



ANNUAL REPORT

JULY 2012 – JUNE 2013

**Chars Livelihoods
Programme, Bangladesh**

CNTR: 02 3986

**Prepared for the UK
Department for
International
Development (DFID)**

July 2013

Contents

Acronyms	v
Executive Summary	1
1. Introduction.....	1
1.1 Overview.....	1
1.2 Key issues and events	1
1.3 Overview of results.....	4
1.4 Issues, Constraints and Enabling Conditions	5
1.5 Evaluations.....	6
1.6 Visitors.....	6
2. Operations Division	7
3. Infrastructure Development	9
3.1 Introduction and ambitions.....	9
3.2 Output and achievements.....	10
3.3 Lessons learnt.....	13
3.4 Objectives for the FY 2013 / 14	13
4. Human Development.....	15
4.1 Introduction and ambitions.....	15
4.2 Outputs and achievements.....	15
4.3 Lessons Learnt.....	21
4.4 Objectives for the FY 2013-14.....	21
5. Livelihoods Development	23
5.1 Introduction and ambitions.....	23
5.2 Outputs and achievements.....	23
5.3 Lessons learnt.....	30
5.4 Objectives for the FY 2013 / 14	31
6. Market Development	33
6.1 Introduction and ambitions.....	33
6.2 Outputs and achievements.....	33
6.3 Lessons learnt.....	40
6.4 Objectives for the FY 2013 / 14	41
7. Innovation, Monitoring and Learning Division (IML)	45
7.1 Household monitoring	45
7.2 Market Development M&E	45
7.3 Research.....	46
7.4 Verification.....	49
7.5 Support to assessments and reviews.....	50
7.6 Output monitoring	50
7.7 CPHH Database Management	50
7.8 Communications: improving the visibility of the CLP	50
7.9 Objectives for the FY 2013/14.....	51
8. Partnerships & Relations	52

8.1 Introduction and ambitions.....	52
8.2 Outputs and achievements.....	53
8.3 Lessons learnt.....	58
8.4 Objectives for FY 2013/14.....	58
9. Governance Project & Working with Government.....	60
9.1 Introduction and Ambitions.....	60
9.2 Targets, outputs and achievements for 2012/13.....	60
9.3 Workshop and Visit of GoB officials during FY 2012-13.....	61
9.4 Objectives for FY 2013/14.....	61
10. Finance, Procurement, Administration & IT.....	62
10.1 Financial Management & Audit.....	62
10.2 Contract & Procurement Management.....	64
11. Programme Management.....	67
11.1 Programme Staffing.....	67
11.2 Short Term Consultants.....	67
Table 1: Infrastructure Unit Achievements to date.....	10
Table 2: Targets for Infrastructure Unit for the FY 2013 / 14.....	13
Table 3: Human Development Unit Achievements to date.....	15
Table 4: Targets for the Human Development Unit for FY 2013 / 14.....	21
Table 5: Markets and Livelihoods Unit Livelihoods Development Achievements to date.....	23
Table 6: Markets and Livelihoods Unit Targets for FY 2013/14.....	31
Table 7: Milk Project Achievements to date.....	34
Table 8: Meat Project Achievements to date.....	37
Table 9: Fodder Project Achievements to date.....	39
Table 10: Summary of Priorities for Milk, Meat and Fodder Projects in FY 2013/14.....	41
Table 11: Targets for Milk Market Project for the FY 2013-14.....	42
Table 12: Targets for Meat Market Project for the FY 2013-14.....	42
Table 13: Targets for Fodder Market Project for the FY 2013-14.....	44
Table 14: Key Targets for Partnerships in FY 2012-13.....	53
Table 15: Achievements in Partnerships during FY 2012-13.....	54
Table 16: Summary of expenditure by activity type.....	62
Table 17: Number of contracts by CLP Component.....	64
Table 18: Major items procured during 2012/13.....	65
Table 19: Short-Term Consultant Inputs.....	68

Figure 1:	An adolescents' group conducts a meeting	17
Figure 2:	A view of a community fair or 'mela'	17
Figure 3:	An example of some of the IEC materials produced during 2012/13.....	18
Figure 4:	Receptions were held for students that achieved GPA-5 in their PSC exams.....	20
Figure 5:	Multi-sectoral workshop on Nutrition.....	20
Figure 6:	Type of assets selected by CPHHs up to June 2013.....	27
Figure 7:	Average net profit (BDT) in different rearing cycles.....	36
Figure 8:	Pie chart showing summary CLP expenditure by Unit	63

Acronyms

AI	Artificial Insemination
AR	Annual Report
ASP	Agricultural Services Provider
AusAID	Australian Agency for International Development
BCC	Behaviour change communication
BQ	Black Quarter
BRAC	formerly Bangladesh Rural Advancement Committee
CB	Capacity-building
CBC	<i>Char</i> Business Centre
CDD	Centre for Disability in Development
CDMP	Comprehensive Disaster Management Project
CID	<i>Char</i> input dealers
CLP-2 (or CLP)	<i>Chars</i> Livelihoods Programme, Phase 2
CLS	Community Legal Services, another DFID-funded programme
CP	Core Participant
CPHH	Core Participant Household
CSK	<i>Char Shasthya Karmis</i> or <i>char</i> health workers
Danida	Danish Aid
DBBL	Dutch Bangla Bank Limited
DCSC	District Coordination Sub-Committee
DFID-B	Department for International Development (Bangladesh Office)
DLS	Department of Livestock Services
DPP	Development Project Proforma
EEP	Economic Empowerment Programme
EPRG	Extreme Poor Research Group of DFID-B
FAO	Food and Agriculture Organisation of the United Nations
FAPAD	Foreign-Aided Project Audit Directorate
FBG	Fodder Business Group/s
FFD	Farmer Field Days
FIVDB	Friends in Village Development, Bangladesh
FMD	Foot and Mouth Disease
FY	Financial Year
GoB	Government of Bangladesh
GIZ	German aid agency

HDU	Human Development Unit
HQ	Headquarters
ICS	Improved Cook Stoves
iDE	A Special Service Provider to the CLP in the Market Development area
IEP	Infrastructure and employment project
IFPRI	International Food Policy Research Institute
IMED	Implementation Monitoring and Evaluation Division
IML	Innovation, Monitoring and Learning Unit of CLP
IMNCS	Improving Maternal, Neonatal and Child Survival
IMO	Implementing organisation
ISP	Irrigation Service Provider
IT	Information Technology
IYCF	Infant and Young Child Feeding
LBG	Livestock Business Group/s
LSP	Livestock Services Provider
M&E	Monitoring and Evaluation
M4C	Making markets work for the <i>chars</i>
M4P	Making markets work for the poor approach
MBG	Milk Business Group
MDU	Market Development Unit of CLP
MFI	Micro-Finance Institution
MLU	Market and Livelihoods Unit of CLP
MoU	Memorandum of Understanding
MSP	Maxwell Stamp PLC
NARI	National Agricultural Research Institute
NGO	Non-government organisation
OD	Open defecation
PEC	Programme Executive Committee
PHC&FP	Primary health care and family planning project
PIC	Programme Implementation Committee
PKSF	Palli Karma-Sahayak Foundation
PM	Programme Memorandum
PRIME	Programmed Initiatives for <i>Monga</i> Eradication
PROSPER	Promoting Financial Services for Poverty Reduction (a DFID-funded programme)
PSPM	Pre-Season Planning Meeting

PSC	Programme Steering Committee
RDA	Rural Development Academy, Bangladesh
RDCD	Rural Development & Cooperative Division (of the Bangladesh Government)
SDC	Swiss Agency for Development and Cooperation
SME	Small and Medium-scale Enterprise
TW	Tube well
ULC	United Leasing Company
UNICEF	The United Nations Children's Fund
UP	Union Parishad
UPPR	Urban Partnerships for Poverty Reduction, a DFID-supported programme
UPS	Uninterruptable Power Supply
USAID	United States Agency for International Development
VDC	Village Development Committee
VfM or VFM	Value-for-Money
VSL	Village Savings and Loans
WASH	Water, Sanitation and Hygiene
WiFi	A technology term meaning "wireless computer network" or "wireless local area network." It was invented as a play-on-words using Hi-Fi (high fidelity) as inspiration.

Executive Summary

This report is the third Annual Report of the second phase of the Chars Livelihoods Programme (CLP-2), covering the 12-month period from July 2012 to June 2013. National political tensions aside, 2012/13 was a typical mid-term year. Nonetheless, there were some key events that influenced, mostly highly positively, the programme activities. These included a visit by an ICAI (Independent Commission for Aid Impact) team, the Annual Review (AR) of 2012 and several high-level Government of Bangladesh (GoB) visits, including that of the State Minister and the Secretary of the Rural Development & Cooperative Division (RDCD). Despite being at an approximate mid-term stage of the project life cycle, the CLP is concerned about its exit strategy and ensuring the long-term sustainability both of its outputs and its impacts. Considerable effort was employed during the year both to strengthen its partnerships approach and to ensure that all partners shared a common sustainability ethic. The highlight of this was the holding of a two-day sustainability workshop in late 2012, chaired by the Joint Secretary (Development) of RDCD; the Chair of the CLP Programme Implementation Committee (PIC).

The year saw a total “all-change” of its four international directors. Nonetheless, Maxwell Stamp PLC (MSP) were able to recruit very experienced replacements for all positions; and the CLP and its activities saw no real disruption – a compliment to the strength of the national team at secretariat and district levels.

Innovations in programme design continued from the previous year with low cost latrines being installed across the CLP intervention zones, the number of stipends transferred by bKash being significantly increased, and the land tenure pilot targeting the award of *khas* land to landless *char* households yielding its first results and being expanded to many more areas. All practical work was accompanied by a strong drive, yielding significant results, towards Value-for-Money (VfM).

Two areas criticised in the 2012 Annual Review (Market Development and Partnerships) received much-improved comments in the 2013 Review; particularly Partnerships which made a quantum move forward.

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 16,309 CPHHs received assets against a target of 16,525. This brings the cumulative number of CPHHs that have received assets under CLP-2 to 50,857 by June 2013. Almost 98% of CPHHs in the FY chose to receive cattle of which 9% were crossbred cattle. All newly purchased cattle were vaccinated. The target for the FY to establish homestead gardens was 15,700 while 16,123 HH were assisted bringing the overall target under CLP-2 to 50,372 HH. Quality seeds were distributed to these households and 16,193 households received training in compost making which was marginally under target.

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 participant farmers are increasing rapidly as the CLP/iDE expands its outreach: meat, 1,730 producers (65% female); fodder, 820 producers (59% female); and in milk, 1,744 (100% female). Further, 1,249 model backyard poultry producers entered the programme plus a further 165 poultry vaccinators, and 56 additional Livestock Service Providers (paravets).

In infrastructure, the Unit raised 16,273 households on an earthen plinth; approximately 1,000 HH over target and provided over 414,000 infrastructure employment project person days of labour; almost 100,000 person-days over target. The Unit continued to mobilise communities to install low-cost latrines with 35,000 installed against a target of 32,000. Improved water was supplied to approximately 14,000 additional households.

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 207 *Char Shasthya Karmis* (CSK or *char* health workers) were trained and are now operational, slightly in excess of target. They assisted paramedics to hold approximately 6,100 satellite clinics (target: 7,200) with a total of 365,400 consultations (target: 324,000). During the upcoming FY, CLP will progressively handover its health facilities to BRAC.

The small education pilot completed in December 2012 when the children took the primary leaving exams and achieved a pass-rate close to 100% and significantly above national levels. Of the 161 CLP education centres, 44 have been taken over by partner organizations with independent funds to keep the facilities running. Bringing further education facilities to the *chars* remains a key partnership activity in 2013/14.

Village savings and loan groups' (VSL) added more than 35,000 new core and non-core members during the FY and can now boast 100,000 members under CLP-2. This is well in excess of targets.

The social development activities created 759 participant groups while adding a further 110 village development committees and 220 adolescent groups. The unit also provided a total of 1,320 emergency grants; mostly to help participants recover from river bank erosion, cyclones and fire, and delivered 19,000 blankets to newly recruited participants and others at risk.

The CLP put in place all necessary dispositions for the new nutrition bolt-on project but delays by the independent M&E company to complete the baseline have induced some delays. It should be noted that the fault does not lie with the CLP but, nonetheless, the programme will work with DFID to catch up these delays.

The Innovation, Monitoring and Learning Division produced 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 graduation levels – which helped to pinpoint a gap in the provision of improved water sources to core households, plus a series of five thematic analyses of the key pillars of CLP outcome (female empowerment, nutrition, food security, income increases and water and sanitation). Highlights for the Communications Unit included the continued updating of the website for the CLP and an increased range of case studies and briefing materials. IML played an important role (in partnership with Finance) in the Value-for-Money activities.

The AR praised the progress made by Partnerships, with among other achievements, special successes in health (Memorandum of Understanding [MoU] and progressive handover to BRAC), in *khas* land allocation (title provided to 62 HH and a further 152 in the pipeline) that enabled CLP to expand the *khas* land pilots to five more districts, and in conflict resolution (MoU signed with CLS). The M4C programme is now a full partner of the CLP in M4P while several ongoing discussions are underway with GoB, PROSPER and various microfinance organizations.

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 268 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 financial year. Having recently undergone an annual review and the ICAI visit, the CLP is ensuring that recommendations are carried through to activities.

The 2013 annual review scored the CLP an A+ (all targets marginally exceeded) and thus it would be churlish to be over critical. However, better targeting for water provision has been recognised as one priority for 2013/14 while markets seek to roll out the business group development and bring in more private sector players; especially on the demand side.

The Programme has a busy year ahead in terms of delivering the core package of support to cohort 2.5. The work plan and budget for 2013/14, is already approved by the Project Steering Committee (PSC), and it seeks to support an additional 13,472 CPHHs during the FY. This will bring the cumulative number of HHs supported by the Programme to 64,329 by June 2013; very close to the total programme target of 67,000 HH.

1. Introduction

1.1 Overview

This Annual Report for 2012/13 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 2012 to June 2013. It is the third complete CLP financial year (FY) of Phase 2. The CLP follows the Government of Bangladesh (GoB) financial calendar. Three Quarterly Reports have been developed and presented to the donors (DFID and AusAID) during the year under review (in early October 2012, January and April 2013) as anticipated by the CLP-2 contract. This Annual Report completes the requirements for the FY 2012/13.

Activities during the financial year under review built on modifications and additions made during the previous twelve months (2011/12) and were influenced by recommendations made during the second CLP-2 annual review in February 2012 and further minor changes from the annual review of February 2013. Key changes brought about by the two reviews were in the broader fields of market development, social development and communications, plus an increased emphasis on VfM and Partnerships.

Overall 2012/13 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 2012 annual review was recognised in March 2013, with CLP scoring an A+ in the February 2013 review. Achieving such a score is impressive in its own right but the success was achieved in spite of frequent and disruptive political protests (*hartals*). It should also be noted that the entire month of October 2012 was lost to prolonged periods of flooding and so the core activity of this month (plinth-raising through the cash for work programme) had to be postponed until November (for details see the CLP Quarterly Report October – December 2012).

In anticipation of the FY starting on 1 July 2012, 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 £15.32 million (programme and management combined) of which the CLP expended 94%. 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.

- Strong developments under Partnerships with an emphasis on sustainability.
- Visit by the Independent Commission for Aid Impact (ICAI), a UK government agency.
- The Annual Review by the CLP's donors in February 2013.
- Reorganisation of the Livelihoods and Market Development units, expansion of activities and first results from "Making Markets Work for the Poor".
- New "bolt-on" activity begun in nutrition.
- Defining and achieving "Value-for-Money".
- Managing disruptions and exceeding targets.
- An ambitious programme for 2013/14 proposed and adopted.

Partnership developments and sustainability

Achievements in Partnerships are considered a real success story for CLP in 2012/13 (see chapter 8 for full details). This is particularly encouraging given that the Annual Review in February 2012 was highly critical, stating:

"... even more worrying, concern surrounds the output relating to partnerships ..."

However, the AR of 2013 said:

"There has been particularly good progress on partnerships ..."

Such a turnaround in achievements is a testament to the team's focus on this important cross-cutting area and the commitment with which it pursued these objectives. The programme successfully filled the Partnerships Director post just after the end of the FY under review.

Particular successes are to be noted, as follows:

- Final agreement that BRAC Health will supersede CLP activities in most work areas when the programme completes its 18-month cycle. A MoU was signed in January 2013.
- Final agreement to cooperate in island *char* situations with Community Legal Services (CLS), particularly in the areas of *khas* land distribution and inter- and intra-household disputes. An MoU was signed in January 2013.
- Cooperation with United Leasing Company (ULC) to provide microcredit loans to CLP Business Group members underway throughout the year. Agreement also reached with the DFID-funded PROSPER project to assist the CLP to bring PKSF-approved and other microfinance institutions to the *chars*. A workplan through to the end of 2013 was agreed.
- Successful allocation of *khas* land to *char* residents (both core and non-core participants) in two pilot areas in Kurigram (from February 2013) with a scale-up agreed in 2013/14 to all CLP new and old work districts along the Jamuna River;
- A successful "buy-in" rural development programme to the *chars* of Kurigram by the British Red Cross (BRC) following guidance and negotiation during late 2012 and early 2013. BRC approved the programme to begin in the second half of 2013.
- Agreement with the Danida-funded Integrated Farm Management, executed by the Department for Agricultural Extension, to bring Farmer Field Schools to selected *chars*. These will begin operations in the upcoming FY.

Independent Commission for AID Impact (ICAI)

A team from ICAI visited CLP as part of a DFID-supported study to assess aid effectiveness in Bangladesh. One agenda item was to observe the management mechanism and effectiveness of the CLP, whereby UK aid funds flow through a management agency (Maxwell Stamp PLC, in this case). The CLP has not seen a report from the mission but informal conversations with the ICAI team and with DFID-B suggest that they were highly satisfied with their visit.

Annual Review by the CLP's donors

The CLP underwent a donor annual review in February 2013. This occurred at almost exactly the mid-point of the CLP. However, while DFID no longer carries out defined "mid-term reviews", the February review was undertaken by a more robust team than usual, composed of GoB, DFID and AusAID advisors and Bangladeshi experts led by an experienced international team leader. Furthermore, the review lasted for two weeks, approximately double the duration of previous reviews.

The review was the second of the new-style DFID reviews in which achievement of target results was central to the scoring, while proving activities towards achieving VfM was necessary for a pass grade. The CLP did exceptionally well by scoring an overall "A+" (all targets marginally exceeded)

with areas of slippage noted in the previous review corrected. This was especially true in developing partnerships (section 3.1.1) but also in market development activities (3.1.4). Significant overachievements occurred in livelihoods and infrastructure.

Reorganisation of Markets & Livelihoods unit with first results from M4P

The CLP encountered some difficulties in the early part of the FY in bringing the different styles of activities in livelihoods and market development together as a coherent whole. Livelihoods has traditionally been about giving: of assets, homestead garden products, of poultry, and of advice. Markets, however, is centred on facilitation to improve linkages. In the initial period of integration, from July through November, the CLP faced some quite severe personnel issues, not helped by the unexpected departure of the Operations Director (see Chapter 11). However, timely intervention by Maxwell Stamp PLC staff and the rapid involvement of the current Operations Director following his arrival in early 2013 saw core activities in livelihoods revert to their normal efficient rollout while market development made some very rapid progress. Initially, the most obvious progress was seen in the outsourced sub-sectors of fodder and meat, but from early 2013, again following the arrival of the new Operations Director, milk results started to attain an impressive trajectory (see Section 0).

During the first half of the year, some deficiencies in the market development model were identified such as lack of access to credit, demand-side linkages to tie the *char* producers to the mainland markets and lack of supply-side organisation. All aspects were addressed in the second half of the year with only that of credit availability still considered unsatisfactory. Recent ties to PROSPER should see some rapid wins in this area.

New “bolt-on” project underway in nutrition

DFID-B has brought in a sector-wide approach to tackling malnutrition among extreme poor households. Each direct member of its extreme-poor portfolio of programmes (EEP, UPPR and CLP) is adopting a similar approach to improving the nutritional status of core household members, especially women and children. Progress in rolling out the project has been slower than anticipated for two main reasons, neither directly related to the CLP. First, given that the bolt-on of this project injected further funds into the relevant programmes, there was a need for a contract amendment before any expenditure on staff and activities could be undertaken. The amendment was unnecessarily lengthy, not being completed until the second quarter of the FY, at which point the CLP was able to recruit the required staff both at the secretariat and in the field and begin the procurement process. Second, DFID-B outsourced the monitoring and evaluation of the sector-wide project so as to ensure comparable and independent monitoring across the four programmes. However, in order to develop an untainted baseline, no nutrition-related activities were permitted at field level until the monitoring organisation had completed its work. For various reasons, the contracted organisation delayed their start, which prevented CLP from working on nutrition in any village until the start of FY 2013/14. Many villages are withheld until October 2013 at the earliest. These delays will have repercussions on the effectiveness of the CLP work in nutrition.

Value-for-Money activities

In the annual review of 2012, it was recommended that the CLP should develop a formal VfM strategy and workplan that included milestones and targets against which CLP progress on could be monitored on a regular basis. In response, the CLP commissioned a consultant (Philip White) to review the existing CLP approach to VfM and to develop a formal VfM strategy as well as establishing unit costs for core and non-core households. This was undertaken in November 2012 and then, in a second mission in June 2013, the same consultant developed a Cost-Benefit analysis of individual components of the programme as well as for the programme overall. During the same mission, milestones for a simple VfM indicator were developed and added to the CLP logframe.

During the 2013 AR, the review team noted that "... whilst awaiting the results of the (Philip) White report CLP have already taken steps to better manage VFM and have made credible progress ..."

Managing disruption while exceeding targets

The success in achieving an A+ in the review was even more notable given the frequent political protests declared by the opposition parties throughout the year. Often these occurred across the entire country but equally frequently they targeted distinct regions of the north-west (Rajshahi and Rangpur Divisions) where the CLP operates. These "*hartals*" were made more disruptive by the fact that they frequently occurred on two or more consecutive days of the week. In response, the CLP staff has introduced mitigating actions such as flexitime working and accommodating staff away from home and close to work sites.

It should also be noted that the entire month of October 2012 was lost to prolonged flooding and so the core activity of the month (plinth-raising through the cash-for-work programme) had to be postponed until November (for details see the CLP Quarterly Report October – December 2012).

An ambitious programme for 2013/14 proposed and adopted

CLP has proposed a budget for the 2013/14 FY of £16 million. This will be the largest annual budget under CLP-2 while the accompanying workplan anticipates the programme coming close to the completion of many of its major targets. The ambitious proposal was presented to CLP's Programme Steering Committee in May 2013 and accepted by the committee.

Major cost centres in the plan will be in Infrastructure (especially plinth-raising), representing 26% of the total, and in the asset transfer component of Markets and Livelihoods (together 36%). As usual, management costs are maintained at less than 10%.

If, as anticipated, 2013/14 targets are achieved then (among major items) the CLP will have:

- raised 57,000 households (HH) on plinths (out of a programme total of 68,500);
- provided access to a sanitary latrine to 96,200 HH (out of 116,000);
- provided improved water sources to 57,700 HH (passing the 55,000 anticipated); and
- transferred assets to 64,430 households (out of 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 2012/13, the third full year of the CLP, have been very encouraging, with several components again exceeding their annual objectives. This year only a single milestone within the logframe was not surpassed by its 31 January 2013 deadline; that of *khas* land provision to *char* residents – and that was concluded only one week after the end-January deadline.

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 5-10%. More than 1,000 plinths over target were raised, in stark contrast to the previous year where the unit experienced difficulty in getting permission to excavate soil for the plinths. It also was able to provide almost 25% additional days of work in the *monga* season, despite (and in compensation for) the month of October when work was impossible.

The Livelihoods Unit achieved (+5%) all annual targets with only a few minor exceptions. Most importantly, 16,309 new HH received assets which, up to June 2013, brings the total having received assets under CLP-2 to 50,857. As mentioned previously, linking livelihoods and markets was not an easy task. However, nine months after the fusion, strong progress was made in rolling out the M4P model, especially by iDE, the CLP special service provider.

Human Development performed very well during the year. Start of year targets were not all achieved but these have to be taken with care since they are estimates only. VSL membership expanded significantly and now counts over 100,000 core and non-core households as members. 2013/14 even anticipates establishing "super" VSLs to provide significant savings and loan opportunities for pilot business groups. Education finished during the 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 from its start in April 2010.

1.4 Issues, Constraints and Enabling Conditions

Beneficiary numbers

An early concern of the CLP management team was a potential and significant undershoot in the number of qualifying core households in the eight districts in which CLP works. Considerable debate occurred at all levels and the final decision was taken by the annual review of February 2012 that the CLP should seek additional qualifying households in villages covered during CLP's first phase in the two old districts of Gaibandha and Kurigram. It was reported in the previous Annual Report (July 2012) that IML had carried out detailed surveys and found sufficient qualifying households in these districts. Thus the issue of insufficient households was resolved. However, one negative issue that has arisen with this "re-sweep" of villages in Gaibandha and Kurigram is that it has frequently proven difficult or impossible to attain the critical mass of 25 households to create a social development group. Thus the programme has had to be prepared to work with smaller groups (18–24) and with households coming from further apart. This increased the number of field workers that had to be recruited, creating a negative impact on VfM.

Crowding-in other service providers

The CLP is very concerned that its actions and impacts be sustainable over the long term. A key constraint in the previous year was the lack of service providers, especially in education, health, savings and loans targeting the poor, efficient market linkages, police coverage and government social services such as pensions.

The programme has been addressing many of these issues in 2012/13 by targeting additional service providers that had been identified in the previous year. Several successes can be added to those achieved previously. BRAC is progressively taking over from the CLP in health provision, over and above the two upazilas of Gaibandha reported last year. Improvements to market linkages continue with additional large-scale purchasers such as Grameen-Danone as well as smaller input providers. Details are provided in a later chapter.

Constraints

The CLP has had an excellent year with few serious constraints. However, two issues stand out:

- **Significant senior staff turnover.** The CLP senior management has four international-level director positions (Partnerships, Operations, IML and Finance). All four have been vacated in the year under review; not surprising because CLP passed the midway stage in March 2013 when senior staff contracts came up for review. In partnerships, the incumbent retired in July 2012, was briefly replaced and then the position remained vacant throughout the year. At the time of writing an excellent internal candidate, Abdul Momin, has been promoted to the position. In operations, the director left with minimal notice in September and was replaced by Wyn Davies in early February, after an international search. For IML, the director gave adequate notice of leaving (at the end of his contract) and has been replaced by Matthew Pritchard,

again following an international search. Finally, the Finance Director left after seven years in the post to return to headquarters in London. His replacement is Moin Chowdhury.

- **Political and weather-related blockages** of work activity as described in section 1.2.7. These blockages required considerable flexibility by staff at the central and district levels, and CLP management thanks all concerned.

Issues to be resolved

It is a pleasure to report this year that the CLP has no current major blockages nor anticipates any in the year ahead. For information purposes only, there will be the need to replace the current team leader in April 2014, although this is seen as only a minor challenge. CLP does need to target better the delivery of a few inputs in order to achieve a better graduation rate for CLP core participants, which is in-hand. Finally, the programme will need to assist GoB and DFID with modifications to a few areas of the DPP.

1.5 Evaluations

The CLP continued to attract assessments, reviews, evaluations and audits during the FY, as follows:

- An independent team of consultants recruited by DFID to carry out the AR of the third year of CLP-2;
- A team from the Independent Commission for Aid Impact (ICAI);
- A GoB team from the Foreign-Aided Project Audit Directorate (FAPAD) who carried out an audit of the accounts of the second year of CLP-2;
- An independent audit team recruited by DFID who audited the accounts for the third FY of CLP-2;
- Considerable correspondence with an audit team auditing the accounts of MSP (London).

1.6 Visitors

CLP received several notable visitors during the FY, including several trips undertaken by DFID staff (notably Graham Gass, Ariful Rahman and Aminul Rahman) both for fact finding and advisory support. Trips were also undertaken by: the State Minister for Rural Development and Cooperatives; the (outgoing) Secretary and senior staff from RDCD; the Head of Crown Agents in Bangladesh, the Head of British Council in Bangladesh as well as a high-level Danish mission composed of four Danish MPs, the Head of Office Danida and two senior civil servants; and the ICAI mission team.

2. Operations Division

The 2012-2013 year provided some severe obstacles for CLP operations to overcome. In October 2012 the programme experienced unseasonal and harsh floods which impeded field-level activities. The second half of the year January through to June was marred by relentless and inconsiderate political instability in the form of frequent and violent *hartals* which rigorously challenged CLP's ability to continue its operations. In view of the above the Infrastructure Unit, Human Development Unit, and Markets and Livelihoods Unit have all achieved or exceeded output targets, with mid-term (3-year) programme milestones all met. Given this climatic and political situation prevailing during the year the donor Annual Review were satisfied with the progress made, and scored the CLP an A+. This is an outstanding achievement and highlights the commitment of CLP staff and its partners to meet the needs of *char* dwellers and deliver planned work activities regardless of the severe obstacles faced.

Infrastructure work in 2012-2013 has been challenging in many areas. Access to fertile land to extract building sand to raise plinths has been denied by many landowners. An assessment of future plinth raising in July 2012 has therefore reduced the target that can be achieved by the programme from 85,000 to a more realistic 68,500 raised plinths by end of programme. An IML study in October 2012 revealed that only 40% of core CLP participants had access to improved water. As access to improved water and sanitation impacts health, nutrition and food security, CLP decided to review its water policy. It was found that the whole-community approach excluded many CPHHs from accessing an improved water source. To address this problem, CLP is currently reviewing a range of hard and soft measures with specialised bodies like UNICEF, to ensure CPHHs can access improved water and experience improved water, sanitation and hygiene (WASH) outcomes. The same IML study found that CLP low-cost latrines have resulted in reduced open defecation by men and women, but children are still defecating in open places. The logframe target for latrines has been increased from 55,000 to 116,000 by end of programme.

The pilot project of transferring the monthly cash stipend to participants through mobile phone technology (bKash) has been successful. The pilot started in July 2012 in three villages with 434 participants. It was scaled up from October 2012 to include 10,600 stipend recipients from cohort 2.3, and will include another 6,200 participants from cohort 2.4 from July 2013. Apart from the clear efficiency gains, the technology has introduced financial services onto the *chars*. CPHHs can now access money from temporarily-migrated family members working outside of the *chars*, a means of saving money which many take advantage of. It also brings the flexibility to access and control the money when it is required, which helps empower women.

The non-formal primary education project came to its end in December 2012 with outstanding achievements. The pass rate was 99.6 % against the national rate of 97%. A total of 232 students passed with a GPA-5 and the CLP honoured them for their remarkable achievements with crests and prizes. Out of the 150 physical learning centres, 12 have been lost to river erosion. Funds have been secured to support 44 learning centres out of the remaining 138. Although this project has ended, CLP is working with DFID, BRAC-Education and others to open more schools and learning centres on the *chars*, as this is one of the *char*-dwellers' most frequent requests for support from the CLP.

Another service poorly provided on the *chars* and demanded by *char* dwellers is health service. CLPs ongoing discussion with BRAC resulted in the two parties signing a Memorandum of Understanding (MOU) in January 2013, making provisions for BRAC to provide health services in five northern districts in which CLP currently provides health service (Gaibandha and Kurigram and the three Teesta districts of Rangpur, Nilphamari and Lalmonirhat). The agreement is for BRAC to sequentially take over the CLP Primary Health Care and Family Planning Project as the CLP withdraws support from villages after its 18-month cycle and moves to new areas. This MOU means that tens of thousands of poor *char* dwellers will continue receiving important health services which are limited on the *chars*. However, further discussions are needed to persuade BRAC to bring their health

delivery model to districts on the Padma River and along the Southern Jamuna where they currently have no health activities.

In December 2012 CLP started implementing a new intervention called Direct Nutrition Intervention Project which has the objective of addressing and improving the nutritional status of pregnant and breastfeeding women, under five (U-5) children and adolescent girls. Progress to date has been delayed as CLP waits for the DFID-contracted consortium headed by the International Food Policy Research Institute (IFPRI) to start the baseline survey. However, CLP will start counselling on infant and young child feeding and inputs distribution in 260 villages from July 2013 and the same will start in other villages as soon as the baseline survey is completed by IFPRI. Other innovations within the HDU in 2012-2013 included adolescent boys and girls groups training, and members from these groups working as peer educators to disseminate and network social development messages to wider audience of adolescents. The VSL model is also being piloted in 10 adolescent groups (five boys' and five girls' groups), to six Milk Business Groups, and to four M4C Agriculture Business Groups.

The previously separate Livelihoods Unit and Markets Unit were merged in the autumn of 2012 into a new Markets and Livelihoods Unit. The main focus of the new unit's work in the last year has been on market development activities including developing staff capacity in the M4P approach, creating market development strategies, market analysis, baseline surveys, M&E system, and implementation plan development / delivery. The Market Development work is focused on three market areas – milk, meat and fodder, with the fodder project being the key cross-cutting intervention to build on the achievements gained through cattle received by CPHHs under the ATP. The meat project and fodder project started in September 2012 and the milk project in January 2013. To allow *char* farmers to access and participate in market opportunities, 126 producer milk, meat and fodder groups have been established, along with 32 Char Business Centres. The key activities implemented include: capacity building; linkages to private sector input suppliers; establishing *char* input dealers; and creating partnerships to output-side buyers and processors. The CLP Market Development work has clear expectations (outputs and outcomes), which the DFID field visit of CLP Market Development work in June 2013 was able to see at first hand along with progress made to date. A key element of CLP Market Development is working with its sister project M4C which works in agriculture (crop) market development on the *chars*. A good working relationship has been established, with frequent meetings, lesson learning and sharing of experiences taking place.

Under the livelihoods work, emphasis has been placed on: supplying plants to CPHHs that can be harvested more than once resulting in a longer growing season of 8 to 10 months; higher crop yields; improved family nutrition; and more produce to the household to consume or sell. Cattle training to CPHHs have focused on the importance of cow comfort and improved cow nutrition / diet through feeding green fodder in place of the traditional rice straw-based diet in order to increase productivity. Linkages have also been strengthened with the Department of Livestock Services (DLS) and Livestock Service Providers (LSPs) in artificial insemination (AI) work and vaccines availability.

3. Infrastructure Development

3.1 Introduction and ambitions

The Infrastructure Unit primarily aims to reduce household vulnerability to flooding and to increase access to clean water and sanitary latrines. In July 2012 a pilot project to transfer monthly cash stipend to CLP participants via mobile phone was also introduced, managed by the Infrastructure Unit.

The geography of the CLP's working area has changed since CLP 1, which worked on chars associated with the river Jamuna. CLP 2's working area has moved to the attached and peninsula chars of the Teesta and Padma rivers. The land in the new areas is fertile and cultivated round the year. As a result, many landowners were not ready to give away their fertile layer of soil to raise plinths for others. An assessment of plinth-raising needs and potentials was conducted in July 2012 and the End of Programme (EoP) target for "households on raised plinths" was reduced from 85,000 to 68,500.

Within these limitations, the Infrastructure unit continued raising plinths above the flood line for core participants and a significant number of non-core participants. These raised plinths have become a regular and well recognised refuge for many char dwellers during flooding. Plinth-raising in the lean employment season remains a major source of employment for char dwellers, especially for core participant households.

The low-cost latrine approach and model has gained wide acceptance in the community in CLP 2. Behaviour changes are taking place slowly and people are more aware of the health hazards of open defecation, with reduced open defecation among adults. Among children, however, open defecation remains a problem. The Human Development Unit has reviewed its training modules and lessons on water and sanitation. Both the Infrastructure and Human Development Units will work with UNICEF from July 2013 to further review the soft measure approach and behaviour change communications.

CLP's original water policy was not focussed on core participants. An area was eligible for an improved water source if more than five households (regardless of their core / non-core status) did not have access to an improved water source. However, a study carried out by IML Unit in October 2012 revealed that only 40% of core participants had access to an improved water source within ten minutes' round walk. A water source is assumed to be 'improved' if the tubewell:

- is installed above the flood line;
- is protected by a concrete platform;
- has a depth of at least 40 feet;
- has a minimum distance of 30 feet between the TW and latrine/garbage (i.e. sources of water contamination);
- has a proper pumping head; and
- has water with an arsenic level below 50 ppb.

Access to improved water and sanitation is very important as it impacts health, nutrition and food security. CLP, as part of its water policy review, undertook a water needs assessment in May/June 2013 in 297 villages visiting 36,595 core participants and their water source points in 2.3 and 2.4 cohort villages. The data showed that only 32% core participants had access to an improved water source. CLP is now reviewing the findings of the assessment for actions in next FY 2013/14.

The pilot project of transferring the monthly cash stipend to participants through mobile phone technology (bKash) has been well accepted by recipients. CLP transferred stipends to more than 10,500 participants from October 2012. This project has brought the financial services to the *chars* and to the extreme poor. Apart from receiving the CLP stipend, the participants are accessing money transfer from temporarily migrated family members working in other areas of Bangladesh. People

are also saving money in their electronic account kept with the mobile phone SIM cards. The main barrier to expanding the project is that there are few bKash agents close to CLP working villages. Finding and appointing such agents is the responsibility of bKash and its distributors. Their main consideration is the business prospects for the agent/s. The remoteness and transport difficulties into the *chars* undoubtedly work against them expanding their network rapidly. However, it is possible that, through the CLP initiative, bKash will gain more familiarity with and business from the *chars*, which may see slow but steady growth in this financial service sector.

3.2 Output and achievements

During 2012-13 financial year the Infrastructure Unit planned to raise plinths above highest flood line for 15,280 households, generate 300,000 equivalent person days of employment in lean employment season, install 32,000 low cost latrines above flood line and construct 520 tube wells and 2,360 platforms around privately owned tube wells.

Some of the significant targets and achievements of the Infrastructure unit during the financial year 2012-2013 are given in **Table 1** below:

Table 1: Infrastructure Unit Achievements to date

Activity	FY 2012-13 (July 2012 to June 2013)		Cumulative Achievements (CLP2)
	Targets	Achievements	
<i>Plinth raising</i>			
# of plinths raised	6,112	6,122	17,966
# of HHs raised on plinths	15,280	16,273	42,207
# of concrete pillars with flood marks installed	155	152	316
<i>IEP work</i>			
Equivalent # of person days work during lean season	300,000	414,124	1,135,688
# of people employed	13,000	14,008	38,422
Men	11,050	12,040	31,433
Women	1,950	1,968	6,989
<i>Access to clean water</i>			
# of shallow tube wells installed	520	552	972
# of tube well platforms installed	2,360	2,402	5,735
# of HHs accessing clean water	13,600	14,024	30,764
# of TWs tested on arsenic	3,500	3,628	11,893
<i>Access to improved sanitation</i>			
3 of 5-ring slab latrines installed	-	-	8,334
# of low cost latrines installed	32,000	34,999	50,510
# of HHs having improved sanitation provision	32,000	34,999	58,844
# of GPS coordinates recorded	25,000	44,327	77,991

Raising households on plinths

During the 2012-13 financial year 16,273 households were raised on plinths above the flood line, against the target of 15,280 households. So far, 42,207 households have been raised on plinths in CLP 2 as against the revised target of 68,500 household plinths. This plinth-raising work on one hand is protecting people from flooding and on the other hand generating employment opportunities for the poor *char* dwellers, especially core participant households. Paying wages for earth-moving is 97% of the cost of raising a plinth. Poor women and men from the village are employed to carry out the task, thus providing a source of income.

In this financial year the work was implemented both through the IMOs and the local government, UP. One big challenge in plinth-raising works is to ensure the full wage payment, without any deductions whatsoever, to the workers. The risk of such deductions or kickbacks is higher in UP-implemented cases. However, workers are now fully aware of their rights and entitlements and in many cases they refuse to pay kickbacks. Using UPs to raise plinths will be reduced in 2013/14 FY as it takes more supervision time.

Like other years, plinths were raised both in wet and dry seasons in 2012/13. Out of 16,273 plinths, 5,168 plinths were raised in the wet season, which attracts a premium wage rate. CLP continued paying a higher wage rate in Tangail and Pabna where people have comparatively better employment and wage prospects in order to attract them to the earth-moving work. This wage rate will likely continue in the future.

Provision of improved water sources

The CLP water policy is based on a community-wide approach. Contracts were issued to IMOs to install new tube wells (TWs) on a cluster where five or more households did not have access to an improved water source. A privately-owned TW is eligible for a concrete apron if it is used by more than three households. The IMOs identified locations, contracts were issued and logframe targets were exceeded. CLP installed 552 shallow tube wells against the work plan target of 520 and constructed 2,402 platforms around existing TWs against the target of 2,360.

The IML Unit conducted a survey in October 2012 on access to improved water sources. The survey revealed that only 40% of core participants in the surveyed villages had access. As access to improved water impacts health, nutrition and food security, CLP decided to review its water policy. The main reason for low CPHH coverage was that the core participant households were not prioritised for a new or upgraded TW. Thus despite the Infrastructure Unit systematically reaching and exceeding its targets to install or upgrade water sources, many CPHHs were excluded from the selection process as they did not meet all of the inclusion criteria.

In the process of water policy review CLP decided to undertake an in-depth survey in May/June 2013 in all 297 villages (cohorts 2.3 & 2.4) to see what needs to be done for providing access to improved water to all core participants in those 297 villages. Teams comprising trained IMO staff (CDO, TO) visited 36,595 core households and their water source points to see the status of their access to improved water.

The survey data shows that 11,796 core households out of a total 36,595 core households have access to an improved water source. Only five (5) households do not have access to any kind of tube well. The rest – 24,794 households – drink water from tube wells which are not an “improved water source”.

The teams were also asked to recommend what needs to be done to provide access to improved water for all CPHHs. The survey data indicates that if CLP constructs 1,734 new TWs, 5,338 new platforms around old TWs and changes components of 6,583 tube wells, then 97.5% core participants will gain access to an improved water source. The estimated cost of this work is £691,000 in next fiscal year to cover the surveyed villages. CLP has approved work plan budget of

£292,250 for FY 2013/14. In summary, the CLP will have to invest £1.61 million in next three years to provide access to improved water to all 73,000 core participant households. The CLP water policy and the issue of access to improved water will be further discussed with specialised organizations like UNICEF, Water Aid in July 2013.

CLP is also currently reviewing the soft measures (modules, lessons and behaviour change communications) used in the group meetings to educate core participants about WASH. CLP will seek cooperation from UNICEF in conducting this review and providing necessary approaches and deliverables to achieve improved WASH outcomes.

Providing access to sanitary latrines

After piloting in four villages in 2010-11, the low-cost latrine model and approach has been adopted from FY 2011-12. The logframe target for latrines has been increased from 55,000 to 116,000. All households in the selected villages receive a subsidy (in cash as well as in the form of concrete slab and plastic pan attached with water seal) to install a sanitary latrine. Households that already have a raised plinth are responsible for raising plinths for latrines. In 2012-13 FY 34,999 low-cost latrines have been installed above the flood line in 133 villages. CLP provides about 40% subsidy with 60% of the cost borne by households. CLP was not quite sure how the stand-alone latrines would perform against flooding. During the July 2012 flooding most of the latrines did well against flood apart from a few latrines in isolated areas.

In summary, low-cost sanitary latrines approach has worked well, reaching and benefitting all members of a community who have accepted the latrines as essential to improve their family's health. Qualitative research reveals that open defecation by men and women has gone down significantly but children are still defecating in open places. Behaviour changes are taking place, but more slowly than hoped. Under the present structure CLP does not have any platform to educate non-core households on WASH practices. However, CLP is actively considering using the services of *Char* Health Worker, *Char* Nutrition Worker and Adolescent Group Members to educate all *char* households on improved practices. New communication materials will be developed with technical assistance from UNICEF and other actors in this field during FY 2013-14.

Stipend through Mobile Phone

CLP provides cash stipends to its programme participants for a period of 18 months from the date of asset purchase. They receive Tk. 600 per month for a period of 6 months towards maintenance of asset and family income support and Tk. 350 per month for another 12 months for family income support under cohort 2.3. CLP currently transfers the stipends to recipients through IMOs under a grant agreement. The IMOs hand over the monthly stipends to the participants in cash carried by IMO staff on a prearranged day each month at a temporary pay point. Carrying cash to remote *chars* is risky and troublesome. It consumes considerable IMO staff time in withdrawing cash from the bank, carrying the money to the designated area and distributing it amongst the participants. The participants are obliged to receive the money on a fixed day irrespective of whether they need the money on that day or not. There are considerable opportunity costs to the recipients as they need to wait for their money, although CLP does take this opportunity for further educational livelihoods discussion.

Recently a subsidiary company of BRAC named bKash and Dutch Bangla Bank Ltd. (DBBL) introduced a system of electronic fund transfer through mobile phone SIM card connection, using USSD technology. Under the system any person owning a mobile connection can open an electronic account with bKash or DBBL and can cash in (convert hard cash to electronic money) a desired amount in his/her mobile account through bKash or DBBL nominated agents. The account holder can transfer a desired amount to another account holder through a mobile. The person receiving the transfer can further transfer the funds or encash (cash out) required amounts through the agents. This arrangement of fund transfer is approved by Bangladesh Bank.

CLP signed an agreement with bKash to use this technology for stipend payments. The pilot started in July 2012 in three villages with 434 participants. This experience showed that the project could be scaled up, and that there were sufficient bKash agents in close proximity to the selected *chars* to enable the expansion. From November 2012, an additional 10,600 stipend recipients from 2.3 cohort were added.

CLP carried out capacity building for the participants on the technology, preservation of mobile SIM cards and memorising their personal identification number. The CLP bore the cost of the SIM, a photograph of the stipend recipients, the cash out fee and so on. The project ran generally smoothly, apart from a few attempts by some agents to extract additional payments from participants at cash-out time. There was some blocking of accounts by bKash due to incorrect PIN code entry, which was not unexpected. CLP is set to include another 6,200 participants from 2.4 cohorts under this project.

While changing to a mobile transfer system has clear efficiency advantages for CLP, it also observed indirect developmental impacts for both household recipients and others in the same communities. This project has brought financial services to the *chars* and to the extreme poor. Apart from receiving the CLP stipend, participants are now using it to transfer money from temporarily migrated family members working in other areas of Bangladesh. People are also saving money in their electronic accounts. Introducing and enabling this facility in remote *char* villages is also expected to widen and introduce new opportunities for social networking, market data, remittance transfers and further financial inclusion, amongst other benefits. These possibilities are currently being reviewed by the IML unit, with a report expected during the last quarter of the calendar year.

3.3 Lessons learnt

Under the present water policy the workplan targets of installing tube wells, latrines and households accessing improved water sources have been met. However, the disqualification of many CPHHs due to the selection criteria for improved water sources needs to be addressed. CLP's water policy thus requires revision to give priority to core participants.

Current awareness raising and education on best WASH practices, although achieving some change, is not effective enough to fully achieve the desired behaviour changes. Monitoring the practice of the education is important. CLP needs to find a mechanism to monitor WASH practices at household level.

Working through the Union Parishads (Ups) has become problematic. Investigating kickback attempts and complaints of irregular labour payment is taking more and more supervision time. The volume of work put through UPs will therefore be reduced in the coming financial year.

3.4 Objectives for the FY 2013 / 14

Table 2 below shows targets of the Infrastructure Unit during the financial year 2013/14.

Table 2: Targets for Infrastructure Unit for the FY 2013 / 14

Activity	Targets FY 2013/14	Anticipated cumulative total by June 2014
<i>Plinth raising</i>		
Total HHs to be raised on plinths	15,000	57,207
# of concrete pillars with flood marks to be installed	75	391
Equivalent # of person days work during lean season	300,000	1,435,688

Activity	Targets FY 2013/14	Anticipated cumulative total by June 2014
<i>Access to clean water</i>		
# of shallow tube wells to be installed	850	1,822
# of tube well platforms to be installed	5,500	11,235
# of TWs to be tested on arsenic	8,000	19,893
<i>Access to improved sanitation</i>		
# of 5-ring slab latrines to be installed	-	8,334
# of low cost latrines to be installed	40,000	90,510
# of GPS coordinates to be recorded	30,000	107,991

Flood-proofing homesteads, increasing access to sanitation facilities and increasing access to improved drinking water will be the core activities of the Unit. The Unit will continue to follow a policy of delivering high-quality outputs with zero tolerance for corruption. Coordinating stipend payment through mobile phone technology (bKash) will also be a significant activity of the unit.

Household plinth-raising to protect *char* households from flooding will continue in 2013-14 with the focus on, but not be limited to, CPHHs. Non-core participants from the poorest 40-50% will also have their homesteads raised if they live in the same area, to make clusters.

The low-cost latrine model and approach will be expanded to cover all 2.3 and 2.4 cohort villages. People living both on and off raised plinths will be targeted. Stopping open defecation with best WASH practices will remain at the centre of the sanitation project. A partnership with UNICEF is anticipated to ensure that optimum soft measures are introduced to achieve improved WASH outcomes.

The Unit will complete the review of CLP water policy as quickly as possible. The aim will be to provide prioritised access to improved water sources for the maximum possible number of core participants under CLP2. Changing different defective parts of a tube well, installing new tube wells, and constructing platforms around old tube wells are the key hard measures proposed, along with a raft of new and improved soft measures. Providing access to improved water will be the most challenging work of the unit during the next FY 2013/14.

In summary, the Infrastructure Unit will work with the Human Development Unit and UNICEF to introduce a combination of hard measures and new soft measures to both expand improved water availability for CPHHs and improve WASH outcomes for all CLP cohort villages.

Stipend transfer through mobile phone technology (bKash) will continue in 2013/14. Cohort 2.3 completed their cycle in June 2013. From July 2013 a new group of 6,200 core participants from cohort 2.4 will get their stipends through bKash.

4. Human Development

4.1 Introduction and ambitions

The CLP works in remote areas of the island *chars* which suffer from being difficult to reach as well as having poor communication systems. Service delivery thus becomes difficult and expensive. This causes the *chars* to remain deprived of government and non-government services compared to the mainland.

An insufficient number of schools exist on the *chars* and those that do exist are often run by non-qualified proxy teachers. Government-hired teachers are usually from the mainland. They do not get transport facilities or allowances to regularly attend schools in remote areas. Their attendance is thus patchy at best.

Health services are available less so than education services, with *char* people largely dependent on non-qualified village doctors. *Chars* also lack other services (public and private sector) including veterinary, agriculture and fisheries services.

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.

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

- social development;
- social protection;
- health;
- education;
- village savings and loans (VSL); and
- the 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 prevailing social ills; and
- protect households against shocks such as erosion and other natural calamities.

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 3** below.

Table 3: Human Development Unit Achievements to date

Activity	FY 2012-13 (July-12 to June-13)		Cumulative Achievements (CLP2)
	Targets	Achievements	
<i>Social Development</i>			
# of new SD groups formed	785	759	2,329
# of CPHH members enrolled as SD group members	16,525	16,413	51,060
# of new VDCs formed	114	110	300
# of new Adolescent groups formed	228	220	593

Activity	FY 2012-13 (July-12 to June-13)		Cumulative Achievements (CLP2)
	Targets	Achievements	
# of Community Mela's held	45	45	99
Couples orientation provided	6,500	9,342	12,562
<i>Social Protection</i>			
# of Community Safety Net recipients	785	762	2,450
# of Emergency Grants provided	1,500	1,320	38,640
# of Incapacity & Vulnerability Grants provided	2,200	3,122	6,895
<i>Health</i>			
# of satellite clinics conducted	7,200	6,098	18,111
# of patient consultations	324,000	365,400	984,255
# of CSK selected and trained	200	207	463
<i>Education</i>			
# of learning centres operational	161	161	161
# of children studying in learning centres	3,861	3,781	3,781
<i>Village Savings and Loans</i>			
# of core VSL groups formed	785	761	2,256
# of CPHH members enrolled	16,525	16,148	48,260
# of non-core VSL groups formed	707	836	2,256
# of non-CPHH members enrolled	14,870	19,093	50,958

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

- forming 759 SD groups (target of 785);
- establishing 1,597 VSL groups (target of 1,492);
- providing 365,400 consultations with patients (target of 324,000);
- and successfully completing the non-formal primary education project.

Social Development

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

- formed 759 out of a targeted 785 social development groups;
- instituted 110 Village Development Committees (VDCs) (target of 114); and
- formed 220 adolescent groups (110 with girls and 110 with boys) out of a target of 228.

Fewer social groups were formed than expected because some groups were bigger than planned. This shortfall is thus not considered significant. VDCs and adolescent groups were not formed in villages with fewer than 50 core participants, which explains these small divergences against the targets.

As part of the CLP support, all core participants are mobilized 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:

- social capital;
- health;
- nutrition and environment;
- citizenship and responsibilities;
- disaster management;
- social safety nets; and
- savings and loan management.

The Community Development Officers (CDOs), with the help of pictorial flashcards and other materials, delivered these sessions to cohorts 2.3 and 2.4 with the objectives of:

- raising awareness about harmful and negative social practices;
- creating opportunities for generating income and employment; and
- increasing capacity of core participants to cope with the sudden shocks and stresses that are common on the *chars*.

Members of VDCs and adolescent groups are vital for developing their villages. They contribute significantly to achieve an "open defecation free" status and work to reduce the incidences of early marriage and dowry. They also ensure birth and marriage registration, motivate parents to send their children to school, arrange tree plantation on road sides and homesteads, and so on. In addition, VDC members continuously take part in solving family conflicts and problems associated with plinth raising. During the period under review, the VDC members 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. This year, trained adolescent group members, following the Peer Approach, started raising awareness of adolescents (10-19 years) who did not receive training from CLP-IMOs. They disseminated messages on issues like adolescent health, water and sanitation, among others. 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 45 community fairs or 'melas' were organised by the IMOs in different *chars*/villages. The objectives of the melas were to raise awareness of *char* dwellers on



Figure 1: An adolescents' group conducts a meeting



Figure 2: A view of a community fair or 'mela'

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. Marriage registrations, cost-free blood group tests, dowry-free marriage, free health services with medicines and legal aid services were provided to *char* dwellers. RUPANTAR's attractive shows, folk songs, pictorial art and a stage drama made the events more colourful.

The Social development project organised and conducted a number of training sessions. These were:

- three days' Training of Trainers (TOT) on social development module for all Community Development Supervisors and CDOs to reinforce their facilitation skills;
- three days' capacity building training for VDCs and adolescent group members – 53 and 220 batches respectively;
- one day couples' orientation to promote gender awareness – 18,684 person days;
- one day orientation to non-core males in the CLP working villages to increase their awareness on gender sensitivity & disaster management – 3,643 person days;
- two days' training for opinion leaders on gender issues, water, sanitation, responsibilities of citizens, etc. – 487 participants;
- three days' training on Gender Awareness and Analysis through BRAC Gender and Justice Division – 75 IMO and CLP staff;
- six days' training on Theatre for Development (TfD) for IMO staff, VDC and adolescent group members – 27 participants.

During the year, the social development project revised and developed a number of information education communication (IEC) materials to reinforce the awareness-related messages. These were:

- Social Development Module-2 and the relevant flashcards for non-core participants;
- flipcharts for adolescent group members for teaching their peers on health and social issues;
- constitution of VDC;
- booklets on social messages for opinion leaders;
- WASH manual for Char Pushti Karmis (Char Nutrition Workers) and leaflets on water and sanitation.

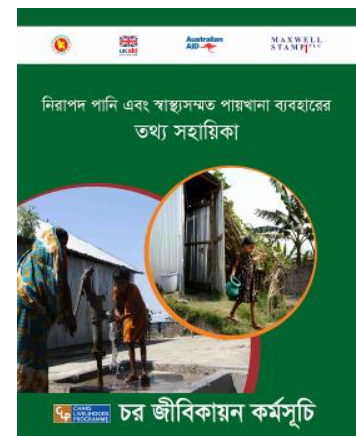


Figure 3: An example of some of the IEC materials produced during 2012/13

Village Savings and Loan (VSL)

There are 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 deficit by establishing VSL groups for both core and non-core households. This allows participants to save and access small loans for household-based Income Generating Activities (IGAs), as well as for other household expenses.

During this financial year, the VSL project established 1,597 groups (761 core groups and 836 non-core groups) against the total target of 1,492 (785 core and 707 non-core groups). A total of 35,241 members enrolled in these groups (16,148 core and 19,093 non-core) against a target of 31,395 (16,525 core and 14,870 non-core). The achievement on formation of VSL groups was 107%, while it was 112% for enrolment of members.

A total of 2,341 groups (936 core and 1,405 noncore) with 50,923 members (20,423 core and 30,500 noncore) shared out their capital after completion of their first cycle of 12 months. A total of 619 groups (548 core and 71 non-core) shared out their capital after completion of their second cycle.

In March 2013, VSL activities innovated by piloting the VSL model with new target groups such as 10 adolescents' groups (5 boy groups and 5 girl groups). Early indications are that the adolescent VSL groups are working well. In addition, the VSL approach is piloting an approach to provide working capital funds to 10 producer groups: six CLP milk producer groups and four M4C agriculture producer groups. As the pilot has only recently started no results have been observed to date.

Primary Health Care and Family Planning (PHC-FP)

The Paramedics and the Chars Shasthya Karmis (CSKs) together provided more than 365,000 consultations in the satellite clinics and at household level. A total of 6,098 satellite clinics were conducted (target of 7,200). The number of satellite clinics conducted was below target because of bad weather, maternity leave and high turnover of Paramedics. However, total consultations exceeded the target by more than 41,000. In addition, CLP selected and trained 207 CSKs compared to the target of 200.

Discussions with BRAC resulted in the two parties signing a Memorandum of Understanding (MOU) in January 2013, making provisions for BRAC to sequentially take over CLP's PHC-FP project as it withdraws from villages and moves to new areas. This MOU means that tens of thousands of poor *char* dwellers will continue receiving important health services which are limited on the *chars*. BRAC will provide a range of health care services such as:

- fortnightly satellite clinics by trained Paramedics;
- reproductive health care and treatment;
- antenatal, postnatal and neonatal care in a holistic manner;
- community-based Skilled Birth Attendance;
- immunization;
- sick child care;
- referral support for MNCH related complications; and
- adolescent reproductive health and nutrition care.

After signing the MOU, BRAC selected 50 CSKs and 50 neo-natal health workers and completed basic training for 11 CSKs and has begun taking over responsibilities.

Through an open tendering process the CLP selected an organization 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 extended their contract into FY 2013-14.

Social Protection

During the review period, emergency grants of Tk. 2,000 were given to 1,320 households for emergencies such as homestead erosion, cyclone and fire. Moreover, more than 19,000 blankets were distributed among CPHHs of cohort 2.4 as well as the recipients of community safety-net and IEP-safety net grants during the severe cold wave of January 2013.

The CLP also provided weekly grants of Tk. 200 (ranging from 4 weeks to 10 weeks) to 3,122 households who could not participate in the labour intensive earthmoving work during the *monga* period due to old age, chronic illness, pregnancy, etc.

The community Safety Net (CSN) is a voluntary collective donation to the vulnerable person by a social development group of the CLP participants. During the reporting period, CPHHs collectively helped 1,476 poor and vulnerable people under the community safety net.

Education

The non-formal primary education project was closed in December 2012. A total of 3,781 students attended the PSC (Primary School Completion) exam in 2012 and 3,765 passed. The success rate was

99.58 % against the national rate of 97.35%. A total of 232 students passed with a GPA-5 and the CLP organised three reception events for GPA-5 obtained students in 3 separate areas.

At the request of Aid-Comilla (one of the implementers) CLP provided 155 sets of benches to three schools / madrasahs to ensure 100% admission of the passed students in Grade VI.

Out of 150 physical learning centres, 12 centres have been lost to river erosion. The education project implementing organisations were encouraged to arrange funds from other sources and donors to use the school infrastructure for education purposes. The organisations were able to arrange funds to support 44 learning centres out of 138. One school is run by community contribution. In addition, CLP and DFID are discussing with BRAC and other donors the possibility of opening more schools and learning centres on the *chars*.



Figure 4: Receptions were held for students that achieved GPA-5 in their PSC exams

The British Council was engaged to review and develop a series of lessons learnt from CLP's non-formal primary education project and to support the CLP in further approaching both GoB and donors to bring adequate learning centres to the *chars*. The review team drew a number of recommendations but, on review, CLP/DFID found that there were no recommendations that could lead to programme-implementable actions.

Nutrition

In December 2012, following a contract amendment between Maxwell Stamp PLC and DFID, CLP started implementing a Direct Nutrition Intervention Project with the objective of addressing and improving the nutritional status of CLP core participant's households. CLP completed all the preparatory work (recruitment and training of staff, development of materials, etc.) but work could not begin due to DFID's request to wait until the baseline survey was performed. The DFID-contracted company (the International Food Policy Research Institute, IFPRI) is yet to start the baseline and thus the pace of nutrition project has slowed. After repeated requests IFPRI finally provided a list of 260 villages with 16,524 core participant households (one third of the total so far served by CLP) from where they will not collect baseline data. The CLP will start counselling and inputs distribution in these 260 villages from July 2013. The key achievements of the nutrition project to date are given below.

- With the objective of developing the master trainers on Infant and Young Child Feeding (IYCF), six days' Training of Trainers (ToT) was provided to 62 staff in four batches. These trained staff then provided basic training to 509 Char Pushti Karmis (CPKs).
- Households listing format was developed and a database developed to preserve the required information of the target households.
- CPKs job aids, registers, posters and training module and materials were developed and printed.
- A total of 127 newlywed couples and 378 members of community clinic management



Figure 5: Multi-sectoral workshop on Nutrition

support group received one day of training on IYCF at field level. A total of 352 village doctors also received the three-day training.

- The district level multi-sectoral workshops were organized in 8 districts where representatives from health and family planning department and district women affairs and nutrition project implementing NGOs were present.
- Script on folksong for five folksong teams was developed and a total of 13 folksong events were organised to create awareness on IYCF and nutrition of pregnant and lactating mothers.

4.3 Lessons Learnt

Establishing non-core social groups (VDCs, adolescent, 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 these non-core groups (particularly the VDC) as the village/community level institution to provide ongoing support to villagers, and to link into government and other service providers post CLP;
- encouraging social cohesion/solidarity;
- bridging existing social gaps between core and non-core members;
- helping to make asset transfers less divisive among the community; and
- reducing the dependence on 'Mohajone', local moneylenders that charge high interest rates.

Therefore the CLP is planning to work with more non-core groups, such as producer and business groups and with some groups from the M4C project.

4.4 Objectives for the FY 2013-14

Table 4 outlines the targets for the Human Development Unit for the financial year 2013/ 14.

Table 4: Targets for the Human Development Unit for FY 2013 / 14

Activity	Targets for FY 2013-14	Anticipated cumulative total by June 2014
<i>Social Development</i>		
# of CPHH members enrolled as SD group members	13,470	64,530
# of new SD groups formed	612	2,941
# of new VDCs formed	100	400
# of new Adolescent groups formed	200	793
# of Community Mela's held	38	137
<i>Social Protection</i>		
# of Community Safety Net recipients	612	3,062
# of Emergency Grants provided	1,500	40,140
# of Incapacity & Vulnerability Grants provided	1,800	8,695
<i>Health</i>		
# of satellite clinics conducted	6,700	24,811
# of patient consultations	336,000	1,320,255
# of CSK selected and trained	150	613
<i>Village Savings and Loans</i>		

Activity	Targets for FY 2013-14	Anticipated cumulative total by June 2014
# of core VSL groups formed	612	2,868
# of CPHH members enrolled	13,470	61,730
# of non-Core VSL groups formed	612	2,868
# of non-CPHH members enrolled	13,728	64,686

Social Development will continue to provide services to CPHHs of cohort 2.4 and the VDCs and adolescent groups formed in 2.4 working villages will be served up to June 2014. In addition, a new cohort of 13,470 CPHHs will be selected, verified and formed into social development groups and another 100 VDCs and 200 adolescent groups will be established. Members of all groups/committees will receive training. With some changes in the scripts and pictures, Rupantar will be again contracted for cultural shows in the community *melas*.

For FY 2013-14 the VSL project has a target of enrolling more than 27,000 members (core and non-core) in more than 1,200 groups.

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

CLP will start counselling on IYCF and inputs distribution in 260 villages from July 2013 and the same will start in other villages as soon as the baseline survey is complete.

5. Livelihoods Development

5.1 Introduction and ambitions

In the past year the activities of the Markets and Livelihoods Unit (MLU) in livelihoods development were aimed at improving livelihoods of the extreme poor people living in the island *chars* by:

- transferring Income Generating Assets (IGA);
- training participants in asset maintenance and production of household-based products like vegetables, poultry and small scale agriculture;
- establishing homestead gardens;
- promoting artificial insemination (AI); and
- training in the selection and rearing of crossbred cattle.

All elements of training seek to improve the productivity, sustainability and profit to be obtained from the assets.

There are limited livelihoods options except daily wage labour for extreme poor households living on island *chars* as they have very few productive assets. 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 by CLP creates scope for other sources of income for the households, e.g. from the sale of milk 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 its income sources.

5.2 Outputs and achievements

During the reporting period, the MLU targeted the transfer of assets to 16,525 CPHHs. All CPHHs receive stipends and livestock training support. The MLU also provided homestead gardening inputs and training to all CPHHs receiving assets.

Table 5 outlines targets and achievements of the Markets and Livelihoods Unit in livelihoods development during the financial year 2012-2013.

Table 5: Markets and Livelihoods Unit Livelihoods Development Achievements to date

Activity	FY 2012/13		Cumulative achievements (CLP2)	Comments
	Targets	Achievements		
Asset Transfer				
# of CPHHs received assets	16,525	16,309	50,857	Due to migration of selected HHs, over lapping of HHs with other projects like SHOUHARDHO, and some selected HHs were not interested to receive asset, the overall target was not achieved
# of CPHHs received cross-bred cattle as primary asset	1,500	1,490	3,801	

Activity	FY 2012/13		Cumulative achievements (CLP2)	Comments
	Targets	Achievements		
# of CPHHs received local cattle as primary asset	14,500	14,473	45,994	
# of CPHHs received land lease as primary asset	450	292	889	
# of CPHHs received other assets as primary asset	75	54	173	
# of CPHHs receiving stipends (for 1st time)	16,525	16,307	50,850	2 CPHHs have migrated before receiving 1st stipend
# of CPHHs completed livestock training	14,500	15,413	40,592	
# of person days livestock training provided to CPHHs	67,010	79,461	272,181	Few IMO's have provided more training as they have completed asset purchasing earlier than the target
# of cattle vaccinated (4 doses)	11,000	12,230	38,688	Due to availability of cattle vaccines
# of cattle de-wormed (3 doses)	14,000	14,958	30,962	
# of cattle artificially inseminated	5,000	4,458	12,190	Some cattle didn't show heat as expected
Homestead Gardening (HG)				
# of CPHHs received vegetable seeds	15,700	16,123	50,372	
# of CPHHs received all tree saplings	17,250	15,764	45,818	CPHHs where plinths are not raised and do not have available space for planting were not provided with all types of fruit tree saplings.
# of CPHHs completed HG training	16,525	16,604	49,627	
# of person days HG training provided to CPHHs	33,960	35,954	121,693	
# of CPHHs completed compost training	16,525	16,193	49,219	
# of compost pits established by CPHHs	15,700	15,353	47,428	

FY 2012/13			Cumulative achievements (CLP2)	Comments
Activity	Targets	Achievements		
# of vegetable pits established by CPHHs	62,800	63,682	192,334	
# of plinths planted with grass / fodder	15,000	13,358	40,936	Cuttings of napier grass not provided to those who do not have available space on their plinth for planting.
Fodder Production				
# of people completed field training on fodder	1,744	1,712	3,324	
# of person days field training on fodder production provided	1,744	1,712	31,883	
Poultry Rearing				
# of people completed field training on poultry rearing	25,471	24,492	32,597	
# of CPHHs	25,471	24,268	32,373	
# of person days field training on poultry rearing provided	84,054	86,089	257,280	
# of new poultry vaccinators trained	165	165	532	
Milk Marketing				
# of people completed field training on milk marketing	1,744	1,744	4,164	
# of CPHHs	1,744	1,744	4,164	
# of person days field training on milk marketing provided	1,744	1,744	32,036	
Livestock Service Provider				
# of New LSP developed	100	56	185	Due to working in re-sweeping areas, sufficient numbers of LSPs were already present there.
# of person days training provided to service providers	1,350	2,021	9,924	Achievement was higher than target due to including upazila LSP coordination events.

Activity	FY 2012/13		Cumulative achievements (CLP2)	Comments
	Targets	Achievements		
# of Community vaccination camp organized	100	94	171	

Asset Transfer

Asset purchase during FY 12-13 started on 28th November, 2012 and continued up to 13th June, 2013. During the period a total of 16,309 CPHHs received their assets against a target of 16,525. The shortfall is largely due to participants moving before receiving their asset. This indicates the completion of asset transfer to all cohort 2.4 participants. At the end of its third financial year, CLP has transferred assets to 50,857 of the targeted 67,000 CPHHs. The majority of the CPHHs chose to receive dairy cattle but the rate of beef cattle was higher than previous years.

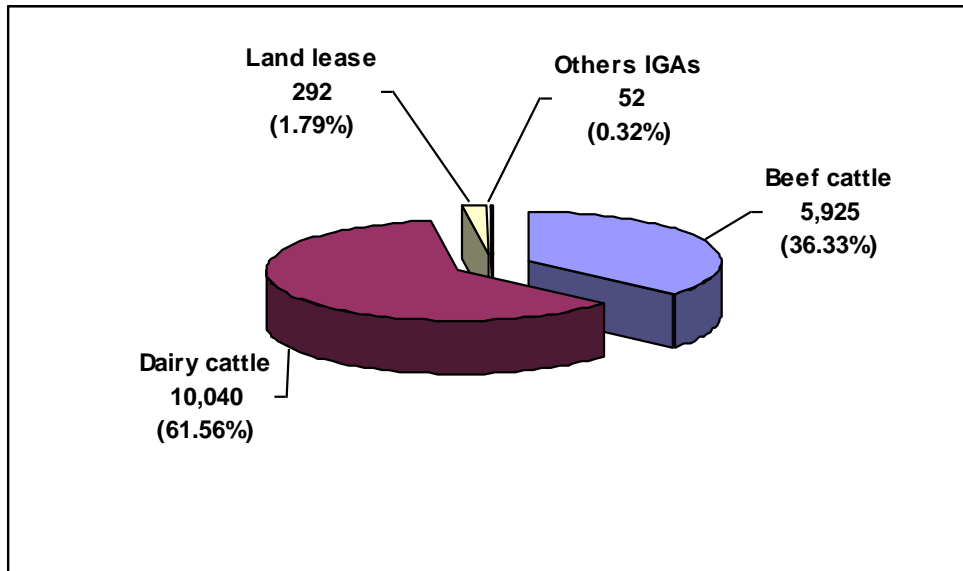
Figure overleaf illustrates the distribution of asset types, where 98% of CPHHs chose to receive cattle. Of those, 9% purchased crossbred cattle.

During the asset purchasing period, core participants (CPs) were encouraged to attend the market to purchase their asset, which empowers the woman to select her asset and consequently develop a greater sense of ownership. During the year, 16% of core participants attended markets to purchase their assets instead of sending male representatives. In addition, under cohort 2.4, 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 2.4 will continue up to June 2014.

CPs that choose cattle also receive training on cattle rearing. Training on livestock rearing is ongoing and a total of 15,413 CPHHs completed three rounds of training for livestock rearing against the target of 14,500, while 79,461 person days training were provided to CPHHs against the target of 67,010.

All the cattle under cohort 2.4 were given a first round of de-worming, while 1,434 cattle received a second round of deworming six months after purchase. Under cohort 2.3, 14,958 cattle were given a third round of de-worming twelve months after purchase, against the target of 14,000.

Figure 6: Type of assets selected by CPHHs up to June 2013



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 12,230 cattle were vaccinated against these diseases, against a target of 11,000. The achievement was slightly higher than the target because FMD vaccine was readily available. In previous years this was not the case. Some cattle received two or three of the vaccines and the remaining doses will be covered by the first quarter of the next financial year.

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 service for the cattle of CPHHs through vouchers.

A total of 4,458 cattle were artificially inseminated during the reporting period against the target of 5,000. Out of this total, 1,062 are pregnant and to date 1,402 calves have been born through AI from cohort 2.3. Markets and Livelihoods Unit organized 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 70 AI technicians participated in these events. A total of 20 Trivises¹ 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.

¹ A steel cage in which cattle can be easily constrained and controlled during artificial insemination or treatment.

Homestead Gardening

The homestead gardening project under CLP 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. 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:

- 16,604 CPHHs completed homestead gardening training against the target of 16,525;
- 35,954 person days' training was given against the target of 33,960;
- 16,123 CPHHs received seeds for growing vegetables in both beds and pits (target of 15,700);
- 15,353 compost pits were established to produce compost against the target of 15,700;
- 13,358 CPHHs planted napier grass on their plinth against the target of 15,000
- 15,764 CPHHs received fruit tree saplings such as one each of guava, jujube, lemon and neem against the target of 17,250.

The estimated targets for planting grass and fruit tree saplings were not achieved due to the 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. Moreover, 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.

Enterprise Development Projects

Three different enterprise projects were promoted in 2012-13: backyard poultry rearing; milk marketing; and fodder cultivation. The milk marketing and fodder cultivation projects were continued up to December 2012, with the poultry project continuing to date. From January 2013 the milk and fodder production projects were redesigned, scaled-up and implemented through the Making Markets Work for the Poor (M4P) approach under MLU's market development activities.

Commercial fodder production and milk marketing

To encourage the use of fodder, as well as to increase its availability on the *chars*, the MLU facilitated commercial fodder production. The aims of the project were: to increase the availability of fresh fodder, particularly during the lean season; to increase livestock productivity; and to provide alternative livelihoods and income sources for fodder cultivators. A total of 1,712 fodder producers joined the project against the target of 1,744. They received training on fodder production techniques up to December 2012.

For the milk marketing project the objectives were: strengthening linkages with '*goala*' (milk collectors); maintaining hygiene; and ensuring CPHHs can receive a fair price for milk. A total of 1,744 CPHHs were selected under the project and given training on milk production, hygiene and marketing.

Improved backyard poultry rearing

Backyard poultry rearing can provide households with an additional regular income as well as improved family nutrition. With this in mind, the Markets and Livelihoods Unit has continued its backyard poultry rearing project. Three-quarters of all CPHHs are supported by poultry feed and vaccines through a voucher system and given training on poultry rearing through yard meetings. In addition, 1,249 (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 poultry vaccinators through a training programme to selected female poultry vaccinators. The target of 165 women trained as poultry vaccinators was met. All poultry

vaccinators received vaccine carrier through CLP to carry poultry vaccine from local DLS office to field for administration. A total of 24,492 participants completed training on backyard poultry rearing against the target of 25,471 and 86,089 person days field training were provided to poultry participants.

Livestock Services Providers Project

Primary selection of LSPs was completed with the assistance of local DLS officials. A total of 56 LSPs were selected from the CLP working area. Three different training programmes on livestock husbandry and veterinary services were conducted over a period of 15 days, with training divided into three parts that were seven days, five days and three days in length. In the first round, 'basic training', livestock husbandry and management issues were covered. In addition some common diseases were also discussed. In the second round, LSPs were trained in primary treatment of most livestock diseases. There was a practical learning session assisted by local DLS officials at the DLS's veterinary hospital. In the third round of training, specialized issues were covered, such as beef fattening, caponising poultry, broiler farming, and so on. Structured training modules were used for all 15 days of training, with training facilitated by local DLS officials. After the training courses the LSPs returned to their community and the respective IMO-based livestock officer and district level officer provide back up support. A total of 56 new LSPs were developed during this year against the target of 100.

A total of 56 veterinary kit boxes comprising 14 different items (Syringe, Needle, Trocar canula, Thermometer etc) were supplied to all 56 LSPs on a cost-sharing basis in order to enhance the effectiveness of the services they provide to the cattle farmers in the *chars*. In addition, to ensure the quality of different vaccines in the remote *chars*, 56 cool boxes were also supplied.

To increase the awareness of newly developed LSPs in the community and to CPHHs, 10,000 posters were distributed to the livestock services providers for their use. Each LSP also received 800 stickers. Stickers include detailed information of LSPs, including their name and mobile numbers so that people with livestock can contact them easily for services and supplies.

In addition, a total of 156 CLP1 LSPs undertook two days of refresher training in six different batches. The purpose was to update their knowledge and skills in relation to livestock husbandry practices and veterinary services. At the beginning of the refresher training individual problems were collected from the LSPs related to livestock husbandry and primary veterinary services, and then discussed in a participatory way. In addition, case studies and lessons learned were shared. LSPs went back to their community with improved capacity and understanding of the LSP's role.

Strengthening linkages with the Department of Livestock Services

To strengthen linkages with DLS, the MLU organised four workshops on "Sustainable Livestock Development in *Chars*" targeting different CLP working districts. A total of 68 personnel from DLS attended from 31 upazilas and shared their views and ambitions for working together with CLP towards achieving sustainable livestock development in the *chars*. A total of 94 vaccination camps were organised with the presence of DLS personnel for vaccination of cattle, goats, and poultry where 60,000 doses of different vaccines were administered. A total of 56 upazila LSP Coordinator events (two events from each upazila) were organised at upazila level. During the events, IMO staff, LSPs, CLP and DLS officials could discuss the implementation strategy of LSP activity, problems and prospects for livestock development in the *chars*.

Livestock fairs

To introduce the latest livestock-related technologies and information to *char* dwellers, MLU organised two livestock fairs at Bhurangamari and Ulipur in Kurigram district in cooperation with the local DLS. Local Government officials, public representatives, *char* livestock producers and local elites attended the fairs. Various public and private sector companies, NGOs and local individuals

participated and displayed different breeds of cattle, feed, fodder, Artificial insemination techniques and equipment, vaccination, medicine and other livestock-related supplies and services. A large number of *char* livestock producers visited the fair.

Staff development

MLU organised preparatory meetings for IMO staff, the objectives of which were to inform the staff of MLU's new implementation strategy for livelihoods activities and prepare work plans. A total of 300 staff (Livelihoods Development Supervisors, Livestock Officers, Agriculture Officers, Market Development Officers and Livelihoods Development Officers) participated in the meetings. To increase capacity and knowledge on project implementation, MLU organised training and refresher courses for all IMOs livelihoods staff and CLP district staff during the period.

Exposure visit

MLU organized an exposure visit programme to Nobo Jibon² project in Kuakata in June 2013. Nobo Jibon (meaning 'New Life') is an international effort led by Save the Children and supported by the United States Agency for International Development (USAID) to build a five-year integrated food security program to reduce food insecurity and vulnerability of 1 million people in the coastal zone of Barisal in Bangladesh. The aims of the visit were to: improve the knowledge of CLP district and IMO staff on different livelihood interventions; exchange views and ideas; and to observe different livelihoods-related technologies. A total of 24 Livelihoods Development Supervisors (LDS) from all IMOs, five District Markets and Livelihoods Managers/Coordinators and two Coordinators from CLP's Secretariat participated in the visit.

5.3 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:

- CPHHs are more willing to purchase bulls rather than heifers compared to previous years, as they are getting higher and quicker return from beef fattening;
- CPHHs' cattle feeding management practices are changing due to the availability of concentrate feed in the *chars*;
- the extended purchasing period meant that CPHHs were able to purchase better-quality cattle than in previous years;
- LSPs earned more due to linking them with artificial insemination activities;
- strengthened linkages with DSL have increased the availability of cattle vaccines;
- relay planting using creeper plants allows homesteads to get vegetables all year from the homestead garden;
- selected vegetables, such as aubergine, Indian spinach and water spinach can be harvested more than once and can provide produce to the household for 8 to 10 months of the year;
- IMO staff dropout rates have decreased due to reducing the number of LO and AO and increasing the number of Livelihoods Development Officers (LDO).

5.4 Objectives for the FY 2013 / 14

Table 6 outlines the targets for the MLU Livelihoods Development work in FY 2013/14.

Table 6: Markets and Livelihoods Unit Targets for FY 2013/14

Activity	Targets FY 2013 – 2014	Cumulative total by June 2014
Asset Transfer		
# of CPHHs receiving assets	13,472	64,329
# of CPHHs receiving cross-bred cattle as primary asset	1,280	5,081
# of CPHHs receiving local cattle as primary asset	11,852	57,846
# of CPHHs receiving land lease as primary asset	270	1,159
# of CPHHs received other assets as primary asset	70	243
# of CPHHs receiving stipends (for 1st time)	13,472	64,322
# of CPHHs Completing livestock training	17,774	58,366
# of person days livestock training provided to CPHHs	61,147	333,328
# of cattle vaccinating (4 doses)	14,752	53,440
# of cattle de-worming (3 doses)	11,526	42,488
# of cattle artificially inseminated	4,034	16,224
Homestead Gardening		
# of CPHHs completing HG training	13,472	63,099
# of person days HG training providing to CPHHs	29,776	151,469
# of CPHHs completing compost training	13,472	62,691
# of person days compost training provided to CPHHs	13,472	99,750
# of CPHHs receiving vegetable seeds	12,297	63,172
# of CPHHs receiving all tree saplings	12,328	58,115
# of compost pits established by CPHHs	12,328	59,756
# of vegetable pits established by CPHHs	51,200	243,534
# of plinths planting with grass / fodder	12,028	52,964
Poultry Rearing		
# of people completing field training on poultry rearing	13,472	46,069
# of CPHHs	13,472	45,845
# of Inputs support to model rearer	985	2,234
# Completing training on model poultry rearing techniques	1,571	2,234
# of person days field training on poultry rearing provided	35,931	293,211
# of new poultry vaccinators trained	135	667

Activity	Targets FY 2013 – 2014	Cumulative total by June 2014
Livestock Service Provider		
# of New LSP developed	80	265
# of person days training provided to service providers	2,560	12,484
# of Community vaccination camp organized	100	271

The primary objective for the MLU Livelihoods Development work for the next financial year will be to transfer assets to 13,472 CPHHs, ensure they receive appropriate cattle-rearing training and provide them with skills and inputs to practice homestead gardening and poultry rearing. In addition to:

- Develop new LSPs to provide basic veterinary services to *char* livestock;
- Continuation of water availability promotion for cattle including cow comfort and improved rearing / feeding techniques for the CPHHs;
- Promote fodder feeding to cattle through demo and encourage *char* HHs to cultivate high yielding green fodder;
- Introduce feed (calf starter) for AI calf to increase more profit from milk sales;
- Continuation of linkages with BRAC, DLS and Rural Development Academy (RDA) on AI initiatives;
- Review livestock, poultry, homestead gardening and LSP training modules.

6. Market Development

6.1 Introduction and ambitions

The market development initiatives of CLP-2 (2010-2016) are to build upon the achievements of the asset transfer project in the first phase but with an emphasis on sustainable approaches to strengthening livelihoods. Livestock is the most preferred asset for *char* dwellers. It is easy to manage and feasible for them to secure income round the year. CLP market strategy is therefore to facilitate change in three main livestock-based sub-sectors: the dairy cow milk market, meat market (mainly beef but also for goat, sheep and poultry) and the associated fodder market as a cross-cutting area for both. In these three focused sectors, CLP market development strategy aims to transform the existing *char*-based market system to create an improved business climate and opportunities so that the households can have greater income, 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 is implemented in around sixty villages on the *chars*. In some of these villages, the meat and fodder sector interventions are being implemented, while in others the milk market interventions are ongoing. The market development work involves all community members regardless of whether they have been CLP core participant households. The CLP market development approach 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 is to generate 'incentives' (increased profits) for all market actors, as well as scalable and sustainable changes, so that markets work better for the poor and other actors in the value chain.

6.2 Outputs and achievements

During the FY 2012/13, the CLP market development initiatives have undertaken a range of activities in each of the three areas 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 in sections 6.2.1, 6.2.2, and 6.2.3 below provide a summary of the outputs and achievements for all three projects during the financial year 2012-13.

Milk Market Development Project

A fragmented milk market chain in the *chars* inhibits milk sector growth in the short and medium term. This drives broader food insecurity by depressing household milk yields and employment. It creates barriers to the adoption of other high-value livestock farming practices, resulting in reduced sustainable livestock production which continues the poverty cycle. Based on 'root constraints', the CLP milk Market project started working simultaneously on:

- improving dairy cow husbandry and management practices;
- input supplier and service provider linkages; and
- capacity to support output market linkages and Milk Business Groups (MBG) and Char Business Centres (CBC).

Thus the project is designed to lay the foundations and building blocks for a sustainable, scalable and replicable model that can effectively bridge household milk producers in the *chars* with the growing informal and formal sector dairy market.

The cornerstone of the milk project is the creation of MBG and CBC. A total of 120 MBG will be formed with an average of 25 household milk producers per group (who can be from any part of the community, whether core or non-core). Up to 43 CBC will be formed, consisting of MBG members and input / output-side market actors. Membership of MBGs is driven by producer's commercial business aspirations and incentives to collaborate. The MBGs aim to increase milk business profits through collective decision-making on inputs procurement, production, technology access /

adoption and output marketing of produce. 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. Through these economies of scale, the CBC provides the main platform and market hub for linking the various MBGs with input suppliers, services and buyers. Thus CBCs act as the forum where MBGs can aggregate their milk for greater coordination and efficiency with local and mainland buyers, for long-term MBG development and business growth, as well as acting as a central point for market intelligence and information.

Table 7: Milk Project Achievements to date

Activity	FY 2012-13		Comments
	Targets	Achievements	
1. Formation of milk business groups (MBGs)			The target (36) for milk business group (MBG) formation was achieved. These groups completed their need analysis meetings. The remaining four orientation trainings on milk market issues and 42 yard meetings (backyard schooling) will be completed by July 2013. The yard meeting topics mostly cover livestock related technical issues like feed, balanced ration, milking, housing, calf management and also the market aspects.
(i) Discussion meeting with target community farmers	36	36	
(ii) Follow up meeting and MBGs formation	36	36	
(iii) Need analysis meeting	36	36	
(iv) Orientation session on milk market scenario	36	32	
(v) Yard meeting with MBG members	360	318	
2. Promotion of access to feed and fodder			Under this intervention, input suppliers are offered training on quality maintenance of products, storage issues and business ethics. All fodder demo plots were established. In general 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 suppliers	9	9	
(ii) Linkage meeting with input suppliers between mainland and char	9	8	
(iii) Demo of fodder plot	72	72	
(iv) Results demo on fodder cultivation	36	26	
(v) Exchange visits to fodder fields	9	9	
3. Promotion of improved animal husbandry practices and vet services			The 36 newly-formed MBGs were given technical training on improved cattle rearing practice and fodder production techniques. All target cow-comfort demonstrations were established in different working areas. The cow comfort management is already generating some positive impact on cattle health and milk productivity.
(i) Training on improved cattle rearing and fodder production for MBGs	108	106	
(ii) Demo on cow comfort	72	72	
(iii) Results demo on cow comfort	36	16	
(iv) Linkage meeting with	9	8	

Activity	FY 2012-13		Comments
	Targets	Achievements	
medicine traders and retailers			
4. Improving milk supply network			Thirty potential milk collectors were identified from different <i>chars</i> and they were linked with the respective MBGs. These milk collectors were also trained on safety milk handling and hygienic issues. The MBGs also visited different milk supply channels. Linkage meeting sessions mostly involved informal processors like sweetmeat shops, along with milk collectors.
(i) Linkage meeting between producers and selected collectors and profiling of collectors	36	36	
(ii) Capacity building training for potential milk collectors	1	1	
(iii) Cross visit for MBG to collective milk supply system	9	6	
(iv) Linkage meeting between milk collectors and informal/formal processors	9	6	
5. Develop Char-based informal milk processors			The project identified some potential on- <i>char</i> milk processors and offered training based on the area's context and product demand.
(i) Capacity building events for the selected potential processors	9	5	
6. Promotion of access to finance			MBGs were introduced to different financing agencies and companies including United Leasing Company (ULC) and local NGOs. The activity is ongoing and depending on the modalities, financial provision will be created for the milk group members.
(i) Introducing MFI(s) with MBGs and supply side actors	36	31	
7. Development of CBC			Sixteen CBC executive committees were formed. Among these committees, three are joint CBC members where meat and fodder projects are also implemented.
(i) Formation of CBC committee	18	16	
(ii) Capacity building of CBC committee	18	10	

Meat Market Development Project

The meat sector is currently characterised by the limited production knowledge of farmers, limited access to and/or use of quality inputs, scarce financing but robust output marketing channels driven by high national-level demand. Generally, un-fattened cattle are purchased from local *haat* or bazaars, and only a few households purchase improved breeds. Informal leasing is a common practice. Beef production appears to become more profitable as overall market infrastructure conditions improve, likely due to closer proximity to output market actors and reduced transaction costs.

The meat market development project aims to develop a *char*-based enabling environment for meat and livestock production through improved production coordination and a collective *char*-based identity. Also, the project is working to create a *char*-based demand to match enabling environment and supply improvements. In this way, CBC has been developed as an informal market where *char*-

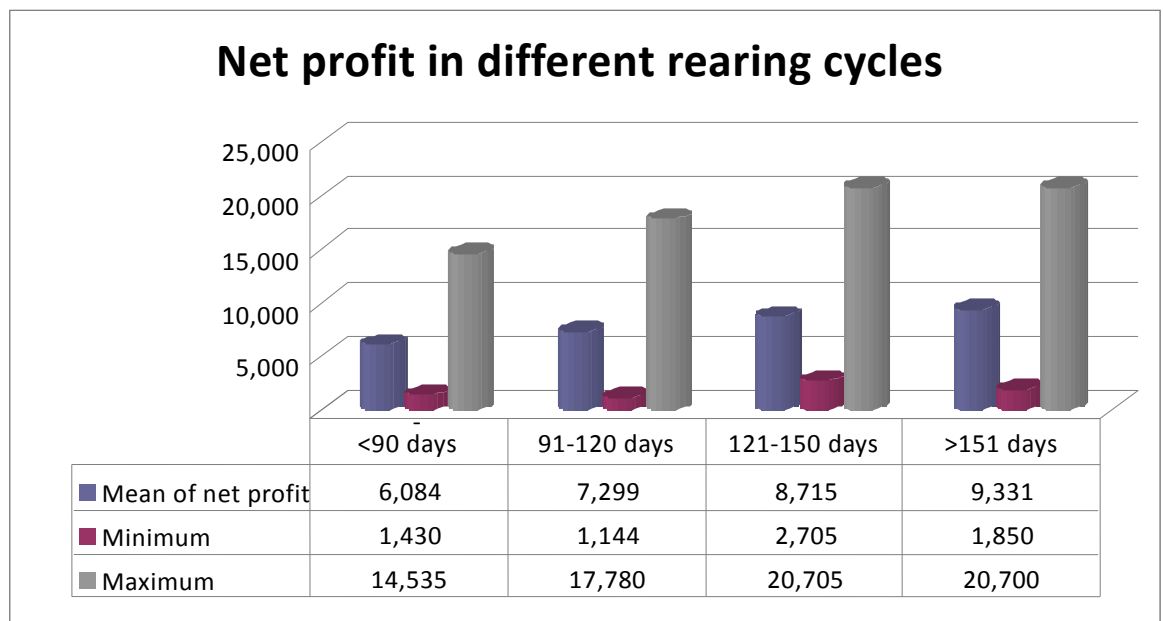
based retailers and producers have access for market information, business planning, orientation of new production technology, improved business linkage with different beef market actors and can aggregate their fattened cattle for greater coordination and efficiency with *paikers*³ and other buyers.

The Livestock Business Groups (LBG), with about 25 producer farmers per group, aim to improve collective decision-making regarding quality inputs procurement, better access to production technology and adoption and output marketing of cattle in a participatory, sustainable manner. LBGs meet at their local CBC and conduct most activities from there. This project also engages local meat *paikers* with the CBC and LBG through various mutually beneficial commercial relationships. These *paikers* are relatively trusted marketing partners that provide sound market literacy and information in exchange for good access to high quality, easy accessible cattle through the CBC.

The calculation of body weight gain and net profit received by producers from beef cattle rearing is given in **Figure** below.

Net profit is calculated considering cattle purchase cost, feeding cost, loan interest and other production costs like medication and vaccination. All production costs are deducted from the cattle sale price to calculate the net profit. Data shows that the net profit varies considerably with different rearing durations, with the longest >151 days showing the highest mean net profit.

Figure 7: Average net profit (BDT) in different rearing cycles



³ Local sellers / buyers. They do not usually have a fixed office / station and mostly play a 'middleman' role for a very short time in the beef value chain.

Table 8: Meat Project Achievements to date

Activity	FY 2012-13		Comments
	Tar-gets	Achieve-ments	
1. Char Business Center (CBC) Development			<p>All targeted Livestock Business Fairs were held in different <i>char</i> locations. Participants included private feed companies, mainland and <i>char</i>-based input sellers, cattle paikars, irrigation service providers and others. <i>Char</i> community people observed beef fattening activities and fodder production technologies. Govt. officials like ULO, DLO, DD-DAE, UNO, Uz cooperative officers also came.</p> <p>The target of forming 30 CBCs was met. A total of 354 committee members received training (negotiation skills, joint decision making) so that the respective CBCs can run livestock businesses more profitably and can develop better coordination with mainland market actors. These trainings were jointly facilitated by the Cooperative Officer from the Dept. of Cooperatives. The sensitisation workshop aimed to sensitise members to make CBC more operational. Different private and government sector actors jointly facilitated the event. CBCs learned from exposure visits how a collection point is developed, how it is managed by a committee, and how to maintain market communications with buyer and service providers and other stakeholders.</p>
(i) Livestock Business Fair	4	4	
(ii) CBC Committee Formation	30	30	
(iii) CBC Committee Capacity-Building	30	30	
(iv) CBC Sensitization Workshop	30	30	
(v) CBC Committee Planning Workshop	60	60	
(vi) Exposure visit to effective Collection Points and Institutional Buyers	23	23	
(vii) Institutional linkage workshop with MBGs, FBGs, Buyers, Input Sellers, etc.	31	31	
(viii) CBC/MBG Planning Workshop	60	60	
(ix) CBC/FBG Planning Workshop	60	60	
(x) CBC/ <i>Paiker</i> Planning Workshop	60	60	
2. Livestock Business Group (LBG) development			<p>The target of forming 60 LBGs was met. Altogether 1,730 (65% female) <i>char</i> meat producers are involved, of which 365 are lead farmers. The PSPMs helped LBGs prepare the beef fattening plans for the next cycles. Capacity building training on improved breeds, facilitated by private breed farm owners, helped LBG members to understand different breeds, <i>char</i>-based selection, cross-breed fattening processes, sources, etc. Also, the linkage workshop with large private farms facilitated LBG members to have better access to quality improve breeds when required. The rearing workshops helped LBGs to understand modern rearing techniques of cattle, jointly organised by private feed companies like Lalmoni Agro, Misham Agro and Agro Industrial Trust on a cost-sharing basis. The</p>
(i) LBGs Formation	60	60	
(ii) Pre-Season Planning Meeting (PSPM)	120	120	
(iii) Capacity-building training on improved breed from lead producers	60	60	
(iv) Linkage workshop between LBGs and private farms	60	60	
(v) Rearing Workshop Series	120	108	
(vi) Linkage Workshop with <i>Paiker</i> and LBGs	120	120	
(vii) Institutional Buyer Workshop	30	30	
(viii) Concentrated Feed	120	83	

Activity	FY 2012-13		Comments
	Tar-gets	Achieve-ments	
Demonstration			demo on benefits of concentrate feed was organised by private ready feed companies on a cost-sharing basis.
3. <i>Paiker</i> Network Development			Linkage meetings between <i>paikers</i> and big buyers are ongoing. <i>Paikers</i> were trained on improved cattle rearing and management issues. CBC committee members maintain linkages with the goat and poultry <i>paikers</i> to gradually involve them in <i>char</i> meat businesses.
(i) Mapping out the potential <i>paikers</i> /institutional buyers	145	145	
(ii) <i>Paiker</i> /Institutional Buyer Linkage Workshop	9	8	
(iii) Capacity-building on rearing and management	6	5	
(iv) Facilitate <i>char</i> / mainland exposure visits and demonstrations	30	29	
(v) Linkage workshop among CBC and poultry output market actors (<i>char</i> and mainland)	30	30	
(vi) Linkage workshop among CBC and goat output market actors (<i>char</i> and mainland)	30	30	
4. Tailored Financial Product for Meat			As a pilot, United Leasing Company disbursed the first loan to a total of 89 LBG members. Loan receivers have already paid back 100% of the loan.
(i) Loan product orientation workshop	1	1	
(ii) ULC loan sanction for LBG members	89	89	
5. Institutional Buyer Engagement			The workshop with mainland big buyers helped CBC and LBG to understand the business activity and to develop support plans accordingly. A total of 1,924 clients (70% female) attended. It helped LBG members to share business plans with mainland/local buyers, resulting in better coordination for technical services, sources and availability of inputs, demand forecasting, and identifying possible options to sell product.
(i) Linkage workshop with CBCs and LBGs	60	60	
(ii) Linkage workshop with <i>Paikers</i>	9	8	
(iii) Market Literacy workshop with CBCs and LBGs	60	60	

Fodder market development project

The fodder sector in the *chars* is characterised by limited knowledge and access to improved fodder and feed inputs. *Char* households typically rely on local, non-commercial sources of fodder and feed with reduced productivity benefits. Improved green fodder is well-suited to production in *char* settings and can be a commercially viable alternative to standard cropping patterns if adopted properly. Improved practices also play a role in increasing milk and beef production profitability. Thus the CLP fodder market project aims to develop a *char*-based enabling environment for improved green fodder production through improved production coordination and a collective *char*-based identity. It also targets increased supplies of improved green fodder in the *chars* to attract

and meet mainland demand while pulling mainland concentrated feed suppliers into *char* markets. Demand must be created in the *char* for both improved green fodder and concentrate feed to maximise *char* livestock productivity.

The fodder business group (FBG) members are green fodder producers with 10 decimals or more of land that is not flood-prone. It includes both CLP and non-CLP households. The FBG members are most likely to demonstrate good behaviour that will be copied by other community people. These FBGs are linked with the mainland green fodder market actors. A total of 7,492 participants joined in the mainland green fodder promotional campaigns. The project also developed 74 *char* input dealers (CID) to improve the supply side on the *chars*. The project signed 4 MoUs: with Lalmoni Agro; Misham Agro ('One Feed') and Agro Industrial Trust (AIT) under the meat project; and with ADVANTA (Jumbo seed marketer) under fodder. The capacity-building events are jointly organised by these companies on a cost-sharing basis. The lead farmers also receive training along with CIDs. CIDs made available 132 tons of ready feed on the *chars* and have sold around 640 kg of Jumbo fodder seed in their respective *chars*. A total of 104 irrigation service providers (ISPs) were identified and linked with this project. These ISPs have conducted 60 linkage workshops with CBCs and LBGs, and piloted 75 low-cost irrigation technologies in working *chars*.

Table 9: Fodder Project Achievements to date

Activity	FY 2012-13		Comments
	Targets	Achievements	
1. Fodder Business Group (FBG) development			
(i) FBG Formation	30	30	30 FBGs formed, including 820 producer farmers, of which 485 are women. They all completed business planning meetings, farmer field days, etc. A total of 82 joint project / inputs seller fodder demonstrations were established. It created interest among the <i>char</i> dwellers. Around 941 <i>char</i> farmers have started cultivating green fodder crops; 171 are non-FBG members.
(ii) Pre-Season Planning Meeting	30	30	
(iii) Farmer/livestock producer field day (FFD)	30	30	
(iv) Demonstration plot development	150	82	
(v) Linkage workshop with input seller	60	59	
(vi) Fodder production training	60	33	
(vii) Planning workshop with LBGs	60	60	
2. Char-Mainland Green Fodder Linkage Development			
(i) Mainland haat exposure visits	60	60	607 clients from 60 FBGs participated in exposure visit events. The capacity building events on fodder crop marketing included total 407 lead fodder producers. A total of 7,499 participants joined in mainland fodder promotional events. They have been informed of the availability of green fodder in the respective <i>chars</i> .
(ii) Capacity building of lead fodder producers.	60	60	
(iii) Mainland green fodder promotional campaigns.	60	60	
3. Char Input Dealer (CID) development			
(i) Identification and	74	74	

Activity	FY 2012-13		Comments
	Targets	Achievements	
selection.			
(ii) Capacity building of CIDs	7	7	The project signed 4 MoUs with Lalmoni Agro, Misham Agro ('One Feed') and Agro Industrial Trust (AIT) under meat project and with ADVANTA (Jumbo seed marketer) under fodder. The CB trainings are jointly organized by these companies on a cost-sharing basis. The lead farmers also receive these trainings along with CIDs. Until now, CIDs made available 132 tons of ready feed on the <i>chars</i> . Also, they have sold around 640 kg of Jumbo fodder seed in their respective <i>chars</i> .
(iii) Linkage workshop with CBC committee.	60	60	
(iv) Linkage workshop with mainland input sellers.	9	9	
4. Irrigation Service Improvement			104 Irrigation services providers (ISPs) are identified and the technology piloting demonstrations help better access to irrigation service for fodder cultivation and its benefit. All together 1,839 participants discussed with CBC about the requirement of irrigation service for FBGs. CBC and ISP discussed how the irrigation support could be better designed for the fodder business in respective <i>char</i> and developed a joint action plan accordingly.
(i) Identification and selection of Irrigation Service Provider (ISP).	104	104	
(ii) Technology piloting	90	75	
(iii) Linkage workshop with CBC and FBG.	60	60	

CLP collaboration with M4C project

M4C (Making Markets Work for the Chars) is CLP's sister project, operated by Swiss Contact and Practical Action. It shares a common strategic vision for the *chars* with CLP but works in the crop and horticultural sub-sectors, with about 10% crossover of working areas. CLP and M4C have a verbal agreement to collaborate when it is operationally practical and timely to do so. This agreement covers circumstances where both projects' producers can benefit and can solve a shared problem; where resources can be shared or costs saved; and overall, where experiences, capacity and lessons can be learnt and shared. Thus, both projects collaborate via regular meetings, information and technical document sharing, exchange of 'know-how', training for staff capacity-building, organising learning workshops, conducting joint research, and in piloting the VSL model as a possible source of working capital finance for business group members on the *chars*.

6.3 Lessons learnt

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

a) Milk project

- Changing dairy cow husbandry and management practices of dairy producers is the main development challenge. Changing farmer's behaviour is the key to unlocking increased milk project productivity and higher profits for all actors.
- Changing cows' diets from the traditional rice straw-based diet to a more nutritious green fodder and procured concentrate feed diet is the main variable that will increase household milk yield and profit. This will provide the business incentive for milk producers and other market actors along the milk value chain to work together.
- Key positioning of local service providers will create access for milk producers to private sector market actors that will provide the goods and services required to increase milk yield and enterprise profit.

b) Meat project

- Major challenges for livestock business groups include: the lack of working capital; lack of access to improved breeds; low business knowledge; and high transportation costs between *char* and mainland.
- Changes in knowledge and the practices of livestock producers are the key to success.
- *Paikers* have been observed to play a definitive role in strengthening the market system of the meat sector. Services they provide include: providing market information like specifications on carcass price, quality, size, weight, colour, etc. to the LBG client; selecting appropriate breeds; and selling fattened cattle in the distant market.

c) Fodder Project

- Most *char*-based fodder producers cultivate fodder only for their own consumption rather than commercially.
- Increased productivity and profitability will come from fodder producers adopting best practices and commercialising technologies like hybrid seed, line sowing and split harvest..
- Private sector actors are almost absent. Low demand for high-yielding seed and lack of availability of working capital are major problems.
- There is the need to facilitate improved linkages for marketing fodder between FBG members and those in the milk and meat groups.

6.4 Objectives for the FY 2013 / 14

A summary of the major priorities for the milk, meat and fodder projects in FY 2013/14 is given below in **Table 10**, followed by detailed tables for each project.

Table 10: Summary of Priorities for Milk, Meat and Fodder Projects in FY 2013/14

Milk Project	Meat Project	Fodder Project
Strengthening CBCs to create more viable business model.	Strengthening the CBCs to create more viable business model.	Capacity building of the fodder producers through private sectors actors (PSAs).
Change producer's dairy cow husbandry and management practices – starting with dairy cow's diet and nutrition.	Capacity building of the livestock producers through private sectors actors (PSAs).	Preservation techniques of green fodder (Silage) in <i>char</i> areas for future usage.
MBG results demonstration on increasing milk yield, and fodder cultivation and its benefits.	Linkage development of LBGs with Institutional Buyer/formal buyers, MFIs/ULCs, mainland <i>paikers</i> , CIDs or private companies, CBCs and FBGs.	Green fodder promotional campaign to MBGs/LBGs.
Linkage development of MBGs with private companies – conc. feed, fodder, LSPs, finance, processors.	Contract Farming on meat production through private sectors (Vivid Agro).	Link CID to ULC SME financial products.
Finance provision for MBGs.	Promotional toolkit development for scale up the project activities.	Coordination meeting among the CIDs, ISPs for better support.
		Coordination meeting among the ISPs.
		Involvement of mainland <i>paikers</i> in purchasing fodder from <i>chars</i> .

Table 11: Targets for Milk Market Project for the FY 2013-14

Milk Market Project		
Activity	Targets for FY 2013 – 2014	Anticipated cumulative total by June 2014
Milk Business Group (MBG) formation	84	120
Technical trainings for MBGs on improved cattle husbandry and management practices	2,100	3,000
Yard meetings (monthly group discussions) for the MBGs	1,776	2,880
CBC committee formed	27	43
Linkage meetings between different market sector actors	154	300
Capacity building events for concentrate feed and fodder input suppliers	21	30
Demonstration plots for fodder cultivation	168	240
Milk producing households with loans for milk production	250	250
Households with profit from milk processing business	21	43
Households received cash grant for milk processing business	21	43
Technical trainings for potential milk collectors on milk hygiene and safety carrying system	32	60
Support to selected milk collectors by distributing hygienic milk carrying can	32	60

Table 12: Targets for Meat Market Project for the FY 2013-14

Meat Market Project		
Activity	Targets for FY 2013 – 2014	Anticipated cumulative total by June 2014
Intervention 1. Char Business Centre Development		
Livestock Business Fair	4	8
CBC Committee Formation	18	48
CBC Committee Capacity-Building including refreshers	48	78
CBC Sensitization Workshop	18	48
CBC Committee Planning Workshop	66	126
Exposure visit to effective Collection Points and Institutional Buyers	33	45
Institutional linkage workshop with LBGs, FBGs, Buyers, Input Sellers, etc.	48	78
CBC/MBG Planning Workshop	66	126
CBC/FBG Planning Workshop	66	126
CBC/Paiker Planning Workshop	66	126
Intervention 2. Livestock Business Group (LBG) Development		

Meat Market Project		
Activity	Targets for FY 2013 – 2014	Anticipated cumulative total by June 2014
LBG Formation	36	96
Pre-Season Planning Meeting (PSPM)	102	222
Improved breed capacity-building from lead producers	36	96
Improved breed linkage workshop	18	78
Market Literacy Workshop Series	36	96
Rearing Workshop Series	72	192
<i>Paiker</i> Linkage Workshop	72	192
Institutional Buyer Workshop	48	78
Concentrated Feed Demonstration and FFD	72	192
Firm to Farm Forum Support	36	66
Rearing workshop for goat	18	48
Rearing workshop for poultry	18	48
Intervention 3. <i>Paiker</i> Network Development		
Mapping out the potential <i>Paikers</i> /Institutional buyers	54	213
<i>Paiker</i> /Institutional Buyer Linkage Workshop	8	17
Capacity-building on rearing and management	16	22
Facilitate <i>char</i> / mainland exposure visits and demonstrations	18	48
Linkage workshop among CBC and poultry output market actors (<i>char</i> and mainland)	18	48
Linkage workshop among CBC and goat output market actors (<i>char</i> and mainland)	18	48
Intervention 4. Tailored Financial Product for Meat		
Loan product orientation workshop	1	2
Orientation workshop for CBCs on loan product	18	48
Device loan product	500	589
Intervention 5. Institutional Buyer Engagement		
Linkage workshop with CBCs and LBGs	66	126
Linkage workshop with <i>paikers</i>	8	17
Market Literacy workshop with CBCs and LBGs	36	96

Table 13: Targets for Fodder Market Project for the FY 2013-14

Fodder Market Project		
Activity	Targets for 2013 –14	Anticipated cumulative total by June 2014
Intervention 1. Fodder Business Group Development		
FBG Formation	66	96
Pre-Season Planning Meeting	66	96
Farmer/livestock producer field day	36	66
Demonstration plot development	66	216
Linkage workshop with input seller	66	126
Fodder production training	96	126
Silage training of trainers	96	126
Planning workshop with LBGs	66	126
Intervention 2. <i>Char</i> -Mainland Green Fodder Linkage Development		
Mainland <i>haat</i> exposure visits	66	126
Capacity building of lead fodder producers	66	126
Mainland green fodder promotional campaign	66	126
Intervention 3. <i>Char</i> Input Dealer (CID) Development		
Identification and selection	54	144
Capacity building of <i>Char</i> Feed Seller / CID	8	17
Linkage workshop with CBC committee	48	108
Linkage workshop with mainland input sellers	8	17
Intervention 4. Irrigation Service Improvement		
Identification and selection of irrigation service provider	54	144
Technology piloting	18	108
Linkage workshop with CBC and FBG	48	108
Linkage workshop with <i>char</i> ISP and mainland technology suppliers	8	14

7. Innovation, Monitoring and Learning Division (IML)

The Innovation, Monitoring and Learning Division (IML) comprises two Units, the M&E Unit and the Communications Unit. The M&E Unit has 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 Unit has the role of disseminating the Programme's findings to different stakeholder including the IMO and District staff and the wider development community including GoB.

All members of the IML unit are very new. The previous IML director Stuart Kenward left CLP on April 2013 and the new IML director Matthew Pritchard joined in June 2013. The M&E unit manager Muhammad Maksudul Hannan joined during February 2013. Previous Young Professionals Laura Cordier and Ross McIntosh were replaced by Alexander Barrett and Christina Haneef. In the Communication Unit, the Unit Manager Kabir Hossain left during May 2013, while Comms Intern Muhammad Rabiul Hasan was promoted to Communications officer. Zahangir Alam joined as Monitoring officer during November 2012.

The Innovation, Monitoring and Learning Division were busy during the financial year 2012/13. Highlights of the year for the M&E Unit included important research on topics such as nutrition and food security, WASH and women empowerment. Highlights for the Communications Unit included the design and update the website for the CLP and a range of new products such as case studies and briefing materials.

The Division had a key role to play in the 2013 annual review. Not only did IML provide data to demonstrate progress towards logframe milestones at output and outcome level, the Division provided information on issues such as value-for-money, graduation criteria and targeting.

7.1 Household monitoring

The M&E Unit collects monitoring data on a range of indicators that can be categorised around key themes including livelihoods, WASH, female empowerment, nutrition, and food security. Traditionally IML 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. So, the progress of cohorts 2.1, 2.2, 2.3 and CLP -1 household could be assessed against the baseline status of cohort 2.4 households which were collected in October 2012. IML still collects data from a sample of CLP-1 households.

IML 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 '11, IML also collected baseline data from a sample of approximately 500 households from 21 control villages. These households will not receive CLP support until 2014 and will act as a control group for cohort 2.3.

The collection of monitoring data is on the whole outsourced. It is currently collected by a local company called Grameen Bikash Foundation (GBF) which has a great deal of experience of collecting data from *char* households. Their contract for household monitoring was renewed for another year during the financial year. Outcome data from household monitoring is analysed and published on the CLP website to make it accessible to all (<http://www.clp-bangladesh.org/outcome.php>).

7.2 Market Development M&E

The CLP and iDE are implementing a market development project using a Making Markets Work for the Poor (M4P) approach. A joint baseline was developed between IML, M&L and iDE towards the end of 2012. This took up significant IML resources (one YP for approx 3 months). Jon Bird has recently been brought in to specifically support the M&L Unit on M&E.

The service provider baseline comprises data from a series of five small surveys. These took the form of expert-led in-depth interviews with small numbers of respondents from each category of service provider. The surveys collected a mix of quantitative and qualitative information to serve two objectives. First, to create a baseline for the CLP Logframe indicator of 'number of service providers with improved business knowledge'. Second, the collection of this data provided an opportunity to significantly increase the programme's understanding of the situation of service providers prior to the implementation of the project. Since Jon's arrival IML have been working hard to develop a more detailed M&E framework for the Market Development work. By the end of June 2013, this work was very close to completion, with a target of end July 2013. The IML unit is currently providing technical assistance and budget for some data collection activities for the market development M&E project.

7.3 Research

The M&E Unit 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.

Empowering Women

- The CLP has a substantial impact on women's empowerment. It happens rapidly after inclusion and is sustained in the medium term.
- Using the CLP's Empowerment Scorecard, women on average scored themselves 5.4 out of 10 after the CLP's assistance, compared to 2.4 prior to joining.
- The CLP has impact at both the community level and the household level. Impact is driven by two main factors: increased knowledge and increased wealth.
- Knowledge changes women's status in the household and also increases women's power in the community; more so than wealth, although wealth is a prerequisite for some areas of community-level empowerment.
- Reduced economic dependence provides women with a higher value in the household.
- Group meetings establish links between women, which provide an infrastructure for collective

Improving Livelihoods

- The average value of assets owned by households has increased substantially; it is now several times higher than the value of the asset received from the CLP.
- Average incomes have risen above the extreme poverty line but seasonal fluctuations remain.
- The proportion of household income spent on food (a key poverty indicator) has dropped from 75% to 50%.
- Households are now able to retain Tk. 2,000 (about £200) of savings to help cope with emergencies or to use for investment.
- Households have diversified their asset base, indicating improved capacity to plan for the future and to manage risk.
- Households often diversify by investing in land. Over time, income from land becomes an increasingly important proportion of overall income. However, most households maintain a diverse range of income-generating assets and strategies.
- One issue of concern is that there is growing inequality within cohorts in terms of land access.
- In addition, some CPHHs respond extremely positively, with large growths in incomes and asset values. Other CPHHs improve, but not to the same extent. The reasons for these variations need to be investigated.

Improving Food Security

Access to Food: Positive Impact

- CPHHs are less vulnerable, as they spend a much lower percentage of their income on food.
- They are increasing both the quantity and quality of the food they eat.
- Their diet is more diverse and they use food shortage coping strategies less frequently. The coping strategies they adopt are also less severe than previously.

Availability of Food: Positive Impact

- Participants are able to access and cultivate land, meaning they can use their own produce. As a result they are less reliant on markets, neighbours and relatives.
- They experience a diversification in food sources and household food stocks.

Utilisation of Food: Mixed Impact

- CPHHs improve their intra-household food distribution.
- There has been a marked improvement in hand-washing behaviour, although not enough participants hand-wash with soap at all critical times.
- Participants have low access rates to improved water sources and sanitary latrines that meet CLP standards.

Improving Nutrition

Maternal Nutrition

- The CLP's impact has been mixed. Mothers gained weight and increased their BMI over time.
- However, there was also a consistent decrease in haemoglobin levels, which suggests an increasing percentage of mothers with anaemia.
- This could be because the average age of female participants in the study has increased over time; age is correlated with increasing anaemia. This may be particularly marked if older women are becoming pregnant, which again is correlated with anaemia. This is an area for future research.

Child Nutrition

- As for mothers, the CLP's impact on children's nutritional status has also been mixed. There were increases in mean haemoglobin levels, suggesting fewer anaemic children over time.
- However, there was a marked increase in the prevalence of underweight and wasted children. In addition, there were variations in the levels of stunting over time.
- The potential reasons for these findings are an area for future research.

Improving Water, Sanitation and Hygiene

Water

- Although the CLP has met targets for installing improved water sources, not enough core participant households (CPHHs) are accessing them.
- This may be because CPHHs have not to date been specifically prioritised to receive an improved water source; the targeting criteria were more general. In addition, not enough CPHHs are getting their water from a tubewell that is protected by a concrete platform, which helps prevent contamination.

Sanitation

- Open defecation (i.e. failure to use a latrine) has significantly decreased among adults.
- However, not enough CPHHs are using CLP-standard sanitary latrines, and open defecation among children is still prevalent. This is a pressing issue as their stools are not disposed of safely.

Hygiene

- The CLP has contributed to significant improvements in hand-washing behaviour. High proportions of women report hand-washing with soap at critical times.
- This is validated by the fact that high proportions of households have soap or ash next to their tube well or latrine.

2012 Flood: Post-event Assessment

- CLP plinths fared well during the flood. A large proportion of recipients were safe and sheltered above the flood line, with 65% of plinths remaining intact. Although 29% were partially eroded, only 8% were submerged.
- Plinths had a wide-reaching impact. Food and fodder reserves were protected, while tubewells and latrines were largely above the floodwater level. Plinths also provided shelter for neighbours and their assets, providing a social and communal good.
- The low-cost latrine model proved successful, as most remained intact – only 4% were destroyed. Most recipients continued to have access to sanitation during the flood, even though some latrines were weakened: around 15% of latrines were eroded, while 17% were submerged.
- During the flood, 84% of tubewells remained intact. Even though a small percentage of core participants saw their tubewell submerged, all had access to a tubewell (although not necessarily a CLP-provided tubewell).

Other important IML work during the year included the following:

- assessed the outcomes of the CLP on Water, Sanitation and Hygiene;
- reviewed the CLP's graduation criteria selection;
- analysed the outcomes of the CLP on food security;
- assessed the performance of CLP raised plinths, low cost latrines and access to improved water during the July 2012 flood;
- reviewed the CLP's approach to measuring women's empowerment;
- produced the report "Microfinance on the Chars: A Summary of the Microfinance Situation and Needs on the Chars";
- produced "The CLP's Approach to Reducing Leakage";
- published "The CLP's Contribution to Food Security in the Chars"
- produced "The CLP's Contribution Water, Sanitation and Hygiene in the Chars"
- reviewed the value and composition of assets owned by CLP core participant households.

7.4 Verification

The CLP implements its activities through IMOs which are contracted to deliver a set of outputs. To ensure quality and deter misreporting, IML manages an independent contractor to verify the quality and quantity of declared outputs.

Random samples of between 5-10% of outputs by IMO and 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 ILM division was satisfied with their activities and so 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.

7.5 Support to assessments and reviews

Data and reports generated by IML were an important source of information for various reviews and consultancies during the reporting period. For example, the 2013 annual review was tasked with the following objectives, all of which drew heavily on IML data and/ or reports:

- reviewing progress against key logframe indicators;
- reviewing graduation pathways;
- reviewing performance on VfM measures.

Other reviews and consultancies during the year that drew heavily on IML data and reports included a review of the social development modules and consultancies initiated by the market development unit.

7.6 Output monitoring

IML continues to coordinate and disseminate the monthly progress report which outlines progress against key indicators such as number of plinths raised, and number of CPHHs accessing safe water and sanitary latrines. The disseminated document provides consolidated figures by Unit and by IMO. An overarching objective is to link output and financial monitoring data and plans to do this will be shared with the upcoming VfM consultancy. Due to feedback received, the IML Unit will review the monthly report format during the next financial year to ensure that it meets the needs of all stakeholders.

7.7 CPHH Database Management

IML has developed a comprehensive database. Baseline data for all CPHHs (both CLP-1 and CLP-2) are collected, entered and made available for future reference. The database also contains comprehensive monitoring data. The CLP sees this database as an extremely valuable resource which is freely available to external researchers upon request.

7.8 Communications: improving the visibility of the CLP

The last financial year was a year of transition for the unit. The unit's intern Muhammad Rabiul Hasan was promoted to Communications officer. Though Unit Manager Kabir Hossain left the team in the last part of the year, the M&E Unit Manager Maksudul Hannan took on that supportive role and supervised regular activities.

This year several new logframe activities were initiated along with the regular activities.

Website Maintenance: CLP's website (<http://www.clp-bangladesh.org>) is the first contact point of the CLP. The website has been updated monthly, quarterly and yearly with documents such as monthly progress reports, the quarterly newsletter, annual reports and so on. The communications team also developed event-based news stories and uploaded them on the news story section; 20 news stories were uploaded this year. Regular updates have continued, such as updating the staff page, posting new job vacancies and replying to external queries.

Printing materials and Branding: IML published and disseminated four background briefs this year:

- The CLP's Approach to Reducing Leakage
- Background to the Chars Livelihoods Programme
- Achieving VfM within the Chars Livelihoods Programme and
- Joining the Fight against Poverty

A further nine briefs are in the pipeline, while five impact briefs have been translated into Bangla for native audiences. Previous training folders were replaced with newly designed ones with more

carrying capacity. And finally at the end of the year the unit produced 600 CLP-branded hats for staff, given their constant field visits under the hot sun.

Updated photo library: Photographs have always been an effective tool for communications. Like the previous year, the Communications team hired a professional photographer and took nearly 6,000 photos from around the CLP working area. This extremely valuable and informative resource will be used for communications and programme purposes.

Supporting Operational units: The unit has continuously supported the operational units in a variety of ways. Photography, translation, television and press coverage, backdrop design, printing and many more supporting activities were provided, particularly to the M&E and Human Development units.

Coverage in global and local media: Last year the CLP received a substantial amount of global and local media coverage. The Comms team prepared a case story on a CLP participant that was showcased on DFID's website. National television channels like BTV, Channel I, Desh TV and Masranga broadcast thematic and event news on the programme. CLP's events and activities were also covered by prominent national and local newspapers.

The unit has gained firm and steady growth throughout the year, now under the leadership of new IML director. It is looking forward to a detailed work plan and branding policy, which will come through the elaboration of the existing communications strategy.

7.9 Objectives for the FY 2013/14

The M&E Unit will continue to fill the gaps in the programme's knowledge related to how the CLP is impacting CPHHs in the areas of empowerment, WASH and other areas through a range of qualitative and quantitative research. It is extremely important that the findings are packaged and disseminated in the right format. The in-depth research related to VDC Sustainability Study and Women's Empowerment Sustainability study scheduled for the start of the next financial year will provide some exciting insights related to these themes. Another focus will be around understanding the impact of the programme on nutrition.

The M&E Unit will need to play an important role in ensuring proper M&E is in place for upcoming interventions including the direct nutrition project, the cash transfer through mobile phones project and interventions by the market development unit.

8. Partnerships & Relations

8.1 Introduction and ambitions

"Crowding-in" of additional partners, services and development agencies is a key element, new to CLP-2. The Partnerships Division, headed by an international consultant, sees partnerships as the central long-term component of the Programme's objective to ensure the sustainability of inputs and impacts as well as to help grow the capacity of *char* residents. Partnerships leads at the CLP in helping the *char* population to advocate for their constitutional rights as citizens of Bangladesh.

In the previous annual report, it was noted that the distinction between the terms "partnerships", "services" and "advocacy" is indistinct and subjective, and often overlaps. For information therefore, the CLP interprets the terms as follows.

- **Partnerships** – joint or complementary activities with donor 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.

During FY 2012-13, the CLP targeted bringing additional players to the *chars* in all three areas of partnerships, services and advocacy (see **Table 15**). Some activities continued from last year while others were new and developed as the year progressed. As a crossing-cutting division, partnerships works predominantly to improve linkages, performance and sustainability of the other components of the CLP. Thus the reader will find reference to partnership activities in other chapters of this report. In 2012/13, as in the previous year, the Human Development and Market & Livelihoods Units received the greatest inputs for the division, although some interesting developments with the Red Cross (in Livelihoods) and UNICEF (in WASH) are underway. Although Partnerships is led by a director, any member of CLP staff can be considered engaged in partnership work. For most of the FY (see Section 0), the CLP Team Leader led activities with strong support from the Deputy Team Leader and the Unit Manager of Human Development (promoted in July 2013 to head up Partnerships).

As mentioned in the opening chapter of this report, the comments from the 2012/13 Annual Review (undertaken in February 2013) were diametrically opposite to those of the previous year when the review team considered that performance had been poor. In the management response to the February 2012 review narrative, CLP management defended the progress of partnerships by stating "it should be acknowledged (by the review team) that the CLP can assist another programme to get started but cannot force its pace. The (review) team could also make the point that the CLP has a growing pipeline of contacts, and that this is a healthy situation (add in FAO, NARI, CLS, Bengal Meat, etc.)". Progress in the 2012/13 has proven the pertinence of these words, to such an extent that the latest review team rewarded Partnerships with a score of "A".

Much of partnerships centres on showing others the needs of the *char* population and then persuading them to cooperate in the *chars* situation as a win-win-win situation (for partner, for *char* resident and for the CLP). The private sector generally needs to be convinced of the financial advantage to be gained; and when convinced, they can deploy quickly (e.g. Bengal Meat). Self-funded organisations or those with funds already in place are usually slower to mobilise but can often begin activities within several months (e.g. CLS); while donor- and GoB-funded activities require a much longer lead time (as was the case with M4C – highly criticised in the 2012 review – and as CLP is finding with GoB bringing learning centres to the *chars*).

8.2 Outputs and achievements

Key targets

The CLP began the year with two major sector targets: health and education; and several lesser ones, including *khas* land distribution, adding service providers and demand-side actors to increase market linkages. Ambitions for the year are listed in **Table 14** below (left hand column) with details in the second column.

Table 14: Key Targets for Partnerships in FY 2012–13

Anticipated activities and details (FY 2012–13)	
Partnerships	
1. Develop activities with Making Markets Work for the Chars (M4C), funded by SDC	Now M4C is established: 1. Assist in their operations on the <i>chars</i> ; 2. Share lesson-learning; 3. Undertake common activities.
2. Meet with BRAC and seek to persuade further buy-in of their Child & Maternal Health to the <i>chars</i> . Activity to be assisted by DFID;	1. Follow-up on the handover of activities in two upazilas of Gaibandha; 2. Seek to get BRAC activities expanded to other areas.
3. Advocate for further education providers to the <i>chars</i> , especially as the CLP education pilot closes	Targeting GoB, BRAC and alternative NGO & donor education providers
4. Develop a work plan and MoU with CLS to bring legal services to the <i>chars</i>	Target <i>char</i> -level legal assistance in domestic / community disputes and <i>khas</i> land allocation
5. Target expanding the availability of adapted microfinance products on the <i>chars</i>	Work with DFID-funded PROSPER and other NGO and private sector possibilities
6. Determine other partnership opportunities as possibilities arise	Example: with Danida and USAID for opportunities in small-scale agriculture production
Services	
1. Target to bring additional learning centres to the <i>chars</i> (from the previous year)	Work/advocate with the GoB project to establish 1,500 learning centres in hard-to-reach areas
2. Roll out bKash services to other <i>char</i> areas	1. Learn lessons & expand in 2012–13 2. Determine if other payments/savings can be made using bKash 3. Investigate other uses for mobile telephony
3. Strengthen private and public sector linkages and bring further market players to the <i>chars</i>	1. Explore additional demand-side linkages in meat, dairy & microfinance; 2. Develop linkages with capacity building organisations; 3. Improve linkages with service providers; government and private sector
4. Develop service partnerships for the disabled on the <i>chars</i>	1. Identify types and location of disabilities in core households & indicate to potential services providers

Anticipated activities and details (FY 2012-13)	
Advocacy	
1. Work with local, district and central government officials to improve services to the <i>chars</i>	Seek champions at the central and district levels
2. Pilot provision of land tenure for core participants	Complete pilot and expand to further areas along the Jamuna River
3. Investigate options for bringing increased numbers of GoB safety nets to the <i>chars</i>	For example, Work Guarantee programmes, Old Age pensions

Develop partnerships

Across the board, Partnerships made considerable progress during the year. The most important of the results are presented in the narrative that follows and are summarised in the table below.

At the start of the FY 2012-13, there existed several strong potentials for partnerships in health, education, markets, legal services and financial products. The first four of these have, in most respects, proven successful while the third represents work still in progress.

M4C project of SDC

The M4C project is no longer "moribund" and has now been running for approximately 18 months. Previous annual reports listed the history of how M4C was conceived and the assistance provided by the CLP to get it up and running. To date the M4C and the CLP retain an excellent relationship with both teams housed on the RDA campus and actively meeting and cooperating throughout the period under review.

Table 15: Achievements in Partnerships during FY 2012-13

Activities	Results achieved in 2012-13
Partnerships	
1. Develop activities with Making Markets Work for the Chars (M4C), funded by SDC	1. CLP provides access and enables contacts with its graduated participants, especially from CLP-1; 2. Regular monthly plus ad hoc meetings held. Information sharing on costs, quality of partners and consultants shared; 3. Training, field trips and market linkages shared.
2. Meet with BRAC and seek to persuade further buy-in of their Child & Maternal Health to the <i>chars</i> . Activity to be assisted by DFID;	1. Previous CLP activities in two upazilas of Gaibandha that passed to BRAC in 2012 were followed and monitored; 2. BRAC formally agreed to expand to additional CLP work areas with their health activities; 3. Field handover agreed in November 2012, formal MoU signed in January 2013.

Activities	Results achieved in 2012-13
3. Advocate for further education providers to the <i>chars</i> , especially as the CLP education pilot closes	1. Forty-four CLP education centres handed over to independently-funded entities; 2. GoB agrees to establish seven learning centres on <i>chars</i> in CLP work areas; 3. Assistance provided to British Council to develop proposal to Qatari funds – proposal rejected.
4. Develop a work plan and MoU with CLS to bring legal services to the <i>chars</i>	Completed by January 2013.
5. Target expanding the availability of adapted microfinance products on the <i>chars</i>	1. Loans being provided by ULC; 2. Much correspondence with PROSPER but slow progress (therefore); 3. Discussions with MFI branches at CLP IMOs
6. Determine other partnership opportunities as possibilities arise	Several advances to report: 1. Danida-funded and AES executed Field Farmer Training schools to come to the <i>chars</i> in FY 2103/14; 2. British Red Cross/Red Crescent to bring livelihoods programme as (2012) flood relief to Kurigram <i>chars</i> in 2013/14; 3. UNICEF wash activities in support of the CLP core participants agreed for 2013/14; 4. USAID-funded horticultural project wishes to experiment with sweet potatoes on the <i>chars</i> ; 5. Alive & Thrive (Gates Foundation) – more than 100 video shows on infant & young child feeding.
Services	
1. Target to bring additional learning centres to the <i>chars</i> (from the previous year)	See 3 (above)
2. Roll out bKash services to other <i>char</i> areas	1. Lessons learnt document developed and presentation given to EPRG; 2. Participant numbers greatly expanded; 3. Internet study of other uses of mobile telephony both for cash transfer and information sharing developed.
3. Strengthen private and public sector linkages and bring further market players to the <i>chars</i>	1. Several input suppliers cooperating with CLP business centres (see Markets chapter); 2. More demand-side linkages established with meat, dairy and fodder purchasers; 3. ULC delivery loans to beef producers. Little progress in 2012/13 for MFIs to the <i>chars</i> but strong possibilities established for 2013/14; 4. Improved linkages with government (DLS) and private sector service providers.

Activities	Results achieved in 2012-13
4. Develop service partnerships for the disabled on the <i>chars</i>	1. Little progress from that of 2011/12 in absence of partnerships director.
Advocacy	
1. Work with local, district and central government officials to improve services to the <i>chars</i>	GoB, especially RDCD, proving an important "champion" for the CLP. DC-Kurigram, a very important driver in the district; other strong contacts in place in other districts.
2. Pilot provision of land tenure for core participants	1. Pilots completed in two areas of Kurigram and land allocated to date to 62 landless <i>char</i> households with a further 152 in the pipeline, near completion. Many are core households; 2. Pilots reviewed and approved by RDCD; 3. Expanded in Kurigram and starting in the five other Jamuna districts in upcoming FY.
3. Investigate options for bringing increased numbers of GoB safety nets to the <i>chars</i>	Social safety nets a part of Human Development curriculum.

Other Market Development partnerships

As the market development operations at the CLP have grown in geographic spread and the number of participating households, so the numbers of market linkages have multiplied. Key to this success has been the invaluable contributions of iDE (a special service provider to the CLP) in the meat and fodder sectors and of the CLP markets team in the milk sector. Much of the drive in markets has occurred since early 2013 with the arrival of a new and highly motivated Operations Director. The range of additional service providers is provided in Chapter 6.

Livelihoods partnerships

Although Livelihoods and Markets belong to the same unit at the CLP, they operate at two extremes of the capacity and income spectrum. Thus frequently a partner in markets may not be linked to more basic livelihoods activities and vice versa; hence the separation from the contents of the last paragraph.

During the monsoon season of 2012, and especially in the month of October, severe flooding occurred across the *chars*, particularly on the Jamuna River. At that time, the British Red Cross (BRC) sponsored a fact-finding visit for a consultant (Sharon Truelove) to determine impact and needs. Her conclusions, although possibly arguable in part, did underline the impact of regular floods on the *char* population. That mission was followed by another consultant (Hanna Schmuck) who developed an implementation project after considerable interaction with the CLP at office and field-levels. The BRC will roll out their project in the second half of 2013 on selected *chars* in Kurigram and target a second-tier of beneficiaries, not covered by the CLP. Most will be share-croppers, excluded from core CLP activities due to their access to land. Activities will be undertaken by the Bangladesh Red Crescent.

BRAC Child and Maternal Health

Following on from BRAC agreeing to bring their Child and Maternal Health project to Shaghata and part of Fulchari upazilas of Gaibandha district, the CLP, with considerable support from DFID-B, continued negotiations at a senior level with BRAC. These negotiations led to an agreement for BRAC to progressively take over CLP activities as CLP's tenure in *char* villages comes to an end. A field handover occurred in November 2012 while the formal signing of an MoU took place in

January 2013 in the presence of senior DFID, BRAC and GoB participants. This handover is one of the most pleasing partnerships so far achieved by the CLP.

Alternative education providers

The CLP's primary education pilot project was completed in December 2012. In advance of completion, Partnerships led on finding alternative education uses for the 138 learning centres as well as attracting other education service providers to the *chars*. Results are varied. Forty-four of the centres found other, non-DFID sponsors (predominantly BRAC Education and the Duchy of Luxembourg).

Assistance was provided to the British Council as they developed a proposal to take over and expand CLP learning centres. Their proposal was sent to the Qatar Foundation but sadly was rejected.

As reported last year, the Primary and Mass Education Division of GoB has allocated seven learning centres to *chars* in which CLP is or has been active. However, progress is slow and will need following up in 2013/14 as well as further attempts to get additional centres allocated to island *chars*.

During the FY there was hope that BRAC Education might also take over the learning centres. Initial contacts were between CLP and DFID-Bd and then DFID-Bd and BRAC. A tripartite meeting never took place and represents a lost opportunity that should be resurrected in 2013/14.

Community Legal Services (CLS)

CLS is another project funded by DFID and managed by Maxwell Stamp PLC. In the previous FY, contacts occurred and an agreement in principle to cooperate was made. In January 2013, immediately following the CLS launching ceremony, an MoU was signed and CLS is now considered a partner of CLP. During the FY, a joint work plan was drawn up and areas of cooperation defined as well as geographic areas (currently the northern and southern parts of the CLP range). Further, CLS was heavily represented at the CLP Lesson Learning workshop for *khas* land allocation (chaired by RDCD). They contributed both on the legal front and during a subsequent field visit.

Expanding availability of microfinance on the chars

As part of the M4P process, restrictions to business growth are identified and potential linkages explored to help overcome the constraints. One serious item identified was the lack of microfinance facilities on the *chars*, especially products adapted to the needs of the market group members in livestock and agriculture. Economic development of the micro- and small-enterprises with which the CLP works (and M4C too) is being constrained by the lack of credit facilities. As a partial solution, United Leasing Company (ULC) provided slightly fewer than one hundred loans to beef producers. However, this is inadequate to meet the needs of the many thousands of producers with which CLP and M4C works.

At the end of the previous FY, CLP approached the PROSPER programme for assistance and a partnership. This seemed a logical step for three separate reasons. First, PROSPER runs the Programmed Initiatives for *Monga* Eradication (PRIME) project and is linked into the Palli Karma-Sahayak Foundation (PKSF); second, it is funded by DFID-B; and third it is managed by Maxwell Stamp. However, progress has been much slower than expected and, as a result CLP is also exploring opportunities of involving other microfinance organisations and M4C has also agreed to cooperate with the CLP in this area.

Bringing in additional services

During the FY, the CLP saw an expansion of services in the *chars*. Details are given below.

bKash transfers

Transfers of the CLP stipend to core participants via bKash started with a trial in July 2012 in three villages and 434 participants. Following a survey to learn relevant lessons, the pilot was scaled up in October 2012 to 10,600 recipients. Another leap in numbers will occur in July 2013 with a further 6,200 households being added. Results continue to show promise for other forms of cash transfer.

Assistance to the disabled

Data on disabilities among incoming core participants are collected during the annual baseline surveys. In the previous year linkages to potential NGOs / charities were established but little progress was made, with the exception of an agreement from the SNA Foundation to treat cleft lip / cleft palate. This aspect of the CLP suffered from the lack of a Partnerships Director for most of the year.

Services related to Market Development

Several private sector organisations are now connected to the CLP's market development activities. These are listed in Chapter 6.

Advocate for additional services

Khas land allocation

The *khas* land pilot project started at the tail end of the last FY with two of CLP's IMOs (MJSKS and Zibika, both of Kurigram). The project was championed by the Secretary RDCD and strongly supported by the DC-Kurigram. During the FY 2012/13, land title to half an acre of land each was provided to 62 *char* households with a further 152 in the pipeline awaiting title to be signed or paperwork completed. The pilot work occurred in Begumganj Union of Ulipur upazila (MSKS) and in Jatrapur Union of Sadar upazila (Zibika) and was expanded at the end of the FY to further areas of Kurigram as well as to the districts of Gaibandha, Jamalpur and Tangial as well as to the "old" districts of Bogra and Sirajganj.

Because of the greater than anticipated expansion of the pilot, anticipated results in the CLP logframe were significantly increased.

8.3 Lessons learnt

The key lessons from FY 2012-13 are:

- donor buy-in and support can facilitate the speed and progress achieved;
- potential partners exist, particularly for market development, advocacy and disability assistance, but often need to be tracked down and convinced of the potential offered by the *chars*;
- gaining the assistance of "champions", especially from GoB, is highly important.

8.4 Objectives for FY 2013/14

The key areas for partnerships in the next financial year will again be education and health services, the land tenure pilot and continued support to market development, but with an emphasis on microfinance organisations.

Health activities

- Ensure that the handover of CLP activities in health occurs seamlessly with BRAC.

Education

- With DFID-B reconnect with BRAC Education to persuade further buy-ins to the education needs of the *chars*.
- Going through RDCD, advocate with Primary and Mass Education for the allocation of additional learning centres to the *chars*. Work at the district level with DCs and UNOs to identify land availability on the *chars* for additional schools, given that lack of available land may block school installation.

Advocacy and legal services

- Support the land tenure project expansion with CLS assistance and determine whether further expansion is possible for the FY 2014/15.
- Ensure monitoring by IML of the early impacts of land allocation.

Access to Pro-Poor Finance

- Determine opportunities of working with PKSF/CLP partners to provide limited microfinance products to char-based households and businesses in their area
- Explore process for establish a partnership between CLP and PROSPER
- Jointly host a workshop and field visit with relevant IMOs to explore scope of providing microfinance availability in selected pilot areas

Other services

- Roll out bKash services to other *char* areas.
- Reinvigorate attempts to link disability partners to the *chars*.
- Approach further partners to foster private/public sector linkages:
 - cooperate further with M4C and CLP's market development and livelihoods activities to bring in microfinance partners to the *chars*;
 - look for other potential partnership opportunities;
 - begin cooperating with Danida's work with AES in bringing Farmer Field Schools to pilot *chars*.

9. Governance Project & Working with Government

9.1 Introduction and Ambitions

Being a government sponsored programme, the CLP logically has strong connections to GoB both at local/regional levels and with central government. Overall ambitions are to seek to build these links and use CLP results and experience to advice and influence GoB in its social development and social relief programmes.

Relations between 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; holding frank dialogue with Deputy Commissioners (at district level), with UNOs (at upazila level) and with Union Parishads (at the local level). It provides update on issues, progress and ambitions while receiving guidance and assistance as necessary from the three levels. The CLP sponsors individuals at the upazila level for Masters programmes in the UK.
3. All CLP technical units retain contacts with the local offices of the relevant line ministries (e.g. livestock, health and education) as well as contracting government officials at the local level to implement some activities, mostly in infrastructure.
4. CLP runs a small governance programme on an annual basis that targets capacity building of GoB officials from the Upazila and UP levels. 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 2012/13

Hold PSC and PIC meetings as called and chaired by RDCD

The third PSC meeting of the CLP was held on 13 May 2013. During the meeting the work plan and budget for FY 2013/14 was presented and approved. A PIC meeting was held on 13 November 2012.

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, the DCs of the programme area convened quarterly DCSC meetings during 2012/13. The CLP also holds different meetings with Deputy Commissioners of the programme area as and when necessary. RDCD has not yet published the notification regarding constitution of Upazila Coordination Sub-Committee for CLP and hence no formal meeting was held, although Upazila Coordinators of CLP regularly attend the Upazila Coordination Committee meetings chaired by Upazila Chairmen. The CLP has received strong support and enjoys a highly cordial relationship with government officials at three levels.

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 the CLP receives adequate cattle vaccines and also provide training to livestock service providers. Generous support is also received from health officials.

Governance Programme

In FY 2012/13, the CLP achieved a further target by sponsoring A. M. M. Rejwenul Hoque, Assistant Chief at RDCD and Macksood Alam Khan, Deputy Director at RDA, Bogra to undertake Masters courses in relevant subjects at UK universities.

9.3 Workshop and Visit of GoB officials during FY 2012-13

A sustainability workshop considering CLP inputs and impacts was held from 13-14 November 2012 at RDA campus, Bogra. The workshop was attended by a group of GoB officers from IMED, ERD and RDCD together with CLP partners from donors, projects and NGOs. On 14 November 2012, the Secretary RDCD together with other workshop participants visited *char*-based activities of the CLP in Gaibandha district.

The CLP also received a visit from the State Minister of the Local Government, Rural Development & Cooperatives ministry accompanied by the Secretary RDCD. The visit occurred on 25 July 2012 and CLP activities were seen in Sirajganj district. The State Minister expressed his satisfaction with the successful implementation of the programme.

9.4 Objectives for FY 2013/14

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

- to sponsor two qualified GoB officials to undertake Masters courses in a relevant subject 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 smooth working at the district and union levels for all CLP activities, but particularly during the expansion of the land title pilots.

10. Finance, Procurement, Administration & IT

10.1 Financial Management & Audit

The Finance Division has backstopped smooth implementation of the work plan and budget through even fund disbursement and sound financial management during the year under review. The preliminary work of setting the chart of accounts in line with cost centres was carried out effectively, ensuring the system would produce clear and confident results. To ensure an uninterrupted flow of funds throughout the year, the division produced fund forecasts and distributed them among fiscal stakeholders after analysing all the contract budgets systematically. These forecasts ensured a reliable link between financial and operational activities.

The overall programme expenditure in FY 2012/13 was £14.18 million against a budget of £14.95 million, an achievement rate of 95%, as shown in **Table 16** below and illustrated in **Figure** overleaf. From the work plan and budgeting standpoint, the upcoming year FY 2013-2014 of CLP-2 is aiming to spend a budget of £16 million.

Table 16: Summary of expenditure by activity type

Activities	Annual Budget (GBP in Million)	Annual Expenditure (GBP in Million)	Achievement (%)
Infrastructure Unit	3.51	3.48	99%
Livelihoods Unit	4.65	4.74	102%
Market Development Unit	0.77	0.62	81%
Human Development Unit	2.82	2.57	91%
Innovation, Monitoring and Learning	0.36	0.29	81%
IMO Implementation	0.76	0.67	88%
Response Fund	0.08	-	0%
Management Contract	2.00	1.81	91%
Total	14.95	14.18	95%

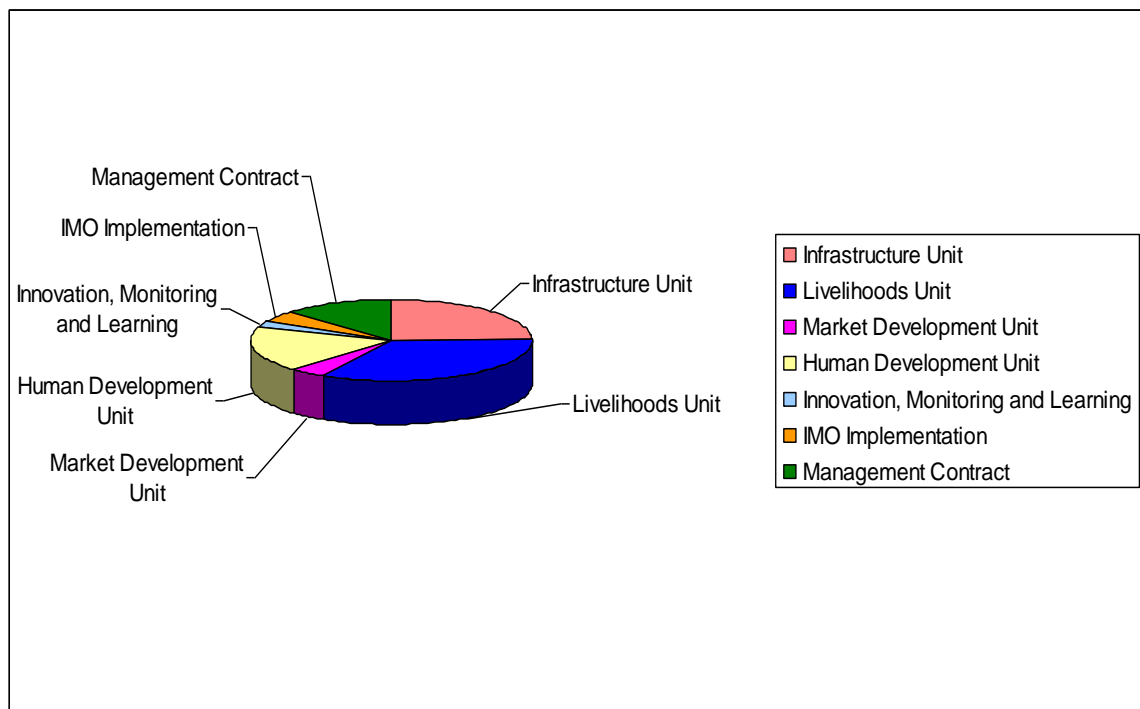
Note: Financial charges (UK & Local) allocated in various components.

The year was a significant one in terms of bringing innovation and diversity in financial reporting. The electronic cash transfer through bKash has proved to be ground-breaking. It has been transparent for both the CLP and the participants, reduced the risk of delayed receipt of funds, and has significantly reduced the risks inherent in carrying cash into the field. The division's financial reporting was a regular and essential instrument for stakeholders to gain a real-time picture of both financial and operational activities. With respect to the needs of those various reports, the Finance Unit produced a number of exercises such as Systematic Internal Audit, review and Balanced Scorecard exercise for IMOs and Monthly Activity Based Financial Report (ABFR) along with detailed analysis. These proactive initiatives have further enhanced the effectiveness of the Unit's operations.

The Finance Division continued to provide capacity-building for Accounts personnel at the field level, for example arranging training and workshops on current Tax & VAT rules imposed by the government. The rules seem to change on a yearly basis and partners' Accounts sections struggle to incorporate the changes into their systems. CLP's Finance Division thus decided to carry out these events on a regular basis to avoid material audit objections among the IMOs. Consolidated refresher training sessions on Microsoft Office and accounting software were arranged to keep all personnel with financial responsibilities updated in line with CLP's requirements for sound financial management. Separate training sessions on business communication were organized for the IMO

finance personnel as well as for CLP Secretariat staff. All the IMOs and SSPs were audited by an independent chartered accountants firm and CLP Finance has forwarded all their queries to IMOs following the audit.

Figure 8: Pie chart showing summary CLP expenditure by Unit



Throughout the year, the division accommodated various audit authorities: DFID; MSP; FAPAD and MSP Internal audit. Finance also appeared before the thorough assessment of Annual Review Team and came out with no major observations. The professional performance of the division was highly praised by the assessors. They also expressed their satisfaction with the division's internal control system and approaches towards technical schemes.

The division maintained a consolidated performance score-card of IMOs based on the internal audits throughout the year that also focuses on administrative management of the partners. On-the-job training during regular visits to partners helped the whole system to be effective, with observations and explanations crafted side by side.

There were some changes in staffing of the Division. Md. Yusuf Iqbal, Audit Coordinator of CLP was transferred to Maxwell Stamp PLC as Corporate Accountant and his position was taken by Md. A. Martin who held the position of Finance Officer. Following CLP's internal decision to encourage internal people to compete for the new positions, Jamil Hasan and Tarequr Rahman were promoted as Finance Officer and Junior Finance Officer respectively from their previous positions.

Last but not the least, the division has introduced new instruments such as scrutinising work plans and budgets, developing a process control sheet (P1), creating a new chart of accounts, and administering a contractual information tracking system to incorporate new flow of funds. These initiatives position the Unit to ensure sound financial management systems for FY 2013-14.

10.2 Contract & Procurement Management

The year was an eventful one with strategic changes and successful innovation, along with regular activities. The information record keeping system and dissemination of that information was entire appraised and necessary correction was made to make it receiver friendly. Apart from all contractual activities which cover pre-award to post-award procedures, Procurement focused on harmonising pricing, effectiveness and timelines. Three VfM instruments – Economy, Efficiency and Effectiveness – were maintained to make all the assignments transparent and worthy of cost control in all aspects. The section played an effective role in assisting the development of the different components' budgets. Breaking free from the traditional idea of just drafting agreements, the section continued to add value by implementing contract management through physical involvement in producing budgets, reviewing all the proposals sent by IMOs, and finally drafting contracts followed by dispatching all the documents to the partners. This has helped the section promote its bigger role as the custodian of information and implementation of different contract and procurement services throughout the year.

Contracts

The activities of Contracts section include: issuing contracts; pre-awarding activities; scrutinising the invoices; keeping records of all contractual activities; producing different reports; and incorporating consistent databases. A total of 200 agreements were issued after ensuring processes were bona fide. Agreements by component are shown in the following table:

Table 17: Number of contracts by CLP Component

Name of the Component	Number of Contracts
Infrastructure	125
Markets & Livelihoods	28
Human Development	84
IML	7
Partnerships	2
IMO Management	22
Total	268

From FY 2013/14 onwards, Contracts section has full responsibility for managing the IMO Management agreements along with accountability for all the administrative costs of the partners.

Procurement

"Stressful but flourishing" is the correct phrase for the Procurement section's year, as VfM activities, along with a new strategy, ruled the year. The section carried out some innovative cost control mechanisms to minimise the cost of goods. Among the approaches, offering work to original manufacturers and finding new suppliers proved to be very helpful. Some joint ventures with other units to collect different goods were challenging but cost effective. The Procurement section involved other unit staff as much as possible in particular assignments, with the joint efforts promoting economy and efficiency. **Table 18** shows the list of major items procured during the year.

Table 18: Major items procured during 2012/13

Items	Quantity
IFA Tablet	2,684,200
Water Purification Tablet	500,000
De-worming Tablet	125,600
Health Voucher Books	75,000
VSL Passbooks	60,000
Livestock Vouchers	32,000
CPHH Passbook	32,000
Poultry Vouchers	25,000
Winter Blanket	20,000
Adolescent Group Flip Chart	14,000
Livestock Service Poster	10,000
Impact Series Brochures	7,500
Umbrella for Adolescent Groups	7,000
Nutrition Job Aid	6,000
De-worming Suspension	5,672
Training Folder	5,000
PVC Banner-Wash & Sanitation	4,000
VSL Boxes	1,800
VSL Project Guide Book	1,000
CPK Register	800
Carrying Bags for Modules	600
Mobile Phone Set and SIM	512
Health Flip Chart	500
Social Development Group Module	300
Social Development Non Group Module	300
Helmets	250
Vaccine Carriers with Ice Packs	230
Veterinary Kits Item (sets)	60
Motorcycles with Helmets	52
Milk Carrying Can	50
Laptop	26
Desktop Computer	17
Leveling Machine	15
Prado Land Cruiser	1
Generator	1

Quarterly Procurement Audits were conducted with IMOs, which have shown considerable improvements over time. The Procurement section developed templates for the following:

- total cost transfer ratio exercise;
- information tracking exercise for procurement;
- contract completion report; and
- contract documentation tracking file.

These activities and systems are to be conducted from the beginning of new financial year, which will not only meet the recommendation of the external consultant but also improve transparency in terms of information sharing.

Administration

The section continued carry out general office administration and maintenance along with warehouse management of the project. The year was busy for the section as they updated the template of Vehicle log sheets and started producing exercises on that template to ensure more easily traceable records than before. The arrangement of transportation from the CLP office to IMO field offices kept the section tremendously busy throughout the year as the warehouse was out of capacity several times during the period. The increased number of staff saw great demand for transportation, leading to some old vehicles being repaired to make them roadworthy. Administration effectively maintained the fixed asset list of the entire CLP and paid visits to the district offices whenever necessary for cross-checking.

Information Technology (IT)

Major activities under the IT section were as follows.

- Installed fresh operating systems and others supporting software for 31 Laptops and 22 Desktops of CLP HQ–District Office users & IMOs as well.
- Initiated the servicing of 33 computers (Desktop–Laptop–NetBook) and 12 UPS's of CLP HQ–District Office users & IMOs.
- Installed and configured new version of 7 Office Program license for IML unit.
- Upgraded Internet Bandwidth from 3 mbps to 4 mbps in order to get more speed to access browsing and emailing.
- Handed over old IT equipment including 27 Desktops, 8 Laptops, 2 Scanners and 28 UPSs to RDA.
- Bought Wireless Router and setup at Kitchen room in order to increase WiFi Network coverage.
- Reloaded online UPS with new batteries to get sufficient backup of power.

11. Programme Management

11.1 Programme Staffing

At the Secretariat level the CLP welcomed a number of new staff and said farewell to several others. Secretariat staff leaving the CLP during the reporting period were:

- Razib Hassan (Finance Director)
- Stuart Kenward (IML Director)
- Julian Francis (Partnerships Director)
- Ric Goodman (Operations Director)
- Gabriela Wright (Partnerships, Policy & Governance Director)
- Rafiqul Islam (IML Unit Manager)
- Kabir Hossain (Communication Unit Manager)
- Sazzad Hossain (Meat sector Coordinator)
- Omar Faruk (Health Coordinator)
- Yusuf Iqbal (Audit Coordinator)
- Laura Cordier (Young Professional)
- Ross McIntosh (Young Professional)
- Hamidur Rashid (GIS Intern)

While Secretariat staff joining the CLP were:

- Wyn Davies (Operations Director)
- Matthew Pritchard (IML Director)
- Maksudul Hannan (IML Unit Manager)
- Abul Kalam Azad (Infrastructure Coordinator)
- Mahabur Rahman (Milk Market Development Coordinator)
- Shamia Khanam Chowdhury (Nutrition Coordinator)
- Zahangir Alam (Database Officer)
- Shariful Islam (Data Processing and Monitoring Officer)
- Aklachur Rahman (Assistant Microfinance Coordinator)
- Md. Rabiul Hassan (Communication Officer)
- Jon Bird (Young Professional)
- Alex Barrett (Young Professional)
- Christina Haneef (Young Professional)
- Syed Kamrul Hassan (Finance Intern)

11.2 Short Term Consultants

During the period under review a number of short term consultants made inputs to the CLP. These are outlined in **Table 19**.

Table 19: Short-Term Consultant Inputs

Consultant(s)	Timing	Objectives
Dr Smita Premchander (completion of mission)	July – September 2012	Review of the Social Development modules
Nazmul Haque & Chris Cummings	July – August 2012	Education review
Elizabeth Allcock	Sept 2012	Communications & strategy
Dr Rie Goto	Sept 2012	Training support in nutrition
Prof Nick Mascie-Taylor	July – Nov 2012	Nutritional analysis
Mike Albu	Various inputs (July – Dec 2012)	M4P support
Reuben Blackie	Dec 2012	Assets & income report development
Brian Milton	Various inputs (July 2012 – Feb 2013)	M4P support (dairy sector)
Philip White	Nov 2012 – Feb 2013 June 2013 (& into new FY)	VfM Study Cost-benefit analysis