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**Chars Livelihoods
Programme,
Bangladesh**

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Acronyms

AI	Artificial Insemination
AR	Annual Review or Annual Report
ASP	Agricultural Services Provider
ATP	Asset Transfer Project of CLP-2
AusAID	Australian Agency for International Development
BCC	Behaviour change communication
BDO	Business Development Officer
BQ	Black Quarter
BRAC	formerly Bangladesh Rural Advancement Committee, an NGO
BRC/C	British Red Cross / Crescent
CB	Capacity-building
CBC	Char Business Centre
CDD	Centre for Disability in Development
CDMP	Comprehensive Disaster Management Project
CDS	Community Development Supervisors
CID	Char input dealers
CLP-2 (or CLP)	Chars Livelihoods Programme, Phase 2
CLS	Community Legal Services, another DFID-funded programme
CP	Core Participant
CPHH	Core Participant Household
CPK	Char Pushti Karmi, char nutrition workers
CSK	Char Shasthya Karmis, char health workers
Danida / DANIDA	Danish Aid
DCSC	District Coordination Sub-Committee
DEMOs	Data Entry and Monitoring Officers
DFID-B	Department for International Development (Bangladesh Office)
DLS	Department of Livestock Services
DNIP	Direct Nutrition Intervention Project of CLP-2
DPP	Development Project Proforma
ED	Executive Director
EEP	Economic Empowerment Programme (also known as Shiree)
EPRG	Extreme Poor Reduction Group of DFID-B
FAO	Food and Agriculture Organisation of the United Nations
FAPAD	Foreign-Aided Project Audit Directorate
FBG	Fodder Business Group/s

FFD	Farmer Field Days
FIVDB	Friends in Village Development, Bangladesh
FMD	Foot and Mouth Disease
FY	Financial Year
GBF	Grameen Bikash Foundation, a CLP provider
GBP	Great Britain Pound Sterling
GBS	Grameen Bikash Sangstha, a CLP provider
GDFL	Grameen Danone Foods Ltd
GDP	Gross Domestic Product
GMC	Group Management Committee
GoB	Government of Bangladesh
GIZ	German aid agency
GPS	Global Positioning System
HDU	Human Development Unit
HQ	Headquarters
HS	Haemorrhagic Septicaemia
ICS	Improved Cook Stoves
iDE A	Special Service Provider to the CLP in the Market Development area
IEP	Infrastructure and Employment Project
IFPRI	International Food Policy Research Institute
IMED	Implementation Monitoring and Evaluation Division
IML	Innovation, Monitoring and Learning Division of CLP
IMNCS	Improving Maternal, Neonatal and Child Survival
IMO	Implementing organisation
ISP	Irrigation Service Provider
IYCF	Infant and Young Child Feeding
LBG	Livestock Business Group/s
LSP	Livestock Services Provider
LTP	Land Tenure Project of the CLP
M&E	Monitoring and Evaluation
M4C	Making markets work for the chars
M4P	Making markets work for the poor approach
MBG	Milk Business Group or Meat Business Group
MDG	Millennium Development Goals
MDU	Market Development Unit of CLP
MFI	Micro-Finance Institution

MLU	Market and Livelihoods Unit of CLP
MoU	Memorandum of Understanding
MSP	Maxwell Stamp PLC
NARI	National Agricultural Research Institute
NGO	Non-government organisation
OD	Open defecation
PEC	Programme Executive Committee
PHC&FP	Primary health care and family planning project
PHD	Partners in Health and Development, a CLP provider
PIC	Programme Implementation Committee
PKSF	Palli Karma-Sahayak Foundation – a semi-autonomous government body providing funding to microfinance partners.
PM	Programme Memorandum
PM	Programme Manager
PRA	Participatory Rural Appraisal
PROSPER	Promoting Financial Services for Poverty Reduction (a DFID-funded programme)
PSPM	Pre-Season Planning Meeting
PSC	Programme Steering Committee
RDA	Rural Development Academy, Bangladesh
RDCD	Rural Development & Cooperative Division (of the Bangladesh Government)
SD	Social Development
SDC	Swiss Agency for Development and Cooperation
SDU	Social Development Unit
SME	Small and Medium-scale Enterprise
SSP	Special Service Provider
ToT	Training of Trainers
TW	Tube well
ULC	United Leasing Company
UNICEF	The United Nations Children's Fund
UP	Union Parishad
UPPR	Urban Partnerships for Poverty Reduction, a DFID-supported programme
UPS	Uninterruptable Power Supply
USAID	United States Agency for International Development
VDC	Village Development Committee
VfM or VFM	Value-for-Money
VSL	Village Savings and Loans

VSO	Village Savings Officers
VSS	Village Savings Supervisors
WASH	Water, Sanitation and Hygiene
WiFi	A technology term meaning "wireless computer network" or "wireless local area network." It was invented as a play-on-words using Hi-Fi (high fidelity) as inspiration.

Executive Summary

The Annual Report for 2014/15 is submitted by Maxwell Stamp PLC (MSP) to the Department for International Development, Bangladesh (DFID-B). The period covered is July 2014 to June 2015. Despite political disturbances during the first quarter of 2015, progress was good and CLP achieved its targets.

Despite the three-month long political crisis during the first quarter of 2015, the Infrastructure Unit managed to meet, and slightly exceed all its output targets. 14,116 households were raised on earthen plinths two feet above the highest known flood level; protecting them and their assets from annual flooding. The Unit also exceeded its target of providing 249,000 person days of labour for plinth raising activities during the wet season. 326,829 person days were provided resulting in an impressive cumulative total of 1.77 million person days since April 2010. The Unit continued to mobilise communities to construct hygienic latrines with 37,341 installed against a target of 35,000. Furthermore, improved water was supplied to 32,100 additional households against a target of 30,400 households.

The main purpose of the Livelihoods component of the Markets and Livelihoods Unit (MLU) is to improve the livelihoods of the most vulnerable char households by increasing income through the provision of productive assets, poultry rearing and vegetable and fruit cultivation on their homesteads. The Unit met all major targets. During the year, 13,590 households received assets against a target of 13,564. This brings the cumulative number of households that have received assets under CLP-2 to 78,026 by June 2015. Over 98% of core participant households (CPHHs) in the FY chose to receive cattle. The target for the FY was to establish 51,351 vegetable pits while, in reality, 52,987 were established bringing the overall target under CLP-2 to 296,386; approximately four per CPHH. Quality seeds were distributed to these households.

Encouragingly, and for the second year in a row, the Annual Review team concluded that CLP has made 'significant progress on the market development work... There are signs that the market development work is delivering results.' A significant development took place in the project during the year. Data showed that only 15% of Fodder Business Group Members (FBGMs) were selling fodder as a cash crop and that even those only sold, on average, 13% of their harvest. Although the fodder project had achieved significant successes, analysis indicated that it would be better value-for-money to fold the fodder activities into the Meat component. Most fodder growers were actually using their fodder to feed their own cattle.

During the year, the Human Development Unit (HDU) managed projects related to health, social development, social protection, hygiene behaviour change, vocational training, village savings & loans and, the direct nutrition project. Targets were mostly exceeded. One HDU project particularly worthy of mention is adolescent vocational training which aims to provide job-relevant skills transfer to adolescents. CLP identified 289 adolescent from current working areas (75% male, 25% female) who were offered one of six training courses: sewing / tailoring; mobile phone servicing; diesel engine mechanics; motor car driving / mechanics; electrical house wiring, and garments. As of June 2015, 106 participants had graduated (84 boys, 22 girls). Of these, 34 were employed at PRAN-RFL industry / factories in various areas, while 23 participants became self-employed in their locality; mainly the girls that had been trained in sewing / tailoring. CLP continues to implement the training programme and monitor the employment status of the trainees.

The Innovation, Monitoring, Learning and Communications Division continued to produce key data and reports; 11 in total. Highlights of the year for the M&E Unit included important findings and research on topics related to the sustainability of graduation rates; outcome reports related to the markets projects (milk, meat and fodder); reports documenting updated outcomes and impacts related to nutrition, food security, WASH, women's empowerment and livelihoods. Highlights for the Communications Unit included the continued updating of the CLP website and an increased range of news stories. A review of the Communications Strategy was carried out by Big Blue Communications during September 2014.

The Partnerships Division worked hard to find 1) Partners willing to add additional funds via DFID to the CLP budget; 2) Partners willing to share responsibility or to completely take over any of CLP's non-core activities (such as health and education), and 3) Partners wishing to bring additional services to the chars or to improve on current CLP activities for the benefit of the char communities (e.g. in market development and job training). An updated Partnerships' Plan was developed with a reinforced focus on engaging with the private sector and tapping into available corporate social responsibility funds. One notable success during the year was when BRAC confirmed they would expand their health services to a further 105 char villages bringing the total number of villages covered to 472.

Between October 2014 and January 2015, CLP underwent an Operational Review. This was the precursor to a broader impact assessment of the Programme that is scheduled to start in September 2015. The Review, essentially a facilitated self-evaluation, concluded that CLP-2 has been "widely recognised as ... a very successful programme... operating in one of the most challenging environments in the world." The Review also concluded that CLP-2 "has learnt or consolidated a variety of important lessons for future programmes, and has made significant contributions to the national and global debates on poverty reduction."

The CLP Annual Review took place from 1 – 15 February 2015 and was led by Mr Chris Penrose Buckley and included a team of DFID and DFAT staff. Because of political disruptions the team could not conduct field visits, focusing instead on meetings with members of the CLP team and other stakeholders in Dhaka. The Review had two major focus areas. First to assess overall progress against targets and make recommendations to ensure optimal delivery and VFM; and second to identify lessons learned for future sustainable livelihoods programming. CLP scored an "A", a solid achievement in the light of the severe political disturbances.

During late August 2014, unseasonably late monsoon rains caused significant flooding in many CLP areas. The Programme's response was swift and efficiently implemented. CLP provided a 5-day assistance package to 15,223 households, of whom 40.5% were CPHHs and 59.5% were non-CPs. This swiftly organised response was recognised and appreciated by DFID as well as the affected households.

During the reporting period, CLP made several updates to its incident and fraud reporting system. For example, three Fraud/Incident Liaison Officers (FLOs) were appointed to initiate and oversee incident investigation, reporting and documentation processes. New guidelines and reporting templates were also established. Additional regular monitoring and oversight activities also began, with District staff being provided with regular output verification targets to probe for potential fraud and / or performance issues.

During the year, CLP was delighted to welcome many guests interested in learning about the Programme, including a joint visit by the UK and Australian High Commissioners in May 2015. CLP staff continued to represent the programme at many workshops, seminars and regional conferences during which lessons and results were shared.

For the 2015/16 FY, CLP has proposed a budget of £5.34 million. The workplan and budget proposal was presented to CLP's Programme Steering Committee in June 2015 and approved. Major cost centres in the plan are Infrastructure (especially plinth-raising) representing 35.0% of the total, and in the asset transfer component of Markets and Livelihoods (together 26.0%). As usual, overall management costs are constrained, at 12% or less.

1. Introduction

1.1 Overview

The Annual Report for 2014/15 is submitted by Maxwell Stamp PLC (MSP) to the Department for International Development, Bangladesh (DFID-B) in fulfilment of the requirement to provide an annual report of activities and results of the Chars Livelihoods Programme, second phase (CLP-2), contract number: 02-3986.

The period covered is July 2014 to June 2015; CLP follows the Government of Bangladesh (GoB) financial calendar. It is the fifth complete CLP financial year (FY) of Phase 2. Three Quarterly Reports have been developed and presented to the stakeholders (DFID, DFAT, GoB) during the year under review (in early November 2014, February and May 2015) as anticipated by the CLP-2 contract. This Annual Report completes the reporting requirements for the FY 2014/15.

Activities during the financial year under review built on modifications and additions made during the previous twelve months (2013/14) and were influenced by recommendations made during the fourth CLP-2 annual review in February 2014 and further minor changes from the annual review of February 2015. Key areas for continued management attention were sustainability; markets and nutrition; recognition of the increasing importance of communications and Partnerships; and a focus on ensuring a rational and well-thought-out Exit Strategy (along with a potential short Administrative Extension); as well as an emphasis on continuing fraud risk assessment and implementation of the zero-tolerance policy.

Overall 2014/15 proceeded as anticipated, with strong target achievements despite hartals¹, several new partnerships announced and in effect, and the markets component performing strongly. The overall impact of work since the 2014 annual review was recognised in April 2015, with CLP scoring an "A" in the February 2015 review. Section 2 provides an overview of technical results from the FY2014-15.

Achieving such a score is impressive in its own right but the success was achieved in spite of yet another phase of frequent and disruptive political protests (hartals). Hartals, blockades and political violence during the January to March 2015 period were unprecedented in Bangladesh's history, with continual five-day hartals and a 24/7 blockade declared. The fact that CLP continued to meet and beat targets during this period is testament to good planning and staff's willingness to go the extra mile to be flexible. This included all staff members taking the calculated risk of travelling on weekends even during declared 'blockades', with careful observation of 'hotspots' and political activities informing such movement at all times.

In anticipation of the FY starting on 1 July 2015, CLP's final work plan and budget was developed by the programme, presented to the donors and to the Programme Steering Committee (PSC) on 14 June 2015 and approval received. The anticipated budget was for a total of £5.34 million. During the FY2014-15, CLP spent 99% (programme and management combined) of its GBE budget.

This year saw the GBP fall against the Taka, placing pressure on the final year's budget, given that more GBP were required to maintain Taka expenditure at the anticipated level. Nevertheless, the FY2015-16 budget looks secure and CLP is on track to achieve all logframe targets, a testament to good planning, budgeting and careful implementation.

¹ Politically-inspired countrywide general strikes and restrictions on movement (blockades)

1.2 Key Issues and Events

Several key events occurred during the year that helped to shape many of the CLP's activities and efforts. The most important and far-reaching are listed below and then explained in more detail.

- The Annual Review by the CLP donors in February 2015.
- Severe flooding in CLP areas during late August and early September 2014, leading to a swift disaster response from CLP / DFID.
- Continued improvements in the Markets components, including: (i) Meat and Fodder Market projects integrated from 21 October 2014 after analysis by CLP management of the Fodder project; and (ii) CBCs assessed from a sustainability perspective during Sept 2014 to Jan 2015, and a programme devised to strengthen them.
- Adolescent training courses began for approximately 290 adolescents in six targeted areas of training.
- Operations Review began on 19 October, with a final report submitted 5 February 2015.
- Strong involvement in the Chars Convention.
- Several updates and improvements to the incident tracking system, along with workshops and training in anti-fraud activities.
- Visit by UK and Australian High Commissioners from 18–19 May 2015.

1.2.1 Annual Review by Donors February 2015

The CLP's Annual Review took place between 1 and 15 February 2015. It was led by Mr Chris Penrose Buckley and included a team of DFID and DFAT staff². Because of political disruptions the team could not conduct any field visits. Instead the review centred on a wide range of meetings and discussions (via Skype and telephone calls) with key stakeholders including the CLP Senior Managers, district staff, implementing NGO staff and other relevant key informants.

The Annual Review had two major focus areas. The first to assess overall progress against targets and make recommendations to ensure optimal delivery and VFM; the second to identify lessons learnt for future sustainable livelihoods programming. It also included standard assessments such as the logframe, progress against previous AR recommendations and other administrative issues. The major technical areas reviewed were:

- Market development component, particularly the merging of the fodder and meat components and access to finance;
- VFM measures and Financial management and procurement procedures;
- Direct Nutrition Intervention, particularly reviewing linkages between outputs and outcomes;
- Impact on women's empowerment, socially disadvantaged groups and other Social Development areas;
- Resilience to climate change, particularly addressing disaster risk and how effective plinths are in addressing flood risks over a longer time period;
- Review of way forward and overall lessons learnt.

Under the **Market Development** component, the Review concluded that CLP has made: "significant progress on the market development work... There are signs that the market development work in delivering results." No additional comments were made on the merger of the fodder and meat projects.

Regarding **VFM**, the Review concluded: "CLP2 continues to represent good value for money. The apparent high unit costs are largely due to the unique context of the chars, with high transaction costs, no government service provision and annual flooding requiring significant additional investments ... The VfM Study and Cost-Benefit exercise in 2014 conclude that CLP delivers good Value

² Lisa Hannigan (DFAT); Karishma Zaman (DFID-B Programme Manager); Solomon Nyamande (DFID-B Commercial Adviser); Tahera Jabeen (DFID Social Development Adviser); Fran Martin (DFID-B Evaluation Adviser); Helen O'Connor (DFID-B Climate Adviser).

for Money. A cross-programme Cost Effectiveness study (which includes the CLP) is underway; an initial analysis also shows evidence of good VfM."

The Review concluded that "CLP has strong **financial management systems**. This includes an 'Activity Based Financial Reporting System', which enables it to track IMO's expenditure against each budget line to individual activities listed in the reporting system. ... An external audit conducted in June 2014 did not raise major issues and there has been satisfactory progress to date on audit recommendations. DFID Programme Team carried a spot check in December 2014, observing satisfactory registration and maintenance of assets while recommending further streamlining of an otherwise good fraud reporting system."

For the **Direct Nutrition Intervention**, the Review stated that: "All output targets/milestones have been achieved despite a significant increase in target numbers over the original estimates (which were based on national demographic data) and challenges in the delivery context (floods, political unrest). This is an achievement given the delayed start and catch-up required over the last year. CLP have also implemented a range of activities to strengthen the nutrition interventions including differentiated training materials for different target groups, more intensive supervision and training for community nutrition volunteer's supervisors." The review also acknowledges that some trends, such as reducing stunting but increasing wasting, are puzzling and require further analysis.

Regarding impact on **women's empowerment**, the Review writes that results from CLP's Women's Empowerment Scorecard suggest that "the project has contributed to an important step forward in women's perceived confidence, economic independence and freedom."

On the **disaster risk and effectiveness of plinths**, the Review says, "Households, direct and indirect, that were benefitted from plinths during the 2014 floods were also very positive as evident from the flood response report. People who were supported during winter also appreciated the project."

The Review made a number of recommendations regarding lessons learnt and future focus for the Communications component. These have been adopted and are being implemented.

1.2.2 The 2014 Floods

During late August 2014, unseasonably late monsoon rains caused significant flooding in many CLP areas, some of which saw waters go higher than CLP's previous high-water mark; that of the 2007 floods.

The CLP met the flooding with a robust and swift disaster mitigation response that provided a 5-day assistance package to 15,223 households, of whom 40.5% were CPHHs and the remainder non-CPs. The swiftness and efficiency of the response was recognised and appreciated by DFID as well as the affected households. The first approval for flood response was received from DFID on 26 August and enabled 8,850 affected households to be supplied with a 5-day package of aid valued at just under Tk 1,100 (about £8.60). Assistance to an additional 3,483 HHs was approved on 28 August, and a final approval on 1 September to take the total to 15,225 HHs.



Char-dwellers return from the flood aid distribution point, where they received CLP-supported assistance.

1.2.3 Improvements in Markets Projects

Outcome reports published by IMLC on 31 August 2014 covering the Fodder project indicated that only 15% of Fodder Business Group Members (FBGMs) were selling fodder as a cash crop. They sold only 13% of their harvest, on average. Although the fodder project had achieved significant success e.g. a six-fold increase in the numbers of producers growing fodder (among others), nevertheless, analysis by CLP management indicated that value-for-money would be improved by merging the

fodder activities into the Meat component. Most fodder growers actually feed the fodder they produce to their own cattle, thus making their profits from meat sales rather than establishing viable commercial fodder selling enterprises. Developing viable fodder selling enterprises had been the original focus of the Fodder Project.

On 5 Sept 2014 CLP submitted a draft of a Discussion Note to DFID which set out the basis of the argument to modify the projects. This was followed by the final Discussion Note on 19 October, once a revised project had been thoroughly assessed with iDE, the Markets Special Services Provider. The revision was approved by DFID on 21 October, a contract signed between CLP and iDE on 30 October and activities started from 1 November 2014. This modification saved in the region of £192,000 while still protecting the gains made from the previous investments.

The CBCs are a central component of CLP's market development approach, and during 2014 it became clear that significant desire existed among many CBC members for CBCs to continue beyond the tenure of CLP. As a result, during June 2014, a workshop was held to identify strengths, weaknesses, opportunities and challenges to the sustainability of CBCs. The outcome of this workshop was an investigation into the status of CBCs with a view to supporting their long-term sustainability. This resulted in a report during January 2015 that recommended several areas of focus to boost the sustainability of CBCs: resource generation; stakeholder management capacity; strategic planning and organisational development; business management and services; and financial planning and management. The report recommended priorities and secondary activities for the three categories of CBCs identified. Its recommendations are being implemented.

1.2.4 Adolescent Vocational Training

The February 2014 Annual Review recommended that CLP should design and implement an adolescent vocational training project that would provide job-relevant skills transfer for Adolescent Group members. As a result, CLP identified 289 adolescents from current working areas (75% male, 25% female) for whom six training areas were selected: sewing/tailoring; mobile phone servicing; diesel engine mechanics; motor car driving/mechanics; electrical house wiring, and garments.

Two service providers were selected: Bangla German Sampriti (BGS) was contracted to provide training to 247 adolescent boys and girls, and GUK to provide the garments training to 43 adolescent girls. BGS began the training in four of the trades and with 87 adolescents in December 2014; GUK began during January/February 2015.

By June 2015, 106 participants had graduated (84 boys, 22 girls) and, of these, 34 were employed at PRAN-RFL industry/factories in various locations while 23 participants became self-employed in their locality; mainly the girls that had been trained in sewing/tailoring. CLP continues to implement the training programme and monitor the employment status of the trainees.

1.2.5 Operational Review

The Operational Review is one element of a broader impact assessment of the CLP that is to include, in 2015, a combined longitudinal monitoring and non-experimental survey (which is to begin implementation during September 2015). The Review was undertaken by a four-person team between 15 October 2014 and 31 January 2015 and was essentially a facilitated self-evaluation. It relied on document review, desk research, stakeholder interviews, and (during the course of two visits to the Programme areas in Bangladesh) interaction with Government, staff, partners, beneficiaries and community members.

It concluded that CLP-2 is "widely recognised as ... a very successful programme ... operating in one of the most challenging environments in the world: the riverine island chars in the Jamuna (Brahmaputra), Teesta, and Padma (Ganges) rivers of north-western Bangladesh."

It went on to identify 71 lessons learnt in seven different domains, two cross-cutting and five technical sectors. It further identified seven areas where CLP has contributed significantly to ongoing

debates, such as 'how to measure success' or 'should assistance be broad, deep or long?', while recognising that learning lessons from the CLP will not necessarily finish the debate.

The Operational Review concluded that CLP2 "has learnt or consolidated a variety of important lessons for future programmes, and has made significant contributions to the national and global debates on poverty reduction."

1.2.6 The Chars Convention

The CLP, along with a number of similar organisations, participated in the first national Char Convention on 6 June 2015. The purpose of this convention was to draw the attention of government decision-makers to take needed initiatives for the development of char communities.

During the Convention, the CLP presented two papers on "Resilient Livelihoods: CLP's Multi-sectoral Approach to Promoting Livelihoods and Reducing Poverty in the Chars" and "Climate Change and Resilient Livelihoods: CLP's Approach to Reducing the Vulnerability of the Extreme Poor in the Riverine Islands of North-West Bangladesh". A total of 14 papers were presented focusing on various aspects of char-based populations' strengths and challenges.

The CLP also took a leading role in managing elements of the Chars Convention's implementation, spearheading the editing of the English language publications and substantially re-designing and professionalising the overall Convention's branding and graphic design.

Different groups of people including policy-makers, development practitioners and char residents participated in the convention and discussed a wide variety of issues related to char development. A 36-point demand was declared at the end of the programme and presented to the respective departments of the government. CLP continues to collaborate with the organisers to maintain the momentum and achieve delivery of some or all of the demands in the Charter.



Yarun Begum, a CLP Village Development Committee leader, speaking at the Chars Convention.

1.2.7 Fraud and Incident Reporting

During the FY2014-15, the CLP significantly updated its Incident and Fraud reporting system, drawing on lessons learnt and donor recommendations. Three Fraud/Incident Liaison Officers (FLOs) were appointed whose roles are to initiate and oversee incident investigation, reporting and documentation processes. New guidelines and reporting templates were established and an online Management Information System process was instituted in order to make information available on demand. Additional regular monitoring and oversight activities have also begun, with District staff being provided with regular output verification targets to probe for potential fraud and / or performance issues.

The CLP adheres to the DFID guideline that all incidents must be reported to the donor as soon as they are discovered, regardless of whether they are fraud-related or not. During FY 2014-15, the CLP recorded 43 incidents of which 15 (35%) were confirmed as fraud or probable fraud. All amounts that were misappropriated were returned, either by recovery from the culprits or from the IMOs under CLP contractual obligation. A total of 19 staff had their contracts either terminated or not renewed as a result of fraud and performance cases. A further 22 staff underwent performance processes. No organisational contracts were cancelled during this period.³

³ The cancelling of the BDSC contract is not counted here, given that the incident was discovered during the

The total value of fraud incidents during the course of the CLP FY2014-15 was £4,117; averaging £274.50 per case. This figure is skewed by two larger incidents, one of £1,179 and the other £2,296. The other 12 cases (one case was only a probable kickback case and no potential monetary value could be assigned to it) total £643. The average of the smaller cases is therefore £58.45.

During the FY, the CLP conducted several activities to raise awareness and capacity in fraud risk and investigation.

- On 30 September 2014, CLP held a workshop to review its voucher schemes and the associated likely risks of fraudulent behaviour. Most risks were already known but some new ones emerged. The CLP implemented mitigation measures during the Oct-Dec 2014 quarter. A brief was prepared and is available on the CLP's website.⁴
- During the Oct-Dec 2014 quarter, a day-long training session was organised on Financial Management, VfM, Fraud and Risk Management by the Finance and Administration Division.
- Monitoring and oversight visits by the TL and IMLC Director to Jamalpur and Rangpur districts, covering eight IMOs.
- Feedback on performance issue and anti-fraud activities, as well as recommendations to strengthen both areas provided to all IMOs on 3 March 2015.
- Formal bi-weekly reporting from District staff, covering hartal impacts as well as a focus on incidents and fraud cases.
- Incident Case Investigation Training curricula developed and delivered to IMOs during the regular quarterly meetings (one took place in April that was originally scheduled for March, having been postponed due to political violence);
- Feedback on anti-fraud activities also provided to PMs, AMs and EDs during these quarterly meetings;
- Risk Management Workshop developed and delivered to all PMs, AMs and EDs at the quarterly meetings.

The zero tolerance approach is supported by CLP's management and all incidents are thoroughly investigated by a team that consists of the FLO, the Unit Manager of the Unit concerned, and either or both District staff and IMO personnel. While the zero tolerance policy is vital, nevertheless the resource implications must be taken considered. One senior executive in the CLP Secretariat recorded nearly 25% of work time being taken up by incident investigations and reporting during certain months, with similar averages appearing to be true for some IMO senior managers. However, these input levels occurred during an apparent 'spike' in incident and fraud case activity. The average over a 6-month period for the senior manager was 11.3% of time, or 13 average 8-hour days spent on incident investigation and reporting over 113.5 days of recorded input.

1.2.8 2015-16 Budget and Workplan

The CLP proposed a budget for programme implementation in FY2015-16 of £5.34 million which covers the completion of activities that should see the CLP meet or beat all its logframe targets. Cohort 2.6 was significant increase in the year being reviewed here and brings the overall total of core beneficiary households to 78,026 from the original plan of 67,000; 16.5% increase. The workplan and budget proposal was presented to CLP's Programme Steering Committee in June 2015 and adopted by the Committee.

Major cost centres in the plan will be in Infrastructure (especially plinth-raising), representing 35.0% of the total, and the asset transfer component of Markets and Livelihoods (together 26.0%). As usual, overall management costs are constrained, at 12% or less.

previous FY 2013-14.

⁴ http://clp-bangladesh.org/publications/research-reports/?exeld=research_report&download=http://clp-bangladesh.org/wp-content/uploads/2014/10/2014-10-20-CLP-Voucher-Schemes-Workshop-Final-Brief.pdf

During the FY 2015/16, some of the most significant targets will be:

- raising 4,970 households (HH) on plinths (bringing the anticipated cumulative achievement to 77,017);
- providing access to a sanitary latrine to 22,600 HH (bringing the anticipated cumulative achievement to 153,769);
- providing improved water sources to 20,700 HH (passing the 55,000 anticipated and working towards a target of 125,063 – over double the original expectation);
- 325,000 equivalent person days of employment during the lean employment season (bringing the cumulative total to 2,091,317 person days of employment).

By careful budgeting and strictly respecting value-for-money initiatives, the CLP is on track to beat several of its programme targets, with priority having been given to asset provision and access to improved water.

1.2.9 Visitors and Other Notable Activities

The programme received many visitors, evaluations and audits, as well as attending high-profile national and international events, as follows:

- The Team Leader presented a paper at the Conference on Livelihood Recovery and Social Protection at the Second World Reconstruction Conference in Washington DC, 10-12 September 2014
- Interview of PD Mr Martin and Team Leader Mat Pritchard by BTV for a documentary on CLP, 29 October 2014. The programme was broadcast on 3 December 2014 at 1030hrs.
- 18 November 2014, presentation of an overview of CLP to Heather Apie (APS to the State Minister for DFID).
- Attendance and presentation of a paper at the International Conference on Climate Change Innovation and Resilience for Sustainable Livelihood, 12-14 January 2015, Kathmandu, Nepal. Attended by Mat Pritchard, Team Leader; Dr Mahbub Alam, Livelihoods Coordinator and Presenter; Arifur Rahman, DFID Livelihoods Advisor. The paper was entitled "Empowering Women on the Chars: Increasing resilience to disaster and building sustainable livelihoods." The paper was submitted to the Journal of Agricultural Technology for publication.
- 10 February 2015, audit meeting with DFID's Internal Audit Department.
- The IMLC Unit Manager attended a workshop in Thailand on the "Regional Forum on Enhancing Disaster and Climate Resilient Livelihoods in Asia", 26-27 February 2015 in Bangkok at AVANI Atrium Hotel.
- 12 March 2015, meeting with DFID consultant regarding comparative cost assessment.
- 23 March 2015, Project Implementation Committee meeting.
- IDS published a paper from CLP regarding enabling, constraining and sustaining factors that impact on graduation during April 2015.
- 18-19 May 2015, visit by UK High Commissioner HE Robert Gibson and Australian High Commissioner HE Greg Wilcock to CLP.
- May 2015, Audit of CLP.
- 14 June 2015, Programme Steering Committee (PSC) meeting.

During September 2014, CLP's Partnerships Director, Mr Abdul Momin, tragically passed away. His passing was a huge shock to his family, friends and colleagues at CLP. Having been with the programme since its very inception in May 2004, Momin had a breadth and depth of knowledge virtually unmatched at CLP. His kind and intelligent nature also endeared him personally to all that knew him. His absence is still a source of grief to all and he is deeply missed.

2. Operations Division

2.1 Overview of Results

The results of FY 2014-15, the fifth full year of CLP, have again been encouraging with several components exceeding many annual objectives.

The Infrastructure Unit saw a good performance for plinth-raising, with 14,116 HHs raised against a target of 12,987 (8.7% over target). Access to clean water also saw over-achievement with an additional 32,100 HHs gaining access against a target of 30,400 (5.6% over target). Latrine provision also achieved 6.7% more HHs than planned (37,341 against a target of 35,000).

The Human Development Unit (HDU) that last year missed targets in the Direct Nutrition Initiative (DNI); partly due to the slow start of the component for reasons beyond CLP's control, made up significant ground this year. The DNI performed well and other social development targets were 100% achieved.

Under the Livelihoods Unit, 2014-15 saw the final batch of participants receive their assets, bringing CLP's total to 78,026 with 13,590 in the final 2.6 cohort. As usual, over 98% of participants chose cattle, with 1.4% (195) of participants choosing land leases and the remaining 0.2% choosing small business, rickshaws, sewing machines, etc.

As mentioned earlier, the Meat and Fodder markets projects were combined during the FY, given that few Fodder Business Group (FBG) members were selling fodder as a business. This reorganisation was implemented smoothly with no negative impact on participants. The Markets component met the vast majority of its output targets for the year while outcomes are starting to show. For example, the baseline mean profit per head of cattle per month was Tk 1,387 while the latest survey from June 2015 shows that it is now TK 1, 577 (a gain of 13.7%).

There is a similar position for the Milk project; the vast majority of outputs were 100% achieved, while outcome data show very positive trends. For example, the baseline average milk production per cow was 1.31 litres with this increasing to 2.75 litres by June 2015; more than a doubling of production. Total milk production per month has increased from 105,285 litres to 186,353 (77% increase); while sales to formal channels have increased massively: from 3,450 l/month at baseline to 38,550 l/month in June 2015. This strong performance shows that the markets components is on track to meet logframe targets by the close of the programme; a notable achievement given the relatively short time-span and difficult operating environment of these initiatives.

CLP's strategy to strengthen Chars Business Centres in the final year of the Programme gathered pace with a targeted and flexible package of assistance aiming to ensure the long-term sustainability of the CBCs. CBCs are responding enthusiastically, with the following outcomes becoming apparent during the FY:

- 21 CBCs either registered as Cooperatives or are in the process of registration;
- Revenue generation activities began in a minimum of 39 CBCs. Revenue generation activities include member savings and interest from loans; commission from linkages with private sector companies where the CBC acts as sub-dealer; sales of green fodder; renting the CBC office; purchasing equipment such as mechanical choppers for rent and to chop fodder at scale to create and sell silage.
- CBCs have begun their own savings groups, with a total amount saved so far of Tk 2.7m (£23,357).
- At least 27 CBCs have opened savings accounts at local banks.

These activities, many of which came from the CBCs' own discussions and initiatives, are an excellent sign that many CBCs see a sustainable future as they are prepared to invest the time, effort and money to ensure such activities succeed. This bodes well for the future.

2.2 Infrastructure Development

2.2.1 Introduction and ambitions

The main purpose of the Infrastructure Development unit is to reduce environmental and economic risks for char families and communities. CLP-2 working areas are exposed to moderate to high annual flooding that disrupts normal life and creates environmental hazards in the chars. Residents are forced to leave their homes and livelihoods to take shelter on the river embankments or nearby flood shelters with their personal belongings and cattle. However, even the shelters are not safe or hygienic for the people, especially for the girls and women.

Access to safe or improved water sources is another area of concern for the char dwellers. Shallow tube-well coverage is good in char areas as the groundwater level is not too deep but these private tube wells frequently prove an unsafe source of drinking water since they may be unprotected by concrete aprons, are close to latrines and garbage or are prone to inundation during floods.

Open defecation is a common practice in the chars. Although UP block grants are being supplied to improve sanitation provisions very few actually reach the char dwellers. Some UPs have provided rings and slabs but most of these seem to be used as pots for cattle feeding.

Slab latrines, funded under several different development projects, frequently become inundated and overflow during the monsoon, spreading water-borne diseases. Open defecation also pollutes the air and soil while spreading germs. Further health hazards are caused by the practice of women having to wait until dark to defecate.

CLP has identified these three issues as serious environmental risks affecting vulnerable char households. Reducing vulnerability to flooding, improving access to drinking water and provision of sanitary latrines are thus the main focus of the Infrastructure Unit. This unit also manages stipend payments to CLP-selected core participants through mobile SIM cards.

2.2.2 Highlights of the year

a) Raising homesteads on plinths

CLP raises plinths for core participants 0.6 m above highest flood levels. The poorest local households are employed in moving the soil for plinth-raising and are paid at piecework rates. Non-core households also get plinths raised to form clusters. This work is implemented through IMOs and Union Parishads with raised plinths providing a dry and safe place to live during monsoon floods. Plinths also provide refuge for char residents that do not live on non-raised plinths. Thus, plinth construction both protects the char residents from flooding and generates employment opportunities for poor char dwellers. As a result, it helps to prevent temporary migration of households to the towns/cities in the employment lean season.

Despite the frequent unwillingness of landowners to give soil for plinth-raising, the Unit still managed to raise plinths for 14,116 households (against a target of 12,987) during FY 2014-15. To date, CLP-2 has raised a total of 72,047 households onto plinths against an increased target of 77,000 household plinths.

As with other years, plinths were raised in both the wet and dry seasons. Of the 14,116 plinths, 4,739 were raised in the wet/lean employment season, providing workers with a premium wage rate. 9,736 households received employment for an average of 29 days during the lean season.

Plinth-raising in Kurigram was completed this year, with the exception of the Rowmari Upazila.

b) Providing improved access to drinking water

The CLP water policy is to provide improved access to water for all CLP-2 core participants. Improved access means that tube wells should be installed on plinths above the highest flood line, with a concrete platform, being a safe distance away from latrines and within a 10-minute round walk for a core participant household. To achieve this, CLP has installed new shallow tube wells (TW), constructed platforms around privately owned TWs and repaired/changed parts of old private tube wells. Installation work is implemented through IMOs.

A total of 3,717 tube wells and 5,744 concrete platforms were constructed in FY 2014-15. Of the 3,717 tube wells, 1,002 were new and the remaining 2,717 constituted the replacement of TW heads and GI pipes, and the re-sinking of TWs. 3,356 new platforms were built and 2,384 water points were repaired with new platforms this fiscal year.

c) Providing access to sanitary latrines

The CLP hygienic latrine model (5 feet deep pit, pit wall protected by cage/mud or concrete rings and a concrete slab attached with plastic pan with water seal) and the whole-community (irrespective of core and non-core households) approach have gained very high acceptance from the core participants as well as from wider community households. These latrines are installed on raised plinths above the highest flood level for each household. All households are covered under the project and receive subsidies in cash and kind: through IMOs, CLP provides a concrete slab and plastic pan attached with a water seal to every household that does not have a hygienic latrine. Latrines are installed as close as possible to participant homes while maintaining a 10-metre distance from water sources. In 2014-15, a total of 37,341 hygienic latrines were installed above the flood level.

Open defecation in the chars has been significantly reduced and plans are underway to educate core and non-core households on the best WASH practices. Char Health Workers, Char Nutrition Workers and Adolescent Group Members have been trained in models and approaches to bringing better WASH outcomes in a shorter time.

d) Stipend through Mobile Phone SIMs

CLP currently transfers its monthly stipends in cash through the IMO staff as well as through mobile phone SIM cards. Stipends through mobile phone SIMs are transferred to the participants where the service provider (bKash, a subsidiary of BRAC) has suitable agents to serve participants. The scarcity of suitable agents is the main barrier to accessing all participants under this project.

A new batch of participants entered the project in July 2014. 5,036 participants from 2.5 cohorts received their stipends through mobile phones from July 2014 to June 2015. The participants were educated on the technology, preserving the SIM cards, and memorising the PIN code. The CLP bore the cost of the SIMs, photographs of the stipend recipients, cash-out fees, etc. The project has been running smoothly except for a few accounts that have become dormant and a few that were blocked when the wrong PIN code was entered; these issues were not unexpected.

2.2.3 Outputs: Achievements against Targets

For FY 2014-15, the Infrastructure Unit planned to raise plinths for 12,987 households; generate the equivalent of 249,000 person days of employment during the lean employment season; install 35,000 low-cost latrines and construct 3,223 tube wells and 5,836 platforms around privately owned tube wells.

Despite the three-month long political crisis and restricted movements for the CLP Secretariat and District staff, the unit achieved all output targets. Some of the significant targets and achievements of the Infrastructure Unit over FY 2014-2015 are shown in Table 1.

Table 1: Targets and Achievements in Infrastructure

Indicator	FY 2014-15 (July '14 – June '15)		Cumulative Achievements (June '15)
	Targets	Achievements	
Plinth raising			
# of plinths raised	5,000	4,885	28,782
# of HHs raised on plinths	12,987	14,116	72,047
# of concrete pillars with flood marks installed	135	135	570
IEP work			
Equivalent # person-day work in the lean season	249,000	326,829	1,766,377
# of people employed	6,800	9,736	57,914
Men	5,780	9,518	50,004
Women	1,020	218	7,910
Access to clean water			
# of shallow tube wells installed	3,223	3,717	8,646
# of tube well platforms installed	5,836	5,744	20,036
# of HHs accessing clean water	30,400	32,100	104,363
Access to improved sanitation			
# of 5-ring slab latrines installed	-	-	8,334
# of low cost latrines installed	35,000	37,341	131,169
# of HHs with improved sanitation provision	35,000	37,341	139,503
# of Tube Wells tested for arsenic	8,500	9,634	33,271
# of GPS coordinates recorded	30,000	43,616	172,775

2.2.4 Objectives: July 2015 to March 2016

FY 2015-16 (in reality July 2015 to March 2016) is to be another challenging period for the Infrastructure Unit. Its core aims include flood-proofing homesteads during the lean employment period, increasing the access of all households to sanitation facilities and improving access to drinking water. Coordinating stipend payments through mobile technology via Bkash will also be a significant responsibility next year. The Unit will continue to follow a policy of delivering high-quality output with zero tolerance for corruption

a) Sanitation (hygienic latrines)

The hygienic latrine model and approach will be expanded to cover all cohort 2.5 and 2.6 households. All households irrespective of core or non-core status, whether living on or off raised plinths will be targets of the project. All households without sanitary latrines will be asked to dig 5-feet deep pits, to protect the pit walls with bamboo cages, mud rings, concrete rings or other locally available material. Through the contracted IMOs, CLP will provide concrete slabs and plastic pans with attached water seals to every household. CLP will continue to provide cash subsidies towards fencing and roofing of the latrine. Each household will receive subsidies for the installation of one latrine; one or two-member families living with close relations on the same raised plinth may share a latrine.

CLP plans to install 22,600 hygienic latrines during the next nine months through 11 IMOs. Stopping open defecation with the best WASH practices will remain the top priority of the sanitation project. The Infrastructure Unit will cooperate with the Human Development Unit to achieve better WASH outcomes in a shorter time period.

b) Improved access to water

The water policy aims to prioritize improved access to water for most core participants. This policy will be followed for the remainder of CLP-2 and access to water will occur from three different angles: new tube wells will be constructed where a minimum of four households (including two core households) lack access to a CLP-standard tube well within a 10-minute round walk. Concrete aprons around the tube well will be included with the new tube wells, since these improve water quality substantially. Moreover, CLP will provide funds to construct concrete aprons around older, privately owned tube wells if the tube well otherwise meets CLP standards. The improvement of existing tube wells will also be continued by changing defective parts or re-sinking with changed parts to meet CLP standards. Repair work is very important as there are many tube wells with defective parts installed on the chars; it is a cost-effective way of raising high quality water points.

CLP plans to install 2,700 new water points (new tube wells, tube well head changes, head and GI pipe changes etc.) and 3,300 platforms over the nine months of FY 2015-16.

c) Plinth raising

Plinth-raising to protect char households from flooding continues in 2015-16. Plinth work usually occurs in both the wet and dry seasons. During the former, work occurs from the end of September through December (when people have limited employment opportunities). During this period the char soil is wet so people cannot move large quantities. CLP therefore pays workers based on the volume of earth moved, not on a daily rate. To compensate the lower income due to the heavier load restrictions, the programme pays a premium wage rate during the wet season. Dry-season plinth work starts from January and continues until the beginning of monsoon.

In 2016, CLP plans to undertake plinth work from October 2015 through to January 2016, meaning that wet-season plinth-raising is extended by one month. All plinth work will be completed by January 2016, leaving a one-month period for the construction of water points and hygienic latrines on the top of raised plinths.

CLP Infrastructure Unit intends to raise a further 4,970 households on plinths. Twelve IMOs and approximately 9 to 11 Union Parishads will implement the work from October to January. Emphasis will be placed on providing employment to more women during plinth construction.

Stipend transfers through mobile technology will continue in FY 2015-16. Cohort 2.5 finished receiving stipends as of June 2015. A new group of 3,500 core participants from cohort 2.6 will obtain stipends through mobile technology starting in July 2015.

Table 2 outlines the major targets for 2015-16 and the anticipated CLP 2 EoP achievements.

Table 2: Targets for Infrastructure in 2015–2016

Indicator	Target (July 2015 – March 2016)	Anticipated cumulative achievement (March 2016)
<i>Plinth raising</i>		
Total HHs to be raised on plinths	4,970	77,017
# of concrete pillars with flood marks to be installed	5	575
Equivalent # of person-day work during lean season	325,000	2,091,377
<i>Access to clean water</i>		
# of shallow tube wells to be installed	2,700	11,346
# of tube well platforms to be installed	3,300	23,336
<i>Access to sanitation</i>		
# of 5-ring slab latrines to be installed	-	8,334
# of low cost latrines to be installed	22,600	153,769
# of TWs to be tested for arsenic	6,000	39,271
# of GPS coordinates to be recorded	25,000	197,775

2.3 Human Development

2.3.1 Introduction and ambitions

CLP works in remote areas of the island chars that are often isolated and with poor communications. Further, as the riverine chars are low-lying landmasses, the communities are vulnerable to frequent flooding and erosion. Service delivery is difficult and expensive and is often excluded from government and non-government services normally available on the mainland.

Erosion, flooding and migration are common shocks to char communities. Moreover, the speed of river erosion increases the vulnerability of affected families, often resulting in the displacement of individuals and households. Social problems are prevalent; incidences of dowry, early marriage, divorce and violence against women are reportedly much higher on chars than on the mainland.

Not only do char households suffer a lack of income and assets, they also have inadequate access to healthcare, education services, markets, government services, institutional and infrastructural facilities. Most residents rely on daily wage employment for income; meaning they are particularly sensitive to seasonal income and consumption trends, and are considered to be the most food insecure demographic section in Bangladesh. The depressed employment period between the planting and the harvesting of the aman (rice) crop between September and November is associated with monga (seasonal hunger). Monga itself can be prolonged and intensified due to a number of factors including the severity of monsoon weather and the near annual floods.

Malnutrition is also widespread on the chars being caused by inadequate dietary patterns (quantity and quality), poor sanitation and unhygienic behaviour and conditions. This limits proper cognitive development in children and, when prolonged, has numerous long-term implications. The available health services do not counter this as char residents are largely dependent on non-qualified village doctors. Chars also lack other services (public and private) including veterinary, agriculture and fisheries services.

CLP's Human Development Unit works on a number of inter-related projects including:

- Social development (including hygiene behaviour change and vocational training);
- Social protection;
- Primary health care and family planning;
- Village savings and loans;
- Direct nutrition intervention.

These aim to:

- expand the provision of basic services on the chars;
- raise the knowledge and awareness level of char communities so that they can fight against prevailing social superstitions and problems;
- protect households against shocks such as erosion, natural disasters and disease through proper health services;
- improve the nutritional status of char dwellers

2.3.2 Highlights of the year

The major achievements of the Unit during the reporting period include:

- Forming 615 SD groups (target 615);
- Training 153 adolescent boys and girls in 6 different vocational trades. 142 are still being trained;
- Providing 790 emergency grants, 2,329 incapacity and vulnerability grants;
- Establishing 1,223 VSL groups (target 1,230);
- Providing 399,140 consultations with patients (target 326,400) and conducting 14,156 HNE sessions (target 15,024); and
- Visiting 6,374 pregnant women, 18,655 children of 0-24m and 13,520 adolescent girls.

The achievements in each project sector are detailed below:

a) Social Development

The main purpose of social development activities is to achieve social change through awareness building and empowerment-related activities. As a part of the CLP support, all core participants are mobilized into groups. These groups receive a modular curriculum of 47 sessions on different social issues, delivered over an 18-month period. Topics covered at the weekly group meetings include social capital, health, nutrition and environment, citizenship and responsibilities, disaster management, social safety nets, and savings and loan management. The sessions aim to raise awareness about harmful and negative social practices, provide opportunities for generating income and employment and increase the capacity to cope with the sudden shocks and stresses that are common on the chars.

Members of VDCs and adolescent groups have continued to play significant roles in their respective villages toward achieving the "open defecation free" status, reducing the incidences of early marriage and dowry, ensuring birth registration, and increasing the enrolment of children in schools, etc. In addition, VDC members have also contributed in solving family conflicts, problems associated with plinth raising e.g. plinth location, sourcing earth and so forth. The adolescent groups have formed Peer Groups that conduct awareness sessions which contribute to stopping female sexual harassment ("eve-teasing") in the villages and ensuring personal hygiene at individual and household levels. CLP has begun to implement new activities to strengthen char capacity, governance and the smooth phase-out of VDCs as recommended in the VDC Consultant's Report and Plan.

Rupantor (a folk cultural team) has been working with CLP to perform char drama such as paut songs on social issues in 27 Community Melas/Fairs (CMs). The objective of these melas is to inform communities about CLP activities, to raise awareness of char lifestyle and to touch upon different social issues such as the negative effects of child marriage, polygamy, dowry, divorce, gender and rights issues.

The Social Development project of the HD Unit completed a successful and eventful year with the following key results:

- It formed 615 out of 615 social development groups;
- It instituted 71 Village Development Committees (VDCs) (target of 71); and
- It formed 141 adolescent groups (71 with girls and 70 with boys) out of a target of 142.

The project also initiated a number of capacity building training events among the beneficiaries as well as for IMO staff during the reporting period. These were:

- 5 days of Basic Training conducted for 96 newly-recruited IMO staff members in 3 batches to familiarise them with CLP activities;
- 42 CDOs received 4 days of TOT on SD modules to reinforce the facilitation skills of social development training with beneficiaries;
- 83 batches of 2-day residential training held on organization development and leadership; training was also provided on linkage development with different stakeholders to strengthen the capacity, governance and sustainability of VDCs;
- a total of 36 batches of 3 days of residential training organised on Capacity Building for VDC members;
- 141 batches of 3 days of residential training organised on Awareness Raising for adolescent groups;
- A total of 17,466 couples provided with gender orientation to promote gender sensitivity;
- Training on gender sensitivity and disaster management given to 2,050 non-core males in CLP villages;
- 10 batches of gender awareness training held for IMO staff.

b) Hygiene Behaviour Change Interventions (HBCIs)

The following key activities were implemented during 2014-2015 under the Hygiene Behaviour Change Interventions (HBCIs):

- All IMOs conducted planned sessions with CPHHs and non-core HHs following the HBCI strategy;
- Hygiene awareness campaigns organized in 211 villages in cohort-2.5 and 2.6 areas to raise local awareness; rallies, folk songs and dramatised performances were used to add interest and colour to the events;
- Twelve batches of two-day training sessions on HBCI organized for CSKs and CPKs to enhance their facilitation skills and monitoring mechanisms in order to conduct HBCI sessions with char dwellers. A total of 305 participants (CPK-134, CSK-171) received training from the 2.6 cohort area.
- One batch of two-day training organized for 21 Technical Officers (TOs) to enhance their skills and knowledge on HBCIs.
- Four batches of training on hygiene behaviour change for vocational training participants held in BGS and GUK Training Centres to raise awareness on hygiene practices. 135 adolescents (40 girls and 95 boys) received this training;
- A low cost hand washing device introduced to households in CLP villages to increase the practice and the level of hand washing in five critical periods and to reduce contamination from water-borne diseases.



c) Vocational Training to Adolescents

A new activity started by the HDU in this financial year, as recommended by the CLP Annual Review 2014, was vocational training to adolescent girls and boys. This aimed to provide them with new skills and to enhance their prospects for employment. Under this initiative 295 adolescents (75% boys and 25% girls) from the CLP's project areas were selected to receive a 3 to 4-month long vocational training in one of the six training courses of their choice. The Bangla German Sampriti (BGS) was contracted to provide training to 248 adolescent boys and girls in 5 vocational trades: tailoring and dressmaking, mobile phone repairing and servicing, diesel engine mechanics, driving/auto mechanics, and electrical house wiring. 106 participants (84 boys and 22 girls) completed their courses by 30 June. Out of the 106 graduates, 34 have acquired jobs at the PRAN-RFL industry/factories in different districts while 23 participants became self-employed in their local area. 66 participants completed their training by 31 July. The remaining 76 will complete their training in November 2015.



Gana Unnaya Kendra (GUK) was also contracted to deliver Industrial Garment training to 47 adolescent boys and girls; all the participants completed the course. Out of 47 participants, 34 currently have jobs in different garments factories in Dhaka, Gazipur, Savar, Ashulia and Naraynganj.

d) Social Protection

Emergency grants of Tk. 3,000 were given to 790 households (core and non-core) for a variety of emergencies such as homestead erosion, cyclones and incidence of fires. 14,800 blankets were distributed among CPHHs of cohort 2.6 and to the recipients of community safety-nets and IEP safety net grants during the severe cold weather of November 2014. During the reporting period, weekly incapacity and vulnerability grants of Tk 250 (ranging from 4 weeks to 10 weeks) were provided to 2,329 households (mainly to the aged, disabled, chronically sick and pregnant women) who could not participate in labour-intensive earth-moving work during the Monga⁵ period (under Infrastructure Employment Programme-IEP).



The community safety net (CSN) activity is a voluntary collective donation made by the CLP social development groups to a vulnerable person/household of their choice. During the reporting period the CPHHs collectively helped 1,221 poor families under the community safety net. This support ensures food security and treatment of vulnerable people while encouraging them to become involved in small income generating activities (IGAs) such as goat rearing, poultry farming etc.



⁵ Seasonal lean period during October – December

e) Primary Health Care and Family Planning

Together, the paramedics and the Char Shasthya Karmis (CSKs) provided approximately 399,140 consultations in char satellite clinics and at the household level. A total of 6,032 satellite clinics were conducted (against a target of 6,528); the total number of consultations exceeded the target by approx. 72,740.

During the fiscal year, the PHC&FP Project organized various training sessions & workshops:

- Four days of basic training for CSKs: A total of 146 participants were trained in 6 batches;
- Three days of clinical protocol training 35 for paramedics;
- Two days of training on online MIS for a total of 41 health staff(HS,DFA);
- Three days of RTI/STI training for 33 paramedics;
- Safe delivery training for CSKs: a total of 40 CSKs received two-week long training sessions on safe delivery in three batches;
- Training for Community Birth Attendants (CBAs) to make them referral agents in maternal health services: 100 CBAs received three-days of training on safe delivery in four batches;
- Training for CSKs on C-IMCI: A total of 139 CSKs received five days of training on C-IMCI in six batches;
- Project review meeting: Two half-yearly project review meetings were held, attended by the IMO PMs, HSs and PHD teams;
- MoU between CLP and Orbis International: An MoU was signed on 18th March 2015 towards building an effective partnership, providing staff training and treating eye diseases such as child's cataracts, child's squints and adult cataracts;
- GO-NGO coordination workshops at the District level: A total of 6 coordination meetings were held with GO-NGO officials where 259 participants were present including the Civil Surgeon, the Deputy Director-Family Planning, the Deputy Civil Surgeon, the Upazila Health & Family Planning Officer (UH&FPO), the Upazila Family Planning Officer (UFPO) and the staff of the District & Upazila Health & Family Planning departments;
- Observation of National and International days: IMOs observed different National and International days such as World Health Day, World TB Day, World Population Day and World HIV/AIDS Day with the government and other likeminded NGOs at the village, Upazila and district levels;
- Orientation on paediatric eye care for Paramedics: A total 31 paramedics and 4 Project Officers of PHD received a one-day orientation on paediatric eye care, with a refresher session after six months. Prof. A. H. M. Enayet Hussain, the Line Director-NCD, DGHS and Dr. Nahid Ferdoushi from the National Institute of Ophthalmology Hospital (NIOH), Dhaka, facilitated the orientation;
- Organization of Mothers Assembly: the Mothers' assembly was held in six different places and was attended by 278 pregnant women. These women received ante-natal check-ups, blood-grouping, health education etc. and were provided with provided safe delivery kits, sanitary napkins and other essentials;
- Joint field visits by GO-NGO staff: 22 joint field monitoring visits were arranged in our IMO's field. District and Upazila Health & Family Planning personnel visited our satellite clinics and HNE sessions. In addition, the Line Director-Non Communicable Diseases (NCD), DGHS, one Professor of National Institute of Ophthalmology and an Orbis International representative also visited our satellite clinics and HNE sessions.



Partners in Health and Development (PHD) was re-engaged by CLP under its Specialist Service Provider (SSP) arrangement to provide technical assistance to the programme and its IMOs on the health project. PHD started working with CLP in September 2012 and, based on its satisfactory performance, was given another contract as an SSP for FY 2014-15.

f) Village Savings and Loan

There are limited options for the extreme poor households living on island chars to save and access small loans at reasonable interest rates. The Village Savings and Loan (VSL) project aims to overcome this barrier by establishing VSL groups for both core and non-core households. This allows participants to save and have access to small loans for their household-based Income Generating Activities (IGAs) and other household expenses. The building of household-based small assets is particularly beneficial to the women as it empowers them and brings them out of extreme poverty.

Over the reporting year, the VSL project established 1,223 groups (609 core groups and 614 non-core groups) against the total target of 1,230 (615 core and 615 non-core groups). A total of 27,308 members enrolled in these groups (13,406 core and 13,902 non-core) against a target of 27,128 (13,564 core and 13,564 non-core). The achievement rate of VSL group formation was 99.76%⁶, while it was 100% in case of member enrolment.



A total of 1,224 groups (614 core and 610 non-core) with 27,254 members (13,543 core and 13,711 non-core) shared out their capital after completion of their 1st cycle of 12 months. A total of 1,369 groups shared out their capital after the completion of their 2nd cycle.

In March 2013, the VSL project ran a pilot effort with 10 adolescents groups (5 boys and 5 girls); these are now in their 3rd cycles and doing well. In order to test as an instrument of Access to Finance (A2F) for CLP business groups, the VSL approach was introduced in 6 Milk Business Groups (MBGs) in August 2013. Out of these, 5 have already entered their 3rd cycles, and one will do so within the next 2 months. The excellent performance of all 6 MBGs encouraged the Annual Review Team 2014 to strongly recommended scaling up the VSL approach in all BGs as a means of A2F. Accordingly, CLP has scaled up VSL activities in 34 more business groups as of February 2015. In addition, Making Markets Work for the Chars (M4C) has started to pilot the VSL approach in 2 Farmer Groups (FGs) as an A2F instrument. These two groups are now in the 2nd cycle and doing well.



In addition to the above activities, the following training and orientation sessions were carried out during 2014–2015:

- Five days of basic training was provided to 19 new VSOs & 3 VSSs, and three days of refreshers' training was provided to 124 VSOs and 17 VSSs on the VSL project;
- Five days of basic training on the VSL project was provided to 192 new CSKs and three days of refreshers' training was provided to 503 CSKs;
- In order to increase the skill of the Group Management Committee (GMC), a total of 9,459 members were trained in VSLG management and leadership development;
- A one-day gender awareness training session was provided to 9,352 couples from non-core VSL Groups;
- Ten Selected SD sessions and 4 HBCI issues were disseminated to 27,697 non-core VSL group members; and
- Two VSL project review workshops were held with the IMO and CLP staff in 2 different locations, with the collection of recommendations to further improve the project.

⁶ Reason for this slight underachievement: because erosion and migration, an additional 118 CPHHs entered the Programme several months (March/ April 2015) after Cohort 2.6 had started. These households were not offered VSL support because, with the imminent completion of CLP-2, they would not be able to receive at least a full year of support.

External visit to the VSL project

A team of 20 from Bangladesh Lutheran Mission-Finnish (BLM-F) Naogaon, visited the VSL project during the period. They learnt about the VSL approach and actively considered the replication of the model in their organization.

g) Direct Nutrition Intervention

In order to achieve the nutritional outcomes set in the logframe, the CLP has been implementing a Direct Nutrition Intervention Project (DNIP) through an Infant and Young Child Feeding (IYCF) approach and the distribution of different types of input to the target clients. It is expected that the impact will successfully meet CLP-2 nutrition indicators and contribute significantly to an improvement in the nutritional status of char residents.

The key activities of this reporting year are summarised below:

- 607 CPKs have facilitated one-to-one counselling for target households in all IMOs. A total of 6,374 pregnant women, 6,572 lactating mothers of children from 0-6 months, 12,083 children from 7-24 months, and 13,520 adolescent girls were visited and counselled;
- A total of 2,486,673 IFA tablets were distributed; 680,590 to pregnant women, 824,337 to mothers of 0-6 month old children and 981,746 to adolescent girls. 944,656 MNP sachets were also distributed to children of 7-24m;
- 136 new CPKs were recruited for the 2.6 cohort in 11 IMOs;
- 46 staff members (16 Nutrition Supervisors, 30 Nutrition Officers) received three days of training in skill development for the effective management of DNIP, in 2 batches;
- 62 staff members (16 Nutrition Supervisors, 30 Nutrition Officers, 16 Data Entry and Monitoring Officers) received CPK register training in three batches from all IMOs;
- 45 new staff recruits (NSs and NOs) received 6 days of basic training on DNIP from CLP;
- 53 Nutrition Supervisors and Nutrition Officers received refresher training in two batches;
- 606 CPKs received two days of CPK register training in all IMOs;
- CLP arranged a one-day orientation on flipchart for all Nutrition Supervisors and Nutrition Officers in two batches;
- 601 CPKs received a one-day flipchart orientation in 34 batches. The Nutrition Supervisors and Nutrition Officers conducted the training at the IMO level;
- 138 newly recruited CPKs received household-listing survey training for the 2.6 cohorts in 11 batches;
- 167 CPKs received five days of basic training in nine batches from the IMOs. The NSs and NOs conducted the sessions;
- IMOs arranged basic training for 24 replaced CPKs. The replaced CPKs had dropped out for a variety of reasons including better job opportunities, migration and weak performance.
- 585 CPKs from the 2.1 to 2.6 cohorts received CPK refresher training in 31 batches in all IMOs;
- 203 participants completed a one-day Community Clinic Management support group orientation in 11 batches.
- 159 Village Doctors received two days of training on IYCF in nine batches from the 2.6 cohort;
- 111 newlywed couples from the 2.6 cohort received a one-day orientation session on IYCF in 11 batches;
- 1,326 adolescent girls from the 2.6 cohort completed a one-day orientation on IYCF in 67 batches;
- 1,318 adolescent boys from 2.6 cohort completed a one-day orientation on IYCF in 66 batches;
- 330 participants completed learning and sharing visits for CPKs in 23 batches;
- 61 video shows on IYCF were completed at the community level. About 9,150 people from CLP villages were able to view the shows;



- Five district multi-sectoral workshops were held in this year; district level government personnel (e.g. Civil Surgeons, Deputy CSs, DDs-Family Planning, and UH&FPO) were present at these events to improve GO-NGO coordination;
- De-worming was done in two rounds i.e. December 2014 and June 2015. 43,067 children between 12 and 59 months, 21,111 adolescent girls and 18,842 other household members from CPHs were de-wormed by the IMOs;
- 134 CPKs from the 2.6 cohorts received Hygiene Behaviour Change Intervention (HBCI) training from CLP in this year. Char Pusti Kormi (CPKs) implemented the HBCI interventions in the phase-out areas/cohorts;
- 1,176 patients from (SAM-178, MAM-646 and other medical complications-352) under-5 children were referred by the IMOs and 143 patients received-follow up treatment over the course of the year;
- Four different flipcharts on IYCF for CPKs were developed and distributed to the IMOs. The CPKs used the flipcharts with the target clients on the field during counselling sessions;
- All IMOs and the respective government offices observed World Breastfeeding Day, Safe Motherhoods Day and a Vitamin-A campaign in the CLP areas to raise community awareness on these issues;
- DNIP developed a CPK register checklist and NSs and NOs maintained the checklist during CPK field visits, giving feedback to the CPKs for further improvement;
- DNIP organized two learning and sharing visits for Nutrition Supervisors to observe the EEP/SHIREE, Caritas and World Vision nutrition activities;
- An input guideline for Nutrition Supervisors, Officers and CPKs was developed;
- Upon DFID's approval, CLP and IMOs completed preparation for an early start (1 July 2015) of DNIP activity in 130 L only' control villages. This was later dropped/ cancelled following the (DFID) decision; and
- All IMOs conducted monthly meetings with CPKs as per their schedules.



2.3.3 Results: Achievements against Targets

Table 3: Achievements in Human Development

Indicator	FY (July'14 – June-15)		Cumulative Achievements (June 15)
	Targets	Achievements	
Social Development			
No. of SD groups formed	615	615	3,561
No. of VDCs formed	71	71	465
No. of adolescent girls' groups formed	71	71	459
No. of adolescent boys' groups formed	71	70	461
No. of couples receiving one-day orientation on gender sensitivity	14,000	17,466	60,552
No. of Community Melas held	25	27	165
No. of targeted girls and boys trained.	153	153	153

Indicator	FY (July'14 – June-15)		Cumulative Achievements (June 15)
	Targets	Achievements	
<i>Social Protection</i>			
No. of people receiving community safety nets	1,232	1,221	1,221
No. of people receiving incapacity and vulnerability grants	3,000	2,329	11,832
No. of emergency grants provided	1,000	790	40,371
<i>Primary Health Care and Family Planning</i>			
No. of satellite clinics conducted	6,528	6,032	31,060
No. of patient consultations	326,400	399,140	1,866,294
No. of CSKs selected and trained	144	146	761
<i>Village Savings and Loan</i>			
No. of core VSL groups formed	615	609	3,479
No. of CPHH members enrolled	13,564	13,406	75,232
No. of non-core VSL groups formed	615	614	3,483
No. of non-CPHH members enrolled	13,564	13,902	79,924

Table 4: Direct Nutrition Intervention Project (DNIP)

Indicator	FY (July'14 – June-15)		Cumulative Achievements (CLP2)
	Targets (Actual)	Achievements (Actual)	
No. of pregnant women visited	6,271	6,374	9,414
No. of 0-6 m children visited	6,696	6,572	9,379
No. of 7-24 m children visited	12,098	12,083	15,392
No. of adolescent girls visited	13,561	13,520	15,468
No. of IFA tab distributed to PW	662,995	680,590	1,147,920
No. of IFA tablets distributed to breastfeeding women	798,043	824,337	1,362,525
No. of IFA tablets distributed to adolescent girls	956,880	981,746	1,597,504
No. of MNP sachets distributed to children of 7-24 months	944,656	944,656	994,834
No. of DW doses to children of 12-59 months	43,067	43,067	72,139

Indicator	FY (July'14 – June-15)		Cumulative Achievements (CLP2)
	Targets (Actual)	Achievements (Actual)	
No. of DW doses to adolescent girls	21,111	21,111	34,021
No. of DW doses to other household members	318,842	318,842	484,347

2.3.4 Objectives: July 2015 to March 2016

a) Social Development

The social development project has number of activities planned for the next FY, as follows:

- Contracts will be issued to 17 IMOs for social development and additional activities for self-governing VDCs in FY 2015-16;
- Six batches of refresher training will be organized for 138 CDOs and 38 CDSs to enhance their facilitation skills and monitoring mechanisms for conducting SD group meetings with core groups;
- Weekly meetings will continue with 615 social development groups in Cohort 2.6 areas to raise awareness about harmful and negative social practices;
- Refresher training will be conducted to increase the capacity of 141 adolescent groups and 165 VDCs;
- Linkage development meetings with Union Parishads (UP) will be organized by 165 VDCs to develop partnerships and increase community understanding about UP services;
- 83 batches of training sessions on family law will be organized for VDC members to increase awareness and provide information;
- 4,448 couples will receive orientation on gender sensitivity; and
- Regular meetings will be continued with 165 VDCs to strengthen their capacity, governance and sustainability.

b) Primary Health Care and Family Planning

- In FY 2015-16, 17 Paramedics will conduct 2,176 satellite clinics in the 2.6 cohort villages. Approximately 108,800 patients will receive health services from paramedics and CSKs;
- 144 CSKs will work to provide health services in their communities covered by 12 IMOs;
- 144 CSKs will conduct 4,608 HNE sessions in the 2.6 cohort villages where it is expected that 92,160 participants will attend. It is also estimated that more than 18,000 Non-CPHHs will attend the HNE sessions;
- Six Mothers' Assemblies in six different places will be arranged for expectant mothers. The pregnant women will receive ante-natal check-ups, blood grouping, health & nutrition education, delivery kits, sanitary napkins and other essentials.
- Three IMOs (RDRS-R, GUK, US) will arrange community-based eye camps where patients with eye complications (Child cataracts, Child Squints, Adult Cataracts) will be screened, identified and sent to nearby ORBIS International partner eye hospitals for relevant treatment and surgeries;
- Four joint field monitoring visits will be arranged for government officials such as District & Upazila Health personnel, including Civil Surgeons, DDFPs, UH&FPOs & UFPOs to oversee satellite clinics and HNE sessions.
- Two International Days will be observed with government stakeholders: World Population Day and World HIV/AIDS Day; and
- Four district GO-NGO coordination workshops will be organised at four different sites where Civil Surgeons, Deputy Directors-Family Planning (DD-FP), Upazila Health & Family Planning Officers (UH&FPO) and Upazila Family Planning Officers (UFPO) will attend.

c) Village Savings and Loan

The following activities will be conducted over the next Programme period (July 2015 to February 2016):

- No new VSL groups will be formed in the next FY;
- We will continue regular share meetings and loan meetings in the 1,222 core and 1,223 non-core groups;
- As with previous years, three days of refresher training will be conducted for 90 VSOs and 16 VSSs;
- Refresher training for 176 CSKs in 2.6 cohort will be conducted;
- Group management capacity building training sessions for the 1,223 Group Management Committees (6,115 members) will be conducted;
- Selected Social Development sessions will be continued in the 1,223 non-core VSL groups;
- HBCI issues will be disseminated among the 1,223 non-core VSL Groups;
- One-day gender awareness training sessions (couple orientation) will be continued in the non-core VSL groups; and
- Required passbooks and other necessary materials will be supplied to VSL Group members.

d) Direct Nutrition Intervention

- 607 CPKs will facilitate one-to-one counselling sessions that target clients/households in all IMOs;
- 7,009 pregnant women, 7,568 lactating mothers of 0-6 months children, 14,516 children of 7-24 months and 18,479 adolescent girls will be visited and counselled;
- 64 Nutrition Supervisors and Nutrition Officers will receive refreshers' training;
- 607 CPKs will receive refreshers' training;
- Eleven batches of one-day orientation sessions for Community Clinic Management support groups will be completed;
- 80 social mobilization events (video shows) on IYCF will be organized;
- DNIP will observe World Breastfeeding Week and the Vitamin-A Campaign to raise community awareness in conjunction with the respective government offices; and
- The last de-worming activities will start in December 2015 in all IMOs.

Table 5: HDU target plan for the next FY (2015-16)

Indicator	Target (July '15 – February '16)	Anticipated cumulative Achievement (February '16)
<i>Social Development</i>		
No. of CPHH members enrolled as SD group members	0	78,026
No. of new SD groups formed	0	465
No. of couples receiving one-day orientation on gender sensitivity	4,448	65,000
No. of targeted girls and boys trained	142	295
No. of Community Melas held	0	165
<i>Social Protection</i>		
No. of Community Safety Net recipients	612	3,800
No. of Emergency Grants provided	200	40,571

Indicator	Target (July '15 – February '16)	Anticipated cumulative Achievement (February '16)
No. of Incapacity & Vulnerability Grants provided	200	12,032
<i>Primary Health Care and Family Planning</i>		
No. of satellite clinics conducted	2,176	33,236
No. of patient consultations	1,08,800	1,975,094
<i>Village Savings and Loan</i>		
No. of core VSL groups formed	0	3,479
No. of CPHH members enrolled	0	75,232
No. of non-Core VSL groups formed	0	3,483
No. of non-CPHH members enrolled	0	79,924
<i>Direct Nutrition Intervention</i>		
No. of pregnant women visited	950	10,364
No. of 0-6 m children visited	1,103	10,482
No. of 7-24 m children visited	2,814	18,206
No. of adolescent girls visited	4,623	20,091

2.4 Livelihoods Development

2.4.1 Introduction and ambitions

The main purpose of Livelihoods Development under the Markets and Livelihoods Unit (MLU) is to improve the livelihoods of the most vulnerable char residents by increasing income through the provision of productive assets, by promoting poultry rearing and vegetable and fruit cultivation on homestead land. To achieve this, the Livelihoods Component implemented a number of activities during the FY 14-15; the more relevant of these were:

- transferring Income Generating Assets (IGAs), mainly cattle and providing stipends to CPHHs;
- promoting crossbred cattle and artificial insemination for breed development;
- providing training to participants in asset maintenance and the production of household-based goods such as vegetables, fruits, poultry and small-scale agriculture;
- establishing homestead gardens and compost pits;
- implementing backyard poultry rearing with the promotion of model poultry houses;
- establishing demonstrations of good practices in cattle husbandry and fodder cultivation;
- developing livestock service providers and poultry vaccinators and ensuring their services to the char cattle population

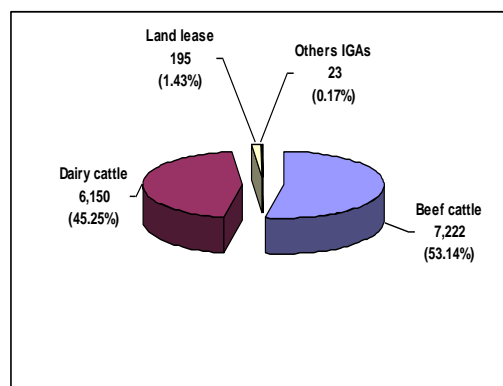
2.4.2 Highlights of the year

The following are the highlights of the FY 2014-2015 under the Livelihoods Development unit:

a) Asset transfer

Asset purchases in FY 2014-15 started on 24 September 2014 and continued to 11 April 2015. During this period, a total of 13,590 CPHHs received assets out of which 13,372 CPHHs chose cattle as their primary asset, 195 CPHHs took leased land and 23 CPHHs chose other assets, e.g. small businesses, rickshaw vans and sewing machines. Taken with previous transfers, a grand total of 78,026 CPHHs received assets during CLP-2.

There was a sharp increase in beef cattle rearing by CPHHs compared to the dairy cattle of previous years. The beneficiaries are now rearing beef cattle as a year-round business (at least 3 times considering the 4-month rearing cycle to sale) which has given them immediate and substantial returns of their investment. The pie chart on the right depicts that, during the reporting period, more than 98% of the CPHHs chose cattle as their principal asset, of which 53% chose beef cattle. Moreover, greater attention was given to high-yielding varieties that produce better profit than by rearing local cattle.



Most of the CPHHs received stipend support during the reporting period. 4,927 CPHHs received their stipends through mobile money transfers (by bKash the foremost Bangladesh mobile banking system). Training on livestock rearing was another integral part of the asset transfer project; the enrolled CPHHs received training and refresher courses with follow-up support during the reporting period.

b) Artificial insemination (AI)

Most cattle breeds on the chars are indigenous, hardy but with low productivity and producing poor profitability. During CLP-2, we initiated improvements to cattle breeds by promoting artificial insemination to increase the productivity of the next generation of cattle, thereby maximizing income. In this project AI technicians trained by DLS and BRAC provided AI services for the CPHHs cattle through vouchers.

3,657 cattle were artificially inseminated during the reporting period against the target of 5,300. The achievement was only lower because CPHHs purchased more bulls than anticipated when the AI target was set. A total of 1,102 cows gave birth to AI calves and 1,084 were at various stages of pregnancy under Cohort 2.5 with an additional 479 heifers pregnant from cohort 2.6. The unit provided feed support for 1,195 AI calves through the voucher scheme to ensure correct nutrition in the early stages.

c) Cattle husbandry management and fodder demonstration

The positive effect from demonstrations was highly significant among the char dwellers during the reporting period. This approach allowed farmers and other members of the community to 'see and learn' first-hand how changing their traditional cattle husbandry and management practices through simple innovations could rapidly increase the productivity of their cattle. A total of 442 cattle husbandry and management demos and 473 fodder demos were established during the reporting period. 148 result demonstration events were organized where CLP group members and community people participated and the respective demonstration owners/CLP core participants explained the practical benefits gained from the demonstration.

d) Homestead Gardening

The main purpose of homestead gardening is to ensure direct nutritional access for CPHHs and their family members and to act as a demonstration for the neighbours to practice it too. Vegetable consumption in the char households has now significantly increased and it has become an additional income source with potential for commercial cultivation due to the demand in the national market.

An analysis of reported data (5% of total households were sampled) shows that average production of vegetables in homestead gardens was 29 kg per month per household during the reporting period. Out of this production, 21 kg vegetables per month were consumed by the CPHH family, 5 kg per month were sold in the local market and 3 kg was given to neighbours/relatives. On average, the CPHHs increased net income by Tk. 72 per month from the sale of vegetables in the local market. Considering total production, the average gross return is Tk 390 and net return is Tk 385 per month per household.

During the reporting period, 12,857 CPHHs received different homestead gardening materials such as seeds, fencing and saplings for vegetable and fruit/medicinal plant cultivation in and around their homesteads. Apart from the gardens, the CPHHs established 10,635 compost pits, producing good quality manure/compost for vegetable cultivation on the homesteads. The CPHHs were also trained in different production methods of vegetables, small-scale agriculture, fruit tree cultivation and compost preparation.

e) Improved Backyard Poultry Rearing

Backyard poultry rearing is a small but effective solution to poverty at the char household level. It allows households to improve family nutrition and contribute to regular income. With this in mind, CLP implemented a backyard poultry rearing project. Three quarters of all CPHHs were supported with poultry feed and vaccines through a voucher system, and were given training on poultry rearing. They also attended yard meetings to learn about backyard poultry rearing. In addition, 994 (7% of the poultry participants) CPHHs were selected as 'model poultry rearers' and were supported in building an improved poultry house and in purchasing hens.

To supplement this, CLP developed a training programme for female poultry vaccinators to reduce poultry mortality and to increase the availability of vaccines, poultry feed and services on the chars. A total of 132 women were trained as poultry vaccinators and they received vaccine carriers to transport poultry vaccines and other equipment for the administration of vaccines, collected from the local DLS office to and the field.

Data reveal that poultry rearers and poultry vaccinators are earning a regular income from their interventions. Average monthly income for poultry vaccinators and model poultry rearers is Tk 1,419 and Tk 938 respectively (100% sampled); general poultry rearers earn Tk 525 (5% of the total sample) during the reporting period.

MLU also organized quarterly coordination meetings with the poultry vaccinators in 21 different locations under different working areas. The objective was to strengthen ties and cooperation among the service providers (poultry vaccinators), DLS officials and private sector companies so that poultry rearers could receive different types of input and support smoothly, easily and efficiently. A total of 245 poultry vaccinators, relevant district CLP staff, IMO level supervisors (MLDS), livestock officers (LO), DLS (Dept. of Livestock Services) officials and representatives from different feed companies also attended these meetings.

f) Livestock Services Providers (LSP) Project

The LSP project has been operational since the beginning of CLP-2 and is considered to be one of the programme's successful efforts. During the reporting period, a total of 73 LSPs were selected with the assistance of Department of Livestock Services (DLS) officials. The new LSPs were enrolled for a basic training course on livestock husbandry and veterinary services over a total of 15 days divided into three sessions: 7, 5 and 3 days with a gap in between to allow practical experience on the chars. 73 new LSPs were enrolled during the FY against a target of 75. Each was provided a veterinary kit box comprising 14 different items (syringes, needles, Trocar canulas, thermometers, etc.) for primary treatment on a cost-shared basis.

During the reporting period, a total of 50 LSPs participated in an advanced training session in BAU, Mymensingh. The training was designed with emphasis on practical demonstrations, conducted by professional teachers from the University. A total of 161 LSPs were also given a two-day refresher course in 6 different batches to update their knowledge and skills in relation to livestock husbandry practices and veterinary services.

The table below compares the achievements against targets of the Livelihoods component under the Markets and Livelihoods Unit over the financial year 2014-2015.

2.4.3 Outputs: Achievements against Targets

Table 6: Achievements in Livelihoods Division

Indicator	FY (July '14 – June '15)		Cumulative achievement (June'15)
	Target	Achievement	
Asset Transfer:			
No. of CPHHs that received assets	13,564	13,590	78,026
No. of CPHHs that received cattle as primary asset	13,285	13,372	76,431
No. of CPHHs that received cross-bred cattle as primary asset	1,385	2,183	7,421
No. of CPHHs that received local cattle as primary asset	11,900	11,189	69,010
No. of CPHHs that received land lease as primary asset	209	195	1,358
No. of CPHHs that received other assets as primary asset	70	23	237
No. of CPHHs that received stipends (for the 1st time)	13,564	13,590	78,019
Home Gardening:			
No. of CPHHs that completed HG training	13,564	13,433	76,560
No. of person days of HG training provided to CPHHs	40,707	39,934	204,525
No. of CPHHs that received vegetable seeds	12,836	12,857	76,021
No. of CPHHs that received all tree saplings	12,721	12,201	68,480
No. of CPHHs that established compost pits	11,683	10,635	69,452
No. of vegetable pits established by CPHHs	51,351	52,987	296,386
No. of plinths planted with grass / fodder	12,330	11,390	62,060
Livestock:			
No. of CPHHs that completed livestock training	14,500	15,413	74,636
No. of person days that livestock training provided to CPHH	55,000	56,421	390,772
No. of cattle vaccinated (4 doses)	11,300	14,420	68,858
No. of cattle de-wormed (3 doses)	8,690	8,771	50,639
No. of cattle artificially inseminated	5,300	3,657	19,627
Poultry rearing:			

Indicator	FY (July '14 – June '15)		Cumulative achievement (June'15)
	Target	Achievement	
No. of CPHHs that received input support for model rearers	1,015	1,017	5,592
No. of CPHHs that received training in backyard poultry rearing	13,564	13,567	59,743
No. of CPHHs that completed training in model poultry rearing techniques	1,058	1,044	5,548
No. of person days on training received by CPHHs on poultry rearing	18,500	18,636	311,721
No. of poultry vaccinators who received Input support for poultry vaccination	136	132	712
No. of poultry vaccinators who received training on poultry vaccination techniques	136	132	799
Livestock Services			
No. of People who completed training as Livestock Service Providers (Para-vets)	75	73	322
No. of person days of field training provided to Livestock Service Providers	2,500	2,554	14,830
No. of livestock vaccination camps organised at the community level	100	103	373

2.4.4 Other Activities implemented by the Livelihoods Component during FY 2014-15

- Organized a three-day long Learning and Sharing Workshop on the implementation of livelihoods activities from 20th to 22nd July 2014 at RDA, Bogra. The workshop participants were MLDS from partner IMOs, different levels of staff from the District and CLP Secretariat under MLU. Its objective was to discuss and share field experiences on the implementation of different livelihoods projects under MLU, and to agree on ways to better implement livelihoods activities;
- Conducted a three-day long technical training course for IMO staff at five different locations. A total of 348 livelihoods staff (Markets and Livelihoods Development Supervisors, Livestock Officers, Agriculture Officers and Livelihoods Development Officers) from 18 IMOs were divided into 10 batches for the course. The objective of the training was to update implementation strategies of livelihoods activities and to develop staff skills in delivering more effective training to the CPHHs;
- Arranged a two-day long refresher's training session on Livestock Husbandry & Management and Home Gardening for IMO staff in 3 different locations. The objective of the training was to refresh participants' issues related to livestock rearing and homestead gardening. 346 IMO staff participated in 10 batches including the Markets and Livelihoods Supervisor (MLDS), Livestock Officer (LO), Agriculture Officer (AO) and Livelihoods Development Officer (LDO). The training was facilitated by CLP district and Secretariat level MLU staff;
- Organized a workshop on the application of voucher schemes on 30th September 2014 at RDA, Bogra to review the weakness/fraud risks of the 5 livelihood voucher schemes and their levels of assurance and fraud mitigation measures. PMs and MLDS from all partner IMOs and CLP secretariat staff from different levels participated in the workshop;
- Organized a preparatory meeting with the livelihoods staff including the Community Development Supervisors of the HDU in different IMOs. The meeting was conducted by the respective district level staff and CLP secretariat staff of MLU in October 2014. The main objective of the preparatory meeting was to discuss the Livelihoods implementation strategy of different projects under MLU;

- Organized a meeting with ACI Ltd. on 19th October 2014 in Dhaka. The objective was to review opportunities for partnership and the development of a MoU with ACI. The Operations Director led the MLU team and briefed on opportunities and potential areas of cooperation and partnership between CLP and ACI. The MoU between CLP and ACI is now in progress;
- Organized an orientation session on the cultivation technology of sugarcane by MLU in the Rangpur and Jamalpur district offices in December 2014. An orientation session was conducted by personnel from BSRI, with participants such as AOs and LDOs from the respective IMOs.
- In January 2015, CLP signed a MoU with BRAC Dairy and AI Enterprise at the BRAC HQ, Dhaka, towards building a partnership with BRAC to strengthen the activities of the Milk Market Development Project (MMDP). The CLP Team Leader, UM-Markets and Livelihoods, UM-Infrastructure Development, Milk Market Development Coordinator and BRAC personnel were present during the signing event.
- In March 2015, CLP signed a MoU with PRAN Dairy to build a Milk supply partnership from the chars to PRAN through CLP's Milk Market Development Project (MMDP). The CLP Team leader, Partnerships Director, UM-Infrastructure Development, Milk Market Development Coordinator and personnel from PRAN dairy were present during the signing event.
- In May 2015, CLP signed a MoU with ACI Ltd. towards building a partnership to ensure the availability/access of high-quality input for livestock and crop production as well to develop marketing outlets in CLP areas. The CLP Team leader, Partnerships Director, UM-MLU and personnel from ACI were present during the signing ceremony.

2.4.5 Objectives: July '15 to March '16

The major plans for Livelihoods Development activities during the next financial year will be to distribute stipends, provide training to CPHHs on livestock rearing and home gardening, ensure that high quality inputs are received by CPHHs, to practice improved cattle husbandry, homestead gardening and poultry rearing, and establish relevant demonstrations. Targets for FY 2015-16 are outlined below:

- Monthly stipend distribution to CPHHs;
- Training on cattle rearing, poultry rearing and home gardening;
- Training to poultry vaccinators;
- Demonstrations of improved cattle husbandry and high yielding fodder;
- Vaccination, de-worming and artificial insemination services to cattle;
- Distribution of fruit tree saplings and grass cuttings
- Establishment of compost pits;
- Establishment of homestead gardens;
- Training for Livestock Service Providers (LSPs);
- Vaccination camps at community level; and
- Follow-up and overall monitoring on all projects.

Table 7: Livelihoods Targets for FY 2015-16

Indicators	Target (July '15 to March '16)	Anticipated cumulative achievement (March '16)
Home Gardening:		
No. of person days of HG training provided to CPHHs	13,500	218,025
No. of CPHHs that received all tree saplings	160	68,640
No. of CPHHs that established compost pits	850	70,302
No. of plinths planted with grass / fodder	100	62,160
Livestock:		

Indicators	Target (July '15 to March '16)	Anticipated cumulative achievement (March '16)
No. of CPHHs that completed livestock training	1,350	75,986
No. of person days of livestock training provided to CPHHs	15,000	405,772
No. of cattle de-wormed (3 doses)	5,000	55,639
No. of cattle artificially inseminated	1,000	20,627
Poultry rearing:		
No. of CPHHs that completed training on model poultry rearing techniques	9	5,557
No. of person days of training received by CPHH on poultry rearing	2,050	313,771
Livestock Services		
No. of person days of field training for Livestock Service Providers	750	15,580
No. of livestock vaccination camps organized at the community level	20	393

2.5 Market Development

2.5.1 Introduction and ambitions

CLP's Market Development strategy is using and M4P (making markets work for the poor) approach aimed to facilitate change in 2 livestock-related market sectors in which char households currently operate. These are the meat market (mainly beef) and dairy cow milk market projects with the associated fodder market as cross-cutting sectors. The projects bring together three integral components of the smallholder market environment: 1) input markets 2) small farm producers / throughputs and 3) output markets focusing on the demand and supply situation.

The Market Development initiative works with a total of 5,694 direct clients (char households), 110 Char Input Dealers (CIDs), 190 Paikers (middlemen), 150 ISPs (irrigation service providers), 69 milk collectors/goalas, 67 milk processors, 40 LSPs (Livestock Service Providers) and 25 artificial insemination (AI) workers. The objectives of the Market development projects are: 1) to raise the annual income of business group members through production increases achieved by greater market access and opportunities 2) to indirectly reach char-based producers 3) to create access to low cost technologies, mechanisms and services within the char community 4) to improve the capacities of clients for production of improved cattle and green fodder based on the market demand 5) to establish and support char business centres (CBCs) and collection points for connections and planning and 6) to develop and strengthen the ability of local retailers and service providers to disseminate information.

One of the major objectives of CLP is to increase opportunities for employment and income generating activities for core participants. In this light the programme views 'market development' as a fundamental area of strategic concern and opportunity for CLP-2. The strategies suggest how to facilitate households graduating from the core support programme in finding options for further economic development and income growth through entrepreneurship development. Thus, the market development component is a priority area related to the programme's concern for the long-term provision of critical livestock-related services to the chars. It aims to promote and support livelihood diversification as core participant households move into meat and milk production and marketing. In relation to this, the Market Development of meat and milk sub sectors has become a significant business opportunity, with potential for the char and relevance to CLP's core participants.

The major objectives of the Market Development Unit are:

- To address the systemic constraints (in the input, throughput and output markets) of the meat, milk and fodder sectors by developing better market systems in char areas.
- To increase the income of CLP beneficiaries, especially of livestock producers (LBGs, MBGs and FBGs) through market systems development targeting the meat, milk and fodder sub-sectors by engaging private sector actors to build sustainable ties with char-based livestock producers; and to provide incentives to adopt improved practices and technologies that will improve productivity and marketing.
- To create a business-friendly environment for all market actors through Char Business Centre (CBC) with key focus on the sustainability of systems that can improve the demand and supply of meat, milk and fodder in char areas.
- To continue the expansion of geographical coverage with specific interventions; and to engage in scale-up activities for the meat, milk and fodder market development.
- To tackle environmental concerns, wherever applicable, so that interventions address issues related to environmental degradation, animal health conservation, fodder production, etc.

2.5.2 Highlights of the year

a) Integrated Meat and Fodder Market Development Project (IMFP)

The Integrated Meat and Fodder Market Development Project (IMFP) is the result of a merger among the Meat and Fodder Market Development Projects. Although the development of a fodder market in the chars swiftly, it was not anticipated or planned for by CLP. The majority of households appeared to not be treating fodder production as an income-generating (cash crop) activity in itself. Instead, they were expanding their fodder production (and adopting improved practices) in order to feed to their own cattle. Hence, the Fodder Market Development Project merged with the Meat Market Development Project, by which at least TK 23m (£191,700) was saved. A strategic change in the implementation process of IMFP made this project more result-oriented and smarter than before in achieving the ultimate goals of MLU.

During the reporting period, the IMFP strategy focused more on upgrading and strengthening generate systemic solutions in the livestock sector for the chars, with highest overall returns on investment and maximum sustainability. With the preceding strategic implications in mind, the plan included five major interventions aimed at strengthening: Char Business Centres (CBC), Livestock Business Groups (LBG), Local Trading Systems, Supply Chains, and Technology Practices and commercialization. Based on these interventions, activities were conducted to facilitate sustainable and affordable market systems for the char producers. The achievements during the FY 2014-15) are as follows:

- **Market Actors Involved with IMFP**

The project engaged 48 CBCs, 96 LBGs (2652 members), 96 FBGs (2372 members), 76 CIDs, 190 paikers, 56 meat sellers (butchers), 41 improved breed sources/firm owners, 9 Private Companies, 48 CBCs, 22 manger producers/entrepreneurs and 15 chopper producers/entrepreneurs.

- **Strengthening the Char Business Centre (CBC)**

CLP established 48 CBCs in 192 business groups (Meat and Fodder) to operate connections and facilitate the demand and supply of input and output market systems of the livestock business. This was also to create access to finance for char livestock producers that would be available even after phasing out the programme in March 2016. At present, most CBCs provide a wide range of market facilitation activities.

- **Strengthening the Livestock Business Group (LBG)**

During the reporting period 6,554 Business Group (BG) members used ready feed; 2,223 BG members used mina-mixed salt; 6,738 BG members used sheds for their cattle; 1,694 BG members used double mangers; 1,694 BG members used chopper machines to chop fodder; 4,794 BG members

used/purchased fodder (Jumbo or Napier); 297 BG members used silage and 1880 BG members cultivated fodder on 21,682 decimals of land. On the other hand, 1,518 small-scale commercial beef farms and 332 commercial fodder plots were developed by the project. About 10% (out of 2,652) of the BGMs took part in commercial green fodder production. Also, the chars adjacent to the mainland made higher profits from green fodder production than the isolated chars as the demand of char-produced green fodder was higher on the mainland.

- Strengthening Local Trading Systems

Under the IMFP, 120 local paikers and 35 butchers (meat sellers) were included to strengthen the cattle trading systems. In the reporting period, 2,598 Business Group members sold 2,825 fattened cattle. Meanwhile, 352 BG members sold 214 MT of green fodder. The char-based paikers also liaised with large mainland buyers or agents of institutional buyers for better marketing of the char-produced cattle. About 60 large Upazila/district-based buyers delivered improved services to Paikers and/or CBC/BGMs.

- Strengthening input and service supply systems during the reporting period
 - **Input Market Information:** eleven Joint Venture Agreements (JVA)/MoU were signed with different input companies (ACI Godrej, Ispahani Agro Ltd., AIT, Misham Agro, Lalmoni Agro, Advanta, Novartis, Square, GUK, United Finance and Rahman bio-gas) with the objectives of bringing in the private sector to the chars;
 - **Service Market Information:** 7,243 fattened cattle were de-wormed and 3,532 fattened cattle were vaccinated by the livestock service providers; 192 Business Group members received loans for the cattle fattening business from different MFIs and ULCs; 48 ready-feed demos and 48 fodder seed demos were established by the private companies.
- Strengthening technology practices and commercialization

BGMs produced silage from the green fodder and 32 commercial silage producers started silage businesses across the IMFP areas, with 1,843 Kgs of silage being sold by silage entrepreneurs. 14 manger producers provided services towards the BGMs. This increased the use of double mangers and 2,455 mangers sold. Also handmade and mechanized chopper machines introduced by the IMFP for green fodder processing for which the demand has increased significantly in char areas. There are 2 commercial (mechanized) service providers for fodder chopping that are working across the IMFP and providing services towards BGMs.

- Collaboration with M4C

CLP has undertaken market system development interventions (similar to that of M4C) in three sub-sectors namely dairy milk, meat and fodder, both independently and with the help of SSP iDE Bangladesh. These will come to an end by February 2016 with the phase-out of CLP 2 in November 2016. Within its interventions, CLP facilitated the formation of 312 livestock producer groups (in the milk, meat and fodder business group) comprised of 8,000 livestock farmers. 70 Char Business Centres (CBC) were formed out of several livestock producer groups. CLP envisions sustainability of the interventions it has undertaken beyond Mar 2016, particularly for the business groups and CBCs, but feels that there is need for the further facilitation of development in order to have a fully functioning char livestock market system. With this in mind and the activities of 2014-15, the CLP and M4C teams agreed to collaborate on the following areas:

- **Access to finance (a2f) initiatives:** Access to appropriate financial services is a key constraint across agricultural and livestock farmers. The MFIs seem best placed to cater to the needs of char farmers. M4C and CLP are working together to promote UFLs to work in the chars. They are working closely to support their (and other MFIs who might be interested) expansion i.e. by providing input for product development, establishing connections to farmer groups, sharing costs etc. M4C practices VSLG in 2 groups under its current activities; these are running nicely and have generated large profits;
- **Common hubs:** The M4C and CLP teams supported the formation of one common hub (combined CBC and SSC) at Sariakandi, Bogra, which would provide services to the agricultural as well as livestock producer groups. A joint action plan has been developed,

with a meeting for constitution development and the formation of an Executive Committee for this hub. In 2015-16, further capacity building initiatives such as planning workshops and exposure visits will be undertaken. Opportunities for the formation of similar common hubs will be explored as well;

- **Commercial silage sellers:** M4C is working with the CLP-developed LSPs as commercial maize silage service providers for the production and marketing of maize silage. This project was successful with regard to the business and technology transfer. This year, M4C will develop 8 maize silage service providers including 2 CLP paravets. It will further consider the inclusion of CLP paravets/LSPs in promoting other business models;
- **Impact assessment of M4C interventions on core CLP beneficiaries:** M4C made an attempt to assess the impact of its interventions on core CLP beneficiaries in 2014-15. This will be repeated in 2015-16 through the inclusion of a few questions in regular impact assessments. M4C requested CLP to include a few relevant questions regarding its activities in CLP MD Projects in the Milk and Meat outcome study questionnaire. CLP did so successfully, sharing its findings with the M4C team;
- **Sharing of available data:** CLP shared data on its graduates, its sector assessment documents for livestock, and its contacts of business groups and CBCs to assist the possible takeover by M4C beyond March 2016. This is expected to assist M4C's integration with CLP graduates.

b) Milk Market Development Project (MMDP)

The CLP Milk Market Development Project (MMDP) started in early 2013 with the aim to benefit 3,024 household milk producers in 120 Milk Business Groups (MBGs) from 7 districts (Rangpur, Lalmonirhat, Kurigram, Bogra, Gaibandha, Pabna and Tangail) across 43 chars, with the target of increasing the producers' cows' milk productivity and profit by up to 50% through greater enterprise effectiveness, better market access and sustainable market development by engaging the private and public sector in the char milk market. The MMDP established 22 CBCs in 120 Milk Business Groups to operate connections, facilitate the demand and supply of the milk input and output market systems and create access to finance for char livestock producers even after phasing out the programme. To achieve this purpose MMDP implemented a number of activities during the FY 14-15:

- Capacity development for improved cattle rearing, fodder production, financial management and marketing for BG members and market actors;
- Promotion of access to feed and fodder through connection meetings between input suppliers (conc. feed, seeds, medicine, vaccines & de-worming etc.) and retailers;
- Demonstrations on improved animal husbandry and fodder production;
- Lactation cycle improvement of cows and demonstration set-ups on cow comfort;
- Exchange visits to the Dairy Hub, milk collection points, established CBCs and fodder fields;
- Strengthening of the milk supply system by establishing community based milk collection points and developing char-based informal milk processors;
- Linkage meetings with financial service providers and milk business groups;
- Regular farmers' household visits by LSPs to improve husbandry and management practices;
- Counseling to selected farmers on the profit from crossbred cattle rearing;
- Strengthening CBCs in institutional, economical, technological, ecological and social aspects;
- Artificial insemination worker development in char areas in collaboration with the BRAC A.I Programme.

Input

During the reporting period, the MMDP organized 1,433 yard meetings and follow-up meeting among 119 groups; there were 112 batches of financial management and market development training sessions for MBGs. The project also organized 11 meetings with input suppliers; it also established 359 fodder demonstration plots, 22 silage demonstration plots and 118 result demonstrations in the project area. 120 batches of improved cattle rearing and fodder production training sessions were organized for MBG members; 86 farmers received lead farmer training on modern farming, with field

visits to the PRAN Dairy Hub; and 120 cow comfort set-ups were established to give support to 1,850 HHs to improve cattle lactation cycles.

The MMDP also enabled the CBCs to establish 18 CBC-based milk collection points. This included organized capacity building training for 22 potential processors and 27 char processors to initiate their work in milk. A total of 59 linkage meetings were organized with finance service providers to help the MBG members to take business loans for livestock rearing. A total of 30 LSPs worked with MMDP so that the BG members could adopt good animal husbandry practices within the quickest possible time by watching the results. 53,325 visits were recorded by the LSPs to the BG member houses since introducing the activity to the field.

The MMDP also helped develop 5 Artificial Insemination (A.I.) Technician Development sessions in collaboration with BRAC AI Enterprises. 143 cases for Artificial Insemination (A.I.) and 360 A.I. calves were supported by vouchers during the reporting period. They organized different activities to strengthen the 22 CBCs in institutional, economical, technological, ecological and social aspects.

Change in production practices

Improvements in cross-bred cattle rearing were seen of 415% (428 cattle) from a baseline of only 83 cattle. 293 non-productive dairy cattle were replaced with improved cattle and a 24/7 water supply was provided to 2,148 cattle. 1,982 MBG members used improved sheds and. The ready-feed portions were increased from the baseline 140g to the current 1,677g. Average milk production per cow per day rose from the baseline of 1.31 l to 2.75 l; increased milk production per month went up 77% to 186,353 litres from a baseline of 105,285 l. Accordingly, milk sales to formal channels increased from 3,450 litres to 38,550 l; informal channels increased from 82,529 l to 111,635 l per day. Household consumption of milk increased by 87% (36,066 litres) against the baseline of 19,275 l.

MoUs were signed with large formal sector processors and input suppliers (BRAC AI Enterprise, ACI Agro Ltd. and PRAN Dairy). With the facilitation of the MMDP team, two CBCs started to sell milk in packets with the brand name, "Char Tatka Dhud" or "Char Fresh Milk". Two CBCs received registration from the Cooperatives Department, Rural Development and Cooperatives Division under the Ministry of Local Government and Rural Development.

Table 8: Achievements against Targets for Integrated Meat and Fodder Market Development Project

Indicators (Interventions and activity)	(July '14 – June '15)		Cumulative achievement (June '15)
	Target	Achievement	
Intervention-1: CBC Strengthening			
Institutional aspects			
No. of assessments of Char Business Centres (CBCs); development tools, capacity building of staff and CBCs for conduct assessment, plan making etc.	1	1	1
No. of staff capacity building sessions on tools and methodology for CBC assessment (iDE and CLP staff)	1	1	1
No. of CBC assessment meetings	48	48	48
No. of staff capacity development TOTs on organization vision building, strategy planning and financial management	3	3	3

Indicators (Interventions and activity)	(July '14 – June '15)		Cumulative achievement (June '15)
	Target	Achievement	
No. of CBC-based organization vision building and strategy planning workshops	48	48	48
No. of ToTs on constitution, by-laws, operation guideline (including AOP and AGM), development, good governance (accountability and transparency), documentation for iDE and CLP (IMOs) Staff	3	3	3
No of Training/Workshops on: Constitution, by-laws preparation, operation guideline (including AOP and AGM), development, good governance (accountability and transparency) for CBCs	48	48	48
No. of CBC-based Documentation (organizational record like resolution, attendance etc. keeping) training sessions	48	48	48
No. of CBC-based Re-structuring of executive committees	5	5	5
No. of sensitization (about CBC functions) meetings with the executive members	5	5	5
No. of exposure visits to established/strong CBCs (under category-A).	20	20	20
No. of linkage building meetings between CBCs and PSAs/GOs (DLS, UP, etc.) for overall CBC business functions	39	39	39
Linkage and coordination meetings with cooperatives and social welfare officials for CBC registration	4	4	4
No. of CBC network committee formation workshops	8	8	8
No. of CBC network committee strengthening meetings	8	8	8
Economic aspects			
No. of ToTs on revenue generation, investment and financial management for iDE and CLP (IMOs);	1	1	1

Indicators (Interventions and activity)	(July '14 – June '15)		Cumulative achievement (June '15)
	Target	Achievement	
No. of CBC training sessions on revenue generation, investment and financial management	48	48	48
No. of Training/workshops on business plan with the market development approach	48	48	48
No. of JVA making meetings with private companies and activity plan-making sessions with CBC and private companies to implement JVA	8	8	8
Technological aspects			
No. of Cattle aggregation point developments and links with district-based big paikers	8	8	8
No. of Livestock business and technology fairs to involve other neighbor farmers and new chars	8	7	7
Toolkit development for CBC intervention and printing			
No. of Toolkit developments for CBC intervention	1	0	0
No. of Workshops on toolkit development for CBC intervention	1	0	0
No. of Toolkits printed	1	0	0
Intervention-2: Strengthening LBGs			
No. of LBG capacity-building training sessions on financial management, organized by CBCs	96	96	96
No. of LBG capacity building training sessions on marketing	96	96	96
No. of training sessions on small-scale commercial beef farming systems for selected participants	96	96	96
No. of facilitator CBCs to identify potential cluster bases of fodder producers for commercial fodder cultivation	48	48	48
No. of training sessions on block/cluster based fodder cultivation for selected group members	48	48	48

Indicators (Interventions and activity)	(July '14 – June '15)		Cumulative achievement (June '15)
	Target	Achievement	
Intervention-3: Strengthening Local Trading System (Input- CIDs and Output- Paikers)			
No. of capacity building sessions of CIDs on small-scale commercial farming and cluster green fodder cultivation by feed and seed companies, organized by CBC as per JVA	8	8	8
No. of Demonstrations set up in chars on small-scale commercial farming and green fodder cultivation technologies by CIDs, feed & seed companies as per JVA	96	96	96
No. of Learning-sharing meetings on small-scale commercial farming and green fodder production systems as per JVA	48	48	48
No. of Linkage meetings between CBCs and char-based paikers, meat sellers (butcher), and large upazila and district level paikers	8	8	8
No. of Linkage meetings between CBCs, CIDs, char-based paikers on improved breed (IBs) sources	48	48	48
Intervention-4: Strengthening Local Supply Chain (Dealership development of CIDs)			
No. of assessments of CID business models (Led by CID, assisted by CMDI staff and private companies)	100	76	76
No. of meetings between CBCs, CIDs and ready feed companies in the process of acquiring dealership/sub dealership as per link JVA	8	8	8
No. of business-deal making meetings between feed and seed companies for dealership development	8	8	8
No. of promotions of CIDs businesses in surrounding communities and new chars through CBCs and companies	8	8	8
Intervention-5: Strengthening			

Indicators (Interventions and activity)	(July '14 – June '15)		Cumulative achievement (June '15)
	Target	Achievement	
Technology Practices (Silage) & Commercialization (Chopper machine & Manger)			
No. of identifications and selections of potential entrepreneurs for silage businesses by CMDI staff and private companies (link with block fodder cultivation)	48	48	48
No. of capacity-building training sessions for silage entrepreneurs on silage production	2	2	2
No. of demonstrations set up on silage production	48	48	48
No. of silage promotional campaign (FFDs)	48	48	48
No. of promotional campaigns of green fodder chopper machines and mangers through CBCs and respective entrepreneurs	48	48	48

Table 9: Milk Market Development Project

Indicator	FY (July '14 – June '15)		Cumulative achievement (June '15)
	Target	Achievement	
Strengthening of Milk Business Groups (MBG)			
No. of yard meetings with previous mbgs (25 members/meeting)	1440	1433	1433
No. of follow up discussions with 1-yr old MBG members to capture market linkage improvements (25 members/meeting)	120	119	119
Business development training sessions on Financial Management for MBG members.	120	112	112
Business development training sessions on Marketing for MBG members.	120	112	112
Promoting Access to Feed and Fodder			
No. of linkage meetings with input suppliers (conc. Feed) between the mainland and chars (15 person/meeting)	11	11	26

Indicator	FY (July '14 – June '15)		Cumulative achievement (June '15)
	Target	Achievement	
Demonstrations on establishment of fodder plots (3plot/MBGS)	360	359	588
CBC base silage preparation with material (cost sharing)	22	22	22
Results demonstrations on fodder (30 persons/event)	120	119	239
Exchange visits to fodder fields (35 persons/event)	11	11	31
Promoting improved AH Practices and Vet Services			
Training on improved cattle rearing and fodder production for previous MBGs (25 members/training)	120	120	120
Lactation improvement of cows of MBG members	2,000	1,850	1,850
Demonstrations on cow-comfort (1 demo/MBG)	120	120	371
Results demonstrations on cow comfort (30 person/event)	120	118	218
Linkage meeting with medicine traders & retailers	5	5	25
Exposure visits to the Dairy Hub	18	15	15
Improving Milk Supply Network			
Linkage meetings between producers and collectors (37 person/event)	34	34	154
Linkage meetings between milk collectors and informal processors (37 person/event)	37	34	49
Exposure visits of milk collectors at milk collection points.	9	9	24
Milk Collection point establishment.	41	18	18
Developing Char-based informal Milk Processors			
Building Capacity (meeting training etc) sessions of potential processors (5 processors/event)	22	20	35
Facilitating the char processors to initiate businesses (cost sharing basis)	30	27	36
Promotion of Access to Finance			

Indicator	FY (July '14 – June '15)		Cumulative achievement (June '15)
	Target	Achievement	
Linkage meetings with finance service providers and milk business groups (1 event per group avg. 25 participants per event)	59	59	174
Livestock Service Provider (LSP) Engagement in MMDP			
No. of visits by LSP to the MBG (2 visits/member/month)	70,248	53,325	53,325
Artificial Insemination (AI) Technician Development under MMDP			
Artificial Insemination of cattle through vouchers	1,520	1,143	1,143
Feed Vouchers for AI Calves	491	360	360
Development of CBC			
Building Capacity sessions of CBC committee (business planning, financial management, constitution development etc.) 30 member/event	164	126	160
CBC committee planning meetings for production & sale. 20 person /event	82	75	97
Exposure visits to effective collection points and institutional buyers (35 person/event)	10	3	12
Institutional linkage workshops with milk producer groups, Buyer and input sellers, FBG etc	41	21	42
CBC future planning meetings with Goala, informal / formal processors, LSP etc. (18 person/event)	13	4	26
Institutional Aspect:			
Organization vision building and strategy planning workshops for CBC members; CBC based 1-day	22	22	22
Training /workshops on constitution, by laws, guideline development, good governance (accountability and transparency for CBC, CBC based 1-day	22	21	21

Indicator	FY (July '14 – June '15)		Cumulative achievement (June '15)
	Target	Achievement	
Training on documentation & organizational record keeping for CBC members, CBC based, 1-day	22	22	22
Restructuring of executive committee	14	13	13
Sensitization meetings about CBC functions with CBC executive committee	14	6	6
Linkage building meetings between CBCs and PSAs/GOs (DLS, UP, etc..) for overall CBC business functions,	22	7	7
Exposure visits to establish strong CBCs	12	12	12
Economic Aspect:			
Training on business plans with a market development approach (focusing on the CBC role of market facilitation for Chars) for CBC members, CBC based, 1-day	22	12	12
Training on financial management (revenue, sources, services, asset, investment, etc.) and book-keeping (pass book entry, ledger/cash book, etc.	22	21	21
Workshops on establishing and operating collection/aggregation points focusing on revenue generation for CBCs	22	10	10
Linkage building meetings with private sector actors to develop joint venture agreements (JVAs)	22	5	5

2.5.3 Objectives: July '15 to March '16

a) Integrated Meat and Fodder Market Development Project

In FY 2015-2016, the IMFP will continue its Year-3 strategy of moving away from direct proof of concept implementation of the IMFP Model and toward intensively engaging market actors and lead firms, especially CIDs and CBCs which constitute the key platforms in char areas, to continue the overall market systems and adopt the optimized IMFP model even after the project ends. IMFP personnel will work closely with the existing service providers and lead firms to build their capacity to provide the necessary support services to char-based market actors. More importantly, work in FY-2015-2016 will develop the final versions of strategies for lead firms/CIDs, CBCs, and other relevant market actors to independently establish the IMFP Model in new and adjacent chars.

The overall objective will be to motivate the market to rapidly scale up across the chars independent of CLP support or investment following the anticipated conclusion of the programme in March 2016, as the business case for char-based expansion is demonstrated by IMFP and transferred to the firms under Year-4 of IMFP. A particular focus of year 4 will be to strengthen the ability of the CBCs to support the improved participation of char-based producers in the wider market system. As a result, CBCs will be in their best position to be physical, informal market places and collection centres located within the chars at the location of existing char-based shopkeepers who provide the char communities with the means to overcome key challenges in livestock markets. With the preceding strategic implications in mind, the Year-4 strategy will include the following interventions, involving relatively minor modifications to the IMFP interventions as the continuation of its strategy:

- Intervention 1: Strengthening Char Business Centres (CBCs)
- Intervention 2: Strengthening Livestock Business Groups (LBGs)
- Intervention 3: Strengthening Local Trading Systems
- Intervention 4: Supply Chain Development for input and services
- Intervention 5: Strengthening Technology Commercialization (Silage and Choppers)

Table 10: Targets for Interventions

Indicators (Interventions and activity)	Target (July '15 – March '16)	Anticipated cumulative achievement (March '16)
Intervention-1: CBC Strengthening		
Institutional aspects		
Workshops on good CBC governance (election process for CBC committee re-formation) (1 workshop/CBC; 2-3 hours)	48	48
CBC vision and strategy plan progress review workshops (1 time per CBC; 4-5 hours)	48	48
Review meetings with CBCs on documentation progress (organizational records; resolution, attendance, different files, registers etc. for audit and others) review meetings and further steps; CBC based (2-3 hours)	48	48
Linkage and coordination workshops between CBCs and the wider community (1 workshops/CBC) to engage them in diversified businesses (2-3 hours)	48	48
Capacity building training of CBCs on business plans (CBC based; 1/CBC) focusing on revenue generation (4-5 hours)	48	48
Rollout workshops between CBCs and wider community stakeholders (CBC based; 1 workshop/CBC) (2-3 hours)	48	48
Quarterly CBC Network committee progress review and planning meetings (Upazila based; 1 meeting/Upazila) (4-5 hours)	16	16
Final CBC assessment meetings (2-3 hrs. at char level, 20 participants/ batch from each CBC, 1 time)	48	48
Economical aspects		
Refreshers' training of selected CBC members on Financial Management and Bookkeeping (in house training for 2 days, Upazila based, 4 members/CBC)	8	8

Indicators (Interventions and activity)	Target (July '15 – March '16)	Anticipated cumulative achievement (March '16)
Progress review workshops on revenue generation (investment and return) for CBCs covering potential businesses (livestock and others) (4-5 hours)	39	39
Linkage building meetings between CBC network committees and private companies for making JVAs, deal-making and implementation processes (1 meeting/Upazila) (4-5 hours)	8	8
Technological aspects		
Technology promotion through CBCs (de-worming and vaccination, weight machine, castration machine, udder testing, heat detection machine, etc) (2-3 hours)	48	48
Demonstrations set up on Ready Feed (2 demos per CBC) (link with JVAs)	96	96
Demonstrations set up on green Fodder (2 demos per CBC) (link with JVAs)	96	96
Learning-sharing workshops (FFDs) through CBCs on small scale commercial beef farming, cluster based green fodder, Silage feeding, etc including mangers (2-3 hours, link with JVAs)	48	48
Demonstrations set up on Silage feeding (1 per CBC)	48	48
Promotional materials development for char green fodder branding through CBCs (4 per Upazila, link with JVAs) panaflex, folders/leaflet	32	32
Ecological aspects		
ToT on planning workshops on coping strategies with ecological challenges; climate change and disaster (1 day ToT for staff); 1 batch	1	1
Orientation and planning workshops for CBCs on coping strategies for ecological challenges; climate change and disaster (lean/winter period of beef fattening business); CBC based, char level; 1/CBC (2-3 hours)	48	48
Social aspects		
ToTs for staff on CBCs priority-setting for social issues (Child education, early marriage, dowry, VAW-Violence Against Women, protect robbery, EPI, WASH, etc.) for iDE and CLP staffs	1	1
Workshops with CBCs on priority setting for social issues (Child education, early marriage, dowry, VAW-Violence Against Women, protect robbery, EPI, WASH, etc.) for CBC and link with public sector (identifying CBC roles and strategies) Char level, CBC wise (4-5 hours)	48	48
Toolkit development for CBC and printing		
Toolkit development for CBCs by external consultant	1	1
Toolkit printing	1	1
Intervention-2: Strengthening LBGs		

Indicators (Interventions and activity)	Target (July '15 – March '16)	Anticipated cumulative achievement (March '16)
Refreshers' training on financial management (investment and return) for the BGMs, organized by CBCs (2-3 hrs. at char level, 30 participants 2/CBCs, 1 time)	96	96
Refreshers' training on small-scale commercial beef farming systems for the BGMs focusing on cross/improved breed, organized by CBCs (2-3 hrs. at char level, 30 participants, 2/CBC, 1 time, link with JVAs)	96	96
Cross visits to established small-scale commercial beef farms for selected LBG members; focusing on cross breed, 1 visit with 2 LBGs; 1 time, 10 participants	10	10
Intervention-3: Strengthening Local Trading Systems		
Linkage meetings among CBCs, paikers and butchers for strengthening char cattle markets including sources of the improved breed (4-5 hrs. at Upazila level, 30 participants from 6 CBC, 1 time)	8	8
Linkage meetings between char paikers and mainland buyers (4-5 hrs. at Upazila level, 30 participants/6 CBC, 1 time)	8	8
Promotional materials development for char cattle branding through CBCs (4 per Upazila)	32	32
Intervention-4: Supply Chain Development for inputs and services		
Linkage meetings with CIDs, MIDs, CBC and PSAs for input supply chain development (4-5 hrs. Upazila level, 15 participants from 6 CBCs; 1 time; link with JVAs)	8	8
Promotion of CIDs businesses in surroundings communities and new chars through CBCs and companies (2-3 hrs. at char level, 100 participants from 1 CBCs, 1 time-facilitated and lead by private companies through CIDs/CBC; link with JVAs)	48	48
Fodder market strengthening (fodder retailing from CID's shop) workshop through CIDs (Upazila based, 1 time)	8	8
Intervention-5: Strengthening Technology Commercialization (Silage and Chopper)		
Workshops with selected silage entrepreneurs on commercial silage business in chars (including maize straw bar silage; Upazila based; 4-5 hours)	8	8
Promotional campaigns (community meeting) on silage through the silage entrepreneurs (2-3 hrs. 1 time/char based) (including maize straw bar silage)	48	48
Refreshers' training of the chopper producers on high-quality chopper machine production	2	2
Promotional campaign (community meeting) of green fodder chopper machines through chopper machine producers (2-3 hrs. at char level, 100 participants from 1 CBC, 1 time-facilitated and lead by private companies through CBC)	39	39

b) Milk Market Development Project

With the preceding strategic implications in mind, the Year-4 strategy will include the following interventions, involving relatively minor modifications to the Year-3 interventions, as the continuation of its strategy:

- Strengthening of Milk Business Groups (MBGs)
- Promotion of access to feed and fodder
- Intervention title: promotion of improved livestock husbandry practices and veterinary services
- Improvement of the milk supply network
- Development of char-based informal milk processors
- Livestock service provider (LSP) engagement
- Artificial Insemination (AI) technician Under MMDP for A.I. services.
- Strengthening of CBCs (institutional, economic, technological, ecological)

Table 11: Targets for Milk Market Development Project

Indicator	Target (July '15 – March '16)	Anticipated cumulative achievement (March '16)
Formation of Milk Business Group (MBG)		
No. of yard meetings with previous MBGs (25 members/meeting)	360	1440
No. of follow-up discussions with 1-yr old MBG members to capture market linkage improvements (25 members/meeting)		
Refreshers' training on financial management and marketing for MBG members	120	120
Exit meetings with the MBG members	120	120
Promotion of Access to Feed and Fodder		
No. of linkage meetings with input suppliers(conc. Feed) between mainland and chars(15 person/meeting)	12	38
Demonstrations on establishment of fodder plots (3plot/MBGS)	120	708
Demonstrations on silage preparation with materials (CBC based) (cost sharing)	22	44
Results demonstrations on fodder (30 person/event)	120	359
Promotion of improved AH Practices and Vet Services		
Lactation improvement of cows of MBG members	500	2,350
Improving Milk Supply Network		
Quarterly meetings among CBCs, formal/informal sectors and milk collectors.	16	16
Develop Char-based informal Milk Processor		
Building Capacity (meeting training etc) sessions of potential processors (5 processors/event)	10	10
Develop Char-milk supply linkage with Formal Processor		
Linkage workshops with formal processor facilitators and CBCs, CIDs etc. for greater impact on the milk market in the chars.	2	2
Livestock Service Provider (LSP) Engagement in MMDP		

Indicator	Target (July '15 – March '16)	Anticipated cumulative achievement (March '16)
No. of visits by LSP to the MBG (2 visits/member/month)	18,000	71,325
Artificial Insemination (AI) Technician Development under MMDP		
Training of A.I Technicians	5	10
Artificial Insemination of cattle through vouchers	800	1,943
Feed Vouchers for AI Calves	500	860
CBC Strengthening (Institutional, Economical, Technological, Ecological, Social)		
Institutional Aspects		
Workshops on good CBC governance (election process for CBC committee re-formation)(1 workshop/CBC; 2-3 hours)	22	22
CBC vision and strategy plan progress review workshops (1 time, CBC wise; 4-5 hours)	22	22
Review meeting with CBCs on documentation progress (organizational record, resolution, attendance, different files registers, etc. for audit and others) review meeting and further steps, CBCs based (2-3 hours)	22	22
Linkage and coordination workshops between CBC and wider community (1 workshops/CBC) to engage them in diversified businesses (2-3 hours)	22	22
Capacity building training of CBC on business plans (CBC based,1/CBC) focusing on revenue generation (4-5 hours)	22	22
Rollout workshops between CBCs and wider community stakeholders (CBC based; 1 workshop/CBC (2-3 hours)	8	8
Quarterly CBC Network committee progress review and planning meetings (Upazila based 1 meeting/Upazila)(4-5 hours)	8	8
Final Assessment (performance evaluation) of CBCs	22	22
Economic Aspects		
Refreshers' training of selected CBC members on Financial Management and Bookkeeping (in-house training for 2 days Upazila based, 4 members/CBC)	4	4
Progress review workshops on revenue generation (investment and return) for CBCs covering potential business(Dairy and others)(4-5 hours)	22	22
Linkage building meetings between CBC network committee and private companies for making JVAs, deal-making and implementation processes (1 meeting/Upazila) (4-5 hours)	4	4
Technological Aspects		

Indicator	Target (July '15 – March '16)	Anticipated cumulative achievement (March '16)
Technology promotion through CBCs (de-worming, vaccination, udder testing, castration machine, heat detection machine)	22	22
Demonstrations set up on Ready Feed (4 demos per CBC) (link with JVAs)	22	22
Learning-sharing workshops (FFDs) through CBCs on small-scale commercial beef farming, cluster based green fodder, Silage feeding, etc including mangers (2-3 hours, link with JVAs)	22	22
Promotional materials development for char green fodder branding through CBCs (4 per Upazila, link with JVAs) panaflex, folders/leaflet		
Ecological aspects		
Orientation and planning workshops for CBCs on coping strategies for ecological challenges; climate change and disaster (lean/winter period of beef fattening business); CBC based, char level; 1/CBC (2-3 hours)	22	22
Awareness-building workshops with the char communities on coping strategies for ecological challenges; climate change and disaster (lean/winter period of beef fattening business) through CBCs; CBC based (2-3 hours)	22	22
Social aspects		
Awareness-building workshops with the char communities on social issues (Child education, early marriage, dowry, VAW-Violence Against Women, protect robbery, EPI, WASH, etc.) for CBC and link with public sector through CBCs; CBC based (2-3 hours)	22	22
Workshops with CBCs on priority setting for social issues (Child education, early marriage, dowry, VAW-Violence Against Women, protect robbery, EPI, WASH, etc.) for CBC and link with public sector (identifying CBC roles and strategies) Char level, per CBC (4-5 hours)	22	22

2.6 Sustainability – Approach and Initiatives

2.6.1 CLP Approach to Sustainability

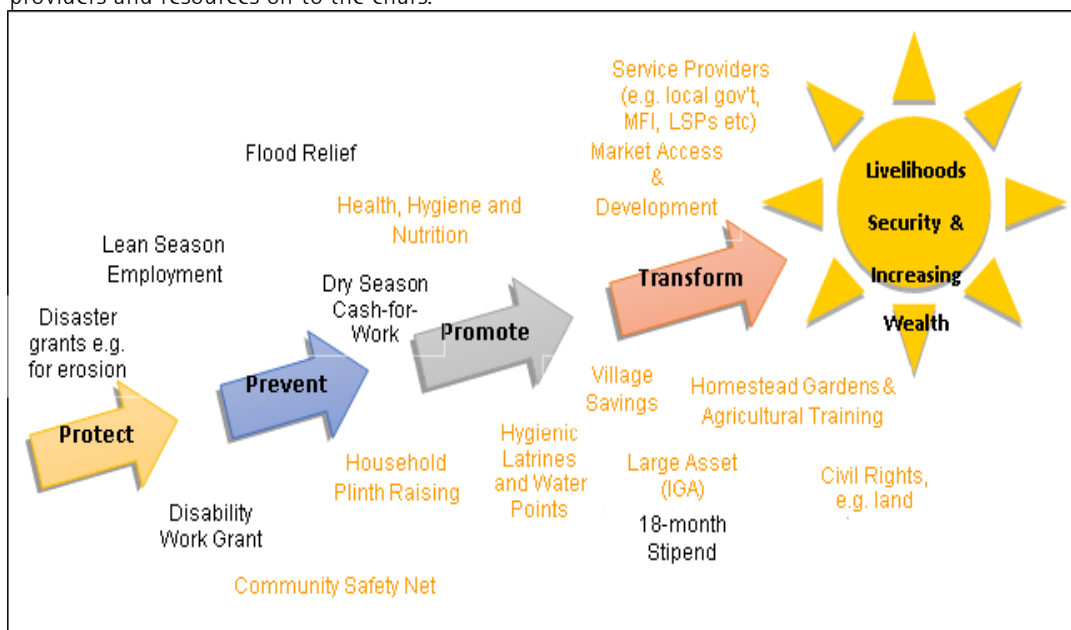
CLP's overall Outcome Statement commits it to: "Improve the livelihoods, incomes and food security of at least 1 million extremely poor and vulnerable women and girls, men and boys living on remote isolated riverine char islands of North Western Bangladesh."

Under this broad Outcome, CLP identifies six major outcome areas:

- Graduation: with 85% of participants expected to 'graduate'.
- Measurable and sustained changes in income and expenditure: with 85% of participants required to have income, expenditure and savings levels that do not drop in real terms.

- Improved nutrition practices among targeted mothers and adolescent girls: with 85% of targeted lactating mothers practicing exclusive breast-feeding (EBF) in the first six months of the child's life; and 85% of targeted children consuming multi-nutrient powders.
- Measurable changes to asset status: such as 85% of households doubling their asset status.
- Among market project members, increasing levels of profit.
- And at least 74% of women reporting being 'empowered' using CLP's Women's Empowerment Scorecard.

In order to achieve these outcomes, all of CLP's activities are designed with sustainability in mind. CLP's overall approach to reducing extreme poverty is shown in the figure below. Items in orange are also areas in which CLP's partnerships or 'crowding-in' strategy is active, i.e. to encourage more service providers and resources on to the chars.



The 18 sub-projects that make up CLP therefore include activities which are all designed with sustainability in mind. Once a participant household receives the full package of CLP support, it is expected that they will be able to sustain many or most of the activities in which they have received capacity-building, and the positive impacts will continue to be felt for years to come.

As an example, the income-generating asset (IGA) that is transferred is intended to become the basis of a sustainable livelihood. Around 98% of CLP's participants choose cattle; some aim buy bulls to fatten for sales to paikers (livestock traders / butchers) for meat; others choose cows to use as dairy animals as well as to gain income from sales of calves.

CLP provides a comprehensive package of training in best practices around cattle management, including support to Livestock Service Providers (LSPs): the role itself being a sustainable, community-based service provider activity that provides animal health support, as well as Artificial Insemination (AI) technicians, another sustainable livelihood option, which improves the genetic stock of participants' cattle. CLP's data suggests that the majority of CLP participants continue to rear cattle for several years after CLP's assistance ends although some choose to take profits and diversify into other livelihoods areas, often taking land-leases or moving into small businesses. Nevertheless, CLP data indicates that this approach does lead to sustainable livelihoods for very large proportions of CLP participants.

Looking at the Graduation outcomes provides further evidence that CLP's overall approach and impact is sustainable. For a household to be defined as 'graduated' by CLP, it needs to achieve six out of a basket of ten graduation indicators, which include things like income, food security, access to improved water, and achieving a threshold of productive assets, among others.

Recent research by the IMLC Division shows that overall graduation rates for Cohorts 2.1-2.4 were 85% on average (i.e. an average of 85% of all participants met six of the ten graduation criteria), which is in line with CLP's logframe target.

The research also showed that graduation rates for Cohorts 2.1 to 2.4 have not changed in the (weighted average) 16.7 months since the end of CLP support; they have remained at 85% on average since CLP's support ended.

CLP Phase 2 also keeps track of households that were assisted during CLP Phase 1. The proportion of CLP 1 households meeting 6 of the criteria in the most recent annual survey was 66% (between 4.5 and 7 years after CLP support ended.) This is a relatively good achievement considering CLP 1 households are being judged against CLP 2 criteria.⁷

The graduation criteria cover many (but not all) of the outcome areas shown above and therefore indicate that across many outcomes CLP's impact is impressive and, with the data currently available, appears to be sustainable for many years after the end of the programme.

Nevertheless, there are certain areas, such as in basic services (health, education) and infrastructure where policy-makers and development stakeholders need to give attention so that chars-dwellers can continue their journey away from poverty and toward robust, sustainable livelihoods.

CLP's website (<http://clp-bangladesh.org/publications/research-reports/>) contains many reports and briefs covering CLP's achievements.

⁷ See: http://clp-bangladesh.org/publications/research-reports/?exelid=research_report&download=http://clp-bangladesh.org/wp-content/uploads/2015/05/Sustainability-of-Graduation-Rates.pdf for further details on the sustainability of CLP's graduation rates.

2.6.2 Initiatives to promote sustainability of Village Development Committees

CLP has prioritized the need to strengthen the capacity, governance and sustainability of its community based organisations (CBOs) and the Village Development Committees (VDCs) within the time remaining on the programme. This was emphasized by the CLP Annual Review 2014, which recommended that CLP develop a structured phase-out plan transitioning the VDCs from CLP support. With this in mind, CLP has appointed a short-term consultant to develop a structured phase-out plan for self-governing and sustainable VDCs. The consultant worked throughout November 2014 with the HDU teams at the Secretariat, District, IMO and VDC levels to detail the actions required. The major highlights of the proposed phase-out plan are as follows:

- The VDCs need an official legal identity to access resources and services from government and non-government agencies;
- VDCs should remain as village level organisations and be discouraged from evolving into bigger federations;
- VDCs need systematic structured interventions to create connections with Union Parishads (UP) and non-government agencies;
- VDC activities need reform;
- Further training is needed for VDC capacity building;
- VDCs need close supportive supervision from the programme before phasing out CLP support
- Following a series of consultations with different stakeholders on the findings and plans, CLP has begun to implement additional activities to strengthen capacity, governance and the smooth phasing-out of 165 VDCs (94 for cohort-2.5 and 71 for cohort-2.6) from January 2015. Over the reporting period, we accomplished the following tasks:
 - 20 VDC Support Officers were recruited by the IMOs to ensure supportive supervision and follow up of a structured work plan. Each VDC Support Officer was responsible for an average of 10 VDCs;
 - Training of Trainers (ToT) was provided to all VDC Support Officers;
 - The existing membership of VDCs was reviewed;
 - Dialogue occurred with the Sub-Register and Notary Public for trust registration;
 - An Activity Calendar was prepared on 2-3 selected issues in 165 VDCs;
 - Dialogues occurred with landowners about the formal declaration of VDC sheds and property;
 - One or two regular activities were identified on a priority basis to contribute to social development and change;
 - Training was given to VDC members on Organisation Development and Leadership;
 - Linkage development workshops were organised with Union Parishads (UPs);
 - Annual General Meetings (AGM) were organised by VDCs;
 - Linkage development workshops were held with local GO-NGO service providers;
 - Refreshers' training sessions were held for VDCs;
 - Union and Upazila level stakeholders were identified and listed in terms of name, services to agriculture input and marketing, agricultural product dealers, GO-NGO service providers etc. and
 - Monthly meetings were held by VDCs with bi-weekly follow-ups by VDC Support Officers.

The major plans for the next FY are as follows:

- Assist VDCs to continue their usual activities with regular follow-up and monitoring by VDC Support Officers;
- Encourage VDCs to open savings accounts in their nearest banks on the mainland or to manage savings independently;
- Confirm the registration of interested VDCs as 'Trusts';
- Facilitate formal declaration by landowners about VDC sheds and property;
- Continue the activities in the villages for longer periods;
- Provide training to VDC members on Family Law;
- Organize Annual General Meetings (AGM) by VDCs;

- Provide refresher training to VDC members; and
- Maintain connections with UPs and local GO-NGO service providers

2.6.3 Initiatives to promote sustainability of Community Business Centres

With the view of creating a better, pro-poor market infrastructure for the chars, 70 Char Business Centres (CBCs) have been established as the central body for local char-based meat, milk and fodder business groups, related input providers and buyers to facilitate a better, more productive and profitable business environment for all char value chain actors. At present, most CBCs provide a wide range of market facilitation activities including forward market connections, access to finance, market information, technical and business advice, technology demonstration, aggregation points, social awareness, security and protection, supply of input, ecological resilience, relationship building and improvements to the producers' business knowledge and planning. With these in mind, CLP commissioned a CBC assessment that broadly divided all 70 CBCs into three categories based on their performance ranking as A, B and C. All CBCs are motivated toward sustainability; although they require different levels of support to move to higher levels of organization and business performance.

Based on recommendations from the CBC assessment report, new activities were designed based on five major aspects: institutional, economic, technological, ecological and social. These aimed to strengthen the CBCs' business performance and to help them achieve sustainability in self-governance, income, improved organisation management, increased fund and management, establishing a physical identity and stronger connections with stakeholders by adding value to the char meat and milk market systems.

As mentioned, 70 CBCs were assessed, had work plans developed, and organized various sessions: 70 vision-building and strategy-planning workshops; 70 workshops in constitution, by-law preparation and operation guideline development; 70 batches of training in documentation and organizational record-keeping; 70 batches of training in business plans with a market development approach; and 70 batches of training on revenue generation, investment and financial management. They also had re-structuring of the executive committees and sensitization meetings in 19 CBCs; 32 exposure visits to strong CBCs; 5 linkage and coordination meetings conducted with Cooperatives and Social Welfare officials from the GoB for CBC registration; 46 connection-building meetings between CBCs and PSAs/GOs (DLS, UP, etc.) for overall CBC business functions; 70 training sessions on revenue generation, investment and financial management; 13 JVA-making and activity-planning meetings with private companies; twelve newly-formed CBC network committees; developed eight cattle aggregation points and ten milk collection points, and connected with district-based large cattle traders or paikers; and organized twelve livestock business and technology fairs to involve other neighbouring farmers.

The CBCs have some unique business models and fund generation possibilities from different sources such as members' savings and commissions from private sector companies e.g. from ACI Godrej cattle feed, which is acting as a sub-dealer, commissions from United Finance Ltd. as a guarantor for loan services, green fodder cultivation and selling, interest from loan rent of the CBC offices, commission from milk supplying to the formal sectors such as PRAN, BRAC Aarong etc. The CBC also purchased mechanical chopper machines for large scale chopping and silage generation.

The CBCs have also developed strong links with the GoB (DLS and Cooperatives) as well as the private sector (AIT, Advanta, ACI Godrej, Novartis, Lalmoni Agro) in order to avail services for livestock rearers quickly (e.g. vaccinations, de-worming, treatment, feed, seed etc.).

During the reporting period seven CBCs (Char Kapna, Sativa, Khelar Vita, Natun Char, Ranipura, Paschim Isli, Binbinia) from Kurigram, Rangpur and Sirajgonj were registered by the Department of Cooperatives. Fourteen CBCs (Goyal Nagar, Miar Char, Sukher Bati, Pakhiura, Montola, Delua, Belkuchi, Ratonkandhi, Bangua, Char Mudafat, Char Mudafatkalikapur, Koraiborsal, Datier Char, Naterkandhi) from Kurigram, Rangpur, Pabna and Sirajgonj submitted their cooperative registration applications to the Department.

The CBCs also started savings within their groups, with 30 to 100 members in each. The highest saving amount was of Kumar Para CBC, Gaibandha, at TK 856,750; the lowest amount was TK 3,000 from Char Kalikapur CBC, Kurigram. The total amount of savings from the 70 CBCs was TK 2,732,790. 27 CBCs have these savings accounts in local banks, 46 CBCs have their own offices, 70 CBCs have developed constitutions and 3 CBCs have established Cattle Aggregation Points (Poschim Isli, Pakhiura and Khelar Vita) in Rangpur and Kurigram.

The CBCs also conducted seven livestock fairs in different market areas. One example is of a CBC in Rangpur where the Honorable State Minister of Local Government and Rural Development (LGRD) and various GoB officials were present. Char Laxmikhola and Mazbari CBC in Sariakandhi, Bogra, successfully hosted the UK and Australian High Commissioners to Bangladesh. Also 4 paid volunteers were recruited by four CBCs (Bangua, Ranipura, Montola and Belkuchi) to maintain their savings accounts; revenue generation activities started in 39 CBCs with a minimum of Tk. 500 to a maximum of Tk. 11,500. The documentation of all 70 CBCs began with meeting resolutions, savings registers, business planning, registers for commission, money receipts, etc.

Since the establishment of these CBCs, and with the support provided by the CLP Market Development Project over the last couple of years, their ability to act as a key platform for facilitating a diverse set of business functions related to the livestock sector has improved. However, they are not yet sufficient for the char agricultural (agriculture and livestock) market system. Therefore, additional support will be provided to CBCs in the upcoming FY (July 2015 to March 2016) through the strengthening and upgrading of the CBC model and its functions as much as possible by end of the project, targeting leadership development, increased bargaining powers of the CBC members, direct connections and coordination with private sector actors it is hoped that this will result in CBCs being able to independently implement their activities and play the roles necessary to achieve a sustainable char market system.

2.6.4 Initiatives to promote sustainability of WASH Outcomes and Plinths

CLP is aware of the plinth sustainability issue: plinths raised on chars have an average life of 15-20 years, thus they are not intended to be a fully permanent solution. They are subject to river erosion, which may wash away not just the plinths but also the chars themselves. However, while erosion is unpredictable and beyond the Programme's control, CLP takes precautions not to raise plinths in high risk areas and close to water flows. Households also plant grass and shrubs on the slopes of plinths to protect them against floodwater flows and rainwater cuts, and core participants are encouraged to carry out swift and high-quality maintenance procedures. Investments in plinth-raising are considered cost-effective if they are able to provide these households and their animals a dry place to live on for 5 to 10 years.

Char dwellers have started realising the utility and importance of plinths; some households have begun to raise plinths on their own and others have raised second plinths after the erosion of CLP-funded first plinths. While CLP has not studied this phenomenon, it offers interesting research potential.

One of CLP's initiatives last year was a special awareness project implemented with technical assistance from UNICEF, aimed to create better and sustainable WASH outcomes. The results of the project are now visible as char communities are more aware of health and hygiene issues and the importance of better maintenance of water points. Currently, CLP is also delivering four WASH awareness lessons to its core participants at group meetings. These lessons cover a range of educational topics such as personal hygiene, safe water plans, hand washing in critical times, health hazards, open defecation hazards etc.

In terms of installation of hardware, roughly 95% of the core participants now have improved access to a standard water point within a 10-minute round walk. Sustainability of water points is not a major concern for CLP, since the technology is well-understood on the chars, and there is a general availability of both skills and materials to fix the water points should they break down.

Regarding the building of latrines, CLP has anecdotal evidence that individuals and communities rebuild / re-dig latrines once they fill up; however, no formal study has been carried out yet. Latrine materials are also locally available and, the simple engineering involved, enables the char residents to re-dig new ones as and when necessary.

2.6.5 Partnership initiatives to promote the sustainability of CLP's outcomes

To sustain the outcomes of its activities, CLP has identified the following areas in which to explore partnerships opportunities: health, education, financial services and market development.

Both improving health-seeking behaviour creating access to healthcare services are equally important aspects of maintaining good health in char communities. Since the beginning, CLP has worked to bring health-providing development organizations and other health-related agencies to the chars to create access to health. In addition, MoUs have been signed with NGOs, healthcare organizations and CSR-involved organisations to ensure essential services such as creating access to safe drinking water.

Through its asset transfer and training activities, CLP has also helped the ultra-poor char dwellers in developing economic assets and generating income. However, it is the development of education on the chars that is truly vital to stopping the intergenerational transfer of poverty in the CLP core participant households. Unfortunately, hundreds of children living on the chars do not attend school as neither the Government nor NGOs operate schools nearby. If there are schools within travelling distance, many other factors cause the primary level dropout rate to be very high, and secondary school enrolment to be very low. To combat this and improve the situation of char education, CLP has been involved in advocacy with NGOs and with the government's Ministry of primary education.

Most of the chars are good for cattle rearing and a variety of agricultural practices; however, marketing the produce and earning enough revenue has proved to be a big challenge. Due to the remoteness of the chars, agricultural firms take very little interest in them. As such, one of CLP's measures to improve production and marketing has been by inviting the market players. CLP has taken steps to conclude MoUs with leading dairy and agricultural companies; it has also collaborated with a Swiss contract project called M4C to achieve common goals for livestock and agriculture development. As an additional means of reducing poverty, CLP undertook a Khas land initiative in 2012 to give the poorest families access to land for growing crops. A successful model of partnerships with the Government was built to achieve the objectives of the Khas Land project. Steps have also been taken to create partnerships between the Rural Development Academy in Bogra (RDA) and the CLP IMOs for work on livestock rearing.

A critical requirement for graduated CLP core participants is continued access to finance. They need credit to scale up and diversify their businesses and to save income. Because of the remoteness of chars, the major microfinance (MF) players (BRAC, Grameen, Asha) in the country do not tend to operate there. Some small local MFIs do run MF operations but, again, on a limited scale. In an attempt to improve this situation, CLP has taken a few initiatives that include collaborating with United Finance and M4C to implement seasonal lending to the char farmers, encouraging the CLP IMOs to extend their MF to chars and attracting CSR funds toward microfinance.

3. Innovation, Monitoring, Learning & Communications Division

3.1 Introduction and ambitions

The Innovation, Monitoring, Learning, and Communications Division (IMLC) comprises two Unit: M&E and Communications. The M&E Unit has several responsibilities, including to demonstrate how the CLP is progressing in terms of outputs and outcomes. The Unit is also responsible for documenting lessons and feeding these back into the Operations. The Communications Unit has the role of disseminating the Programme's findings to different stakeholders including the donors (DFID and DFAT), GoB, the IMO and District staff as well as the wider development community.

As in previous years, IMLC continued with its regular monitoring during the annual Socioeconomic Survey and the Nutrition Status Survey; both of which were carried out between October and December 2014. In addition, IMLC played a key role in the preparation and analysis of data during CLP's annual review and the Operational review. The team also carried out research studies. Within the year, eleven research reports were finalised:

- CLP's influence on dowry and violence against women on the chars
- The impact and sustainability of CLP's WASH interventions
- CLP's impact on women's empowerment on the Chars and its sustainability
- The Impact and Sustainability of CLP's Food security interventions
- CLP's impact on livelihoods on the Chars and its sustainability
- A model for a self-governing and sustainable VDC following a phase-out plan from CLP Support
- CLP Graduation Rates: How Sustainable Are They?
- Women as Entrepreneurs: The impact of having an independent income on women's empowerment
- CLP Annual Nutritional Survey Report 2008-2014
- Meat Sector Outcome Report
- Milk Sector Outcome Report

IMLC has maintained a high standard of producing content for dissemination through the CLP website and social media platforms as well as continuing with briefs, reports and news stories. The team also prepared a new set of impact series glossies and info-graphs.

In terms of staffing, there have been some changes this year. Three Interns were promoted to the role of IMLC Officer from 1 July 2014. Three Young Professionals completed their contract period in September 2014 while a single replacement was appointed (Erika O'Donnell joined CLP in November 2014 and left in May 2015).

3.2 Household monitoring

The M&E Unit collects monitoring data on a range of indicators that can be categorised around key themes including livelihoods, WASH, women's empowerment, nutrition and food security.

Traditionally IMLC has used the 'rolling baseline' or 'pipeline control' approach to controls i.e. the baseline status of each new annual cohort represents the 'control' against the progress of all previous cohorts. This allows for the progress of cohorts 2.1-2.5 and CLP-1 households to be assessed against the baseline status of cohort 2.6 households which was collected in October-December 2014. The following boxes outline some results from the last (2014) annual survey:

Achieving Outcomes: Headline results from the 2014 annual survey

Livelihoods

- CLP has a significant positive impact on the value of household productive assets. The mean value of productive assets owned by CLP households has increased significantly (TK 52,328 and TK 60,591 for the latest and oldest cohorts respectively) compared to the control group (TK 1,675).
- Monthly household income shows significant improvement as the average monthly household income reached TK 9,870 for the most recently completed cohort compared to TK 2,081 only for the control group. The mean expenditure shows a similar trend (TK 7,445 for the most recent cohort compared to only TK 2,064 in the control group).
- The mean household cash savings increase significantly during households' time with CLP. Average cash savings for the most recent cohort is TK 5,360, compared to only TK 49 for the control group.

Empowerment

- CLP has a large impact on women's empowerment. 96.1% of women from cohort 2.4 (CLP support ended 3 months prior to the survey) met at least five of CLP empowerment criteria and thus are considered 'empowered' according to the Chars Empowerment Scorecard. This was substantially higher than that of the most recently joined cohort (only 11.5%).
- The criteria being met by the vast majority of CPHs are: being members of a committee, attending meetings, keeping family cash, and joint decision-making.
- Empowerment criteria being met by relatively fewer households include: the ability to resolve conflict, being asked for advice, and being invited to social occasions.

Food Security

- About 80% of households "have three meals a day + 5 food groups" in all cohorts who have received CLP support. 72% of the most recent cohort have access to three meals a day compared to only 37% in the control group. This impact is found to be sustainable: 95.4% of CLP1 households had three or more meals per day.
- The proportion of households spending 70% of income on food dropped from 72.2% in the control to an average of 22.6% in earlier cohorts.
- 52-70% for all cohorts who are receiving, or who have received CLP support have an acceptable food consumption score compared to only 18.7% in the control group.

Water, Sanitation and Hygiene

- Significant increases in access to improved water sources have been achieved by CLP participants. Over 70% of current CLP participants access their water from an improved water source compared to only 5% in the control group.
- Access to a latrine of *any* standard was predictably high, with 97% of CLP 1 participants and 66% of the control group having access to a latrine (any standard). However, just 7% of the control group has access to a sanitary latrine up to CLP standards, whereas up to 80% of existing participants and a minimum of 49% of CLP 1 cohort households have access to a sanitary latrine that meets those standards.
- The number of respondents with soap/ash close to their water point/latrine jumps from 15% in the control group (Cohort 2.6 at baseline) to an impressive 99% in early cohorts.

<http://clp-bangladesh.org/wp-content/uploads/2015/01/2014-10-29-Headline-Outcomes-Annual-Survey.pdf>

The Impact and Sustainability of CLP's Food security interventions

- Food security is broken down into three pillars: Access, Availability, and Utilisation. CLP measures the acceptable food consumption score for assessing food security. However, having 3 meals a day has been also been used as a measure of food security.
- Households' food access increases after cohorts receive the CLP support package. The percentage of households with an acceptable Food Consumption Score (FCS) increases substantially after CLP's interventions, compared to households in the control groups, and is sustained beyond CLP support.
- Over 95% of the households have three meals a day in all cohorts who have received CLP support compared to the control (Cohort 2.5) which only had 26.3% households achieving three meals per day. This impact was found to be sustainable: 95.4% of CLP1 households had three or more meals per day.
- After receiving the CLP package of support, almost all households initially have access to cattle increasing their access to meat and dairy products as well as an income to buy food. Later, households invest into other assets, particularly land, creating other sources of food and having food available.
- Marked improvements have been observed in food utilisation since CLP households' access to tube-wells and latrines. The knowledge of hygiene practices has also increased significantly.

(<http://clp-bangladesh.org/wp-content/uploads/2014/12/2014-12-03-Food-Security-and-Stability-Study1.pdf>)

3.3 Market Development M&E

Successful implementation of the Market Development outcome monitoring has continued since the system was put in place in FY 2013-14. All activities were carried out as planned.

Data collection has been carried out by professional enumerators. Six meat sector surveys and two milk sector surveys were carried out and training sessions have been conducted every time for capacity building of the enumerators to ensure accurate data collection. Although there were no structural changes in the data collection system, all data collection tools were improved with respect to feedback from Operations.

To ensure the quality of data collected, different verification procedures were followed. In the meat sector, a third party enumerator team was hired to cross-check 5% data on the sample, and reports were prepared to determine the actions required. In the milk sector, IMLC's monitoring team accompanied the enumerators and an in-field crosschecking was done.

CLP and IDE now jointly run the outcome monitoring of the meat sector market development project. A faster and more collaborative reporting system has been put in place with the increased participation of both parties in preparing reports and sharing results. A milk sector outcome report was also prepared by IMLC as planned.

Headline results from the Milk and Meat Sector December 2014 Outcome Report

- The mean profit has increased significantly and reached Tk 1,749 per cattle per month compared to the baseline of Tk 1,387. 38% BGMs have achieved the January 2015 milestone of a 35% profit increase over baseline.
- The mean profits per cow per month from dairy farming increased to Tk. 870 per cattle per month which is 25% higher than the baseline. 30% of BGMs have made a 25% profit increase over the baseline against the January 2015 milestone of 15% BGMs reaching that ceiling.
- % of Business Group Members (BGM) purchasing ready feed has increased to 42% in the meat sector and 50% in the milk sector as of December 2014.
- 57% and 55% of BGMs in the meat and milk sector respectively have purchased deworming tablets for their cattle at appropriate intervals as of December 2014.
- The mean litres of milk sold per BGM per month increased from 33.5 litres to 47.4 litres and the amount of milk sold as % of total milk production reached 81%.

Source: Meat sector outcome report December 2014 and Milk sector outcome report December 2014

3.4 Research

IMLC conducted important pieces of research during the year. This research was initiated to either help senior management understand issues or to increase the CLP's understanding of its impact on the lives of char households. Some key research findings are presented below (and are based on the October 2013 annual survey):

Women as Entrepreneurs: The impact of having an independent income on women's empowerment

This research demonstrated that the combination of CLP's interventions, such as asset transfers, livestock management training and social development group sessions provide an enabling environment for extreme-poor women to participate economically. This increases women's economic status and provides them with opportunities to develop as entrepreneurs. It was evident from the research that having an independent income was extremely important to CLP participants, with 96% reporting this. All women who reported having an independent income also reported influencing investment decisions. Compared to women who did not earn an independent income, women who reported having an independent income were: one and a half times more likely to keep the family cash; six times more likely to have personal savings; five times more likely to be invited to social occasions; six times more likely to attend meetings or trainings; and seven times more likely to be a member of a committee.

(http://clp-bangladesh.org/wp-content/uploads/2014/08/Women-as-Entrepreneurs_The-impact-of-having-an-independent-income-on-womens-empowerment_August-20141.pdf)

Meat and Milk Sector Outcome Report

- The mean profit per cattle per month has increased significantly and reached Tk. 1,749 per cattle per month compared to the baseline of Tk. 1,387. 38% BGMs have achieved the January 2015 milestone of a 35% profit increase over the baseline.
- The mean profits per cow per month from dairy farming increased to Tk. 870 per cattle per month which is 25% higher than the baseline. 30% of BGMs have made a 25% profit increase over the baseline against the January 2015 milestone of 15% BGMs reaching that ceiling.
- % of Business Group Members (BGM) purchasing ready feed has increased up to 42% in the meat sector and 50% in the milk sector as of December 2014.
- 57% and 55% of BGMs in the meat and milk sector respectively have purchased deworming tablets for their cattle at appropriate intervals as of December 2014.
- The mean litres of milk sold per BGM per month increased from 33.5 litres to 47.4 litres and the amount of milk sold as % of total milk production reached 81%.

http://clp-bangladesh.org/wp-content/uploads/2015/02/Meat-sector-outcome-report_December-2014_FINAL.pdf

http://clp-bangladesh.org/wp-content/uploads/2015/02/Milk-sector-outcome-report_December-2014_FINAL.pdf

The impact and sustainability of CLP's WASH interventions

Water

- More households have access to improved water sources having received CLP support. However, core participants were not prioritised in the water policy before July 2013, so less than 50% of CPHHs have access to a tube well up to CLP standards.
- The absence of intact concrete platforms caused many tube-wells not to meet CLP standards, causing a relatively lower % of participants with access to improved water.
- Similar proportions of CLP-1 households retained access to a tube-well up to CLP standards since 2011, showing a very high level of sustainability.

Sanitation

- CLP has had a significant impact on the proportion of households with access to a sanitary latrine up to CLP standards. 87.4% of the latest cohorts have access to such a latrine after having received CLP support compared to only 6.1% in the control group.
- In previous cohorts having a water seal intact was the major cause for latrine failure to meet CLP standards. In recent cohorts, over 90% of household latrines meet all criteria for a sanitary latrine.
- The same proportion of CLP-1 households had access to sanitary latrines up to CLP standards in October 2013 as they did in April 2011.
- In 2011, major policy changes were made in Water Sanitation and Hygiene (WASH) extending WASH support to the wider community; this has substantially increased the number of latrines on the chars.

Hygiene

- Women's hand washing at critical times has improved substantially after receiving CLP support (from 4% at baseline to over 70%) and this impact is not only sustainable but increasing over time as women's behaviours change. CLP 1, the oldest cohort, has the highest proportion of women (83.2%) practicing hand washing during critical times.

<http://clp-bangladesh.org/wp-content/uploads/2014/12/2014-10-23-WASH-Study.pdf>

CLP's impact on women's empowerment on the Chars and its sustainability

- The Chars Empowerment Scorecard, comprising ten household and community level indicators, is used to assess the empowerment of women participating in CLP.
- CLP has had a significant impact on women's empowerment. The percentage of women meeting five or more (the cut-off) of CLP's empowerment criteria is substantially higher among the CLP participants (between 87 and 95%) than the control group (0.2%).
- CLP participants scored between 6.4 and 7.5 in the empowerment scorecard compared to only 1.9 for women in the control group.
- Improvement in scores was achieved by an increase in the percentage of women achieving all community-level indicators and four of the five household-level indicators between 2012 and 2014. 'Making decisions in the household jointly with male household members' was the only indicator that decreased during this time reflecting a shift in decision making patterns from joint decision-making toward independent decision-making.
- Empowerment levels are sustained over time and are potentially increasing. Results showed large increases in the percentage of women achieving CLP's empowerment criteria since 2012. As many as 88% of participants who left CLP up to 7.5 years ago (CLP-1) still meet CLP's empowerment criteria, showing strong signs of sustainability.

(http://clp-bangladesh.org/wp-content/uploads/2014/11/2014-11-20-CLP_WomensEmpowerment_impact-and-sustainability.pdf)

CLP Annual Nutritional Survey Report 2008-2014

- For mothers' BMI measurements, all cohorts showed significant upward trends throughout the surveys in the post-intervention period. Mothers' BMI in CLP1 increased on average by 1.8 units and CLP2.1 and CLP2.2 improved by just about 1 unit between 2010 and 2014, although the control also increased by 0.8 units.
- Height-for-Age (HAZ) in children showed improvements in the post-intervention period. After a downward trend of HAZ was found from 2008 to 2009, CLP1 showed a significant improvement in the HAZ score in children between 2009, 2010 and 2012. Other cohorts showed significant improvements in HAZ from 2012 to 2014.
- In general, Weight-for-Age (WAZ) worsened in all cohorts. WAZ score significantly fell from 2008 to 2009 in CLP1, but the downward trend after 2009 were not large. No major changes were found in CLP2.1 over the surveys. WAZ in CLP2.2 worsened significantly from 2010 to 2012, but not after 2012. CLP2.3 and its control, and CLP2.4 also worsened considerably between 2012 and 2014. This may be because generally children's heights are growing, but their weight isn't so much, thus leading to the apparent 'worsening', which may be indicative of a good change, i.e. heights are increasing.
- Haemoglobin concentration in children showed upward trends in all cohorts. CLP1 showed significant consistent improvement after intervention from 2010 to 2014. CLP2.1 and 2.2, however, did not show any significant improvement in means from 2010 to 2014. CLP 2.3 and its control and 2.4 increased significantly from 2012 to 2014.

(<http://clp-bangladesh.org/wp-content/uploads/2015/04/CLP-Annual-Nutritional-Survey-Report-2008.pdf>)

3.5 Verification

CLP implements its activities through IMOs that are contracted to deliver a set of defined outputs. To ensure quality and deter misreporting, IMLC manages an independent contractor to verify the quality and quantity of declared outputs. Random samples of between 5-10% of outputs, sampled also by type of output, are selected for verification each month. Data Management Aid (DMA), a Dhaka-based company, is the contractor selected to undertake this work.

3.6 Output monitoring

IMLC continues to coordinate and disseminate the monthly progress report which outlines progress against key indicators such as number of plinths raised, and number of CPHHs accessing safe water and sanitary latrines. The disseminated document provides consolidated figures for selected outputs of each Unit.

3.7 Communications: Improving the Visibility of CLP

3.7.1 Regular update of communication materials

Regular information dissemination takes place on CLP's website and social media including Facebook, LinkedIn and Twitter, to channel CLP's key activities to the targeted audience. This involves generating one original piece of content per week and occasional retweets on Twitter.

3.7.2. Useful Resources

This year CLP launched a new web page named "Useful Resources". The purpose of this new page is to share CLP's valuable documents with the relevant professionals. This page contains different types of training materials, project summaries, strategy papers, contracts and MoU, ToR, guidelines, modules, manuals, questionnaires, vouchers, passbooks, flashcards, festoons, booklets, posters and many more of CLP's valuable publications.

3.7.3 Website

a) New Website

This year the CLP website was redesigned. Great efforts have been taken to improve visitors' experiences with a strong visual representation of vast amounts of data. Separate unit pages have been introduced for the Markets and Livelihoods Unit, Human development Unit, Infrastructure Unit and IMLC Unit; their activities are updated regularly. A visual demonstration of CLP's activities has been introduced through "Image sliders" on the home page and separate unit pages. Three interactive graphs have been added to the "Monthly Progress" page for readers to visualise monthly progress at a glance. Other pages have also been redesigned to be more user-friendly.

b) New Bangla website

IMLC began translating the existing website to Bangla. The objective of launching the website in Bangla is to make the website more understandable to all levels of Bangladeshi people. The Bangla version of the website will be live from August 2015.

c) News Stories

A total of 49 news stories were published on the CLP website this year, highlighting different events like contracts and MoU signings, media mentions, important visits and core programme components of CLP. Some notable news stories featured the following issues:

- A few news stories were published on the MoU-signing ceremony between CLP and PRAN Dairy, BRAC, BSRM, Orbis International and ACI limited
- A news story highlighting the high-profile visit of the British and Australian High Commissioners to the chars was published in May, 2015
- News stories were also published on World Immunisation Week, World Water Day and International Day for the Elimination of the Violence against Women

3.7.4 New Glossies

This year, CLP developed the following 4 new impact glossies highlighting the core interventions of the programme:

- **CLP's Impact Glossy on Livelihoods on the Chars:** This impact glossy contains information on how CLP addresses livelihoods issues in char communities and how it measures livelihoods impacts, key statistics on value of household productive assets, household income and expenditure, diversification of income sources, proportion of income spent on food, household cash savings etc. and a couple of case stories of successful CLP beneficiaries with improved livelihoods.
- **CLP's Impact Glossy on the Food Security on the Chars:** This impact glossy describes the issues related to food security, how CLP measures food security, CLP's food security interventions, CLP's impact on food access, food availability and food utilization, and a couple of case stories.
- **CLP's Impact Glossy on the Water, Sanitation and Hygiene on the Chars:** This impact glossy focuses on the WASH situation of the chars, how CLP measures impact on WASH, CLP's WASH interventions, access to water, sanitation and improved hygiene practices and a case story of a CLP beneficiary.
- **CLP's Impact Glossy on the Women Empowerment on the Chars:** This impact glossy describes how CLP builds women's empowerment, how CLP measures women's empowerment, the char empowerment scorecard, CLP's impact on women's empowerment, CLP's impact on community level empowerment indicators, CLP's household level empowerment indicators, sustainability of the household level empowerment indicators and a case story on an empowered CLP beneficiary.

3.7.5 Briefs

A total of seven new Briefs were developed and published this year. Seven English briefs from the previous year were translated into Bengali as well.

- **Plinth Performance Review:** This brief presents the key findings from a survey carried out in January 2015 which aimed to assess the effectiveness of plinths in addressing the flood risks over a longer period of time.
- **Achieving Outcomes:** Heading Results from the 2014 Annual Survey- This brief presents the headline findings from the last (October/November 2014) annual survey. Separate, more detailed reports will follow in due course but this brief has been developed in an attempt to get the information out into the public domain more rapidly.
- **How to Stop Disaster from Becoming a Tragedy:** CLP's Approach to Reducing the Vulnerability of the Poorest in the Chars of Northwest Bangladesh- This brief presents key information on the vulnerability of the most disaster-prone people of the northwest chars of Bangladesh, and CLP's intervention to reduce their vulnerability.
- **CLP Voucher Schemes: Reducing the risk of Fraud:** CLP has many years of experience managing voucher schemes and has systems, procedures and assurance measures in place to counter the risk of fraud. The purpose of this brief is to accumulate the key findings of the "Voucher Scheme Workshop" arranged by CLP on 30th September, 2014.
- **Graduation:** Results for Cohorts 2.1 to 2.4: CLP will provide an integrated package of support to 78,000 extreme poor core participant households between 2010 and 2016. The Programme aims for 85% of these households to 'graduate.' This brief presents the headline findings of the graduated participants of CLP from Cohorts 2.1 to 2.4.
- **Stipend Transfer Using Mobile:** CLP's Experience with bKash. In July 2012, CLP began using mobile 'phones as a way of transferring the stipends through bKash (the service provider). This provides char-dwellers with formal access to financial services. This brief presents CLP's experience of using the financial services electronically.
- **Women as Entrepreneurs:** The impact of having an independent income on women's empowerment. This brief sets out to understand the relationship between women 'having an independent income' (one of CLP's empowerment indicators) and CLP's other nine empowerment indicators for measuring graduation.

Briefs Translated into Bengali–

- **Background to the Chars Livelihoods Programme:** This brief contains an overview of the chars, an introduction to CLP, the progress CLP made in Phase 1, objectives under CLP-2, selection criteria of the participants and the core packages of CLP.
- **Protecting Households from Floods:** This brief describes the CLP's infrastructure activities; providing essential infrastructure to char households mainly raising plinths above the highest known flood level and installing concrete pillars.
- **Building the Assets and Livelihoods of the Extreme Poor:** This brief mainly focuses on the Asset Transfer Programme (ATP) of CLP and the related support CLP gives to char people.
- **Improving Health and Nutrition:** This brief contains CLP's Health and Nutrition activities on the chars.
- **Improving Water, Sanitation and Hygiene:** This brief focuses on the importance of WASH (Water, Sanitation and Hygiene) on the chars and how CLP ensures access to improved water, adequate sanitation and improved hygiene behaviour.
- **Influencing Attitudes and Behaviours:** This focuses on the components of social development which aims to facilitate changes in the way people think and behave to support better lives for all chars-dwellers.
- **Developing Markets for the Chars:** This brief describes the constraints of the char producers to purchase input, its associated problems and why the Market Development Programme was launched to overcome these barriers.

3.7.6. Papers

- Stuart Kenward, CLP's Innovation, Monitoring, Learning and Communications (IMLC) Director has written a report on [Resilient Livelihoods CLP's Multi-sectoral Approach to Promoting Livelihoods and Reducing Poverty in the Chars](#). CLP works with the most vulnerable people of the northwest chars of Bangladesh and aims to raise more than one million people out of extreme poverty by 2016. This paper describes how CLP implements its core programme to make the char people more self-reliant and at the same time depicts the success on the chars through different graphical presentations of data. It carries detailed information on the Chars, Chars Livelihoods Programme, how CLP assesses success, how CLP eradicates poverty by improving diversified livelihoods and empowering women and CLP's initiative to ensure food security and WASH attitudes on the chars.
- Matthew Pritchard, Team Leader, Chars Livelihoods Programme, has written a report on [Climate Change and Resilient Livelihoods: CLP's Approach to Reducing the Vulnerability of the Extreme Poor in the Riverine Islands of North-West Bangladesh](#). In this report the author addressed the major threats and physical, economic, social and institutional vulnerabilities of the chars and addressed the ways of reducing these vulnerabilities to move out of extreme poverty.
- CLP was focused on in the Social Protection Newsletter: CLP Team Leader Mat Pritchard was featured in The Centre for Social Protection's [quarterly newsletter](#). The [Centre for Social Protection](#) (CSP) at the [Institute of Development Studies](#) (IDS) works to support a global network of partners working to bring social protection into the mainstream in development policy, and to encourage social protection systems and instruments that are comprehensive, long-term, sustainable and pro-poor.
- CLP was covered in Creative Cowboys Blogs: The Chars Livelihoods Programme was featured in the most recent edition of an award-winning new media platform named Creative Cowboy Films in their magazine '[Creative-i; The Bangladesh Issue](#)'. The Creative Cowboy team came to visit the CLP just over a year ago, discussing with our staff the challenges people face living on the chars, and CLP's approach to improve the livelihoods, health and well-being of those communities.

3.7.7 CLP Photo Library

This year CLP enriched its photo library with support from two award-winning photographers from Bangladesh. The photographers visited different CLP areas and captured a number of high-quality photographs of CLP's programme components, which has undoubtedly benefitted the CLP's communications activities.

3.7.8. Communications Strategy Review

IMLC commissioned Sajid Chowdhury, Team Leader of the Dhaka-based company Big Blue Communications, to review CLP's communications activities between 13 and 20 September. It is important during the last 18 months of the Programme to make sure the Programme effectively communicates lessons, findings, etc. The consultant was impressed with CLP's communications activities and his main suggestions were to focus on quality versus quantity, reduce the jargon and aim to tell stories as opposed to simply explaining activities.

3.7.9. High Commissioners' Visit

CLP was privileged to host a high-profile visit to the chars where HE Mr Robert Gibson, UK High Commissioner to Bangladesh and HE Mr Greg Wilcock, Australian High Commissioner to Bangladesh visited CLP activities at in the Tangail and Bogra districts. Chris Penrose Buckley, Livelihoods Adviser, DFID, Helen O'Connor, Climate Change Adviser, DFID and Mr Syed Nuruddin Ahmed, Managing Director, Maxwell Stamp Limited along with a number of govt. officials were present during the two-day long visit.

3.7.10. Midterm Evaluation Team Visit

The then additional Secretary of Rural Development and Cooperative Division (RDCD) of the Bangladesh government Mr A.H.M Abdulla, along with Mr Joynal Abedin Molla (Joint Secretary RDCD), Mr Md. Anwar Hossain (ACP, Planning Commission), Mr M.A. Matin, (DG RDA), Mr Abdul Latif (Deputy Secretary, Economy), Mr Abu Zafar Md. Farid Uddin Chowdhury (Director, IMED), Mr Humayun Kabir (Deputy Chief, RDCD), Kazi Ali Hossain (Director, BRDB), Mr A.K.M. Zakaria (Director of Agriculture, RDA, Bogra), Syed Zahidul Anam (Senior ACP, Planning Commission, CLP IDEAL project), Md. Rafiqul Islam (ACP, RDCD (M4C project)), Abdullah Al Mamun, (Joint Director, RDA), Ferdous Hasan Khan (Deputy Director, RDA), Bakul Chandra Roy (Project Director, IEDEAL, BRDB) and Md. Abdul Malek (Deputy Project Director, IEDEAL, BRDB) visited CLP areas in the Tangail and Gaibandha districts and observed different components of CLP as part of the Midterm Evaluation Programme.

3.7.11 Govt. Official Visits

Additional secretary of Rural Development and Cooperative Division (RDCD) of the Bangladesh government, Mr A.K.M. Badrul Majid, along with Md. Humayun Kabir (Deputy Chief RDCD), Mr Wahedur Rahman (PS to State Minister LGRD), Mr RathindraNathDatta (PS to Secretary, RDCD), Mr Rafiqul Islam (ACP, RDCD), Masudur Rahman Biswas (ACP RDCD) visited Changonj village, Bhuapurupazila in Tangail; and Majhbari village Sariakandi, Bogra from 4th to 5th June, 2015.

3.7.12 Operational Review

During this year, CLP underwent an Operational Review. The objectives were to capture key results and lessons learnt to inform the design of future programmes. The Review was led by Nicholas Freeland and included Maheen Sultan and Pippa Freeland. Malcolm Marks, CLP's previous Team Leader (currently Maxwell Stamp Project Director of CLP) provided support. The review team made two visits during the year.

3.8 Workshop, Seminar and Fair

3.8.1 Workshops

The IMLC Unit manager attended a workshop in Thailand on the "Regional Forum on Enhancing Disaster and Climate Resilient Livelihoods in Asia" on 26-27 February 2015 in Bangkok at the AVANI Atrium Hotel.

3.8.2 Char Convention

CLP along with a number of similar organisations participated in the first national char convention started on 6th June 2015. The purpose of this convention was to draw the attention of the decision makers of the government to take necessary initiatives for the development of the char communities. During this programme, two of CLP's representatives presented two papers on "Resilient Livelihoods: CLP's Multi-sectoral Approach to Promoting Livelihoods and Reducing Poverty in the Chars" and "Climate Change and Resilient Livelihoods: CLP's Approach to Reducing the Vulnerability of the Extreme Poor in the Riverine Islands of North-West Bangladesh". A total of 14 papers were presented on that occasion. Different groups of people including policy-makers, development practitioners and char residents participated in the convention and discussed different issues related to char development. A 36-point demand was declared at the end of the programme and presented to the respective departments of the government.

3.8.3 Fairs

a) Agro Tech Fair

CLP participated in the 5th International Agro Tech Fair on 28th-30th May, 2015 at Bashundhara International Convention City, Dhaka, arranged by Rural Development Academy (RDA) Bogra. More than 100 organisations participated in the fair and set up their stalls to demonstrate their innovations in the agricultural technology sector. CLP set up a stall and disseminated the information, knowledge and experience it has achieved throughout its 10-year journey on the chars.

b) Livestock Business and Technology Fair

CLP arranged a Livestock Business and Technology Fair on 27th May, 2015 in Rangpur. The fair successfully demonstrated the technologies of small-scale commercial beef farming systems, chopper machines, silage, cow comfort, artificial insemination (AI), milk production and marketing and many other livestock-related issues. The CBC members, BGMs and community people, input sellers (CIDs/MIDs), output market actors (Paikers, Butchers, large buyers, etc.), local elites/ professionals (UP members), govt. officials, NGOs, company representatives/ private partners (ACI seeds, ACI Godrej, EON, AIT, Novartis, United Finance, BRAC, etc.), project staff (IDE and CLP) and a large number of local people were present at the fair.

4. Partnerships Division

4.1 Introduction and ambitions

At its inception, CLP focused on connecting and collaborating with grassroots communities and development partners (IMOs) through direct programmatic interventions with a vision to achieve immediate livelihoods development at the targeted household levels. Lessons and insights drawn from these interventions provided valuable direction to the programme management in terms of formulating the concept of graduation and creating strategies for the sustainable reduction of both income and non-income poverty for the poorest char residents. In the next phase, the focus shifted to ensuring market-based development through the creation of partnerships among potential stakeholders with the mandate to contribute to the development of the country. This vision began to be implemented in the following years of CLP Phase 2.

Thus, one of the major new strategies that were adopted in CLP 2 was the concept of partnerships development. The CLP-2 Inception Report (December 2011) outlined the basic strategy of intervention; three types of potential partnership arrangements were considered initially:

- Partners willing to add additional funds, via DFID, to the CLP budget (e.g. AusAID);
- Partners willing to share responsibility or to completely take over any of CLP's non-core activities (such as health and education),
- Partners wishing to bring additional services to the chars or to improve on current CLP activities for the benefit of the char communities (e.g. in market development and job training).

However, as of the year 2015, the partnership concept has evolved further; it has gained much clarity in terms of its vision and objective. New thoughts and strategies are being added to strengthen the partnership building work, with a mission to add more meaning to the sustainability of the impact of CLP activities. The following sections elaborate the key achievements and the priority areas in partnership work for CLP over the last year:

4.2 Key achievements in 2014–2015

a) Partnerships Plan

The CLP Partnerships Plan was developed in April 2015 to guide the initiative during the final year of CLP. The overall purpose of Partnerships is to identify and work with stakeholders to produce linkages and provide additional or improved goods, work and services to the char communities, to improve their livelihoods and access to services, and to aid their journey out of poverty. To achieve this overall objective, a Partnerships Plan was developed in April 2015 for the final year of CLP; the following strategic principles were meant to guide the development of relationships and/or activities:

- Support the sustainability of CLP's achievements.
- Continue or increase outcomes / impacts.
- Be targeted at strategically-chosen organisational partners, particularly those with the mandate or aim of developing long-term and sustainable relationships and activities in the chars.
- Not require CLP to commit significant direct funding, or to play an unsustainable role (i.e. being a central player such that any agreement or activity will fail when CLP closes).
- Bring additional resources and / or partners to the chars.
- Support access to basic services (e.g. health and education) where possible.
- Create sustainable linkages between CLP-supported community-based organisations, entrepreneurs, service providers, etc.
- Be practical and 'doable' within the resources and time remaining to CLP.

From April 2015 to March 2016 there is a total of 12 months left before concluding CLP operations. Considering the time constraint, the plan addresses the three core strategic questions:

- What activities / areas would need support
- What kind of support will be required
- Who could be the potential partners

One major focus of the new Partnerships Plan is on developing Partnerships with private sector entities and engaging the CSR activities of the corporate sector. CLP will adopt two strategies in developing partnerships between IMOs and the corporate public sector:

- Value addition to the existing partnerships arrangements.
- Develop new partnerships.

Efforts will be made to connect CLP IMOs with CSR funds to particularly support health, primary education and microfinance in the chars. CSR partners that favour long-term relationships with the strategic partners of CLP, rather than CLP itself, will be given priority.

CLP will also explore the possibilities of connecting the IMOs with financial institutions in order to create access to finances for CLP graduates through VSL operations, conventional microfinance operations or specially supported programmes by commercial banks. To this end, contacts will be made with PKSF, United Finance to scale up their current operation, and with B4P, a DFID supported new programme in collaboration with commercial banks that lend money to poor producers.

In addition, CLP will assess the feasibility of connecting the IMOs with bilateral donor funding. It will contact DFID, DFAT, CIDA and EC to support health and education in the remote chars.

b) Education

As a result of CLP's advocacy efforts with the Government, 21 new government primary schools have been approved in CLP Char locations.

c) Health

Under the Memorandum of Understanding (MOU) with BRAC's Health Programme, BRAC has recently confirmed that they will be expanding their provisions to a further 105 char villages in Gaibandha, Kurigram, Pabna, Lalmonohir, Tangail and Jamalpur, enabling a total of 472 villages to be covered.

In March 2015, an agreement was signed between ORBIS and CLP with a vision to extend eye care services to the remote char communities. Under this arrangement CLP's partner NGOs will carry out screening at the community level through paramedics and health supervisors and send the list of potential eye-care seekers to CLP via the respective Programme Managers. The CLP Health Coordinator will communicate with ORBIS to make arrangements for treatment in ORBIS's associate eye hospitals in Dhaka. Treatment is free for CLP core participants, with ORBIS and CLP are sharing the costs.

The SNAD Foundation has provided free cataract operations for children and adults in the CLP chars. CLP provides logistical support such as transport costs and organization of the patients.

d) Market Development

A major focus in CLP's partnership development initiatives today has been on market development. Achievements during the reporting time include the following:

- **Partnerships have been continued with M4C** in the form of sharing ideas/information, attending workshops/ meetings, and accessing finance through United Finance. The initiative also includes running a "**common hub**" (a mix of CBC and SSC) to achieve common goals for livestock and agriculture sectors.
- **MOUs** have been concluded with PRAN Dairy and BRAC Dairy, while an MOU is under discussion with RDA, with the objective of improving dairy production (e.g. through Artificial Insemination activities), extending technical assistance to poor producers and providing a stable market link for the milk producers in remote chars.
- **An MOU** was concluded in April 2015 with ACI to ensure input and technical support to the CP and NCP agricultural producers in CLP chars.
- **Two workshops** were arranged by CLP to connect ACI directly to the CBC (Char Business Centres) for future collaboration between them.

e) Access to Financial Services

- United Finance (UF), a private investment company, successfully implemented a small pilot on seasonal lending with about 300 CLP beneficiaries. The impressive results from this pilot have encouraged UF to scale up the coverage and thus create access to finance for a larger number of the poorest inhabitants of the chars. CLP, UF and M4C are jointly working on the scale-up plans.
- In the fiscal year 2013-2014 CLP had organised two workshops on access to finance (A2F) with its IMOs and other micro-finance institutions in order to bring additional A2F to the chars. As a result six IMOs have expanded their micro-finance initiatives over the fiscal year 2014-2015. Discussions are ongoing with other potential partners, such as corporate social responsibility fund managers, to provide additional support in this area.

f) Khas Land

The Khas land initiative was started by CLP in 2013. For the following two fiscal years, i.e. up to June 2015, the target was to make 2,365 applications. As of June 2015, 2,748 applications were submitted to the relevant Government offices. Thirteen CLP IMOs are currently processing khas land applications; out of this, 481 titles have already been allocated and 2,139 applications are in progress.

g) CSR engagement

As indicated in the new Partnerships Plan, many efforts have been made during the reporting period toward exploring partnerships with CSR activities carried out by the corporate sector, especially banks, insurance companies and other commercial entities. The results are as follows:

- **BSRM:** BSRM a leading Steel and Re-rolling Mill in the country has prioritized three areas in which to engage with CLP IMOs in relevant locations. These are water, microfinance and health. The BSRM Foundation is keen to develop long-term partnerships with CLP IMOs and to continue their support through them in these three sectors.
In May 2015, an MOU was concluded between BSRM and 6 CLP IMOs on the water project. BSRM contributed TK 1 million; with their funds, 114 Tube-wells were installed in CLP 1 and CLP 2 to give about 1,000 households access to safe drinking water.
- Two more proposals from 2 CLP IMOs, one on Microfinance and another on Satellite Health Clinics, have been submitted to the company. BSRM has made a verbal commitment of TK 2 million for microfinance and another BDT 1 million for health.
- **Banks:** As of May-June 2015, proposals on Satellite Health Clinics, non-formal primary education and VSL activities have been submitted to the CSR departments of HSBC, Standard Chartered Bank and The City Bank for review for funding.
- **Insurance companies:** As of June 2015, proposals on Satellite Clinic and VSL activities have been submitted to Green Delta Insurance Company and the Delta Insurance Company, a sister concern of Shanta Group, for review for funding.

h) Engagement with RDA

A day-long workshop was organized by RDA and CLP to explore partnership possibilities between RDA and the CLP IMOs beyond the duration of CLP's operations. RDA has defined its strategy on this and has invited the IMOs to submit their project proposals.

4.3 Priorities for the next year

- Proposals that have been submitted to the above mentioned banks and companies will be followed up in the next year. More companies will be contacted, including IDLC, Unilever, Dutch Bangla Bank, First Security Bank and others.
- Contact will be made with bilateral donors who have mandates to assist health, education and access to finance for the very poor in Bangladesh. DFID, CIDA, EC and USAID are among the large funding agencies to be approached by the CLP Partnership Division with the objective to mobilize funds to continue CLP activities.

- Healthcare access will be created for poor char residents to modern hospitals run by Dhaka Ahsania Mission (DAM) and Shanta Group.
- The Division will facilitate the process of partnership development between CLP IMOs and ORBIS, especially in establishing the Eye Care Centre as a Business Model.
- A seminar on Engaging with CSR will be organised with the objective of creating connections and mobilizing resources for the chars.
- A training session will be organised for the IMOs on proposal writing.
- CLP's current partner organization in Health care i.e. PHD will be approached for discussion on their possible engagement with IMOs and the Chars beyond the duration of CLP's work.
- The Division will facilitate the process of partnerships development between RDA and CLP IMOs to continue VSL, LSP, livestock development and market development.

5. Finance, Procurement, Administration and IT

5.1 Financial Management & Audit

The Finance Division began FY 2014-2015 by harmonizing its activities, closing the previous fiscal year and establishing the work plan / budget for the Year 5 (2014-15) period of CLP-2. As with other years, the Finance Division ensured sound fund management through the computerized system that also monitors the financial proceedings of partner NGOs. To ensure an uninterrupted flow of funding throughout the year, the division systematically analyzed all contract budgets, produced a fund forecast and distributed it among the stakeholders; even through the period of political turmoil in the country. The Finance Division also responded to unexpected floods in the CLP project areas by disbursing emergency funds. The overall programme expenditure in FY 2014/15 was £15.27 million from a budget of £15.49 million (an approximate disbursement of 99% for the reporting year).

This year was noteworthy in terms of the diversity and innovations that were introduced in terms of financial reporting and establishing good controls at the CLP headquarters and at the IMO levels. These were:

- The introduction of “Activity Based Financial Reporting Systems” (ABFR) for district staff to check and monitor IMO financials by looking at their expenditure against expenses and actual output across all of organizations.
- The establishment of a total fund reconciliation system at each audit, with a newly-introduced internal audit framework checklist rather than a sample-based Internal Audit at IMO level.
- The implementation of spot checks: the finance team visited IMOs without prior notice to verify samples of vouchers and keep organizations aware that such visits could occur at any time. CLP district staff were also involved in these checks.
- The organization of workshops on Financial Management, Financial Risk Management and Value-for-Money (VfM) conducted by the Finance Team for Programme Managers (PMs), Accounts Managers (AMs) and Accounts Officers (AOs) of all IMOs as a capacity building initiative.
- The implementation of procurement audits as a tool for enhanced financial and procurement management of IMOs.

The division met the demand of arranging training sessions and workshops on the current Tax and VAT rules imposed by the government. These rules frequently change, creating difficulties for partner organizations' Accounts divisions. To counter this, the division decided to carry out training events on a regular basis to avoid material audit objections among IMOs.

CLP Finance faced an audit team from GoB-FAPAD and received an 'unqualified' audit report with no major material observations. The division also faced an internal audit team consisting of members from both DFID and DFAT from which good feedback was received for CLP's existing systems, policies and methods of operation. During the Annual Review from its Donors, the division produced the necessary and relevant financial exercises. It provided the Internal Audit Department (IAD) UK with the appropriate documents related to their queries. The DFID year-end financial exercise was carried out and circulated to all major programme stakeholders.

Two staff members from the Procurement and Contracts department resigned during the FY. As per CLP tradition, the Senior Management promoted skilled staff to these roles while managing the work flow efficiently.

5.2 Contract & Procurement Management

Apart from contractual activities covering all steps from pre-award to post-award, the procurement section focused on ensuring harmonization among pricing, effectiveness and timeliness. The three pillars of VfM (Economy, Efficiency and Effectiveness) were maintained throughout.

5.2.1 Contracts

The total activity of the Contracts section constitutes: issuing contracts, maintaining pre-award activities, scrutinizing invoices, record-keeping of all contractual activities, invoice checking, different reports production and the periodic upgrading of databases. Those activities aside, the section also helped preparing asset lists for IMOs, District Offices and the CLP Secretariat.

5.2.2 Procurement

The focus of the Procurement Section was on the VFM of each aspect of input, output and outcome. Procurement maintained close ties with listed suppliers and consistently analyzed demand while supporting programme activities by purchasing required objects as listed in the CLP annual procurement plan. Relevant departments were involved in the procurement processes. By concentrating on VfM initiatives, the section considers that a amount equivalent to GBP 137,026 was "saved" with details listed in the VfM register. Of this total, GBP 121,234 was from procurement or services and GBP 15,792 from the procurement of goods.

Major activities performed by the section in FY 2014-2015:

- The introduction of a Procurement Request Form.
- The planning and procurement of winter blankets. This initiative by CLP was duly approved by DFID and all assignments were successfully completed by first week of January before the cold wave hit the region. The recipients of the blankets were happy to receive the blankets advance of the winter cold.
- The audit of the Procurement Section was carried out by a team led by DFID and DFAT officials.
- Apart from the above mentioned activities, the section continued its regular roles e.g. taking part in the assessment process of contractors and liaising with Crown Agents on Direct Nutrition Intervention (DNI) related procurements.

5.2.3 Administration

The Section continued with the essential work of office maintenance and warehouse management for the project. During the year the fixed assets of district offices, IMOs and CLP Secretariat were updated while some of the old vehicles as well as the office generator were serviced. The section's key challenge during the year was to dispatch various programme materials to the field to ensure smooth operational activities. Moreover, all meetings and seminars were arranged by the administration as required by relevant units while the extension of visas of senior team members was carried out. The Admin section also successfully faced an internal fixed asset audit conducted by DFID.

5.2.4 IT

The major achievements in the IT section in FY 2014-2015 were as follows:

- Operating systems and other software were installed in laptops and desktops for the secretariat and district offices.
- The section started conducting IT equipment audits among the IMOs during the year.
- The Edge modem-based internet of the CLP Secretariat users was upgraded from 2G to 3G network to enjoy the latest Grameenphone services.

6. Governance and Working with Government

6.1 Introduction and Ambitions

As a government-sponsored programme, CLP has strong connections to the Government of Bangladesh (GoB) both centrally and regionally. CLP's main ambitions in this regard are to build and maintain these links, and use research results and experience to advise and influence the GoB for social development and social relief projects.

Relations between the programme and the government are at four main levels-

- CLP is a programme of the RDCD; as such the Ministry chairs the implementation and steering committees to which CLP reports. It is responsible for monitoring the programme's progress and providing advice and guidance. RDCD is represented within the CLP management structure by the nominated Programme Director (PD) who retains staff in the CLP secretariat at the RDA campus in Bogra and in the Upazilas under the programme. CLP is also accountable to IMED for progress and impact monitoring, and to FAPAD for financial monitoring and auditing.
- CLP has quarterly meetings with government officials; dialogues are held with Deputy Commissioners (DCs) at the district level, with Upazila Nirbahi Officers (UNOs) at the upazila level and with Union Parishads at the local level. The programme provides updates on its issues, progress and ambitions, and in turn receives guidance and assistance as necessary from these three levels. CLP also sponsors individuals at the upazila level for Masters programmes in the UK.
- All technical units in CLP maintain contacts with the local offices of the relevant line ministries (e.g. livestock, health and education). They also engage local-level government officials in contracts to implement development activities, particularly for infrastructure.
- Every year, CLP runs a small governance programme that targets the capacity building of GoB officials from the Upazila and UP levels as needed. These are four-day sessions held on the RDA campus, with RDA officials contributing to the teaching programme

6.2 Targets, outputs and achievements for 2014/15

a) PSC and PIC meetings as called and chaired by the RDCD

The fifth PSC meeting of the CLP was held on 14 June 2015, where the work plan and budget for FY 2015/16 was presented and approved. A PIC meeting scheduled for FY: 2014/15 was held on the 23 March 2015.

b) Quarterly meetings at the district and upazila levels

Following the RDCD's notification regarding the constitution of the District Coordination Sub-committee (DCSC) in April 2012, the quarterly DCSC meetings with Deputy Commissioners (DCs) of the programme area convened regularly during 2014/15. CLP also held different meetings with the DCs as necessary.

RDCD published the notification regarding the constitution of the Upazila Coordination Sub-committee (UCSC) for CLP on 19 February 2014. Since then, formal meetings have been held regularly in each upazila with the Upazila Nirbahi Officers (UNOs) as the meeting chairs, Upazila Chairmen as committee advisors, and upazila-level GoB officials connected with implementation of CLP as participating members. The CLP has received strong support and continues to enjoy a cordial relationship with the government officials at these levels.

c) Relations with line ministries

The general success of CLP in achieving its work plan during the reporting period was due in part to the government branches and officials that provided support throughout. This is particularly true of the livestock officials who have tried to ensure that CLP receives adequate cattle vaccines and have provided training to livestock service providers. Health officials have also extended generous support.

d) Governance Programme

In FY 2014/15, three GoB officials of associated ministries/organizations i.e. from the RDA, RDCD and the Planning Commission were sponsored for Masters programmes in relevant subjects at UK universities. The CLP also sponsored an exposure visit of five GoB officials of the RDCD, Planning Commission, ERD and PD to the USA from 27 July to 7 August 2014 to see projects on cooperatives. The visit was headed by the honourable state minister of the M/O LGRD

6.3 Workshop & Visit of GoB officials during FY 2014–15

On 30 September 2014 CLP organised a workshop in Bogra with staff responsible for implementing and managing the voucher schemes. The objective was to revisit the risks associated with the voucher schemes, identify weaknesses in the system and consider countermeasures.

CLP along with a number of similar organisations have arranged the first national char convention on 6 June 2015 at Krishibid Institution Bangladesh, Farmgate, Dhaka. The purpose of this convention was to draw the attention of GoB decision-makers to take the necessary initiatives for the development of the char people. During the convention, two CLP representatives presented papers on "Resilient Livelihoods: CLP's Multi-sectoral Approach to Promoting Livelihoods and Reducing Poverty in the Chars" and "Climate Change and Resilient Livelihoods: CLP's Approach to Reducing the Vulnerability of the Extreme Poor in the Riverine Islands of North-West Bangladesh". Around 1200 people including char people, development practitioners, Parliamentary bodies participated in the day long mega event.

a) Visit of GoB Officials

From 6-7 September 2014, Mr M A Quader Sarker, Secretary, RDCD and Mr A H M Abdullah, Additional Secretary, RDCD visited the CLP secretariat and programme area to see CLP's VSLA activities and examine the feasibility of cooperatives among CLP beneficiaries.

From 26-27 November 2014, the mid-term evaluation team of the GoB headed by Mr A H M Abdullah, Additional Secretary, RDCD visited CLP activities in the districts of Tangail and Gaibandha.

From 3-5 June 2015, a team of RDCD officials headed by Mr A K M Badrul Majid, Additional Secretary, RDCD visited CLP activities in the districts of Tangail and Bogra.

6.4 Objectives for FY 2015/16

The major aim within the governance programme is to cooperate with partnerships for the smooth functioning at the district, upazila and union levels of all CLP activities, with particular attention towards a successful land tenure project.

6.4.1 Programme Management

a) Short term consultants

Consultant	Timing	Objectives
Rabeya Yasmin	Nov.-Dec. 2014	Develop a structured phase-out plan for self-governing and sustainable Village Development Committees (VDCs)
Md. Saifuddin Khaled, Chairman and CEO, GMark Consulting Ltd. and team	Different times in Sept. – Nov. 2014	Provide ToT for CLP Market Development Projects Staff under Integrated Meat & Fodder and Milk Project on Market Development Approach and Financial Management
Md. Saifuddin Khaled, Chairman and CEO, GMark Consulting Ltd. and team	Different times in May and Jun 2015	Provide refresher for CLP Market Development Projects Staff under Integrated Meat & Fodder and Milk Project on Market Development Approach and Financial Management

b) Secretariat staff who left

Name	Designation
Wyn Davies	Operations Director
Erika O'Donnell	Young Professional
Jon Bird	Young Professional
Christina Haneef	Young Professional
Alex Barrett	Young Professional
Sanjan Kumar Barua	WASH Specialist
Syed Abdullah Tanzim Al Bayezid	Contracts & Procurement Coordinator
Camelia Eliza Neela	Contracts Officer

c) Secretariat staff who joined

Name	Designation
Erika O'Donnell	Young Professional
Rabeya Yasmin	Partnerships and Policy Director
Haran Chandra Sarker	WASH Specialist
Jamil Hasan	Finance Officer

Annex 1: Financials

Activities	Annual Budget (GBP millions)	Expenditure at end FY (GBP millions)	Spend achieved in FY (%)
Infrastructure Unit	4.04	4.12	102%
Livelihoods Unit	4.79	4.92	103%
Market Development Unit	0.60	0.59	98%
Human Development Unit	2.19	2.19	100%
Nutrition Intervention (NI)	0.38	0.33	87%
Innovation, Monitoring and Learning	0.56	0.52	93%
IMO Implementation	0.77	0.77	100%
Response Fund	0.16	0.15	94%
Management Contract	2.00	1.68	84%
Total	15.49	15.27	99%

Note: Financial charges (UK & Local) allocated in various components.

