



---

ANNUAL REPORT

Bangladesh - CLP Annual  
Report 2008/09

Prepared for:  
The Department for  
International Development

September 2009

## Table of Contents

Executive Summary .....	1
<b>1 Introduction and Overviews .....</b>	<b>3</b>
1.1 Team Leader's Perspective .....	3
1.1.1 The CLP Nears its Targets .....	3
1.1.2 Working Environment in 2008/09.....	3
1.1.3 Determining Impact.....	4
1.1.4 Sharing Experiences, Results and Impacts .....	4
1.1.5 The Future .....	4
1.2 Deputy Team Leader's Perspective.....	5
1.2.1 The Political Situation .....	5
1.2.2 The Economic Situation.....	5
1.2.3 PECS and PSC Meetings.....	6
1.2.4 Approval of the RDPP.....	6
1.3 Director of Operations Perspective .....	6
1.4 Director of IML Perspective.....	7
<b>2 Infrastructure Development .....</b>	<b>8</b>
2.1 Introduction and Ambitions.....	8
2.2 Activities and Achievements.....	10
2.2.1 Plinth Raising Activities and Achievement .....	10
2.2.2. Social Protection Fund.....	10
2.2.3 IMO Activities and Achievements.....	11
2.2.4 Safe Drinking Water Provision .....	11
2.2.5 Intervention Mapping .....	11
2.2.6 Smokeless Improved Cooking Stove.....	11
2.3 Lessons and Future Objectives.....	12
2.3.1 Lessons Learnt .....	12
2.3.2 Future Objectives.....	12
<b>3 Livelihoods Development Unit.....</b>	<b>14</b>
3.1 Introduction and Ambitions.....	14
3.2 Activities and Achievements.....	14
3.2.1 Asset Transfer Programme.....	15
3.2.2 Introducing Crossed Cattle to the CLP .....	18
3.2.3 Homestead Gardens.....	19
3.3 Lessons and Future Objectives.....	21
3.3.1 Lessons Learnt .....	21
3.3.2 Future Objectives.....	22
<b>4 Enterprise Development .....</b>	<b>23</b>
4.1 Introduction and Ambitions.....	23
4.2 Activities and Achievements.....	24
4.2.1 Market Development Programme .....	24
4.2.2 Livestock Services Programme .....	26

4.2.3 Microfinance Programme .....	27
4.3 Lessons and Future Objectives .....	30
4.3.1 Lessons Learnt .....	30
4.3.2 Future Objectives .....	30
<b>5 Social Development .....</b>	<b>32</b>
5.1 Introduction and Ambition .....	32
5.2 Activities and achievement .....	32
5.2.1 Beneficiary Selection .....	34
5.2.2 Contracts of IMO's for 25,000 Households .....	34
5.2.3 Training of IMO Staff .....	34
5.2.4 Assessing Performance of IMO Staff .....	34
5.2.5 Social Protection Dimensions .....	34
5.3 Lessons and Future Objectives .....	35
<b>6 Health Programme .....</b>	<b>36</b>
6.1 Introduction and Ambition .....	36
6.2 Activities and Achievements .....	36
6.2.1 Implementation Procedures .....	36
6.2.2 Progress .....	37
6.2.3 Category/Classification of Services .....	38
6.2.4 Technical Assistance .....	39
6.3 Lessons and Future Objectives .....	39
<b>7 Education .....</b>	<b>41</b>
7.1 Introduction and Ambition .....	41
7.2 Activities and Achievements .....	41
7.3 Lessons and Future Objectives .....	41
<b>8 Government Cooperation Activities .....</b>	<b>42</b>
8.1 Governance Programme .....	42
8.2 Training for the Garment Industries .....	42
<b>9 Innovation, Monitoring and Learning .....</b>	<b>43</b>
9.1 Introduction and Ambitions .....	43
9.2 Activities and Achievements .....	43
9.2.1 Update and Monitor Beneficiary Database .....	45
9.2.2 Annual Verification Contract .....	47
9.2.3 Annual Surveys/Indicator Measurements .....	47
9.2.4 Annual Citizen Satisfaction Surveys .....	47
9.2.5 IML Training and Workshops .....	48
9.2.6 Commissioned and Competitive Research .....	48
9.2.7 Update/Monitor CLP Beneficiary Database .....	48
9.2.8 Publications and Dissemination .....	48
9.2.9 Capacity Creation at RDA .....	49
9.3 Lessons and Future Objectives .....	49
9.3.1 Lessons Learnt .....	49

9.3.2 Future Objectives.....	49
<b>10 Finance, Procurement and IT.....</b>	<b>50</b>
10.1 Financial Management and Internal Audit.....	50
10.1.1 Budget and Disbursement.....	50
10.1.2 Finance Team and Contract Activities.....	50
10.1.3 Financial Investigations.....	50
10.2 Procurement and Contract Management.....	51
10.2.1 Contracting.....	51
10.2.2 Procurement.....	51
10.3 Plans for 2008/09.....	52
10.4 IT Section.....	52
<b>11 Programme Management.....</b>	<b>53</b>
11.1 DFID Contract Amendment.....	53
11.2 Management and Programme Staffing.....	53
11.2.1 New team leader and Deputy Team leader.....	53
11.2.2 Other Staff Changes.....	53
11.2.3 Young Professionals.....	53
11.3 Short Term Consultants.....	53
<b>12 Priorities for the Year to Come.....</b>	<b>54</b>
12.1 Special Conditions of 2009/10.....	54
12.2 Infrastructure Activities.....	54
12.3 Livelihoods Activities.....	54
12.4 Enterprise Development Activities.....	54
12.5 Social Development Activities.....	55
12.6 Health and Education Activities.....	55
12.7 Innovation, Monitoring and Learning.....	55
12.8 DFID Final Evaluation.....	55
12.9 Budgetary Considerations.....	55
<b>13 Key CLP Publication in 2008/09.....</b>	<b>56</b>
<b>Annex 1: Actual Expenditure against Budget &amp; Work Plan (July 1st 2008 to June 30th 2009).....</b>	<b>57</b>

## Table of Tables

Table 1: Progress on Major Inputs/Outputs by June 2009.....	1
Table 2: Infrastructure – Activities & Achievements 2008/2009.....	8
Table 3: Infrastructure Development Funding Instruments.....	9
Table 4: LDU – Activities and Achievements 2008/09.....	14
Table 5: Stages of Asset Purchase During Phase 4 ATP.....	17
Table 6: Summary of Achievements During 2008/09.....	18
Table 7: Performance of Homestead Garden Activities Against Work Plan Ambitions.....	20
Table 8: EDU Programme Participants 2008/2009.....	23
Table 9: VSLA Facts and Figures in 2008/2009.....	29
Table 10: Social Development – Activities and Achievements 2008/09.....	32
Table 11: Temporary Food Transfer Payment Levels.....	35
Table 12: Patients Seen/Treated Each Months.....	38

Table 13: Classification of Services.....	38
Table 14: IML – Activities & Achievements 2008/2009.....	43
Table 15: Unit-Related Agreements Developed in 2008/09.....	51
Table 16: Major Procurement Items in 2008/09.....	51

## Table of Figures

Figure 1: Monthly Household Cash Income and Savings.....	28
Figure 2: Average Monthly Savings per VSLA Member.....	28
Figure 3: Phase 2: Daily per Capita Income & Expenditure (Tk.) July 2008 - June 2009.....	47

Abbreviations and Acronyms	
ADP	Annual Development Plan
AL	Awami League
AR	Annual Report
ATP	Asset Transfer Programme
AWP	Annual Work Plan
BARI	Bangladesh Agricultural Research Institute
BHH	Beneficiary Household
BNP	Bangladesh Nationalist Party
CDO	Community Development Organiser
CDS	Community Development Supervisor
CFW	Cash-for-Work
CID	Criminal Investigation Department of Bangladesh
CLP	Chars Livelihoods Programme
DC	Deputy Commissioner
DFID	Department for International Development
DFID-B	Department for International Development Bangladesh
DMA	Data Management Aid
DTL	Deputy Team Leader
EDU	Enterprise Development Unit
ERD	Economic Relations Division (Division of the Ministry of Finance)
FY	Financial Year
GoB	Government of Bangladesh
HH	Household
ICT	Information and Communications Technology
IEP	Infrastructure and Employment Programme
IGA	Income Generating Asset

IMED	Implementation, Monitoring and Evaluation Division (of the Ministry of Planning)
IML	Innovation, Monitoring and Learning
IMO	Implementing Organisation
LGED	Local Government Engineering Department
MA	Management Agency of the CLP (operated by Maxwell Stamp PLC)
MDF	Market Development Fund
MDG	Millennium Development Goals
MFI	Microfinance Institution
MIS	Monitoring Information System
MOU	Memorandum of Understanding
MSP	Maxwell Stamp PLC
NEC	National Economic Council
NGO	Non-Governmental Organisation
OPR	Output-to-Purpose Review
PEC	Programme Executive Committee
PIC	Project Implementation Committee
PSC	Programme Steering Committee
PKSF	Palli-Karma Sahayak Foundation
RDA	Rural Development Academy
RDCD	Rural Development and Co-Operatives Division
SD	Social Development
SIC	Scheme Implementation Committee
SPF	Social Protection Fund
ToT	Training of Trainers
UIF	Upazila Initiative Fund
UNO	Upazila Nirbahi Officer
UP	Union Parishad
VSLA	Village Savings and Loans Associations

## Executive Summary

By the end of Financial Year (FY) 2008/09 in June 2009, the Chars Livelihoods Programme (CLP) has achieved or come close to achieving all major objectives and most of its supporting logframe indicator targets. The major results achieved in FY 2008/09 when taken together with previous ones reveal the following (Table 1):

<b>Table 1: Progress on Major Inputs/Outputs by June 2009</b>			
<b>Indicator Targets</b>	<b>Cumulative to June 2008</b>	<b>Cumulative to June 2009</b>	<b>Remain to achieve in FY 2009/10</b>
100,000 raised homestead plinths	58,804	80,542	19,458
50,000 Slab latrines	44,385	54,805	14,000
Provision of year round access to clean drinking water	Approx. 50%	Approx. 50%	2,000
Number person-days of <i>Monga</i> cash for work	3,875,500	4,630,000	No target to be achieved
50,000 Households receive assets	30,270	55,000	0
50,000 homestead gardens	42,530	90,879	0
2,000 social development groups	1,475	2,679	0
Social protection for 2,000 households (Community Safety Net)	75	2,005	0
40,000 households participating in MFI or similar	19,029 (VSLA alone)	35,064 (VSLA alone)	With MFI added, target achieved
20,000 households in market development initiatives	31,786 (trained)	26,086+ (generating income)	0
Local government training	1,633	2,432	About 300
Improved health services for 10,000 households		38,000+	0
5,000 Children receiving education	4,497	4,976	24



The only areas where significant progress remains is in the construction of approximately 20,000 raised plinths with household latrines and improving access to year round protected tube wells and thus these are prioritised in the next FY (2009/10).

The FY 2008/09 proved a record year in many ways, for example:

- Budget spend at £15.8 million was the highest ever at the CLP;
- An additional 24,730 extreme poor households received the transfer of income-generating assets – the most in any year to date;
- More than 1.5 million person-days of training was provided by the social development unit to core beneficiaries – almost 50% more than in the previous year;
- The number of small entrepreneurs generating additional incomes from their businesses under the guidance of the CLP rose to more than 25,700 by June 2009;
- The Health programme provided consultations to over 320,000 people – 5 times more than in the previous year; and
- The Education programme continued to assist 5,000 children who, without the CLP, would not be able to attend school. All graduated to the next class.

Not only has CLP witnessed a record year in many of its areas of intervention, it has also passed a very interesting year of associated events, with the following representing just some of the highlights:

- The CLP underwent its annual Output to Purpose Review (OPR) in September 2008 and the DFID-led team awarded an overall "boxed-1" indicating that all objectives are likely to be achieved by the end of project. Not only did the CLP achieve this perfect score in four of its five outputs but also scored a "2" in the remaining output. Such high scores are rare indeed;
- Given the consistent achievements and impacts of the CLP on extreme poor households, the UK Government approved a follow-on phase to begin in 2010 and to connect seamlessly to the current CLP. The value of the "new" CLP is approximately £70 million over six years;
- The management contract was tendered in early 2009. Four companies/consortia were shortlisted and Maxwell Stamp PLC (MSP) came out first in the evaluation process. This means that the majority of the CLP team will be retained for the follow-on phase;
- Not only did CLP achieve a boxed-1 in its OPR and MSP win the contract for the new phase of CLP; but MSP received peer recognition for the success of the CLP by winning the International Award 2008/09 for the Major Consultancy Project of the Year. The award was presented in London by HRH the Duke of Gloucester in November 2008;
- The CLP hosted a regional South Asia "Making it Happen" Workshop with DFID in Rangpur during May 2009; and
- As in previous years, the CLP's achievements led to visit from several dignitaries among them being the UK Development Minister, Mike Foster, the British High Commissioner to Bangladesh, Stephen Evans, the DFID-Bangladesh Head of Office, Chris Austin and the DFID Director for South Asia, Jim Drummond, who was accompanied by the DFID Head of Profession, Social Development (Helen Wratten) as well as a party from AusAid led by Lisa Hannigan.

## 1 Introduction and Overviews

This report presents the achievements of the CLP for the period 1 July 2008 to 30 June 2009. The CLP is funded by the United Kingdom Government through the Department for International Development (DFID) and sponsored by the Rural Development and Cooperatives Division of the Ministry of Local Government, Rural Development and Cooperatives of the Government of Bangladesh.

The CLP is part of the portfolio of activities of DFID designed to reduce extreme poverty in Bangladesh. The CLP operates in 150 Unions of 28 Upazilas within the Districts of Kurigram, Gaibandha, Bogra, Jamalpur and Sirajganj. Activities are concentrated in 750 villages on island chars of the Jamuna River. The CLP also plays a part in a wider process of eliminating seasonal hunger, referred to as "*Monga*", within Bangladesh. The CLP commenced operations in July 2004 and the programme is funded through October 2010.

### 1.1 Team Leader's Perspective

#### 1.1.1 The CLP Nears its Targets

This report covers the third full year of operation since the adoption of the new CLP programme approach in January 2006. Over the course of the year the CLP has moved rapidly towards achieving all its major targets and most of the minor ones too. As the Executive Summary points out, the only major output still some way to being achieved is in the raising of household plinths above recent record flood levels. The CLP fell about 7,000 plinths short of its optimistic target set in the 2008/09 work plan. This was not due to any lack of effort on the part of the infrastructure team but rather because the severe revaluation of the Taka against the pound sterling meant that the CLP had less local funds available than anticipated at the start of the year.

Nonetheless, the CLP was able to fund the transfer of income-generating assets, mostly in the form of cattle, to 24,730 extreme poor households meaning by the end of the year CLP had exceeded its logframe targets by 5,000 households. The Enterprise Unit was assessed during the year and its targets and successes carefully reviewed. By a series of simple surveys, it was shown that more than 26,000 households (90% are core beneficiaries) are generating additional incomes from small enterprises established with the assistance of the CLP. This exceeds targets by some 6,000 households.

In Section 1.3, Ric Goodman (Director of Operations) looks at the many achievements of his Division during 2008/09 and explains both the major successes and disappointments of the year.

#### 1.1.2 Working Environment in 2008/09

The working environment in 2008/09 year was not always easy with various factors causing concern and some significantly impacting the CLP's ability to achieve its work plan. However, despite all of the factors, as seen earlier, the CLP achieved records in terms of budgetary spend and the completion of outputs. Among the most important factors impacting the CLP during the year were the following:

- The floods of August 2008, although not as long or as extensive as those in 2007, did prevent fieldwork during the period. Further, as monsoon rains continued into September, the damp conditions meant delays of a few weeks to the start of the *monga* work programme; adding to the hardship of the people most at risk;
- The economic meltdown witnessed around the world took a disproportionate toll on the extreme poor. The most important impact was the rapid and very significant increases in food prices with the staple rice price rising to three times its usual level. The CLP reacted with the

introduction of an additional safety net payment that is described in detail in the Social Development chapter;

- The rapid and significant devaluation of the pound sterling against the Taka had very serious impacts. At the start of the FY, the CLP was obtaining approximately 130 Taka to the pound but during the year the pound fell very significantly down to as low as 90 Taka to a pound; a devaluation at times over 30%. This impacted our ability to fund activities. Razib Hassan provides more detail in chapter 10;
- Bangladesh began the transition from the Caretaker Government to a democratically elected government with elections held at the start of 2009. Although the transition occurred relatively smoothly, with no real problems for CLP activities, internal policy demanded that staff and vehicles were not in the field on election days. Azizul Haque Bhuiyan (Deputy Team Leader) provides more details on the election process and results in section 1.2.
- The success of the CLP model in assisting extreme poor families based on island chars to move sustainably out of poverty was recognised by the UK Government's decision in principle to finance an enlarged follow-on to the CLP; probably from early 2010. Good news as this decision was, it had a negative impact on the CLP team for a period of several months. Quite rightly for such a large contract (over £60 million), it went to open tender but this led to the CLP team – internationals and nationals alike – being concerned about their futures until the result of the tender was announced in May 2009.

### 1.1.3 Determining Impact

CLP provides inputs (assets, plinths, social capital, enterprise training, health facilities, homestead gardens) to extreme poor families but these are not ends in themselves but means to an end; the end being to assist poor families move sustainably out of poverty.

Therefore, tabulating plinths raised and cattle transferred is only the start of the story in achieving CLP's objectives. More important are the impacts of the inputs and the synergies developed in helping the poor become richer. Recently the CLP has shown the increasing incomes of beneficiary households over time, the increases in asset status of those households, their changes in nutritional wellbeing and the start of impact accruing from nascent "enterprises". The CLP has a dedicated team (the IML Division) that investigates not only the progress of the CLP against its work plan but also of its impacts. Key results are shown in Chapter 9 and an overall view of achievements presented by Malcolm Marks (formerly Director of IML) in section 1.4.

### 1.1.4 Sharing Experiences, Results and Impacts

The CLP learns considerably from other programmes, donors and academics' and in turn seeks to ensure that its own experiences are shared with a wide audience. In the frontline of this sharing are the website (a new site went live at the end of June 2009: [www.clp-bangladesh.org](http://www.clp-bangladesh.org)), a series of descriptive and impact reports (see chapter 13 for reports published in 2008/09) and representation at conferences and workshops. Of particular importance to the CLP's policy of sharing results and impacts was the hosting by the CLP in May 2009 of a DFID regional workshop entitled "Reducing Extreme Poverty and Vulnerability in Remote Areas" at which participants presented results from their particular programmes.

The CLP also seeks to work with recognised experts in specific fields; particularly where the CLP team may lack pertinent experience. This has been the case of nutritional status monitoring where CLP works with Prof. Nick Mascie-Taylor to monitor core beneficiaries across time. An impressive series of panel data is developing that proves statistically that CLP activities are resulting in reductions in stunting of beneficiary children; a most important impact.

### 1.1.5 The Future

The CLP is adapting to major changes in staffing at the top of the programme. In May 2009, Roland

Hodson left the CLP after five years as Team Leader. He has been replaced by Malcolm Marks (formerly IML Director) thus ensuring continuance. The Deputy Team leader Azizul Haque Bhuiyan also decided to retire and he left at the end of June 2009. Mr Bhuiyan brought government experience to the CLP and made key contributions in helping build relations between CLP and government, and by guiding CLP papers through the government bureaucracy. Mr Bhuiyan is replaced by Abdul Haque, an equally experienced ex-civil servant who is well known to the CLP.

In work terms, the upcoming FY (2009/10) has two very major targets. The first is to ensure completion of outstanding logframe objectives and the second is to begin moving efficiently and seamlessly to the follow-on phase of the CLP.

## **1.2 Deputy Team Leader's Perspective**

### **1.2.1 The Political Situation**

The FY 2008/09 was a crucial year in Bangladesh marked by the successful transition from the army-backed Caretaker Government to democratic rule. Elections were held on 29 December 2008 and the Awami League (AL) of Sheikh Hasina (AL President) scored an overwhelming majority in parliament capturing 231 seats while the BNP and its four-party Alliance won only 30 of the 300 parliamentary seats available. Sheikh Hasina was elected Leader of the House and Begum Khaleda Zia was elected Leader of the Opposition. Some recent factional infighting by the student, youth and labour league, subsidiary organizations of the AL, has dogged the new Government while the opposition BNP has been boycotting the parliamentary Budget Session due to disagreements with the Government; including the allotment of a house to Begum Zia and the provision of fewer seats in the front row in parliament than is demanded.

There are widespread allegations from both AL and BNP politicians about violations of human rights, oppression and misuse of power concerning the army chief (now retired) and some influential members of cabinet of the Caretaker Government while in power. Further, the trial of Liberation War Criminals has become a sensitive issue both at home and abroad and may develop into a political row and so cause the current political atmosphere to deteriorate further. Convictions against the AL Politicians together with cases still pending in the courts or under investigation are being withdrawn/pardoned by the Government but if the same response does not occur for politicians from other parties, then the neutrality of the Government will be questioned.

The incoming government of Sheikh Hasina, 13<sup>th</sup> Prime Minister of Bangladesh, was sworn into office on 5 January 2009. Mr. Zillur Rahman, elder politician of the AL, was elected President of the People's Republic of Bangladesh and took office on 12 February 2009 as the 19<sup>th</sup> President of the Republic. Food prices have decreased considerably but been replaced by a new dilemma for the government of how to keep the price of rice at sufficient levels not to harm farmers.

The early days of the new government were seriously marred by the mutiny of the Bangladesh Rifles (Border Security Force) at their HQ in Dhaka on 25 February 2009. Many officers posted from the army to different commands within the BDR were killed in the mutiny. Sadly, these officers included the Director General, a Major General, the Additional Director General, a Brigadier General, seventeen Colonels, nine Lt. Colonels, twenty Majors and one Captain. The FBI of the USA and Scotland Yard of the UK are assisting with the investigations being conducted by the Criminal Investigation Department of Bangladesh (CID). Results are still pending.

### **1.2.2 The Economic Situation**

Overseas employment, one of the main sources of foreign exchange earning, decreased during the year as many Bangladeshi workers lose their jobs abroad during the global economic crisis. Another important sector, export of garments has also declined as have the important export sectors of shrimp production, leather and jute.

Implementation of development projects during the financial year was unsatisfactory; showing a lack of efficiency in their administration. The Government brought about many changes to the civil, police and army without clear results. In contrast, the CLP achieved over 100 % of its target (in Sterling) and marginally less in Taka which appreciated against the Pound during much of the year.

On 11 June 2009, the Finance Minister announced an expansionary and ambitious budget of one lakh thirteen thousand eight hundred and nineteen crore of which thirty thousand five hundred crore is reserved for the Annual Development Plan and the remainder for non-development expenditure. Heavy reliance is placed on private-public participation (PPP). Agriculture, pro-agriculture activities, agri-processing, small and cottage industries have been prioritised. The budget speech was silent over the promised crusade against corruption. The allocation under the social security head of the revenue budget is 15.2 percent while the allocation for human resources, gender development and employment generation are far above those of previous budgets.

### **1.2.3 PECS and PSC Meetings**

The Programme Steering Committee (PSC) provided several valuable suggestions during 5<sup>th</sup> and 6<sup>th</sup> meetings held during the FY while the Programme Executive Committee (PEC) reviewed implementation progress and policies; approved the revised Work Plan and Budget for 2008/09 and also approved the Work Plan and Budget for 2009/10 in its 10<sup>th</sup>, 11<sup>th</sup> and 12<sup>th</sup> meetings. All were presided over by the Secretary RDCD (actually there were two Secretaries during the year) and participated by the representative of different Ministries/Divisions and private entrepreneurs. The PSC and PEC meetings are the highest forums to monitor, evaluate and disseminate the programme.

### **1.2.4 Approval of the RDPP**

The RDPP made a lengthy passage through the Planning Commission of 18 months, starting in January 2007 and being approved on 28 August 2008 in the ECNEC meeting Chaired by Chief Adviser.

## **1.3 Director of Operations Perspective**

Operations Division reached challenging targets this year; successfully steering a difficult course through many obstacles during the year. All major targets were met or exceeded, with the foreseen exception of a shortfall in the total number of household plinths raised. The challenges that Operations' staff needed to anticipate and respond to included moderate flooding, food price rises, global economic collapse and budget constraints caused by volatile exchange rate changes. Also the Holy month of Ramadan fell during the hot, peak plinth-raising season while Upazila elections and the Bangladesh Rifles mutiny caused disruption and concern.

Internally, the Operations Division continued to evolve and develop its operational procedures. As described below, policies and procedures for: plinth raising, water provision, livestock vaccine provision, health satellite clinics, community safety nets, temporary food transfers, roofing grants and erosion grants were among those introduced, revised and/or updated during the year.

A new Unit was created to manage the implementation of health and education, headed by Md. Abdul Momin, formerly CLP Procurement and Contracts Manager. Programme Managers were appointed to coordinate Education (Abdul Kamal Azad) and Health (Dr. Omar Faruk). At the end of the year Social Development Unit Manager Momtaz Shireen departed the CLP. Remaining at the core of Operations Division is a competent team who will continue to deliver and improve delivery, working towards the results set out in the logframe.

In part due to the uncertainties surrounding the future of the jobs of those both directly employed by CLP and within IMOs, there was great anxiety throughout most of the year. This caused high levels of staff loss and many of the positions left vacant are not possible to fill without any long term commitment. While in part this reduction of staff numbers is needed towards the end of the

programme, it is less than ideal for managing a team. One key message to CLP and IMO staff, and contractors alike, is that good performance over the current period has significant bearing on future opportunities. The future planning process being kept to deadlines and communicating good news will help to retain.

Senior CLP colleagues agree that this uncertainty has also in part given rise to several attempts of corruption, involving CLP and IMO staff. One such incident led to CLP cancelling the contract with one of its former IMOs, UDDYOG in Gaibandha. The remaining work and beneficiary caseload was allocated to its neighbouring IMO AKOTA, following a tender among existing CLP IMOs. Operations Division is constantly reviewing and revising procedures and attempting to close loop-holes and improve clarity of understanding among staff, IMOs, beneficiaries and other stakeholders. Working closely with IML and Finance Divisions, incidents are investigated and appropriate actions taken.

#### 1.4 Director of IML Perspective

The Innovation, Monitoring and Learning Division continued its evolution, began the previous year, from a predominantly data collection team to one concerned with the production of sound evidence of the progress and impacts of the CLP's activities. In achieving this ambition, three distinct targets have been set: To prove the existence and quality of inputs; to produce information showing the movement of beneficiaries from poverty, and to determine whether beneficiaries are happy with CLP's activities:

1. An independent company, Data Management Aid (DMA), managed at arms-length, is contracted to verify the quality and quantity of inputs. It checks a 10% random sample of inputs, both physical presence and quality of the work. Divergences are reported to IML and onward to the Team Leader. As a modification to last year, verification now occurs on monthly basis rather than quarterly, as before. The result is that CLP is now aware of issues very rapidly and can respond equally rapidly.
2. IML undertakes a range of studies looking at topics such as increases in total asset values, financial impacts of cattle transfers, crops grown, consumed and sold from homestead gardens, financial impacts of enterprise activities on core beneficiary households, and nutritional impacts of the combined CLP package of assistance on women and children from beneficiary households. A core activity is the monthly monitoring of household income and expenditure with very significant increases in these two factors becoming evident with time spent with the CLP.
3. A series of satisfaction and impact surveys were carried out that seek beneficiary support to improve the way we work and the products delivered. These surveys keep a tight finger on the pulse of any corruption within the system. Pleasingly, leakage during *monga* IEP was recorded at very low levels by a new method of placing permanent investigative teams in the field throughout the work programme. They were also kept in the field during the dry season earthworks and again recorded very low levels of attempted or actual leakage. This is the first time that CLP has monitored corruption at this time of year. Sadly and in contrast to the reductions in leakage during infrastructure activities, serious events occurred in livelihoods activities that are being investigated at the time of writing.

In May 2009, IML Director (Malcolm Marks) became team leader and the programme director was replaced by Frank Kiel in July 2009.

## 2 Infrastructure Development

### 2.1 Introduction and Ambitions

The Infrastructure Development unit aims to reduce the vulnerability of char dwellers to environmental stress and achieves this through implementing different infrastructure activities to ensure that:

- Most households on island chars live on raised plinths;
- Most households on island chars have access to safer drinking water including during floods;
- Most households on island chars have access to and consistently use improved sanitation facilities;
- Most Union Parishads participate effectively in delivering improved infrastructure. Char dwellers exhibit improved awareness about the roles of Union Parishad; and
- Provision of employment opportunities during the lean (*monga*) season in selected geographical areas.

In 2008/09, work focussed on the provision of public and private infrastructure (homestead plinths and flood proofing, tube well platforms, slab latrines and other forms of earthwork). Activities and achievements during 2008/09 are shown in Table 2.

Table 2: Infrastructure – Activities & Achievements 2008/2009		
Planned Activity	Target	Achievements 2008/09
1. Plinth raising through local government	80 island char UPs raise plinths for 3,550 households	11 UPs raised plinths for 251 households
2. Plinth raising through IMOs	18 IMOs raise plinths for 17,000 households	18 IMOs raised plinths for 15,099 households
3. Monga alleviation through Infrastructure & Employment Programme (IEP)	UPs implement IEP schemes generating 316,800 person-days of employment	UPs generated 194,100 person-days of employment
	IMOs implement IEP schemes generating 798,600 person-days of employment	IMOs generated 560,900 person-days of employment
4. Improved quality of drinking water	2,000 shallow tube wells installed	No subsidy was provided for TW installation as per CLP water policy rather char dwellers were encouraged to invest in TW
	4,000 platforms constructed around existing tube wells	Revised platform target as per CLP water policy was 319 and 276 constructed
	400 TW water tested to determine level of arsenic,	450 TW water tested for iron, manganese, nitrate and

		arsenic level
	Train 750 community pump minders on TW repair and maintenance	730 community pump minders from chars trained on TW repair and maintenance
5. Improve sanitation	8,000 water seal latrines installed	10,420 water seal latrines installed

The unit is managed by a team of two head office staff with field support provided by District Infrastructure Managers in each of the 5 districts together with of 18 Infrastructure Officers (each responsible for 4-5 unions). Rural infrastructure activities are channelled through one of 5 funding instruments, explained in Table 3.

<b>Table 3: Infrastructure Development Funding Instruments</b>			
<b>Budgetary allowance</b>	<b>Recipient of funds &amp; implementing agency</b>	<b>Description</b>	<b>Priority areas</b>
Plinth raising through UPs: Depends on grant agreement value	UP who use community-based Scheme Implementation Committees (SIC) for implementation	HH plinth raising is primarily done through UP funding	Island chars only
Plinth raising through IMOs: Depends on grant agreement value	Implementation via IMOs	Raising homestead plinths as a means of flood proofing	Island chars only
Social Protection Fund: To date this has taken the form of the Infrastructure & Employment Programme (IEP) for earthmoving schemes	UPs who use community based SICs IMOs both directly with HH owners and SICs	Generation of short-term employment during the <i>Monga</i> period	Island chars only
Installation of TW platforms and water seal latrines: Depends on grant agreement value	Implementation via IMOs	Construction of water seal slab latrines and platform around old tube wells	Island chars only
Tube well water quality testing	Testing by renowned national organisation named EPRC and CLP staff	Iron, manganese, nitrate and bacteria test done by EPRC. Arsenic test done by EPRC and CLP trained staff.	Island chars only



The Infrastructure Development fund allocation and activities were almost at the same level as that of FY 2007/08. This is reflected in both the level of disbursement and outputs achieved. Activities undertaken were those set out in the Work Plan with a forecast budget of £4,106,961. Actual budget expenditure was approximately 94% in GBP and 72% in BDT. The difference between GBP and BDT was due to exchange rate loss.

The team has been particularly successful in disbursing funds for infrastructure provision through IMOs; with success achieved in flood-proofing homesteads (raising plinths), construction of latrines and in IEP to mitigate *Monga* in five districts. This year all infrastructure activities were implemented in island chars. UPs were persuaded to undertake plinth-raising and "monga alleviation" works in island chars only.

CLP formulated a policy on water supply this year. As the technology and costs of shallow tube wells are within the reach of some of the poorest char dwellers, the CLP does not wish to undermine community capacity by providing grants for shallow tube well supply. As part of the CLP social mobilisation process the CDOs are working with households and groups of households to promote the installation of one or more shallow tube wells on CLP constructed household plinths. In cases where more than 8 households are living on one plinth, multiple tube wells are being promoted. The only exceptions to the policy are grants to cover the cost of tube well installation near to schools or for the households with aged or handicapped individuals. Because of this policy no tube wells were constructed with CLP subsidy during the FY.

The above mentioned policy also placed restrictions on constructing platforms around existing tube wells. As an incentive to move wells onto platforms and as an investment in improving drinking water quality, the CLP provides grants for tube well platforms using the following criteria:

- 1 to 5 Core Beneficiary Households using the well = No Grant
- 6 to 10 Core Beneficiary Households using the well = 1 Concrete Platform Grant
- 11 or more CBHH using the well = 2 Concrete Platform Grants

Households who are not core beneficiaries also live on these plinths and benefit from the platforms but, in terms of allocation of grants, the priority is given to areas with the highest concentrations of beneficiaries. Following the criteria only 319 tube wells were identified for platforms as against the work plan target of 4,000. 276 platforms were constructed this year.

Under the management of IML, an independent verification contractor verifies the quantity and quality of 10% of outputs. When outputs are found deficient in any way, the CLP asks the contracted organisations to rectify the irregularities. Funds can be withheld or withdrawn if deficiencies are not satisfactorily addressed.

## 2.2 Activities and Achievements

### 2.2.1 Plinth Raising Activities and Achievement

Ten UPs received funding from CLP in 2008/09 marking the fourth year of UP funding for homestead plinth raising. Sadly, the target number of plinths was not achieved as many UPs do not have island chars and others refuse to restrict work to islands. Serious budgetary constraints due to the sterling depreciation also impacted negatively.

In 2007/08, financial irregularities were strongly suspected in 15 Ups and they were denied access to the funds in 2008/09. In contrast, 5 UPs were rewarded with additional allocations ranging from 100,000-150,000 Tk for a good performance.

### 2.2.2. Social Protection Fund

The Social Protection Fund (SPF) provides short-term employment for the most vulnerable households via the Infrastructure and Employment Programme (IEP). IEP operates in the three

*Monga* months, following the monsoon, and precedes the main rice harvest when few employment opportunities exist. 99% of the IEP budget was allocated to raising homestead plinths while the remainder was used to raise schools premises.

IEP was again implemented on a piecework basis and workers allowed to work five days per week. It was implemented in the most *monga* prone areas of four districts: extensively in Kurigram and Gaibandha, and selectively in Jamalpur and Sirajganj.

Funds were channelled through UPs and IMOs. Working in conjunction with CLP infrastructure staff, UPs select villages for inclusion in the programme; SICs are formed in each village that identify participants, supervise work and distribute payments. Selection is confined to the landless and preference given to female-headed households. IEP ran from September 15 to 31 December 2008 and contracts were signed with 31 UPs and 17 IMOs in the four districts. Male workers earned TK 125-135 per day and female workers between Tk 80-85 and all workers received an average 40 days employment. Total expenditure was £771,248 with 19,135 labourers (including 4,696 women) being employed.

### 2.2.3 IMO Activities and Achievements

CLP's Disaster Management, Water and Sanitation and a part of the Social Protection Fund are channelled through IMOs. During 2008/09 infrastructure contracted all 19 IMOs to implement the work in island chars. Funds dispersed were £3,889,626 and considerable progress made in homestead plinth raising and in providing latrines. During the year, 15,099 households received a raised homestead, 10,420 obtained latrines and 276 tube well platforms were installed. All latrines and TW platforms were constructed on raised plinths. Platforms are built for the good of the wider community and are installed on raised plinths.

### 2.2.4 Safe Drinking Water Provision

Provision of safe drinking water is a long term commitment. However, the installation of tube wells does not guarantee safe drinking water. For this reason, water quality tests were performed in all five districts with random samples taken from 450 tube wells (both CLP and non-CLP installed and with/without concrete platforms). Samples were tested for arsenic, iron, TTC, nitrate and manganese and results were positive for water quality. Further, the tests show that proper platform construction has significantly improved water quality. Tests were carried out in the dry and monsoon seasons to ascertain whether there is any negative impact of flooding on water quality.

As a precaution, during the floods of August 2008 (which were moderate), 585,895 sachets of water purification chemicals were distributed to flood-affected homes. This largely protected the island char population from water-borne diseases.

### 2.2.5 Intervention Mapping

GPS data for 38,000 raised plinths with their latrines and tube wells were collected by CLP and posted on Google Earth maps. Data for CLP health satellite clinics, schools, solar freezers and flood pillars were also posted on the Google maps. These will be continually updated as more plinths are raised and latrines and tube wells provided.

### 2.2.6 Smokeless Improved Cooking Stove

During the year, CLP began a pilot to provide smokeless (improved) cooking stoves to char dwellers in one district with technical assistance from GTZ. Twenty five local people (including 9 women) were trained in stove installation and, to date, 339 families in one union in Bogra district have installed the stove. This stove saves fuel, cooking time with almost no health hazards. CLP will further promote the stove in 2009/10.

## 2.3 Lessons and Future Objectives

### 2.3.1 Lessons Learnt

Corruption remains an issue in Bangladesh with local government institutions rated in the top five by Transparency International. The CLP has internal controls and targets zero corruption. Despite intense efforts, there are still reports of demands for money by UP chairs and SIC members from labourers. CLP seeks to ensure that labourers get wages in full in the presence of a CLP representative. However, IEP workers report that UP chairs and others demand payments wages are received and many feel obliged to pay as work on IEP often depends on UP chairs while wages are often channelled through them. CLP has reviewed plinth-raising policies and developed alternative options as counters to corruption. In 2008/09 most IMOs worked directly with household owners who selected their own labourers, paid them directly and bypassed the SIC. The labourers are fully oriented on their entitlements and sessions are arranged to ensure they receive full wages. Signboards at worksites were modified to show the quantity of earth to be moved and wages to be paid. A mobile phone number is given on the signboard for complaints/further information. These changes have helped to build awareness and have resulted in less corruption and cheating.

In addition, IML evolved its monitoring during *monga* and dry season programmes by assigning teams to rolling and anonymous surveys across worksites. As a result, CLP obtains reports of irregularities within 24 hours and responds rapidly. IML undertook traditional customer satisfaction surveys at the end of the infrastructure campaigns and, all modifications combined, the CLP has found far less irregularities in 2008/09 than in previous years.

Erosion of homesteads remains a problem although CLP tries to select areas for plinth raising where erosion risk is lowest, it is almost impossible to predict erosion patterns. In total, 459 households have lost their CLP-raised plinths due to river erosion. However, the benefit of a raised plinth is well known. Disaster management through plinth-raising proved itself during the 2007 floods as migration to the mainland was negligible while many families lacking plinths took refuge. Most recipients take care of their plinths by planting fruit trees and grass on the slopes. People understand that plinths are crucial for flood-proofing and for safe drinking water, hygienic latrines and vegetable gardening.

### 2.3.2 Future Objectives

Corruption remains of concern in infrastructure work and while CLP endeavours to take prompt action against people trying to cheat labourers, corruption by local government officials is difficult to control. Labour orientation before the start of work helps and this will be strengthened to ensure labourers receive all necessary information.

By the end of 2008/09, 80,542 households were living on CLP-raised plinths and 20,000 more are targeted in 2009/10. All will be provided with access to safe drinking water and sanitation facilities. By the end of the FY, CLP will have raised 100,000 plinths for all 50,000 core beneficiary families plus an additional 50,000 non-core households. Non-core beneficiaries come from the bottom 2/3<sup>rd</sup> of the char population with preference given to female-headed households. To ensure that core beneficiaries receive a plinth, the CLP will continue to deny funds to UPs without island chars.

*Monga* remains a problem in Bangladesh; especially in Kurigram and Gaibandha. DFID targets seasonal hunger mitigation and so CLP will provide employment opportunities to the most needy. About 1.0 million person-days of employment will be provided in Kurigram and Gaibandha districts together with selected pockets in Bogra, Jamalpur and Sirajganj. At least 25,000 families will benefit from 35-45 days of employment in different types of earthmoving work. 25,000 IEP labourers and family members will be given deworming tablets at the start of the *monga* season in an attempt to improve nutrition, health condition and work outputs. The results will be monitored by IML.

7,500 CLP core beneficiaries receiving water seal latrines from July-December 2009 will also receive

2 pairs of flip-flops for use in the latrines.

As the technology and cost of shallow tube wells is within the reach of char dwellers, CLP will no longer subsidise tube well installation. However, as part of the social mobilisation processes, CDOs will work with households to promote shallow tube well installation on raised plinths. The CLP views that the cost of a tube well can be shared by 8-10 families living in a cluster who have already received significant assistance.

GPS coordinates of all CLP raised plinths, latrines, tube wells, platforms, CLP schools and satellite health clinics. will continue to be recorded and loaded on to Google earth.

### 3 Livelihoods Development Unit

#### 3.1 Introduction and Ambitions

Many projects around the world have shown that the extreme poor cannot be lifted out of poverty simply by disseminating knowledge or credit. The CLP has shown that transferring income-generating assets to the extreme poor enables them to begin their own income-generating activities on a sufficient scale that impacts became significant and sustainable.

CLP initiated the asset transfer programme (ATP) in early 2006 when five IMOs were provided grants to assist 3,147 beneficiary households (BHH) purchase income-generating assets to the value of £100. When given the choice, the majority (97%) chose to purchase young cattle (81% heifers). However, income-generating assets like cattle are expensive to maintain until they start to generate income. Thus CLP also provided an income-support stipend of 300 Tk a month for 18 months plus an livestock feed support payment of 100 Tk for the first six months. BHH were also supported with training in livestock and homestead garden production and these help to ensure that BHH attain the capacity to raise livestock and produce nutrient-rich crops that assist in maintaining good health. In November 2006, the second phase of ATP was initiated based on the lessons from Phase 1. A total of 14 IMOs were allocated grants and provided 8,246 BHH with funding to purchase assets together with the monthly stipend and training. October 2007, saw the start of ATP Phase 3 in which 19 IMOs provided 18,850 BHH with funds to purchase assets plus an income support stipend of 300 Tk for 18 months and a feed stipend of 200 Tk.

In August 2008, Phase 4 began with 18 IMOs providing 24,730 BHHs with funds for asset purchase, monthly stipends totalling 600 Tk for 6 months and 350 Tk for the subsequent 12 months and complementary training. By the end of 2008/09, 55,000 BHH; almost totally women had received assets, passing the logframe target by 10%

#### 3.2 Activities and Achievements

Table 4 shows the planned activities and deliverables of the Livelihoods Component together with a list of achievements for 2008/09.

Table 4: LDU – Activities and Achievements 2008/09		
Planned activity	Deliverable(s)	Achievements 2008/2009
1. Asset Transfer Programme (Phase 4)	25,000 beneficiaries each acquire 17,000 Tk of productive assets & 18 months of stipend by June 2009	<ul style="list-style-type: none"> <li>• 24,730 beneficiaries received Tk 17,000 of IGA;</li> <li>• 350 Tk distributed as a family maintenance stipend from August 2008;</li> <li>• 250 Tk provided for feed costs for first 6 months;</li> <li>• 70,918 doses de-worming drug administered to cattle</li> <li>• 71,266 cattle were vaccinated mostly twice with 4 vaccines</li> <li>• 2,623 cows/heifers were artificially inseminated;</li> <li>• 18,972 doses de-worming drug administered to ATP sheep/goats and 16,159 sheep/goats vaccinated against</li> </ul>

		PPR
2. Capacity building of 18 IMOs	Training, Motivation Tour and Cross visit programme for key staff of 18 IMOs arranged.	<ul style="list-style-type: none"> <li>• 110 IMO staffs received 238 person days ToT on livestock rearing and disease control</li> <li>• 100 IMO staffs received 218 person days ToT on vegetable production, grafting &amp; compost production</li> <li>• 96 IMO staffs participated in Motivation tour programme at Milk vita, Bera cattle market and CLP working area under MMS</li> <li>• 84 IMO staffs participated in Motivation tour programme at Spices Research Canter (SRC), sub station of Bangladesh Agricultural Research Institute (BARI), Bogra and CLP working area of GBS</li> <li>• 44 IMO staffs participated in Cross visit programme at CLP working area under MMS and NDP</li> </ul>
3. Modified training materials (flipcharts & leaflets, modules etc.)	18 IMOs utilising training material (training module, flip charts, leaflets, etc.)	<ul style="list-style-type: none"> <li>• All 18 IMOs received training material (flip charts, leaflets, modules etc.)</li> <li>• 24,730 beneficiaries received 3 types of leaflets</li> </ul>
<ul style="list-style-type: none"> <li>• 4. Agriculture Research Funding for Government</li> </ul>	<ul style="list-style-type: none"> <li>• Held meeting with Project Director and Scientists of Spices Research Centre (SRC), Bogra</li> </ul>	<ul style="list-style-type: none"> <li>• Requested to submit a proposal for adaptive research on spices crops in CLP working area.</li> <li>• Scientists of SRC visited CLP working area in Kurigram</li> <li>• SRC was agreed to submit the proposal but finally didnot</li> </ul>
<ul style="list-style-type: none"> <li>• 5. Review and Learning workshop with 18 IMOs and CLP district staffs</li> </ul>	<ul style="list-style-type: none"> <li>• Review of 2008/09 activities, learning from implemented activities and future planning</li> </ul>	<ul style="list-style-type: none"> <li>• 250 IMOs and CLP district staffs participated in the Review and Learning workshop &amp; recommended future plan for 2009-10</li> </ul>

### 3.2.1 Asset Transfer Programme

#### ATP Phase 1

4,836 cattle were purchased by the 3,174 BHHs in FY 2005/06. Many sold their first assets and reinvested in different ways: further cattle, land leases or small business. Unfortunately, beneficiaries generally have poor access to veterinary services and so have not vaccinated or dewormed their cattle since this was last done with the help of the CLP. The degree to which ATP 1 BHH access veterinary services varies; depending on the initiative of the IMO and of the local paravets. Where IMOs continue to remind beneficiaries of the benefits of vaccination/deworming and

connect them to paravets selling services at reasonable prices, livestock do receive vaccination / deworming. Where this does not occur, Phase 1 livestock are not being vaccinated. The Livelihoods unit attempts to rectify the situation by providing training (in agriculture and livestock) and cattle mortality remains low at only 0.4% per annum.

#### ATP Phase 2

In 2006/07, assets were funded for 8,322 households. Of these, 35 migrated to the mainland with their assets and 39 refused assets on religious ground, another died. The remaining 8,246 BHH of Phase 2 purchased 8,854 cattle and have frequently sold the original animal and reinvested in more cattle or other assets. Training as in Phase 1 was provided and cattle mortality is at 0.82% per annum.

#### ATP Phase 3

In 2007/08, assets for 19,000 BHH were funded. Of these, 29 migrated, 108 were disqualified during verification, 8 refused assets and 5 died. Thus Phase 3 has 18,850 BHH. Purchasing of cattle began in October 2007 and was completed by April 2008. 22,740 cattle were purchased by beneficiaries and they too have often sold original animals to reinvest in more cattle or other assets. Many cows have delivered calves and as a result, the number of cattle owned by Phase 3 BHH stands at 28,194. All BHH received 5 sets of training in livestock rearing plus 2 sets of refresher training in 2008/09. Beneficiaries were provided vouchers to cover veterinary costs for their cattle (vaccination, de-worming and artificial insemination). A total of 78 cattle have died giving a mortality percentage of 0.34 per annum. Nine cattle were stolen in 2008/09.

#### Case study of ATP 3 beneficiary in MMS area

Kadbanu lives in Boroghorjan village of Ghorjan union under Chowhali Upazila of Sirajganj district with her husband and 4 children. She is 36 years old and her husband 48. Her husband was a day weaver with an irregular income. She became an ATP 3 member in late 2008 and purchased a bull in January 2008 for Tk. 15,000. She also received training, home gardening inputs and a monthly stipend. She reared her bull well and was able to sell it after 6 months for Tk. 25,300. She reinvested her money in a bull, costing Tk. 16,500 and a hand loom for Tk. 9000. The new bull she reared for 4 months and then sold it for Tk. 30,000 during Eid-ul-Azha. With the income she purchased a heifer for Tk. 7,000 and two more hand-loom for Tk. 17,000. She used the remaining money for personal needs. A little later she used some of the profits from the hand loom to purchase yet another machine.



Thus now she owns a heifer to the value of Tk. 12,000 and four hand looms which are used to produce sari cloth; earning for her and her husband about Tk 5,000 per month. She now employs a weaver in her factory. In addition she is producing vegetables in her garden for family consumption. The four children go to school regularly and she plans to purchase more hand looms from the

income, earn more money and then purchase land while continuing the education of her children.

#### ATP Phase 4

Phase 4 has 24,730 BHH and assets were purchased in three stages (Table 5).

Table 5: Stages of Asset Purchase During Phase 4 ATP		
Type of Asset	Number of households	Number of assets
<b>1st purchase stage:</b>	Principle asset purchased using approx. 91% of funds. Average value of 14,238 Tk	
Bull	7,540	8,540
Heifer	15,871	16,873
Cow	268	268
Cow plus calf	1,051	1,051
<b>2nd Purchase stage:</b>	13,928 HH with remaining funds buy a second asset with an average value of 1,796 Tk (approx. 8% of funds)	
Sheep	7,982	11,841
Goats	2,357	3,218
Calves	3,398	3,398
Chicken	35	92
Rickshaw/van	111	111
Sewing machine	45	45
<b>3rd purchase stage:</b>	12,523 HH with an average of 453 Tk (1% of total funds) were given this in cash and many bought materials for a cattle shed.	

The following steps are followed in the purchasing process:

1. Two orientation meetings: groups of BHHs meet and are told why they were selected as CLP core beneficiaries; learn about ATP and the choices of assets;
2. One day basic training given on cattle selection and basic cattle-rearing skills. Nominees or representatives of the beneficiaries also attended the 2-hour training to learn how to purchase cattle and to transport them;
3. Groups of beneficiaries or their representatives travel to livestock markets to purchase the cattle;
4. Beneficiaries select their animal(s), IMO staffs examine the cattle and provide the funds;
5. Beneficiaries bring the animals to their villages.

Purchasing for Phase 4 began in August 2008 and was completed by May 2009. For easy supervision and monitoring as well as to prevent competition for animals leading to cattle price inflation, purchasing occurs gradually with only one or two IMOs from each district present at markets on a given day. All animals are immediately vaccinated against Foot & Mouth Disease (FMD), Anthrax, Black Quarter (BQ) and Hemorrhagic Septicaemia (HS). They are also de-wormed. Phase 4 cattle mortality was 0.30% and 11 cattle have been stolen.



All ATP 4 BHHs were provided with four rounds of training in livestock husbandry that help in cattle selection, disease identification and control, livestock feeding and livestock breeding. Some IMO's did not complete the fifth round of livestock training (on calf delivery, rearing & milk production) in 2008/09 due to delayed cattle purchasing. This will instead be provided in 2009/10. Summary of achievements of livestock activities during 2008/09 is shown in Table 6.

<b>Table 6: Summary of Achievements During 2008/09</b>			
<b>Activities</b>	<b>IMO</b>		<b>Remarks</b>
	<b>Target</b>	<b>Achievement</b>	
Cattle dewormed (# of doses)	90,000	70,918	Second scheduled deworming to be completed in FY 2009/10
# of cattle vaccinated (2 doses)	45,500	71,266	Achievement high due to re-invested cattle and calves vaccinated
Sheep/goat dewormed (# of doses)		18,972	No specific target
Sheep/goat vaccinated against PPR (# of doses)		16,159	No specific target
# beneficiary training on livestock rearing (person-days)	170,210	152,625	Due to late purchasing of cattle by some IMO's, 5th round livestock training will be completed in FY2009/10
# of fodder plots established (mainly Napier grass)	25,000	22,154	Some IMO's will distribute fodder cuttings in July, 2009
# Cattle AI	1,000	2,623	Much interest in AI

### 3.2.2 Introducing Crossed Cattle to the CLP

The Livelihoods unit organised a cross visit programme in December 2008 for programme managers and asset transfer supervisors of IMO's in the CLP working areas of MMS and NDP. Participants saw crossbred/Pabna cattle and were impressed by the potential of the cattle. They passed on the information concerning the crossbred Pabna cattle to ATP 4 beneficiaries and many beneficiaries decide to purchase them. Thirteen of the 18 IMO's then purchased cattle from Bera, Sirajganj and Arunkhola cattle markets and a total of 2,387 crossbred/Pabna cattle (bulls: 1,488, heifers: 882, cows: 7 and calves: 10) were purchased; 7% of the total cattle purchased. A few beneficiaries from phases 1, 2 and 3 have also purchased the crossbred cattle.

#### Profit Analysis of Crossbred & Local Cattle

##### Comparison of the profit from rearing crossbred and local bulls:

Most ATP beneficiaries purchase local bulls from their nearest market but a few purchase crossbred bulls. A study compared the financial returns of crossbred and local bulls. Data were obtained from beneficiary passbooks, collected by livestock officers, from a total of 562 beneficiaries: 515 who had

reared local bulls and 47 crossbred. The average age of the local bull was 21 months and that of the crossbred bulls was 23 months while the mean rearing period was 221 days. Purchase price, veterinary and feed costs were used in the calculation as were sale prices and the value of cow dung, also veterinary costs including vaccination and de-worming. Opportunity costs (labour to collect grass) were not considered as IML studies show this to be close to zero. The return from rearing crossbred bulls was 62% and only 35% for local bulls.

**Comparison of profits from rearing crossbred and local milch cows:**

A comparison of financial returns of crossbred and local cows was carried out by livestock officers with cattle of 619 beneficiaries that are rearing milch cows of which 44 are crossbred cows. Similar data was collected as above. The average age of the local cows was 26 months and the crossbreds 27 months. Most of the cattle in this survey were pregnant heifers at the time of purchase. Average rearing period was 393 days. The analysis of financial returns also used the purchase price, feed costs, veterinary support costs considered alongside the value of milk, present/sale value, the present value of calves and the value of cow dung. Similarly opportunity costs were considered negligible. The financial return from crossbred cows was 97% compared to only 60% for local cows.

**Oestrus Synchronization Programme**

Although most beneficiaries see cattle as a way out of poverty, in reality the productivity of local cattle is low because of their poor genetic makeup, inadequate nutrition and general poor health and husbandry. Most beneficiaries purchase local or *deshi* cattle and in order to help them achieve better returns on their investments, it is essential to improve cattle fertility, reproductive performances (such as age at puberty, service per conception, calving, dry period, lactation length and milk production). The reproductive performance of cattle especially fertility status is of great economic importance. Improving reproductive traits, particularly fertility, through artificial insemination is an important tool in the development world. GoB offers animal healthcare and production services in 476 Upazilas through DLS (the Department of Livestock Services). DLS provides artificial insemination service but not in the remote chars. Some service centres operated by NGOs exist in the chars but they do not deliver a quality service. Conception rates of dairy cattle through AI depend on oestrus detection, timing of insemination, efficiency of AI technician and the quality of semen.

Improvements can be obtained by oestrus synchronization that ensures that a cow is in oestrus at the time of AI. This is achieved by using GnRH and prostaglandin and is highly effective in improving the reproductive success of dairy cows.

CLP undertook a pilot programme in oestrus synchronization in Sirajganj. A total of 122 cows/heifers in the pilot programme were inseminated artificially after synchronizing oestrus. 74 out of 122 cows/heifers are pregnant at the time of writing; a pregnancy rate of 59%. Under standard CLP AI programmes the pregnancy rates are only 40%, 39% and 43% for Phases 1, 2 and 3 respectively. The advantage of oestrus synchronization is clear and so it will be rolled out in future.

**3.2.3 Homestead Gardens**

Homestead gardening by CLP beneficiaries has grown rapidly in popularity and yield. It is creating opportunities for family members to provide fresh and nutritious produce for the family and also to earn extra money by cultivating any unused areas on the homestead raised plinth. Household waste is now being composted and the fertility of the soil increased. Homestead gardens are the woman's domain and they undertake the gardening activities with little support from male members of the family. The gardens are capable of providing vegetables throughout the year, with any surplus being sold and thus incomes being increased. The Livelihoods Unit is implementing the "Goyeshpur" model developed by the Bangladesh Agricultural Research Institute. Beneficiaries grow different types of vegetables in beds and in pits as well as spices and fruits tree.

In 2008/09, a further 25,000 households were assisted in homestead gardening with a total of 48,216 households establishing vegetable beds and seeds being provided twice; once for the winter season and once for the summer. A total of 295,177 pits were established. During the year a total of 36,438 trees (bamboo and *neem*) were planted on the homesteads together with saplings of mango, guava, jujube and lemon. Each household received one sapling of each plus 5-10 saplings of papaya.

A total of 71,622 person-days of training were provided on homestead gardening and a further 42,660 person-days on compost production. Beneficiaries learnt about vegetable production, vegetable's seeds production and storage techniques, fruit tree planting and management, grafting techniques and compost production. Table 7 shows the performance of the livelihoods unit against targets developed in the 2008/09 work plan.

**Table 7: Performance of Homestead Garden Activities Against Work Plan Ambitions**

Activities	Performance		Remarks
	Target	Achievement	
# Homestead assisted	25,000	48,349	Established garden 2 times during winter and summer seasons
# HH received seed	25,000	487,216	BHHs received seeds 2 times during winter and summer seasons
#Training on home gardening and fruit tree production (person-days)	68,850	69,468	
# Training post-harvest (person-days)		21,54	As required by BHHs
#Training on compost production (person-days)	43,850	42,660	Target not achieved as some beneficiaries missed the training
# pits	300,000	295,177	Some beneficiaries established less than the target of 6 pits/HH
# HH with pits	25,000	50,605	Established pits twice during winter and summer seasons. Some BHH left from ATP-3 are included here
# compost pits	25,000	22,652	Target not achieved as some beneficiaries moved at the time of plinth raising
# trees/bamboo saplings planted	25,000	36,438	Only bamboo (17,002) and <i>neem</i> (19,436) saplings considered in these figures.
# HHs with others saplings (mango, guava, jujube and lemon)	25,000	20,050	Mango (20,050), Guava (20,050), jujube (18,824) and lemon (19,439). Target will completed in July 2009

# HHs with papaya sapling	25,000	21,648	Each BHH received 5-10 papaya saplings. Target will be achieved in July, 2009
---------------------------	--------	--------	---

### A Case study of ATP-IV beneficiary in MJSKS area

Jahanara is a Phase 4 beneficiary living in the village of Berahim of Bozra Union under Ulipur Upazila in Kurigram district. She is 35 years old and her husband is 42. She has 3 sons and a daughter. Previously her husband was the only wage earner in the family and Jahanara only occasionally earned money by labouring. Their combined earnings were never sufficient and so she and her family had a miserable life. As an ATP beneficiary, she received different supports: the assets, stipend, agricultural inputs for her garden, and training in livestock care, agriculture and social awareness. Great changes can now be seen in her life. In November 2008 she purchased a pregnant heifer for Tk. 16,620 and in April 2009 it gave birth to a calf and produces 4 litres of milk per day. Jahanara earns Tk 70 per day selling 3.5 litres of milk with the remainder being consumed by the family. The money she earns helps to maintain her family while the production of her garden meets her family's vegetable needs as well as allowing her to give vegetables to her neighbour.



The present value of her cow and calf is Tk. 35,000. She is now willing to participate at social activities as well as play a role in family and community decision-making. She can now send her son to school; he is in class ten, and her family is now very happy.

## 3.3 Lessons and Future Objectives

### 3.3.1 Lessons Learnt

- ATP assets are approximately doubling in value each year and many ATP households have successfully sold assets and purchased new ones, including land leases and small business;
- Given that more than 91% of BHH choose cattle as their principal assets, the success of ATP depends heavily on the availability of vaccines against common cattle diseases;
- Livestock Service Providers (LSPs) continue to be trained, good vaccinations procured and improved breeding promoted. The current voucher scheme needs an in-depth review;
- Ensuring vaccination and deworming and promoting primary treatment by LSPs through the voucher scheme reduces cattle mortality and promotes profit growth;
- Artificial insemination using prostaglandin analogues will have a major impact on the productivity of cattle on the chars;
- In case of reinvestment, IMO staffs may assist in the sale and repurchase of cattle as they do for initial assets;
- Fodder cultivation on the sides of plinths ensures a continual supply of grass while protecting against erosion of the plinth;

- The beneficiaries should be involved in the choice of assets in order to prevent family conflicts;
- IMO staff must be present at the time of asset purchase in order to protect beneficiaries' interests;
- Motivation tour and cross-phase visits for staff in order to acquaint them with new techniques that could be adopted;
- Purchases of assets should be made gradually to avoid temporary price inflation of cattle in the markets;
- IMOs need clear guidelines related to migration, asset sales and beneficiary death;
- Marketing links for both livestock and agriculture produce are important for the long-term sustainability of ATP; hence the need to work closely with EDU;
- Growing bed crops and pit crops in homestead area improves family nutrition and offer extra income from the sale of surplus;
- Roadside tree plantation programme could be undertaken in the chars. Nurseries can be promoted to help develop entrepreneurs. More businesses are needed to supply vegetables seeds and saplings;
- Some ATP households prefer to use cattle dung for fuel rather than compost. This situation needs looking at since soils in the chars are generally sandy and with low fertility due to an absence of organic matter and the best way to improve soil fertility is to add compost.

### 3.3.2 Future Objectives

- At least 5,000 new beneficiaries to be covered;
- New ATP beneficiaries will receive:
  - i) 19,000 Tk for asset purchases
  - ii) 525 Tk per month for 12 months as an income support stipend
  - iii) 250 Tk for 6 months as a livestock feed support
  - iv) 5 rounds of livestock production training;
  - v) 3 rounds of agricultural training
  - vi) Different types of fruits & tree saplings and fodder cutting. Saplings will be planted on the platform and cuttings on the slopes of the raised plinths
  - vii) Vouchers to cover veterinary supports for their cattle like vaccination, deworming and artificial insemination;
- 30 AI technicians to be developed to work in the chars. 4,000 ATP cows/heifers to be inseminated artificially with the semen of superior's bulls using prostaglandins analogues;
- Inputs will be provided to new ATP beneficiaries to establish homestead gardens,
- ATP 4 beneficiaries to receive two rounds of livestock and agriculture refresher training.
- ATP 4 beneficiaries to be encouraged to continue home gardening activities;
- Cattle herd fertility programme to be strengthened to maximise profits from cattle rearing in the chars. This activity will be supported by livestock officers.

## 4 Enterprise Development

### 4.1 Introduction and Ambitions

Enterprise activities seek to introduce commercially sustainable supply chains, technology, marketing relationship and supporting services that improve investment opportunities for char dwellers in general and for core beneficiaries in particular; especially those who normally depend on day labour. Activities focus on sectors that benefit the poorest, including core beneficiaries<sup>1</sup>. However, activities require that all participants pay the cost of supplies and take economic risks by participating. EDU seeks to reduce those risks.

Activities are implemented by IMOs<sup>2</sup> but unlike other aspects of the CLP, EDU requires that the enterprises it assists pay for supplies, services and transportation costs<sup>3</sup>. The inputs from EDU are usually limited to IMO staff salaries, training and materials, and events which bring producers, suppliers and buyers together.

CLP works with "enterprises" that are owned by poor island char households that are prepared to invest, rather than growth businesses as are usually found in more developed areas. Since chars are remote, key production-related services (transport, telecommunications, livestock services, electrical power and financial services) are non-existent, inefficient or expensive. Thus a household with 5-10 hens is considered to be a "poultry enterprise" while a farmer with 10-20 decimals of fodder grass under cultivation is considered to have a "fodder enterprise". These enterprises are small and their income production is usually insufficient to support their household,<sup>4</sup> they are important options for investment diversification away from total dependence on wage labour. Despite the small scale of the enterprises, the principles of market development are the same as any other "private sector" programme and enthusiastic participation by village members is an indication that the activities are profitable, given the lack of direct subsidies for supplies and services.



Enterprise activities began in September 2006 and counted 9,000 participants June 2007. Three key initiatives with a further 35,000 participants were added in the period July 2007 to June 2008 and 17,000 more from July 2008 to June 2009; providing a grand total of participants by the end of the FY of 61,000.

**Table 8: EDU Programme Participants 2008/2009**

Programme	Planned Participation	Actual Participation
The <b>Market Development Programme</b> focused on	38,500 households	44,500 households (20-27% ATP beneficiaries)

- <sup>1</sup> The Enterprise Programmes are implemented in island char villages. A 38% overlap with beneficiaries has been obtained, likely to rise to 50% within a year.
- <sup>2</sup> IMO staffs received 430 person-days of training in market development, including project design and implementation with the private sector.
- <sup>3</sup> An exception is the partial subsidy for developing cool chain/treatment equipment used by LSPs. These items are generally provided by CLP through a sharing arrangement.

livestock & agriculture production		
The <b>Livestock Services Programme</b> that trains and supports community members as informal providers of animal health & husbandry services to livestock & poultry	300 livestock service providers	324 Livestock Service Providers (services being provided in all CLP villages) <sup>5</sup>
The <b>Microfinance Programme</b> that supports the development of self-managed savings associations	15,000 households	16,900 households (80% ATP beneficiaries) <sup>6</sup>

## 4.2 Activities and Achievements

### 4.2.1 Market Development Programme

There were four projects in the Market Development Programme in 2008/09:

- Improved Local Variety Poultry Rearing (25,800 participants)
- Collective Milk Marketing (12,000 participants)
- Commercial Fodder Cultivation (6,600 participants)
- Pilot on medicinal plant (100 participants)



#### Improved Local Variety Poultry Rearing

The poultry programme is implemented through 324 Livestock Service Providers (except mainland) in 2008/09. Each Livestock Service Provider is expected to train 100 char dwellers in simple poultry rearing and, in doing so, develops a market into which can be sold pellet feed and vaccinations. The interventions are well suited to the char context and do not require significant investment:

- Use of commercial feeds for incubating hens and for full protected feeding of chicks for the first 1-2 months
- Early separation of chicks from the hen, to end the broody stage faster
- Vaccination of chicks and adults against Newcastle Disease

If implemented properly, a char household can produce 400-800 eggs per year from 5-10 hens and sell the eggs at Tk.5-6 each or hatch them and rear birds to 500g over about 4 months at a net profit of Tk.50-100 per bird.

Data collected during monthly surveys revealed the following data (for June 2009):

- 90% of trained participants go on to rear poultry and possess a current mean flock size of 13 birds (the range was 2-60)

<sup>4</sup> The typical monthly income of these two enterprises is about Tk. 2,000.

<sup>5</sup> 387 LPSs were trained and at the end of June 2009 324 remain. The remainder dropped out or have been removed from the programme.

<sup>6</sup> To date core beneficiaries only participate in Village Savings and Loan Associations. The CLP has not yet authorized partner IMOs to begin offering loans via their microfinance programmes. 20% of VSLA members in FY 2008/09 are not core beneficiaries.

- 53% of participants are earning a profit from their poultry business
- 85% of all participants use the improved incubation pot and 65% practice some form of early separation and commercial or traditional feed supplementation for chicks (although not full feeding)
- 28% of participants in EDU are core beneficiaries
- Egg production has doubled producing eggs on average 6 clutches with 12 to 18 eggs per clutch per year. This is achieved by feeding hens during incubation and by early separation
- Participants sold on average 2 birds and 8 eggs (or consumed 2 birds and 4 eggs) in the month of June 2009<sup>7</sup>
- Participating LSPs sold commercial poultry feed at an average of Tk.28-30/kg and poultry vaccine at Tk.0.75 per dose in June 2009
- Overall mortality was reduced by 75%

Viral disease resulted in 50% mortality during the winter migratory season between November 2008 and March 2009 (estimated losses of 50,000 birds and up to 0.3 million birds in the overall Programme area). This discouraged the poultry rearers and LSP. Since then, project flock size doubled from March to June while feed and vaccine sales are rising rapidly. 900 model houses were made available to participants (with cost-sharing) in 2008/09. These permit larger flock sizes.

By introducing these improved practices to local poultry enterprises has seen income from hen rearing almost double to Tk. 2,430 in 105 days (or Tk. 23 per day) from Tk. 1,620 in 143 days (Tk. 11 per day) using traditional methods.

### Collective Milk Marketing

Collective milk marketing was introduced to the chars as a logical link to the 75% of core beneficiaries that select heifers/cows and the strong demand for milk. Clearly in the more remote chars transport is a problem as is spoilage but organizing small milk producers is relatively straightforward resulting in a larger share of their milk being monetized. Working together has also allowed the small-scale producers to negotiate a small increase in unit price<sup>8</sup>. More important is the increasing involvement of large milk processors in sustainable service provision, including vaccines, credit and AI. To date, CLP is working with Milk Vita and BRAC Dairy on linking char dwellers to services. There are 16 formal milk processors predominantly Milk Vita and BRAC Dairy buying milk from CLP areas with a total capacity of 21,000 litres per day. As of April 2008 they were operating at 70% of capacity with enterprise participants providing 12% of this milk in 2007/08, falling to 8% in the current year due to unstable milk prices and purchase ceilings.

Together, the 12,075 CLP milk producers from 480 groups produce about 13,800 litre/day. Of that, 12,000 litres is sold (500 litres to the chilling plants) by 85% of participants. Participants in the CLP milk marketing programme market twice as much milk as non-participants (IML survey data). This response is related to a) organisation of the marketing resulting in a larger supply to collectors and b) improved feed management.



The programme seeks to attract large liquid milk purchasers who can provide the demand for the milk while supplying services to the producers; including AI facilities. Milk Vita is well placed able to supply these services as is BRAC Dairy in Ulipur, Kurigram. CLP started working with BRAC Dairy in April 2008 and 400 producers were brought into the scheme. In two months, the plant's throughput

<sup>7</sup> Typically flocks are reduced as the Monsoon Season approaches.

<sup>8</sup> The difference is between Tk. 4-10 per litre. Milk prices themselves have risen by 30-60% over the course of the project; most accounted for by market price inflation.



increased from 30% to 90% of capacity; proving that chilling plants can be introduced profitably into the chars. By sponsoring this link, the CLP did not seek to increase milk price<sup>9</sup> but to bring livestock services to the chars by means of the dairy processors. 21% of EDU milk producers are CLP core beneficiaries.

### Commercial Fodder Cultivation

CLP began working with commercial fodder cultivation FY 2006/2007. Fodder grasses are promoted as an alternative to maize cultivation as their cultivation is more profitable<sup>10</sup> and chars experience shortages of fodder grasses from February to May each year. Commercial fodder grasses sell for around Tk. 2 per kg (Tk. 2 to 4 with seasonal variation) and can be produced on the chars with a yield of 10-30MT/acre<sup>11</sup>. Increased fodder production in the chars has a direct impact on livestock production and thus is important for CLP beneficiaries. Marketing occurs locally and does not require any processing (maize requires shelling and transport to the mainland).

In FY 2008/09 6,600 farmers planted 867 acres of "Jumbo" fodder grass. Sweet Jumbo LPA, a new variety of Jumbo grass, was introduced to the chars through local agents. On average, 17 MT of fresh fodder are produced per acre; equivalent to more than 3,000 cattle-days of fodder at 5kg/animal/day. Processing into silage is now occurring using the recently introduced pit silage methods and trials with drums and bags. The CLP considers that silage has the potential to help solve seasonal fodder shortage and during floods when char dwellers are trapped on raised plinths and cannot easily obtain cattle feed. Current silage production is at least 2% of total fodder production; equivalent to 60,000 cattle-days of feed. 27% of participants are currently marketing fodder. The scale of production is still low as farmers are initially reticent to try this new crop, and then mostly as feed for their own cattle. However, net profit is proving to be about Tk 22,000/acre in 6-8 months duration (and this after feeding their own cattle) compared to only Tk. 7,000/acre for maize.

Hybrid Jumbo is proving a highly productive grass with yielding 10-12 MT/acre in poor quality soils. It is also an excellent fodder grass for dairy animals. In 2009/2010, cultivated area will increase to approximately 1,600 acres with 10,000 farmers involved. Overlap with core beneficiaries is currently minimal as such households are landless on entering the CLP. However, statistics show that a growing proportion of beneficiaries are leasing or buying land and so there is great opportunity to help them. Currently, 21% of participants in fodder production are core beneficiaries.

### 4.2.2 Livestock Services Programme

FY 2007/08, the Livestock Services Programme trained 358 LSPs in livestock and poultry management, disease identification, treatment and vaccination. In the past year a few have dropped out but there still remain 324 of the original batch, covering all CLP villages and households. They are paid by the char dwellers for basic veterinary services and for livestock/poultry food sales and are achieving quite significant incomes. For example, in June 2009, net income was Tk 5,543 and more than double earnings when they first began their activities.

Much of their income derives from veterinary treatment and medicine sales for cattle but vaccination and deworming are also vital sources of revenue. CLP currently supports these two areas with vouchers provided to core beneficiaries.

---

<sup>9</sup> Milk processors find it difficult to compete with the informal sector on price. Their competitive advantage comes from the provision of related services.

<sup>10</sup> Maize produces a net profit of about Tk. 10,000/acre versus Tk. 20-25,000/acre for fodder grasses. However the profitability of fodder will eventually fall when supply shortages are minimized.

<sup>11</sup> In demo plots with irrigation and fertilizer costing Tk. 10,000/acre, yields of 20MT/acre are possible valued at Tk. 40,000.



Treatment	52%
Medicine Sales	20%
Vaccination	15%
De-worming	8%
Feed Sales	5%

This programme is high-risk programme as vaccine supply is controlled by DLS; the sole producers of livestock vaccines and FMD vaccine is in short supply. LSPs have insufficient incentive to vaccinate commercially, as DLS cannot guarantee sufficient supplies. Cold storage facilities are generally not available outside the Upazila towns as electricity is unavailable or unreliable. CLP is experimenting with solar powered refrigerators for groups of 5 or more LSPs but the CLP is monitoring whether feed and vaccine sales can increase sufficiently to justify replacement costs of the equipment. If not, vaccination services will cease once ATP is completed. Success of the programme also depends on the poultry rearing programme since BCRDV, RDV and poultry feed sales add significant income when households rear large numbers of chicks in the improved system. In 2008/09, 30 solar fridges were added to the five procured in the previous year and these have been installed on a cost sharing basis. The fridges ensure the maintenance of the cool chain during storage of vaccines; saving time and transport.

The relationship between the LSPs and Livestock Services Officers (LSOs) is essential. These latter are DVM-qualified IMO staff with one LSO available to 8-10 LSPs. The LSOs help with diagnosis, treatment, vaccination campaigns as well as providing LSP with guidance during an "apprenticeship" in practical field training. In 2009/10, LSOs will be supervised directly by the CLP with each LSO supporting approximately 20 LSPs.

#### 4.2.3 Microfinance Programme

The Microfinance Programme had two components in 2008/09:

- Village Savings and Loan Associations
- Support to mainstream microfinance programmes

##### Village Savings and Loan Associations (VSLAs)

VSLA groups continue to meet regularly and members save and borrow from the communal funds following internal group regulations. The highest lending rates are 5% per month and profits continue to be shared out on annual basis *pro rata* to individual saving contributions.

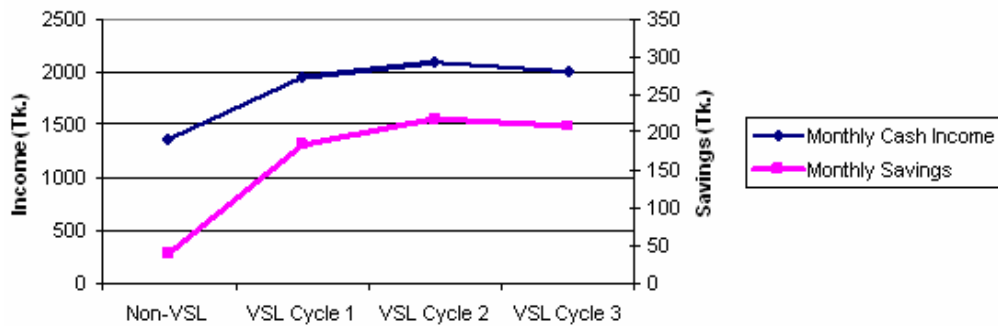
During FY 2008/09, 762 associations were formed with 16,959 members including 1,799 individuals (10.6% of the total) who are not core CLP beneficiaries. The VSLA process is overseen by ten of the CLP IMOs. Savings average Tk. 60 per member per month; equivalent to one day's agricultural wage for women on the chars. Average profits in the FY were 30% of the sum invested. While profits are neutral in terms of income generation (they are paid by net borrowers to net savers in the group), they are an important motivator of savings; the real purpose of VSLA.

The incomes of core beneficiaries are increasing significantly over time (see the IML chapter) and so the opportunity to save is stimulating new financial behaviour: VSLA participants both save more

and spend less on loan repayments over time. Research is showing that total household borrowing is on average declining with entry to VSLA and with each successive VSLA cycle. For example, in the second cycle of VSLA, participants save 2-3 times as much each month as non-participants and, at the same time, record an approximate 50% decline in net borrowing. The borrowing that does occur, shifts progressively towards VSLA and away from high interest debt from money lenders. VSLA loans are small with the average outstanding balance being Tk. 985 and loan durations are typically 1-3 months. Most VSLA loans are used for agricultural, poultry and livestock inputs, education and health or funeral expenses. Compared to non-participants, beneficiaries that are members of VSLA:

- Save five times as much
- Earn 51% more cash income
- Spend less on loan repayments
- Voluntarily deposit one third of household savings in their VSLA
- Feel more respected in the community
- Participate more actively in household financial decision-making

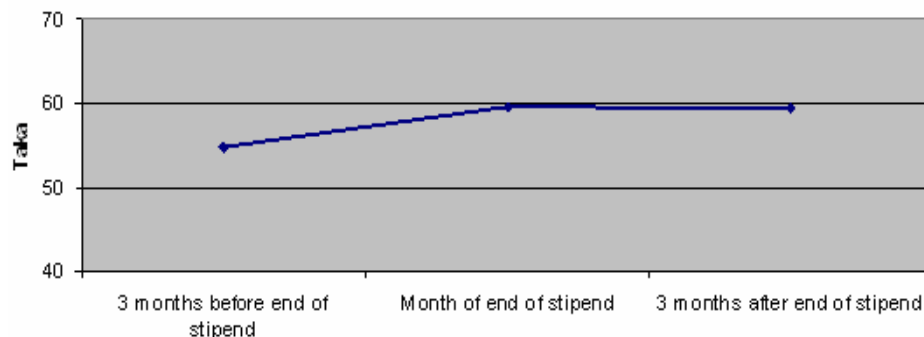
**Figure 1: Monthly Household Cash Income and Savings**



Source: Panetta, D. A. (March 2009): Review of the Village Savings and Loan Programme.

Figure 1 shows the impact of ending the ATP stipend on VSLA savings. This is a time when CLP becomes concerned about the levels of family incomes as ending the stipend brings a significant reduction. It was considered that savings might be cut as a result while potentially borrowings would rise. However, internal research shows (Figure 2) that ending of the stipend for a beneficiary group does not impact savings at all. Indeed they continue to rise marginally after the stipend stops (from Tk 55 to Tk 59).

**Figure 2: Average Monthly Savings per VSLA Member**



Source: Panetta, D. A. (March 2009): Review of the Village Savings and Loan Programme.

The survey also revealed that VSLA members are significantly more respected in the community and that participation in VSLA has real impact on household decision-making. In male-headed households, female VSLA members report an increased role in decisions related to consumption and household financial affairs (Table 9).

Table 9: VSLA Facts and Figures in 2008/2009				
Decision/Primary Decision Maker	Non-VSL	VSL Cycle 1	VSL Cycle 2	VSL Cycle 3
<b>Consumption Expenditure</b>				
Husband	82%	90%	85%	72%
Wife	18%	9%	14%	24%
Other	1%	1%	1%	3%
<b>Savings</b>				
Husband	26%	46%	9%	28%
Wife	42%	54%	82%	69%
Other	32%	0%	1%	3%
<b>Loan-taking</b>				
Husband	52%	63%	63%	52%
Wife	18%	19%	31%	34%
Other	30%	17%	6%	14%

Source: IML Programme Survey (2009)

VSLA has been running for less than three years with continuation rates at 88% from 1<sup>st</sup> cycle to 2<sup>nd</sup> cycle for associations formed in mainland areas during FY 07/08 and 84% from 2<sup>nd</sup> year to 3<sup>rd</sup> year during FY 2008/09. In these mainland areas microfinance options are diverse and there are no few forms of CLP support. For VSLA groups formed among core beneficiaries, insufficient time has passed to predict the level of sustainability. However, first year continuation rates are currently 86% and savings rates are increasing. VSLA is appreciated by participants and is not in conflict with microcredit providers since VSLA provides small, short-term loans for consumption and does not preclude larger loans from MFI institutions.

### Support to the Microfinance Programmes

In FY 2008/09, 3 IMOs were supported to improve mainstream microfinance programmes in island char areas and also to be qualified for Palli Karma Shahayak Foundation (PKSF) partnership that provides wholesale lending capital to around 200 NGO-MFIs in Bangladesh.

Major support provided were:

- Policy review and documentation designed to qualify for PKSf partnership;
- Business plan developed for microfinance programme;
- Microfinance programme restructured for maintaining professional standard;
- Capacity development training for IMO's microfinance staff (42 staff provided with 5 days training in core subjects related to microfinance).

Furthermore, three successful microfinance products: seasonal agriculture, land leasing and beef fattening, operating initially in three IMOs have been expanded to a further six. Of these nine IMOs, six are PKSf partners.

The branch openings in island chars although slow are accelerating; especially by ASA, Grameen Bank and BRAC as these large institutions have the ability to absorb losses. However, IMOs account for 22 of the 30 total island char branches that opened in this fiscal year compared to 14 of 22 branches that opened in FY 2007/08.

### 4.3 Lessons and Future Objectives

#### 4.3.1 Lessons Learnt

2008/09 marked the enterprise programmes' third year of field operations and IMOs were enthusiastic implementers of the programme and more committed to the quality and sustainability than external SSPs. In the first year, activities were based around proving pilot initiatives. In the second year pilots began some limited expansion in first none IMOs and in the current year in all 18. IMOs are enthusiastic implementers of the programmes being more committed to the quality and sustainability of programmes than outside contractors. VSLA and commercial fodder cultivation have been quickly adopted and successful programmes.

VSLA is a popular *"a safe place to save"* for char dwellers and particularly CLP beneficiaries. Savings are increasing from one cycle to the next and household income is increasing while expenditure on loan repayment has decreased significantly. Support to MFIs provided limited results as the CLP will not offer incentives for new branch opening. Activities with MFIs should be limited to the promotion of improved and suitable product designs in island char context, system development and capacity development of IMOs and staff as well.

Improved poultry rearing is important to pushing income levels higher but it faces major obstacles in the form of pandemic disaster like viral diseases. LSPs are critical to the success of the poultry programme just as they are critical to the livestock component of ATP. However they experience problems with sourcing quality vaccines and innate resistance of char dwellers to pay for commercial livestock/poultry feed.

Milk marketing has encouraged access to better markets and higher prices. It has significantly impacted the proportion of milk being marketed and so has increased cash income and is attracting milk processors towards the chars. In turn, they are bringing improved services for AI and consequently improving the genetics stock. 21% of participants in the milk marketing and poultry programmes are core CLP beneficiaries.

The principals of market development, in which suppliers, producers, buyers and service providers are expected to undertake commercial transactions without subsidy from CLP, are sound. There is no evidence that this design causes the exclusion of ATP beneficiaries from the programmes.

#### 4.3.2 Future Objectives

- Support 300 or more independent LSPs to cover all island char villages and achieve a sustainable solution for healthy livestock in the chars
- Support the independence of LSPs for the procurement of vaccines and medical products

- LSPs to continue to support on average 100 poultry producers and 50 dairy cattle rearers with business and veterinary services
- Poultry participants to continue practices for increased production and sales
- Increase of fodder cultivation to 1,600 acres and at least 40,000MT per year (in both fresh fodder and silage). Build a sustainable seed supply chain
- Organisation, aggregation and collective selling of milk to continue in all 480 groups to obtain access to new markets and better prices.

## 5 Social Development

### 5.1 Introduction and Ambition

The Social Development Unit is responsible for recommending for selection all IMOs (Implementing Organizations) and assisting them in the following activities:

- Basic training courses for all IMO staff working on CLP activities;
- Identification and selection of core beneficiaries to benefit from CLP's Asset Transfer Programme;
- Training of Trainers for IMO staff to impart social development training modules to beneficiary groups;
- Holding specialized individual training courses to address particular needs such as disaster management and the needs of adolescent girls and boys;
- Ensuring that all social development IMO staff receive annual refresher training courses;
- Designing and implementing social protection schemes as and when required.

The Social Development team, at the beginning of 2008/09 consisted of the Social Development Manager (Momtaz Shirin), and five District Social Development Managers (DSDM) responsible for each of the five districts where CLP is working. The Unit Manager was assisted by Raania Rizvi, a Young Professional (YP). During the course of the year, one DSDM left CLP and another was promoted to another position in CLP HQ. The five districts are now covered by the three remaining DSDMs. After a stay of 15 months, Raania Rizvi left CLP. In the last few months of the FY, the unit was assisted by another YP, Hannah Matthews.

Julian Francis, the Programme and Implementation Advisor closely supported the Social Development Unit Manager and took particular responsibility for core beneficiary selection and the various Social Protection schemes.

### 5.2 Activities and achievement

The ambitions and achievements of the Social Development Unit during 2008/09 are summarised in Table 10 and described in the following sections.

Table 10: Social Development – Activities and Achievements 2008/09		
Planned activity	Deliverable(s)	Achievements 2008/09
1. Contracting IMOs to cover a further 25,000 core beneficiary households	Renewal of 19 IMO contracts	<ul style="list-style-type: none"> <li>• 19 IMOs were contracted and 24,730 core beneficiaries selected. The contract of one IMO was cancelled in February 2009</li> </ul>
2 IMO staff basic and advanced training courses to all contracted IMOs	Training of all IMO staff related to social development activities	<ul style="list-style-type: none"> <li>• New staff of all 19 IMOs (including livelihoods staff) trained during a 6-day basic training courses in Aug.-Sept. 2008. A total of 509 staff received training in either basic training and/or refreshers training</li> <li>• All new SD staff of 19 IMO staff attended 5 day TOT on SD modules in Oct. 2008. Weekly SD modules</li> </ul>

		training sessions were implemented by 438 CDOs in 2,679 groups
3. Package of group-based CLP interventions to enhance village-level cooperation resulting in improved livelihoods and a reduction in injustice to core beneficiary households	Existing SD Modules were enhanced and strengthened	The additions and amendments were distributed to all CDOs, CDS, Trainers and Project Managers in July 2008
4. Distribution of Erosion Grants to an estimated 4,000 affected families	Grants of Tk.3,500 per affected household	Erosion Grants were distributed to 8,082 affected families in 2008/09
5. Distribution of Infrastructure Employment Programme Safety Net grants to 2,000 households	2,000 households, which had no person capable of participating in earthwork in the Infrastructure Employment Programme, will be assisted with a grant of Tk.200 per week for approx 12 weeks (Oct-Dec).	2,826 households were assisted for an average of about 10 weeks
6. Establishment of the Community Safety Net schemes in 2,000 groups	Social Development Groups initiate the Community Safety Net scheme where the poorest households are assisted by group members voluntary contributions	In addition to the pilot of 75 groups supporting 75 extreme poor households, a further 1,930 groups selected Community Safety Net beneficiaries making a total of 2,005
7. Shelter. Provision of 10 CI roofing sheets to ATP-3 & 4 core beneficiaries who do not have any CI roofing sheets	5,700 households were identified	Due to fund constraints household in three districts (Gaibandha, Bogra and Sirajganj) were covered, totalling 2,403
8. Temporary Monthly Food Transfer	To offset the high price of coarse rice all ATP-3 & 4 core beneficiary households were eligible which was related to a sliding scale according to the price of rice	From August 2008, 43,580 (ATP 3 & 4) households with approx 112,000 women and children were supported



### 5.2.1 Beneficiary Selection

Verification of 25,000 ATP Phase 4 beneficiaries began in June 2008. The excellent results of verification show that in 2007 and 2008 IMOs have greatly improved their understanding of the selection criteria. Inclusion errors were negligible.

### 5.2.2 Contracts of IMOs for 25,000 Households

At the start of the FY, 19 IMOs were under contract but in February 2009 the contract of one IMO was cancelled.

### 5.2.3 Training of IMO Staff

All new staff of the 19 IMOs were provided basic training in Aug/Sept. 2008 that included not only social development staff but also livelihoods staff of each IMO. In May 2009, the social development staff of all IMOs (Community Development Supervisors or CDS and Community Development Organizers or CDO) received a 3-5 day refreshers course that highlighted additional knowledge and skills for the SD modules. There were 438 CDOs, 50 CDSs and 21 Trainers. In 2009/10, CDOs will gradually reduce to 250 and CDSs to 30 as the third phase beneficiaries of ATP end of their 18 months of weekly group meetings and stipend payments.

Special training days such as "Community Melas" were held with CLP beneficiaries and the wider community, including local government officials. These special days covered issues such as disaster-preparedness, water and sanitation, birth registration and legal rights. In addition, specialized training was arranged by all IMOs to cover the particular needs of adolescent girls and boys and Couple Orientation on Gender Sensitivity.

### 5.2.4 Assessing Performance of IMO Staff

In 2007/08, an assessment form was introduced for use by the CDSs to assess CDOs every 6 months. In addition a format was created and used by all visitors attending weekly group meetings facilitated by a CDO. A database has been established so that ranking of CDOs of each IMO can be done at any time; certainly every 6 months.

### 5.2.5 Social Protection Dimensions

During 2008/2009, several social protection and safety net models were formulated and implemented:

- Flood Erosion Grants to displaced households: The grant was available to all households situated in any of the CLP designated Unions of the island chars. The grant provided 3,500 Tk to families forced to relocate due to the destruction of their homes and homesteads by river erosion. Between June 2008 and Feb. 2009, 8,044 grants were awarded in five districts. This was more than double the budgeted number since river erosion was more severe than in the previous year. Further, in 2008, government authorities no longer made grants available as they had in 2007. In June 2009 a further 38 grants were distributed.
- Infrastructure and Employment Programme – Safety Net (IEP-SN): During IEP employment during the 2008 *monga* season, the IEP-SN, formulated in 2007, was continued. The selection criterion was the absence of adult productive labour in a household that otherwise qualified for a place on IEP (productive labour is defined as the ability to take part in earthmoving activities). A grant of 200 Tk per household per week during the 12-week duration of IEP was distributed to a total of 2,826 households;
- Community Safety Net: In April 2008, initial discussions took place on innovating and introducing a pilot community safety net (CSN) in CLP work areas. The overall objective was to facilitate a strengthening of safety nets for the extreme poor and reduce their vulnerability

through the collective action of the community and especially ATP group members. By May 2008, a CSN pilot scheme was operational in 75 groups across all districts. During 2008/09, a further 1,930 groups of ATP phases 3 and 4 selected and supported one extreme poor household per group. The beneficiaries receive approx Tk. 100 per week in cash and/or rice;

- Housing: CLP took a decision that core beneficiary households of ATP phases 3 and 4 that had no corrugated roofing sheets should be provided with such sheets. However, budgetary constraints meant that only three of the five districts could be covered and a total of 2,403 households received roofing sheets. First priority was given to 'elderly-headed households' where there was no support from children and there was no productive labour. Second priority was given to female-headed households;
- Temporary Monthly Food Transfer: As a result of the very steep rise in the price of coarse rice, 'mota chal', an allowance was made available to all core beneficiary households of phases 3 and 4. This began in August 2008 and finished on 30 June 2009. The amount payable varied with the rise or fall in the price of rice (Table \*\*). The temporary allowance was payable to one woman and up to three children below the age of 15 per household. Approximately 112,000 women and children were assisted every month except June when no allowance was paid in two districts, Bogra and Sirajganj due to the price of rice having moved below Tk. 18 per kilo (Table 11).

**Table 11: Temporary Food Transfer Payment Levels**

<b>Price of Rice per kg</b>	<b>Allowance per Woman or Child per Month</b>
Tk. 28 or more	Tk.50
Tk. 26	Tk.40
Tk. 24	Tk.30
Tk. 22	Tk.20
Tk. 20	Tk.10
Tk. 18 or below	NIL

### 5.3 Lessons and Future Objectives

With the phasing out of Social Development work in FY 2009/2010, a number of activities require close attention:

- Staff of the Social Development Unit must monitor IMO activities closely to ensure dedication and enthusiasm continues even though only a few months of work remain
- There are many curricula from all IMOs on similar non-modular subjects. It is important for the rest of CLP-1 as well as CLP-2 that standard curricula are prepared as soon as possible
- As work in phases 3 and 4 ceases, efforts should be made with individual communities to see if the Community Safety Nets can be continued
- In 2009/10, the work of VSLA Voluntary Savings Officers (VSOs) will be supervised by CDSs. This needs close monitoring as it could provide a model for CLP-2.

## 6 Health Programme

### 6.1 Introduction and Ambition

The financial consequences of ill health can be devastating for the extreme poor and can pull even relatively richer families into extreme poverty. Few state health facilities exist on the chars and thus the CLP is implementing the Primary Health Care-Family Planning (PHC-FP) project with the aim of reducing significantly the likelihood of health shocks on char dwellers. The project principally addresses improvements in health, hygiene, nutrition and family planning of char dwellers while having a secondary objective of helping to improve the livelihood security of the poorest island char dwellers.

Major services provided and diseases treated are antenatal and post-natal care, essential newborn care, acute respiratory tract infection/pneumonia, diarrhoea, reproductive tract infections, skin diseases, conjunctivitis, and family planning, complemented by limited curative care and referral services for more complicated cases. The project is also addressing nutritional related issues and deworming as well as health education through Behaviour Change Communication activities. These are held at Satellite clinics and in group meetings arranged by CDOs. For consultation and drugs, CLP core beneficiaries pay through a voucher system while non-beneficiaries pay in cash at a fair price.

### 6.2 Activities and Achievements

Technical assistance is provided by EngenderHealth with a subcontract developed for Pathfinder International. This latter organisation specifically provided services in nutrition and referrals. A field office, based in Bogra provides on-site technical assistance to IMOs and is manned by staff from both EngenderHealth and Pathfinder.

During the period under review the EngenderHealth, Pathfinder International and the IMOs carried out the following tasks:

- Assessed health facilities and individual doctors at District and Upazila level to work as referral centre;
- Based on the assessment and, in consultation with different stakeholders, facilitated signing of MOUs among IMOs and referral facilities;
- Revised the existing referral slip, prescription pad, vouchers, MIS forms and developed a health and voucher book;
- Recruited and trained project staff following appropriate job descriptions;
- Implemented nutrition services with Sprinkle/Monimix together with use of growth monitoring cards;
- Oriented newlywed couples and community and religious leaders and conducted GO-NGO coordination meetings;
- Facilitated the affiliation process of IMOs with DGFP;
- Organized training on the quality of care, clinical governance, C-IMCI, ESD, FP, Nutrition, Growth Monitoring and Promotion;
- Designed and printed recording and reporting formats for satellite team and established record-keeping and reporting systems;
- Facilitated an on-going Junior Midwifery course attended by 20 participants of 10 IMOs at Kumudini Nursing Institute; and
- Re-organised the satellite teams in order to provide better coverage.

#### 6.2.1 Implementation Procedures

Services are provided through three tiers: First, at the household/village level by Char Shasthya Karmi (Health Worker); Second, at the community level in Char Shasthya Kendra (Satellite Clinics) by

trained Paramedics on a weekly basis; and third, at designated referral centres at Upazila or district levels for more specialized requirements, beyond the capacity of paramedics. These three levels are discussed briefly below:

**At the Char Shasthya Karmi level:**

- The primary activity of Char Shasthya Karmi is to provide community-based, house-to-house health and family planning services by acting as depot holders. This cadre of female volunteers are permanent residents of the selected chars;
- Char Shasthya Karmis are responsible for an average of 250 households of both beneficiaries and non-beneficiaries. She is trained to provide health and nutrition education, micronutrient supplementation, treat basic ailments, sell drugs, and provide health and family planning items;
- Char Shasthya Karmis conduct four health and nutrition education sessions per month and promote health-related changes such as in family planning, colostrums feeding, exclusive breast feeding and complementary feeding in the community; and
- In case of emergencies, Char Shasthya Karmis, in consultation with the concerned Paramedics (by telephone) can refer patients to referral centres.

**At the Char Shasthya Kendra level:**

- The nucleus of the PHC-FP project is the Paramedic with the main responsibility to provide primary health care services in line with the Essential Services Delivery (ESD) component of GOB Health Nutrition and Population Sector Programme at the community-level Char Shasthya Kendra, organized weekly. The Paramedics mentor the Char Shasthya Karmis, who are the frontline health workers of the project;
- Through referral vouchers, Paramedics refer complicated cases to designated referral centres in consultation with EngenderHealth and/or referral centre physicians.

**At the Referral Center level:**

- Twelve private hospitals/clinics and one individual doctor have been selected by a formal quality assessment process to be referral centres;
- Patients arriving with CLP referral vouchers, prepared by Paramedics, are seen and treated at the referral centres. Each designated referral centre maintains a referral register to track each case.

**6.2.2 Progress**

**Scaling up/expansion:** Positive results of a customer satisfaction survey conducted in May 2008 encouraged CLP to scale up the PHC-FP project in 2008/09 by increasing the number of IMOs providing health facilities from 5 to 10 and the number of satellite teams from 13 to 50. Approximately 38,000 CLP beneficiary households benefit from the project in 15 Upazilas of 5 districts. Care is provided by 202 weekly Char Shasthya Kendras (Satellite Clinics) run by 50 Paramedics and 404 locally-selected Char Shasthya Karmis. There are 800 satellite clinics every month and, on average, 35,000 consultations take place.

**DG-FP affiliation:** The granting of affiliation to IMOs by the Director General of Family Planning was a significant achievement in last year. With affiliation, IMOs obtain family planning materials and, in some cases, training from the family planning department. Initially, materials received are the oral pill and condoms but some IMOs are receiving injectables too. The IMOs are referring clients to GoB facilities for long-term and permanent methods of family planning.

**Junior midwifery training:** Ten IMOs selected 20 female participants for training at the Kumudini Nursing Institute. This is an 18-month Junior Midwifery course and the CLP anticipates that after completing the course, they women will stay in the char and work for the project. This is one

mechanism to promote sustainability.

**Patients treated/services provided:** During 2008/09, the ten IMOs operated a total of 7,628 satellite clinics and provided consultations to 322,911 patients. Table 12 gives monthly breakdowns.

<b>Table 12: Patients Seen/Treated Each Months</b>			
<b>Months</b>	<b>Non-beneficiaries</b>	<b>Beneficiaries</b>	<b>Total</b>
July '08	6,385	12,330	18,715
August '08	6,255	10,475	16,730
September '08	5,714	12,190	17,904
October '08	3,565	13,629	17,194
November '08	1,998	15,564	17,562
December '08	1,593	15,319	16,912
January '09	1,729	19,380	21,109
February '09	2,092	26,307	28,399
March '09	3,229	40,103	43,332
April '09	3,068	39,647	42,715
May '09	3,333	31,062	34,395
June '09	3,434	44,510	47,944
<b>Total</b>	<b>42,395</b>	<b>280,516</b>	<b>322,911</b>

Although the percentage of non-beneficiary service recipients (13.13%) may appear low, it indicates that char dwellers are willing to pay for health services when available.

### 6.2.3 Category/Classification of Services

The services provided by the health project can be divided into 4 major categories namely: adult health, child health, maternal health and family planning (Table 13).

<b>Table 13: Classification of Services</b>					
<b>Months</b>	<b>Adult Health</b>	<b>Child Health</b>	<b>Maternal Health</b>	<b>Family Planning</b>	<b>Total</b>
July '08	9,987	6,079	860	1,789	18,715
August '08	8,097	5,837	738	2,058	16,730
September '08	10,493	4,911	1,462	1,038	17,904
October '08	10,937	4,248	971	1,038	17,194

November '08	10,329	3,329	1,043	2,861	17,562
December '08	10,251	2,895	1,577	2,189	16,912
January '09	11,906	5,648	1,432	2,123	21,109
February '09	15,385	8,529	1,964	2,521	28,399
March '09	18,890	19,348	2,206	2,888	43,332
April '09	23,737	13,166	2,180	3,632	42,715
May '09	20,722	8,204	1,642	3,827	34,395
June '09	28,493	11,391	2,683	5,377	47,944
<b>Total</b>	<b>179,227</b>	<b>93,585</b>	<b>18,758</b>	<b>31,341</b>	<b>322,911</b>
	55.5%	29.0%	5.8%	9.7%	

Table 13 indicates that the majority of patients seeking treatment fall into the adult health category (55.5%) and child health (29.0%). Major diseases within the first are skin infections, hypertension, asthma, jaundice, ear infection, neck swelling with cough, peptic ulcer, fungal infection, pyrexia of unknown origin, reproductive tract infection and sexually transmitted infection. The main diseases in the child health category are fever, skin disease, worm infestation, conjunctivitis, ear problems, acute respiratory illness and measles. It is expected that the number of family planning services recipients will increase gradually as the IMOs begin to receive family planning items from the government.

### 6.2.4 Technical Assistance

The health project was assisted by two international consultants who examined the referral centres, nutritional issues and the voucher scheme. Some of their recommendations are already being implemented such as the use of Salter scales for child growth monitoring, simplifying reporting formats and increasing responsibilities of the Char Shasthya Karmis. One recommendation (to provide mobile phones to the Char Shastha Karmis to strengthen telemedicine services with Paramedics and doctors of EngenderHealth and referral centres) is being implemented in the first quarter of FY 2009/10.

### 6.3 Lessons and Future Objectives

Major activities during 2009/10 will be as follows:

- A number of Traditional Birth Attendants are to be given a 5-day training programme with the aim of reducing harmful practices and engaging them as referral agents in maternal health. To strengthen the maternal health services, 15 Paramedics will receive training in safe delivery, so that they can conduct normal vaginal deliveries in the CLP catchment areas and even do private practice on the same.
- A 2-days training programme has been planned for the village doctors/rural medical practitioners to reduce harmful practices and engage them as referral agents.
- There will be a ToT for IMO trainers on maternal and newborn care focusing on maternal health in Dhaka.

- Training Char Shasthya Karmis on C-IMCI will further improve child health services, which will ensure improved services on ARI and diarrhoea.
- Continued emphasis will be given to clinical governance, de-worming and nutrition as well as monitoring and supervision. There will be one more staff in Bogra office of EngenderHealth to make the referral system more effective as well as to monitor health activities closely and provide intensive on-the-job training to Paramedics and Char Shasthya Karmis.
- A comprehensive and integrated MIS will be established, the data of which will be used for decision making by the stakes involved.
- Collaboration/coordination with other health programmes/projects especially funded by DFID (e.g. DSF and MNH Initiative) will be strengthened in order to get the services provided by them for the CLP beneficiaries.

## **7 Education**

### **7.1 Introduction and Ambition**

The CLP began implementing a non-formal education programme from November 2007 through six organisations. One organisation, "Friends in Village Development, Bangladesh" (FIVDB) is providing technical support to CLP and its IMOs. The model and curriculum designed and developed by FIVDB is providing six academic years of basic education (shishu/pre-primary to Class V) in 48 months. All learning materials (books, pen/pencils, erasers, chalk, dusters, registers, etc.) are provided by CLP.

### **7.2 Activities and Achievements**

A total of 4,976 children (2,457 boys and 2,519 girls) without access to government or non-government schools have been enrolled in CLP learning centres and studying in 68 learning centres (150 centres with 18 running double shifts). All the students progressed to Class-II after completing pre-primary and Class-I.

The IMOs have recently planted fruit and ornamental trees and medicinal plants on the school plinths involving the community people. In a show of cooperation, the CLP is being provided with high protein biscuits from the World Food Programme for students in Kurigram and Gaibandha districts. A total of 2,535 students have been receiving biscuits every class day since mid-April, 2009.

### **7.3 Lessons and Future Objectives**

As the students move to higher classes, the capacity and skill development of the teachers is to be a major focus and accordingly they will receive concentrated training to prepare them to teach higher classes.

Collaboration will be strengthened with the government education department at the District and Upazila levels to get NCTB books for free. Attempts will be made to get biscuits for the students of Bogra, Sirajganj and Jamalpur Districts from other sources.

Unfortunately one learning centre was eroded recently and 4 more are at risk. Eroded schools will be resettled in the areas where the families of a maximum number of pupils will migrate but sadly some students may drop out.



## **8 Government Cooperation Activities**

### **8.1 Governance Programme**

Governance training was carried out during the FY at the RDA campus, Bogra of 62 UPs compared to a target of 80 with the remaining 18 UPs being trained early in the first quarter of the current (2009/10) FY. This completes the ambition of training a total of 150 UPs from across the programme area.

### **8.2 Training for the Garment Industries**

The FY started with plans to train 600 unemployed youth in knitting at the BKMEA Training Institute in Rangpur and a further 600 in woven goods at the TTC of Bogra, Lalmanirhat, Mymensingh and Natore. By the end of the FY, a total of 568 male and 550 female youth had received training in knitted and woven goods with the target anticipated for completion by the first quarter of the 2009/10 FY. With that goal achieved, the total trainees under the programme will be 1,560 including the 360 youths trained in the previous FY. This will exceed the original plan to train 1,528 youngsters that was later adjusted upwards. The trainees have received employment in the garment industry in accordance with the MOU with BKMEA and BGMEA. Rather worryingly is the level of drop-out from the work even though employees are achieving sustainable incomes and improved gender empowerment. IML commissioned a review of the youth training programme looking at respect of selection criteria, cost-effectiveness, sustainability and satisfaction of the workers. The report will be available in early August 2009.

## 9 Innovation, Monitoring and Learning

### 9.1 Introduction and Ambitions

The Innovation, Monitoring and Learning Division (IML) works with all parts of the CLP by undertaking cross-cutting activities that:

- support and offer improvements to programme and policy development;
- develop data collection methods and databases for beneficiary households;
- develop data collection supports (survey designs and questionnaires) and provide training in data collection, management and analyses;
- monitor the execution and impacts of all activities on key beneficiary groups;
- coordinate quality control and verification activities;
- take the lead in reporting and dissemination;
- assist to develop local capacities in chars research;
- support the monitoring of DFID extreme poverty portfolio in Bangladesh

During the FY, the IML team was composed of the international director (Malcolm Marks), national adviser (Rafiqul Islam), database manager (Arshad Hossain), young professionals (Lucy Cooper, Hannah Matthews and Kate Conroy). IML is supported by twenty-two Data Entry & Monitoring Officers (DEMOs) working at the 18 IMO partners. Many help to build IMO monitoring capacity by providing training and monitoring support in key areas (described later).

### 9.2 Activities and Achievements

During this FY IML delivered the majority of its work plan objectives. Data collection, management and analyses were particularly targeted and results were ahead of expectation, with additional objectives added as the year progressed.

IML activities included in the work plan for 2008/09 and the levels of achievements are summarised in Table 14. Fuller details are provided in the subsequent sections.

Table 14: IML – Activities & Achievements 2008/2009		
Planned activity	Deliverable(s)	Achievements 2008/2009
1. Update & monitor CLP beneficiary databases	<p>Increasingly complex databases of all beneficiary households;</p> <p>Analytical &amp; quality reports developed &amp; disseminated from the beneficiary database;</p> <p>Impact assessments developed &amp; disseminated;</p> <p>IML representatives active in each IMO</p>	<ul style="list-style-type: none"> <li>• Monthly income &amp; expenditure monitoring of representative sample of all phases ongoing, data tabulated &amp; published monthly;</li> <li>• Independent by-monthly quality control of income &amp; expenditure surveys ongoing;</li> <li>• ATP 3 and 4 registration reports produced;</li> <li>• Re-registration of phases 1 &amp; 2: report produced.</li> <li>• Nutritional Status Survey carried out on representative sample of all ATP phases<sup>12</sup>;</li> <li>• Social Development knowledge, attitudes and practice short survey report produced;</li> <li>• Biannual Nutrition Survey conducted, with Prof. Nick Mascie-Taylor providing support, data analysis and final report;</li> <li>• Core beneficiary database has been developed,</li> </ul>

		<p>maintained. Database now contains data on 55,000 households</p> <ul style="list-style-type: none"> <li>• 22 IML representatives trained in data entry &amp; monitoring activities based at 18 IMOs.</li> </ul>
2. Annual verification contract	Monthly surveys verifying inputs & outputs; reports developed	<ul style="list-style-type: none"> <li>• Monthly surveys undertaken &amp; results passed to Operations for investigation &amp; action.</li> </ul>
3. Annual surveys & indicator measurements	<p>Monthly &amp; annual figures for key outputs;</p> <p>Core &amp; other beneficiary data collected &amp; presented</p>	<ul style="list-style-type: none"> <li>• Monthly publication of key outputs;</li> <li>• IEP economic impact study &amp; report;</li> <li>• IEP safety net study &amp; report</li> <li>• IEP leakage study &amp; report</li> <li>• Dry season CFW impact/leakage</li> <li>• General CLP satisfaction survey</li> <li>• Community safety net survey</li> <li>• Tube-well survey</li> </ul>
4. Annual citizen satisfaction survey	Surveys of public attitude to CLP (customer satisfaction surveys or CSS)	<ul style="list-style-type: none"> <li>• CSS of IEP programme, including leakage estimates. Report produced.</li> <li>• General satisfaction survey conducted and report produced</li> </ul>
5. CLP Training & workshops	Improved coordination with IMOs & capacity building	<ul style="list-style-type: none"> <li>• IML training workshops held;</li> <li>• 1,610 person-days training held for data collection staff and supervisors (989 participants);</li> <li>• Introductory workshops held for all survey Implementing partners;</li> <li>• DFID/CLP Regional Poverty Workshop held</li> </ul>
6. Commissioned & competitive Research	Quality research undertaken in cooperation with CLP looking at impact and poverty reduction	<ul style="list-style-type: none"> <li>• Re-registration of phase 1 and 2;</li> <li>• HIES survey for phase 4 by Mitra Associates;</li> <li>• Nutritional impact analysis by Prof. Nick Mascie-Taylor</li> </ul>
7. Design & development of MIS	Sound data management & analyses via improved MIS	<ul style="list-style-type: none"> <li>• Input of registration, beneficiary &amp; economic impact data to designed databases – both at IMOs &amp; at CLP;</li> <li>• Data feeding into reports as mentioned above.</li> </ul>
8. Publications & dissemination	Production of quality reports concerning CLP	<ul style="list-style-type: none"> <li>• New CLP web-site went live;</li> <li>• Many reports from surveys/studies produced;</li> </ul>

	activities & wide dissemination of CLP progress & impacts to decision-makers & the general public	<ul style="list-style-type: none"> <li>• Several presentations (e.g. DFID seminar, PEC/PSC meetings, CLP evaluation, Regional Poverty workshop);</li> <li>• Leading role played during OPR assistance;</li> <li>• Founder member (with BRAC/RED) of Poverty Network;</li> <li>• CLP achievements poster developed;</li> <li>• New website developed and went live</li> </ul>
9. Capacity building at RDA	5 Permanent RDA staff dedicated fulltime to CLP research & capacity development	<ul style="list-style-type: none"> <li>• One RDA staff in UK for a master programme;</li> <li>• Two RDA technicians now sponsored for Masters. Two UNO staff in UK for Masters programme</li> </ul>

### 9.2.1 Update and Monitor Beneficiary Database

Four major sets of activities related to the beneficiary database were completed during the FY:

**1 Registration / Re-registration of CLP core beneficiaries:** All 24,730 households in receipt of assets in 2008/09 were registered and details added to the beneficiary database.<sup>13</sup> IML now possesses socioeconomic data for all 55,000 beneficiary households. During the year, data from Phase 3 and 4 households were analysed and two reports developed. A repeat registration of beneficiaries from phases 1 and 2 was conducted, allowing comparison with the original registration data. The report showed that *'households can clearly be seen to build asset bases, especially in terms of livestock and other productive assets but also in terms of essentials such as beds, warm clothing and blankets. The average value of assets of Phase 1 households is now Tk 30,567 and for Phase 2 is Tk 24,737. This represents an 11-fold increase for Phase 1 households and of 19 times for Phase 2 households since they entered the programme'* (Scott 2008).

**2. Monthly monitoring of beneficiary households:** CLP aims to help household increase their income and expenditure (I&E) to levels in excess of the extreme poverty line. As part of its performance and impact review processes, IML monitors the I&E of samples of households from all four phases on a monthly basis. As CDO are reducing contacts with Phase 1, 2 and 3 households, IML has an alternative monitoring system run by an independent organisation. However, a sample of Phase 4 households continues to be monitored by CDOs. IML is building a unique extreme-poverty data set. Data are summarised on a monthly basis and are combined to produce annual I&E reports for each phase. Data for Phase 2 households exists since April 2007, phase 1 from June 2007, phase 3 from April 2008 and phase 4 from January 2009.

**3 Economic impact assessments:** In conjunction with monthly monitoring, IML assessed the economic impact of assets transferred for differing phases. Several types of impact assessment have been completed during the year:

- In March 2008, the Innovation Monitoring and Learning (IML) Division of CLP undertook a short questionnaire-based survey focusing on homestead gardens (HG) of core beneficiary households. Of particular interest were the types of vegetable, spices and fruits grown, and the levels of personal consumption and sales. Input costs were also gathered. The survey was repeated each quarter and thus data cover a complete calendar year. The results show that the annual value of the HG harvest was Tk. 2,391 with consumption being Tk. 1,545 and sales Tk. 528. HG produced a net return equivalent to Tk. 2,251.5 or approximately one month's average household income.

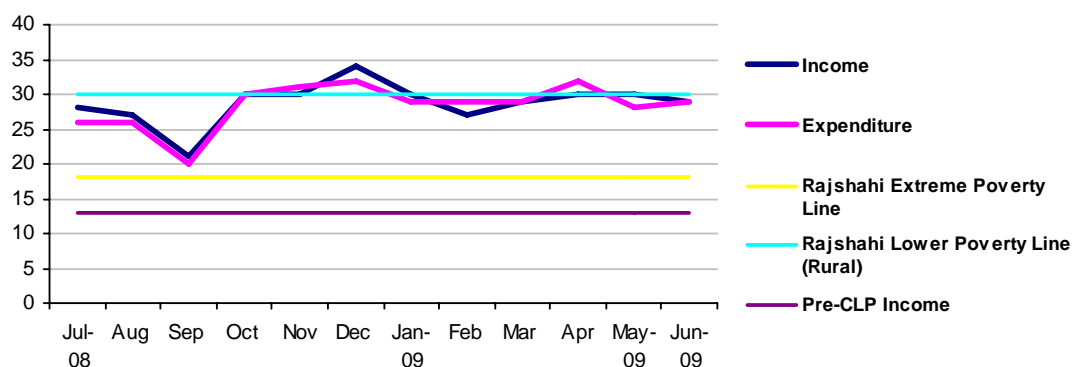
- Economic impacts of cattle transfers (600 households), from phase 1, 2 and 3 households were gathered. Data allowed impact comparison of raising cows versus bulls. Data show that over the longer term there is no benefit from raising bulls. However, over the short term, bulls provide more rapid returns than cows. In financial terms, nominal monthly "income" (net increase in asset values plus net cash income) averages in excess of Tk. 600 for all phases. This is almost a 50% increase from 2007 figures. In 2008, about 60% of households in both phases 1 and 2 exceeded an arbitrary threshold of Tk. 500 per month established in 2007; even allowing for inflation. Phase 3 households are doing even better although data are extrapolated from relatively short (4 or 5 months) periods of time.

**4 Other relevant surveys:** A series of other surveys looking at key areas of interest were initiated during the year. The most noteworthy are as follows:

- Nutritional status of beneficiary women and children. Data were collected in April 2009 from phases 1 - 4. Initial reports show that children recruited earlier into the CLP programme (Phases 1 & 2) have better nutritional status than later recruits (Phases 3 & 4). Children from Phases 1 & 2 are on average less stunted and underweight than children of families recruited in Phases 3 & 4 by about 0.1SD. Significantly, there are 5.7% less stunting and 5.1% less underweight children in Phases 1 & 2 compared with Phases 3 & 4. These results suggest that CLP is having a beneficial effect on child nutritional status, particularly chronic undernutrition.
- In April 2008 a Knowledge, Attitudes and Practice survey was undertaken with all 30,000 ATP Phase 1 to 3 beneficiaries. The same survey was undertaken with a sample of Phase 4 households in July 2008 to act as a sliding control baseline<sup>14</sup>.
- Further data were gathered on sanitation and hygiene practices across all phases (1-4) with a representative sample of 3,000 households. Results from the surveys are positive showing increased levels of inter- and intra-household social capital, increasing use of hygienic practices from the time of joining the CLP and, in some cases, more equitable household decision-making and increasing birth and marriage registrations; measured against the sliding control baseline. Despite such positive results, the data also indicate some slippage in practices of beneficiary households after they graduate from the CLP.

CLP undertakes two regular monitoring activities, on a monthly and yearly basis. The first type of collection activities (registration/re-registration) provides baseline data on many socioeconomic factors but particularly important are the value of household assets at pre-CLP. These results serve to underline the extreme poverty of core beneficiaries since total assets (productive and non-productive but excluding the value of the home itself) average only 2,700 Tk (phase 1), 1,300 Tk (phase 2), 1,600 Tk (phase 3) and less than 2,200 Tk (phase 4). The secondary category (monthly monitoring of income / expenditure) shows changes of income and expenditure over time and during different seasons.

**Figure 3: Phase 2: Daily per Capita Income & Expenditure (Tk.) July 2008 - June 2009**



Compared to a baseline (Fig. 2) of only about Tk. 13 per person per day (pppd) for core beneficiaries (at 2005 prices and adjusted annually for inflation), the average phase 2 beneficiary household now has an income that is consistently above the extreme poverty line and, excluding for seasonal declines during *monga*, remains close to the Rajshahi lower poverty line.

Data was collected from Phase 1 and 2 beneficiaries who had received about £100 of investment capital from the CLP in early 2006 and late 2006/early 2007 respectively (Scott, March 2009). The average value of assets of Phase 1 households is now Tk 30,567 and for Phase 2 is Tk 24,737. For both phases such increases in asset ownership is accompanied by improvements in food intake, ability to educate children and pay the costs of healthcare. There is also an improved social standing in the community and in household relations.

### 9.2.2 Annual Verification Contract

During the FY, the CLP raised 29,000 plinths, provided assets to 20,495 households, offered 1,400,455 person-sessions of social development training and trained up to 16,000 entrepreneurs. IML ensures the verification of quality and quantity of a 10% sample of work undertaken via a contract awarded to Data Management Aid (DMA). In September 2008, verification moved to a monthly cycle and this has allowed CLP to discern and respond more rapidly to any issues; especially any related to leakage. When leakage is uncovered, DMA report immediately, allowing rapid response from CLP. DMA's monthly verification reports pass from the IML director to Operations for the necessary action.

### 9.2.3 Annual Surveys/Indicator Measurements

IML publishes monthly reports of the major CLP outputs containing some 50 items ranging from infrastructure, livelihoods, social development and health to enterprise and education. The tabulations enable management to compare progress over time against monthly targets. The data are freely available, being uploaded to the website ([www.clp-bangladesh.org](http://www.clp-bangladesh.org)) and copies sent to DFID and GoB. A report showing progress against all CLP log frame indicators is published at regular intervals. That up to end-June 2009 will be on the website in late July 2009.

### 9.2.4 Annual Citizen Satisfaction Surveys

**IEP ongoing site CSS:** For *monga* 2008, IML instigated a weekly leakage reporting system in which "rolling teams" moved anonymously and unannounced across work sites, interviewing labourers. This new method allowed rapid responses to any irregularities found. In addition, the increased presence of independent staff in the field acted as strong deterrents to any potential wrongdoers. Data were

compiled on individual work sites to check that the new innovations introduced by Operations in 2008 were correct and functional. This was particularly the case the presence of signboards the information they showed such as the correct mobile phone numbers.

**Completed site CSS:** During *monga* 2008, IEP provided about 755,000 person-days of work for 19,731 workers during the period October-December. This is less than in the two previous years as *monga* was less pronounced in 2008. Investigations in the first two years revealed 10% and 13% levels of leakage (IML, 2007; Conroy *et al*, 2008) but overall in 2008, fully 99.4% of workers stated that they had not been obliged to pay kickbacks; clearly showing the success of the CLP "higher profile" anti-corruption drive.

A general satisfaction and leakage survey using a sample of 2,000 Phase 4 beneficiaries was conducted in the FY that asked specifically whether any beneficiaries had been obliged to pay anyone (CLP, IMO or local government) in order to receive any CLP assistance (such as to be registered as a beneficiary or to receive a raised plinth). Due to the sensitivity of the questions, the participants are guaranteed anonymity. Processing is completed and the report is to be published soon.

### 9.2.5 IML Training and Workshops

IML undertook several capacity building activities with CDOs and DEMOs. These enabled staff to undertake complex data collection campaigns for phase 4 registration, a census on tube-well coverage, monthly I&E monitoring and nutritional status measurements. DEMOs also received training in database management, data preservation and security. Although DEMOs receive in-house training, IML also arranged a 3-day specialised course in Participatory Monitoring & Evaluation System Development facilitated by ME Associates. IML seeks to develop DEMOs M&E skills so that they can support and help design participatory monitoring and evaluation systems.

### 9.2.6 Commissioned and Competitive Research

During the year, IML contracted Mitra Associates to undertake a full Bangladesh Bureau of Statistics survey to develop an I&E baseline for new Phase 4 beneficiaries from Kurigram. Furthermore Prof. Nick Mascie-Taylor supported the CLP nutritional status surveys of core beneficiary women and children led by YP Lucy Cooper. Towards the end of the FY, Lucy also undertook an evaluation of the impacts of the Youth Training Programme in garments. The final report, developed with a current intern, will be published soon.

### 9.2.7 Update/Monitor CLP Beneficiary Database

The Monitoring Information System (MIS) of IML developed a number of new and complementary databases and increased the volume of data held in existing ones. These now contain data from all 55,000 core beneficiaries. DEMOs maintain individual databases, updated monthly, and send them to IML for inclusion in the master MIS. Operations has GPS coordinates of all physical inputs (tube-wells, plinths, latrines etc). IML manages the data and has developed an innovative mapping system on Google Earth.

### 9.2.8 Publications and Dissemination

The new CLP website went live and is a marked improvement on the old one, providing a better "shop window" for the CLP.

IML presented CLP results, impacts and findings on many occasions during the year to donors, the scientific community and to government representatives. Among important presentations can be listed those to senior DFID staff, at the BHC-sponsored conference and to visiting dignitaries.

DFID Regional Workshop-South Asia: "Making It Happen" brought together policy makers and participants from Nepal, India, Pakistan, the UK and Bangladesh. The workshop saw two-way exchanges of ideas and lessons learnt from across the region in tackling extreme poverty in hard to

reach places. The workshop was organised by CLP in Rangpur in May 2009.

### 9.2.9 Capacity Creation at RDA

The CLP sponsored the two most talented members of the RDA research team to read for their masters' degrees in the UK. Both have returned and taken up government service. Two UNO (government civil servants from the union-level) were also sponsored to undertake masters' level programmes in the UK. Details of the result of their studies will be used to decide whether to continue the programme in future years.

## 9.3 Lessons and Future Objectives

### 9.3.1 Lessons Learnt

Since the 2007/08 annual report, CLP has focused its attention on improving its GIS system and has made good progress in adding GPS and GIS components into the MIS. Further emphasis will be given to GIS next year. The RDA component now needs analysing in order to decide whether it should form a part of CLP activities going forward. Similarly, the evaluation report on CLP assistance to unemployed youth training for the garment industry needs analysis before reaching a decision on the future validity of this non-core activity within the CLP.

### 9.3.2 Future Objectives

The IML work plan for 2009/2010 is published in detail elsewhere and this section presents the main ambitions for next year. The annual work plan was developed with due reference to the results achieved in 2008/2009 and seeks to support three main objectives:

- Monitoring the increasing numbers of core beneficiaries and during the roll-out of the newer areas of health and literacy;
- Continuing to innovate the support to operational units for studies and impact monitoring and also providing management with quality results;
- Continuing to monitor and report and improve the dissemination of information;
- Learning from difficulties encountered during 2008/2009.

Thus the main ambitions for 2009/2010 are the following:

1. Undertake a series of impact assessments to determine impacts of different activities on core beneficiary households and undertake registration activities related to new beneficiaries, as well as asset accumulation and financial impact monitoring of households from phases 1 to 4;
2. Maintain the CLP Beneficiary database containing information on 55,000 households. This is one of the largest poverty databases ever developed and contains repeat sampling of many relevant factors (income, expenditure, economic benefits, etc.). A dedicated statistician will assist IML to mine available data more deeply;
3. Undertake IEP deworming and micronutrient impact survey together with a repeat of the nutritional impact surveys of core beneficiaries;
4. Continue to track beneficiary opinions via "customer satisfaction surveys";
5. Continue to work with Prof. Nick Mascie-Taylor on nutritional status monitoring; with BRAC/RED on developing the poverty network, and carry out a cost-benefit analyses of plinth raising, asset transfer and enterprise activities;
6. Review the capacity building in chars' research at RDA;
7. Maintain and continue to improve the CLP beneficiary database
8. Modify the current website for use as the CLP-2 site, and bolt on a Bangla language site;
9. Shoot a CLP film bringing together achievements and lessons learnt (depending on budget);
10. Ensure the continued functioning of the MIS and add some geographic aspects;
11. Recruit new young professionals.



## 10 Finance, Procurement and IT

### 10.1 Financial Management and Internal Audit

#### 10.1.1 Budget and Disbursement

The budget and disbursement target for FY 2008/09 was £14.98 million (2,023.10 million Tk). GoB monitors and assesses the Management Team against the taka budget while the contract itself is in Sterling.

Overall expenditure in the FY was £15.84 million (1,722.81 million Tk), representing a GBP spend rate in excess of 105% but of marginally more than 85% in Taka. This FY saw the most efficient management cost-ratio to date with management costs representing only 9.5% of total programme cost.

During the 2008/09 a total of 4,881 financial transactions were recorded in QuickBooks, the accounting software used by the Finance Team to record transactions, generate financial reports and manage fund disbursements. The upcoming budget for the work plan of 2009/10 comprises funds forms both CLP Phase 1 and 2.

#### 10.1.2 Finance Team and Contract Activities

During the 2008/09, the finance and procurement team consisted of 8 members. In addition to the Director, the team has a Unit Manager-Contracts, Procurement & IT, a Finance Controller, a Senior Finance Manager, an Audit Manager, an Officer (Finance & Payroll), a Contract & Finance Officer and a Finance Officer.

The identity of the Contracts team changed during 2008/09. The unit manager Abdul Momin became unit manager for Health & Education being replaced by Shajedur Rahman while Syed Abdulla Tanzim Al Bayezid became Contracts & Finance Officer replacing Kalam Azad who moved to coordinator of education activities. This link between the Finance and the Contracts teams strengthens the capacity for financial management at CLP.

The finance team carried out routine audit checks of all IMOs, Upazilas and Unions (on 10% sample basis) as well as of Special Service Providers (SSPs). The Department maintained a "strategic balance-score card" measuring financial and administrative management capacities of IMO.

As part of its capacity building strategy for IMO and GoB personnel, 57 IMO accountants and project managers, 28 Upazilla Nirbahi Officers and 70 GoB officers were trained in basic accounting and IT. The department continues to monitor performance. The final activity of capacity building is the introduction to all IMOs of QuickBooks. This was finished in June 2009. Software training was provided through a specialized firm (MILES) while 36 IMO accountants received a refresher course in QuickBooks. The finance team provides on-the-job training during routine visits to IMOs. IMOs and SSPs are obliged to send their QuickBooks backup to the CLP Finance team every first week of the month.

Starting in 2009, CLP selects external auditor for IMOs, SSPs and UPs through open bidding.

CLP was audited by DFID and the recommendations implemented. CLP was also visited by auditors from the GoB Foreign-Aided Projects Audit Directorate (FAPAD) and assisted the Project Director to formulate a response to the FAPAD-report for the year 2006/07. The MTBF ministry system audit also occurred in the FY.

#### 10.1.3 Financial Investigations

Several financial investigations were carried out during the year. One major investigation managed by the Division arose from operational corruption at the IMO UDDYOG. A two-member audit team

visited the organization and initiated possible action to close down their accounts. The IMO was dismissed from future CLP activity. The contract team played the lead role in asset handover to UDDYOG's replacement, AKOTA.

## 10.2 Procurement and Contract Management

### 10.2.1 Contracting

The Contract and Procurement Unit supported the implementation of activities by issuing contracts and accountable-grant arrangements and procuring goods. 500 agreements were treated during the FY. Contracts are presented in Table 15.

<b>Table 15: Unit-Related Agreements Developed in 2008/09</b>			
<b>Unit</b>	<b>Contract Numbers</b>	<b>Contract Value</b>	
		<b>Taka</b>	<b>£</b>
Education	6	25,878,019	231,710
Enterprise	41	32,911,488	294,687
Governance	3	12,068,800	108,063
Health	14	105,190,686	941,868
IML	14	19,510,681	174,697
Infrastructure	154	490,880,132	4,395,299
Livelihoods	49	614,292,744	5,500,325
Social Development	45	149,016,180	1,334,278
IMO management	21	59,996,830	537,206
<b>Total</b>	<b>347</b>	<b>1,509,745,560</b>	<b>13,518,132</b>

### 10.2.2 Procurement

The following capital items were procured during the year 2008/09 (Table 16). All items in the list were either purchased directly or through the Crown Agents.

<b>Table 16: Major Procurement Items in 2008/09</b>	
<b>Items</b>	<b>Quantity</b>
Server Machine Dell	1
Bookshelf	1
Chair	1
A 6-seater Sofa for Kurigram District Guest House	1
Lecia NA720 levelling machine including protective box, tripod levelling scale	10
Pantax AP120 levelling machine including protective box, tripod levelling scale	13

Arsenic testing kits	6
GPS handle unit	1
Solar Fridge for IMOs to store vaccines	25
Solar Panel for solar fridge for IMOs to store vaccines	30
Samsung LCD Monitor 17 Inch 732 NW Glossy	1
Tools set (4) for Tube-well maintenance	750
Calculator CASIO	442
Children's school Polo Shirts	2,100
Laptop Notebook Asus ASUS Z99E	2
HP LASERJET P3005 network printer P3005	1
Laptop Dell, Model-Vostro A860	1
Laptop Notebook , ASUS, Model-M50V P8400 Z99E	1
DELL LCD monitor, Model- E1909	1
HP color LaserJet CP1515N Printer-CC377A	1
Laptop Model- ASUS X80L T2370	1
Motor-Cycle Honda CD-80	10
Laptop Brand Sony Vaio	1
Laptop Brand Sony VGN-NS10LS	1

### 10.3 Plans for 2008/09

Grant arrangements with IMOs for field activities will be issued by July 2009. In April/June 2010 invitations to submit proposals for implementing CLP activities will be sent and new grants will be awarded, based on the performance of the previous year. Further, some SSP contracts will be issued for output verification and other surveys.

Contract-tracking software will be introduced that will enhance the present system. Programming will start by August and the software will run from September 2009.

### 10.4 IT Section

The IT section consists of a System Administrator responsible for all IT, hardware and software issues. During 2008/09 45 new computers and 7 Projectors were distributed to IMOs, DC offices and CLP staff. The Very Small Aperture Terminal (VSAT) license was renewed and payment made to the Bangladesh Telecommunication Regulatory Commission (BTRC). Random Access Memory (RAM) was increased from 512 MB to 2 GB and the hard disk capacity of the server boosted by a further 150 GB. IT responsibilities are assumed by the Director-Finance and Administration whereas Information Management and Website remain under IML.

## **11 Programme Management**

### **11.1 DFID Contract Amendment**

During the third and fourth quarters, the 6<sup>th</sup> contract amendment was negotiated between Maxwell Stamp and DFID which reflects various budgetary changes and at present with DFID procurement group waiting for further approval from their office.

### **11.2 Management and Programme Staffing**

#### **11.2.1 New team leader and Deputy Team leader**

In May 2009, Roland Hodson left the CLP and was replaced by Malcolm Marks, formerly Director of IML. From the end of June 2009, Azizul Haque Bhuiyan retired from his post as Deputy Team Leader and was replaced by Abdul Haque.

#### **11.2.2 Other Staff Changes**

Begum Momtaz Shirin stepped down as Social Development Unit Manager while Abdul Momin moved from unit manager of Contracts & Procurements to that of Health & Education. He was replaced by Shajedur Rahman. Kalam Azad followed Momin from Contracts & Procurement to take up the Education Coordinator role and he was replaced by Syed Abdulla Tanzim Al Bayezid as Contracts & Finance Officer.

#### **11.2.3 Young Professionals**

Raania Rizvi left the CLP in November 2008, being replaced by Lucy Cooper in October 2008. Hannah Matthews joined in January 2009, replacing David Panetta who left at the end of the previous FY.

### **11.3 Short Term Consultants**

During the year, the following short term consultants made important inputs to the CLP for a total of 163 days, as follows:

- Michael Scott: 29 days
- Nicholas Mascie-Taylor: 21 days
- Michael Howes: 22 days
- Tamima Annam: 15 days
- Cathy Solter: 21 days
- Dave Panetta: 25 days (Junior ST)
- Lucy Scott: 26 days (Junior ST)
- Raania Rizvi: 25 days (Junior ST)

## 12 Priorities for the Year to Come

### 12.1 Special Conditions of 2009/10

CLP is programmed to run until October 2010 which would take it into the following financial year (of 2010/11). However, DFID targets completion of the actual activities during the current FY with a seamless progression into the follow-on programme. Later in 2009, a Design Team from MSP will work in Bangladesh to propose the details of the follow-on and the design document will be essential before DFID, the management company (MSP), GoB and the likely CLP team can begin functioning as the "new" CLP. The actual date of this follow on will become clear to all later in the current FY.<sup>15</sup>

Some activities developed in the CLP Work Plan and Budget for 2009/10 and described in the paragraphs below may be enacted and achieved in the CLP follow-on rather than in the current programme. This eventuality will require agreement between MSP and DFID on where to assign achievements and expenditure: to the current CLP or to the follow-on.

### 12.2 Infrastructure Activities

The most significant progress needs to be made in infrastructure so as to achieve the CLP twin goals of raising a total of 100,000 char households well above anticipated flood levels and ensuring that all core beneficiaries receive raised plinths. For this reason a significant proportion of the total CLP budget for 2009/10 is being dedicated to infrastructure activities (over 40% of anticipated programme spend). Anticipating a positive outcome of this activity will see the CLP achieve its one outstanding and major logframe commitment.

Ensuring the quality of drinking water across the CKLP zone is being prioritised and so a water-testing campaign will occur both for bacterial and chemical (particularly arsenic) contents.

### 12.3 Livelihoods Activities

By the end of FY 2008/09, the CLP had already surpassed its logframe commitment for asset transfer to extreme poor families by 10% (55,000 households assisted rather than 50,000). However, there still remain a number of families (approximately 5,000) that qualify for assistance but that have not yet been reached by the programme. Most are concentrated in Kurigram District. Therefore the CLP is targeting asset transfer to a further 5,000 families during the latter part of the FY. DFID/MSP will need to decide whether these additional 5,000 households should fall into the current programme or the follow-on.

Homestead gardens are proving to be both a good source of nutrient rich foods for the beneficiaries to use and research is showing that households working with CLP over the longer term (2 or 3 years) have significantly lower levels of stunted children than newer cohorts. The gardens are also making a real impact on family budgets. Not only do they reduce the necessary expenditure on food but surpluses are being sold and contributing to incomes, especially of women.

### 12.4 Enterprise Development Activities

In March 2009, for the first time, the enterprise team started to show the financial impacts that activities are making to those families that are cooperating voluntarily with their different programmes. Fodder, milk marketing and poultry rearing are all showing sound increases in the number of adherents among core beneficiaries and in the level of profits they are beginning to achieve. Such a "late" trajectory should not be surprising since core beneficiaries have needed time to build up the level and maturity of their asset bases so that they might take advantage of enterprise activities. This is now occurring.

During 2009/10, enterprise will seek to consolidate these gains with additional beneficiaries showing increasing profits. They will also begin working on strategies for other enterprise activities that respond to the trend for beneficiaries to begin taking land leases or buying land outright.

### **12.5 Social Development Activities**

Only Phase 4 beneficiaries will still continue to receive group support activities from social development but as the latest batch of 5,000 core beneficiaries begin to receive their assets, the cycle of support will begin again.

The unit manager of social development decided to leave the CLP in June 2009 and management has decided to act on that departure to revise the management structure of social development.

### **12.6 Health and Education Activities**

Activities will continue as during 2008/09 with no additional roll-out of these two activities in the near term (although such may occur in the follow-on to CLP).

### **12.7 Innovation, Monitoring and Learning**

During the coming year, IML will begin pulling together the vast store of impact data that it has been developing since early 2007. The aim is twofold:

1. Ensure that information at the CLP is disseminated to a wider audience; the add-on of a Bangla site to the current website will be a positive move in this direction;
2. Bring all information together and produce an "end-of-Programme" Report.

### **12.8 DFID Final Evaluation**

The CLP will undergo its final DFID evaluation at the end of the calendar year although delays in the start of the CLP follow-on may impact on the date of the evaluation.

### **12.9 Budgetary Considerations**

The CLP achieved a total expenditure of £15.8 million in 2008/09 and has budgeted for a total expenditure in 2009/10 of £10.9 million.

### 13 Key CLP Publication in 2008/09

1. **Conroy, Kate (March 2009):** Socio-economic characteristics of Jamuna char households entering phase 4 of the CLP's ATP.
2. **Conroy, Kate & Marks, Malcolm (July 2008):** The use of coping strategies by extreme poor households on the Jamuna Chars during Monga.
3. **Conroy, Kate & Vignon, Catherine (2009):** How planning for seasonality can reduce extreme poverty: lessons from the Chars Livelihoods programme, Bangladesh
4. Francis, Julian (April 2009): Sharmin Akthar 'Tanjila'
5. **Hodson, Roland (February, 2009):** Reflections on the CLP Approach to reduce Extreme Poverty – The Story Continues.
6. **Marks, Malcolm & Islam, Rafiqul (July 2008):** Income and expenditure review: ATP Phase 2 beneficiaries – April 2007 – March 2008.
7. **Marks, Malcolm & Sultana, Mir Tania (February, 2009):** Economic Impact of Cattle Transfers during the CLP's Asset Transfer Programme.
8. **Marks, Malcolm & Vignon, Catherine (2009):** Char Life, Livelihoods, and Development in Floodplain Bangladesh, Chapter 12 *in: Disasters, Development and Resettlement in Bangladesh: Issues, People and Policies* (eds. **Mohammad Zaman, K. Maudood Elahi, Hafiza Khatun**).
9. **Mascie-Taylor, Nicholas, Marks, Malcolm & Re Goto (2009):** A Cash-for-Work programme improved nutritional status, food expenditure and consumption of poor rural Bangladeshi women and children in the hungry season.
10. **Matthews, Hannah (February 2009):** Forty-six bulls in a boat
11. **Matthews, Hannah, Haque, Zubairul & Malcolm Marks (May 2009):** 2008 Infrastructure & Employment Programme: Customer Satisfaction Survey.
12. **Matthews, Hannah, Haque, Zubairul & Malcolm Marks (May 2009):** 2008 Infrastructure & Employment Programme Customer Satisfaction Survey: An overview of levels of leakage.
13. **Maxwell Stamp PLC (July 2008):** The Chars Livelihoods Programme, Annual Report for the Year 2007/08.
14. **Panetta, David (July 2008):** Review of the VSLA Strategy of the CLP.
15. **Panetta, David (March 2009):** A Review of the Village Savings and Loan Programme.
16. **Rizvi, Raania Z. (November 2008):** The Nutritional Status Survey: March –November 2008.
17. **Rizvi, Raania Z. (March 2009):** A Review of the Progress of the Social Development Unit
18. **Scott, Lucy (July 2008):** Socio-Economic characteristics of phase 3 Beneficiaries of the CLP's ATP: Registration Data.
19. **Scott, Lucy (July 2008):** Income and expenditure review: ATP Phase 1 beneficiaries.
20. **Scott, Lucy (March 2009):** The CLP Asset Transfer Programme: changes in household asset values time
21. **Scott, Michael (October 2008):** Visit report to the CLP.
22. **Scott, Michael (August 2008):** Visit report to the CLP.

## Annex 1: Actual Expenditure against Budget & Work Plan (July 1st 2008 to June 30th 2009)

Activities		Budget '08 – '09		Actual Expenditure '08 – '09		Achievement In %	
		£	Taka	£	Taka	£	Taka
<b>Summary of all Components</b>							
1.	Infrastructure	£4,106,961	554,439,722	£3,889,428	400,023,257	94.70%	72.15%
2.	Livelihoods	£4,493,521	606,625,293	£4,869,131	558,035,122	108.36%	91.99%
3.	Enterprise Development	£533,881	72,073,909	£424,767	45,875,105	79.56%	63.65%
4.	Social Development	£1,090,463	147,212,509	£1,369,792	148,279,602	125.62%	100.72%
5.	Innovation, Monitoring and Learning	£277,900	37,516,500	£274,119	29,551,108	98.64%	78.77%
6.	Pilot Programmes	£1,067,404	144,099,600	£996,661	109,052,292	93.37%	75.68%
7.	Local Implementation & Management	£500,820	67,610,666	£615,942	66,090,054	122.99%	97.75%
8.	Allowances for GoB Senior Personnel	£15,000	2,025,000	£13,890	1,558,680	92.60%	76.97%
9.	Women & children temporary monthly food transfer	£500,000	67,500,000	£482,631	53,341,956	96.53%	79.03%
10.	Additional Core Beneficiary Allowance	£1,000,000	135,000,000	£1,163,434	120,567,400	116.34%	89.31%
<b>Total (All Components)</b>		<b>£13,585,950</b>	<b>1,834,103,200</b>	<b>£14,099,794</b>	<b>1,532,374,575</b>	<b>103.78%</b>	<b>83.55%</b>
11.	Management Contract: National and International Staff and Other Costs	£1,400,000	189,000,000	£1,746,050	190,357,297	124.72%	100.72%
12.	CLP Flood Rescue Programme			£740	80,480	100.00%	100.00%
<b>Total Expenditure (All Components plus Management Costs)</b>		<b>£14,985,950</b>	<b>2,023,103,200</b>	<b>£15,846,583</b>	<b>1,722,812,352</b>	<b>105.74%</b>	<b>85.16%</b>



Activity		Budget '08 – '09		Actual Expenditure '08 – '09		Achievement Percentage	
		£	Taka	£	Taka	£	Taka
<b>1.</b>	<b>Infrastructure</b>						
<b>1.1</b>	<b>Household Plinth Raising</b>						
1.1.1	Plinth raising through local government	£379,467	1,228,000	£30,727	2,869,947	8.10%	5.60%
1.1.2	Plinth raising through IMOs	£1,700,741	229,600,000	£2,146,155	210,002,385	126.19%	91.46%
1.1.3	Monga alleviation Infrastructure & Employment Programme (IEP) through local government	£373,852	50,470,000	£198,166	23,318,467	53.01%	46.20%
1.1.4	Monga Alleviation Infrastructure & Employment Programme (IEP) through IMOs	£888,074	119,890,000	£573,082	65,403,991	64.53%	54.55%
<b>Sub-Total</b>		<b>£3,342,133</b>	<b>451,188,000</b>	<b>£2,948,130</b>	<b>301,594,790</b>	<b>88.21%</b>	<b>66.84%</b>
<b>1.2</b>	<b>Water and Sanitation</b>						
1.2.1	Shallow tube well installation	£104,815	14,150,000	£122,859	13,659,287	117.22%	96.53%
1.2.2	Tube well platform construction	£75,556	10,200,000	£75,838	7,738,869	100.37%	75.87%
1.2.3	Latrine construction	£330,741	44,650,000	£453,873	44,525,071	137.23%	99.72%
1.2.4	Tube well water quality testing	£11,111	1,500,000	£9,175	1,043,108	82.58%	69.54%
1.2.5	Tube well maintenance and repair	£8,333	1,125,000	£10,016	1,033,022	120.19%	91.82%
<b>Sub-Total</b>		<b>£530,556</b>	<b>71,625,000</b>	<b>£671,761</b>	<b>67,999,357</b>	<b>126.61%</b>	<b>94.94%</b>
<b>1.3</b>	<b>Infrastructure Staff, Training &amp; Monitoring</b>						

Activity		Budget '08 – '09		Actual Expenditure '08 – '09		Achievement Percentage	
		£	Taka	£	Taka	£	Taka
1.3.1	IMO infrastructure staff and associated costs	£218,346	29,476,722	£259,724	29,380,602	118.95%	99.67%
1.3.2	Staff orientation and training	£8,519	1,150,000	£7,541	794,717	88.52%	69.11%
1.3.3	Infrastructure review workshops	£7,407	1,000,000	£2,272	253,791	30.68%	25.38%
<b>Sub-Total</b>		<b>£234,272</b>	<b>31,626,722</b>	<b>£269,537</b>	<b>30,429,110</b>	<b>115.05%</b>	<b>96.21%</b>
<b>Total for Infrastructure</b>		<b>£4,106,961</b>	<b>554,439,722</b>	<b>£3,889,428</b>	<b>400,023,257</b>	<b>94.70%</b>	<b>72.15%</b>
<b>2.</b>	<b>Livelihoods</b>						
<b>2.1</b>	<b>Asset Transfer Programme (ATP)</b>						
2.1.1	Assets for core BHHs	£2,518,519	340,000,000	£2,436,175	293,930,000	96.73%	86.45%
2.1.2	Stipend payments	£1,097,778	148,200,000	£1,658,154	180,169,495	151.05%	121.57%
2.1.3	Veterinary inputs	£113,926	15,380,000	£86,471	9,451,416	75.90%	61.45%
2.1.4	Homestead garden inputs	£127,859	17,261,000	£114,916	12,668,580	89.88%	73.39%
2.1.5	ATP mentoring	£7,407	1,000,000	£5,260	571,768	71.00%	57.18%
2.1.6	Cash in Transit transport hire	£5,926	800,000	£2,489	251,345	42.00%	31.42%
<b>Sub-Total</b>		<b>£3,871,415</b>	<b>522,641,000</b>	<b>£4,303,465</b>	<b>497,042,604</b>	<b>111.16%</b>	<b>95.10%</b>
<b>2.2</b>	<b>Asset Transfer Programme (ATP) support activities</b>						
2.2.1	IMO livelihoods staff and associated costs	£334,074	45,099,936	£390,919	42,162,194	117.02%	93.49%
2.2.2	IMO livelihoods staff training	£37,299	5,035,429	£7,780	1,102,357	20.86%	21.89%

Activity		Budget '08 – '09		Actual Expenditure '08 – '09		Achievement Percentage	
		£	Taka	£	Taka	£	Taka
2.2.3	Livelihoods training material design & printing	£11,574	1,562,429	£13,365	1,457,953	115.48%	93.31%
2.2.4	Livelihoods orientation and results workshops	£13,333	1,800,000	£8,906	921,803	66.80%	51.21%
2.2.5	Beneficiary training	£214,326	28,934,000	£142,938	15,132,511	66.69%	52.30%
<b>Sub-Total</b>		<b>£610,606</b>	<b>82,431,793</b>	<b>£563,909</b>	<b>60,776,818</b>	<b>92.35%</b>	<b>73.73%</b>
<b>2.3</b>	<b>Agricultural Research</b>						
2.3.1	Agricultural research funding for government	£11,500	1,552,500	£1,757	215,700	15.28%	13.89%
<b>Sub-Total</b>		<b>£11,500</b>	<b>1,552,500</b>	<b>£1,757</b>	<b>215,700</b>	<b>15.28%</b>	<b>13.89%</b>
Total for Livelihoods		£4,493,521	606,625,293	£4,869,131	558,035,122	108.36%	91.99%
<b>3.</b>	<b>Enterprise Development</b>						
<b>3.1</b>	<b>Market Development Programme</b>						
3.1.1	Market development programme through IMOs	£208,123	28,096,578	£240,924	25,435,650	115.76%	90.53%
3.1.2	Market development programme pilot activities	£54,444	7,350,000	-£5,832	(473,282)	-10.71%	-6.44%
3.1.3	Market development programme support activities	£12,222	1,650,000	£776	91,128	6.35%	5.52%
<b>Sub-Total</b>		<b>£274,789</b>	<b>37,096,578</b>	<b>£235,868</b>	<b>25,053,496</b>	<b>85.84%</b>	<b>67.54%</b>
<b>3.2</b>	<b>Livestock Services Programme</b>						
3.2.1	Livestock services programme through IMOs	£107,218	14,474,419	£79,075	9,064,748	73.75%	62.63%

Activity		Budget '08 – '09		Actual Expenditure '08 – '09		Achievement Percentage	
		£	Taka	£	Taka	£	Taka
3.2.2	Livestock services programme support activities	£45,222	6,105,000	£35,286	3,866,483	78.03%	63.33%
<b>Sub-Total</b>		<b>£152,440</b>	<b>20,579,419</b>	<b>£114,361</b>	<b>12,931,231</b>	<b>75.02%</b>	<b>62.84%</b>
<b>3.3</b>	<b>Microfinance Programme</b>						
3.3.1	Village Savings & Loans Associations (VSLA) through IMOs	£40,820	5,510,663	£33,185	3,547,034	81.30%	64.37%
3.3.2	VSLA support through Special Service Provider (SSP)	£26,994	3,644,250	£15,565	1,663,620	57.66%	45.65%
3.3.3	Microfinance programme support	£23,074	3,115,000	£16,610	1,673,908	71.99%	53.74%
<b>Sub-Total</b>		<b>£90,888</b>	<b>12,269,913</b>	<b>£65,360</b>	<b>6,884,562</b>	<b>71.91%</b>	<b>56.11%</b>
<b>3.4</b>	<b>Enterprise Development Unit training and events</b>						
3.4.1	Enterprise development unit training and events	£15,763	2,128,000	£9,179	1,005,816	58.23%	47.27%
<b>Sub-Total</b>		<b>£15,763</b>	<b>2,128,000</b>	<b>£9,179</b>	<b>1,005,816</b>	<b>58.23%</b>	<b>47.27%</b>
<b>Total for Enterprise Development</b>		<b>£533,881</b>	<b>72,073,909</b>	<b>£424,767</b>	<b>45,875,105</b>	<b>79.56%</b>	<b>63.65%</b>
<b>4.</b>	<b>Social Development</b>						
<b>4.1</b>	<b>Social Development Group Discussions</b>						
4.1.1	Social development group discussion modules	£716,967	96,790,509	£906,934	96,779,500	126.50%	99.99%
4.1.2	Refresher training & group discussion module revision	£29,815	4,025,000	£35,793	3,890,017	120.05%	96.65%

Activity		Budget '08 – '09		Actual Expenditure '08 – '09		Achievement Percentage	
		£	Taka	£	Taka	£	Taka
4.1.3	Group meeting shelters	£13,333	1,800,000	£17,175	1,679,623	128.81%	93.31%
4.1.4	Social development review	£11,111	1,500,000	£8,039	898,201	72.35%	59.88%
<b>Sub-Total</b>		<b>£771,226</b>	<b>104,115,509</b>	<b>£967,941</b>	<b>103,247,341</b>	<b>125.51%</b>	<b>99.17%</b>
<b>4.2</b>	<b>Social Protection Grants &amp; Transfers</b>						
4.2.1.	Community Safety Net (CSN)	£5,000	675,000	£1,172	125,277	23.43%	18.56%
4.2.2.	Social protection transfers	£50,000	6,750,000	£0		0.00%	0.00%
4.2.3.	Monga social protection transfers	£35,556	4,800,000	£51,293	4,915,100	144.26%	102.40%
4.2.4.	Erosion grants	£103,704	14,000,000	£245,938	27,305,380	237.15%	195.04%
4.2.5.	Housing grants	£124,978	6,872,000	£103,449	12,686,504	82.77%	75.19%
<b>Sub-Total</b>		<b>£319,237</b>	<b>43,097,000</b>	<b>£401,851</b>	<b>45,032,261</b>	<b>125.88%</b>	<b>104.49%</b>
<b>Total for Social Development</b>		<b>£1,090,463</b>	<b>147,212,509</b>	<b>£1,369,792</b>	<b>148,279,602</b>	<b>125.62%</b>	<b>100.72%</b>
<b>5.</b>	<b>Innovation, Monitoring and Learning</b>						
<b>5.1</b>	<b>Update and Monitor CLP Beneficiary Database</b>						
5.1.1	Data collection campaigns from core beneficiary households	£50,000	6,750,000	£49,063	5,600,169	98.13%	82.97%

Activity		Budget '08 – '09		Actual Expenditure '08 – '09		Achievement Percentage	
		£	Taka	£	Taka	£	Taka
5.1.2	Computers and software updates for IML representatives	£22,150	2,990,250	£14,831	1,613,928	66.96%	53.97%
<b>Sub-Total</b>		<b>£72,150</b>	<b>9,740,250</b>	<b>£63,894</b>	<b>7,214,097</b>	<b>88.56%</b>	<b>74.06%</b>
<b>5.2</b>	<b>Annual Verification Contract</b>						
5.2.1	Annual verification contract	£50,000	6,750,000	£63,091	6,709,500	126.18%	99.40%
<b>Sub-Total</b>		<b>£50,000</b>	<b>6,750,000</b>	<b>£63,091</b>	<b>6,709,500</b>	<b>126.18%</b>	<b>99.40%</b>
<b>5.3</b>	<b>Annual Surveys and Indicator measurements</b>						
5.3.1	Periodic surveys	£35,000	4,725,000	£46,585	5,100,470	133.10%	107.95%
<b>Sub-Total</b>		<b>£35,000</b>	<b>4,725,000</b>	<b>£46,585</b>	<b>5,100,470</b>	<b>133.10%</b>	<b>107.95%</b>
<b>5.4</b>	<b>CLP Training, Workshops &amp; Conferences</b>						
5.4.1	Improved coordination, learning & training within IMO's	£15,800	2,133,000	£1,911	217,694	12.09%	10.21%
5.4.2	IML/GoB representation at regional workshops & conference	£5,500	742,500	£269	29,240	4.89%	3.94%
<b>Sub-Total</b>		<b>£21,300</b>	<b>2,875,500</b>	<b>£2,180</b>	<b>246,934</b>	<b>10.23%</b>	<b>8.59%</b>
<b>5.5</b>	<b>Commissioned Research</b>						
5.5.1	Commissioned research	£65,000	8,775,000	£77,677	8,019,881	119.50%	91.39%
<b>Sub-Total</b>		<b>£65,000</b>	<b>8,775,000</b>	<b>£77,677</b>	<b>8,019,881</b>	<b>119.50%</b>	<b>91.39%</b>

Activity		Budget '08 – '09		Actual Expenditure '08 – '09		Achievement Percentage	
		£	Taka	£	Taka	£	Taka
<b>5.6</b>	<b>Capacity building of government partners and IMO's</b>						
5.6.1	Salaries of RDA Staff	£5,000	675,000	£1,180	117,726	23.60%	17.44%
5.6.2	Travel, per diems and consumables	£2,000	270,000	£698	81,168	34.88%	30.06%
5.6.3	Training in-country	£1,050	141,750	£36	4,000	3.41%	2.82%
5.6.4	IMO capacity development	£8,400	1,134,000	£9,230	994,313	109.89%	87.68%
<b>Sub-Total</b>		<b>£16,450</b>	<b>2,220,750</b>	<b>£11,144</b>	<b>1,197,207</b>	<b>67.74%</b>	<b>53.91%</b>
<b>5.7</b>	<b>Design &amp; Development of MIS</b>						
5.7.1	Design & development of MIS	£3,000	405,000	£3,183	351,100	106.08%	86.69%
<b>Sub-Total</b>		<b>£3,000</b>	<b>405,000</b>	<b>£3,183</b>	<b>351,100</b>	<b>106.08%</b>	<b>86.69%</b>
<b>5.8</b>	<b>Information &amp; Dissemination</b>						
5.8.1	Publications & dissemination	£2,500	337,500	£2,639	322,757	105.55%	95.63%
5.8.2	Professional author	£12,500	1,687,500	£3,727	389,162	29.82%	23.06%
<b>Sub-Total</b>		<b>£15,000</b>	<b>2,025,000</b>	<b>£6,366</b>	<b>711,919</b>	<b>42.44%</b>	<b>35.16%</b>
<b>Total for Innovation, Monitoring &amp; Learning Component</b>		<b>£277,900</b>	<b>37,516,500</b>	<b>£274,119</b>	<b>29,551,108</b>	<b>98.64%</b>	<b>78.77%</b>
6.	Pilot Programmes						
<b>6.1</b>	<b>Governance</b>						

Activity		Budget '08 – '09		Actual Expenditure '08 – '09		Achievement Percentage	
		£	Taka	£	Taka	£	Taka
6.1.1	Youth Training	£66,500	8,977,500	£82,101	8,893,500	123.46%	99.06%
6.1.2	Capacity building training of UP functionaries	£52,885	7,139,500	£56,496	6,489,014	106.83%	90.89%
6.1.3	Support to GoB Upazila Coordinators	£12,444	1,680,000	£15,091	1,642,733	121.27%	97.78%
6.1.4	Upazila Initiative Fund	£133,333	18,000,000	-£2,406	(346,533)	-1.80%	-1.93%
6.1.5	Regional Training and Study Tour	£20,000	2,700,000	£16,050	1,588,388	80.25%	58.83%
6.1.6	Overseas Masters programme	£75,000	10,125,000	£68,245	7,821,515	90.99%	77.25%
6.1.7	GoB Meetings and Seminar	£7,241	977,600	£6,571	710,320	90.74%	72.66%
<b>Sub-Total</b>		<b>£367,404</b>	<b>49,599,600</b>	<b>£242,149</b>	<b>26,798,937</b>	<b>65.91%</b>	<b>54.03%</b>
<b>6.2</b>	<b>Health</b>						
6.2.1	Cost of SSP (Technical assistance provider)	£126,215	17,039,000	£163,123	16,277,664	129.24%	95.53%
6.2.2	IMO staff salary and training	£79,852	10,780,000	£92,668	10,299,460	116.05%	95.54%
6.2.3	Operating costs of IMOs	£116,296	15,700,000	£135,475	14,978,767	116.49%	95.41%
6.2.4	Cost of referral centres	£51,622	6,969,000	£62,510	6,891,520	121.09%	98.89%
6.2.5	Clinical equipment and medicines	£126,015	17,012,000	£142,362	15,992,115	112.97%	94.00%
<b>Sub-Total</b>		<b>£500,000</b>	<b>67,500,000</b>	<b>£596,139</b>	<b>64,439,526</b>	<b>119.23%</b>	<b>95.47%</b>
<b>6.3</b>	<b>Education</b>						



Activity		Budget '08 – '09		Actual Expenditure '08 – '09		Achievement Percentage	
		£	Taka	£	Taka	£	Taka
6.3.1	Cost of SSP (Technical assistance provider)	£70,519	9,520,000	£62,515	7,289,845	88.65%	76.57%
6.3.2	IMO staff salary	£17,630	2,380,000	£19,628	2,170,068	111.33%	91.18%
6.3.3	Furniture, equipment and promotional materials	£12,341	1,666,000	£14,922	1,650,887	120.91%	99.09%
6.3.4	Programme cost (books and other materials)	£99,511	13,434,000	£61,310	6,703,029	61.61%	49.90%
<b>Sub-Total</b>		<b>£200,000</b>	<b>27,000,000</b>	<b>£158,373</b>	<b>17,813,829</b>	<b>79.19%</b>	<b>65.98%</b>
<b>Total for Pilot Programmes</b>		<b>£1,067,404</b>	<b>144,099,600</b>	<b>£996,661</b>	<b>109,052,292</b>	<b>93.37%</b>	<b>75.68%</b>
<b>7.</b>	<b>Local Implementation &amp; Management</b>						
7.1	IMO staff costs	£232,303	31,360,944	£293,432	31,317,068	126.31%	99.86%
7.2	IMO office running costs	£140,851	19,014,822	£173,770	18,594,674	123.37%	97.79%
7.3	IMO capital costs	£19,036	2,569,900	£21,503	2,453,135	112.96%	95.46%
7.4	MO capacity building	£70,000	9,450,000	£85,532	,219,630	122.19%	97.56%
7.5	Field monitoring costs	£13,630	1,840,000	£17,245	1,822,445	126.53%	99.05%
7.6	Financial Investigation	£25,000	3,375,000	£24,460	2,683,102	97.84%	79.50%
<b>Total for Local Implementation &amp; Management</b>		<b>£500,820</b>	<b>67,610,666</b>	<b>£615,942</b>	<b>66,090,054</b>	<b>122.99%</b>	<b>97.75%</b>
8.	Allowances for GoB senior personnel	£15,000	2,025,000	£13,890	1,558,680	92.60%	76.97%
<b>Total for Allowances for GoB Senior Personnel</b>		<b>£15,000</b>	<b>2,025,000</b>	<b>£13,890</b>	<b>1,558,680</b>	<b>92.60%</b>	<b>76.97%</b>

Activity		Budget '08 – '09		Actual Expenditure '08 – '09		Achievement Percentage	
		£	Taka	£	Taka	£	Taka
9.	Women & children temporary monthly food transfer	£500,000	67,500,000	£482,631	53,341,956	96.53%	79.03%
<b>Total for Women &amp; children temporary monthly food transfer</b>		<b>£500,000</b>	<b>67,500,000</b>	<b>£482,631</b>	<b>53,341,956</b>	<b>96.53%</b>	<b>79.03%</b>
10.	Additional Core Beneficiary Allowance	£1,000,000	135,000,000	£1,163,434	120,567,400	116.34%	89.31%
<b>Total for Additional Core Beneficiary Allowance</b>		<b>£1,000,000</b>	<b>135,000,000</b>	<b>£1,163,434</b>	<b>120,567,400</b>	<b>116.34%</b>	<b>89.31%</b>
<b>Total (All Activities)</b>		<b>£13,585,950</b>	<b>1,834,103,200</b>	<b>£14,099,794</b>	<b>1,532,374,575</b>	<b>103.78%</b>	<b>83.55%</b>