide services with high demand, including issue of certificates of birth and death registration, inheritance, environmental No Objection Certificate (NOC) and holding mutation issue/renewal of trade license, tax payment and permission to carry out road cutting. Moreover, services from other government agencies, including the Deputy Commissioner office's land and passport services, tax services from the National Board of Revenue, utility bill payments and relevant private services may be delegated to CDCs. Such delegation will not require amendment to act and CDCs may be given (a) license to sell postal stamps, and (b) administrative authorization to receive utility bills. In addition, CDCs may provide services to process applications for national passport and eTIN registration, and charge service fee. Making multiple

services available from a single location will attract city dwellers to the CDCs and hence make the operation of these centres profitable.

A steering committee may be setup to oversee the functioning of CDCs, prepare standard operating procedures and propose fee structures, and these could be approved by the Honourable Mayor. The CDC operations will require three members, including a male entrepreneur, a female entrepreneur and a supporting staff member. NCC may recruit these members in consultation with Ward Councillors. However, the members will not receive salaries from the corporation. It is expected that the CDCs, similarly to UDCs, will be operated on **Entrepreneurial Model**, in which the entrepreneurs will receive service charges in addition to official fees/charges for services to meet all capital and operational expenditures. Preliminary viability analysis indicates that NCC may have to provide the space for CDCs within its Ward Councillors' complexes and charge rental as determined by NCC.

Digital service delivery is expected to reduce the number of physical visits to NCC's offices, and associated travel costs and time. According to the survey respondents, digital service delivery through CDCs will benefit them in terms of saving time and money, and facilitate easy access to municipal services and information disclosures, which will in turn promote economic growth of the city.

Chapter 1
Introduction

1.1 Background

Bangladesh is moving towards the fastestlevel of urbanization amongst South Asian countries. At present, 34% of the country's population are urban dwellers, compared to 20 % in 1990 (UN, 2014). It is estimated that more than half of the country's population (that is, 56 %) will live in urban centres by 2050. Alongside the rapid urbanization, one-fifth of the urban population live below the poverty line, which is the highest in this region (Mahbub ul Haq Human Development Centre, 2014). These urban poor may have passed the usual economic measurements of poverty (that is, per capita daily income, per capita calorie intake), but they are still poor regarding service provision and settlement perspectives. In addition, they often suffer from greater burdens of insecurity and social discrimination (Rahman, 2013). On the other hand, 45% of the country's GDP comes from urban centres (Venables, 2015). The divergence between growth production and urban poverty creates questionsregarding urban dwellers' equitable access to public goods and services generated in urban centres. More specifically, a significant number of urban residents live in slums without access to basic infrastructure and public services.

Bangladesh does not have national policies in place to manage urbanization, growth and urban poverty. Because of this absence of comprehensive policy, Dhaka has grown as a primate city in the extreme centralization of decision-making and political authority (BIGD, 2014). The over emphasis on Dhaka poses detrimental consequences to balanced development and ignores economic potential of other large and secondary cities. Both public and private investments are largely concentrated in Dhaka. The economic opportunities (especially for the poor, in addition to the better provision of public goods and services, such as health and education) attract people from all corners of the country to the capital. The lesser importance given to the secondary cities is a key factor behind poor services and unplanned urban growth. The common drawbacks of urbanization are reflected in a higher population but lower economic density in cities and the by-products are urban poverty, unequal growth, congestion, pollution, and crime.

Overcoming these constraints requires an understanding of the realities and challenges, greater public and private sector investments, and a high level of policy engagement. Introduction of needs-based, innovative public infrastructures, such as women's centres, mass public transportation, and low-cost housing, foster high-value economic activities in the cities, triggering incomes and tax revenues to finance the investment required for greater productivity (Venables, 2015). Moreover, unless the urban dwellers have equitable access to the economic and social opportunities generated in urban centres, the growth will not be sustainable in the long run. In this context, the UN Sustainable Development Goal (SDG) number 11 provides the global prioritization on addressing urban poverty, making basic public goods and services affordable for all, and thus, promoting inclusive and sustainable urbanization. Against this backdrop, the Cities Alliance's Joint Work Programme (JWP) aims to explore implementable policy solutions to the challenges of inequitable economic growth in two secondary cities in Bangladesh: Narayanganj and Sylhet. This report assesses the feasibility ofintroducing two locally prioritized public goods and services in Narayanganj City. Local understanding and innovative ideas will be shared with local and global partners through

the programme titled “Promoting Equitable Economic Growth in Cities”, globally campaigned by the Cities Alliance.

The joining of Narayanganj City Corporation (NCC) in this global campaign seems to be triggered by the city’s strategic challenges, realities and NCC’s commitment to address these challenges. Historically, Narayanganj has been the economic and trading hub for the region. Its economic opportunities attract thousands of workers, mostly women, from different parts of the country. People from surrounding areas come to the city in the early morning, mostly by riverways, and leave the city in the evening or late night in the same way. These roughly 200,000 day-migrants are not registered voters. They use the city’s space and services, but NCC cannot charge them. Although 47 % of the population in Narayanganj are women, their participation in economic activities is much lower than their counterparts. In Narayanganj district including NCC, while 84.7 % of men participate in economic activities, the rate for women is 36.7 %. Furthermore, approximately 13 % of the city’s population resides in slums. These slum dwellerslack opportunities to enrol in skill enhancement programmes and business capital to start businesses, which makes them subjected to social, economic and political exclusion.

Furthermore, the city’s dynamics meet the requirements to join the JWP as a secondary city in Bangladesh. The city has a population of more than half a million (0.7 million).Its locationis in the centre of the country and in proximity to Dhaka. It dominates in terms of manufacturing economic activities and service sectors, such as knitwear garments industries. It has a prominent river port and it has the presence of multiple development partners, such as UNDP’s Urban Partnerships for Poverty Reduction (UPPR), which was implemented during 2008-2014.

1.2 Local Partnership and City Diagnostics in Narayanganj, Bangladesh

As part of its Campaign Cities Initiative, the JWP builds on local partnerships among the city corporation, other city stakeholders and development partners in Narayanganj to foster equitable economic growth in the city. The local support under the JWP in Bangladesh is facilitated by BRAC Institute of Governance and Development (BIGD), BRAC University with the active involvement of Cities Alliance’s Sounding Board Groups (SBGs) in Bangladesh, including U.K. Department for International Development (DFID), German Gesellschaft für Internationale Zusammenarbeit (GIZ), United Nations Capital Development Fund (UNCDF), United Nations Development Programme *(*UNDP) and the World Bank. The JWP campaigns for equitable access to public goods and services identified by the city stakeholders in the context of the city’s specific needs. During a 24-month local support initiative, BIGD prepared an Institutional Enabling Environment Report (IEER), andthis Local Assessment Report (LAR) will bring out city-level evidence-based policy briefs and recommendations for Narayanganj. In turn, NCC will use these outputs to promote equitable economic growth in the city.

The IEER was presented in the Kick-off Workshop on 18 May 2017 in Narayanganj. Besides sharing the findings of the IEER with local stakeholders, the workshop sought to identify two priority areas for the LAR through a participatory and consultative process. Accordingly, the participants in the Kick-off Workshop shared and discussed several issues, initiatives and service gaps influencing equitable economic growth trajectories in the city. At the end, the participating groups identified eight priority sectors, including digital service centres, theWomen’s Complex, waste management,

and open space for recreational activities, among others. The group presentations and the Mayor's medium-term plan establishedthat the**Women's Complex** and **City Digital Centres**are the two main priorities for Narayanganj.

1.3 Rationale for Establishing Women's Complex and City Digital Centres

Providinga Women's Complex could trigger a rise in women's participation in income-generating activities, while at the same time allowing more space for women's mobility and thus promoting socio-economic inclusiveness. City Digital Centres would greatly reduce complex procedures, improve productivity, and ease access to municipal services. Apart from directly impacting the production function, Women's Complex and City Digital Centres are the public goods and services that NCC directly controls. NCC regulates and sets standards and pricing for these public goods and services as the national government mandates them as city-level functions. Thus, the priority areas are well aligned with the overall aim of the JWP, which is to support equitable economic growth in cities.

1.3.1 Women's Complex

There are approximately 0.2 million women voters in Narayanganj city. More than 0.7 million workers are engaged in 1,052 knitwear factories (55 % of the country's knitwear factories) in Narayanganj and females form a majority of the total workforce in these manufacturing units (BIGD, 2013). Other types of businesses and industries in Narayanganj include jute trade and processing, textiles, merchandising yarn and dying, hosiery manufacturing, and soap manufacturing. Moreover, a national warehouse was built on the bank of the Shitalakshya River at Siddirganj. The Adamjee Export Processing Zone and Bangladesh Small and Cottage Industries Corporation are in Narayanganj. The footprint of Narayanganj as an economic hub and its connectivity to the national capital and surrounding districts (Munsiganj, Narsindhi, Comilla) has created good employment opportunities in the region. This is reflected in the lower unemployment rate in Narayanganj (3.5%) compared to the national average for the urban areas (5.8 %) (BBS, 2011; 2016). Furthermore, because of employment generating activities in Narayanganj, the rate of poverty is just 2.6 % compared with national average of 22.37 % in 2017 as stated in the Seventh Five Year Plan (Bangladesh Development Forum, 2018).

The economic opportunities available in Narayanganj attract thousands of workers, mostly women, from different parts of the country. People from surrounding areas come to the city in the early morning mostly by river ways and leave the city in the evening or late night. These approximately 200,000 day-migrants are not registered voters. They use the city's space and services, but NCC cannot charge them. Apart from these day migrants, approximately 95,000 people live in slums on government or privatelyowned land. People living in these settlements are subjected to social, economic and political exclusion, which bars them from availing society's basic resources.

There is a direct causal relationship between growth of trade and commercial activities and the city's economic growth. The consumerism of a vast number of workers leads to expansion of commercial activities in Narayanganj city area. By establishing the Women's Complex, NCC will help to improve the quality of life of female workers. The Women's Complex will provide crèche services, an exclusive market run by women, an information centre, physical fitness facilities and a cultural centre. It is expected that these services will directly support women's ability to work and

strengthen community participation, which ultimately promotes economic growth through enhanced women's participation in economic activities. Thus, the Women's Complex will address the issue of equity and equality in the socio-economic development of the city.

1.3.2 City Digital Centres

In Bangladesh, citizens have to travel long distances, often multiple times, incur high costs and endure considerable delays and hassle to access public services. The government also must spend substantial amounts to cover the administrative and transaction costs because of archaic, paper-based, manual processes. Digitalization will ease service delivery, promote efficient delivery of public goods and services and ensure transparency in public service delivery.

The vision for Bangladesh's Perspective Plan (2010-2021) is to transform Bangladesh into a middle-income country with extensive digitalization of the public sector. In line with this vision, the government enacted the Information and Communication Technology Act 2006 and formulated the National Information and Communication Technology Rules 2015. The government's commitment to create a 'Digital Bangladesh' is evident by the fact that the Annual Performance Agreement (APA) signed between the Cabinet Secretary and the Secretary of theLine Ministry now mandates simplifying at least one service and digitization of another every year. The commitment of the Ministry of Local Government, Rural Development and Cooperatives flows down to the city corporations to ease service delivery.

According to NCC officials, the city corporations make their commitments in the standard APA format and sign the agreement to fulfil their commitments with the Ministry of Local Government, Rural Development and Cooperatives. Similar to the ministry, NCC has committed to digitalize its service delivery. The progress towards implementing the APA is reported quarterly to the Ministry. Accumulated performance of city corporations and other subordinate agencies are reflected in the Ministry's APA.

In addition, the government has the Access to Information (a2i) Programme, which aims to bring public services to citizens' doorsteps. With the technical support of the a2i Programme, 4,492 functional grassroots digital centres in Union Parishads (the lowest tier of local government) have been set up across the country. These Union Digital Centres (UDCs) deliver services – both public and private – to an average 3.2 million people at a much reduced time, cost and physical visits (BBS, 2014). Under the a2i Programme, the national government plans to replicate UDCs in urban areas and, until now, approximately 407 City Digital Centres (CDCs) have been set up on a pilot basis.

Since people in Narayanganj work largely in commercial and business activities, digitalization of municipal services will help them save time and costs and comply with city regulations. In addition, the Mayor is focusing on establishing City Digital Centresin every ward to ease citizens' access to services, stimulate economic activities and mobilize resources. Moreover, it has been proposed that information technology (IT) centres are to be set up within each Ward Councillor's Complex (Action Area Plan of NCC).

The economic significance of City Digital Centres is evident, as this would allow NCC's services to be decentralized, help improve access to municipal services and drive the growth of economic activities

to be evenly spread across the city. More specifically, when the women-related services are arranged in the centres, there could be an opportunity to reduce gender inequality, as well as providing women with the necessary services to start businesses and participate in economic activities.

1.4 Local Assessment of Prioritized Public Goods and Services: Objective and Scope

The LAR aims to provide detailed information on the prioritized public goods and services, including a situation analysis, detailed feasibilities in terms of norms, demand assessment, gaps between demand and supply, typical list of functions, investment requirements and expected benefits for setting up Women's Complex and City Digital Centres. The LARwill provide the evidence-base for policy briefs and recommendations, specifying policy, legal, regulatory and budgetary actionsby NCC to promote equitable access to the prioritized public goods and services.

The LAR explores and assesses the following local aspects with the goal of establishing Women's Complex and City Digital Centres in Narayanganj City.

A. Mapping the Situation

i. Describing the present socio-economic profiles of Narayanganj, including demography, geographical dynamics, employment status and other economic and social indicators.
ii. Mapping the levels of production of public goods and service delivery, existing human resources, infrastructure and budget function to produce and deliver the mandated public goods and services for the city.
iii. Identifying norms for introduction of prioritized public goods and services derived from legal mandates and national and global models.
iv. Demand assessment and identifying gapsbetween local demands and existing supplies.

B. Feasibilities

v. Identifying the tentative locations.
vi. Highlighting the proposed functions.
vii. Estimating human resources, infrastructure and investment requirements and sources of resource mobilization.

C. Outcomes

viii. Estimating the benefits for recipients of public goods and service users and benefits for the city.

1.5 Methodology

The LAR approach for situation analysis, the assessment of feasibility and outcomes of establishing Women's Complex and City Digital Centres in Narayanganj is as follows:

Situation analysis: Relatednational acts, rules and policies have been reviewed to define standards/norms for production and delivery of prioritized public goods and services by the city corporations. This was complemented with in-depth assessment of the issues related to Women's

Complex and City Digital Centres, and national and global models of digitalized service delivery and women's services. Official statistics related to existing levels of service delivery by NCC and its resources – human, IT infrastructure, budget and revenue data– were used to develop the secondary database to assess its present capacity to serve the city dwellers. The primary surveys for the assessment include an exit survey of the users of municipal service,five key informant interviews (KIIs)with women entrepreneurs and women leaders,and two focus group discussions in the low-income settlements (slums).The primary and secondary data have been used to assess the normative gap in delivery of the prioritized public goods and services.In addition, the BIGD team interviewed a2i officials, practitioners and relevant NCC officials and visited existing City Digital Centres in Narayanganj and a Union Digital Centre (UDC) in Munshiganj to have a first-hand understanding of digital service delivery and the level of NCC's commitment to set up women's complex.

Feasibilities: The team examined NCC's existing capacity and resources, location, resources, and investment requirements to set up Women's Complex and City Digital Centres. The assessment of Union Digital Centres, national project interventions to promote women's economic empowerment, and international examples of digitalization (such as Kolkata Municipal Corporation) has helped determine the feasibilities. The team reviewed options to bridge the gaps between NCC's capacity and normative requirements to set up Women Complex and City Digital Centres by exploring alternative sources of resources at the national level.

Outcomes/benefits: The prospective benefits of Women's Complex and City Digital Centresare based on the city dwellers' perceptions.

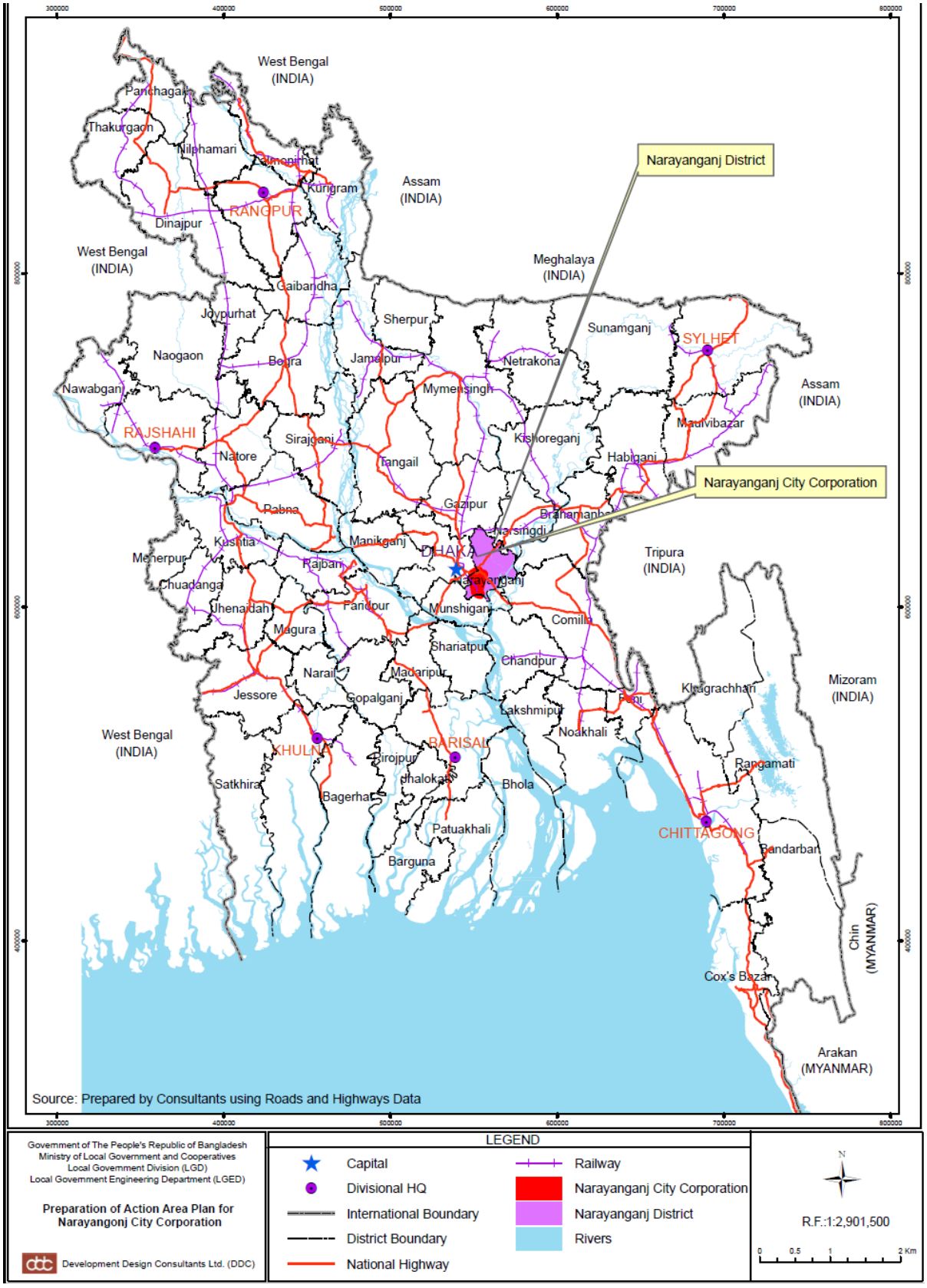
CHAPTER 2

Socio-economic Profile of Narayanganj

2.1 Socio-economic Profile of Narayanganj

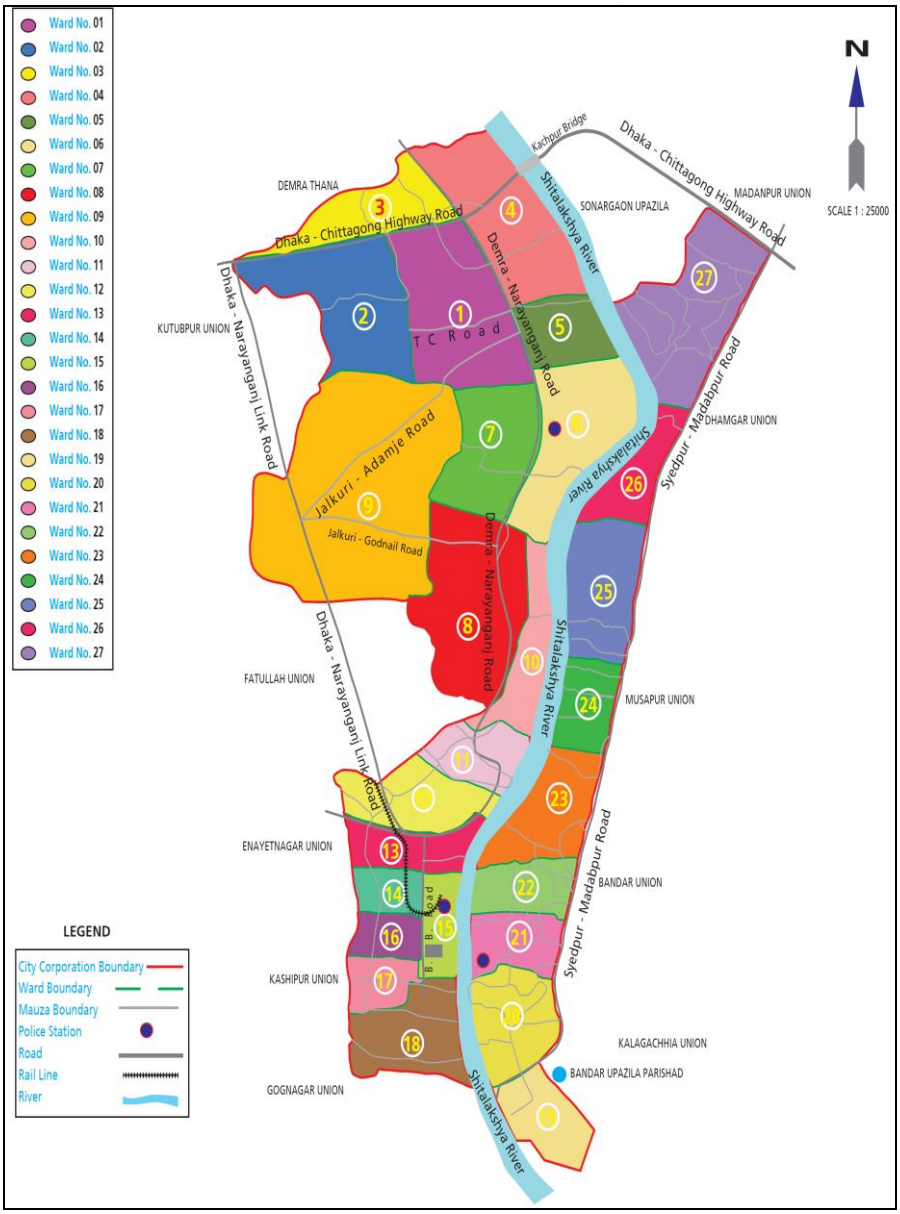
Narayanganj is one of the oldest and most prominent river ports in Bangladesh and is well knownbecause of the jute business. The Narayanganj Municipality was formed on 8 September 1876. On 21 March 2011, Narayanganj was upgraded to a city corporation through a merger of Narayanganj, Siddhirganj, and Kadam Rasul municipalities. Narayanganj City is bordered on the north by Gazipur and Narsingdi, east by Brahmanbaria and Comilla, south by Munshiganj, and west by Dhaka (Map 1). The distance from Dhaka to Narayanganj is roughly 30 km. The main rivers through or near Narayanganj are the Shitalakshya, Dhaleshwari, Buriganga and Ichamati. The area hosts many archaeological sites, such as Hajiganj Fort and Shahi Mosque at Hajiganj, the Tomb and Mosque of Bibi Mariam, Enayetnagar Mosque, the Tomb of Mia Shah, and Lakshmi Narayan Mandir.

Map I: Narayanganj in Context of Bangladesh



Source: NCC Action Area Plan, 2016.

Map II: 27 Wards of NCC



Source: BIGD, 2013.

2.1.1 Geographical Dynamics and Land Use Patterns in Narayanganj City

Narayanganj City has a geographical area of 72.43 sq. km, divided into 27 wards. In addition, NCC's Action Area Plan has divided the area into six blocks, which have approximately 11,641 acres of land in 72 *mouza*[1] (Map 2). Block 3 has the largest area of land, followed by Block 4 and Block 6, respectively. The land use data show that around 31 % of land (3,568.51 acres) is used for residential purposes, followed by about 23 %as waterbodies. Only 761.11 acres of land is used for commercial and industrial purposes, which account for 6.54 % of total city's land (Table 2.1 and Map 3). Moreover, the total area of *khas*land in Narayanganj area is 266.3 acres.

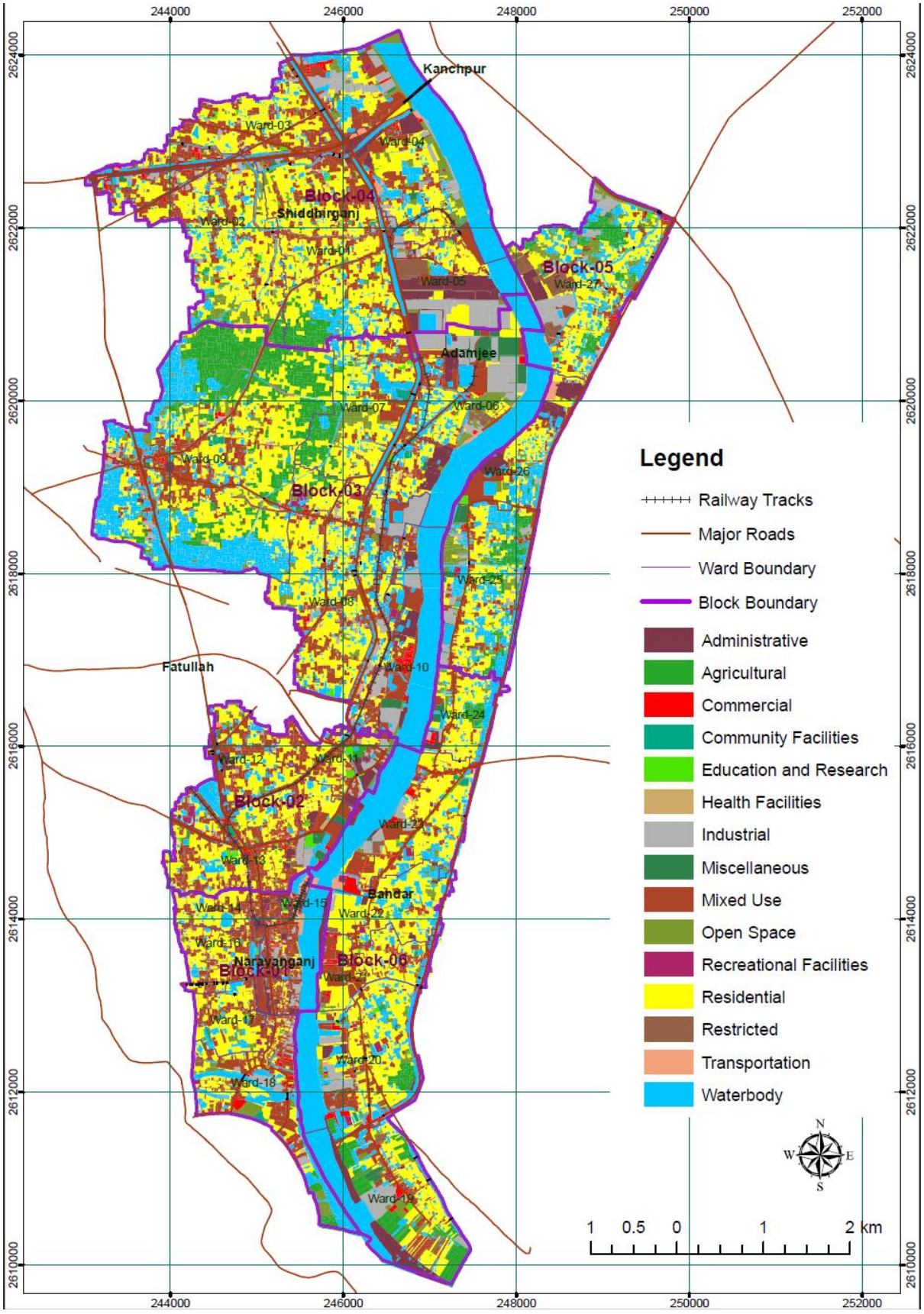
[1] Group of villages regarded as an administrative unit (for land administration).

Table 2.1: Block-wise Distribution of Broad Land Uses (in Acres)

Land-use Purpose	**Area in Acre**							**%**
	Block-1: Southern part	**Block-2:** South-western part	**Block-3:** Siddhirganj zone and DND area	**Block-4:** Siddhirganj zone and northern part	**Block-5:** Eastern part (Bandor zone)	**Block-6:** On the bank of the Sitalakhya River	**Grand Total**	
Administrative	56.8	54.9	90.88	161.8	67.7	93.5	525.59	4.51
Residential	271	297	1033	927.5	353	687	3568.51	30.65
Agricultural	11.8	4.37	367.3	68.37	95.3	112	658.9	5.66
Commercial & industrial	59.6	45.8	223.3	201.6	91.7	139	761.11	6.54
Education & health	8.1	20.6	13.82	14.38	6.7	15.4	79.05	0.68
Community & recreational facilities and open space	47.5	33.5	210.6	155.7	128	112	688.29	5.91
Transportation and communication	16	6.2	12.18	17.49	8.87	8.38	69.09	0.59
Water body	206	94.9	1017	539.8	304	562	2723.68	23.4
Mixed Use	330	341	594.2	631.1	151	303	2350.21	20.19
Restricted	4.5	4.15	7.83	21.4	38.3	9.34	85.52	0.73
Miscellaneous	2.37	16.2	63.85	18.48	15.1	15.2	131.16	1.13
Grand Total	**1014**	**918**	**3634**	**2758**	**1261**	**2057**	**11641.11**	**100**

Source: NCC Action Area Plan, 2016.

Map III: General Land Uses in NCC Area



Source: NCC Action Area Plan, 2016.

2.1.2 Demographic Profile of Narayanganj City

According to the 2011 census, 709,380 people live in Narayanganj, which is projected to reach approximately one million by 2021. In 2011, the highest population, 170,620 lived in Block 1 comprising five wards, this contraststo the least number of people in Block 5 (composed of four wards) where there are approximately 40,000 people. Block 1 is also the most densely populated area and the least populated area is Block 5. Among the total population, there are 477,017 registered voters in Narayanganj. Of the registered voters, 241,883 are male voters and 235,134 are female voters. Table 2.2 presents block- and ward-wise population for 2011and its projection for2016 and 2021. BBS (2011) estimates the annual population growth rate in the city as 3.05%. Furthermore, there are 54,012 holdings in Narayanganj city, of which 562 are public (around 1 %) and the remaining are private.

Table 2.2: Block-wise Area, Density and Population in Narayanganj City

Block & location	Ward	Area (sq km)	Density	Population		
				2011	2016	2021
Block1: Southern part	Ward 14-18	9.35	1,8248.1	170,620	199,240	232,661
Block 2: Southwestern part	Ward 11-13	5.05	16,876.4	85,226	99,522	116,216
Block 3: Siddhirganj zone and DND area	Ward 6-10	15.43	8,765.4	135,250	157,937	184,431
Block4: Siddhirganj zone and northern part	Ward 1-5	14.51	8,374.2	121,509	141,892	165,691
Block5: Eastern part (Bandor zone)	Ward 25-27	10.36	3,837.5	39,756	62,240	72,679
Block6: On the bank of the Sitalakhya River	Ward 19-24	17.91	8,010.9	143,476	167,522	195,623
Total	**27 wards**	**72.61**	9,769.7	**709,380**	**828,353**	**967,301**

Source: BBS 2011 and NCC Action Area Plan, 2016.

There are 85 slums in Narayanganj City in which 94,790 low-income peoplereside. Except for Ward 8 and 9, the slum population is spread across the city. In these settlements the average size of the household is 5.15, which is higher than city's overall household size (4.28). Table 2.3 provides detailed locations of slum population.

Table 2.3: Population Living in Slums in Narayanganj City

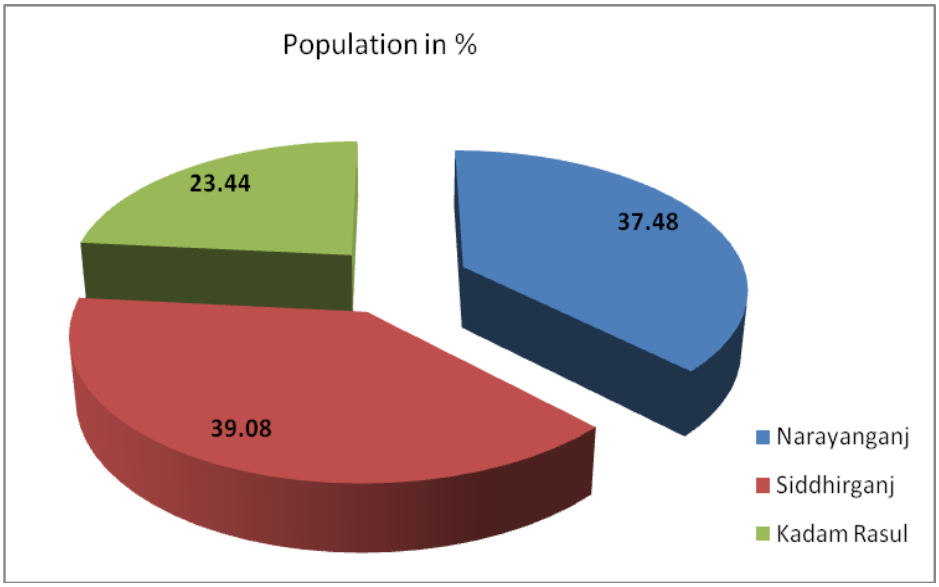
Block andLocation	Ward	Number of Slums	Number of Households	Population
Block1: Southern part	Ward 14-18	20	5,280	26,327
Block 2: Southwestern part	Ward 11-13	07	5,940	29,346
Block 3: Siddhirganj zone and DND area	Ward 6-10	08	2,701	14,079
Block4: Siddhirganj zone and northern part	Ward 1-5	14	1,109	5,771
Block5: Eastern part (Bandor zone)	Ward 25-27	06	1,331	8,265

Block6: On the bank of the Sitalakhya River	Ward 19-24	30	2,051	11,002
Total	**25 wards**	85	18,412	94,790

Source: NCC Action Area Plan, 2016.

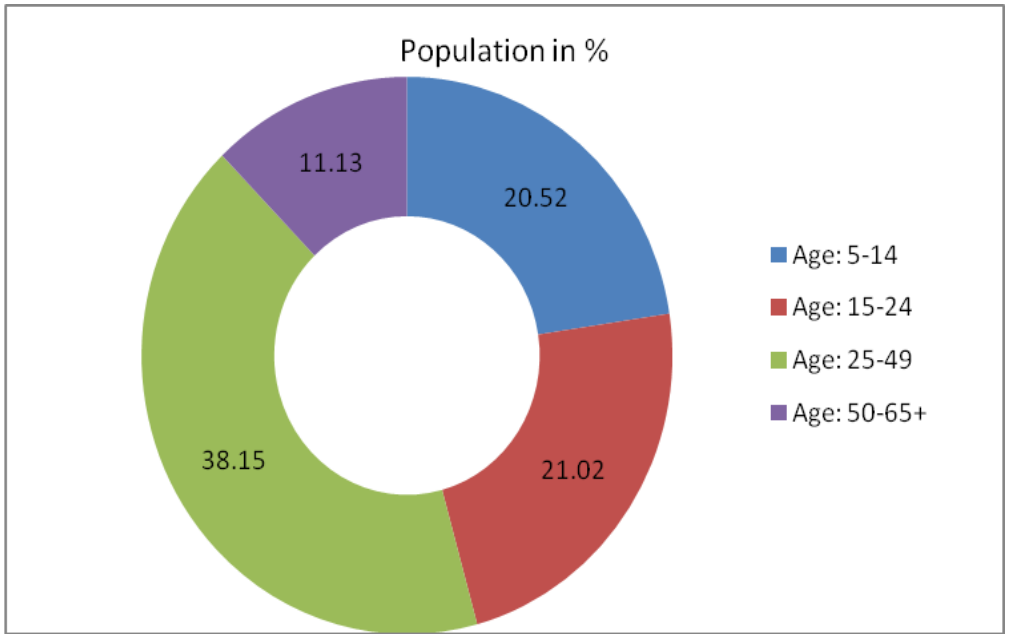
Figures 2.1 and 2.2 illustrate zonal concentration of population and age structure in Narayanganj city.

Figure 2.1: Populations in Three Zones



Source: Bangladesh Bureau of Statistics (BBS), 2011.

Figure 2.2: Age Brackets of the Population



Source: Bangladesh Bureau of Statistics (BBS), 2011.

2.1.3 Social Indicators of Narayanganj City

Access of city dwellers to services is as follows.

- Health: 92%of children are immunized, and 94 %of slum and 98 %of non-slum dwellers visit pharmacies (shops that sell medicine plus doctor's services) to access health services. In addition, among the non-slum-dwellers, 46 % of go to district hospitals and 44 % go to private clinics; and, among slum-dwellers, these facilities are visited by 50 % and 39 %, respectively. There are two government hospitals, 101 community clinics, 83 private clinics and diagnostic centres, one mother and child welfare centre, three urban health centres and one urban maternity centre in Narayanganj.
- Education: There are 512 primary schools, 136 high schools, 20 colleges, 54 religious schools, one marine institute and one Youth Development and Training Centre.
- Water: Water Supply and Sewerage Authority (WASA) has 20,000 legal customers in the city area. In fact, 64 % of the total population get access to water more than once a day and 35 %have water available throughout the day.
- Drainage: The City Corporation built 64 %of the drainage systems.
- Waste Management**:** The city generates 300 tonnes of garbage every day containing 140 to 150 tonnes of industrial waste and 150 to 160 tonnes of household waste. The City Corporation has capacity to collect 150 to 200 tons of garbage every day. It is estimated that the collection rate is about 65 to 75 % in a day and the rest of the garbage is disposed in low lying areas and left unattended or dumped on the riverside or canals. Seventy-seven %of households do not have access to the formal waste collection.
- Electricity: Per capita electricity generation is 292 KWH. Dhaka Power Distribution Company Limited (DPDC) is mainly the responsible authority to ensure electricity service in the NCC (BIGD, 2013).

Table 2.4 presents data on access to variousservices by city zones.

Table 2.4: Access to Various Services by City Zones, 2011

Zones	**Literacy Rate**			**Sanitation (%)**		**Electricity connection (%)**	**Source of Drinking Water (%)**			**Housing Tenancy (%)**	
	Both	Male	Female	Water sealed & non-sealed	Non-sanitary/none		Tap	Tube-Well	Other	Owned	Rented
Kadam Rasul	62	65.1	58.9	80.4	19.6	97.9	36.4	59.2	4.4	50.3	46.9
Narayanganj	68.6	71.6	65.3	92.7	7.3	99.1	71.4	26.7	1.9	25.2	70
Siddhirganj	65.8	68.3	63.2	87.9	12.1	98.7	34.3	54.3	1	31	65
Overall	**65.5**	**68.3**	**62.5**	**87**	**13**	**98.6**	**47.4**	**46.7**	**2.4**	**35.5**	**60.6**

Source: Bangladesh Bureau of Statistics (BBS), 2011.

- Social space: There are more than 20 local newspapers. In addition, there are 15 libraries, 12 clubs, fivetheatre groups, 55 playgrounds, six parks and three literacy societies.

2.1.4 Economic Indicators of Narayanganj

The work participation rate in Narayanganj District (including NCC area) is 60.9%, and labour force includes 84.7% males and 36.7% females (Labor Force Survey 2010, BBS). The economic profile of workers in the urban centresin Narayanganj District, including NCC and other three municipalities (Tarabo, Kanchan and Sonargaon), is presentedin Table 2.5.

Table 2.5: Gender Segregated Economic Activity[2]Rate in Urban Centres, NarayanganjDistrict (in %)

Gender	2011		2001		1991	
	Crude[3]	Refined[4]	Crude	Refined	Crude	Refined
Both	39.77	49.59	34.47	43.89	34.87	48.33
Male	62.42	77.54	54.79	69.18	57.62	77.79
Female	15.41	19.3	10.37	13.34	7.11	10.18

Source: Population and Housing Census, 2011, Zila Report: Narayanganj.

- There are 227 small, 355 medium and 312 heavy industries in the city area (NCC, n.d.). About 55%of the country's total knitwear factories (BIGD, 2013), and 33%of the country's total textile mills are located in Narayanganj (Noman et al., 2016).
- The country's seventh special economic zone, Adamjee Export Processing Zone (AEPZ), was established in 2006 with 229 industrial plots, which attracted 46 domestic and international entrepreneurs and contributed over $1.6 billion in exports and created over 40,000 jobs in 2014–15 (ibid).
- About 52.4 % of the total tax revenues of the inland river ports' activities came from the Narayanganj river port in 2012–13 (ibid). The India-Bangladesh water transport protocol also uses the Narayanganj's port facility.

Table 2.6 presents employment status and workers' classification for Narayanganj city. In the national census 2011, the workers category includes those who areseven years old and above not attending school but employed.

[2]Economically active population is defined as persons aged 10 years and above who are either employed or unemployed (looking for job) during the reference period of the census. It excludes disabled and retired persons, full-time housewives, students and other persons who did not work for pay.

[3]Crude activity rate is defined as the ratio of economically active population in the age group 10 years and above to the total population expressed in percentage.

[4]Refined activity rate is the ratio of economically active population in age group 10 years and above to total population of the same age group expressed in percentage.

Table 2.6: Employment Status and Field of Activity of Narayanganj City's Population

Zones	Employment Status (%)						Field of Activity (%)					
	Employed		Household work		Do not work/looking for work		Agriculture		Industry		Service	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Kadam Rasul	7.2	2.5	0.05	6.6	1.6	2.2	0.3	0.09	2.3	1.3	4.5	1.1
Narayanganj	6	2.6	0.08	4.8	1.2	1.7	0.1	0.02	2.5	1.2	3.4	1.4
Siddhirganj	6.2	0.08	0.08	5	1.8	2.2	0.3	0.02	1.7	1.2	4.2	1.1
Overall	**6.5**	**1.7**	**0.07**	**5.5**	**1.5**	**2**	**0.2**	**0.04**	**2.2**	**1.2**	**4**	**1.2**

Source: Bangladesh Bureau of Statistics (BBS), 2011.

CHAPTER 3

Level of Public Goods and Services in Narayanganj, City Budget and Human Resources

This chapter presents NCC's mandate for municipal goods and services, production and delivery status of the services, allocation of human and financial resources and revenue generationfrom the public goods and services. Legal mandates and statistics related to various public goods and services are presented at first; this is followed with details for resource allocation and revenue generation.

3.1 Legal Mandates for Municipal Public Goods and Services

NCC draws its mandates, standards and norms for production and provision of municipal public goods and services primarily from the Local Government (City Corporation) Act 2009. The Act stipulates 28 categories of local public goods and services (Schedule 3 of the Act) to be produced and provided by thecity corporation. In addition, the *Bangladesh Environment Conservation Rules 1997* empower NCC to issue a "No Objection Certificate" before setting up industries. The *Private Residential Area Development Rules 2004* make it compulsory to obtain clearance, stating city corporations' approval to remove household waste from project areas. In addition, the *Bangladesh National Building Code* bestows power on NCC to issue "No Objection Certificate" for buildings exceeding 10 stories. The following are NCC's key legal mandates from the Local Government (City Corporation) Act 2009.

The Local Government (City Corporation) Act 2009

- Assessment of holding tax and collection of all types of taxes, fees and charges.
- Allocation of holding number, transfer of holding name.
- Maintaining ward specific voter lists and household members.
- New issuance and renewal of trade licenses.
- Registration of birth, death and marriage.
- Tender submission.
- Permission to cut roads for development activities undertaken by various development agencies.
- Registration of schools, coaching centres, hospitals, and clinics.
- Application for merit scholarships and maintaining lists of poor students eligible for free books.
- Complaints or grievance notification.

3.2 Level of Public Goods and Services Produced and Delivered by NCC

3.2.1 Birth and Death Certificates

Among various municipal services, the highest demand from city dwellers is for birth and death certificates. The city corporation also receives applications for correction in birth certificates. Thirty-six applications for correctionsto birth certificates were pending in 2017, with 26 corrections in 2016.

Table 3.1 shows that the numbers of both birth and death registrations were higher in 2016 (birth: 24,855, death: 3,802) than in 2017 (birth: 17,995, death: 3,195). Furthermore, there is minimal gender imbalance in availing this service among all municipal services. On average, 3.6 visits are needed to obtain a birth registration certificate.

Table 3.1: Birth and Death Registration in 2017 and 2016

Service Name	2017 (in numbers)			2016 (in numbers)		
	Total Applicants	Male	Female	Total Applicants	Male	Female
New birth certificates	17995	9368	8627	24855	12814	12041
Correction in birth certificates	783	-	-	667	-	-
Death certificates	3195	1725	1470	3802	1948	1454

Source: Official data collection from NCC, January 2018.

Three months of data show that Kadam Rasul zone had the highest number of birth registrations, while Narayanganj zone had the highest number of death registration. Table 3.2 provides details.

Table 3.2: Birth and Death Registration during January to March 2017

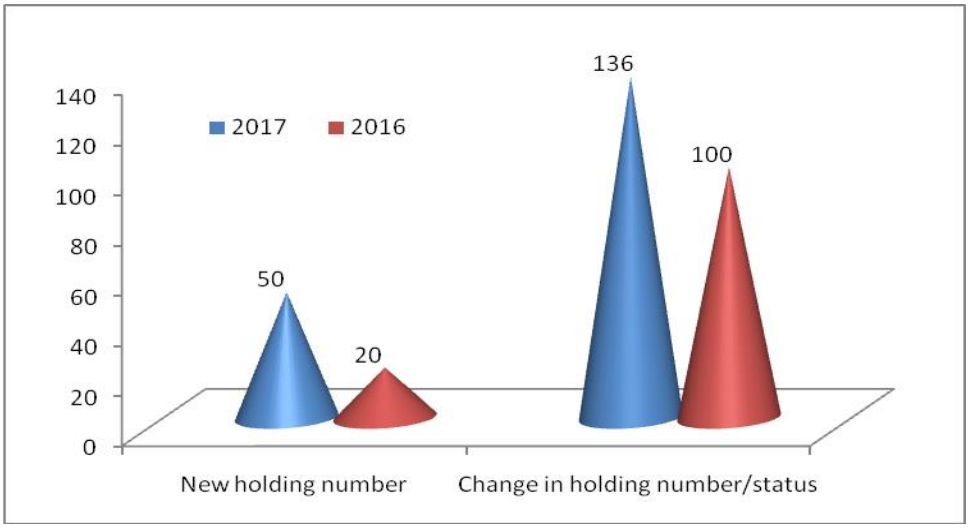
Zones	Birth Registration			Death Registration		
	Male	Female	Total	Male	Female	Total
Narayanganj	544	493	1,037	288	224	512
Kadam Rasul	648	661	1,309	66	70	136
Sidhirganj	569	475	1,044	63	41	104
Total	**1,761**	**1,629**	**3,390**	**417**	**335**	**752**

Source: Official data collection from NCC, January 2018.

3.2.2 Issuing Holding Number and Inheritance Certificates

The assessment revealed that 50 new holding numbers were allocated to city dwellers in 2017 compared to 20 in 2016. In addition, any change in holding number or transferring holding name also requires approval from the city corporation: 136 and 100 holdings in 2017 and 2016, respectively. Figure 3.1 provides details.

Figure 3.1: New Holding Number and Changes in Holding Number/Status in 2017 & 2016

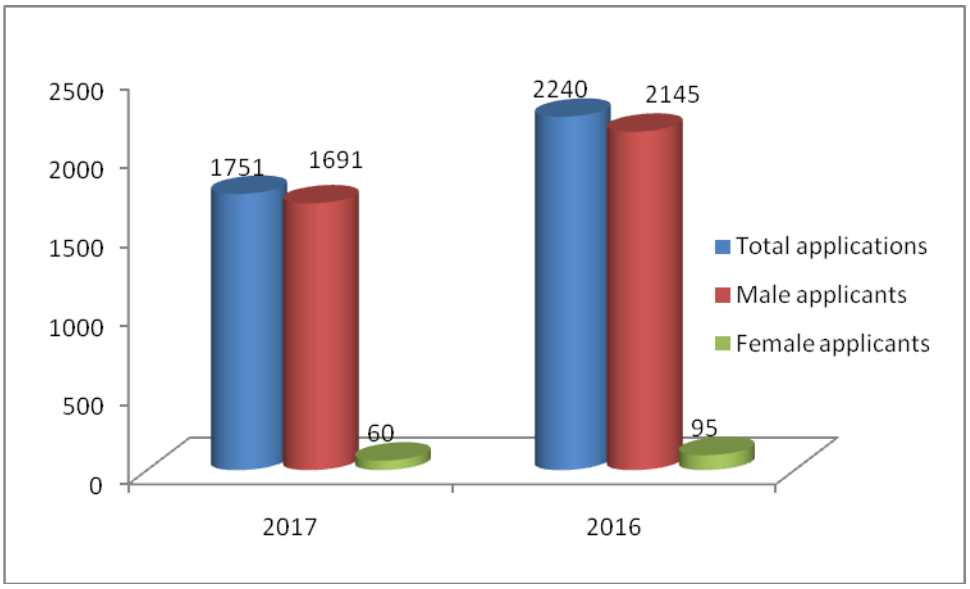


Source: Official data collection from NCC, January 2018.

3.2.3 Trade License: Newly Issued and Renewal

Entrepreneurs intending to carry out business activities in the city area must obtain a trade license from NCC. These licenses are required to be renewed annually. Figure 3.2 shows that NCC issued and renewed fewer trade licenses in 2017 than 2016. Moreover, the applicants are overwhelmingly male in both years. According to the City Corporation officials, female applicants applied for trade licenses mostly for handicrafts, boutique, and textile items. On average, 2.1 visits are required to get a trade license, which involve costs and time. There were no pending applications recorded in NCC's registers, because if an application does not meet stipulated requirements or lacks in supporting documents, the Corporation does not accept it for review and approval.

Figure 3.2: Trade License Issued and Renewal in 2017 and 2016

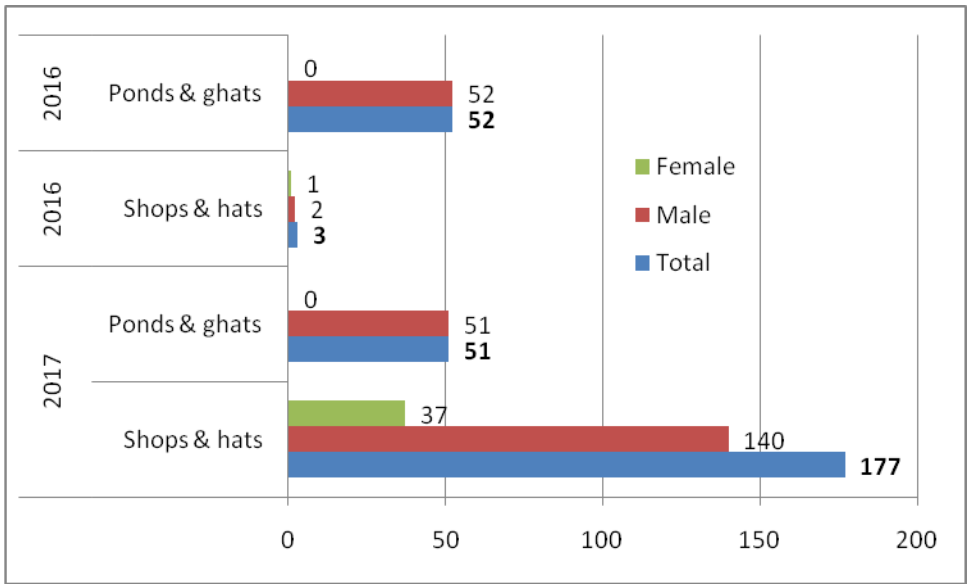


Source: Official data collection from NCC, January 2018.

2.2.4 Lease Out of NCC's Fixed Assets

NCC leases out its business installations, such as shops and *hats* (which are small markets), and fixed assets, including ponds and *ghats*(which are waterways' landing stations), which are important sources of income. Figure 3.3 shows that 177 shops and *hats*were leased out by NCC in 2017, compared to only three in the previous year. On the other hand, the number of ponds and *ghats* leased out remained almost the same in both years. Furthermore, women's participation is observed in leases of business installations, butmen fully capture pond and *ghat* leases.

Figure 3.3: Leasing out NCC's Business Installations and Assets in 2017 and 2016



Source: Official Data Collection from NCC, January 2018.

Leasing out procedures are guided by the Local Government Division's policy titled "Government hat-market management, leasing method and lease money distribution policy 2011". The schedule price of leasing outs depends on the total lease value of the business installations. NCC generally sells schedules for leasing out its business installations at the price of Tk. 500 to 2,000.

2.2.5 Environmental No Objection Certificate (NOC)

Prior to setting up any physical installation, the concerned organizations have to get environmental clearance from NCC in the form of an environmental No Objection Certificate (NOC). At present, NCC issues NOC under three categories namely, green, orange and red, based on the nature of the industries.[5] The corporation issued eightand four environmental NOCs in 2017 and 2016, respectively.

2.2.6 Permissions to Cut Roads for Development Activities

Various para-state agencies are actively involved in public goods and services in the city. These agencies must dig roads and sidewalks, which are owned by the City Corporation, for provision of these public goods and services. Accordingly, the concerned agencies have to secure permission

[5]According to Rule 7(2), industrial units or projects, based on its location and impact on environment are classified into green, orange and red. The Rules classified 22 types of industries as green, 95 items as orange and 69 types as red.

from NCC prior to cutting the roads and sidewalks. In 2017, the Corporation dealt with 97 permissions, which were 139 in 2016. In addition, one and three permissions were pending in 2017 and 2016, respectively.

3.3 City Budget: Main Drivers of Revenues and Expenditures, Borrowing and CAPEX

3.3.1 Revenue Generation: Policies and Amounts

City corporations follow certain guidelines while determining service fees, endorsed by the Local Government Division of the national government. In determining the holding tax rate, NCC follows the 'City Corporations (Taxations) Rules 1986' and for trade license issuing fees, it follows the 'City Corporation Ideal Tax Schedule 2016'. Depending on these guidelines, the NCC assesses tax and fees for trade licenses for 295 categories of businesses.

Birth and death registration can be cited here as an example of determining fees for service delivery. The Corporation has determined differentiated fee rates based on a deviation period from birth or death registration periods. Fees range from minimum Tk. 100 to maximum Tk. 500. In addition, city residents must pay Tk. 500 for any correction to birth or death registration certificates and Tk. 100 for translated copy and duplicate copy of the certificates.

Revenue Types and Amounts

NCC's revenues can be categorized broadly into two types namely, internal and external. Internal sources (own source of revenue) can be grouped further under tax, lease**,** fees, rent, sale, and others (such as fine or bank interests). External sources (fiscal transfers) include Annual Development Programme (ADP) block grants, ADP project aid and foreign-aid projects. Table 3.3 presents the revenue collection from internal and external sources.

Table 3.3: Internal and External Revenue Collection of NCC

Internal Revenue Collection (Actuals)			
Tax	**FY 2016-17**	**FY 2015-16**	**FY 2014-15**
Holding & land tax	116868859	102919299	104275861
Conservancy tax	22298035	16128140	13227568
Light tax	32645916	15754606	5638674
Realty transfer tax	143583578	116911693	95548280
Advertisement tax	3512065	1372942	1293971
Cinema tax	0	0	98630
Rebate	4092291	3717826	1989449
Surcharge	2868520	681848	1138099
Subtotal	**325,869,264**	**257,486,354**	**223,210,532**
Lease			
Market	14051523	9667952	17071727
Market *salami (fees)*	66097815	50518415	47249020
Stands	7500000	9678623	16296033

Ponds	0	18900	7200
Kheaghat	2723125	2381501	1626930
Temporary cattle hats	23678875	16010375	22756000
Subtotal	**114,051,338**	**88,275,766**	**105,006,910**
Fees			
Contractors' license renewal	763200	766750	801500
Namzari	5703060	5266975	4070685
Birth & other certificates	3117093	3808930	4151250
Business license	58653726	57587029	24239882
Transport	14043490	195570	19709440
Road cutting	10000000	11924052	7534063
Transfer of shop position	728420	282332	184725
Slaughtering cattle	20312500	138875	139100
Public toilet lease	623000	904750	1398550
Road damage	648701100	5014858	3627701
Subtotal	**762,645,589**	**85,890,121**	**65,856,896**
Rent and sale			
Store rent	14019254	16133525	13322546
Rents from hawkers' market	309744	386850	647950
Rents from road roller	670980	612180	381384
Sale of forms	793388	1091300	1013210
Auction sale	308543	478964	110000
Schedule sale	1376300	3511400	4007900
Subtotal	**17,478,209**	**22,214,219**	**19,482,990**
Others			
Income from staff funds	1797318	1810826	1639573
Bank interests	6213101	11782953	9305829
Fine	1028820	1186900	2230050
EPI (base approval)	507316	254668	398357
Miscellaneous	14067056	7518816	12390915
Subtotal	**23,613,611**	**22,554,163**	**25,964,724**
Total (internal)	**1,243,658,011**	**476,420,623**	**439,522,052**
External revenue collection			
Development aid & grants			
ADP Block grants (octroi & sanctions)	219000000	238000000	98000000
ADP project aid	524100000	600000000	270000000
Foreign-aid projects (CRDP, MGSP, JICA)	100060658	369750706	242520700
Total (external)	**843,160,658**	**1,207,750,706**	**610,520,700**
Total (internal & external)	**2,086,818,669**	**1,684,171,329**	**1,050,042,752**

Source: Narayanganj City Corporation

3.3.2 NCC's Expenditures over the Last Three Years

It is observed that NCC's expenditures doubled in Fiscal Year 2015-16 and FY 2016-17 in comparison with the previous fiscal year (that is, from Tk. 840 million in FY 2014-15 to Tk. 1701 millon in FY 2015-16 and Tk. 1678 millon in FY 2016-17). These increases were mainly triggered by bill payments of various development projects,including Direct Participation Program (DPP), Municipal Governance and Services Project (MGSP), City Region Development Project (CRDP), and Japan International Cooperation Agency (JICA). The expenditures further gradually increased for capital and maintenance, staff and office logistics and functional heads. In contrast, expenditures for loan and bill payment decreased in FY 2016-17 from FY 2015-16 by Tk. 133 million. Table 3.4 presents NCC's item-wise expenditures to implement its mandates.

Table 3.4: NCC's Expenditures over the Last Three Fiscal Years

Expenditure Heads	FY 2016-17 (In Tk.)	FY 15-16 (In Tk.)	FY 14-15 (In Tk.) (Actuals)
Staff &Office Logistics Costs			
Staff costs (including day-labour& overtime)	105,112,814	91,563,729	72,311,767
Rental cost	7,851,328	20,491,962	8,675,160
Office logistics, entertainment, newspaper & utilities	21,434,290	20,900,711	21,182,092
Subtotal	**134,398,432**	**132,956,402**	**102,169,019**
Capital &Maintenance Expenditures			
Capital expenditures (vehicles)	17,529,750	0	0
Purchasing and maintenance of computers	592,405	376,931	153,392
House construction of officers/staff/motorbike/computer loan	17,931,940	2,851,280	6,348,596
Building infrastructure & development	602,147,083	529,719,767	453,380,350
Subtotal	**638,201,178**	**532,947,978**	**459,882,338**
Functional Expenditures			
Health & sanitation	38,391,120	32,389,962	27,278,749
Grants for social and religious institutions	1,455,128	1,909,419	1,384,717
Poverty reduction and socio-economic development	518,225	0	344,063
Celebrating national day	659,668	753,734	454,840
Tax assessment, payment of land development tax and litigation	2,698,948	2,110,328	1,843,140
Communication, advertisement & publicity	2,463,725	1,502,033	1,392,330
Displacement of illegal occupation	131,000	78,000	0
Subtotal	**46,317,814**	**38,743,476**	**32,697,839**
Loan & Bill Payment			
Pay-offs the bills of development projects (DPP, MGSP, CRDP, JICA)	842,298,951	975,088,674	242,821,215
Pay off BMDF loan	2,380,269	2,492,178	2,576,152
Bank commission	324,817	2,28,434	249,950

Subtotal	**845,004,037**	**977,809,286**	**245,647,317**
Miscellaneous	13,639,559	18,631,103	0
Total	**1,677,561,020**	**1,701,088,245**	**840,396,513**

Source: Narayanganj City Corporation.

3.4 Human Resources of NCC

In this section, NCC's existing human resources have been presented, which provides the corporation's capacity to fulfil the mandated functions and helpsassess its capacity to introduce the provision of new public goods and service delivery, with decentralization at zone andward level.

NCC's Human Resources (Permanent and Daily Basis)

The government has approved 683 staff members for NCC to implement its designated mandates. However, the existing number of employees, including permanent and contracted, is 310, which is less than half of the approved staff strength for NCC. More specifically, NCC's Siddhirganj and Kadam Rasul zonal offices are severely deficient in human resources. While the approved number of human resources is 150, both zones have, at present, 42 and 38 employees, respectively. The Corporation's Engineering Department has the highest number of employees, which is followed by the License, Assessment and Tax Collection units. Table 3.5 provides details.

Table 3.5: Human Resources of Various Departments in NCC's Headquarters and Zones

Department/Position	Narayanganj (including HQ)		Siddhirganj		Kadam Rasul		Total
	Permanent	Master role	Permanent	Master role	Permanent	Master role	
Honourable Mayor	1						1
Chief Executive Officer	1						1
Secretary	1						1
Regional Executive Officer	1		1		1		3
Administration	12	6	9	6	6	2	41
Accounts	6	2	1		1		10
License, Assessment &Tax Collection	19	12	1	10	5	3	50
Municipal Library	1	1					2
Engineering (including transport, electricity, truck driver, helper, guard)	41	44	4	4	6	4	103
Health (General, birth registration, sanitation & mosquito control)	9	27		2	1	3	42

Health (immunization)	11	2			3		16
Health (graveyard)	3					1	4
Waste Management	9	11	1	3	1	1	26
Social Welfare		3					3
Urban Planner		2					2
Estate &Surveyor		5					5
Subtotal	**115**	**115**	**17**	**25**	**24**	**14**	**310**
Total (permanent & master role)	**230**		**42**		**38**		**310**
Total (sanctioned)	**383**		**150**		**150**		**683**

Source: Narayanganj City Corporation.

Chapter 4
Women's Complex

This chapter presents legally stipulated municipal services for women, NCC's initiatives for women's development, and the national policies, empowerment interventions and global provisions of services for women. This assessment will help to understand the legal and functional models to establish the Women's Complex (WC) in Narayanganj.

4.1 Norms for Local Goods and Service Delivery for Women

4.1.1 Legally Stipulated Municipal Services for Women

Although the municipal goods and services stipulated in the Local Government (City Corporation) Act 2009 are generally meant to cover both men and women, many services have been designed exclusively for women. These public goods and services are as follows:

- Establish maternity care centres
- Establish, operate and maintain welfare and health centres for women and children
- Pay contributions to maternal health and welfare centres
- Provide midwifery training
- Promote family planning
- Adopt any other activities for the improvement of maternal, child and adolescent health and welfare
- Establish and maintain shelter for widows
- Undertake any other necessary activities for the welfare of women.

NCC's Goal for Women's Development

NCC envisions building an amicable society, free from poverty and discrimination. To achieve an inclusive society, the Corporation aims to set up skill development training centres, especially for women. It has constituted a standing committee comprising of male and female councillors to addressissues related to women and children. In addition, NCCprovides allowances for elderly women and lactating mothers.

4.1.2 Women's Service Delivery Mechanisms - NCC

Table 4.1 presents NCC's initiatives for women and children.

Table 4.1: NCC's Initiatives for Women and Children

Women's Services	NCC's Responsible Department/ Unit	Service Beneficiary Group
Establish maternity care centres	Health Department	Mothers and children
Pay contributions to maternal health and welfare centres	Health Department	Mothers and children

Establish, operate and maintain welfare and health centre for women and children	Health Department (Health Centre)	City dwellers
Promote family planning	Medical Officer, Health Department	All eligible city dwellers
Adopt any other activities for improvement of maternal, child and adolescent health and welfare	Health Department and Social Welfare Department	Mother, children, adolescents
Establish and maintain shelter for widows	Social Welfare Department (Widow allowance)	Widows
Undertake any other necessary activities for welfare of women	Social Welfare Department	Women

Source: Official data collection from NCC, January 2018.

4.1.3 National Policies and Interventions for Women's Development[6]

In addition to municipal laws and NCC's institutional framework for women's development, various national policy instruments ensure women's financial inclusion and entrepreneurship development (see Table 4.2). Linking these national policies with the proposed Women's Complex will provide thenecessary legal foundation for the Complex and enable use of the available national funds for the Complex.

Table 4.2: National Policies to Ensure Women's Financial Inclusion and Entrepreneurship Development

National Policy Instruments	Specific Interventions
Bangladesh Industrial Policy 2016 Ministry of Industries	Emphasize women-led micro, and small and medium enterprises (MSMEs): training, financial incentives, women-friendly banking services, at least 10% of all MSME creditsto women-led MSMEs, and collateral-free credit to women-led MSMEs.
Bangladesh Bank Policy Guidelines, Bangladesh Bank (BB)	Bringing more women into the mainstream economy: 15% of all BB's refinance funds for MSME sector, credit facilities at a favourable interest rate, women Entrepreneurs Development Unit in all banks and branches, credit to new women entrepreneurs in the cottage and MSME sectors, group-based lending of Tk. 50,000 for women micro-entrepreneurs.
Small and Medium Enterprise Foundation	Capacity building of women's chambers of commerce and trade bodies, encouraging bankers to finance women entrepreneurs, organizing women entrepreneurship conferences, and SME product fairs for women entrepreneurs.

At the functional level, the Department of Women Affairs (DoWA) and National Women Council (JatiyaMohilaSangstha) under the Ministry of Women and Children Affairs (MoWCA) strive for women's development across the country. The DoWA has built crèches for working women's

[6] AFI (2017). Expanding Women's Financial Inclusion in Bangladesh through MSME Finance Policies, Case Study No. 5, February 2017, AFI SMEF Working Group Publication.

children, women training centres for women's entrepreneurship, female hostel-cum-training centres, hostels for female garments workers and vocational training for female workers. The following are the MoWCA projects aimed to enhance women's economic empowerment in Bangladesh:

i. Urban Based Women Development Project – 2nd phase (October 2015 –June 2020)
ii. Expansion of Women Entrepreneurs for Economic Empowerment (July 2015 – June 2020)
iii. Day Care Programme for Lower- and Middle-Class Working Women's Children (Project 2)
iv. TathyaApa: Women Empowerment through ICT to establish Digital Bangladesh
v. Vocational Training for Women Workers in Industry in Bangladesh
vi. District based Women Computer Training in 3 phases (2002 – June 2018)
vii. Empowerment of Women through Technology Transfer.

In addition, the Department of Women Affairs has established *Joyeeta*– an initiative for women entrepreneurship development in the country. It provides women entrepreneurs the opportunity to sell their products (such as handicrafts and embroidery) at a reasonable market price. *Joyeeta*seeks to gain customers' trust by ensuring quality and high aesthetic standards of products, reasonable price and good customer service delivery. The Honourable Prime Minister Sheikh Hasina officially launched *Joyeeta* on 16 November 2011 with a showroom in Dhanmondhi, Dhaka. Goods and services produced by women entrepreneurs are currently displayed and sold in the showroom under the supervision of a general council and a nine-member board of directors. The sale centre aims to spread *Joyeeta's* brand image and ensure profit maximization. It operates as a corporate centre.[7]

Linking these projects and models of entrepreneurship development with the proposed Women's Complex contributes to the successful, expanded functioning of the centre and, hence, ensures its sustainability. For instance, the Women's Complex can be utilized for implementing training programmes planned under national projects. It will provide two types of benefits: firstly, women in Narayanganj will have capacity development opportunities; and secondly, the Complex can earn revenues by renting out its spaces for training.

4.1.4 Non-governmental Initiatives for Women's Development

In addition to the government interventions, Bangladesh is renowned for the initiatives by non-government organizations to enhance women's socio-economic status in the country. There is scope for the Women's Complex to learn and replicate these organizations' interventions. Table 4.3 lists some such initiatives.

Table 4.3: Non-governmental Initiatives for Women's Development in Bangladesh

Name of Organizations	Interventions
Aarong **(established in 1978)**	- Silk production via sericulture. - The art of Nakshikantha (embroidered quilts).
Phulki	- Factory-based crèche facilities to keep working women in the workforce.
Bangladesh Women	- Skills for Employment Investment Program (SEIP)-BWCCI project.

[7] www.dwa.gov.bd; http://joyeeta.portal.gov.bd/

Chamber of Commerce and Industry (BWCCI) (established in June 2001)	-	Leadership skill building training program for women entrepreneurs 3rd Phase.
	-	Promoting Women Entrepreneurship through Advocacy (PWEA).
Women Entrepreneur Association of Bangladesh (WEAB) (established in 2000)	-	Training on food processing, textile designing and quality development, production of new and innovative handicrafts to export-import, indenting, and running of petrol pumps.
Tarango (established in 1989)	-	New business creation, business improvement and expansion training courses.
	-	Doorstep business counselling services to micro entrepreneurs.
	-	Product development and skill development training on handicrafts and marketing.
	-	Livelihood development by handicrafts production and sale into foreign markets[8].
Dhaka Ladies Club	-	Activities of games, gymnasium, library, cultural activities on different festivals and occasions.
	-	Sponsoring school children of nine KushumKoli schools.

The above discussion highlightsNCC's binding obligation to undertake initiatives for women living in Narayanganj. In addition, there are diverse models for women's socio-economic development in the country. Establishing linkages between these interventions and the proposed Women's Complex will bring functional diversity and sustainability of the latter. The following sections examine the demand of women living in Narayanganj for women-related interventions, availability of women's services and gaps between demand and supply.

4.2 Demand for Public Goods and Services, Availability and Gaps

As previously stated, 48.51%of the population in Narayanganj are women. Additionally, women strongly participate in commercial and industrial activities, specifically in knitwear manufacturing units located within the cityin its peripheral areas. Despite their active presence in the economy, women participants in the kick-off workshop demanded establishing linkages of their products with markets, social and recreational services and residential facilities for working young girls. In order toassess the women's demand for prioritized public goods and services, the team for this report organized five key informant interviewswith women entrepreneurs, local politicians and NGO officials and two focus group discussions (FGDs) in low-income settlements. The discussions revealed the following priorities for women's socio-economic development.

i. Training for Skill Development

Women's economic development is considered fundamental for their empowerment in society. Women want to move away from stereotypes of traditional women's occupations, that is, household maintenance and children rearing. According to the interviewed women, there should be needs-based, customized range of skill development programmes for women in different age groups

[8] http://www.tarango-bd.org/about-us-2/; http://www.fibre2fashion.com/services/jute-kenaf/tarango/index.asp

in Narayanganj. Providinga variety of training is needed since woman generally rely on their family members or friends for making occupation choices. An entrepreneur and women's leader in the city stated the following:

> *"Women can become a fashion designer, homemade food delivery agent, machine operator, etc . . . For all of these, women need relevant skill development training. Besides, educated women can take computer training so that they can get good jobs. Vocational training is very necessary for women so that they can be self-reliant in all situations. If industrial loansare provided to the trained women, they can start any small business in their homes."*

The prioritized training includes fashion design, homemade food business (lower and middle-class women), online homemade food delivery business, IT sector (for educated women), environmental awareness, and family affairs.

Presently, in Narayanganj, different local branches of national government agencies are engaged in women's employment creation and skills development activities such as the following:

- Department of Women Affairs: Parlour management/beautification.
- Department of Youth Development: Tailoring, street food making, livestock rearing aimed at women.
- SME Foundation: Five-day training on different issues such as food manufacturing, tailoring, fashion designing.
- National Women Association: Food, tailoring, computer training, roof top gardening, pottery, catering, beautification, machine operating, interior designing, mobile servicing, computer servicing, outsourcing and graphics design.
- 'Karukunja': A training centre at Narayanganj DC office: Tailoring and handicraft.
- Zilla Parishad: Training food and beverage, handy crafts.

In addition, some non-government organizations are also engaged in skill improvement training programmes:

- Bangladesh Women Chamber of Commerce and Industries (BWCCI): Freelancing training, three-month training on fashion design, graphic design, food manufacturing, parlour management/beautification with support from Skills for Employment Investment Program (SEIP).
- Bandar Thana Women Cooperative Association: Handy craft training for older women and children that have dropped out of education.
- Community Development Committee[9]: Six-month long tailoring training in slums under UPPR programme, solar lighting, sanitation, waste management, and primary treatment.
- WOSE, Pancouri: Food training to women.
- BRAC's 'Economic Empowerment of Vulnerable Women' Program: Livestock rearing, handy craft, tailoring, food manufacturing (to 3,600 women) and other income generating activities.

[9]The members of the community development committee are 100,000 and households are 80,000. They have formed 537 groups split into four clusters by election.

- Protassha Club: Training for individual persons in clubs, shops or in homes on tailoring (30-40 women), food manufacturing, and handicrafts.

Nonetheless, the women interviewees and participants in FGDs observed that existing institutional training opportunities are not adequate for their capacity development. Moreover, the present skill development training providers set entry qualifications, such as minimum educational qualification and age boundaries (minimum 18 to maximum 35). These requirements exclude most of the slum women, even though they highly aspire to participate in skill trainings. Moreover, enrolment in some training is conditional to trade license. However, women do not generally have trade licenses, since their businesses are mostly informal. One of the respondents said:

> "*Tk. 2,500 is needed to apply for a trade license; it is very difficult for me to get this license and thus meet the entry conditions of the training."*

In addition, the training programmes deliveredby government agencies are limited to a few subjects, including tailoring and fashion design, which appear asgender stereotyped training. Having such a narrow focus fails to entice the larger section of women to skill-training programmes. The distance between the women's residence and training centres (Department of Youth Development), for example, is closer to Dhaka than Narayanganj City) incurs travel costs and this demotivates women to enrol in training courses.

ii. Business Capital

The useof skills gained from training programmes depends on capital support. Accordingly, the women discussants demanded linking skill development programmes with access to credit. Providing credit will help the trained women entrepreneurs to start small businesses, such as tailoring, textiles, homemade foods, handmade crafts, and so on. A women entrepreneur said:

> *"If industrial loansare provided to the trained women, they can start any small business from their home."*

Further, it was found that poor women in Narayanganj need social security or a guarantor to get a loan. According to the interviewees, such guarantee or social security can be mediated through the Ward Councillor's office for accessing credit facilities provided by various organizations. Apart from women in general, special attention needs to be given to widows and women with disabilities to enhance their inclusion in economic activities.

At present, some NGOs provide loans to women entrepreneurs without any collateral. The National Women Association also gives loans to the women entrepreneurs for food processing and tailoring. Department of Youth Development provides loans to trained women for livestock rearing, tailoring, and so on. Moreover, under the supervision of NCC, the Community Housing Development Fund (CHDF) works for housing development of poor citizens.

In Narayanganj, women run varioussmall businesses, such as handicraft, tailoring, food processing, and so on. Order to scale up these businesses and start new ventures, the provisions and amount of collateral free loans are insufficient. During interviews, women said that although they have available sources of loans, access qualifications and procedural compliance restrict them to avail the credit opportunities in many cases.

iii. A Full-fledged Women Market

Women expressed high demand for an exclusive market selling products manufactured by themselves and by other women. Because of some of their current socio-economic conditions, women cannot lease NCC's shops, which is a different situation thanmale counterparts. In the absence of a permanent sale outlet, women are deprived of the right prices for their products. The president of the women cooperative society said that the NCC Mayor has committed to establishing a women's market in Narayanganj. A few women sell women garments in a market owned by NCC, but there is no exclusive market for women in Narayanganj.

iv. Institutional Structure and Market Linkage for Women Entrepreneurs

Many women in Narayanganj are actively engaged in producing and marketing their products themselves. They emphasized institutional support from NCC or other agencies for operating the whole process. More specifically, women living in the low-income settlements want facilitation from NCC or any other authority to connect them directly for their products. Women Chamber of Commerce and Industries (WCCI) links entrepreneurs with the market. The president of the Women Cooperative Society said that toys made by local entrepreneurs are exported abroad, including to Japan. The Women's Chamber facilitates the local entrepreneurs to sell their products byorganizing local trade fairs. However, such a chamber supports mostly their enlisted members and institutional support for new entrepreneurs is missing at present.

v. Specialized 24-hour Health Services

Women in the focus group discussions emphasized the necessity of specialized health care services for pregnant women, lactating mothers and adolescent girls. Other women interviewees focused on *matrisodon* (maternal health) clinics in every ward. NCC provides maternity services on a limited scale; Marie Stopes provides health services and disseminates information regarding birth control; and SHAKTI Foundation is working with maternal health care in this area. Nonetheless, the provision of health services is insufficient. In Narayanganj, only a few hospitals remain open for 24 hours a day.

vi. Security for Women's Mobility

To increase women's mobility, it is necessary to enhance their security. In NCC, some women entrepreneurs reported incidences of'eve-teasing' and sexual harassment when they are marketing/selling their products. Women should be protected by local law enforcement agencies. NCC can mobilize people against such social menace. BRAC is providing free legal aid services for protection from violence against women.

Table 4.4 summarizes demands, supplies and gaps of public goods and services in Narayanganj.

Table 4.4: Gaps between Demand and Supply for Women's Development in Narayanganj

Demand	Supply	Supplier	Gaps between Demand &Supply
Needs-based, customized	Parlour management/beautificatio	DoWA, DYD, - SME	Gender stereotype in varieties of training.

varieties of skill development programmes	n, tailoring, street food manufacturing, livestock rearing food, fashion design, computer training, roof top gardening, pottery, interior designing, mobile servicing, computer servicing, outsourcing and graphics design, handy crafts, livestock rearing	Foundation, NWA, 'Karukunja' – a training centre at Narayanganj DC office, BWCCI, BTWCA, CDC,WOSE-Pancouri, BRAC, Protassha Club	- Entry qualifications such as minimum educational, age boundary, & conditional to trade license, excluding slum women and new entrepreneurs. - Distance between training venue and residences and associated travel costs. - Limited access to available training because of mandatory membership of the associations.
Business capital & industrial loans, easing procedures, institutional support for guarantee or social security	Tk. 100,000 without any collateral, loans to trained women entrepreneurs, housing development funds	BRAC, NWA, DYD, CHDF	- Sufficient amount of loan to scale up businesses. - Loan service.
A full-fledged women market	Women shopkeepers in a NCC's market		No exclusive market for women.
Market linkage for manufactured products	Marketing for entrepreneurs' products through local trade fairs	WCCI	Institutional support for non-members of WCCI is the missing point.
Specialized healthcare around the clock	Maternity services, birth control	NCC, Marie Stopes, SHAKTI Foundation	• Insufficient health care. • A few hospitals remain open for 24 hours.
Protection from 'eve-teasing' and sexual harassment during marketing products	Legal aid services for any violence against women	BRAC	• Lack of initiative from NCC against such social nuisance.

4.3 Feasibility to Set up Women's Complex

Despite involvement of various government agencies and NGOs in arranging capacity development and business promotion programmes (as highlighted in sub-section 4.1), women in Narayanganj expressed their demand for new socio-economic programmes, such as a women's market, trainings that are not gender stereotyped, and for the provision of existing programmes
in an integrated manner (as stated in sub-section 4.2). In response to women's demands, NCC can bridge the gaps by establishing a Women's Complex.

4.3.1 Location

TheWomen's Complex should be established in the centre of the city to make it easy for all women from different parts of the city to access it. NCC has 285.13 acres of land in its three zones namely Narayanganj Sadar (157.96 acres), Kadam Rasul (126.54 acres) and Siddhirganj (0.63 acres) (NCC Estate Office, 2013; cited in BIGD, 2013). Narayanganj Sadar (Ward 10-18) is the preferred site for the complexbecause of its central location.

4.3.2 Proposed Public Goods and Services to be Delivered through the Women's Complex

Improving the economic condition should be the core objective of setting up the Women'sComplex. By receiving social and cultural services, women will be facilitated to improve their economic condition. The complex will provide training, organize workshops, link products made by women to the market and arrange recreational programmes. The proposed Women's Complex can produce and provide the following goods and services:

i) Skill development programmes for entrepreneurship development

- New business creation training courses for potential entrepreneurs.
- Business management, leadership and professional skill development for women entrepreneurs through workshops, conferences, seminars and policy dialogues.
- Basic skill development training on selected trades (product development) and information and communication technologies **(ICT).**

ii) Business promotion activities

- Facilitating the trained women to access loans provided by various banks or organizations such as Jatiya Mohila Sangstha, SME Foundation, and so on.
- An exclusive market run by women.
- Sale and exhibition centre or hall, such as women's product fair (Boishakhi fair).
- Business liaison centre: Linkage with business promoting organizations, including Export Promotion Bureau (EPB), Small & Medium Enterprise (SME) Foundation, Pally Karma-Sahayak Foundation (PKSF) and other NGOs.
- Business counselling services.

iii) Information and communication centre

- Web portal entailing women affairs (news, government rules, research outputs, legal aid and violence against women)
- A Central Women's Call-Centre (hotline)
- Women issue specific database
- Resource centre (Library and IT services).

iv) Social and cultural centre

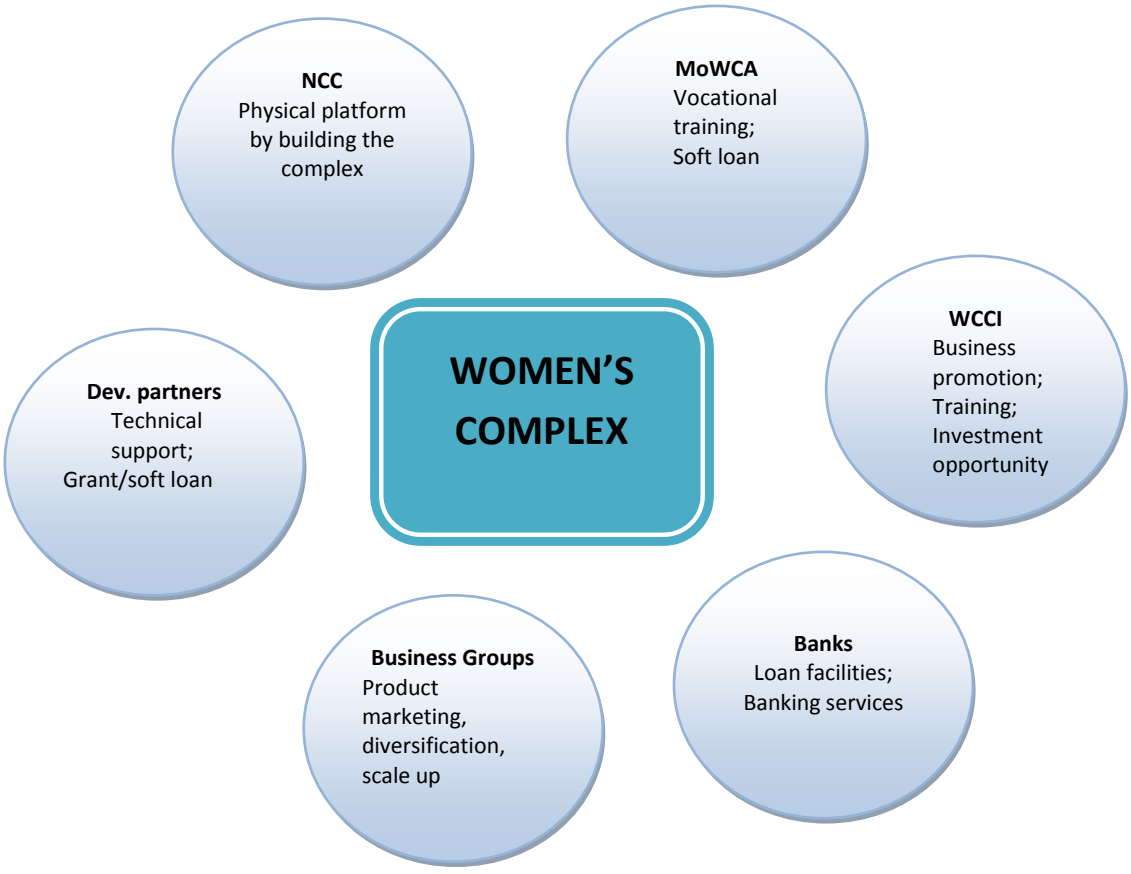
- Rooms, halls and auditorium for various training and social events such as weddings and get-togethers
- Crèche (day-care centre)
- Recreational activities: indoor sports, cultural events on different festivals and occasions
- 'Women's Rights Centre' to provide legal aid services.

v) Physical fitness facilities, gymnasium, health care

- Heritage corner or art gallery displaying Narayanganj's history.
- Theatre.
- Health corner for immunization and maternal care.

vi) Food corner

To run the Women's Complex successfully, many organizations will be involved, with specific roles assigned to them. A proposed matrix of interactive roles of the organizations is illustrated below:



4.3.3 Institutional Arrangements to Run Women's Complex

NCC may form a steering committee to operate and manage the Women's Complex. The tentative steering committee will consist of nine members as follows:

Designation	Organization	Position in Steering Committee
Chief Executive Officer	NCC	Convenor
Urban Planner	NCC	Member
Executive Engineer	NCC	Member
Chief Accounts Officer	NCC	Member
Social Welfare Officer	NCC	Member
Representative	Women Chamber/entrepreneurs	Member
Representative	Department of Women Affairs	Member
Representative	NGO	Member
Chief Operating Officer	To be recruited by NCC for WC	Member Secretary

The steering committee may meet on a quarterly basis and the meeting recommendations submitted to the Honourable Mayor for approval. The Chief Operating Officer (COO) may be responsible for daily duties and responsibilities to run the Women Complex. During the first phase, an Executive and a Supporting Staff may be recruited to assist the COO. Additional executives and staff (such as an Accounts Officer, Admin Officer, or Gym Curator) may be recruited based on the expansion of functions of the Women's Complex.

The Women's Complex will be operated on a **Social Business Model**. Revenues will be mobilized through the following: renting out its premises; rents from allocation of shops; fees for services, external sponsorship of women complex's training; and business promotion programmes to meet operational costs and introduce new public goods and services. Newly recruited employees will manage the complexunder direct supervision of the Steering Committee, consisting mostly of NCC's current staff. However, since NCC is already under-staffed, it may not be possible to depute its existing employees to manage the daily functions of the Complex. In addition, formulation of operating guidelines and annual work plan (including training programmes, trainers' selection, introduction of new services, and so on) will be the responsibility of the Steering Committee and approving authority lies with the Honourable Mayor.

4.3.4 Layout and Investment Requirements

The proposed Women's Complex will be a five-storey building[10] with a designated parking area and open space. There will be two training rooms, one large auditorium, one exhibition hall, two small meeting/workshop rooms, one crèche, one information desk/waiting room, one administrative floor, and two floors for the women's market. Table 4.5 shows estimated sizes of these structures.

[10] Approximate 4,500 square meter usable space may be needed to introduce proposed public goods and services within the Women's Complex. Making this usable space available and rest rooms and other binding construction space will require a five-storey building with 1400 sq m each floor size. Aplot of approximate 0.6 acres is required to develop the complex.

Table 4.5: Estimated Sizes of Structures

Description	Size (sqm)	No	Total (sqm)
Training room	70[11]	2	140
Auditorium	300	1	300
Meeting/workshop room	50	2	100
Information desk & waiting room	200	1	200
Crèche	200	1	200
Gym& indoor sports	300	1	300
Administrative floor	200	1	200
Women's market	1,000	2	2,000
Exhibition hall	1,000	1	1,000
Total usable space			**4,440**

To provide adequate space for the aforementioned structures within the Women's Complex, a building totalling 7,000 square meters should be constructed. In addition, 1,000 square meter parking area (for vehicle parking) and 1,000 square meter open space (for gardening and entrance) will be made available. Approximately Tk. 351 million is neededto construct the Women's Complex's physical structure and purchase the furniture and equipment needed to introduce the proposed public goods and services. Construction costs amount to approximately Tk. 339 million and furniture and equipment will require around Tk. 12 million. Table 4.6 presents the Women's Complex capital costs for both construction work and furniture/equipment[12].

[11]Around 600 women will go through training from WC over three years. Each training room will accommodate 25 participants. Per capita space required for each trainee is approximately three sq. m. (30 square feet).

[12] Rate of construction cost is taken from NCC's Action Area Plan, which proposes that a five-storey Ward Councillor's Complex is constructed in every ward to provide ward-level municipal facilities under one umbrella and improve services to city dwellers.

	Description	Unit Name	Unit Cost	No. of unit	Total Cost (Tk.)	Total Cost (USD, Tk 80 = $ 1)
A	**Construction cost for physical structure (A1-A3)**				**339,300,000**	**4,241,250**
A1	Main complex (5-storey building)	Per sq. meter	48,000	7,000	336,000,000	4,200,000
A2	Parking Area, RCC Work, Sand filling,and so on	Per sq. meter	2,850	1,000	2,850,000	35,625
A3	Beautification (Open space)	Per sq. meter	450	1,000	450,000	5,625
B	**Furniture and equipment (B1-B3)**				**11,650,000**	**145,625**
B1	Training tools & equipment[13]	Lump sum			3,050,000	38,125
B2	Official equipment[14]	Lump sum			1,200,000	15,000
B3	Furniture[15]	Lump sum			7,400,000	92,500
	TOTAL CAPITAL COST (A+B)				**350,950,000**	**4,386,875**

Table 4.6: Tentative Capital Costs for Women Complex

[13] Computer training = Tk. 2,000,000, sewing training = Tk. 650,000, beautification = Tk. 300,000, food manufacturing = Tk. 100,000.

[14] COO & two executives: desktops, printer, telephone; waiting room: LED TV LAN CC, refrigerator for crèche.

[15] Training room = Tk. 900000, auditorium = Tk. 2,000,000, meeting room = Tk. 2,000,000, information desk & waiting room = Tk. 600,000, crèche = Tk. 400,000, GYM & indoor sports = Tk. 1,000,000, executive table and chairs = Tk. 500,000.

		(351 million)	(4.4 m)

Further to the capital costs provided, estimated operational and maintenance costs for three years are presented in Table 4.7, with Annex 2 providing detailed estimates.

Table 4.7: Tentative Operational and Maintenance Costs for Women Complex over 3 Years

Sl	Heads of Expenses	Total Cost (Tk.)	Total Cost (USD, Tk 80 = $ 1)
A	Training course	1,280,000	16,000
B	Business promotion activities	750,000	9,375
C	Social and culture centre	330,000	4,125
D	Crèche (day-care centre)	654,000	8,175
E	Indoor sports /gymnasium	864,000	10,800
F	Fixed cost (trainers' remuneration and employees' salaries)	20,736,000	259,200
TOTAL OPERATIONAL & MAINTENANCE COSTS (A-F)		**24,614,000** (24.6 million)	**307,675** (0.3 m)

Means of Financing Capital Investment

As demonstrated in Table 4.6, Tk. 351 million is required to create the proposed Women's Complex. NCC,the national government and development partners may meet this investment requirement.

NCC: As NCC hasprioritized the improvement of services to city dwellers, it may consider utilizing its revenue surpluses to create the Women's Complex. In addition, while undertaking any development project, the City Corporation customarily finances 30 % of the total project costs. Accordingly, NCC may provide Tk. 105 million from its own sources. It is evident from the analysis of NCC's income and expenditures during Fiscal Year 2014/15 – FY 2016/17 that the Corporation generated surpluses: Tk. 422.9 million in FY 2016/17, TK. 1.7 million in FY 2015/16 and Tk. 209.6 million in FY 2014/2015 respectively. In view of last year's surplus (that is, Tk. 422.9 million), NCC should be able to provide the necessary Tk. 105 million towards the construction of the Women's Complex. Table 4.8 provides details of NCC's financial performance.

Table 4.8: NCC's Financial Performance During FY 2014/15 to FY 2016/17

Actuals

Description	FY 2016/17 (Tk.)	FY 2015/16 (Tk.)	FY 2014/15 (Tk.)

Total internal income (tax, leases, fees, rent & sale, and others)	1,243,658,011	476,420,623	439,522,052
Total internal expenditure	818,917,424	704,647,856	594,749,196
Internal balance (income - expenditure)	**424,740,587**	**-228,227,233**	**-155,227,144**
Total external income (development aids & grants)	843,160,658	1,207,750,706	610,520,700
Total external expenditure (loan & bill payment)	845,004,037	977,809,286	245,647,317
External balance (income - expenditure)	**-1,843,379**	**229,941,420**	**364,873,383**
Total internal & external income	2,086,818,669	1,684,171,329	1,050,042,752
Total internal & external expenditure	1,663,921,461	1,682,457,142	840,396,513
Overall balance	**422,897,208**	**1,714,187**	**209,646,239**

Government of Bangladesh and Development Partners: The remaining Tk. 246 million may be mobilized from the Government of Bangladesh's Annual Development Programme as grants or from development partners as loans. Trainings and other services provided through the Women's Complex will contribute towards higher valued human capital, which aids the city's overallproductivity. Positive growth in the economy triggers higher revenue collection for both the national government and the City Corporation.

Means of Financing Operational Costs

While NCC may finance the capital investment, the national government, development partners, and the Women's Complex itself should generate revenues to cover operational and maintenance costs. Table 4.9 provides tentative sources of revenues and amounts. If the Women's Complex can generate the proposed revenues, it will be able to make a surplus of Tk. 12.48 million after three years.

Table 4.9: Tentative Revenues from Women's Complex for Three Years

	Items	Unit Name	Unit Cost	No. of Unit	Total (Tk.)	Remarks
A	**Fees (A1-A3)**				**4,440,000**	
A1	Training course fees	Per participant	5,000	600	3,000,000	Government of Bangladeshwomen's empowerment projects could pay fees/manufacturing sectors, such as BKMEA fund training programmes/individual pay fees
A2	Fees for baby care in crèche	Per month	1,500	720	1,080,000	Capacity = 20 babies*36
A3	Fees from gymnasium	Per month	500	720	360,000	Capacity = 20

	user					persons*36
B	**Rents for space use (B1-B4)**				**32,640,000**	
B1	Rents from shops	Per month	8,000	3600	28,800,000	No. of total shops = 100*36
B2	Rents from auditorium	Per programme	25,000	72	1,800,000	Per programme rent = Tk. 25,000, No. of programmes monthly = 2
B3	Rents from meeting rooms	Per meeting	10,000	144	1,440,000	No. of meeting rooms = 2, No. of programmes per month = 4
B4	Rents from exhibition hall	Per programme	50,000	12	600,000	1 exhibition in 3 months
	TOTAL REVENUES (A-B) for 3 years				**37,080,000 (37.08 million)**	

4.4 Expected Benefits from Women's Complex

The Women's Complex is expected to work as a linking, central point for women's socio-economic empowerment in Narayanganj. The following details the immediate benefits for women:

- Availability of information relating to NCC's services, employment opportunities, skill development, business, credit facilities, healthcare and so on (provided by various government agencies and NGOsfrom a single point). Currently, women hesitate to approach agencies to resolve their problems because of lack of information.
- Training facilities.
- Business promotion through product display and product sale through exclusive women's market, forward and backward market linkage to start production and sell products.
- Continuation of employment for lactating women and their active consideration of joining socio-economic activities outside the home because of crèche facilities.
- Cultural facilities (music, dance, and so on) for improving women of all ages' mental health, especially children and adolescent girls.
- Healthcare facilities, especially for child immunization and maternal care.
- One-stop loan service centre: linking point for loan facilities of various government and NGOs' financial organizations to utilize post-training skills.
- Legal services for protection of women's rights.

The foregoing benefits will create socio-economic impacts for individual women, which in turn will trigger the city's economic growth. Women will share the benefits with each other and thus, create a conscious, empowered society in Narayanganj. The following are the prospective impacts from the effective functioning of the Women's Complex:

Social Impact:

- Create self-dependency
- Eradicate gender discrimination
- Self inspiration
- Upgrade social status

- Improved decision-making ability
- Establish women's rights
- Pass leisure time

Economic Impact:

- Economic empowerment of women
- Extra income for family/self-development
- Promoting economic inclusion
- Creating employment opportunities
- Economic freedom.

The overall discussion above shows that in a city such as Narayanganj, establishing a dedicated complex for women will have multiple benefits. On one hand, it will promote existing economic activities of women by facilitating provisions to addressbarriers faced by them; on the other hand, it will create avenues to enhance women's participation in economic activities by providing skill trainings, healthcare facilities, and so on. Thus, such an institution can promote equitable growth by creating opportunities and facilities for providing public goods and services.

Chapter 5
City Digital Centres

This chapter details existing NCC's service delivery mechanisms. In addition, the national and global practices of service delivery through digital means have been presented, which will help to design City Digital Centres (CDCs) in Narayanganj.

5.1 Norms of Digitalized Public Goods and Service Delivery

5.1.1 Existing NCC Service Delivery Mechanisms

The categories of municipal public goods and services and their delivery levels were presented in Chapter 3. To produce and deliver these public goods and services, NCC has created 8 functional departments including Engineering, Administration, Revenue, Social Welfare, Accounts, Assets, Conservancy, and Health. Table 5.1 presents municipal services, designated departments and target beneficiaries[16]forNCC.

Table 5.1: NCC'sMunicipal Services, Designated Departments and Target Beneficiaries

Municipal Services	Designated Department/ Unit	Service Beneficiary Group
Assessment of holding tax and collection of taxes, fees and charges	Revenue Department (Assessment & Collection units)	Owners of city holdings & any citizen receiving services from NCC
Application to obtain holding number, transfer of holding name	Administration (Assessment unit)	Residential, business, industrial holdings' owners
Maintaining ward-specific voter lists and household members	Administration (General unit)	Registered voters in the city
New issuance and renewal of trade licenses	Administration (License unit)	People trading in the city
Booking of community centres under NCC	Administration (General unit)	City dwellers or any other citizens
Tender submission	Engineering	Registered bidders
Application for permission to cut roads for development activities undertaken by various development agencies	Engineering	Para-state development agencies, such as WASA, TITAS, Rajuk, and so on
Registration of schools, coaching centres, hospitals, clinics	Administration (Trade license unit)	Any citizen operating in the city

[16]Source: NCC (2017a). *Department Of NCC*.[Online].Available at http://ncc.portal.gov.bd/site/page/25192578-d1f3-4196-85ab-eaa1dbb8eeb1 [Accessed on 26 April 2018]; NCC (2017b). *NCC Job Description.* Narayanganj City Corporation, Narayanganj; interviews with NCC officials on 20 November 2017.

Application for merit scholarships and maintaining lists of poor students eligible for free books	Social Welfare	Meritorious students, poor, ultra-poor students especially girls enrolled in schools in the city
Registration of birth, death and marriage	Health (Birth & death registration unit)	City dwellers
Registration of marriage	Administration (Ward Councillor's office)	At least one of the coupleliving in NCC
Complaints or grievance notification	Information desk/ Mayor's office	Any city dwellers and citizen seeking service from NCC

Source: Nayanganj City Corporation.

NCC's Information Desk

NCC has set up an information desk, which refers the service seekers to the appropriate departments. The popularly sought services include birth registration, death registration, trade license (new and renewal), inheritance (*warish*) certificate, road cutting permission, name correction, new holding number, and others.

NCC's Goals and Initiatives for Digitalization

NCC remains committed to modernize data and record management of various departments, specifically the Administration, Health, Revenue and Engineering departments. It envisions setting up a City Digital Centre in every ward. Three digital centres were set up in NCC's three wards in 2016, although only one centre is functional at present. Furthermore, the Corporation plans to modernize the revenue collection system and establish electronic planning and city data bank. For this purpose, the Corporation has adopted the 'Information and Technology Infrastructure Development Plan' for 2014-19. It is expected that implementing this plan will provide people with ease of access to services, at less time and lower cost. In addition, the use of technology will enable faster decision-making and implementation by the Corporation for improvements in service delivery. The 'Information and Technology Infrastructure Development Plan' for 2014-19 has emphasized the following:

- Software development for holding tax automation
- Software development for trade license automation
- Software development for human resource management
- Introducing SMS and IVR service for providing information to citizens
- Update the NCC website regularly
- Establish a server for proper storage of City Corporation's data
- Software development for accounts and asset management
- Software development for store management
- Necessary steps to raise citizens' awareness about information technology and knowledge - based society

- Develop digital map for City Corporation.

Table 5.2 summarizes progress towards NCC's digitalization programme.

Table 5.2: Progress towards NCC's Digitalization Programme

Areas of ICT	Initiatives taken by NCC
Official website development and modernization	The Corporation has modernized its official website (www.ncc.gov.bd) to provide city residents with information regarding its services and thus, ensuring good governance.
SMS service	SMS service was introduced to ensure improved and modern service delivery for city dwellers and to inform them of various issues quickly.
Interactive Voice Response (IVR)	This service, with assistance from the Local Government Division, is underway to provide services to city dwellers in an improved and modern way.
Automated property management system	Software development for automated property management is in progress within the auspices of the access to information (a2i) project.
Digital centre	One functional digital centre.
Electronic office management: E-mail, e-tendering and e-filing	- E-mails were opened to accomplish employees' official tasks in an easy and modern way. - All foreign-aid purchases are processed through e-GP. - E-filing was introduced in case of all foreign-aidpurchases.
Develop Integrated Financial Management System (IFMS) software	IFMS software development is in progress under the auspices of City Governance Project (CGP) andUrban Public Environment Health Sector Development Project (UPEHSDP).
Online birth and death registration	Registration of citizens' birth and death is processed online to preserve proper records.
One-stop service centre	Information desk was set up to provide information related to NCC's services.
Training Centre	City training centre was set up to develop a computer-skilled workforce. In addition, various vocational and language-related trainings are delivered from this centre.
Tax billing	Tax billing system was introduced to ease payment of municipal or holding tax by city residents.
Estimate software	All estimates for tenders are prepared utilizing this software.

Source: Narayanganj City Corporation.

5.1.2 Digitalized Service Delivery Nationally in Bangladesh: UDC and CDC

The Government of Bangladesh has been implementing a large-scale digitalization programme called 'access to information' (a2i) Programme' for local service delivery. This programme's headquarters is located at the Prime Minister's Office and is being implemented with technical assistance from UNDP and USAID across the country. Under this programme, the government has established more

than 4,554 Union Digital Centres (UDCs) in rural areas, which were inaugurated simultaneously on 11 November 2010. In addition, the government, under the same a2i Programme embarked, on a pilot basis, setting up 407 City Digital Centres (CDCs) in urban areas. It was revealed in interviews with the a2i officials that although most of the UDCs are functioning successfully, the CDCs could not be run profitably because of urban dynamics, such as individual access to multiple sources of digitalization and herewith low demand for CDC's services, inconvenient location, resource constraints, poor revenue generation, and so on. Learning from the pilot, the a2i plans to revive the functionality of CDCs, entailing introduction of demand-based services at CDCs and centrality of the location.

Two local entrepreneurs (one male and one female) run UDCs asmicro-enterprises and as one-stop information and service delivery centre; they work in tandem with elected local governmentrepresentatives. Local people, including rural women, people with disabilities and the elderly (regardless of their literacy and ICT literacy), can access vital information and services. These centres provide citizens with both government and private services (with and without payment of fees) such as the following:

- Public services: land records, birth registration, telemedicine, life insurance, passport and overseas job applications, as well as application to various other government services.
- Private services: mobile financial services (mobile banking), insurance, various types of computer and vocational training, examination results, email and Internet browsing, and so on.

5.1.3 International Examples of Digitalized Delivery of Municipal Services: *Kolkata*

Many South Asian cities have successfully undertaken digitalizing of municipal service delivery. More specifically, Kolkata Municipality has established 'e-Kolkata Citizen Centres' from which city dwellers can receive multiple services from a single location. Each centre is equipped with drinking water facilities, comfortable seating arrangements, air-conditioned waiting rooms and liquid-crystal-display televisions (LCD TV). A service seeker visiting the centre needs to collect a token from an automated machine and wait for their turn to avail the desired services in the waiting room. The token number with counter number is displayed on a large electronic display board. The trained data entry operators provide inputs into the software, thus, reducing the possibility of errors. By paying their utility bills, property tax, license issuance and renewal fees in a single centre, the citizens can save time. Currently, the following services[17]are delivered from these centres:

- Assessment (periodic demand bill, fresh supplementary bill and letter of intimation)
- License (new and renewal)
- Services relating to building, water supply anddrainage
- Advertisement (land utility charge and non-land utility charge payment)
- Amusement permit (renewal)
- Market, parking, survey and estate
- Slum, parks and squares
- Municipal Assessment Tribunal
- Engineering
- Birth certificates

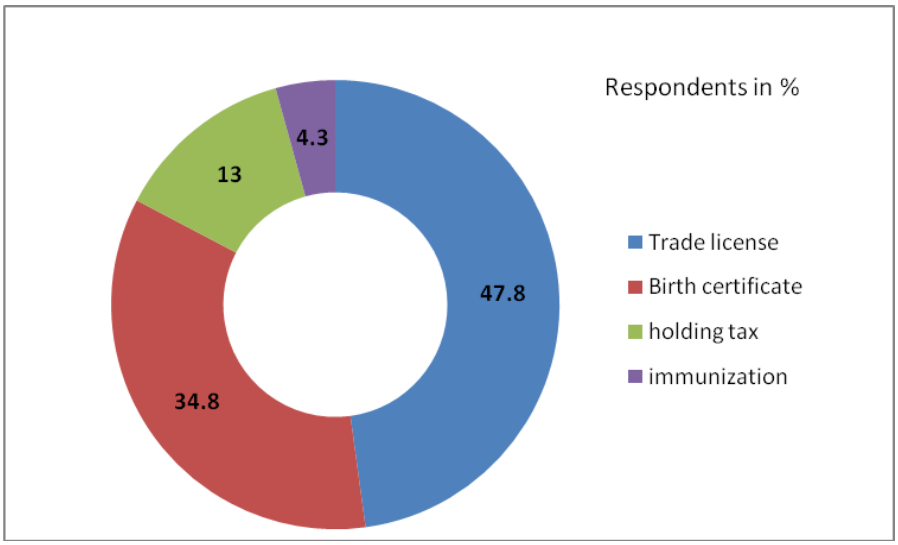
[17]https://www.kmcgov.in/KMCPortal/jsp/eKolkataCenter.jsp [Accessed on 28 April 2018]

- Grievance registration system.

5.2 Demand Assessment, Delivery and Service Gaps

An exit survey among 23 municipal service recipients was administered at three zonal offices of NCC. Among the respondents, around 48 %stated that they receive services with regard totrade licenses, followed by approximately 35 % for birth certificates. Figure 5.1 provides details, with Annex 1 furnishing the survey questionnaire.

Figure 5.1: Demand for Services on Survey Day

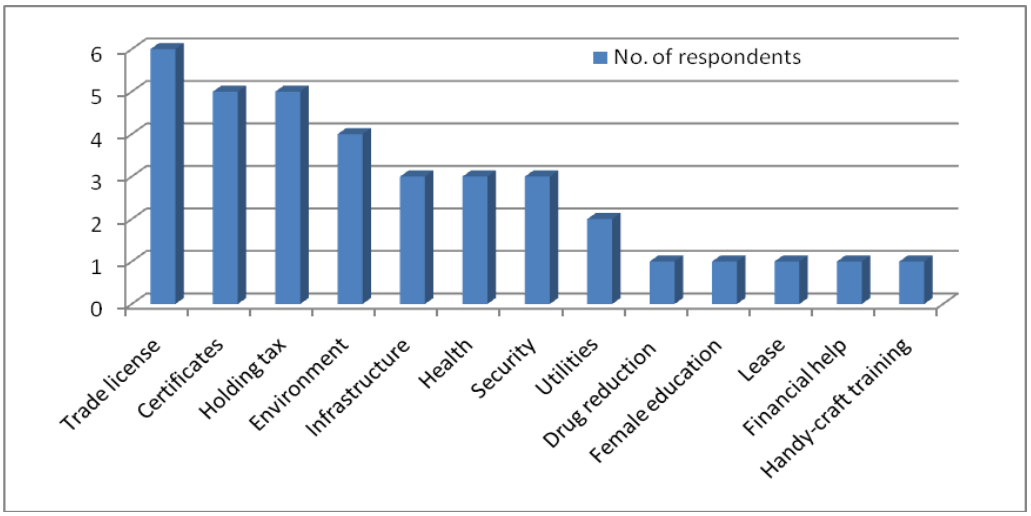


Source: BIGD Survey, 2018.

5.2.1 City Dwellers' General Demand for Types of Municipal Services

The survey showsthat trade licenses are the in-demand service. This is followed by holding tax-related services and different types of certificates, such as birth and death registration and holding number. Figure 5.2 illustrates the types of municipal services expected by the surveyed respondents.

Figure 5.2: Types of Municipal Services Demanded by the Surveyed Respondents

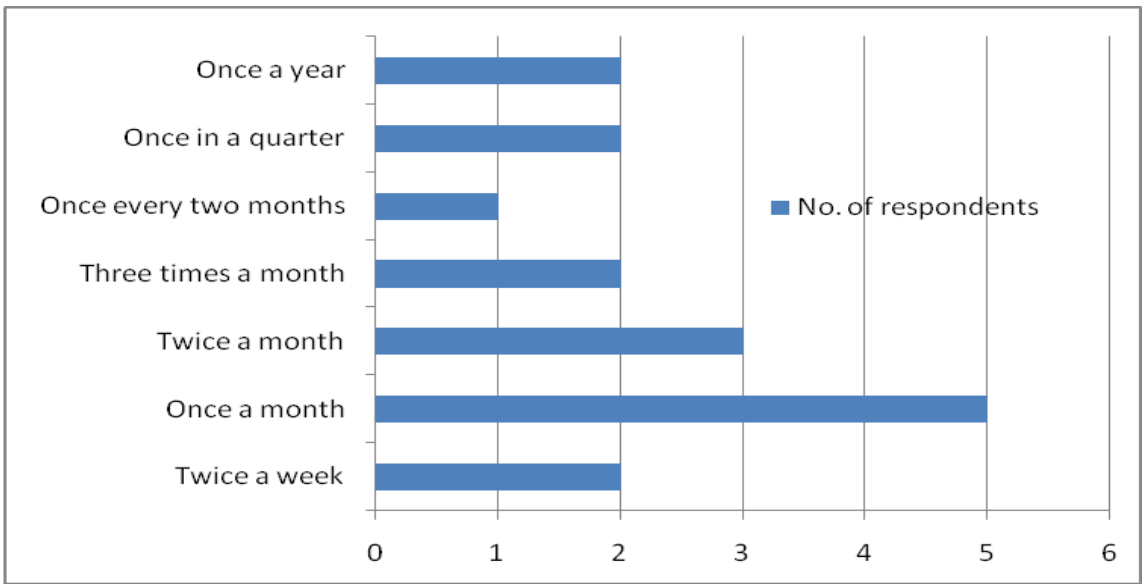


Source: BIGD Survey, 2018.

5.2.2 Frequency of City Dwellers' Visits to NCC in a Year

The respondents were asked how frequently they visited NCC offices last year. Figure 5.3 shows that most of the respondents (12 out of 17) visited NCC offices for municipal services every month or more frequently. Among them, the highest number of respondents made visits to NCC offices once a month in the last year.

Figure 5.3: Frequency of Visits to NCC Offices by Respondents Last Year

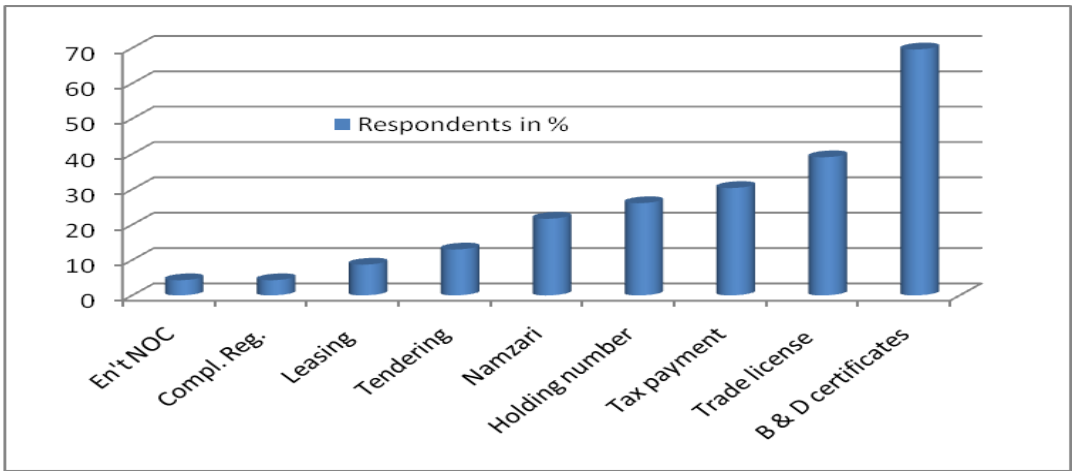


Source: BIGD Survey, 2018.

5.2.3 Opinion Regarding Digitalized Service Delivery

The survey respondents were asked whether they would prefer to digitally avail the services that are currently provided manually in NCC offices. All of the respondents replied in the affirmative. Approximately 70 % of the respondents want birth and death registration processes to be digitalized, followed by trade licenses (39.1 %) and tax payment (30.4 %), respectively. Figure 5.4 details the responses.

Figure 5.4: Demand for Services to be Digitalized in NCC



Source: BIGD Survey, 2018.

5.2.4 Willingness to pay for digitalized services

Furthermore, for getting services digitally, 19 out of 23 service recipients expressed their willingness to pay extra money in addition to official fees or charges. Table 5.3 shows the amount of additional money respondents are willing to pay for digitalized service delivery.

Table 5.3: Willingness to Pay for Digital Services

Amount of Money	Number of Respondents
Up to Tk. 50	12
Tk. 51 – 100	3
Tk. 100 above	4
Not willing to pay	4

Source: BIGD Survey, 2018.

5.2.5 Extent of Digital Service Delivery in Narayanganj

Twenty-two out of 23 service recipients in the exit survey reported non-digitalized service delivery by NCC at present. However, one respondent said that he received digital service delivery for payment of holding tax from Siddhirganj Zonal Office and the service time was two minutes. He further added, NCC has a computer database of holding tax records from which the NCC's Revenue Official let him know his holding tax dues. Prior to online databases, obtaining such information from manual registers would have taken approximately 30 minutes to one hour. Generally, city residents come to NCC offices to find out their holding tax dues and to pay the dues through banks. In addition, NCC occasionally distributes information regarding holding tax dues through door-to-door visits as part of its rapid revenue collection.

NCC has made forms for certain services (including birth, death, inheritance certificates and trade license) available on its website. In addition, the corporation uploaded the fee structure for various services and contacts of departmental officials on the website. However, it was observed that all the respondents collected these service forms by visiting NCC's offices. This highlights lack of awareness among the service recipients regarding online availability of forms.

Table 5.4 presents respondents' average number of visits, distance, time and costs for obtaining municipal services via traditional methods.

Table 5.4: Average Number of Visits, Distance, Time and Costs for Municipal Services Non-digitally

Type of Service	Average No. of Visits	Average Distance (km)	Average Time Spent at NCC (minutes)	Average Time Spent for Travel (minutes)	Average Total Time Spent per Visit	Average Travel Cost per Visit (Tk)	Total Travel Cost
	A	b	C	d	e=(c+d)	f	g=a*f
Trade license	2.1	4.5	13	31.5	44.5	50	105
Birth certificate	3.6	1.1	18.8	26.3	45.1	26.3	94.7
Holding tax	1.3	1.3	8.3	13.3	21.6	50	65
Immunization	2	2	15	20	35	40	80

Source: BIGD Survey, 2018.

Based on the foregoing evidence, the gaps between demand and supply are highlighted below:

Demand	Supply	Gaps
Strong demand for provision of IT-enabled municipal services for issuance of trade licences, birth and death certificates, and payment of tax and other services.	- Computer database of holding tax records. - Forms of certain services, including birth, death, inheritance certificates and trade license, available on NCC's website.	- Non-digitalized service delivery by NCC. - Physical visits required, which entails cost and time consumption. - Lack of awareness among service recipients regarding online availability of forms.
City Digital Centre	One functional CDC: providing certificates of citizenship, inheritance, birth & death; preparing trade license; receipt of holding tax; filling out passport forms.	- Inconvenient location. - Few people visit CDC. - Insufficient revenue generation to run it on an entrepreneurial model.

5.3 Feasibility to Establish City Digital Centres

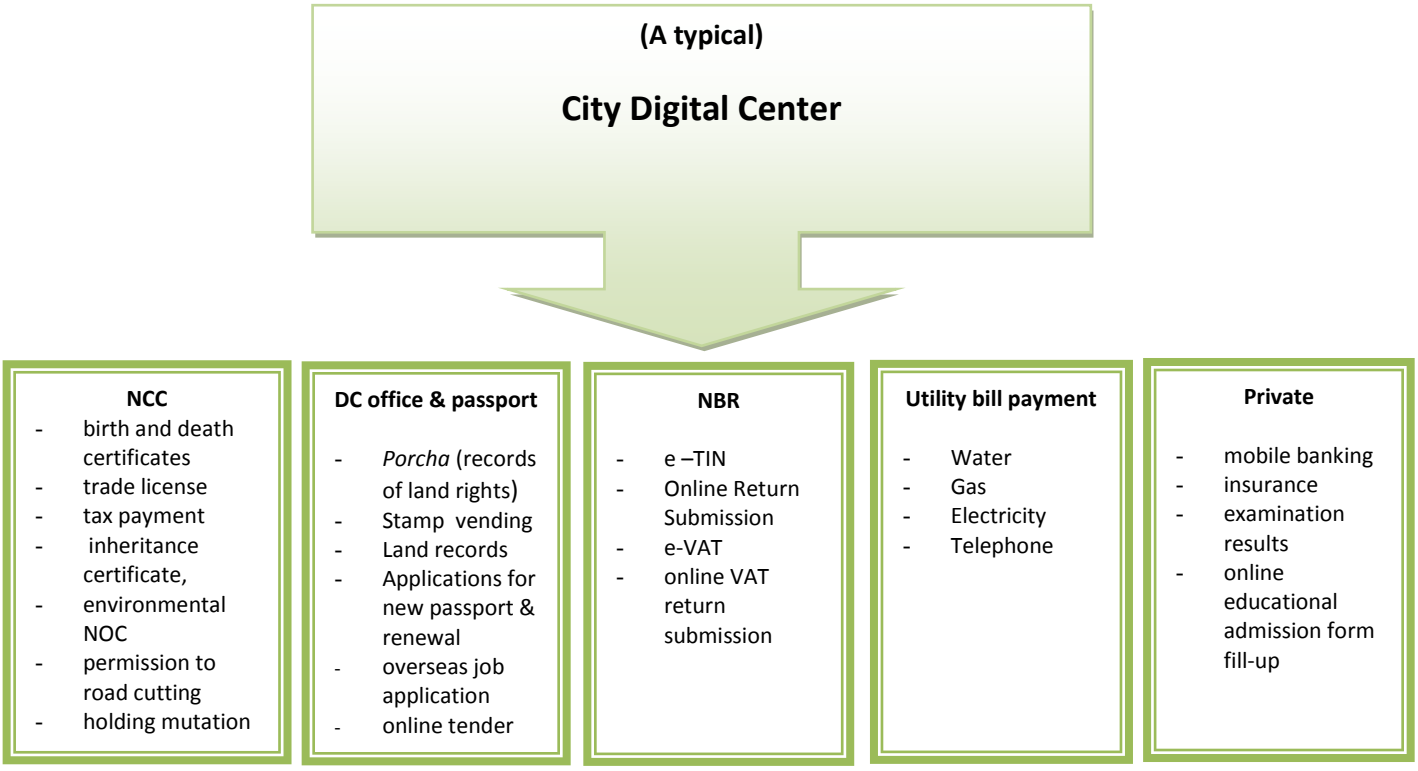
5.3.1 Location

City Digital Centre (CDC) may be set up in every ward ata central location. Remote wards may be given priority for setting up CDC since people living within city centrestend to use their own devices

(such as smart phone or computer with Internet) and hence have little incentive to visit CDC. The proposed Ward Councillors' complexes in the Action Area Plan 2016 houses IT centres, which can be renamed as City Digital Centrein each ward.

5.3.2 Proposed Functions

Selection of digital services to be delivered from CDCs may be based on revenue generation considerations. Because of the current state of digitalization in NCC, all of its services cannot be delivered digitally. In the first place, CDC may deliver the NCC services that have back-end digital databases. It is, however, noted in section 5.1 that NCC is implementing its 'Information and Technology Infrastructure Development Plan' for 2014-19, which will allow the corporation to scale up its digital service delivery. In the first instance, the NCC services that have existing back-end digital database may be delivered from the CDCs. For now, the CDCs may provide services with high demand, including issue of certificates of birth and death registration, inheritance, environmental No Objection Certificate (NOC) and holding mutation issue/renewal of trade license, tax payment and permission to carry out road cutting. Moreover, services from other government agencies, including the Deputy Commissioner office's land and passport services, tax services from the National Board of Revenue, utility bill payments and relevant private services may be delegated to CDCs. Such delegation will not require amendment to act and CDCs may be given (a) license to sell postal stamps, and (b) administrative authorization to receive utility bills. In addition, CDCs may provide services to process applications for national passport and eTIN registration, and charge service fee. Making multiple services available from a single location will attract city dwellers to the CDCs and hence make the operation of these centres profitable.



5.3.3 Institutional Arrangements to Run CDC

Asteering committeemay be formed to oversee the functioning of CDCs. The proposed steering committee may consist of ninemembers as follows:

Designation	Organization	Position in Steering Committee
Chief Executive Officer	NCC	Convenor
Urban Planner	NCC	Member
Executive Engineer	NCC	Member
Chief Accounts Officer	NCC	Member
Representative	DC office	Member
Social Welfare Officer	NCC	Member
A male Ward Councillor	NCC	Member
A female Ward Councillor	NCC	Member
IT officer	NCC	Member Secretary

The steering committee may meet on a quarterly basis and the meeting recommendations submitted to the Honourable Mayor for approval. The Committee may co-opt any member as required. This committee will prepare operating guidelines and propose fee structures, which the Honourable Mayor will approve.

Functional Team

The CDC may be staffed by three members, including a male entrepreneur, a female entrepreneur and a supporting staff member. NCC may recruit these members in consultation with Ward Councillors. However, these members will not receive salaries from the corporation. As with UDCs, CDCs are expected to operate through an **Entrepreneurial Model,** in which the entrepreneurs will receive service charges in addition to official fees or charges for services.

Infrastructural Arrangements

Creating digital database

As stated in the above that the extent of NCC's digital service delivery depends on the availability of back-end digital databases. Certain things are initially required to create back-end digital databases namely,

- Purchase a suitable domain name for web access
- Install DB server such as MySQL
- Install a web server Apache/Nginx/Tomcat/Jetty
- Develop a website for data entry and showcasing data

Built on the above common infrastructure, back-end digital databases can be created in two ways namely, 'remote installation' and 'local installation'. While remote installation can be implemented by buying domain from Google, Amazon EC or Microsoft with public IP; the local installation requires the following.

- Internet connection from two ISP
- Power backup
- Server rack
- Router
- Rack-mountable server
- Storage with RAID system
- Security and temperature control

Establishing frontline digital centre

NCC will provide the office space within its Ward Councillors' complexesfor the frontline digital centre. For using this space, the entrepreneurs will pay rent determined by NCC. The following digital tools will be required for each CDC:

- 1 desktop computer
- 1 laptop
- 1printers
- 1modems
- 1 photocopier
- 1 scanner
- 1 digital cameras
- 1 UPS
- 1 IPS

A typical CDC should be equipped with drinking water facilities, refreshment facilities, comfortable seating arrangements, air-conditioned waiting rooms and LCD TVs. An automated machine can be set up in CDCs (as used in many branches of Bangladeshi banks) from which the service seekers will collect tokens and wait in the waiting room for their turn to receive the desired services.

5.3.4 Investment Requirements[18]

Setting up a CDC requires an estimated Tk. 596,000 to purchase ICT equipment and furniture. In addition, Tk. 440,000 will be required to cover operational costs for three years. Table 5.5 provides details.

Table 5.5: Three Years of Tentative Capital and Operational Costs for a City Digital Centre

Sl	Items	Unit Name	Unit Cost	No. of Unit	Total Cost (Tk.)	Total Cost (USD, Tk. 80 = $1)
A	**Tentative capital costs (A1-A10)**				**596,000**	**7450**
A1	Desktop computer & UPS	Per piece (pc)	60,000	1	60,000	750
A2	Laptop	Per pc	60,000	1	60,000	750
A3	Printer	Per pc	25,000	1	25,000	312
A4	Photocopier	Per pc	250,000	1	250,000	3125

[18]Rates for ICT equipment are based on moderate market price in consultation with an IT expert of BIGD and operational costs are the prototype of existing CDC in Narayanganj.

A5	Scanner	Per pc	15,000	1	15,000	188
A6	Router	Per pc	4,000	1	4,000	50
A7	Modem	Per pc	2,000	1	2,000	25
A8	Digital camera	Per pc	30,000	1	30,000	375
A9	IPS	Per pc	50,000	1	50,000	625
A10	Furniture[19]	Lump sum			100,000	1250
B	**Operational cost (B1-B4)**				**440,000**	**5500**
B1	Rent for office space	Per month	5,000	36	180,000	2250
B2	Utility bills (electricity, Internet, water, waste, telephone, satellite dish)	Per month	5,000	36	180,000	2250
B3	Maintenance of IT & other equipment	Per year	20,000	3	60,000	750
B4	Campaign and advertisement[20] (leaflet, poster, announcement)	Per year	20,000	1	20,000	250
	TOTAL CAPITAL & OPERATIONAL COST FOR 3 YEARS (A+B)				**1,036,000**	**12950**

The estimated costs for creating back-end digital databases are presented in Annex 3.

Means of Financing Back-end Digital Database and CDC's Capital and Operational Costs

As NCC remains responsible to control databases, it will bear the costs required for creating back-end digital database. The estimated costs (i.e. Tk. 673,800) may be covered by NCC's digitalization programme titled 'Information and Technology Infrastructure Development Plan'. However, since the proposed CDC will be run through an entrepreneurial model, entrepreneurs will be responsible to bear all capital and operational expenditures. They will generate revenues by providing services from the CDC. Table 5.6 shows that the tentative amount of revenue forecast for three years will cover the total costs required to set up and run a CDC, and it will generate surpluses.

Table 5.6: Tentative Amount of CDC's Revenue Forecast over ThreeYears

Sl	Items	Unit Name	Unit Cost (service charge)	No. of Unit	Total Cost (Tk.)	Remarks
A	Trade license	Per license	200	2,775	555,000	Per year = 925*3 years
B	Birth & death certificate	Per	50	4,500	225,000	Per day = 5

[19] 2 chair and table sets Tk. 10,000*2= Tk. 20,000, 2 chair Tk. 5000*2= Tk. 10,000, waiting room sofa Tk. 50,000, water filter machine Tk. 5,000, cabinet Tk. 15,000

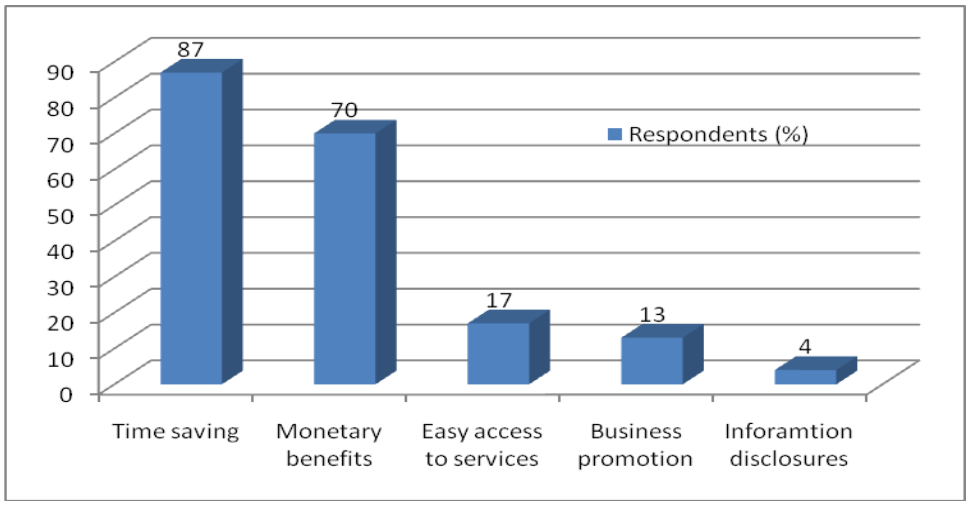
[20] 1st year campaign and advertisement cost = Tk. 30,000. The 1st year campaign and advertisements will popularize the CDC among city dwellers and hence, no advertisement will be required after the 1st year.

		certificate				certificates *300 days*3 years
C	Holding tax	Per holding	50	6,000	300,000	Per year = 2,000 holding*3 years
D	Other municipal services	Per service	50	900	45,000	Per year = 300 services*3years
E	Land records & *porcha (records of land rights)*	Per service	50	900	45,000	Per year = 300 services*3years
F	Passport, visa form, overseas job registration	Per service	100	900	90,000	Per year = 300 services*3years
G	NBR services	Per service	100	900	90,000	Per year = 300 services*3years
H	Utility bill payment	Per service	20	3,600	72,000	Per day = 4 bills*300 days*3 years
I	Private services (such as mobile banking, exam result, admission form)	Per service	50	9,000	450,000	Per day = 10 services*300 days*3 years
J	Print, photocopy & scan	Per day	200	900	180,000	300 days*3 years
TOTAL REVENUES IN 3 YEARS (A-J)					**2,052,000**	

5.4 Expected Benefits From CDCs

Digital service delivery is expected to reduce the number of physical visits to NCC's offices, associated travel costs and time against the current situation highlighted in Table 5.2. According to the survey respondents, digital service delivery through CDCs will benefit them in terms of saving time and money. Additionally, the survey respondents will have easy access to municipal services and information disclosures, which in turn promotes economic activities in the city. Figure 5.5 presents respondents' opinion regarding CDCs' benefits.

Figure 5.5: Respondents' Opinion Regarding CDCs' Benefits



Source: BIGD Survey, 2018.

CHAPTER 6

Conclusion and Next Steps

The previous chapters have presented the current scenario and explored possibilities to establish the Women's Complex and City Digital Centres (CDCs), which are the two prioritized public goods and services for Narayanganj City. More specifically, the chapters analysed the situation by assessing citizens' demands and identifying gaps between demand and supply. They built on situation analysis and examined feasibility for the Women's Complex and CDCs in terms of location, functions, institutional arrangements, and tentative benefits and impacts.

As stated in the introduction chapter, Narayanganj City Corporation (NCC) joined the Cities Alliance's global campaign for promoting equitable economic growth in cities because of the city's strategic challenges, including the city's space and services being accessed by roughly 200,000 day-migrants, the realities as an economic and trading hub for the region, and NCC's commitment to address these challenges. As part of this campaign, NCC has been able to explain the functional and institutional environment in which it operates and identify its priorities in providing public goods and services and assess the feasibilities to introduce said prioritized public goods and services. The Women's Complex and City Digital Centres could be public goods that NCC directly controls in terms of affecting regulation and setting standards and pricing. Moreover, these public goods are mandated by the Government of Bangladesh as city-level functions.

Chapter 2 described the socio-economic profile of Narayanganj. Its demographic profile shows that Siddhirganj zone has the largest concentration of population, with 39.08 % of the total population in NCC. It further depictsthat the highest age bracket within the population was between 25 years and 49 years, which demonstrates the city's potential to realize demographic dividends by engaging workable people in productive activities. However, the employment status of the population demonstrates gender inequality in employment, in favour of men.

Chapter 3 presents the level of public goods and services produced and delivered by NCC and briefly summarizes the legal mandates of NCC with particular reference to the Local Government (City Corporation) Act 2009. Among the municipal services, registration of birth and death certificates is the most demanded service from city residents in Narayanganj. Although minimal gender imbalance is observed in accessing birth certificates, the female ratio is very low in the case of trade license issuance. Furthermore, among other issues, this chapter highlighted NCC's budget, including internal and external revenue collection and expenditure during Fiscal Year 2014/15 – FY 2016/17. The analysis of NCC's income and expenditures indicates that the corporation generated surpluses: Tk. 422.9 million in FY 2016/17, TK. 1.7 million in FY 2015/16 and Tk. 209.6 million in FY 2014/2015 respectively. NCC's surpluses show its ability to introduce new public goods and services for city dwellers.

Chapter 4 and Chapter 5 present a detailed viability assessment for establishing a 'Women's Complex' and 'City Digital Centres' in Narayanganj. The national government has formulated several policies and various programmes for women's development have been implemented by government

agencies and NGOs. However, there is a lack of linkage between these initiatives and adequate efforts have not been made to effectively implement the policies. Moreover, the training programmes have gender stereotypes and restrictive entry qualifications. Irrelevance of the training programmes and related travel cost, age limitations, required minimum educational qualifications, and mandatory membership with particular organizations are major demotivating factors for women' enrolment, especially those residing in slum settlements, into skill development programmes. Women also have limited access to open shops in private markets in Narayanganj. NCC may establish a Women's Complex to bridge the gaps and ensure integration of on-going socio-economic development programmes for women. This Complex should be located at the centre of the city to facilitate easy access for women residing in various parts of the city. The proposed women's complex will facilitate delivery of skill development programmes for promoting women entrepreneur and business promotion activities (including an exclusive market run by women), and act as information and communication centre, socio-cultural centre and physical fitness and health facility.

The success of the Complex will depend on coordinate support by NCC, Ministry of Women and Children Affairs, Women Chamber of Commerce and Industries, financial institutions, business groups and development partners. The Complex may be operated on a **Social Business Model**, generating its own revenues by renting out its premises – generating revenue from allocation of shops, service fees, external sponsorship of training and business promotion programmes to meet operational costs and charges for access to other public goods and services. The capital investments, however, would need financing by NCC, national government and development partners under their on-going social programmes. Trainings and other services provided through the Women's Complex will contribute towards higher valued human capital, which aids the overall productivity of the city. Positive growth in the economy triggers higher revenue collection for both the national government and the City Corporation. Staff may be hired for managing the Women's Complex under supervision of a steering committee, with members drawn largely from amongst NCC officials and elected representatives. The steering committee may be responsible for formulating standard operational procedures and annual workplans, and these may be approved by the Honourable Mayor.

Although the Government of Bangladesh has undertaken various initiatives to digitalize Bangladesh, Narayanganj remains somewhat left out of this 'Digital Bangladesh' vision. More specifically, municipal services are presently delivered manually, which requires frequent travel by city residents to NCC offices and has time and cost implications. On an average, 3.6 visits are needed to obtain a birth registration certificate and average 2.1 visits for a trade license. The frequent travels to NCC offices have cost and time implications for city residents. An average of Tk. 105 are spent per visit for trade licence and Tk. 95 on for birth certificates. In addition, about 45 minutes are spent for each visit to access these services. Approximately 83 per cent of the service recipients expressed their willingness to pay extra money to receive services digitally, in addition to official fees or charges. Amongst the willing service recipients, 63 per cent want to pay up to Tk. 50.

In response to the high demand for digital service delivery, City Digital Centres (CDCs) may be set up in a central location within every ward in Narayanganj. Moreover, remote wards may be given priority since people living within city centre tend to use their own devices (smart phone, computer with Internet, and so on) and hence have little interest in visiting CDCs.

In the first instance, the NCC services that have existing back-end digital database may be delivered from the CDCs. For now, the CDCs may provide services with high demand, including issue of certificates of birth and death registration, inheritance, environmental No Objection Certificate (NOC) and holding mutation issue/renewal of trade license, tax payment and permission to carry out road cutting. Moreover, services from other government agencies, including the Deputy Commissioner office's land and passport services, tax services from the National Board of Revenue, utility bill payments and relevant private services may be delegated to CDCs. Such delegation will not require amendment to act and CDCs may be given (a) license to sell postal stamps, and (b) administrative authorization to receive utility bills. In addition, CDCs may provide services to process applications for national passport and eTIN registration, and charge service fee. Making multiple services available from a single location will attract city dwellers to the CDCs and hence make the operation of these centres profitable. It is expected that the CDCs, similarly to UDCs, will be operated on **Entrepreneurial Model**, in which the entrepreneurs will receive service charges in addition to official fees/charges for services to meet all capital and operational expenditures. Preliminary viability analysis indicates that NCC may have to provide the space for CDCs within its Ward Councillors' complexes and charge rental as determined by NCC.

Establishing a dedicated complex for women in Narayanganj will have multiple benefits. On the one hand, it will promote existing economic activities of women by addressing challenges to their active participation. On the other hand, it will create avenues to enhance women's participation in economic activities by providing skill training and business linkage services, among others. Thus, such an institution can promote equitable growth by creating opportunities and facilities to provide public goods and services, triggering the city's economic growth. The women will share the accruing benefits with others – thus, creating a socially conscious and economically empowered society in Narayanganj. Similarly, the digital service delivery is expected to reduce the number of physical visits to NCC's offices, and associated travel costs and time compared to the current situation. Digital service delivery through CDCs will benefit those using the services in terms of saving time and money. Additionally, users will have easy access to municipal services and information disclosures, which in turn promotes economic activities in the city.

Next Steps

The following are the next steps recommended to move forward with both the Women's Complex and CDCs.

Stakeholder consultation: NCC will present needs and preliminary feasibility of setting up the Women's Complex and City Digital Centres before local stakeholders in the City Review Workshop to be held in May 2018. Based on feedback of stakeholders, the LAR will be refined further. Moreover, through this process, the Corporation will achieve local endorsement regarding introduction of new public goods and services through the Women's Complex and CDC.

Project proposal and approval to set up the Women's Complex and CDC: Based on feasibilities detailed in the LAR, NCC will develop separate project proposals to set up Women's Complex and

City Digital Centers and submit proposals before its council meeting and Local Government Division and Government's access to information (a2i) Programme office for approval.

Funding commitment: NCC may allocate its internal resources (roughly 30 % of capital costs) for the Women's Complex. The Corporation may submit the project to the Planning Division of the Ministry of Planning through Local Government Division for remaining finances of the Women's Complex project. It will hire local entrepreneurs to set up CDCs.

Selection of locations: The Corporation may make land available within the main city area to construct the Women's Complex and select suitable places for entrepreneurs to set up CDCs.

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Annex 1: Exit Survey Questionnaire on City Dwellers' Feedback on NCC's Services

Respondent's name: ……..

Q1. What services do you expect to get from NCC?

……..

Q2. How frequently did you visit NCC offices last year?

□ Once a week □ Twice a week □ Three times a week
□ Once a month □ Twice a month □ Three times a month
□ Once every two months □ Once a quarterly
□ Once every six months □ Once a year

Q3. Do you receive any service digitally at present?

□ Yes, what are the digital services?……
□ No

Q4. For what service have you come to NCC today?

Service name:

Q5. How many visits to NCC are you required for this service?

Total number of visits:

Q6 What is the distance between NCC and your residence?

----------km

Q7 How much time have you spent on <u>each occasion</u> to get this service?

At NCC office: hours minutes
For your travel to and from NCC office: hours minutes

Q8 How much money are you required to spend to get this service?

Official fees/charges: Tk. ---------- in total
For your travel to and from NCC office: Tk. ---------- on each occasion

Q8a. What is your opinion regarding NCC's fees/charges imposed for the service you received?

□ Highly expensive □ Expensive □ Just right □ Cheap □ No opinion

Q9. To what extent are you satisfied with service providing process and quality?

Aspects of satisfaction		**Scale of satisfaction**			
	Strongly satisfied	**Satisfied**	**Neutral**	**Dissatisfied**	**Strongly dissatisfied**
Time is required to get the service					
Cost of traveling to get the service					
Physical facilities, equipments to provide the service					
NCC officials help service receivers and provide prompt service					
Dependability of the service					
Accuracy of the service					
Overall					

Q10. Do you want to get this service digitally (without visiting NCC)?

□ Yes

□ No

Q10a. If no, what are the reasons?

……

Q10b If yes, how much money, in addition to present fees/charges, are you willing to pay to get this service digitally?

Tk. ----------

Q11. What other services do you want to get from NCC digitally?

□ Payment of taxes
□ Holding number
□ Trade license
□ Birth registration certificate
□ Death registration certificate
□ Namzari
□ Environmental NOC
□ Leasing out NCC's markets/ponds/cattle hats, etc.
□ Tender
□ Complaint notification
□ Other, please specify……..

Q12. What types of benefits will you get if NCC provides services digitally?

……..

If the respondent is female, ask the following question

Q14. What type of women specific services do you want for your socio-economic development?

……..

Q15. What services are available at present for Women's socio-economic development at Narayanganj?

……..

Respondent's profile and familiarity with IT:

Age	: ----------years	
Gender	: □ Male □ Female	
Education (last degree)	:	
Occupation	:	
Use of cell phone	: □ Yes	□ No
Type of cell phone	: □ Smart phone	□ Non-android
Use of computer	: □ Yes	□ No
Access to internet	: □ Yes	□ No
Cell/phone number	:	
Address	:	
Ward no.	:	

Thank you!

Annex 2: Tentative ThreeYears ofOperational and Maintenance Costs for Women Complex

	Items	Unit Name	Unit Cost	No. of Unit	Total Cost (Tk.)/3 years	Remarks
A.	**Training course (A1-A4)**				**1280000**	
A1	Utility service (electricity, gas, internet, water, waste, telephone	Per month	15000	36	540000	
A2	Maintenance of the Training centres (repair of furniture, maintenance of tools, such AC, computer, lights including all other existing expenditure)	Per year	50000	3	150000	
A3	Expenditure for training logistics	Per Participant	10800	50	540000	Monthly per person Tk. 300 for training logistics* 36 months
A4	Review of training programmes	Per year	50000	1	50000	Midterm/ 2nd year
B	**Business Promotion Activities (B1-B4)**				**750000**	
B1	Utility services (electricity, Internet, water, waste, telephone)	Per month	5000	36	180000	
B2	Maintenance (Repair of computer, furniture and others)	Per year	20,000	3	60000	
B3	Logistics (such as writing pad, pen, or brochure)	Per month	10000	36	360000	
B4	Campaign and advertisement	Per year	50000	3	150000	
C	**Social and culture centre (C1-C2)**				**330000**	
C1	Maintenance of the Auditorium/cultural activities room (repair of furniture, maintenance of tools like AC, Computer, Lights including all other existing expenditure)	per year	50000	3	150000	
C2	Utility services (electricity, internet, water)	per month	5000	36	180000	
D	**Crèche (D1-D3)**				**654000**	
D1	Utility services (electricity, water, waste)	per month	10000	36	360000	
D2	Maintenance (Repair of furniture, toys, child books and	per year	50000	3	150000	

	others)					
D3	Healthy /nutritionals snacks/meals	per child	7200	20	144000	child per capita food cost 200 taka per month* 36 months; main meals are provided by guardians
E	**Indoor sports /gymnasium room (E1-E4)**				**864000**	
E1	Utility services (electricity, water)	per month	5000	36	180000	
E2	Maintenance (indoor sports logistics and others)	per year	100000	3	300000	
E3	Campaign and advertisement for health camp	per camp	2000	12	24000	No. of health camp = 12
E4	Consultant fee	per camp	30000	12	360000	
F	**Non-Variable (Fixed) Cost (F1-F10)**				**20736000**	
F1	Trainers' remuneration	Per batch	90000	24	2160000	Total batches = 24, per batch trainer = 1, trainer remuneration for 3 months = Tk. 90000
F2	Salary for Chief Operating Officer (COO)	Per month	50000	36	1800000	
F3	Salary for Accounts Officer	Per month	30000	36	1080000	
F4	Salary for Admin Officer	Per month	300000	36	10800000	
F5	Loan service, business liaison & information officer	Per month	20000	36	720000	
F6	Crèche nanny	Per month	30000	36	1080000	No. of nanny = 3, Monthly salary for 3 staffs = Tk. 30000 (Tk. 10000*3)
F7	Gym instructor	Per month	30000	36	1080000	
F8	Salary: Support staff	Per month	20000	36	720000	No. of supporting staff = 2, Monthly salary for 2 staffs = Tk. 20000 (Tk. 10000*2)
F9	Cleaner	Per month	16000	36	576000	No. of cleaners = 2, Monthly salary for 2 staffs = Tk. 16000 (Tk. 8000*2)
F10	Guard	Per month	20000	36	720000	No. of supporting staff = 2, Monthly salary for 2 staffs = Tk. 20000 (Tk. 10000*2)
TOTAL OPERATIONAL COST (A-F)					**24614000**	

Annex 3: Hardware and software required for creating back-end digital databases and estimated costs

Sl	Types of software/hardware	Estimated costs (Tk.)	Estimated costs (US $)	Frequency of payment
A	**Common things**			
A1	Purchase a suitable domain name for web access	800	10	Year
A2	Install DB server such as MySQL	Nil	Nil	N/A
A3	Install a web server Apache/Nginx/Tomcat/Jetty	Nil	Nil	N/A
A4	Develop a website for data entry and showcasing data	100,000	1250	Onetime
	Total (A)	**100,800**		
B	**Option 1: Remote installation**			
B1	buying domain from Google, Amazon EC or Microsoft with public IP	8,000	100	Month
	Total (B)	**8000**	**100**	
	Total (A+B)	**108,800**	**1360**	
C	**Option 2: Local installation**			
C1	Internet connection from two ISP	20,000	250	Onetime
C2	Power backup	20,000	250	Onetime
C3	Server rack	8,000	100	Onetime
C4	Router (e.g. Microtik or Cisco)	25,000	312	Onetime
C5	Rack-mountable server	200,000	2500	Onetime
C6	Storage with RAID system	300,000	3750	Onetime
	Total (C)	**573,000**	**7162**	
	Total (A+C)	**673,800**	**8422**	