



---

ANNUAL REPORT

Chars Livelihood  
Programme, Bangladesh

CNTR: 02 3986

Prepared for the UK  
Department for  
International  
Development (DFID)

August 2014

## Contents

Acronyms .....	iv
Executive Summary .....	1
1. Introduction .....	3
<b>1.1 Overview</b> .....	3
<b>1.2 Key issues and events</b> .....	3
1.2.1 Annual Review February 2014.....	4
1.2.2 Market Development Activities.....	4
1.2.3 The Direct Nutrition Intervention.....	6
1.2.4 Communications and Learning.....	6
1.2.5 Graduation and Sustainability.....	6
1.2.6 Managing Disruptions and Achieving Targets.....	7
1.2.7 Work plan and Budget for 2014 / 2015.....	8
<b>1.3 Overview of Results</b> .....	8
<b>1.4 Issues, constraints and enabling conditions</b> .....	9
<b>1.5 Evaluations and visitors</b> .....	10
2. Operations Division .....	11
3. Infrastructure Development .....	13
<b>3.1 Introduction and ambitions</b> .....	13
<b>3.2 Outputs and achievements</b> .....	13
3.2.1 Raising homesteads on plinths.....	14
3.2.2 Provision of improved access to drinking water sources.....	15
3.2.3 Providing access to sanitary latrines.....	15
3.2.4 Stipends through Mobile Phone.....	16
<b>3.3 Lessons learnt</b> .....	16
<b>3.4 Objectives for the FY 2014 / 15</b> .....	16
4. Human Development .....	19
<b>4.1 Introduction and ambitions</b> .....	19
<b>4.2 Outputs and achievements</b> .....	19
4.2.1 Social Development.....	21
4.2.2 Social Protection.....	24
4.2.3 Primary Health Care and Family Planning (PHC&FP).....	24
4.2.4 Village Savings and Loans (VSL) Groups.....	25
4.2.5 Direct Nutrition Intervention (DNIP).....	25
<b>4.3 Lessons learnt</b> .....	27
<b>4.4 Objectives for the FY 2014-15</b> .....	27
5. Livelihoods Development.....	29
<b>5.1 Introduction and ambitions</b> .....	29
<b>5.2 Outputs and achievements</b> .....	29
<b>5.3 Asset transfer project (ATP)</b> .....	32
<b>5.4 Artificial insemination project</b> .....	33
<b>5.5 Cattle husbandry management and fodder demonstration</b> .....	33

5.6 Homestead Gardening .....	33
5.7 Improved Backyard Poultry Rearing.....	34
5.8 Livestock Services Provider Project .....	34
5.8.1 LSPs selection and training.....	34
5.8.2 Community vaccination.....	34
5.8.3 Livestock fair.....	35
5.9 Staff development.....	35
5.9.1 Exposure visit.....	35
5.9.2 Other Activities implemented during the FY 2013-14.....	35
5.10 Lessons learnt.....	36
5.11 Objectives for the FY 2014-15 .....	36
6. Market Development.....	<b>38</b>
6.1 Introduction and ambitions .....	38
6.1.1 Outputs and achievements.....	38
6.1.2 Milk Market Development Project.....	38
6.1.3 Meat Market Development Project.....	42
6.1.4 Fodder market development project.....	48
6.1.5 CLP collaboration with M4C project (Annual Review Recommendation point).....	51
6.1.6 Institutional Buyers vs. Local Market in the meat project (Annual Review Recommendation point) .....	52
6.1.7 Progress of Access to Finance (A2F) (Annual Review Recommendation point).....	53
6.1.8 Experience of CLP working with Bengal Meat (Annual Review Recommendation point).....	53
6.1.9 Mobile Phone Technology adoption in Market Projects (Annual Review Recommendation point) .....	54
6.2 Lessons learnt .....	55
6.3 Objectives for the FY 2014/15 .....	56
7. Innovation, Monitoring, Learning and Communications Division (IMLC) .....	<b>60</b>
7.1 Overview .....	60
7.1.2 Household monitoring.....	60
7.1.3 Market Development M&E.....	62
7.1.4 Research.....	63
7.1.5 Verification.....	65
7.1.6 Output monitoring.....	66
7.2 Communications: improving the visibility of the CLP .....	66
7.2.1 Regular update of communication materials.....	66
7.2.2 CLP Blog.....	66
7.2.3 CLP Timeline.....	66
7.2.4 Briefs.....	66
7.2.5 Website Redesign.....	67
7.3 Workshops, Seminar and Exposure visit .....	67
7.3.1 EEP Fair: .....	68
7.3.2 Exposure Visit: .....	68

	<b>7.4 Objectives for FY 2014/15 .....</b>	<b>68</b>
8.	<b>Partnerships and Relations .....</b>	<b>69</b>
	<b>8.1 Introduction .....</b>	<b>69</b>
	<b>8.2 Outputs and achievements.....</b>	<b>69</b>
	8.2.1 Markets and Livelihoods activities.....	69
	8.2.2 Human Development Activities.....	70
	8.2.3 Advocacy activities.....	71
	<b>8.3 Priorities for the next year .....</b>	<b>71</b>
9.	<b>Governance Project &amp; Working with Government .....</b>	<b>72</b>
	<b>9.1 Introduction and Ambitions .....</b>	<b>72</b>
	<b>9.2 Targets, outputs and achievements for 2013/14 .....</b>	<b>72</b>
	9.2.1 Hold PSC and PIC meetings as called and chaired by RDCD: .....	72
	9.2.2 Quarterly meetings at the District and Upazila levels.....	72
	9.2.3 Relations with line ministries.....	72
	<b>9.3 Workshop and Visit of GoB officials during FY 2013/14 .....</b>	<b>73</b>
	<b>9.4 Objectives for FY 2014/15 .....</b>	<b>73</b>
10.	<b>Finance, Procurement, Administration &amp; IT:.....</b>	<b>74</b>
	<b>10.1 Financial Management &amp; Audit.....</b>	<b>74</b>
	<b>10.2 Contract &amp; Procurement Management.....</b>	<b>74</b>
	10.2.1 Contracts: .....	75
	10.2.2 Procurement: .....	75
	10.2.3 Administration & Logistics: .....	76
	10.2.4 Information Technology (IT): .....	76
11.	<b>Staff Departed and Joined During the Year under Review: .....</b>	<b>78</b>

## Acronyms

A2F	Access to Finance
ABFR	Activity Based Financial Reporting
AFCS	Acceptable Food Consumption Score
AGM	Annual General Meeting
AI	Artificial Insemination
AO	Agriculture Officer
AR	Annual Review
ASEAB	Association for Socio-Economic Advancement of Bangladesh
ATP	Asset Transfer Project
BAU	Bangladesh Agricultural University
BCC	Behaviour Change Communications
BCR	Benefit Cost Ratio
BDSC	Bangladesh Development Service Center
BG	Business Group
BM	Bengal Meat
BQ	Black Quarter
CAP	Community Action Plan
CBA	Community Birth Attendants
CBC	Char Business Centres
CBO	Community Based Organisation
CDO	Community Development Officers
CDS	Community Development Supervisors
CDVF	Community Based Dairy and Veterinary Foundation
CFP	Char Fodder Producers
CID	Char Input Dealers
C-IMCI	Community-based Integrated Management of Childhood Illness
CLP	Chars Livelihoods Programme
CLP-1	Chars Livelihoods Programme, Phase 1
CLP-2	Chars Livelihoods Programme, Phase 2
CLP-3	Chars Livelihoods Programme, Phase 3
CMS	Change Monitoring System
CPHH	Core Participant Household
CPK	Char Pusti Karmi
CSK	Char Shasthaya Karmis
CSN	Community Safety Net

Annual Report – Chars Livelihoods Programme, Bangladesh

---

DC	Deputy Commissioner
DCSC	District Coordination Sub Committee
DFAT	Department of Foreign Affairs and Trade
DFID	Department for International Development
DFID-B	Department for International Development – Bangladesh
DLS	Department of Livestock Services
DMA	Development Management Aid
DNI	Direct Nutrition Intervention
DNIP	Direct Nutrition Intervention Project
DSDM	District Social Development Manager
DW	Deworming
EEP	Eradicate Extreme Poverty
EOP	End of Programme
FAPAD	Foreign Aided Project Audit Directorate
FBG	Fodder Business Group
FFD	Farmer Field Day
FGD	Focus Group Discussion
FMD	Foot and Mouth Disease
FMDP	Fodder Market Development Project
FP	Family Planning
FY	Financial Year
GCC	Global Communication Centre
GDFL	Grameen Danone Foods Ltd
GI	Galvanised Iron
GMC	Group Management Committee
GoB	Government of Bangladesh
GO-NGO	Government Organisation- Non-Government Organisation
GPS	Global Positioning System
HDU	Human Development Unit
HG	Homestead Gardening
HH	Household
HNE	Health and Nutrition Education
HS	Haemorrhagic Septicaemia
HS	Health Supervisor
iDE	International Development Enterprises
IEP	Infrastructure Employment Project

Annual Report – Chars Livelihoods Programme, Bangladesh

---

IFA	Iron Folic Acid
IGA	Income Generating Activities
IMLC	Innovation, Monitoring, Learning and Communications
IMO	Implementing Organisation
ISP	Irrigation Service Provider
IYCF	Infant and Young Child Feeding
JAP	Joint Action Plan
KPI	Key Performance Indicators
LBG	Livestock Business Group
LDO	Livelihoods Development Officer
LSP	Livestock Service Provider
M&E	Monitoring and Evaluation
M4C	Making Markets work for the Chars
M4P	Making Markets work for the Poor
MAM	Moderate Acute Malnutrition
MBG	Milk Business Groups
MD	Market Development
MFI	Micro Finance Institute
MIS	Management Information System
MLDS	Markets and Livelihoods Supervisors
MLU	Market and Livelihoods Unit
MNP	Micronutrient Powders
MoU	Memorandum of Understanding
MSP	Maxwell Stamp PLC
MUAC	Mid Upper Arm Circumference
NDP	National Development Programme
NO	Nutrition Officer
NS	Nutrition Supervisor
PAB	Practical Action Bangladesh
PHC	Portable Health Clinics
PHC	Primary Health Care
PHD	Partners in Health and Development
PIN	Personal Identification Number
PM	Programme Manager
PSC	Programme Steering Committee
PSPM	Production and Sales Planning Meeting

Annual Report – Chars Livelihoods Programme, Bangladesh

---

RDA	Rural Development Academy
RDCD	Rural Development & Cooperative Division
RDPP	Revised Development Project Performa
SAM	Severe Acute Malnutrition
SD	Social Development
SNA	Syed Nuruddin Ahmed
SSP	Special Service Provider
TdH	Terre des Homes
TOT	Training of Trainers
TW	Tube Well
ULC	United Leasing Company
ULC	United Leasing Corporation
UNO	Upazila Nirbahi Officer
UP	Union Parishad
VDC	Village Development Committee
VfM	Value for Money
VMI	Vendor Managed Inventory
VSL	Village Savings and Loans
VSLG	Village Savings and Loans Group
VSO	Village Savings Officer
VSS	Village Savings Supervisor
WASH	Water, Sanitation and Hygiene



## Executive Summary

This report is the fourth Annual Report of the second phase of the Chars Livelihoods Programme (CLP-2), covering the 12-month period from July 2013 to June 2014. Activities during the Financial Year under review built on modifications and additions made during the previous twelve months (2012/13) and were influenced by recommendations made during the third CLP-2 annual review in February 2013 and further minor changes from the annual review of February 2014. Key changes brought about by the two reviews were an increased emphasis on markets and nutrition; greater emphasis on communications and Partnerships; as well as cementing VfM activities as an important area for CLP attention.

Overall 2013/14 proceeded as anticipated, with strong target achievements, recognised VfM successes and several new partnerships announced and in effect. The overall impact of work since the 2013 annual review was recognised in March 2014, with CLP scoring an A+ in the February 2014 review. Achieving such a score is impressive in its own right but the success was achieved in spite of a second year of frequent and disruptive political protests (hartals).

The turnover of senior staff reported in the last Annual Report did not cause undue disruption. In addition, the replacement of the outgoing team leader, Malcolm Marks, with the former IMLC Director Matthew Pritchard, and the subsequent return of Stuart Kenward as the IMLC Director have also taken place smoothly with no major disruptions. The presence of Mr Marks as the Maxwell Stamp Project Director with technical backstopping and oversight roles has helped to ensure consistency and high standards in operating approaches and troubleshooting.

The Livelihoods component of the Markets & Livelihoods Unit, responsible both for asset transfer and development of homestead gardens, met major targets in the year, with 13,579 CPHHs received assets against a target of 13,619. This brings the cumulative number of CPHHs that have received assets under CLP-2 to 64,436 by June 2014. Almost 98% of CPHHs in the FY chose to receive cattle of which 11% were crossbred cattle. All newly purchased cattle were vaccinated. The target for the FY to establish homestead gardens was 13,617 while 13,500 HH were assisted bringing the overall target under CLP-2 to 63,127 HH. Quality seeds were distributed to these households and 11,389 compost pits were established against the target of 10,700.

In the markets component of MLU, considerable progress was achieved in the three targeted livestock subsectors: meat; fodder; and milk. The first two subsectors are being developed via iDE, a special service provider to CLP, while milk is being developed in-house. Numbers of business group members increased from the previous FY: cumulative total of 3,092 milk producers (82% women), cumulative total of 2,652 meat producers (69% women) and cumulative total of 2,372 fodder producers (69% women) Further, 1,025 model backyard poultry producers entered the programme plus a further 135 poultry vaccinators, and 64 additional Livestock Service Providers (paravets).

In infrastructure, the Unit raised 15,724 households on earthen plinths; approximately 700 HH over target and provided just under 304,000 infrastructure employment project person days of labour. The Unit continued to mobilise communities to install hygienic latrines with 43,318 installed against a target of 40,000. Improved water was supplied to 41,499 additional households against a target of 38,300 HH.

During the FY, the Human Development Unit covered the areas of health, education, social development, social protection, village savings & loans and, the new nutrition project. Results were all very close to target.

In health, a further 152 *Char Shasthya Karmis* (CSK or *char* health workers) were trained and are now operational, against a target of 151. They assisted paramedics to hold approximately 6,917 satellite clinics (target: 6,700) with a total of 482,899 consultations which was significantly over the target of 336,000 consultations. BRAC is gradually replacing CLP by expanding their health services in CLP phase-out villages. As of June 2014 BRAC has taken over more than 400 villages in five districts (Lalmonirhat, Kurigram, Nilphamari, Rangpur and Gaibandha) following CLP's withdrawal. In

---

**Annual Report – Chars Livelihoods Programme, Bangladesh**

---

July 2014 CLP will provide another list of villages belonging to cohort 2.4 for BRAC to progressively assist.

Village savings and loan groups' (VSL) added 13,547 new core and 13,799 non-core members during the FY (slightly over target) and can now boast 126,564 members under CLP-2. The social development activities created 617 participant groups while adding a further 94 village development committees (as per target) and 187 adolescent groups. The unit also provided a total of 941 emergency grants; mostly to help participants recover from river bank erosion, cyclones and fire.

Despite the slow start, with some activities not able to begin until November 2013 due to the baseline survey and technical concerns over the multi-nutrient powders, the Direct Nutrition Intervention project got into the swing of implementation during the last two quarters of the 2013-14 FY. The average activity completion rate was 96.7%; a good start to a project that has faced several teething problems.

The Innovation, Monitoring, Learning and Communications Division continued to produce some very important data and reports during the year. Highlights of the year for the M&E Unit included important research on topics such as the sustainability of village level institutions (Char Business Groups, Village Development Committees) and women's entrepreneurship. Highlights for the Communications Unit included the continued updating of the website for the CLP and an increased range of news stories, case studies and briefing materials. Social media was a new addition during the FY.

Several new partnerships were announced during the FY. One of the highlights was the CLP / UNICEF partnership 6-month project with the objective to achieve improved WASH outcomes. This started in November 2013 and ended on 30<sup>th</sup> April 2014, with Practical Action Bangladesh (PAB) as the facilitating agency. This initiative was implemented as a consequence of an IMLC study in October 2012 which revealed that only 40% of core CLP participants had access to improved water source.

Finally, Finance and Procurement have worked efficiently to ensure that the CLP finance and contracts' requests are met on time. The Contracts and Procurement arm of Finance processed 278 contracts, mostly related to field operations. Finance is also heavily involved in senior management's continued drive to generate ever greater value-for-money.

There are a number of challenges and exciting opportunities facing the CLP during the forthcoming year. CLP has proposed a budget for the 2014/15 FY of £14.43 million. Cohort 2.6 will support 12,564 CPHHs, bringing the overall total to 77,000 households (and this figure may even be revised upwards prior to the recommended of the final Cohort 2.6). The ambitious proposal was presented to CLP's Programme Steering Committee in June 2014 and accepted by the committee.

# **1. Introduction**

## **1.1 Overview**

This Annual Report for 2013/14 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 2013 to June 2014; CLP follows the Government of Bangladesh (GoB) financial calendar. It is the fourth 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 October 2013, January and April 2014) as anticipated by the CLP-2 contract. This Annual Report completes the requirements for the FY 2013/14.

Activities during the financial year under review built on modifications and additions made during the previous twelve months (2012/13) and were influenced by recommendations made during the third CLP-2 annual review in February 2013 and further minor changes from the annual review of February 2014. Key changes brought about by the two reviews were an increased emphasis on markets and nutrition; greater emphasis on communications and Partnerships; as well as cementing Vfm activities as an important area for CLP attention.

Overall 2013/14 proceeded as anticipated, with strong target achievements, recognised Vfm successes and several new partnerships announced and in effect. The overall impact of work since the 2013 annual review was recognised in March 2014, with CLP scoring an A+ in the February 2014 review.

Achieving such a score is impressive in its own right but the success was achieved in spite of a second year of frequent and disruptive political protests (hartals). Hartals, blockades and political violence during the period September to January 2014 began to filter down even to the char-level; something that had not occurred in the previous year. During most weeks there were two, three and four-day continuous hartals or blockades, with some weeks even seeing six continuous days of disruption. 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.

In anticipation of the FY starting on 1 July 2013, an ambitious work plan and budget was developed by the programme, presented to the donors and to the Programme Steering Committee (PSC) and approval received. The anticipated budget was for a total of £16.08 million (programme and management combined) of which the CLP expended 90%. It should be noted that in terms of the Taka-denominated budget, that the Units work to, achieved an overall expenditure of 98% of budget. The difference between the sterling and taka budgets is explained almost entirely by exchange rate gains during the year – i.e. the programme spent fewer pounds because it received more taka. Details of work plan targets plus financials are included in the individual activity chapters that follow.

## **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's donors in February 2014.
- Continued implementation of activities under the Markets project using the M4P approach, with results starting to come through.
- First six months of full implementation of the Direct Nutrition Intervention.
- Strong achievements in communications and learning.
- Refining and finalising CLP's approach to graduation, as well as strong developments with an emphasis on sustainability.
- Managing disruptions and exceeding targets.

- An ambitious programme for 2014/15 proposed and adopted.

### 1.2.1 Annual Review February 2014

The CLP's Annual Review took place between 9 and 21 February 2014. It was led by Mr Nicholas Freeland and included Mr Iftekhar Hossain, Mr Saifuddin Khaled and Mrs Karishma Zaman. The Annual Review had nine major assessment areas. Including some areas of standard assessment, such as the logframe, progress against previous AR recommendations and other administrative issues. The major technical areas that were reviewed were:

- Market development activities
- Graduation criteria
- Financial and procurement procedures
- bKash (mobile phone stipend transfer) and Khas Land projects
- Gender empowerment
- Resilience to climate change

Under the **market development** activities, the team was generally satisfied with progress since the last review, particularly in the meat component. Recommendations for further improvements were also made. As a result of proposals made by CLP management, the **graduation criteria** were examined and recommendations made that led to the graduation criteria being finalised during May 2014. The IMLC Division will now begin reporting against the finalised indicators and preparing a report on overall graduation progress. This is expected during the second quarter of the 2014/15 FY. The **financial and procurement procedure review** made several recommendations for further on-going improvements but recognised that CLP continues to implement satisfactory financial, procurement and risk management procedures.

Under the **bKash** assessment, the team acknowledged that it is convincingly shown that the bKash system "... saves time and reduces inconvenience to both participants and IMOs ..." and recommended that it be extended as much as possible while other areas for mobile services should be explored. For the **Khas land** project, the team recognised that the process is slow and cumbersome, which is beyond CLP control, but that it has shown considerable promise. For **gender empowerment**, the report assessed that CLP were using a methodology based on "excellent" analysis and that it "... credibly transforms the complex reality of CLP-2 impact on empowerment into an accurate single index. The AR team observed significantly higher level[s] of confidence among women in managing household assets, influencing important household decisions and family planning ..." In the **resilience to climate change component**, the team confirmed the results of CLP's recent study into disaster resilience<sup>1</sup> and assessed that infrastructure and assets created by CLP-2 had withstood recent flood events "very effectively."

The overall assessment of the team was that progress against logframe indicators and milestones had been "very good" while also acknowledging the difficult operating environment caused by the political disruptions. It also suggested that CLP represents good Value for Money, with a recent Cost-Benefit Analysis giving an estimated benefit-cost ratio (BCR) of 1.77: a "positive assessment ..."

Overall, the Annual Review made a number of positive and constructive recommendations for CLP's management to review and implement. Activities towards these are on-going and regular updates to the donors on progress are being provided.

### 1.2.2 Market Development Activities

In the **milk** market development project, programme outputs have been slightly over-achieved. Taking a 'basket' of six major intervention areas, the average output achievement has been 100.6%.

---

<sup>1</sup> Barrett et al, 2014. See the full report here: <http://www.clp-bangladesh.org/pdf/impact%20of%20clp%20on%20the%20disaster%20resilience%20of%20char%20communities%20%5Bfinal%5D.pdf>

The Annual Review recommended that the baselines and milestones for profitability of the milk groups be reviewed and revised due to an unsatisfactory methodology used to calculate the baseline income of Tk 698 per cow per month for milk. Revised figures show a baseline of Tk 480 mean profit per cow per month vs. survey figures of Tk 639 mean profit per cow per month; an increase of 33.1% over the baseline. While these are encouraging, CLP still has work to do to increase these profit figures further.

The Milk milestones for Jan 2015 and Jan 2016 were also adjusted in the light of data from recent surveys, again as directed by the Annual Review. DFID also required absolute numbers rather than percentages to be reported. While the overall logframe indicator for the relevant Outcome is a consolidated percentage and absolute number across all three business groups (BGs), the Milk Groups milestones are now as follows:

Jan 2015: Milk Group: 15% of members (456) show a 25% profit increase over baseline

Jan 2016: Milk Group: 30% of members (913) show a 30% profit increase over baseline

Further details of these modifications can be seen in the Logframe Narrative.

In the **meat** market project, progress has been good, with a 'basket' of 11 activities showing overall activity progress at 102.7%. The meat project beat its logframe targets, as shown below:

**Table 1: The milk project beat its logframe targets**

Target	Actual
Tk 1,664 per cow per month	Tk 1,894 per cow per month (13.8% over-target)
30% of group members showing a minimum 20% profit increase	47% of meat business group members showing a minimum 20% increase (56.7% over-target)

The **fodder** intervention was slightly below expectation, with a basket of 13 important activities indicating 92.7% completion. Overall, the fodder project has shown the most difficulties, beginning with the very low base that CLP is working from. During the baseline survey, CLP found only two fodder producers that were selling their product commercially. While that figure has now risen to around 12% of FBG members (about 285 producers), the majority of FBG members either feed all their fodder to their own animals or sell only a very small percentage of the harvest. It seems likely that this preference may remain the feature for the fodder groups for the time being.

As a result, CLP has reviewed and revised the baseline and milestones for this project.

Jan 2015: 12% of members (285) show a 25% profit increase over baseline.

Jan 2016: 12% of members (285) show a 30% profit increase over baseline.

CLP is also currently reviewing the baseline. The current logframe baseline of Tk 97.2 per decimal of land per month incorporates not just actual cash income from sales but also expected value of fodder fed to the producers' own animals. This figure is also drawn from the very small sample of fodder producers found during the baseline – only two producers in total. The recommended approach for setting market baselines however, focuses on cash income, which is a more reliable indicator of business / commercial activity; it does not estimate values of fodder used personally. Because so many of the FBG members feed all or large portions of their fodder to their own animals, this causes the mean profit per decimal per month (Tk) to be negative for FBGs (-11.7). CLP is reviewing this area and will communicate with DFID regarding options during the first quarter of this FY.

Overall, the Market development activities are progressing satisfactorily from the outputs perspectives. Outcomes for both milk and fodder will be closely watched during the next financial year.

### 1.2.3 The Direct Nutrition Intervention

Despite the slow start, with some activities not able to begin until November 2013 due to the baseline survey and technical concerns over the multi-nutrient powders (MNPs), the DNI project got into the swing of implementation during the last two quarters of the 2013-14 FY. The average activity completion rate was 96.7%; a good start to a project that has faced several teething difficulties.

Among these were difficulties with the monitoring system, which needed to be able to distinguish between 'expected numbers' of target participants in various categories (children under five, breastfeeding mothers, etc.); 'actual numbers' of participants confirmed during field visits; and then 'actual participants' that received the DNI's various inputs (counselling, de-worming, iron and folic acid tablets, etc.). These issues were successfully ironed out during the last quarter of the 2013-14 FY and further capacity-building and monitoring are on-going to ensure quality data is returned.

### 1.2.4 Communications and Learning

The reporting period showed a significant increase in both quantity and quality of communications activities. During the 2013-14 FY, 68 news stories were published on the CLP website. This compares to 19 that were published during the 2012-13 FY – more than tripling the CLP's communication output. Quantity has not been achieved at the expense of quality; the quality of the stories has, if anything, increased over the year. And the range of stories demonstrates the impressive reach of the CLP itself. As well as highlighting visitors to CLP, media reports about CLP and recently published research, the stories covered all the main themes of importance to CLP: livelihoods; food security; nutrition; WASH; women's empowerment; graduation; and market development. All of these stories were publicised in CLP's range of social media, which includes Facebook, LinkedIn, Twitter and Flickr. These social media updates generated significant amounts of attention, with up to 350 unique individuals viewing some of the more popular updates.

The newsletter continued to be a valuable communications tool, circulating to approximately 350 people drawn from major CLP stakeholder groups. Given the expanding communications work programme, the IMLC Division changed from quarterly to monthly distribution from January 2014. This was because the quarterly newsletters were becoming extremely long, and feedback from users indicated that a shorter, more focused newsletter would be appreciated.

Learning activities have also been impressive. Under Graduation and Sustainability below there is discussion of the learning activities that have impacted on CLP implementation during the FY.

### 1.2.5 Graduation and Sustainability

While graduation can be an endless source of debate – and has been on CLP since 2008! – nevertheless, during the FY the indicators and approach were finalised. The two major changes to the previous indicators were:

- A. **Indicator 2, food security:** this was modified *from* requiring an Acceptable Food Consumption Score *to* the household eating three meals a day AND consuming five or more food groups in the past week.
- B. **Indicator 4, sanitary latrine:** after some debate, it was confirmed that sanitary latrines must have an unbroken water seal to quality under this indicator.

The final indicators can be seen in Table 2.

**Table 2: Graduation and Sustainability indicator**

Criteria domain	Indicator
Income/ expenditure/ consumption	1. Household has had more than one source of income during the last 30 days
	2. Household eats three meals a day AND consumes five or more food groups in the past week
Nutrition	3. Household has access to improved water
	4. Household has access to a sanitary latrine with an unbroken water seal
	5. Presence of ash/ soap near to water point or latrine
Asset base	6. Productive assets worth more than Tk 30,000
Status of females	7. Participant is able to influence household decisions regarding sale/ purchase of large investments e.g. cattle
Vulnerability	8. Homestead is above known flood level
	9. Household has cash savings of more than Tk 3,000
Access to services	10. Household has membership of social group

The IMLC Division will monitor each cohort from 2.4 onwards within three months of the end of CLP's assistance. These graduation figures will become the 'final' graduation statistics that will be quoted per cohort, and these figures will be aggregated to produce overall percentages for the programme. Sustainability of graduation will continue to be monitored as previously.

During the FY, the IMLC Division published recommendations for boosting the sustainability of VDCs. These have been taken up with enthusiasm by the Human Development Unit, and confirmed by the Annual Review, which supported their full implementation. Research into the sustainability of CBCs has also taken place, and recommendations from that research are in the process of being implemented. This demonstrates CLP's commitment to actively using the lessons it learns and the research it carries out to make the programme better for the extreme poor.

### 1.2.6 Managing Disruptions and Achieving Targets

Achieving an A+ on a programme as large and diverse as CLP is impressive in its own right, but the success was achieved in spite of a second year of frequent and disruptive political protests (hartals). In the run-up to national elections in January 2014, the months from September 2013 onwards saw increasing levels of hartals, blockades and political violence that began to filter down even to the char-level, something that had not occurred in the previous year. During November and December 2013, these hartals and blockades were on occasions in place for six days a week, with only Friday being free for movement. During many weeks there were two, three and four-day continuous hartals or blockades.

Similar to last year, the response from CLP was to actively pursue flexi-time, with staff sacrificing family time by working on weekends and sometimes staying on the RDA campus or at district guesthouses to facilitate their workplans. CLP arranged to pay accommodation costs to ensure staff were not out-of-pocket. In addition, a detailed and regular 'hartal disruption planning and reporting' system was implemented by senior management to ensure that all staff and IMO's understood the importance of operating as efficiently and effectively as possible, even during very lengthy hartals. All of these activities saw CLP able to continue to both meet and beat targets even during this very difficult time.



The Quarterly Report of October-December 2013 reports on these disruptions, and management's response in detail.

### **1.2.7 Work plan and Budget for 2014 / 2015**

CLP has proposed a budget for the 2014/15 FY of £14.43 million. Covering the beginning of the final Cohort (Cohort 2.6), this will see the programme coming close to the completion of many of its major targets. Cohort 2.6 has seen a significant increase, bringing the overall total to 77,000 households (and this figure may even be revised upwards prior to the beginning of Cohort 2.6). The ambitious proposal was presented to CLP's Programme Steering Committee in June 2014 and accepted by the committee.

Major cost centres in the plan will be in Infrastructure (especially plinth-raising), representing 25.3% of the total, and in the asset transfer component of Markets and Livelihoods (together 33%).

As usual, management costs are constrained, at less than 14%.

If, as anticipated, 2014/15 targets are achieved then (among major items) the CLP will have:

- raised 70,419 households (HH) on plinths (out of a programme total of 77,000<sup>2</sup>);
- provided access to a sanitary latrine to 114,484 HH (out of 150,000);
- provided improved water sources to 79,376 HH (passing the 55,000 anticipated and working towards a target of 105,000 – nearly double the original expectation); and
- transferred assets to 77,000 households (against a prior target 67,000).

Due to value-for-money initiatives and also by careful budgeting, the CLP should eventually be able to beat several of its programme targets, with priority being given to assets and to access to improved water.

## **1.3 Overview of Results**

Results from the FY 2013/14, the fourth full year of the CLP, have been very encouraging, with several components again exceeding their annual objectives. However, there have been a few more problem areas than last year. Out of 32 milestones (or milestone areas – some milestones are divided into more than one indicator area), this year 75% were achieved or not met.

The Milestones that were not met were largely in Markets and the Direct Nutrition Intervention. In the case of markets, this is largely explained by the baseline figures and expectations of profit being too high. These have been reviewed and revised and further reporting will take place during the year. The DNI project was late in starting, which is why some of its expected achievements were not met.

Graduation and khas land were the other two areas where achievements did not match expectations. Graduation figures were lower than expected largely due to lower graduation figures in access to improved water; meeting an 'acceptable' food consumption score (AFCS); and the presence of broken water seals. For improved water, additional water points are being installed as part of CLP's on-going water policy, which was revised during mid-2013 to focus on CPHHs. For the AFCS, the annual review recommended DFID and CLP to look into this, given that it monitors a behaviour change area that is notoriously hard to influence quickly. The indicator was later changed, as mentioned above. And for sanitary latrines, the infrastructure and human development units have put increased effort into explaining the importance of unbroken water seals. CLP expects to see big increases in meeting this graduation indicator in the next survey.

For khas land, the Annual Review acknowledged that the process was slow and there is not much CLP can do to expedite it. However, there are nearly 900 applications currently going through the process, so CLP expects to see a significant over-achievement in this area during the next FY.

---

<sup>2</sup> This figure may be slightly revised upwards



Turning to completion of the annual workplan, the Infrastructure Unit achieved all its big ticket targets (plinths, latrines and improved water access), frequently over-achieving by 5-13%. More than 700 plinths over target were raised and it also was able to provide 3,860 (1%) additional days of work in the monga season.

The Livelihoods Unit achieved (99 – 101%) of all annual targets with only a few minor exceptions. Most importantly, 13,579 new HH received assets which, up to June 2014, brings the total having received assets under CLP-2 to 64,436. Under the markets programme, strong progress was made, with the meat sector being particularly buoyant. All business groups and Char Business Centres have now been constituted; training and production development capacity-building is going ahead; and linkage meetings are beginning to form new and productive business relationships. A particular focus during the year was on Access to Finance (A2F), with several micro-finance institutions (MFIs) either beginning or expanding operations on the chars, and the number of loans growing rapidly. This will be an area for particular focus during the next FY.

Human Development performed very well during the year, with some activities over-achieving by up to 144%. Not all targets were achieved fully. However, this is largely because they are 'estimates or expectations' rather than targets that the Unit has full control over. VSL membership expanded significantly and now counts over 100,000 core and non-core households as members. 2013/14 even anticipated establishing "super" VSLs to provide significant savings and loan opportunities for pilot business groups. CLP's education assisted ceased in the previous FY but education continues in around 30% of the education centres established by the CLP (but without CLP funding). Operational ambitions and results are reviewed in the Executive Summary and details provided in the individual operation's chapters. Therefore they are not being considered further in this introduction. Of more relevance to the introduction are the issues, constraints and general enabling conditions that have impinged on CLP-2 during the year.

## **1.4 Issues, constraints and enabling conditions**

A major event during the year was a serious corruption incident at the IMO BDSC, which operates in Kurigram. Through a mixture of collusion and 'cover' from the hartals during September to January 2014 through reduced financial and physical monitoring, the Accounts Manager, aided and abetted by three other staff members most likely including the Programme Manager, misappropriated nearly £75,000. Rigorous and immediate action was taken by CLP management, which has led to the return of all misappropriated funds and the cancellation of the contract with BDSC under the 'zero tolerance' policy. Police charges have also been filed against all members involved or suspected of the misappropriation. Additional monthly financial and technical monitoring procedures have also been introduced at the district, IMO and Secretariat level, which aim to both deter future incidents and / or give CLP Management earlier warning should future misappropriations occur.

Nevertheless, this was a 'warning shot' for CLP. All staff must remain on very high alert for possible future corruption incidents as CLP-2 draws to a close. With less and less time remaining, any 'bad apples' will undoubtedly realise they must act soon or miss their chance. The additional monitoring already in place appears to be producing the right result, making all IMOs aware that CLP is watching even more closely. CLP Management is also reminding all staff on a regular basis that the risk of corruption increases as the programme nears its end. The message is also being sent out that, although CLP may end, DFID (and DFAT) have the intention to continue operating afterwards, even if it is not a 'CLP-3'. Although it is difficult to predict when / if another serious incident may occur, nevertheless CLP Management is on high alert and will continue to closely monitor and report all corruption incidents to DFID as required.

Other than this, the CLP has had a very good year with few major constraints. The turnover of senior staff reported in the last Annual Report did not cause undue disruption, with all senior members bedding in well and operating as an effective team. In addition, the replacement of the outgoing team leader, Malcolm Marks, with the former IMLC Director Matthew Pritchard, and the subsequent return of Stuart Kenward as the IMLC Director have also taken place smoothly with no major

disruptions. The presence of Mr Marks as the Maxwell Stamp Project Director with a technical backstopping and oversight role has helped to ensure consistency and high standards in operating approaches and troubleshooting. The ability of the overall team, from Secretariat down to IMO level, to absorb such major staff changes and continue operating to very high standards is remarkable and is highly appreciated and valued by CLP Management.

There are no major issues to be resolved, so the attention of CLP's management will be on maintaining standards, continuing to innovate as appropriate, and ensuring the smoothest operations in the last 24 months of the programme's contract.

### **1.5 Evaluations and visitors**

The programme received various evaluations and audits, as follows:

- Independent audit team to carry out the annual review during February 2014;
- A GoB team from the Foreign-Aided Project Audit Directorate (FAPAD) to audit CLP's accounts for the previous financial year;
- Independent audit by DFID-recruited team.

The Programme received several notable visitors during the FY, including the following: Sarah Cooke (head of DFID); Stefan Dercon (chief economist of DFID); Graham Gass; Arif Rahman; Sarah Barns and Shashwatee Talucder from Australian Aid (DFAT); a team from Bangladesh Television to film a documentary about CLP-1 and -2; Anna Taylor, Nutrition Adviser to DFID; as well as the members of the teams noted above.

## 2. Operations Division

The 2013-2014 year has seen solid progress across all CLP project activities with output targets achieved, ranging from minimum 98% up to maximum 170% of annual output targets met. The first half of the year was characterised by sporadic countrywide political unrest, violence and agitation, and considering the number of working days disrupted or lost to hartals (strikes) and blockades leading up to the General Election which impacted on CLPs ability to function normally, the CLP achievement is all the more remarkable.

Late November and in particular December were the months most impacted with 3 to 4 days or more of each working week affected by violent hartals and/or road blockades, increasing to 6 days per week as the general election day got nearer. This prevented free movement of CLP and IMO / Special Service Provider (SSP) staff to carry out their work (CLP inputs, e.g. cattle, seeds, medicines, cement, bricks, etc.) to be unavailable or less available at markets and suppliers. Banks at times ran out of money and *char* farm goods (crops, milk, and meat) could not be sold / transported from farm to mainland markets.

The overall effect of the above was frustration, loss of earnings / income (which severely impact on the poor who rely on day labouring), and the unpredictability ('what next' and 'when would it all end and return to normal') of the day to day situation. While the hartals / blockades did impact on CLP daily operations to function 'normally' up to early January 2014, this did not prevent the programme from continuing to deliver activities and inputs (field level operations) on the *chars* which were less affected by hartals / blockades, due primarily to their geographical location as islands, but also due to the determination of CLP and its partners to continue operations where and when possible. The second half of the year (post-general election period) saw operations return to a state of "normality" and a period of "catch-up".

A key feature of DFID/DFAT CLP Annual Review 2014 was a detailed assessment of CLPs three market development (MD) projects, which included 2.5 days of field visits to observe progress and the actual situation of market development activities at field level. The review allowed for detailed and constructive discussion and criticism to take place on CLP market development work, which CLP has found to be useful allowing it to move forward with clear understanding and focus. The findings, as confirmed by the Annual Review 2014 independent market consultant were that overall CLP market development progress was good, with a focused strategy and clear approach. Although substantial progress has been achieved during the year, with visible changes seen in backward market linkages, access to finance (A2F), and changes taking place in farmers husbandry and management practices enabling them to achieve increased production and profits, which is the 'driver' (the incentive) for all market actors to collaborate and benefit, much remains to be done. In particular, further improvements in producer productivity, strengthening CBCs' role governance and sustainability, business groups' development and market access/opportunities, creating new forward market linkages, are some of the key areas requiring action under MD in FY 2014-15.

Of particular note, substantial work has been done and progress achieved in 2013-14 by CLP in driving forward and initiating access to finance (A2F) for the 312 *char* business groups in the three MD projects. This has included developing and implementing two A2F workshops in September 2013 and in November 2013, to encourage MFIs to start or scale-up microfinance activities on the *chars*, working with iDE, MFIs, ULC, and implementing 6 pilot VSLGs in milk project, and initiating 2 pilot VSLGs with M4C. These initial business groups' (BGs) VSL pilots will now be scaled up to another 58 BGs that currently have no access to formal sources of finance, ensuring that 301 out of 312 CLP MD BGs (96%) will have A2F by the end of 2014.

The cornerstone of the CLP, the Asset Transfer Project and other Livelihoods activities have all run according to plan in the year. Similarly, the same can be reported of Infrastructure activities including plinth raising, hygienic latrines and tube wells / concrete platform works. The Human Development unit social development activities, social protection, health project, and VSL project have also run according to plan during the year. The direct nutrition intervention project (DNIP) saw

project counselling and input distribution partly start with 16,524 CPHHs in July 2013, but due to factors outside of the CLP's control did not become fully operational until October 2013. The project is now fully operational at the *char* level with inputs being supplied and pregnant women receiving counselling on exclusive breast feeding and infant and young child feeding.

One of the highlights of the year was the CLP / UNICEF partnership 6-month project with the objective to achieve improved WASH outcomes. This started on 3<sup>rd</sup> November 2013 and ended 30<sup>th</sup> April 2014, with Practical Action Bangladesh (PAB) as the facilitating agency. This initiative was implemented as a consequence of an IMLC study in October 2012 which revealed that only 40% of core CLP participants had access to improved water source. Despite problems caused by hartals and blockades which resulted in serious problems in implementing several activities of this project, all activities and outputs were achieved. The project has enabled several improvements to be made to CLP WASH activities, in particular new WASH messages and communication tools to be developed, which it is anticipated will result in improved behaviour change and WASH outcomes in CLP *char* villages for both CPHHs and non-core households. IMLC will be monitoring the outcomes of this initiative and reporting on the outcomes from the winter of 2014-15 onwards.

Two key reports from the IMLC Division published in the year in which Operations Division has worked closely with IMLC in study design, implementation, and the concluding / write-up phases are the "Study into the use of mobile technology and its application in CLP2", and "A study into the effectiveness and sustainability of Village Development Committees (VDCs)". Both studies reflect CLP ability to use research to inform and improve operational activities/outputs/outcomes, in particular with regard to adding value to what is currently being done by the programme and towards improving sustainability of outcomes. With the former report it has been agreed that HDU will inform CPHHs and non-core participants of health and nutrition mobile phone services which they can access, and Markets and Livelihoods Unit (MLU) of agricultural extension mobile phone services available for CPHHs and non-core participants. With the latter report on VDCs, HDU will implement report recommendations to strengthen VDCs ability to self-govern, build capacity and vision, and for sustainability post CLP. Strengthening VDCs capacity will be one of the key actions for HDU in the next financial year. A similar challenge faces MLU with Char Business Centres (CBCs), as both VDCs and CBCs as community based organisations (CBOs) will need strengthening if they are to become self-governing and sustainable post-CLP.

### 3. Infrastructure Development

#### 3.1 Introduction and ambitions

Reducing household vulnerability to flooding and improving access to drinking water and sanitary latrines are the main focus of the Infrastructure Unit of the CLP. The unit also manages stipend payments to core participants through mobile SIM.

Rangpur, Nilphamari, Lalmonirhat and Pabna districts are in the Teesta and the Padma belts with relatively fewer island *chars*. While the Teesta and Padma have fewer island *chars*, they do have significant numbers of attached and peninsula *chars* which are subject to flooding. The land on the attached and peninsula *chars* is more fertile than island *chars*. Cultivation takes place all year round and landowners are not always prepared to allow the soil to be used to raise household plinth. That said, CLP has moved to island *chars* in Tangail and people in that area are very eager to have their houses flood-proofed.

Despite these limitations the Infrastructure unit continued plinth raising activities both for core participants and a significant number of non-core participants. These raised plinths have become a regular and well recognized refuge place for many *char* dwellers during flooding. Plinth-raising during the lean employment season is still a major source of employment for *char* dwellers, especially for core participant households.

The low cost hygienic latrine approach and model has received wide acceptance in the community under CLP-2. All IMO staff and volunteers (CSK/CPK/Adolescent Groups) have been trained on WASH by UNICEF/Practical Action under a tripartite agreement. They are now better equipped and confident to pass on the right messages to core participants and the wider community. All WASH related messages in SD modules, communication materials in health, nutrition and VSL projects are now harmonised. Better sequencing and timing of WASH messages has also taken place on the ground. Better WASH outcomes are now anticipated.

A water needs assessment was conducted for cohorts 2.1 through 2.4 in line with the revised water policy which focuses on core participants' improved access to water. The 2013-14 workplan was developed to prioritise improved access to water for 2.1 through 2.3 cohorts. By the end of June 2015 all core participants from 2.1 through 2.4 will have improved access to drinking water. This will have positive impacts on health, nutrition and food security.

To date, 17,240 core participants from cohorts 2.3 and 2.4 received their monthly stipends through their mobile SIM. Another batch of 5,036 participants from cohort 2.5 will also receive stipends through mobile phones from July 2014. The limited availability of suitable agents close to many CLP working villages is the main barrier of further expanding the project. This project has brought financial services to the *chars* and to the extreme poor.

#### 3.2 Outputs and achievements

For the 2013-14 financial year, the Infrastructure Unit planned to raise the plinths of 15,000 households above the high flood line, to generate 300,000 equivalent person days of employment during the lean employment season, to install 40,000 hygienic latrines above the flood line and to construct 3,500 tube wells and 8,100 platforms around privately-owned tube wells. Some of the significant targets and achievements of the Infrastructure unit during the financial year 2013-2014 are given in Table 3.

**Table 3: Infrastructure Unit Achievements to date**

Activity	FY 2013-14 (July '13 to June '14)		Cumulative Achievements (CLP2)
	Targets	Achievements	
<i>Plinth raising</i>			
# of plinths raised	6,000	5,931	23,897
# of HHs raised on plinths	15,000	15,724	57,931
# of concrete pillars with flood marks installed	75	119	435
<i>IEP work</i>			
Equivalent # of person-days work during the lean season	300,000	303,860	1,439,548
# of people employed	10,950	9,757	48,178
Men	9,308	9,054	40,485
Women	1,642	703	7,693
<i>Access to clean water</i>			
# of shallow tube wells installed	3,500	3,957	4,929
# of tube well platforms installed	8,100	8,557	14,292
# of HHs accessing clean water	38,300	41,499	72,263
<i>Access to improved sanitation</i>			
# of 5-ring slab latrines installed	-	-	8,334
# of hygienic latrines installed	40,000	43,318	93,828
# of HHs having improved sanitation provision	40,000	51,168	102,162
# of TWs tested on arsenic	8,000	11,744	23,637
# of GPS coordinates recorded	30,000	51,168	129,159

### 3.2.1 Raising homesteads on plinths

Despite the unwillingness of landowners to give away the soil for other household's plinth-raising, the Infrastructure Unit raised plinths above the highest flood lines for 15,724 households against a

target of 15,000 households during the 2013-14 financial year. To date, 57,931 households have been raised on plinths in CLP-2 against a revised target of 72,000 households. This plinth raising work is protecting people from flooding and generating employment opportunities for the poor *char* dwellers. 97% of the plinth raising cost is for wages for moving soil. Poor men and women from the same village are employed by CLP to do this work. It prevents households from temporary migration to towns/cities during the lean season. The raised plinths also provide refuge to other households and their cattle who live below the flood line.

Plinth raising work was implemented both through the IMOs and the local government Union Parishads (UPs) as in earlier years. Demand for kickbacks by UP officials and their appointed local committees remained one of the biggest challenges in plinth raising works. CLP staff worked prudently to nullify such attempts and in three instances recovered fund from the offenders. The workers also raised their voices and were successful in denying payment of kickbacks in four reported instances. However, the work done through UPs is less efficient, requiring more supervision time.

As in other years, plinths were raised in both the wet and dry seasons. Out of 15,724 plinths, 4,809 plinths were raised in the wet/lean employment season with a premium wage rate. 9,757 people (703 women) from an equal number of households received employment for an average of 27 days during the lean season. The daily income varied from Tk. 200 to Tk. 409. CLP offered a higher wage rate in Tangail and Pabna where people have comparatively better employment opportunities.

All CLP plinth-raising in Pabna district was completed during the FY. A single IMO (ASEAB) will implement water and sanitation works only during the next FY. The other IMO (NDP) has been allocated work in a new Upazila in Tangail district. Three IMOs in Kurigram have also completed plinth works in Kurigram and the remaining Kurigram-based IMOs will complete in the upcoming FY.

### **3.2.2 Provision of improved access to drinking water sources**

The CLP water policy was revised last year with the new policy focusing on providing improved access to drinking water sources for core participants. Two surveys were carried out in May/June and October/November 2013 to assess the needs of core participants from cohorts 2.1 through 2.4 (covering 307 villages). A work plan was developed based on findings and will ensure improved access to water is provided to all CLP-2 core participants. The work plan was prepared to cover the backlog of work in areas in two phases over two financial years (2013-14 and 2014-15). The first phase has now been completed with 3,957 tube wells and 8,557 concrete platforms constructed in this fiscal year 2013-14. Out of 3,957 tube wells, 1,655 were new tube wells and the rest (2,302) involved the replacement of TW heads, GI pipes or re-sinking of TWs. 5,652 new platforms and 2,905 water points were repaired with new platforms in the FY. The remaining work in 2.1, 2.2 villages along with 2.5 will be implemented in 2014-15 FY.

### **3.2.3 Providing access to sanitary latrines**

The hygienic latrine (previously called 'low cost latrine') model and approach has gained acceptance from core participants. In 2013-14 a total of 43,318 hygienic latrines were installed above the flood line. All households are covered under the project and receive a subsidy in cash and in-kind. The CLP, through IMOs, provides a concrete slab, plastic pan attached with a water seal to all households who do not already have a hygienic latrine. These latrines are installed as close as possible to houses but with a 10-metre distance from a clean water source. The households dig 5-feet deep pits and protect the pits from collapsing by using locally-available materials such as bamboo, clay rings, concrete rings etc. The roofing and fencing on four sides of the latrine is installed by households usually with bamboo sticks and jute sticks.

Open defecation on the *chars* has been significantly reduced and an implementation plan is underway to educate core and non-core households on best WASH practices. *Char* Health Workers, *Char* Nutrition Workers and Adolescent Group Members have been trained on models and approaches to achieve better WASH outcomes more rapidly.

### **3.2.4 Stipends through Mobile Phone**

All programme participants are entitled to monthly stipends for a period of 18 months from the date of asset purchase. They receive Tk. 650 per month for a period of 6 months towards the maintenance of assets and family income support and a further Tk. 350 per month for an additional 12 months for family income support.

CLP currently transfers the monthly stipends either in cash through IMO staff or through mobile phone SIM. Stipends through mobile phone SIM are transferred to the participants where the service provider (bKash, a subsidiary of BRAC) has suitable agents to service CLP participant needs. Non availability of suitable agents is the main barrier for not covering the total participants under this project.

A new batch of 5,036 participants from cohort 2.5 will receive their stipends through mobile phone from July 2014. This will bring the total to 22,278 participants to receive stipends through mobile phone technology since July 2012 when this project started.

Each year the participants are oriented on the new technology, preservation of SIM cards, and memorising the PIN codes. The CLP bears the cost of SIM, photograph of the stipend recipients, cash-out fee, etc. Overall, the project runs smoothly apart from some accounts which every year become dormant or are blocked due to wrong PIN code entry. These small technical difficulties were not unexpected.

While changing to a mobile transfer system has clear efficiency and VfM advantages for CLP, it is also expected that there will be positive indirect developmental impacts for both household recipients and others in the same communities. By introducing and enabling this facility in remote *chars* villages CLP has opened up opportunities for social networking, market data, remittance transfers and further financial inclusion, amongst others.

### **3.3 Lessons learnt**

- Programme participants have gained access to improved water sources, sanitary latrines and practices with the change in the CLP water policy. This improved access to WASH will have positive impact on health, nutrition and food security of CPHHs.
- Education on best WASH practices is not enough to achieve behaviour change. Monitoring the practice of the education is important. CLP is currently piloting a participatory monitoring approach in 43 *char* villages to monitor WASH practices at household level.

### **3.4 Objectives for the FY 2014 / 15**

The Table 4 shows targets for the Infrastructure Unit during the financial year 2014/15.



**Table 4: Targets for Infrastructure Unit for FY 2014/15**

Activity	Targets FY 2014/15	Anticipated cumulative total by June 2015
<i>Plinth raising</i>		
Total HHs to be raised on plinths	12,980	70,911
# of concrete pillars with flood marks to be installed	135	570
Equivalent # of person-days work during lean season	249,000	1,688,548
<i>Access to clean water</i>		
# of shallow tube wells to be installed	3,223	8,152
# of tube well platforms to be installed	5,836	20,128
<i>Access to sanitation</i>		
# of 5-ring slab latrines to be installed	-	8,334
# of hygienic latrines to be installed	35,000	128,828
# of TWs to be tested on arsenic	8,500	32,137
# of GPS coordinates to be recorded	30,000	159,159

Flood-proofing homesteads during the lean employment period and in the dry season, increasing access of all households to sanitation facilities and increasing access to drinking water will be the core activities of the Unit. The Unit will continue to follow a policy of delivering high quality outputs with a zero tolerance for corruption. Coordinating stipend payments through mobile technology via Bkash represent significant work for the unit.

Household plinth-raising work to protect *char* households from flooding will continue in 2014-15 with the focus on, but not be limited to, core participants. Non-core participants from the poorest 50-60% will also have their homesteads raised if they live in the same area as well so as to make plinth clusters.

The hygienic latrine model and approach will further be expanded to cover all participants from 2.1 through 2.4 cohort villages. People living both on and off raised plinths will be targeted under this project. Stopping open defecation with best WASH practices will remain as the pivot of the sanitation project.

The revised water policy aims to provide improved access to water sources to all or maximum possible core participants. Changing different defective parts of a tube well to make it a standard one will be continued along with installing new tube wells and constructing concrete platforms around privately owned old tube wells. Providing improved access to clean water sources for core participants will be another challenging work of the unit during the next FY 2014-15.

Stipend transfer through mobile technology will continue in 2014-15. 2.4 cohorts have completed their cycle of getting stipends in June 2014. From July 2014 a new group of 5,036 core participants from cohorts 2.5 will get their stipends through mobile technology.

## 4. Human Development

### 4.1 Introduction and ambitions

The CLP works in remote areas which are difficult to reach and have poor communication systems. Service delivery thus becomes difficult and expensive. This causes the *chars* to remain deprived of government and non-government services when compared to the mainland.

Erosion and flooding are common shocks on the *chars*. Sometimes river erosions occur extremely quickly, increasing the vulnerability of affected families. Social problems including incidences of dowry, early marriage, divorce, violence against women are reported to be much higher on the *chars* than the mainland.

Char households suffer not just from a lack of income or assets; they also experience limited access to healthcare, education services, markets and other government institutions, and inadequate infrastructure. Most *char* households are reliant on daily wage employment for survival. They are particularly sensitive to seasonal income and consumption trends and are considered the most food insecure in Bangladesh. The depressed employment period between the planting and the harvesting of the *aman* (rice) crop from September to November is associated with *monga* (seasonal hunger). *Monga* itself can be prolonged and intensified due to a number of factors including the severity of the near annual preceding floods and monsoon, and changes in the weather patterns and timing due to climate change.

Malnutrition is also widespread on the *chars* and is caused by both an inadequate diet (quantity and quality), poor sanitation, hygiene behaviour and conditions. Malnutrition limits proper cognitive development in children. Prolonged chronic under-nutrition has multiple long-term implications. For health services, *char* people are largely dependent on non-qualified village doctors. *Chars* also lack other services (public and private sector) including veterinary, agriculture and fisheries services.

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

- Social development,
- Social protection,
- Primary health care and family planning ,
- Village savings and loan,
- Direct nutrition intervention.

These aim to:

- Expand the provision of basic services on the *chars*,
- Raise the knowledge and awareness level so that people can fight against the prevailing social ills,
- Protect households against shocks such as erosion and other natural calamities,
- Improve the nutritional status of char people.

### 4.2 Outputs and achievements

Some of the most significant targets and achievements for the Human Development Unit during the reporting period are set out in Table 5.

**Table 5: Human Development Achievements to date**

Activity	FY 2013-14 (July-13 to June-14)		Cumulative Achievements (CLP2)
	Targets	Achievements	
<b><i>Social Development</i></b>			
# of new SD groups formed	624	617	2,946
# of CPHH members enrolled as SD group members	13,472	13,667	64,560
# of new VDCs formed	94	94	394
# of new Adolescent groups formed	188	187	779
# of Community Mela's held	38	39	138
Couples orientation provided	16,460	16,956	43,086
<b><i>Social Protection</i></b>			
# of Community Safety Net recipients	624	617	3165
# of Emergency Grants provided	1,500	941	39581
# of Incapacity & Vulnerability Grants provided	2,200	5201	9524
Primary Health Care and Family Planning			
# of satellite clinics conducted	6,700	6,917	25,028
# of patient consultation	336,000	482,899	1,467,154
# of CSK selected and trained	151	152	615
<b><i>Village Savings and Loan Groups</i></b>			
# of core VSL groups formed	624	614	2,870
# of CPHH members enrolled	13,472	13,547	61,807
# of non-core VSL groups formed	624	613	2,869
# of non-CPHH members enrolled	13,472	13,799	64,757

**Table 6: Direct Nutrition Intervention Project (DNIP) Achievements**

Activity	FY 2013-14 (July-13 to June-14)		Cumulative Achievements (CLP2
	Targets (Mean data)	Achievements (Mean data)	
No. of pregnant women visited	1,723	1,723	n/a
No. of 0-6 m children visited	2,030	1,998	n/a
No. of 7-24 m children visited	6,019	5,974	n/a
No. of adolescent girls visited	8,820	8,799	n/a
No. of IFA tab distributed to PW	468,839	458,452	458,452
No. of IFA tab distributed to breastfeeding women	535,709	515,899	515,899
No. of IFA tab distributed to adolescent girls	613,802	605,405	605,405
No. of DW doses to children of 12-59m	28,604	29,761	29,761
No. of DW doses to adolescent girls	14,521	13,565	13,565
No. of DW doses to other household members	171,563	175,345	175,345
No. of MNP sachets distributed to children of 7-24 m	74,880	55,170	55,170

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

- Formation of 617 SD groups (target of 624),
- Providing 941 emergency grants, 5,201 incapacity and vulnerability grants,
- Establishment of 1,227 VSL groups (target of 1,248),
- Providing 482,899 consultations with patients (target of 336,000) and conducting 17,147 HNE sessions,
- Visiting 1,723 pregnant women, 7,972 children of 0-24m and 8,799 adolescent girls.

#### 4.2.1 Social Development

The Social Development Project of the HD Unit has completed a successful and eventful year achieving the following results:

- Formed 617 out of 624 social development groups,
- Established 94 Village Development Committees (VDCs) (target of 94),
- Formed 187 adolescent groups (94 with girls and 93 with boys) out of a target of 188.

Fewer social development groups were formed than expected because some groups were bigger than planned. This shortfall is thus not to be considered of significance. Adolescent groups were not formed in some villages due to a shortage of adolescents, which explains these small divergences against the targets.

As part of the CLP support, all core participants are mobilised into groups. These groups then receive a modular curriculum of 47 sessions on different social issues, delivered to the groups over an 18-month period. Modules include:

- Analysis of society,
- Social capital,

- Health, nutrition and environment,
- Responsibilities of citizens,
- Disaster management,
- Social safety nets,
- Savings and loan management.

The Community Development Officers (CDOs) with the help of social development module, pictorial flashcards and other materials delivered these sessions to the groups of cohorts 2.4 and 2.5 with the objectives of:

- Raising awareness about harmful and negative social practices,
- Changing hygiene behaviours and ensuring improved WASH outcomes,
- Creating opportunities for generating income and employment together,
- Increasing capacity of core participants to cope with the sudden shocks and stresses that are common on the *chars*.



Annual General Meeting by VDC

Members of Village Development Committees and adolescent groups are vital for social change in their villages. They contribute significantly to achieving an "open defecation free" status and working to reduce the incidences of early marriage and dowry. They also ensure birth and marriage registration, motivate parents to send their children to school. They are also involved with disaster risk reduction activities such as arranging tree plantation on road sides and on homesteads, and encouraging households to plaster their cooking place with mud, etc. In addition, VDC members continuously take part in solving family conflict and problems associated with plinth rising. During the period under review, the VDC members have played a significant role in infrastructure activities including making or repairing bamboo bridges, roads and other infrastructure as well ensuring citizen rights and securing safety net services. To make linkages with Union Parishad (UP) this year cohort 2.4 VDC members visited UPs and conducted meetings with UP officials. Trained adolescent group members, following the Peer approach, raised awareness of other adolescents (10-19 years) who did not receive training from CLP-IMOs. They disseminated messages related to adolescent health, water and sanitation. Adolescent group members played an important role in reducing child marriage and "eve teasing" (harassment of girls). They also promoted personal hygiene at individual and household levels.

A total of 39 community fairs or '*melas*' were organised by the IMOs in different *chars*/villages. The main objectives of the *melas* were to raise awareness of *char* dwellers on different social issues including the negative impacts of child marriage, polygamy, dowry, divorce, gender and rights issues. Local elites, opinion leaders, government officials, and CLP and IMO representatives were present alongside CLP core households and non-core community members. CLP activities were displayed in several stalls, illustrating plinth raising, homestead gardens, latrines, as well as cattle sheds. Besides marriage registrations, cost-free blood group tests, dowry-free marriage, free health services with medicines and legal aid services were provided to the *char* dwellers. RUPANTAR's attractive shows, folk songs, pictorial art and a stage drama made the events more colourful. These have been great successes and memorable events for *char* dwellers.

The social development project organised and conducted a number of trainings and meetings. These were:

- Three days Training of Trainers (TOT) on SD module for all Community Development Supervisors and CDOs to reinforce their facilitation skills,
- Three days capacity building training for VDCs and adolescent group members – 47 and 187

- batches respectively,
- One day couples orientation to make them gender sensitive – 17,004 couples,
- One day orientation to non-core males in the CLP working villages to increase their awareness on gender sensitivity, disaster management – 94 batches,
- Two days training for opinion leaders on gender issues, water, sanitation, responsibilities of citizens, etc. – 16 batches,
- Two days training on Gender Awareness for 300 Community Development Officers (CDO), 24 Community Development Supervisors (CDS), 17 Nutrition Supervisors and 22 Nutrition Officers 15 to increase their gender sensitivity – 15 batches,
- 94 VDCs present their achievement and next year activity plan in Annual General Meeting (AGM).

Under the CLP-UNICEF project "Integration and facilitation of hygiene behavioural change interventions in the Chars Livelihoods Programme (CLP)" a number of planned activities were implemented from 3 November 2013 to 30 April 2014. The objective of the 6-month project was to achieve improved WASH outcomes in CLP 2 working villages. Under this partnership Practical Action, Bangladesh (PAB) was contracted as a Facilitating Agency by UNICEF to support CLP to achieve this objective.

To achieve the project objective CLP & PAB developed a Joint Action Plan (JAP) with the support of CLP and IMOs at field level. Under the JAP the following key activities and outputs were accomplished during the project period:

- A Training Need Assessment for the staff of IMOs and CLP was carried out by the external consultant,
- Two days' orientation was delivered on Hygiene Community Action Plan (CAP) development, hygiene baseline and participatory monitoring system. A total of 84 CDOs and CDSs participated in the orientation in 3 batches,
- A total of 43 Hygiene CAP developed in 43 villages of 8 districts,
- 2 training manuals, 1 guideline, and 1 booklet on hygiene behavioural change issues and related behaviour communication change (BCC) materials like Paut, Pledge Boards, Flash cards on Robi-Rani roleplay, Flash Cards on Menstrual Hygiene, Folk song for community mobilisation were developed,
- 5 Days' ToT on Hygiene Behavioural Change and Participatory Monitoring was organised for 399 IMO staffs in 16 batches,
- 2 Days' ToT on Hygiene Behavioural Change and Participatory Monitoring for 1,406 Community Volunteers (118 Char Shastya Karmi, 476 Char Pusti Karmi and 406 VDC member, 203 Adolescent girls and 203 adolescent boys as member of VDC),
- A total of 110 awareness campaigns were held on hygiene promotion in 110 villages of cohort 2.4,
- One project learning sharing workshop was held.



TOT on Hygiene behaviour change



Hygiene awareness campaign



#### **4.2.2 Social Protection**

During the period emergency grants of Tk. 2,000 were given to 941 households for different emergencies such as homestead erosion, cyclones and domestic fires etc. Moreover, 19,046 blankets were distributed among CPHHs of cohort 2.5 as well as the recipients of community safety-net and IEP-safety net grants during the severe cold wave of December 2013.

The CLP also provided weekly grants of Tk. 200 (ranging from 4 weeks to 10 weeks) to 5,201 households who could not participate in the labour intensive earthmoving work during *monga* period due to old age, chronic illness and pregnancy, etc.

The community Safety Net (CSN) is a voluntary and collective donation of CLP participants to a vulnerable person(s) in their community. During the reporting period, social development groups collectively helped 1,353 (cohort 2.4: 743 and cohort 2.5: 610) poor and vulnerable people under the CSN initiative. These vulnerable people are supported by the group members through weekly cash or an in-kind contribution (e.g. of rice). Transferring the 'in-kind' contribution into cash donation value, would total approximately Tk. 6.06 million.

#### **4.2.3 Primary Health Care and Family Planning (PHC&FP)**

The Paramedics and the Char Shasthya Karmis (CSKs) together provided more than 482,899 consultations during the satellite clinics and household level visits. A total of 6,917 satellite clinics were conducted (target of 6,700). The total consultations exceeded the target by more than 146,000.

The PHC&FP Project organised a range of trainings and workshops during the year, as follows:

- Four days Basic training for CSKs: Total 152 participants were trained in six batches,
- Four days clinical protocol training for Paramedics: Total 13 paramedics received this training,
- Day-long orientation on MIS: Total 60 health staffs (HS, AHS, DFA) received one day training on MIS,
- One-day refreshers' training for CSKs: Total 220 CSKs received the training in 16 batches,
- Safe delivery training for CSKs: Total 30 CSKs received two-weeks training in two batches,
- Training for Community Birth Attendants (CBAs) to make them referral agent in maternal health services: 137 CBAs received three-days training on safe delivery in six batches,
- Training for Paramedics on Community-based Integrated Management of Childhood Illness (C-IMCI) & Behaviour Change Communication (BCC): Total 36 Paramedics received 8 days residential training on C-IMCI & BCC in two batches,
- Training for CSKs on C-IMCI: Total 152 CSKs received four days training on C-IMCI in six batches,
- Training on Integrated Management of Childhood Illness (IMCI) for Rural Medical Practitioners (RMPs): Total 88 RMPs received 3 days residential training on IMCI in four batches,
- Project review meeting: Two half-yearly project review meetings were held in this fiscal year where IMO PMs, HSs, PHD team attended,
- GO-NGO coordination workshop at District level: A total of 5 coordination meetings were held with GO-NGO officials where 173 participants were present including Civil Surgeon, DD-FP and staffs of district & upazila health and family planning department,
- Seminar on Economic Impact of CLP Health Project: A seminar was held on "Economic impact of CLP Health project" in Rangpur where approx. 80 participants were present including high officials from government health department i.e. Director- Health Economics Unit, Divisional Director (Health), Rangpur division, Principal, Rangpur Medical College, Civil Surgeons and Programme Manager-IMCI, etc.
- IMOs observed different days e.g. World Health Day, World TB day, World Population Day, World HIV/AIDS day with government and other likeminded NGOs at village, Upazila and district level.

CLP selected an organisation through an open tendering process called Partners in Health and Development (PHD) to provide technical assistance to CLP and its IMOs on the health project. PHD



started working with CLP in September 2012 and, after their satisfactory performance, CLP decided to contract them for FY 2013-14.

#### 4.2.4 Village Savings and Loans (VSL) Groups

There are very limited options for extreme poor households living on the island *chars* to save and access small loans at reasonable interest rates. The Village Savings and Loan (VSL) project aims to overcome this deficiency by establishing VSL groups for both core and non-core households. This allows participants to save and gain access to small loans for household-based Income Generating Activities (IGAs), as well as for other household expenses.



A VSL group meeting

During this financial year, the VSL project established 1,227 groups (614 core groups and 613 non-core groups) against the total target of 1,248 (624 core and 624 non-core groups). A total of 27,346 members enrolled in these groups (13,547 core and 13,799 non-core) against a target of 27,334 (13,667 core and 13,667 non-core).

A total of 1,573 groups (756 core and 817 non-core) with 34,885 members (16,123 core and 18,762 non-core) shared out their capital after completion of their first cycle of twelve months. In addition, a total of 2,267 groups shared out their capital after completion of their second cycle.

In March 2013, the VSL project started piloting with 10 adolescents groups (5 boys and 5 girls) which are now in their second cycle and doing well. In order to test VSL model as an instrument of Access to Finance (A2F) for CLP business groups, the VSL approach was introduced as a pilot in six Milk Business Groups (MBGs) in the current FY. Based on their good performance, the Annual Review Team 2014 strongly recommended scaling up the VSL approach in BGs as a means of A2F. CLP after detailed investigation and research has decided to scale up the VSL model piloted in the 6 MBGs to another 58 BGs who currently do not have access to any formal source of finance. The VSL model will be introduced to these 58 BGs during the first quarter of the FY 2014-15. In addition, Making Markets Work for the Chars (M4C) has started to pilot VSL approach in two Farmer Groups (FGs) as an A2F instrument. These two groups are in the first cycle and doing well.

The following training and orientations were carried out during the period by the VSL project:

- Five days' basic training to 19 new VSOs and 3 VSSs, and three days' refreshers' training to 117 VSOs and 19 VSSs on VSL project,
- VSL training to 2 staff of M4C partner NGOs and 2 staff of Pidim Foundation, a national NGO-MFI,
- Five days' basic training on VSL project to 164 new CSKs and three days' refreshers' training to 478 CSKs,
- In order to increase the skill of VSL Group Management Committee (GMC), a total 8,776 members were trained on the VSLG management and leadership development,
- Two VSL project review workshops were held with the IMOs and CLP staff in 2 different locations where recommendations collected for further improvement of the project.

#### 4.2.5 Direct Nutrition Intervention (DNIP)

In order to achieve the nutritional outcomes set in the logframe, CLP has been implementing a Direct Nutrition Intervention Project (DNIP) through Infant and Young Child Feeding (IYCF) approach and distribution of different inputs. It is expected that the impact would successfully meet CLP-2 nutrition indicators and make a significant contribution.

In August 2013, CLP started nutrition work (inputs distribution and counselling) on a limited scale, and from November 2013 it started 'full swing' in all the villages up to cohort 2.5 except 130

control villages which were excluded from the intervention. As CLP was not required to provide any nutrition support in these 130 control villages, 173 Char Pusti Karmis (CPKs) employment by CLP was discontinued from January 2014.

The key activities of DNIP in this reporting year are summarised below:

- A total of 470 CPKs facilitated one-to-one counselling to target HHs in all IMOs,
- Day-long orientation was held for Nutrition Supervisors (NSs) and Nutrition Officers (NOs) on household listing survey and all IMOs conducted the orientation for their CPKs,
- All NSs and NOs were provided day-long orientation on de-worming and they delivered it to the CPKs to implement the activity in field,
- A total of 29,761 de-worming doses to children of 12-59 m, 13,565 de-worming doses to adolescent girls, and 175,345 de-worming doses to other households were distributed/provided,
- 2 batches of 3 day-long refresher training were organized for NSs and NOs,
- 2 days database training were organized for NSs and DFAs in one batch,
- A total of 134 CPKs were provided basic training on IYCF this year,
- A total of 347 CPKs were provided refresher training up to 2.4 cohort,
- A total of 604 new-wed couples received day-long orientation on IYCF in 61 batches,
- A total of 18 batches training for village doctors on IYCF were completed with 360 village doctors,
- Day-long orientation on IYCF was held with 2,667 adolescent girls from 147 adolescent groups,
- Total 58 batches community clinic management support group orientation was held on IYCF with 978 members,
- A total 112 social events (Video show on IYCF) were conducted by the IMOs where around 17,000 participants (both core and non-core participants) attended,
- District-level multi-sectoral workshops were organized in 3 districts where representatives from health and family planning department and district women affairs and nutrition project implementing NGOs were present.



A CPK counselling a target client

In addition, DNIP developed Nutrition Project Guideline for CPKs, counselling guidelines for other CPHHs (where target clients are not available at this moment) and monitoring checklists for breastfeeding and complementary feeding. CLP signed Memorandums of Understanding (MoU) with Terre des Homes (TdH) and Rangpur Community Medical College and Hospital (RCMCH), Rangpur as referral centre.

These two centres are providing necessary treatment for Severe Acute Malnutrition (SAM) and Moderate Acute Malnutrition (MAM) cases and support to the patients from all IMOs. Under the MoU with TdH, all NSs and NOs received a three-day training session on SAM and MAM patients' identification and referral process. For identification of malnutrition patients, 1,500 Mid Upper Arm Circumference (MUAC) tapes were printed for the use of CPKs, NOs and NSs. During the period a total of 307 SAM & MAM patients received treatment from the mentioned referral centres and government hospitals referred by IMOs. The IMOs DNIP staff also assisted government officials to reach the CLP working villages to implement a vaccination campaign of Measles and Rubella.

### 4.3 Lessons learnt

Establishing non-core social groups (VDCs, adolescents and VSL) alongside the core groups revealed a number of advantages, such as:

- Developing a community-wide social support network for both core and non-core households,
- The importance of VDC as the village/community level institution to continue ongoing support to villagers and to link with government and other service providers after phase out of CLP,
- Encouraging social solidarity and bridging existing social gaps between core and non-core members,
- Reducing the dependence on 'Mohajone', local moneylenders that charge high interest rates.

The CLP VSL project is planning to work with more non-core groups, such as adolescent and business groups and with some groups from the Making Markets Work for the Chars (M4C) project.

In addition, the learning from CLP-UNICEF project helped to design a strategy for hygiene behaviour change interventions to be implemented across all cohorts of CLP2. For increasing the effectiveness and sustainability of VDCs, more activities / capacity building is needed to build VDCs' ability to self-govern – a key activity for HDU in FY 2014-15. Gender sensitivity training has helped build women's economic leadership and empowerment both at household and community level. Video showings on IYCF has raised awareness, and created positive impact on the community as a whole.

### 4.4 Objectives for the FY 2014-15

The following table outlines the targets for the Human Development Unit for the financial year 2014-15.

**Table 7: Targets for the Human Development Unit for FY 2014/15**

Activity	Targets for FY 2014-15	Anticipated cumulative total by June 2015
<b><i>Social Development</i></b>		
# of CPHH members enrolled as SD group members	12,564	77,124
# of new SD groups formed	570	3,516
# of new VDCs formed	65	459
# of new Adolescent groups formed	130	909
# of Community Mela's held	25	163
<b><i>Social Protection</i></b>		
# of Community Safety Net recipients	570	3735
# of Emergency Grants provided	1,500	41,081
# of Incapacity & Vulnerability Grants provided	3,000	12,524
<b><i>Primary Health Care and Family Planning</i></b>		
# of satellite clinics conducted	6,528	31,556
# of patient consultations	326,400	1,793,554
# of CSKs selected and trained	130	745
<b><i>Village Savings and Loan</i></b>		
# of core VSL groups formed	570	3,440
# of CPHH members enrolled	12,564	74,371

Activity	Targets for FY 2014-15	Anticipated cumulative total by June 2015
# of non-Core VSL groups formed	570	3,439
# of non-CPHH members enrolled	12,564	77,321
<b><i>Direct Nutrition Intervention</i></b>		
No. of pregnant women visited	2,314	n/a
No. of 0-6 m children visited	3,299	n/a
No. of 7-24 m children visited	8,413	n/a
No. of adolescent girls visited	13,707	n/a

The Social Development Project will continue to provide services to CPHHs of cohort 2.5 and the VDCs and adolescent groups formed in 2.5 working villages will be supported up to June 2015. In addition, a new cohort of 12,564 CPHHs will be selected, verified and formed into groups and another 65 VDCs and 130 adolescent groups will be established in the FY 2014-15. Members of all groups/committees will receive training. With some changes in the scripts and pictures Rupantar may be contracted for cultural shows in the community melas.

Hygiene behaviour change interventions will be implemented across all cohorts of CLP2 during the FY to achieve improved WASH outcomes.

For the FY 2014-15 the VSL project has a target of enrolling more than 25,000 members (core and non-core) in more than 1,100 groups.

The Programme will continue implementing its health project until alternative service providers are identified and agreed to provide health services in the chars.

Besides on-going activities with 2.1 to 2.5 cohorts, CLP will start counselling on IYCF and inputs distribution in 2.6 villages from October 2014.

## 5. Livelihoods Development

### 5.1 Introduction and ambitions

During FY 2013-14, the activities of the Markets and Livelihoods Unit (MLU) in terms of livelihoods development were aimed at improving livelihoods of the extreme poor:

- Transferring Income Generating Assets (IGA),
- Providing training to participants in asset maintenance and production of household-based products like vegetables, fruits, poultry and small scale agriculture,
- Establishing homestead gardens,
- Backyard poultry rearing,
- Promoting crossbred cattle and artificial insemination (AI),
- Demonstrating good practice in cattle husbandry and fodder cultivation,
- Providing livestock services.

All elements of training seek to improve the productivity, sustainability and profit from the assets, homestead gardening and poultry rearing.

There are limited livelihoods options except daily wage labour for extreme poor households living on island *chars* as they have very few productive assets or employment opportunities. Consequently, the male household head often migrates from the *chars* in search of work at different times of the year. The transfer of an Income Generating Asset such as livestock creates scope for other sources of income for the households, e.g. the sale of milk, meat and manure, eggs and poultry, and contributes to improved household nutrition. When the household sells the asset, the income can be reinvested in other productive assets such as land and/or more livestock, thereby allowing the household to build up its asset base and further diversify income sources.

### 5.2 Outputs and achievements

During the reporting period, the MLU transferred assets to 13,579 CPHHs against the target of 13,619. All CPHHs received stipends and livestock training support. The MLU also provided homestead gardening inputs and training to CPHHs receiving assets.

The table below outlines targets and achievements of the livelihoods component under Markets and Livelihoods Unit during the financial year 2013-14.

**Table 8: Markets and Livelihoods Unit's Livelihoods Development Achievement to date**

Activity	FY 2013/14		Cumulative achievements (CLP2)	Comments
	Targets	Achievements		
Asset Transfer				
# of CPHHs received assets	13,619	13,579	64,436	Due to migration and death of selected participants, along with some participants not interested to receive CLP asset, the overall target was not achieved.
# of CPHHs received cross-bred cattle as primary asset	1,430	1,437	5,238	
# of CPHHs received local cattle as	11,883	11,827	57,821	

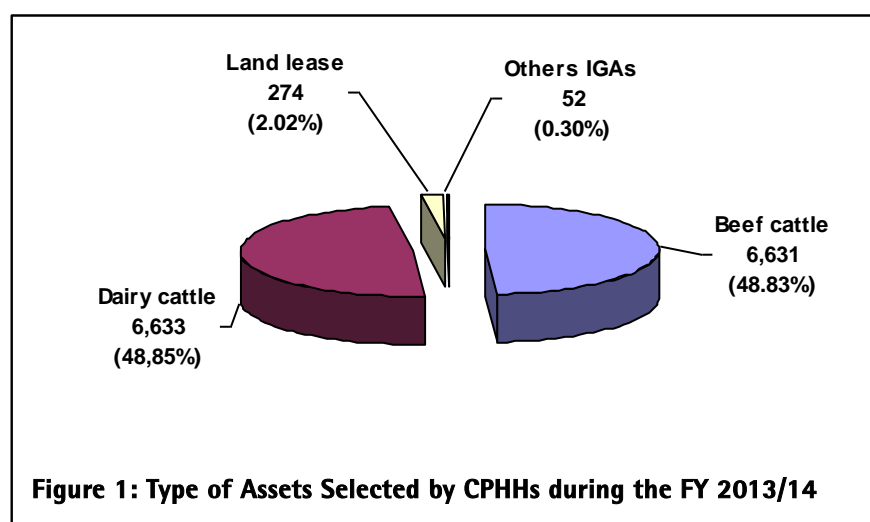
Activity	FY 2013/14		Cumulative achievements (CLP2)	Comments
	Targets	Achievements		
primary asset				
# of CPHHs received land lease as primary asset	266	274	1,163	
# of CPHHs received other asset as primary asset	40	41	214	
# of CPHHs receiving stipends (for 1st time)	13,619	13,579	64,429	
# of CPHHs completed livestock training	17,774	18,631	59,223	
# of person days livestock training provided to CPHHs	61,147	62,164	334,345	
# of cattle vaccinated (4 doses)	14,752	15,750	54,438	
# of cattle de-wormed (3 doses)	11,526	10,906	41,868	
# of cattle artificially inseminated	3,400	3,780	15,970	More cattle showed signs of heat than the forecast target.
<b>Homestead Gardening (HG)</b>				
# of CPHHs received vegetable seeds	12,800	12,792	63,164	
# of CPHHs received all tree saplings	11,200	10,461	56,279	The IMO-BDSC did not provide saplings to CPHHs due to unavoidable circumstances. In addition, some IMOs did not provide saplings due to lack of suitable space for plantation of sapling in CPHHs homestead.
# of CPHHs completed HG training	13,617	13,500	63,127	
# of person days HG training provided to CPHHs	42,426	42,898	164,591	
# of compost pits established by	10,700	11,389	58,817	

Activity	FY 2013/14		Cumulative achievements (CLP2)	Comments
	Targets	Achievements		
CPHHS				
# of vegetable pits established by CPHHS	51,200	51,065	243,399	
# of plinths planted with grass / fodder	10,500	9,734	50,670	
<b>Backyard Poultry Rearing</b>				
# of CPHHS received inputs supports as model rearer	1,020	1,025	4,575	
# of CPHHS completed training on model poultry rearing techniques	1,450	1,540	4,504	
# of CPHHS received training on backyard poultry rearing	13,472	13,579	46,176	
# of person days training received by CPHHS on poultry rearing	35,931	35,808	293,085	
# of poultry vaccinators received inputs supports for poultry vaccination	135	135	580	
# of poultry vaccinators received training on poultry vaccination techniques	135	135	667	
<b>Livestock Services Provider</b>				
# of New LSP developed	64	64	249	
# of person days training provided to service providers	2,300	2,352	12,276	
# of Community vaccination camp organized	100	99	270	

### 5.3 Asset transfer project (ATP)

Asset purchases during FY 2013–14 started on 30th October 2013 and continued up to 29th April 2014. During the period a total of 13,579 CPHHs received their assets against a target of 13,619. The shortfall is largely due to participants moving before receiving their asset. This indicates the completion of asset transfer to all cohort 2.5 participants. At the end of its fourth financial year, CLP has transferred assets to 64,436 of the targeted 67,000 (recently raised to 77,000) CPHHs. The majority of the CPHHs chose to receive dairy cattle but the proportion of beef cattle was higher than in previous years. Figure 1 below illustrates the distribution of asset types, where 98% of CPHHs chose to receive cattle. Of those, 11% purchased crossbred cattle. As usual, during the asset purchasing period, core participants (CPs) were encouraged to attend the market for purchasing their asset, which empowers the woman to select her asset and consequently develop a greater sense of ownership. During the year, 13% of core participants attended markets to purchase their assets instead of sending male representatives. In addition, under cohort 2.5, each CPHH received a monthly family income support stipend of Tk. 350 for 18 months and an asset maintenance support stipend of Tk. 300 for 6 months. All CPHHs received asset maintenance and family support stipends on a monthly basis. Distribution of asset maintenance stipends to CPHHs from cohort 2.5 will continue up to June 2015.

Core participants who chose cattle also received training on cattle husbandry and management. Training on livestock rearing is on-going and a total of 18,631 CPHHs completed three rounds of training for livestock rearing against the target of 17,774, while 62,164 person days training were provided to CPHHs against the target of 61,147. All the cattle under cohort 2.5 were given a first round of de-worming, while 2,146 cattle received a second round of de-worming six months after purchase. Under cohort 2.4, 10,906 cattle were given a third round of de-worming twelve months after purchase, against the target of 11,526. The de-worming target was not achieved as some cattle were sold before completing the third dose of de-worming.



Cattle transferred to CPHHs are vaccinated against Foot and Mouth Disease (FMD), Black Quarter (BQ), Anthrax and Haemorrhagic Septicaemia (HS) through a voucher scheme. A total of 15,750 cattle were vaccinated against these diseases, against a target of 14,752. The achievement was slightly higher than the target because FMD vaccine was readily available. Some cattle received two or three of the vaccines and the remaining doses will be covered during the first quarter of the next financial year.



## **5.4 Artificial insemination project**

To increase the productivity of the next generation and maximise income from cattle, an AI project has continued under CLP2. In this project AI technicians developed by DLS and BRAC have been providing AI services for the cattle of CPHHs through vouchers.

A total of 3,780 cattle were artificially inseminated during the reporting period against the target of 3,400. Out of this total, 807 are pregnant and to date 1,093 calves have been born through AI from cohort 2.4. The Markets and Livelihoods Unit organised quarterly basis workshop for artificial insemination technicians at different locations. The objective of the workshop was to discuss and share field problems, prospects and future strategy of AI in the CLP2 working areas. On average 90 AI technicians participated in these events. A total of 23 Trivises were installed in different locations on a cost-sharing basis between CLP and AI technicians or LSP. The purpose of the Travis installation was to handle cattle properly during artificial insemination and veterinary health treatment.

## **5.5 Cattle husbandry management and fodder demonstration**

CLP is applying a new approach on the *chars* (since July 2013) to demonstrate best cattle husbandry and fodder cultivation practices to farmers as the key extension method to optimise cattle productivity and profits from CLP ATP and other livelihood inputs. The unit is giving live demonstrations to ensure that *char* dwellers understand the benefits of good cattle husbandry and management, and raise/manage their cattle to achieve maximum/full productivity. This approach allows farmers and other members of the community to 'see and learn' first-hand at a local level how changing their cattle husbandry and management practices, through simple innovations, can increase the productivity of their cattle. A total of 334 cattle husbandry and management demos and 357 fodder demonstrations were established in the cohort 2.4 and 2.5 during the period. A total of 156 result demonstration events on cattle husbandry and fodder cultivation were also organised during the period. In the events group members as well as community people participated, and respective CLP core participants explained practical benefits they gained from the demonstrations.

## **5.6 Homestead Gardening**

The homestead gardening project is intended to use the available space around a CPHH's house to grow vegetables in beds and pits, as well as fruit trees and spices. Producing vegetables and fruit provides the household with direct access to important nutrients that may not be readily available or within their economic reach. It is thus a good way to improve household food security and nutrition.

It is also a source of additional income, because the household can sell a portion of the garden's produce should they wish. Achievements during the year included:

- 13,500 CPHHs completed homestead gardening training against the target of 13,617,
- 42,898 person days' training was given against the target of 42,426,
- 12,792 CPHHs received seeds for growing vegetables in both beds and pits against the target of 12,800,
- 11,389 compost pits were established to produce compost against the target of 10,700,
- 9,734 CPHHs planted napier grass on the slope of their plinth against the target of 10,500,
- 10,461 CPHHs received fruit tree saplings such as one each of guava, jujube, lemon and neem against the target of 11,200.

The estimated targets for planting grass and fruit tree saplings were not achieved as the IMO did not provide those to CPHHs due to unavoidable circumstance. Moreover, some IMOs did not achieve the target due to lack of suitable space on plinths or around homesteads. Nevertheless, CPHHs also received six papaya seedlings, partial support for compost shade and fence for bed vegetables and saplings. In addition, each CPHH was provided three plastic pots to preserve vegetables seeds, which can help to ensure seeds from their own source for use in the following season.

## **5.7 Improved Backyard Poultry Rearing**

Backyard poultry rearing can provide households with an additional regular income as well as improved family nutrition (eggs and meat). With this in mind, the Markets and Livelihoods Unit has been implementing a backyard poultry rearing project. Three quarters of all CPHHs are supported by poultry feed and vaccines through a voucher system, with all CPHHs receiving training on poultry rearing. CPHHs also attend yard meetings to learn about backyard poultry rearing. In addition, 1,020 (7.5%) of the total CPHHs were selected as 'model poultry rearers' and supported to build an improved poultry house and to purchase hens.

To reduce poultry mortality and to make available vaccine, poultry feed and services in the *chars*, the MLU developed female poultry vaccinators through a training programme. The target of 135 women trained as poultry vaccinators was met. All poultry vaccinators received a vaccine carrier through CLP to carry poultry vaccine from the local DLS office to the field. A total of 13,579 participants completed training on backyard poultry rearing against the target of 13,472 and 35,808 person days field training were also provided to poultry participants against the target of 35,931.

It was found that poultry rearers and poultry vaccinators are earning money from their interventions regularly. The average monthly income of poultry vaccinators and poultry rearers was Tk. 704 and Tk. 648 respectively during the year. The unit organised coordination meetings with poultry vaccinators and Livestock Services Providers (LSP) at 16 different locations under working areas. The objective of the meetings was to strengthen linkages among the service providers and DLS officials so that they could receive different inputs and DLS support more smoothly. A total of 300 poultry vaccinators and 188 LSPs participated in the meetings, along with relevant MLU staff and officials from local Government Department of Livestock Services (DLS).

## **5.8 Livestock Services Provider Project**

### **5.8.1 LSPs selection and training**

Selection of LSPs was completed with the assistance of local officials from the Department of livestock Services (DLS). A total of 64 LSPs were selected from CLP working areas. Three different training courses on livestock husbandry and veterinary services were conducted over a period of fifteen days training divided into three parts that were seven days, five days and three days in length. In the first round training (basic training), livestock husbandry and management issues and some common diseases were covered. Structured training modules were used and were facilitated by local DLS and CLP officials. IMO based livestock officer and CLP district level officer provide back up support to the livestock services providers at the field level during this period. In the second round training LSPs were trained on the primary treatments of different livestock diseases. In this session there is a provision for practical learning session at the local DLS hospital with the assistance of DLS officials. In the third round of training specialized issues like beef fattening, castration, poultry farming and updated topics were discussed. Sixty four veterinary kit boxes comprising 14 different items (syringe, needles, trocar, canula, thermometer, etc.) and cool boxes were supplied to all 64 LSPs for primary treatments on cost sharing basis. To build up good working relation with the local Government officials quarterly coordination meetings with the LSPs and others e.g. feed sellers, medicine companies, were organised at the Upazila level.

### **5.8.2 Community vaccination**

Newly developed LSPs conducted free community vaccination campaign to make the *char's* community aware of cattle vaccination needs, and to inform them about the supplies and services he/she has. 99 free vaccination camps were organised in CLP 2.5 working areas with the assistance of DLS officers and veterinary field assistants. This event leads LSPs to create a very good relation with local cattle farmers and with DLS for vaccine and other veterinary supplies.

### **5.8.3 Livestock fair**

A two-day long livestock fair was organised at Rangpur to disseminate latest livestock rearing, husbandry and management practices and information to livestock rearers. Public and private sector organisations/companies, NGOs and local individuals displayed and sold different kinds of livestock inputs like cattle, feed, fodder, milk products, vaccines, medicine and other livestock related supplies and services. At the end of the event prizes were distributed to the best stalls owner. The event was well received and considered a success by the various parties who participated and attended the event.

## **5.9 Staff development**

To increase capacity and knowledge on project implementation, MLU organised a three-day technical training session for IMO staff at three different locations. A total of 315 livelihoods staff (Markets and Livelihoods Development Supervisors, Livestock Officers, Agriculture Officers and Livelihoods Development Officers) in 10 batches from 18 IMOs participated in these capacity building sessions.

In the period, MLU also arranged a two-day Refresher Training on "Livestock Husbandry and Management and Home Gardening" for IMO staff at three different locations. The objective of the training was to refresh the issues related to livestock rearing and homestead gardening. In the training a total of 325 IMO staff participated in ten batches. These included Markets and Livelihoods Supervisors (MLDS), Livestock Officers (LO), Agriculture Officers (AO) and Livelihoods Development Officers (LDO). The training was facilitated by CLP district and secretariat markets and livelihoods' staff.

### **5.9.1 Exposure visit**

The MLU organised a training and exposure visit programme for livelihoods district and IMO level staff at Bangladesh Agricultural University (BAU) between 17-20 May, 2014. The Community Based Dairy and Veterinary Foundation (CDVF) assisted in organising the event. The aim of the visit was to improve the practical knowledge on different relevant interventions, exchange views and ideas and to observe the livelihoods related technologies. District Level Markets and Livelihoods Manager, Coordinator and Officers from CLP and Markets and Livelihoods Development Supervisors (MLDS) from the respective IMOs participated in the event. Experienced Professors of BAU conducted different technical sessions. Participants received opportunities to learn about different livelihoods related technologies and visited different ongoing relevant projects. A total of 34 staff (12 from CLP district and 22 from IMOs) participated.

Another exposure visit programme was organized by the MLU for the LSPs at the Community Based Dairy and Veterinary Foundation (CDVF), BAU between 2-5 May 2014. The objective of the programme was to raise LSPs' awareness / build capacity on innovative interventions of livestock and poultry sector, and to update their knowledge and skills with technologies and information related to livestock husbandry. A total of 25 LSPs from different IMOs participated in the event.

### **5.9.2 Other Activities implemented during the FY 2013-14**

- The MLU organised a workshop to review different training materials like modules, flipcharts, posters and stickers. The objective of the workshop was to update the Unit's training materials. A total of fifteen livelihoods district staff participated in the workshop. The Unit printed new training and other materials because of this workshop, and has distributed to the respective staff and LSPs for use in the field.
- An exceptional event titled 'Demo Cattle Market' was organised by the Markets and Livelihoods Unit (MLU) on 24th March 2014 at Milon Bazar village in Lalmonirhat district under the working area of SKS-F. The objectives of organising the demo cattle market was to demonstrate improved cattle husbandry and management practices, introduce different market actors such as Feed Sellers, Cattle Traders, Artificial Insemination Technicians, Department of

Livestock services; and show means of way to get fair price of cattle for the producer. There was a big gathering where some of the CPHHs sold their cattle at a competitive price which was significantly higher than the price offered previously to them by village trader (paiker). The event created a positive impact among all classes of market actors, CLP participants as well as the community.

- The Unit has taken the initiative to provide professional certificates to the LSPs and accordingly an event was organised at ASOD training centre, Rangpur. CLP's Operations Director, Wyn Davies, handed certificates to the 18 successful LSPs.

## 5.10 Lessons learnt

A number of lessons have been learnt during the reporting period that have influenced the way the Markets and Livelihoods Unit operates. For example:

- Cattle husbandry management and fodder demonstrations enhanced to adopt improved cattle husbandry/management practices and fodder cultivation in the *chars* area,
- Avoiding supply of poultry birds during the cold wave period from December 2013 to January 2014 decreased mortality rates,
- Strengthened linkages with DLS and other private companies have increased the availability of cattle vaccines, medicines, cattle and poultry feeds and other inputs,
- Introduction of relay planting in homestead gardening ensures availability of vegetables for most days around the year;
- Providing inputs in the implementation of homestead gardening based on the category of CPHHs is minimising resource utilisation and reducing cost – resulting in improved VFM.

## 5.11 Objectives for the FY 2014-15

The table below outlines the targets for the MLU Livelihoods Development work in FY 2014-15.

**Table 9: Markets and Livelihoods Unit's Livelihoods Development Targets for FY 2014/15**

Activity	Targets FY 2014 – 2015	Cumulative total by June 2015
<b>Asset Transfer</b>		
# of CPHHs receiving assets	12,564	77,000
# of CPHHs receiving cross-bred cows as primary asset	1,282	6,520
# of CPHHs receiving local cattle as primary asset	12,306	70,127
# of CPHHs receiving land lease as primary asset	193	1,356
# of CPHHs receiving other assets as primary asset	65	279
# of CPHHs receiving stipends( for 1 <sup>st</sup> time)	12,564	76,993
# of CPHHs Completing livestock training	13,865	73,088
# of person days livestock training providing to CPHHs	52,572	386,917
# of cattle vaccinating (4 doses)	10,745	65,183
# of cattle de-worming (3 doses)	8,690	50,558
# of cattle artificially inseminating	5,000	20,970
<b>Homestead Gardening</b>		
# of CPHHs completing HG training	12,564	75,691

Activity	Targets FY 2014 – 2015	Cumulative total by June 2015
# of person days HG training providing to CPHHs	38,707	203,298
# of CPHHs receiving vegetable seeds	11,190	74,354
# of CPHHs receiving all tree saplings	11,000	67,279
# of compost pits establishing by CPHHs	11,000	69,817
# of vegetable pits establishing by CPHHs	45,500	288,899
# of plinths planting with grass / fodder	11,000	61,670
<b>Poultry Rearing</b>		
# of CPHHs receiving training on backyard poultry rearing	12,564	58,740
# of CPHHs completing training on model poultry rearing techniques	985	5,489
# of Inputs supports to model rearer	942	5,517
# of person days training receiving by CPHHs on poultry rearing	17,483	310,568
# of new poultry vaccinators training	126	793
<b>Livestock Service Provider</b>		
# of New LSP developed	75	324
# of person days training provided to service provider	2,400	14,676
# of community vaccination camp organized	100	370

The primary objectives for the MLU Livelihoods Development work for the next financial year will be to transfer assets to 12,564 CPHHs, ensure they receive appropriate cattle husbandry and management training, and provide them with skills and inputs to practice homestead gardening and poultry rearing. In addition to:

- Develop new LSPs and poultry vaccinators to provide basic veterinary services to *char* livestock and poultry,
- Continuation of cattle husbandry and fodder demonstrations to disseminate improved husbandry practices and fodder cultivation practices by farmers – in able to increase production and profits,
- Introduction of relay cropping and mulching for growing vegetables in homestead,
- Special emphasis given to bull rearing so that the CPHHs get more profit,
- Continuation of linkages with BRAC and DLS on AI initiatives.

## 6. Market Development

### 6.1 Introduction and ambitions

The CLP market development projects aim to facilitate changes in three main livestock-based sub-sectors in the chars: milk market, meat market and the associated fodder market. In these three sectors, the CLP market development strategy aims to transform the existing *char*-based market system to create an improved business climate and opportunities so that producers in these sectors earn greater incomes, become more competitive, and have access to an improved range of market services. The overall objective of the market development initiative is to support *char* dwellers to continue their progression out of poverty.

The CLP market development work targets all *char* community members, regardless of whether they have been CLP core participant households. The approach follows the principles of the M4P approach, which involves indirectly intervening in the milk, meat and fodder market systems to tackle constraints in three key areas: inputs, production and outputs. The aim of this approach is to generate 'incentives' (increased profits) for all market actors – in the inputs, production and outputs part of the value chain, as well as scalable and sustainable changes, so that these markets work better for the poor and the other market actors.

#### 6.1.1 Outputs and achievements

During the reporting period, the market development projects have undertaken a range of activities in each of the three market systems and achieved some integrated and coordinated results. The CLP market development meat project and fodder project started in September 2012, and the milk project in January 2013. The tables below provide a summary of the outputs and achievements for all three projects during FY 2013-14.

#### 6.1.2 Milk Market Development Project

The CLP milk Market Development project strategy is to improve *char* level dairy cow husbandry and management practices (thereby raise milk production and profit), increase linkages among input suppliers and service providers, and support output market linkages and Milk Business Groups (MBG) and *Char* Business Centres (CBC). The cornerstone of the milk project is the creation of the MBGs and CBCs.

A total of 120 MBGs have been formed (84 in the FY 2013-14), with an average of 25 household milk producers per group. A total of 43 CBCs have been formed, which are made up of MBG members and input / output-side market actors. The MBGs aim to increase milk business profits through collective decision-making on inputs procurement, production, technology access / adoption and output marketing of produce/milk.

The MBGs create 'economies of scale' which in turn provide the incentives for commercial market development for private sector input and output market value chain actors to engage with them.

**Table 10: CLP's Milk Market Development Project Achievements to date**

Activity	FY 2013-14		Cumulative achievements up to June 2014	Comments
	Targets	Achievements		
1. Formation of milk business groups (MBGs)				The target (84) for milk business group (MBG) formation was achieved. These groups completed their need analysis
(i)Discussion meeting with target community	84	84	120	

Activity	FY 2013-14		Cumulative achievements up to June 2014	Comments
	Targets	Achievements		
farmers				meetings. 1,344 sessions yard meetings with new MBGs and 432 yard meetings with old MBGs member completed by June 2014. The yard meeting cover livestock related technical topics including feed balanced ration, milking, housing, calf management and market aspects.
(ii) Follow up meeting and MBGs formation	84	84	120	
(iii) Need analysis meeting	84	84	120	
(iv) Orientation session on milk market scenario	84	84	120	
(v) Yard meeting with new MBG members	1344	1344	1662	
(vi) Yard meeting with old MBG members	432	432	432	
(vii) Discussion on market linkage improvement	36	36	68	
(t) Graduation meeting with MBGs member	36	36	36	
<b>2. Promotion of access to feed and fodder</b>				Under this intervention, input suppliers are offered training on quality maintenance of products, storage issues and business ethics. All fodder demo plots were established. Typically, the fodder demo plot size ranges between 16 and 20 decimals. The project offers a direct support of Tk. 1,000 to the farmer to cover the cost of land preparation, irrigation, fertilizer, etc.
(i) Capacity building events for input supplier	5	5	14	
(ii) Linkage meeting with input suppliers between mainland and char.	8	8	16	
(iii) Demo of fodder plot	168	168	240	
(iv) Results demo on fodder	84	84	110	

Activity	FY 2013-14		Cumulative achievements up to June 2014	Comments
	Targets	Achievements		
cultivation.				
(v) Exchange visits to fodder fields	11	11	20	
<b>3. Promotion of improved animal husbandry practices and vet service</b>				The 84 newly-formed MBGs were given technical training on improved dairy cow husbandry and management practices and fodder production techniques. All target cow-comfort (improved cow health and welfare) demonstrations were established in all working areas. The cow comfort management is generating positive impacts on cattle health and milk productivity increases.
(i) Training on improved cattle rearing and fodder production for New MBGs	252	252	358	
(ii) Training on improved cattle rearing and fodder production for old MBGs	36	36	36	
(iii) Demo on cow comfort	179	179	251	
(iv) Result demo on cow comfort	84	84	100	
(v) Linkage meeting with medicine trader and retailer	12	12	20	
<b>4. Improving milk supply network.</b>				Sixty nine potential milk collectors were identified from different chars and they were linked with the respective MBGs. These milk collectors were also trained on safe milk handling and hygienic issues. The MBGs also visited different milk supply channels. Linkage meeting sessions involved informal processors, such as sweet producers, along with milk collectors.
Linkage meeting between producer and selected collectors and profiling of collectors	84	84	120	
Cross visit to other milk supply system	9	9	15	
Linkage meeting between milk collectors and informal/formal	10	10	15	



Activity	FY 2013-14		Cumulative achievements up to June 2014	Comments
	Targets	Achievements		
processor				
<b>5. Develop Char-based informal milk processor</b>				The project identified thirty four potential on-char milk processors and offered training based on the area's context and product demand.
(i) Capacity building events for the selected potential processors	10	10	15	
<b>6. Promotion access to finance</b>				MBGs were introduced to different financing agencies and companies including ULC and local NGOs.
(i) Introducing MFI(S) with MBGs and supply side actors	84	84	115	
<b>7. Development of CBC</b>				Forty one CBC executive committees now formed. Among these committees, nineteen were formed on chars where the meat and fodder projects are also implemented, with the committee including actors from all three sectors. Through the CBCs, significant number of char milk producers are organised as a group and linkages are improved between milk sector market actors including local input dealers, local milk processors and mainland input dealers.
(i) Formation of CBC committee	24	25	41	
(ii) Capacity Building of CBC committee	24	24	34	
(iii) CBC committee planning meeting	24	24	24	
(iv) Exposure visits to effective collection points	13	9	9	
(v) Institutional linkage workshop with milk producer group	22	21	21	
(vi) CBC future planning meeting with Goala, informal/formal processor	21	22	22	

### 6.1.3 Meat Market Development Project

The Meat Market Development project facilitates linkages between meat producers and relevant service providers and private companies to ensure that all actors benefit from an improved market system.

Promoting engagement of the private sector in both the input and output market system is a key strategic objective of the Meat Market Development Project, which aims to ensure that meat producers increase their productivity and profitability. To achieve this objective, the project works to develop intensive partnerships with private companies ("Lead Firms") that work to build the capacity of char-based market actors while increasing the overall availability of quality inputs and supporting services crucial to increase the productivity and profitability of meat production.

The Meat Market Development project signed MOUs with related private companies to increase the capacity of Livestock Business Groups (LBGs), output market actors (Paikers and retailers), Char Input Dealers (CIDs), and Irrigation Service Providers (ISPs). The local input dealers were also linked with private companies to ensure relevant inputs are locally available and to provide backstopping services to business group members. The meat market also facilitates business groups and CBCs to be linked with the mainland market actors for better coordination and access to related market information.

**Table 11: CLP's Meat Market Development Project Achievements to date**

Activity	FY 2013-14			Comments
	Targets	Achievements	% of progress	
Intervention 1: Char Business Centre Development				Char Business Centres (CBC) act as an informal marketplace and information centre based on the chars. Targeted Livestock Business Fairs were held in different char locations. A total of 18 new CBCs were formed in new 18 chars, comprising 11-15 members each (FBG representative 2-4, LBG representative 2-4, MBG member 2-4), CID-1, Paiker-2, ISP-2). 47 capacity building trainings for 47 CBCs were organised. A total of 832 clients from 47 CBCs participated in these trainings, including 267 women. These trainings were facilitated jointly with experts from CBCs and Collection Points, as well
(i) Livestock Business Fair	4	4	100	
(ii) CBC Committee Formation	18	18	100	
(iii) CBC Committee Capacity-Building including refreshers for old	48	47	97.92	
(iv) CBC Sensitization Workshop	18	14	77.78	
(v) CBC Committee Planning	66	65	98.48	

Activity	FY 2013-14			Comments
	Targets	Achievements	% of progress	
Workshop				as Upazila Cooperative Officers from the Cooperative Department. Out of 18 workshops, 14 sensitization workshops were organized to sensitise CBC members about how to make the CBCs operational, so that the char meat and livestock input businesses can run using the CBC as a platform for their business. Altogether 65 CBC committee planning workshops were arranged and activities were planned for the upcoming season. These workshops helped CBCs to develop activity plans for supporting LBG, FBG, MBG and other market actors (CIDs, ISPs, LSPs, Paikers, goala, etc.) business. Exposure visits were carried out for CBC members in Shefali Begum Sobji Bazar at Badargaj, Rangpur to get an opportunity to learn about the process of developing of collection points, how collection management committee develops seasonal plans, how they communicate with buyers of different markets, how they communicate with service providers, and what are the services collection points can offer producers and buyers.
(vi) Exposure visit to effective Collection Points and Institutional Buyers	33	33	100	
(vii) Institutional linkage workshop with LBGs, FBGs, Buyers, Input Sellers, etc.	48	48	100	
(viii) CBC/LBG Planning Workshop	66	66	100	
(ix) CBC/FBG Planning Workshop	66	66	100	
(x) CBC/Paiker Planning Workshop	66	67	101	
(xi) CBC, PSA and GO workshops	18	10	55.56	
(xii) Phase out workshop	24		0	

Activity	FY 2013-14			Comments
	Targets	Achievements	% of progress	
Intervention 2: Livestock Business Group Development				A total of 36 new LBGs were formed, comprising 936 clients, including 475 women. This intervention facilitates the emergence of locally managed Livestock Business Groups (LBGs) for CMPs, including women's groups that coordinate decision-making with the support of the CBC and local service providers for improved linkages with non-farm private sector to increase access to technical assistance, quality meat inputs, finance, business and production knowledge and skills, and improved output marketing channels. LBGs also promote improved coordination and decision-making across broader CMP populations, resulting in improved productivity of all livestock meats at scale. LBGs meet throughout the year to establish and maintain an informal forum for coordinated decision-making, production, and access to supporting services for improved farmer productivity. The LBGs physically meet in the same location as the CBC.
(i) LBG Formation	36	36	100	
(ii) Production and Sales Planning Meeting (PSPM)	102	132	129.41	
(iii) Improved breed capacity-building from lead producers	36	36	100	
(iv) Improved breed linkage workshop	18	22	111	
(v) Market Literacy Workshop Series	36	38	105.56	
(vi) Rearing Workshop Series	72	52	72	
(vii) Piker Linkage Workshop	36	36	100	
(viii) Institutional Buyer Workshop	48	48	100	
(ix) Concentrated Feed Demonstration and FFD	120	177	148	Intervention 2 is largely on track, with the majority of activities

Activity	FY 2013-14			Comments
	Targets	Achievements	% of progress	
(x) Firm to Farm Forum Support	18	16	89	exceeding completion targets. In particular, LBG formation has fully achieved its EOP target. Achievements against targets for some activities remains relatively low due to challenges associated with effectively engaging and incentivising PSAs.
(xi) Rearing workshop for poultry	66	62	93	
(xii) Rearing workshop for goat	66	48	73	
Intervention 3: Paiker Network Development				Paikers have been seen to be a highly effective output marketing channel for CMPs. They are one of the few output actors in the meat sector that enters the chars, and as a result are well positioned to overcome gender and geographic constraints observed across CMPs. This intervention is aimed at developing a very loose network of Preferred Paikers that will build close ties with both supply and demand side actors for improved cattle marketing. Developing strong relationships between Paikers and the CBCs will ensure there are ready buyers for cattle produced by affiliated CMPs, and will cut costs for Paikers through enhanced coordination.
(i) Mapping out the potential Paikers/Institutional buyers	54	76	140.74	
(ii) Paiker/Institutional Buyer Linkage Workshop	16	12	75	
(iii) Capacity-building on rearing and management	8	8	100	
(iv) Facilitate char/mainland exposure visits and demonstrations	18	18	100	
(v) Linkage workshop among CBC and poultry output market	66	68	103.03	Intervention 3 is on track to achieve the targeted activities completed within the time frame of the Meat Market Development

Activity	FY 2013-14			Comments
	Targets	Achievements	% of progress	
actors (char and mainland)				Project. The majority of activities under this intervention have achieved 36% of EOP targets. Facilitating paiker and institutional buyer linkage workshops (3.i) has proved relatively challenging, because Paikers are arranged in loose networks across the project areas.
(vi) Linkage workshop among CBC and goat output market actors (char and mainland)	66	66	100	
Intervention 4: Tailored Financial Product for Meat				Finance represents not only a critical constraint to improved meat production, but also an opportunity to monitor and enforce good production behaviours across CMPs that result in improved quality and higher resulting profits. Accordingly, the Meat Market Development Project is piloting an inclusive commercial finance model across the chars.  Several activities under this intervention will require continued efforts over the remainder of the Meat Market Development Project. All activities of the intervention are behind targets except 4.(iv) (loan product orientation workshop for Meat Market Development Project staff) although it is required for refresher.
(i) Capacity building local CBOs/MFI on devise loan product(s) to meat cattle business	2	1	50	
(ii) Loan product orientation workshop	1	1	100	
(iii) Orientation workshop for CBCs on loan product	48	11	23	
Intervention 5:				This intervention facilitates sustainable

Activity	FY 2013-14			Comments
	Targets	Achievements	% of progress	
Institutional Buyer Engagement				Institutional Buyer engagement with CBCs/LBGs to provide embedded services for improved productivity. Intervention 5 remains one of the more challenging interventions under the meat sector component of the Meat Market Development Project. Broadly, Institutional Buyers remain the most difficult Lead Firms to engage in the project, relative to Input Supply Firms. Although most activities have exceeded their EOP targets, the toolkit review, and the linkage workshop with institutional buyers and paikers are under-target due to relatively low levels of engagement across the Institutional Buyers identified and selected.
(i) Linkage workshop with CBCs and LBGs	66	67	101.52	
(ii) Linkage workshop with Paikers	16	12	75	
(iii) Market Literacy workshop with CBCs and LBGs	18	18	100	
(iv) CBC/LBG Toolkit Development (review and revise)	1	1	50	
Intervention -6: Commercialization of manger service				Mangers are important inputs for cattle production. For commercial livestock (mainly cattle) rearing, keeping two mangers in a single cattle shed is essential. Most of the manger producers/suppliers are based on the mainland. Accordingly, this intervention facilitates the availability of mangers in char areas for ensuring the quality of the livestock.
(i) Identify the potential manger service providers or interested clients	8	10	125	
(ii) Linkage workshop with CBCs and LBG	48	48	100	

Activity	FY 2013-14			Comments
	Targets	Achievements	% of progress	
(iii) Manger service promotion (FFD)	96	92	95.83	As a new project intervention, Intervention 6 is fully on track. Implementation of activity 6.(iii) is under way and will be accomplished by next month (July 2014).
Intervention -7: Alternative energy (bio-gas) promotion				Simple biogas plants have been built, which are fuelled mainly by cow dung. This activity will increase access to technical assistance, quality biogas inputs and production knowledge and skills, and improve biogas application systems. Activities under intervention 7 are fully on track. The activity 7.(iii) (setting up bio-gas plant demonstrations) is under way and should be completed by July 2014.
(i) Service provider identification	2	8	400	
(ii) Orientation workshop between service provider and CBCs	48	48	100	
(iii) Demonstration of bio-gas plant	8	7	87.5	

#### 6.1.4 Fodder market development project

The primary objective of the Fodder Market Development Project is to identify high value market opportunities for CLP participants and other livestock producers across the meat and fodder inputs sub-sectors to build market systems and economic opportunities for the char dwellers.

Fodder production in the chars faces three basic findings: (a) Both improved green fodder and concentrated feed have positive benefits for livestock profitability; (b) Improved "mainland" practice is an important determinant of profitability for improved green fodder; and (c) The use of green fodder and concentrated feed according to advised "Standard Practice" has significant positive effects on beef production, indicating the potential value of procuring and/or producing improved fodder and feeds.

In general, to date the fodder market development project represents a clear and promising proof of concept of a markets-oriented model that can generate sustainable, systemic solutions for CLP and non-CLP participants. Further, the project experience reaffirms the importance for private sector players of investing in knowledge and information services and, for development agencies, the centrality of services to the more effective operation of commodity markets. Moreover, by building



services within the market system, the prospects for their sustainability and further growth have been enhanced.

**Table 12: Fodder Market Development Project Achievement to date**

FY 2013-14				
Activity	Targets	Achievements	% of progress	Comments
<b>Intervention 1: Fodder Business Group Development</b>				FBGs promote improved coordination and decision-making across all CFPs in a given char, resulting in improved productivity of all livestock products at scale. Intervention 1 is generally fully on track under the fodder sector interventions. In particular, the full EOP targets for all activities have been 100% achieved to date. Activity 1. (viii) is behind target at present. The reason for this delay is that sequencing of prior activities required that FBGs were established and PSPM activities were carried out. However, all activities under this intervention are expected to achieve EOP targets by the end of project.
(i) FBG Formation	66	66	100	
(ii) Production and sales planning meeting (PSPM)	66	66	100	
(iii) Farmer/livestock producer field day	66	66	100	
(iv) Demonstration plot development	66	87	132	
(v) Linkage workshop with input seller	66	66	100	
(vi) Fodder production training	66	66	100	
(vii) Silage training of trainers	2	2	100	
(viii) Silage training of trainers (FBG level silage training)	66	64	97	
(ix) Planning workshop with LBGs	66	66	100	
<b>Intervention 2: Char-Mainland Green Fodder Linkage Development</b>				Mainland demand for improved green fodder is high, as mainland producers are willing to travel to the chars to access natural fodder. Intervention 2 has been fully completed within the time frame and some refresher activities could be planned to boost this intervention for fodder producers.
(i) Mainland haat exposure visits	66	66	100	
(ii) Capacity building of lead fodder producers	66	66	100	
(iii) Mainland green fodder promotional campaign (Char	114	123	108	

and mainland) including milk group				
<b>Intervention 3: Char Input Supplier Development</b>				<p>This intervention develops char shopkeepers into CIDs that can source and sell livestock inputs, particularly concentrated feed products, to both char LPs and also to mainland LPs.</p> <p>Intervention 3 is achieving results but needs to be intensified in order to fully achieve its overall project EOP targets. In particular, activity 3. (i) is critical to the effective diffusion of CID functions across all chars targeted through fodder market development project at present, but remains only 56% completed. The project intends to intensify the completion of activity 3.(iv), 3.(v) and 3.(vi) in next month, July 2014 so that the other intervention activities can be fully completed by EOP.</p>
(i) Identification and selection	54	30	56	
(ii) Capacity building of CIDs	16	16	100	
(iii) Linkage workshop with CBC committee	48	48	100	
(iv) Linkage workshop with mainland input sellers	16	15	94	
(v) Linkage workshop CBC and FI (financial Institute)	12	10	83	
(vi) CID and PSA coordination meeting	18	12	67	
<b>Intervention 4: Irrigation Service Improvement</b>				<p>Even non-flood-prone char HHs experience dry spells across many of the chars. Consequently, improved green fodder production is constrained to 7 to 8 months per year rather than year-round.</p> <p>Intervention 4 is on track except 4.(ii) which has been delayed due to difficulties finding appropriate technologies for the char context. But modern technologies like Saajhi Pressure Treadle Pump (PTP) have now been demonstrated in project working areas. Activity 4.(iv) is slightly under target to date, but likely to be fully achieved in</p>
(i) Identification and selection of irrigation service provider	54	53	98	
(ii) Technology piloting	18	4	22	
(iii) Linkage workshop with CBC and FBG	48	48	100	
(iv) Linkage workshop with char ISP and mainland technology suppliers	8	7	88	

				July 2014.
<b>Intervention 5. Green fodder chopper machine commercialization</b>				<p>This intervention aims to develop char shopkeepers or CIDs into livestock market actors who can source and sell green fodder chopper machines to LBG and other char livestock producers.</p> <p>Intervention 5 represents the highest risk under all fodder sector interventions to date. Overall performance across these activities is on track except activities of 5.(iv) and 5.(v) because these activities are sequenced following others in Interventions 1-4. However, these activities are scheduled to be completed by July 2014.</p>
(i) Identification of potential entrepreneurs	48	48	100	
(ii) Identification of chopper machine producer	8	8	100	
(iii) Capacity building of chopper machine producer (visit and training)	1	1	100	
(iv) Linkage meeting between entrepreneurs and chopper machine producer	16	10	63	
(v) Promotion of green fodder chopper machine	48	36	75	

VI

#### **6.1.5 CLP collaboration with M4C project (Annual Review Recommendation point)**

Making Markets Work for the Chars (M4C) is a project funded by Swiss Agency for Development and Cooperation (SDC) which aims to promote agricultural (crops) market development in the chars, whereas CLP works in livestock market development in the chars. Both projects have similarities, e.g. in terms of their objectives and strategies, and work with CLP graduates and other char community farmers. A number of active steps have been taken to identify areas for joint collaboration, knowledge sharing and exchange. Some specific examples of collaboration with M4C are given below:

##### **a) Participation in different learning and sharing events**

M4C staff have participated in several learning events organised by CLP, including a CBC lesson learning workshop, a CBC sustainability workshop, and a VSL pilot lesson learning workshop. Similarly, CLP staff have attended M4C learning events, the most recent on silage production using the RDA model.

##### **b) Piloting VSL model in CLP MBGs and in M4C PGs**

CLP has initiated a pilot which employs Village Savings and Loans (VSL) model in six milk business groups in order to promote access to finance (A2F) for business group members. M4C became interested in replicating this model. As a result, six staff from the M4C project visited the pilot and two M4C staff members received basic training from CLP on the implementation of the VSL model. Subsequently, M4C is piloting VSL model in two M4C crop business groups.

##### **c) Coordination meetings and follow up action plan**

Monthly coordinator meetings are held, with formal quarterly management meetings in able to

share ideas, information, learning and knowledge, projects progress, and possible future areas for collaboration / synergy.

**d) Future coordination among CLP and M4C**

- CLP is working to ensure access to finance (A2F) for BG members either through CLP IMOs, other MFIs or VSL groups. Both CLP and M4C is presently working with approximately 20,000 members via 731 BGs (8,200 BG members of 312 BGs of CLP, and 11,500 members of 419 BGs of M4C), so offer an attractive potential market for MFIs / funding organisations for 2014-2015.
- CLP and M4C are currently discussing with BRAC microfinance / bkash to explore partnership on mobile banking and loan opportunities for all CLP and M4C lead livestock and agriculture business group members. M4C is working with Dutch Bangla Bank Limited (DBBL) and Mercantile Bank Limited (My cash) and also with Grameen Phone and Banglalink mobile companies to increase the number of Char-based subscribers, through promotional activities to increase the access of mobile financial services and agricultural value added services for Char dwellers.
- M4C and CLP plan in FY 2014-15 to jointly test the facilitation for a common HUB for livestock and agriculture (CBC), which would be based in Maizbari, Sariakandi, Bogra. This would act in the interests of both agricultural and livestock Business Groups.

**6.1.6 Institutional Buyers vs. Local Market in the meat project (Annual Review Recommendation point)**

Institutional Buyer Engagement remains one of the challenging tasks for the meat market development project. Broadly, Institutional Buyers remain the most difficult in the case of Lead Firms to engage in the project, relative to Input Supply Firms.

The Meat Market Development Project has communicated with Bengal meat, Vivid-Agro and Pabna meat. None of the contacted institutional buyers are interested to work with char producers as they cannot produce the volume of meat required to meet their demand. Bengal meat were slightly more positive about the prospect of purchasing char cattle directly. Bengal meat operate several different models for cattle purchasing. The Meat Market Development Project tested one of these models, which involves char producers taking their fattened cattle directly to Bengal meat in order to sell them. But this system was found to be unsuitable for char meat producers because payments are made 15 days after delivery of fattened cattle and the price received was lower than the local market price.

Current market dynamics, demand and supply, and prices favour selling at local cattle markets. It is a more feasible and viable option for a char meat producer in terms of time, procedures and profit, as meat is in great demand at the local cattle markets. With this in mind, we have tried to validate whether the institutional buyer or butchers would be a feasible option for the meat business groups on the chars.

We carried out a study in our meat market project which involved conducting 32 FGD at CBC level, individual interviews with 16 butchers and carrying out a checklist in consultation with institutional buyers. We found that 69% of producers sell their cattle to local paikers, 20% in local cattle markets, 7% in District cattle markets and only 4% to the local butchers. The price butchers offered is comparatively lower than other market actors. The producer enjoys the freedom associated with selling to butchers because if cattle attacked by disease or any issues occur, producers can sell quickly to the butchers. In general, the producers favour selling through local paikers because of the ease of cash transactions, the lack of complex procedures and the lack of transport costs. Moreover, producers dislike selling to butchers because for psychological reasons they are often emotionally attached to their cattle and feel uncomfortable knowing that the butcher will slaughter their cattle immediately. However, some producers have taken financial advances from butchers in times of crisis. Those producers are then bound to sell to the butchers. Considering the total scenario the producers have a negative attitude about butchers. Butchers also like to buy from the paikers

because they can supply required cattle to their shops, can offer credit and there is no additional time required.

Based on the field findings, it is recommended that the following strategy could help farmers to maximise the profits they receive from the sale of beef cattle.

- CBCs may play a vital role in direct sales to the char paiker after collecting market information
- Char paikers and cattle producers could be linked with large buyers through the agent of institutional buyer
- Large buyers and agents of institutional buyers could be linked with CBCs.

#### **6.1.7 Progress of Access to Finance (A2F) (Annual Review Recommendation point)**

While implementing the Market Development Projects in CLP it was recognised that access to finance (A2F) is one of the major barriers to sustainable business growth for char farmers. CLP has been working to create a market environment in the chars which provides access to finance primarily for the 312 Business Groups in Milk, Meat and Fodder sectors, which comprise around 8,200 producers. In addition, as outlined earlier CLP is collaborating with M4C to scale up A2F with bigger development partners and banks, as jointly CLP and M4C market development groups total 731 with some 20,000 farmer members, which provides an attractive commercial prospect for lending money to.

As a consequence of our A2F initiatives, CLP has organized two A2F workshops in late 2013 to facilitate financial market development in our working areas. We have also encouraged our implementing organisations (IMOs), many of whom already provide micro finance on the mainland, to extend their provision to the chars. Further to our continued initiatives on A2F, we have collected information from the Business Groups in the chars about which groups have access to finance and which do not. We analysed the information received from field and found that, out of our 312 Business Groups in all three sectors (milk, meat and fodder), 243 (77%) business groups have access to formal source of finance with a range of Tk. 2,000 – Tk. 20,000 from different MFIs, ULC, CLP partner IMOs and VSL. 69 (23%) business groups do not have any type of formal access to finance except informal local sources (Dadon from Mohajon/local money lenders).

As a result, we decided that we should continue the initiative to encourage formal-sector financial service providers to begin or scale-up operations on the chars. However, we are also focused on achieving immediate improvements for the 69 Business Groups which currently lack any formal access to finance. Our research has found that the VSL pilot in 6 MBGs has successfully provided suitable finance to these business groups. As such, the VSL pilot model initiated in the 6 MBGs will now be scaled-up in the FY 2014-15 under the Market Development projects (milk meat and fodder), and will be introduced in 58 out of the 69 business groups immediately. The implication of this, is that 301 (96%) of the 312 BGs will have access to some type of formal finance.

#### **6.1.8 Experience of CLP working with Bengal Meat (Annual Review Recommendation point)**

CLP first experienced working with Bengal Meat in mid-2012. The main attraction of Bengal Meat is the state of the art Abattoir which exports meat abroad. We were also interested to explore the possibility of Bengal Meat playing a role in promoting improved rearing practices on the chars. Furthermore, we had the opportunity to train our staff members in key animal husbandry and profitability topics. Since the start of the project, we have trained some of our field staff through tailor made training at the Bengal Meat premises which also has demonstrations of cattle and fodder production.

Afterwards, when we started meat and fodder market development activities in the chars, we intended to engage Bengal Meat with our meat business groups to establish a formal linkage with institutional buyers. Meat Market Development Project designed a number of interventions and

activities to boost the char based livestock market systems and institutional buyer engagement. The main objective of the intervention was to increase the mainland demand for char's livestock products, particularly fattened bulls.

To engage Bengal Meat with Meat Market Development Project, several meetings were held between CLP and Bengal Meat to engage char dwellers and their producers with Bengal Meat. Following meetings between Bengal Meat and CLP, Bengal Meat then jointly visited chars to observe and discuss the business potential in these areas. This visit comprised linkage meetings between 1) Institutional Buyers and Paikers, and 2) the Institutional Buyers and the CBCs and LBGs in the chars. Following field visits and linkage meetings, Bengal Meat developed and shared with CLP three models by which they could purchase beef from the producers. Considering the field situation Model 2 is considered to be the most feasible for CLP Meat Market Development Project participants. CLP has tested model 2 to identify profit margin of selling bulls to Bengal Meat. The terms and conditions of the model 2 are:

- The farmer delivers the animal to Bengal Meat abattoir at his expense the night before slaughter.
- Cattle cannot be older than 4 teeth and should be healthy.
- Cattle should be free from all types of disease.
- Carcass weight of minimum 120 kg.
- The carcass is weighed after slaughter.
- BM will pay a 3,000 taka deposit on each animal immediately after weighing.
- Balance of funds is paid on 15 days (not on bank off day).
- Current price for carcass weight is 300 taka per kg.
- No Indian and Nepali cattle will be acceptable.
- When any cattle are rejected the farmer will take back the rejected cattle on that day from BM premises.
- Farmers cannot form a syndicate with the existing BM suppliers.

To test the said model CLP implemented the following steps and noted the findings:

- Selected one fattened bull from a char close to Bengal Meat.
- Engaged a local paiker to estimate the weight and price. The weight was 160 kg and price was BDT 39,500 – paiker price.
- An agreement was made between the paiker and the cattle owner, whereby the cattle owner would receive same amount which offered by the paiker, and the paiker must sell the one fattened bull to Bengal Meat.
- Accordingly, the cattle owner took 39,500 BDT as sale price, and the paiker bought the animal to Bengal Meat with a transportation cost of BDT 400 on 20th of February 2014.
- The sale price of the animal to Bengal Meat was BDT 37,062 (Carcass weight was 127.8 kg and price of the meat is BDT 290 per kg).
- From the above issues it is concluded that, total losses of the paiker was BDT 2,838 (2,438+400) from his purchasing scheme. But the estimation/expectation of the paiker was at least BDT 3,000 of the animal. So, total loss of the animal was BDT 5,838 (2,838+3,000). Moreover, the payment for the animal was received 15 days later by the paiker.

#### **6.1.9 Mobile Phone Technology adoption in Market Projects (Annual Review Recommendation point)**

CLPs piloting of mobile technology adoption in the chars has improved the lives of char dwellers. CLP core participants have benefitted from the use of bKash for stipend transfers, which was the first piloting attempt by CLP of mobile technology adoption in the chars, first piloted in July 2012. The use of mobile technology for stipend transfers has since been scaled-up by CLP.

A report by CLP IMLC in January 2014 on mobile phone technology and its application to CLP

identified a few more avenues where mobile phone technology services could be introduced under the MLU livelihoods and market development projects, in able to add value to CLP current work and to provide support to char dwellers post CLP. The areas identified which have a practical 'hands-on' relevance, which are free or at-little cost, were in extension information in agriculture (crops) production or in livestock production topics. Information on these mobile phone service providers will be provided at CLP livestock training sessions, and at each VDC room information point, so that char people are made aware of these mobile phone services and can use if desired.

Another initiative, still in its infancy and under discussion, is to carry out a pilot in a couple of chars and business groups through engaging a private company that works in mobile technology development for our 3 market projects. The aim of the initiative would be to strengthen and benefit linkages, services and assistance between market actors. Discussions are focusing on providing information for the market and monitoring some of the activities of the actors. The pilot would monitor the progress of the milk, meat and fodder projects, especially engagement of the Livestock Service Providers (LSP) and Char Input Dealers (CID) with private and public sectors especially different pharmaceutical companies, cattle feed/seed companies and Department of Livestock Services (DLS).

## **6.2 Lessons learnt**

Some important lessons have been learnt during the implementation of the CLP market development projects in the reporting period:

### **a) Milk project**

- Milk production on the chars has increased due to improvements in dairy cattle husbandry and management practices by the CLP business group members. Gradually the members understanding of profitable dairy production has increased along with their enthusiasm to manage dairy cattle as a business enterprise. However, considerable work remains to increase productivity, and to create sustainable linkages of milk produced via the MBGs through CBCs to formal processors.
- The demonstrations on cow comfort and fodder production made the business group members and community farmers aware of improved practices by seeing the benefits clearly demonstrated in practise. In addition, the technical training and yard meetings helped to develop their understanding further.
- Dairy cow farmers are now feeding their cows a balanced diet and green forage which is increasing milk production. They are not entirely dependent on traditional rice straw-based diets which do not produce good milk yields. The increases in production will provide business incentives for milk producers and other market actors along the milk value chain.

### **b) Meat project**

- Paikers were difficult to engage with initially, since they were not used to working with development partners. But once Meat Market Development Project was able to demonstrate the higher productivity of improved breed and cattle fattening, paikers were more enthusiastic about providing the necessary services to ensure the growing demand for improved breeds. The demand for improved breeds has been growing based on their higher productivity, which is well understood by the producers.
- It was noticed that producers tend to change their behaviours for rearing cattle more if project staff and other service providers visit them more often. This may be due to the higher frequency of being provided better technical advice for rearing cattle. Also, watching neighbors use specific inputs to rear their cattle tends to affect the producers' rearing techniques.
- A key proxy indicator of overall sustainability of the supply-side of the Meat Market Development Project business model is the overall health of, and support provided by, Lead Firms to CIDs. Developing very strong linkages between Lead Firm input suppliers and CIDs will



maximize the likelihood of sustainable market-driven supply of supporting services to CIDs, including skills training, above the line marketing materials and activities, promotional incentives that encourage active selling of quality fodder inputs and advisory services, and credit provision. CIDs are strongly connected to both the Local Business Groups and to the mainland, thus they are suitable for being the key drivers in these market systems. The CIDs can be encouraged to play the role of the lead networker, who ensures the PSPMs in regular intervals and thus, helps to make this model sustainable.

- Female participation is very high in cattle rearing, especially during seasonal migration when the men go to look for work in the mainland.

### c) Fodder Project

- Broadly, the economic benefits from producing green fodder relative to other commercial or subsistence crops is spreading relatively quickly across CFPs in fodder market development project areas. Though the majority of CFPs have not sold their fodder commercially to date, 51% of FBG members were found to be more interested to cultivate fodder crop in the chars due to its value in use as an input for their meat and/or milk production already in progress, thus ensuring a sustainable and high quality productivity improvement to those activities. Accordingly, it appears that the overall productivity benefits of improved fodder usage per fodder market development project strategy have been transferred across CFPs effectively.
- A key proxy indicator of overall sustainability of the supply-side of the fodder market development project business model is the overall health and support provided by Lead Firms to CIDs. Developing very strong linkages between Lead Firm input suppliers and CIDs will maximise the likelihood of sustainable market-driven supply of supporting services to CIDs, including skills training, above the line marketing materials and activities, promotional incentives that encourage active selling of quality fodder inputs and advisory services, and credit provision. CIDs are strongly connected to both the Local Business Groups and to the mainland, thus they are suitable for being the key drivers in these market systems. The CIDs can be encouraged to play the role of the lead networker, who ensures the PSPMs in regular intervals and thus, helps to make this model sustainable.
- Female participation is very high in fodder production, especially during seasonal migration when the men go to look for work in the mainland. Thus, women household members are important in ensuring the sustainability of green fodder production as well as inputs usage for meat and milk production. Thus, emphasis continues to be placed on maximising the inclusion of women in the project interventions in a context-appropriate yet sustainable manner.
- Developing, intensifying and expanding char-mainland linkages in green fodder production and marketing remains a high potential strategy for dramatic increases in CFP income and greater scalability of green fodder production across the chars. Fodder market development project exposure visits to different fodder market/haats create enthusiasm among the FBG members to produce more green fodder commercially and through this visit they are getting better idea regarding the demand for fodder in chars and mainland. Further, mainland green fodder promotional campaigns are an effective tool to create linkages between char fodder producers and mainland buyer and to create the demand for green fodder among livestock producers both on the chars and the mainland.

## 6.3 Objectives for the FY 2014/15

A summary of the major priorities for the milk, meat and fodder projects in FY 2014/15 is given below.

**Table 13: Summary of Priorities for Milk, Meat and Fodder Project in FY 2014/15**

Milk Project	Meat Project	Fodder Project
<ul style="list-style-type: none"> <li>• Strengthening CBCs to create a more viable Dairy</li> </ul>	<ul style="list-style-type: none"> <li>• Strengthening the CBCs to create a more viable business model.</li> </ul>	<ul style="list-style-type: none"> <li>• Capacity building of the fodder producers through private sectors actors</li> </ul>



Milk Project	Meat Project	Fodder Project
<ul style="list-style-type: none"> <li>Hub business model.</li> <li>Change producer's dairy cow husbandry and management practices through LSPs engagement, Lactation cycle improvement- starting with dairy cow diet and nutrition.</li> <li>MBG results demonstration on increasing milk yield, and fodder cultivation and its benefits.</li> <li>Forward and backward Linkage development of MBGs with private sector companies – concentrate feed, fodder seed, finance, processors, and Mobile Technology for Livestock services.</li> </ul>	<ul style="list-style-type: none"> <li>Capacity building of the livestock producers through private sectors actors (PSAs).</li> <li>Linkage development of LBGs with Institutional Buyer/formal buyers, MFIs/ULCs, mainland <i>paikers</i>, CIDs or private companies, CBCs and FBGs.</li> <li>Continue linkage establishment with institutional buyers for meat.</li> <li>Promotional material development for business groups, etc.</li> </ul>	<ul style="list-style-type: none"> <li>(PSAs).</li> <li>Preservation techniques of green fodder (Silage) in <i>char</i> areas for future usage.</li> <li>Green fodder promotional campaign to MBGs/LBGs.</li> <li>Link CID with mainland actors</li> <li>Coordination meeting among the CIDs, ISPs for better support.</li> <li>Coordination meeting among the ISPs.</li> <li>Involvement of mainland <i>paikers</i> in purchasing fodder from <i>chars</i>, etc.</li> </ul>

**Table 14: Targets for Milk Market Project for the FY 2014/15**

Activity	Targets FY 2014-15	Cumulative total by June 2015
<b>Intervention – 1: Milk Business Group</b>		
Yard Meeting with previous MBGs	1,440	3,144
Follow up discussion with 1-year old members to capture market linkage	120	188
<b>Intervention – 2: Promotion of access to feed and fodder</b>		
Linkage meeting with input suppliers (conc. feed) between mainland and char	12	28
Demonstration on establishment of fodder plot	360	600
Result demonstration on fodder	144	354

Activity	Targets FY 2014-15	Cumulative total by June 2015
Exchange visit to fodder field.	10	30
<b>Intervention – 3: Promotion of improved animal husbandry practices and vet service.</b>		
(i) Training on improved cattle rearing and fodder production for MBGs member.	120	156
(ii) Lactation improvement of cows of MBG member	2000	2000
(iii) Demonstration on cow-comfort	120	371
(iv) Results demonstration on cow comfort.	120	220
(v) Linkage meeting with medicine traders and retailer	5	25
<b>Intervention – 4: Improving milk supply network.</b>		
(i) Linkage meeting between producers and collector	30	150
(ii) Linkage meeting between milk collectors and informal processors.	40	55
<b>Intervention – 5: Develop Char-based informal milk processors</b>		
(i) Building capacity(meeting, Training) of the potential processors	10	25
(ii) Facilitate the char processors to initiate the business (cost sharing basis)	30	30
<b>Intervention – 6: Livestock Service Provider Engagement</b>		
(ii) Advance training on Dairy Production & Management to LSP and Engagement	30	30
<b>Intervention – 7: Introduce Artificial Insemination</b>		
(i) Training of A.I technician	10	10
(ii) Artificial insemination(no)	1500	1500
(iii) Feed supply to A.I calf	500	500
<b>Intervention – 8: Promotion access to finance</b>		
(i) Linkage meeting with finance service provider and milk business groups	60	175
<b>Intervention – 9: Development of CBC</b>		
(i) Building capacity of CBC committee	258	273
(ii) CBC planning Committee meeting	86	110
(iii) Exposure visit to effective collection point.	20	29
(iv) Intuitional linkage workshop with milk producer group	41	62
(v) CBC future planning meeting with goala	41	63

**Table 15: Tentative Interventions under Meat Market Project for the FY 2014/15  
(Detailed Plan due in August, 2014)**

Sl. #	Interventions
Intervention – 1	Strengthening Char Business Centre (CBC)
Intervention – 2	Strengthening Livestock Business Groups (LBGs)
Intervention – 3	Tailored financial product for meat production
Intervention – 4	Strengthening paiker network in char and mainland
Intervention – 5	Technology commercialization for meat sector
Intervention – 6	Commercialization of manger services
Intervention – 7	Commercialization of bio-gas slurry usage for fodder cultivation
Intervention – 8	Commercialization of Vermi-compost in chars
	Staffs' capacity development on market development approach

**Table 16: Tentative Interventions under Fodder Market Project for the FY 2014/15  
(Detailed Plan due in August)**

Sl. #	Interventions
Intervention – 1	Strengthening Fodder Business Groups (FBGs)
Intervention – 2	Strengthening silage business in chars
Intervention – 3	Strengthening Chars inputs Dealer (CIDs) business/CIDs' dealership development
Intervention – 4	Commercialization of chopping machine in chars
	Material development for Fodder Market Development Project

## 7. Innovation, Monitoring, Learning and Communications Division (IMLC)

### 7.1 Overview

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

As in previous years IMLC continued with its regular monitoring of the Annual Socio-Economic Survey and the Nutrition Status Survey; both carried out between November and February. IMLC played a key role during CLP's annual review in the preparation and analysis of data. The team were also very busy conducting research studies. Within the year three research studies have been finalised:

- The effectiveness and sustainability of CLP's Village Development Committees (VDCs);
- The impact of CLP on the disaster resilience of *char* communities; and
- The use of mobile technology in development and its application within CLP-2

Data collection and analysis have been completed for another four reports. These focus on food stability, the sustainability of women's empowerment, women as entrepreneurs and Khas land and the outcomes of these will be published in the coming months.

The IMLC Division focused on sustainability and graduation during the year. Matthew Pritchard attended and presented at the International Conference on "Graduation and Social Protection" in Kigali, Rwanda.

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. In addition, the team have introduced some new communication initiatives such as holding external workshops, preparing an online blog, uploading a photo of the week and tracking of beneficiary households. The team have also been designing and preparing content for a new website, which will go live in August 2014.

In terms of staffing there have been many changes in the year. Matthew Pritchard joined as IMLC Director in July 2013 and was subsequently promoted to Team Leader in April 2014. Stuart Kenward re-joined CLP as the new IMLC Director in June 2014. Three new Interns joined in the first quarter, Muhammad Maksudur Rahman, Amos "Pablo" Halder and Fahmida Afrose, all of whom have now been appointed as IMLC Officers as of June 2014.

#### 7.1.2 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 empowerment; nutrition, and food security. Traditionally IMLC has used the 'rolling baseline' or 'pipeline control' approach to controls. This is where the baseline status of each new, annual cohort represents the 'control' against which the progress of previous cohorts can be assessed. This allows for the progress of cohorts 2.1, 2.2, 2.3, 2.4 and CLP-1 households to be assessed against the baseline status of cohort 2.5 households which were collected in November-December 2013. IMLC still collects data from a sample of CLP-1 households.

IMLC continues to use the 'rolling baseline' approach but introduced an additional control group, as advised by the Independent Impact Assessment team. At the time of collecting baseline data from cohort 2.3 households in October 2011, IMLC also collected baseline data from a sample of

approximately 500 households from 20 control villages.

The following boxes highlight some of the results from the last annual survey:

#### **Livelihoods**

- CLP has exceeded its targets in transferring assets by 10% and in providing inputs and training by 7.4%. With this support, participants have made an asset base, diversified their livelihoods and started to save more.
- For each previous cohort, as they mature, the propensity to diversify livelihoods increases. This shows the success of CLP's interventions in ensuring sustainable livelihoods.
- With initial CLP support, participants experience significant growth in their productive asset base. From cohort 2.4, 46% participants have accumulated more than Tk. 30,000 of asset within 18 months of receiving CLP's support. On average, about 55% of CPHHs have assets worth more than Tk. 30,000.
- A good number of participants (14%) in Cohort 2.4 made savings within their intervention period and this increases for earlier cohorts and stabilises at 25%. Mean

#### **Food Security**

- CLP used to measure only the acceptable food consumption score for assessing food security. However, now having three meals a day has also been calculated in order to measure food security.
- More than 33% of CPHHs achieved an acceptable food consumption score and almost 98% of households report having three or more meals per day. This is with the exception of our newest cohort (2.5), which is to be expected, however even 26.3% of these households have achieved this milestone.
- CLP-1 participants report continuing to eat three meals a day since CLP phased out, highlighting the sustainability of CLP's interventions.
- Targets were exceeded in both asset transfer and input and training support for homestead gardening.

#### **WASH**

##### **Water**

- CLP achieved 37% above target for providing households with access to a sanitary latrine and 50% over the target for access to an improved water source.
- In all survey answers household said they had access to tube-well water, including the latest cohort 2.5. When looking at the criteria for tube-wells, only 21.1% of tube-wells in CLP-1 met all the criteria. This figure gradually rises in each cohort to 46% in cohort 2.4.
- Lacking of an intact concrete platform was the most common reason for tube-wells not meeting all the criteria.

**WASH continued**

**Sanitation**

- In CLP-1, 52.5% of households have access to a sanitary latrine that meets all CLP's criteria. This increases to 87.4% in cohort 2.3 and drops slightly to 71.6% in cohort 2.4. Cohort 2.4, however, is an exception since the sanitation interventions were still ongoing during the survey.
- Having a water seal intact was the greatest cause for latrines not meeting all the standards.
- There is only a slight variation between men and women in sanitation. In CLP-1, just over half used their latrine. This figure gradually increases and peaks at 84.2% for men and 87.4% for women in cohort 2.3.
- In all cohorts 85% of children used open spaces to defecate except for cohort 2.3 in which only 73.5% used open spaces.

**Hygiene**

- Almost 100% of households had soap or ash available close to the tube-well and the latrine.
- When looking at households' hygiene practice, cohort 2.2 performed the best with CLP-1 and 2.1 performing well too. This suggests that the behaviour of hand washing takes time to become regular practice.
- In all cohorts, participants scored marginally better in sanitation practices for defecation compared with food, suggesting that people understand more of the risks related to defecation but less with food preparation.

**Empowerment**

- There has been substantial positive impact of CLP in women's empowerment, with increases seen in the number of women able to influence decision making.
- A recent study on the effectiveness and sustainability of VDCs showed that 75% of active VDCs achieved results in raising awareness of and preventing early marriage. Prevention of violence against women and the prevention of dowry were also commonly stated achievements.

**7.1.3 Market Development M&E**

During the past year, significant progress has been made in the implementation and improvement of the Market Development outcomes monitoring system. The annual plan for this system, which specifies the indicators required and the schedule of activities, was finalised in July 2013. Systems have been created in order to monitor the indicators specified in the plans for all sectors. This included the creation of samples for business group members in all sectors under the Market Development project. It also included developing questionnaires to accurately record the data required. Part of this process involved overcoming challenges with identification of cattle and land from one survey to the next through the creation of ID systems.

Data collection has been carried out by CLP Data Entry and Monitoring Officers, enumerators from data collection firms and iDE operational field staff. Data collection under the Meat and Fodder sectors was re-structured so that it has been carried out exclusively by professional enumerators, rather than operational field staff, as of April 2014. This has helped generate further improvements in data quality and ensure operational staff have sufficient time available to carry out their operational roles to a sufficient standard.

Significant verification procedures have been developed for the Meat and Fodder sectors, including a verification survey carried out on 5% of the sample. Access databases were also designed to store the data generated by all surveys.

In addition, IMLC has carried out several pieces of research relating to the Market Development projects. These include research into the Char Business Centres, research on potential applications of Mobile Technology within Market Development projects and a study on a pilot of the use of Village Savings and Loan groups within the Milk project.

#### **7.1.4 Research**

The IMLC conducted important pieces of research during the financial year. This research was initiated to either help the senior management team understand various management-related issues or to increase the CLP's understanding of its impact on the lives of *char* households. Some key research findings are presented below.

##### **Asset Values: Why Are Some Households Doing Better Than Others?**

This research focuses on two outlier groups among previous participants of the Chars Livelihoods Programme. One group has built up significant assets while the other group has not, and, in some cases, has fallen back to being assetless. A study was undertaken to analyse the causes for such different outcomes. Members of outlier groups were identified and a survey carried out with members of the two groups. They were asked to show diagrammatically the history of their assets since leaving the CLP. To complement the survey, Focus Group Discussions were also held with randomly selected previous participants of the CLP.

Managing cattle correctly combined with investment in land is considered the most significant route to success; over 70% of those interviewed cited good cattle management, while over 40% cited the combination of both cattle and land investments as important. Other forms of investment diversification also have positive impacts such as investing in grocery shops or starting a tailoring business.

The main reasons for difficulty can be placed in two categories: natural and person-centred. Natural causes are due to shocks from outside the control of the participant household that cause a loss of assets, such as flooding or river erosion. Person-centred causes were where it was the participant's decisions that caused the loss of their assets. These decisions include investing poorly, for example in businesses in which the participant had little knowledge of, or through paying dowries. For details:

<http://www.clp-bangladesh.org/publication.php?type=Research%20Reports%20and%20Briefs>

IMLC published four pieces of research during the last financial year and four are almost complete and will be published within a month. Short descriptions of the studies are:

**Impact of the Chars Livelihoods Programme on the Disaster Resilience of Chars Communities**

A study was undertaken last year to measure the impact that CLP has had on the disaster resilience of communities. The methodology for this study used a mixed methods approach. Quantitative data was collected using questionnaires and then a score card was created. Key Informant Interviews were then performed to collect qualitative data to give a deeper understanding of the findings. It was found that the CLP programme dramatically improves the overall disaster resilience of communities in the thematic areas of disaster knowledge and education; disaster preparedness and response; disaster governance; and disaster risk assessment with households scoring significantly higher in all themes, as can be seen in the figure below.

The study found that women gained more disaster resilience than men during the CLP support package. This was expected as all CLP core participants are women. Men however still grew in disaster resilience. There is understanding also on the chars that there are specific roles that Non-Governmental Organisations and Government need to play and each actor is not expected to address all aspects of disaster resilience. A lot of disaster resilience legislature has only recently been introduced to Bangladesh at the national level, so all actors will need time to get to grips with the laws and create their own policies. For details: (<http://www.clp-bangladesh.org/publication.php?type=Research%20Reports%20and%20Briefs>)

**The use of mobile technology and its application in CLP-2**

In contribution to the 'learning' component of IMLC, explorative desk research was carried out with a focus on mobile phone technology. The study reviewed five key areas: primary health care, family planning and nutrition; microfinance; market information; agricultural extension; and disaster resilience. Current programmes in Bangladesh were reviewed, and their relevance and applicability to CLP was assessed. Results from the study indicated the potential to incorporate programmes within CLP in areas of primary health care, family planning and nutrition and agricultural extension. In other areas it was recommended that CLP keep abreast of any future developments and continue to follow up current leads that may provide additional opportunities.

(<http://www.clp-bangladesh.org/publication.php?type=Research%20Reports%20and%20Briefs>)



**A study into the effectiveness and sustainability of village development committees**

A study assessing the effectiveness and sustainability of CLP's Village Development Committees (VDC) was completed. As part of the data collection a sharing workshop was held with IMO staff at the CLP Secretariat. The aim of the workshop was to assess the capacity of the VDCs as effective and sustainable institutions from the point of view of our IMO's. This workshop had the added value of strengthening communications and partnerships between IMLC and our field staff. VDCs were noted as being effective in achieving many of their objectives; notably 75% of active VDCs had experienced at least one success in the prevention of early marriage, prevention of familial conflicts and improving the status of health, hygiene and sanitation, with 50% making achievements related to improved infrastructure. Results from the study demonstrated significant differences between active and non-active VDCs. In relation to disaster resilience, 75% of active VDCs had a disaster response strategy in place compared with 33% of non-active VDCs. Additionally there were differences between active and non-active committees, with active VDCs overall rating CLP trainings higher than non-active VDCs. The results from this study will allow CLP to assess predictors of VDC sustainability and incorporate these into our operations. For details:

<http://www.clp-bangladesh.org/publication.php?type=Research%20Reports%20and%20Briefs>

The following provides a description of the three ongoing studies:

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

This research investigated three key areas of empowerment and entrepreneurship. It first looked at how, through its range of interventions, CLP supports women's entrepreneurship on the chars. Secondly it looked at how the empowerment indicator 'having her own income' impacted on other empowerment indicators and the relationships between these. Finally, it explored the perceptions of male household and community members towards women having an independent income and how women's economic development affects these attitudes and behaviours.

**The impact and sustainability of women's empowerment**

This report builds on research CLP carried out in 2012 on women's empowerment. The report will look again at the impacts of empowerment as well as exploring its sustainability by looking at the empowerment status of participants who left the programme up to seven and a half years ago.

**Food Stability study**

Improving the food security of households on the chars is a key outcome of the CLP. Recent data from the annual and bimonthly surveys suggests that households consumed significantly less food in 2012 and households experience acute food insecurity during the months of October to December. We are carrying out a study to investigate: changes in food consumption, both within a year and between years; the underlying causes of them; and study how households cope.

### **7.1.5 Verification**

The CLP implements its activities through IMOs that are contracted to deliver a set of 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, was the contractor selected to undertake this work. The IMLC Division was satisfied with their activities and extended their contract to undertake verification work during the 2013/14 financial year.

The frequency with which problems are identified by the verification teams has steadily decreased since verification began during CLP-1. This is largely because IMO staff have become more skilled in their work and better understand what is expected from them, but also because verification acts as a deterrent to over-reporting or leakage.

### **7.1.6 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 CPHs accessing safe water and sanitary latrines. The disseminated document provides consolidated figures for selected outputs of each Unit.

## **7.2 Communications: improving the visibility of the CLP**

### **7.2.1 Regular update of communication materials**

Regular information dissemination takes place on CLP's Facebook, LinkedIn and Twitter pages. This involves three original pieces of content generation per week and one retweet on twitter. As a team, a photo of the week is identified, which is uploaded once a week to CLP's facebook page.

### **7.2.2 CLP Blog**

This year CLP has launched its Blog where profiles of its staff are uploaded. The purpose of this project is to attract people from different classes and professions and give them a brief overview about CLP, its staff and activities. So far 18 blogs have been completed and uploaded to the website with more in the pipeline.

### **7.2.3 CLP Timeline**

The CLP timeline is the latest edition to the CLP's communication activities. The timeline shows the chronological phases of CLP activities; from the very beginning of participant selection & verification to graduation level. This timeline provides a clear and brief overview about CLP's working areas, key intervention packages, challenges and possible outcomes.

#### **7.2.3.1 News Stories**

A total of 69 news stories were published on the CLP website highlighting different events, occasions and media mentions of the Programme. Some notable news stories are the followings:

- A news story, opinion piece and infographic were published on International Natural Disaster Reduction day.
- The timeline of a participant and a news story were published on the International Day for Rural Women.
- News stories were also published on International Aids day and International Breastfeeding week; focusing on the IMOs' activities on these days.

#### **7.2.4 Briefs**

A total of 11 briefs were finalised and printed last year:

- **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 and adequate sanitation and improved hygiene behaviour.
- **Influencing Attitudes and Behaviours**- This brief 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 inputs and its associated problems and why the Market Development Programme was launched to overcome these barriers.
- **Value for Money**- This brief focuses on cost efficiency and effectiveness and CLP's VfM strategy.
- **Village Development Committees**- This objective of the brief was to provide an overview of the research report that investigated the effectiveness and sustainability of VDCs. It aimed to understand the factors that contribute to their sustainability and identifying the barriers and weaknesses of Active and Non-active VDCs.
- **Promoting Sustainability of Char Business Centres**- This brief focuses on the purpose of CBCs and strategic priorities to make CBCs sustainable.
- **The Sustainability and Quality of Village Savings and Loans Groups under CLP-1 and CLP-2**- The objectives of this brief are to assess the sustainability of VSLGs under CLP-1 and review the quality and performance of both core and pilot non-core VSLGs established during CLP-2.

### 7.2.5 Website Redesign

The IMLC began redesigning the CLP website this year. The objectives of the redesign are to make the contents clearer for the audience, create ease of navigation and update the donor logos. A renowned and experienced website designing firm was selected through a proper procurement process and the new website will be live from August 2014.

## 7.3 Workshops, Seminar and Exposure visit

**Workshops:** Total of three workshops were arranged by IMLC in the last year. A half day Communications Capacity Building workshop was held on the 7 October 2013. The objectives of the workshop were: to strengthen communication knowledge and skills within the team; to understand the importance of good communication and in having a communication's strategy; and to identify common weaknesses within communication.

On 13 November 2013, a full day research methods workshop was held with the IMLC team. The objective of the workshop was to improve the overall research capacity among the team in order to increase the efficiency and quality of current and future research studies.

IMLC also arranged a six months progress review meeting. In this meeting all Operational Units, IMLC and Finance and Administration presented their progress status against the work plan and budget. In this meeting the budget was revised as were different action plans in order to achieve the target.

**Seminar on sustainable CBOs in Bangladesh:** IMLC organised a one-day seminar on "Creating Sustainable Community Based Organisations (CBOs) in Bangladesh" on Monday 30 June 2014, at the Lakeshore Hotel, Dhaka. The seminar gathered eminent speakers and practitioners engaged in working with poor and vulnerable groups in Bangladesh. The seminar provided a platform to exchange best practices and experiences for creating sustainable CBOs in Bangladesh. Matthew Pritchard, CLP's Team Leader, introduced and moderated the seminar. Christina Haneef, Alexander Barrett and Jonathan Bird, our three Young Professionals, gave three presentations on the sustainability of CLP's CBOs: Village Development Committees (VDCs); Village Savings and Loans

Groups (VSLGs); and Char Business Centres (CBCs).

### **7.3.1 EEP Fair:**

On 31 May, CLP took part in Eradicate Extreme Poverty Day (EEP) 2014. The aim of the day was to bring together experts, development practitioners, donors and researchers, as well as people with an interest in eradicating extreme poverty in Bangladesh. CLP was first to present at the EEP talks, with the NGO Rupantar performing two pieces from their cultural show. Rupantar have created a cultural performance specifically designed for CLP; using a combination of songs and pictures to teach people about a range of issues present on the *chars* and how to overcome them.

Throughout the day a Mela was held, in which over 100 organisations participated. Organisations established stalls to showcase their projects and provide a platform to exchange ideas and stimulate discussions. CLP had three stalls where we played videos describing our interventions. We also displayed materials, which CLP uses in the field with our participants, such as flash cards and training modules. A team from the Global Communication Centre, under Grameen Communications also attended the event and presented their Tele Medicine Service through their Portable Health Clinic at the CLP stall.

### **7.3.2 Exposure Visit:**

IMLC recently conducted an exposure visit to visit EEP/*shiree* (Stimulating Household Improvements Resulting in Economic Empowerment) projects in Khulna Division; a coastal area in the South West of Bangladesh. The team visited two *shiree* projects: one implemented by Save the Children International in Khulna, Bagerhat and another by Uttaran, a Bangladesh NGO in Satkhira. The exposure visit's main objective was to address the 'Learning' component of IMLC and build the capacity of the team by:

1. Increasing awareness of how other extreme-poverty programmes in Bangladesh monitor and evaluate their projects
2. Understand the M&E process for projects in Bangladesh in a different context to the *chars* environment
3. Reflect on how these monitoring systems can feed back into IMLC's own innovation and monitoring.

Throughout the visit the IMLC team were introduced to the activities and monitoring and evaluation techniques of these two projects, specifically Shiree's [Change Monitoring System \(CMS\)2](#) and [CMS4](#).

## **7.4 Objectives for FY 2014/15**

The IMLC will continue to fill the gaps in the Programme's knowledge related to how CLP is impacting CPHs in all its five thematic areas through a range of qualitative and quantitative research. It is extremely important that the findings are packaged and disseminated in the right format. Therefore importance will continue to be placed on the communication side and will follow the CLP's communication strategy.

The IMLC will need to play an important role in ensuring proper M&E is in place for upcoming interventions including the Direct Nutrition Intervention Project, interventions by the Market Development Unit and the WASH project.

## 8. Partnerships and Relations

### 8.1 Introduction

"Crowding-in" of additional partners, services and development agencies has been a key element of CLP-2. With the objective of ensuring the sustainability of inputs and impacts of CLP, helping increase the capacity and knowledge of *char* people and to advocate for their constitutional rights, the Partnerships Division, headed by a full-time Director, aims at bringing additional services to them, from both GO and NGOs.

As reported in the previous annual report the distinction between the terms "partnerships", "services" and "advocacy" is indistinct and subjective, and often overlaps. For information, therefore, CLP interprets the terms as follows:

- **Partnerships** – joint or complementary activities with donors or GoB-funded entities.
- **Services** – private or public sector entities bringing additional services to the *chars* or replacing those of the CLP.
- **Advocacy** – Activities (and pressure) that seek to bring partners and services to the *chars* or that ensure that *char* residents gain access to their legal rights and dues.

As in the previous year, the CLP targeted to bring additional players to the *chars* in all three areas of partnerships, services and advocacy in FY 2013/14. Some activities continued from last year while others were new and developed as the year progressed. As a cross-cutting Division, the Partnerships Division works predominantly to improve linkages, performance and the sustainability of other components of CLP. Therefore some activities and achievements may also be stated in other sections of this report.

### 8.2 Outputs and achievements

The major achievements of the Partnerships Division are as follows:

#### 8.2.1 Markets and Livelihoods activities

- Cooperation between the Markets and Livelihoods Unit of the CLP and the SDC-funded M4C project continues on strategic coherence, joint collaboration, exchange/sharing of knowledge, experience and documents. Both the CLP and M4C are working together to make financial services available on the *chars*.
- iDE scaled up their good work in the meat and fodder sectors. They are making good progress in arranging microfinance not only for the meat and fodder group members but also for the milk group members. Discussions are taking place to extend this work through to March 2016.
- CLP is discussing with BRAC the possibility of expanding their microfinance services on the *chars*, especially for the 20,000 farmers in the market development producer business groups.
- Loan products developed by United Leasing Corporation (ULC) have been shared with IMOs who are working with microfinance. The CLP has been constantly encouraging the IMOs to provide microfinance services to potential clients on the *chars*, especially to the different business group members. As a result of this encouragement, IMOs with a microfinance business are expanding their coverage on the *chars*. Out of 312 business groups (meat, fodder and milk), 243 groups now have access to microfinance services offered by IMOs and other MFIs and overall, the presence of MFIs are increasing gradually.
- Discussions continued with Grameen Danone Foods Ltd (GDFL) and Rangpur Dairy for establishing effective partnerships in the milk sector, so that milk producers get a better price. Rangpur Dairy has initially agreed to set up three small chilling centres in close proximity to the *chars*. CLP will continue pursuing them to do so and will assist them in selecting the locations.
- CLP will continue discussing with the Danida-funded Agricultural Growth and Employment Programme and its Farmer Field Schools for collaboration in the agriculture sector.
- CLP had preliminary discussion with BRAC to see whether they can provide training to develop

AI technicians on the *chars*.

### 8.2.2 Human Development Activities

- BRAC is gradually expanding their health services in CLP phase-out villages. As of June 2014 BRAC took over more than 400 villages in five districts (Lalmonirhat, Kurigram, Nilphamari, Rangpur and Gaibandha) after CLP's withdrawal. In July 2014 CLP will provide another list of villages belonging to cohort 2.4 for BRAC to take over.

CLP completed a mapping of health facilities and services on the *chars* and submitted this to DFID to persuade others to expand health service coverage in *char* areas.

- The six-month WASH project with UNICEF/Practical Action Bangladesh ended on 30<sup>th</sup> April 2014. Practical Action Bangladesh provided training to more than 1800 staff and field level workers (DSDMs, DMOs, CDSs, CDOs, NSs, NOs, CSKs, CPKs, VDC members, etc.) who are currently disseminating the WASH messages in their community/working areas. CLP is in the process of printing the WASH materials which Practical Action developed, with inputs from CLP. These materials will help field staff/workers disseminate WASH messages in the community effectively.
- Following the training on Child Protection in Emergencies and Child Protection Rapid Assessment for IMO staff in October 2013, UNICEF is considering further training on disaster management.
- CLP assisted Maxwell Stamp Ltd to submit a proposal to **TESCO** for funding to run at least 15 learning centres for four years. In the end TESCO turned the proposal down. CLP, in collaboration with the British Council, submitted a similar proposal to the Qatar Foundation for utilising abandoned/unused learning centres. Unfortunately this too was unsuccessful.

As recommended by the Annual Review Team 2014, CLP did a mapping of education facilities on the *chars* and submitted it to DFID for discussing with government and other NGOs such as BRAC, to establish more learning centres on the *chars* and/or to utilise existing abandoned/unused learning centres from CLP for education purposes.

- During the year the SNA Development Foundation operated on a total of 26 cleft lip/palate patients from the *chars* totally free of cost. In addition to continuing this operation, it is expected that the SNA Development Foundation will conduct Eye and Dental Camps on the *chars*. They have also expressed their willingness to provide some wheelchairs for people with disabilities.
- CLP had several meetings with the Global Communication Centre (GCC), a sister concern of Grameen Bank, about the possibility of running IT-based Portable Health Clinics (PHC) on the *chars*. However the initiative is likely to fail as the GCC is expecting CLP to bear all the costs.
- Discussion continues with EngenderHealth concerning a possible collaboration in the field of family planning training for CLP Paramedics. No progress has been made so far but CLP will continue discussing with EngenderHealth on this issue.
- CLP signed two MOUs on the treatment of severe and moderate-acute malnutrition patients – one with the Terre Des Hommes (Tdh) and the other with Rangpur Community Medical College Hospital (RCMCH). Treatment from Tdh will be almost free while RCMCH will provide significant discounts on their costs. Tdh has already provided training to 40 IMO staff on the identification of SAM and MAM patients. A total of 153 SAM and MAM patients received treatment from these two facilities.
- As per the recommendation of the Annual Review Team 2014, CLP took the initiative to provide vocational/skills training to adolescent group members. Following a limited tendering process CLP invited six organisations to submit proposals on different trades considering the potential employability. It is expected that the training will start from September 2014.

### 8.2.3 Advocacy activities

- The eight organisations contracted this year to implement the Land Tenure Project (LTP) made satisfactory progress in obtaining *khas* (government owned) land for the landless people of the *chars*. A total of 250 households received *khas* land during the year, bringing the total to 313 households. Applications of more than 100 households are in the final stage. The amount of land distributed to 313 households is 153 acres, which holds an approximate value of Tk. 50,645,800 (GBP 422,048).
- The partnership with Community Legal Services Project is going well. Following a two-day training with the Bangladesh National Women Lawyers Association (BNWLA), a partner organisation of CLS, a training module was provided to all the 10 Land Support Officers who participated in the training programme. Further discussion is underway to arrange training for VDC leaders on alternative dispute resolution and further training for Land Support Officers.
- The CLP had successful discussions with UTTARAN, an NGO with a good reputation of working on *khas* land distribution, to provide training to CLP IMOs. Three staff from each IMO will receive training in August/September this year.

### 8.3 Priorities for the next year

As always, CLP remains open to additional partnership opportunities, but in particular the following issues will be addressed in the next quarter:

- Continue pushing for additional land titles to be allocated and engage with at least four other organisations to work on *khas* land distribution.
- Integrate legal/advocacy activities with CLS and its local partners, to begin to bring legal services and to provide training to VDC leaders on alternative dispute resolution.
- Continue follow-up with Terre Des Hommes and Rangpur Community Medical College Hospital on the treatment of SAM and MAM patients.
- Continue discussions with GDFL, Rangpur Dairy, DANIDA, etc. on different services/partnerships.
- Keep close contact with BRAC regarding the expansion of their health services on the *chars* and explore the possibility of developing more AI (Artificial Insemination) technicians and expanding their microfinance service coverage in *char area*.
- Continue exploring opportunities with IMOs and other microfinance branches and products for expansion on the *chars*.
- Continue discussions with SNAD Foundation for operations of cleft lip/palate patients, conduction of eye and dental camps and wheelchairs.
- Continue discussion with Orbis International for conducting eye camps on the *chars*.
- Continue discussion with D-Net (Aponjon) for disseminating health services through mobile phone technology.
- Continue discussion with EngenderHealth regarding health and family planning services.
- Engage UTTARAN to provide training to IMO staff on *khas* land distribution.
- Arrange/organise vocational/skills training for the eligible adolescent group members.



## **9. Governance Project & Working with Government**

### **9.1 Introduction and Ambitions**

Being a government sponsored programme, the CLP has strong connections to the GoB both at local and regional levels as well as with central government. Overall our ambitions are to build these links and use CLP's results and experience to advise and influence the GoB in its social development and social relief programmes.

Relations between the Programme and Government exist at four main levels:

1. As a programme of RDCD, the Ministry chairs the implementation and steering committees to which the CLP reports and provides necessary advice and guidance, as well as monitoring CLP's progress. RDCD is represented within the CLP management structure by a nominated Programme Director (PD), who retains staff in Bogra and in the districts. Progress is also monitored by IMED for progress and impact monitoring and by FAPAD for financial and audit monitoring.
2. CLP meets government officials in quarterly meetings and holds frank dialogue with: Deputy Commissioners (DCs) at district level; Upazila Nirbahi Officers (UNOs) at Upazila level; and Union Parishads (UPs) at the local level. CLP provides updates on issues, progress and ambitions while receiving guidance and assistance, as necessary, from the three levels. The CLP sponsors individuals at the Upazila level to enrol in Masters programmes in the UK.
3. All CLP technical units retain contacts with the local offices of relevant line ministries (e.g. livestock, health and education), as well as contracting government officials at the local level to implement some activities, mostly related to infrastructure.
4. CLP runs a small governance programme on an annual basis that targets the capacity building of GoB officials from Upazila and UP levels, as and when necessary. Sessions of the course last four days and are held on the RDA campus. RDA officials contribute to the teaching programme.

### **9.2 Targets, outputs and achievements for 2013/14**

#### **9.2.1 Hold PSC and PIC meetings as called and chaired by RDCD:**

The fourth PSC meeting of the CLP was held on 2 June 2014. During the meeting the work plan and budget for FY 2014/15 was presented and approved. A Programme Implementation Committee meeting scheduled for FY 2013/14 was held on 10 July 2014.

#### **9.2.2 Quarterly meetings at the District and Upazila levels**

Following RDCD's notification regarding the constitution of the District Coordination Sub Committee (DCSC) in April 2012, all Deputy Commissioners (DCs) of the programme area convened for quarterly DCSC meetings during 2013/14. The CLP also holds different meetings with Deputy Commissioners of the programme area when necessary. RDCD has published the notification regarding the constitution of the Upazila Coordination Sub-Committee (UCSC) for CLP on 19 February 2014. Since then formal meetings are being held in each Upazila regularly. Upazila Nirbahi Officers (UNOs) chair the meetings, Upazila Chairmen act as advisers of the committee and Upazila level GoB officials, connected with the implementation of CLP, attend the meetings as members. The CLP has received strong support and enjoys a highly cordial relationship with government officials at all three levels

#### **9.2.3 Relations with line ministries**

The general success of the CLP in achieving its workplan during the reporting period is, in part, due to the government branches and officials that have provided sound support throughout. This is particularly true of livestock officials who try to ensure that CLP receives adequate cattle vaccines



and also provides training to livestock service providers. Generous support is also received from health officials.

### **9.3 Workshop and Visit of GoB officials during FY 2013/14**

A seminar on creating sustainable community-based organisations in Bangladesh was arranged by CLP on 30 June 2014 in Dhaka. The seminar was attended by a group of eminent speakers and practitioners experienced in working with the poor and vulnerable. On 6 August 2013, the ERD Secretary, accompanied by the local MP, visited char-based activities of the CLP in Islampur Upazila of Jamalpur District. He expressed his satisfaction on the successful implementation of the programme. The State Minister of the Local Government, Rural Development & Cooperatives Ministry came to RDA, Bogra on 19 June 2014. CLP's PD presented the Programme's activities to the state minister and the minister expressed his desire to make a visit to chars in the future.

### **9.4 Objectives for FY 2014/15**

The major activity within the governance programme that will provide tangible outputs lie within the capacity-building programme. This has three major objectives:

- to sponsor up to three qualified GoB officials to undertake Masters courses in relevant subjects at a UK university;
- to provide governance training to Upazila-level officers, as well as to elected UP officials as and when necessary. Courses will be held at RDA, Bogra;
- to cooperate with Partnerships to achieve smooth workings at the District, Upazila and Union levels for all CLP activities, particularly for land title pilots.

## **10. Finance, Procurement, Administration & IT:**

### **10.1 Financial Management & Audit**

The Finance Division began the fiscal year, 2013/2014, with the objective of progressing as per the work plan budget, through proper fund disbursement and sound financial management. To ensure the recording of accurate financial transactions, the Division introduced the new chart of accounts on a priority basis, as this was the pre-requisite for aligning cost centres with the chart of accounts. The fund forecasting was achieved by analysing the fund disbursement schedule and the usual trend of expenditure within CLP. To maintain the strong chain of coordination between the financial and operational activities, the forecast was shared among the relevant stakeholders.

The overall Programme expenditure in FY 2013/2014 was GBP 14.53 million against a budget of GBP 16.08 million, making an achievement rate of 90%. CLP is aiming to spend GBP 14.81 million from its next fiscal year's budget. The fiscal year was an eventful one, considering the various budget-related exercises initiated by the Division. Due to the revision of the Revised Development Project Performa (RDPP) it was also essential to revise the entire budget of CLP-2, to accommodate some additional work plans during the tenure of the project. The Finance team took on the responsibility of revising the budget, with sheer concentration, along with all possible checks and balances among the cost centres. In addition, the annual fund reconciliation workshop among the IMOs was organised to recover the unspent balance remaining with the partners. All the figures were posted in the work plan budget accordingly. Finance continued to produce Activity Based Financial Reporting (ABFR) with data sent from the partners and the team has utilised the results of those data in fund forecasting and fund management.

Finance had initially taken the lead to recover the misappropriated funds from BDSC and had conducted a thorough internal audit to confirm the amount. Finance team members were also represented in the consolidated committee formed for recovering the money from BDSC and disbursed funds as per the recommendation of the committee. Finance can claim a significant portion of the success for recovering the money, as they ensured all the necessary compliance issues related to the process of recovery.

At the end of the FY 2013/2014, Finance can also declare its achievement in completing most of the internal audits among the IMOs. Following the observations found in those internal audits, Finance passed its Key Performance Indicators (KPI) to senior management, to develop the consolidated IMO performance scorecard.

As part of the Division's regular capacity-building initiatives, it organised two different training programmes on QuickBooks & Microsoft Office and standard Tax/VAT practices. The Division also arranged a separate workshop on Risk Management and value for money. All the programme managers and accounts personnel were brought together in the workshop for the first time in CLP's history.

The Division faced a series of inspections and audits, such as, DFID's annual review, DFID-MSP's external audit and FAPAD (GoB) audit. The responses and practices of the Division were highly satisfactory as the Division has always ensured it meets the standard practices in all aspects of its work.

From a staffing point of view there was a vacancy available for a full-time position. However, the Division decided to hire an intern and has absorbed the responsibilities among other existing staff members.

### **10.2 Contract & Procurement Management**

A full fiscal year ended for the Contracts & Procurement Section, as it solely concentrated on economy procurement and issuing contracts with minimum lead time. Applying the negotiation technique before awarding any kind of agreement or purchase order became part and parcel of the Section's practice and it was a significant strategic move to ensure CLP's alignment with the overall

value for money strategy. The new attachment of approving the contingency fund, allowed the Section to keep an eye on the flow of the fund. The Section has ensured a double-scrutinising system that has been applied to find out the reason behind the claim of a fund before releasing any money. The first tier of scrutinising involves gathering information from internal sources and a physical investigation conducted by the District Officers. This made the process of releasing contingency funds a compact one. The asset management responsibility had arisen from the shut-down of one of the partners (BDSC) and has been treated efficiently. A refreshed asset management template, following the guidelines of DFID, was introduced at CLP.

### 10.2.1 Contracts:

The Contracts Section continued to perform the activities of: issuing contracts; pre-awarding activities; scrutinising invoices; keeping records of all contractual activities; producing reports and incorporating consistent databases such as invoice tracking file; contingency fund tracking file; and contract information update reports. A total number of 278 agreements consisting of both grants and services have been issued during the tenure of FY 2013/2014.

### 10.2.2 Procurement:

The Procurement Section can report yet another successful year though it was quite hectic in terms of maintaining a balance between supply and demand. The external political turmoil of the country during the mid-fiscal year adversely affected supply requisition as it was almost impossible to get goods during that time. The Section had to take some contingency decisions such as, arrangements during the weekends, applying vendor managed inventory (VMI) on a smaller scale and transportation at night to shift goods to the CLP Secretariat. Procurement is in a position to claim a saving of £30,000 all together from procurement of goods and services. The Section procured items as per the requirements of DFID which were initially planned to be procured by Crown Agents. This ensured the successful completion of a cycle as it ensured all compliances were as expected from the donors. Apart from other parameters, the VfM issue continued to prevail, related to procurement and cost control mechanisms such as awarding contracts to manufacturers and working with potential suppliers. The following table shows the list of major procurement items during the year:

**Table 17: List of Major Procurement Items during the Year**

Items	Quantity
Apron for Poultry Vaccinators	310
Arsenic Testing Kit Box	150
Bag for District Staff	85
Training Folder	3000
Compost Flip Chart	300
Poultry Flip Chart	300
Livestock Flip Chart	400
Vegetable Flip Chart	300
CPK Handbook	1000
Motorbike Helmets	560
Hygiene Manual	200
CLP Impact Series Brochure	2500
Menstrual Flash Card	2000
MNP Referral Slip Book	300

Items	Quantity
MNP Register Book	800
Mobile Phone for CSKs	151
WASH Monitoring Manual	200
Training Note Pad	3000
WASH Paut	2000
Pledge Board-WASH	325
Antivirus Software	52
WASH Flash Card	300
Rain Coat	210
Stickers for LSPs	48000
Umbrella for VDC Members	1220
Vaccine Carrier	135
Veterinary Kits Box	67
VSL Box	500
VSL Kits Set	500
VSL Passbook	45000
WASH Booklet	2100
WASH Guideline	750
Laptop	5

The Quarterly Procurement Audit was conducted among most of the IMOs based on the new checklist. An IMO scorecard on procurement performance has been included in the internal procurement audit process.

### 10.2.3 Administration & Logistics:

The major administrative activities during the quarter have been as follows:

- All administrative materials have been distributed in the field as per the requirement of different units, bringing about smoother operation of events
- Passbooks from the National Bureau of Revenue (NBR) for two senior team members have been collected and handed over
- Quarterly meetings with CLP Partner Organisations' Executive Directors & Programme Managers have been supported and successfully supervised
- Logistic support (air tickets) to persons/teams visiting from overseas have been provided
- Improvisations have been incorporated in the CLP Vehicle Policy and have been duly submitted to DFID for further review. In addition, proper maintenance of the CLP vehicle fleet has been carried out. As a result, all CLP vehicles are operational and are currently in good working condition.

### 10.2.4 Information Technology (IT):

The major works under the IT Section have been as follows:

- Fresh operating systems and other supporting software on five Laptops and 11 desktops for CLP HQ-District Office users & IMOs have been installed.
- New ISP for internet access including Bandwidth up-gradation from 4 mbps to 5 mbps

has been contracted in order to get more speed, flexibility to access browsing and emailing in reducing the budget.

- Servicing work of 45 computers (desktop-laptop-net book) and seven UPS's of CLP HQ-District Office users & IMO's were completed.
- Online UPS with new batteries were bought to get sufficient backup of power when the mainstream electricity went down.
- Wireless AP at Network Tower was set up in order to access the network from RDA Guest House for the Operations Director.

## 11. Staff Departed and Joined During the Year under Review:

At the secretariat level the CLP welcomed a number of new staff and said farewell to several others during the year under Review.

CLP bid farewell to the following staff members:

- Abul Kalam Azad (Nutrition Coordinator)
- Dr Shamia Khanam Chowdhury (Nutrition Coordinator)
- Mozaharul Islam (Training and Services Coordinator)
- Dr Mahabur Rahman (Milk Market Development Coordinator)
- Dr Zinia Rashid (Markets Coordinator)
- Dr Halimur Reza (Health Coordinator)
- Jamil Hasan (Finance Officer)
- Dr Malcolm Marks (Team Leader)
- Rabiul Hassan (Communications Officer)

The following members joined the CLP team:

- Moin Chowdhury (Finance Director)
- Shafiqul Islam (Microfinance Coordinator)
- Sanjan Kumar Barua (WASH Specialist)
- Mir Mostaque Ahmed (Nutrition Coordinator)
- Dr Abdul Ahad Talukder (Health Coordinator)
- Moslema Akter Ranu (Nutrition Specialist)
- Mohammad Ali (Milk Coordinator)
- Babul Deba Nath (Markets Coordinator, Meat and Fodder)
- Md. Salahuddin (Finance Intern)
- Stuart Kenward (IMLC Director)

During the period under review three short term consultants were hired as stated below:

Consultants	Timing	Objectives
Philip White	July 2013	VfM Study and Cost Benefit Analysis
Dr. Nasir Zaved	September-October 2013	Review of Milk Market Project
Khairul Kabir	June 2014	Cooperative Study