



**QUARTERLY REPORT
JULY - SEPTEMBER
2013**

**Chars Livelihoods
Programme,
Bangladesh**

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Acronyms

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

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

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

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

1. Introduction

The period covered by this report (July to September 2013) represents the first quarter of the new CLP financial year and coincides with the peak of the monsoon season. The quarter is traditionally concerned with planning and contracting for the year ahead and the undertaking of only those work activities that can be performed during periods of intense rain and flooding. There are therefore few opportunities to undertake the larger ticket items for which the CLP is well-known.

1.1 Team Leader's Overview of the Quarter

Following work plan and budget approval (in the previous quarter), the CLP began in July to contract implementation organisation (IMO) partners and to allocate them the requisite number of future project participant households (in 2013/14 termed cohort 2.5) as well as other objectives such as plinths, latrines, etc. to be achieved during the financial year (FY). By informing IMOs early in the year of their objectives, they in turn were able to recruit and train the necessary staff and begin delivering towards targets as soon as the relevant seasons arrive.

As anticipated for this time of year, the quarter saw relatively high water in the major rivers throughout the three months, although no prolonged or very severe flooding occurred. This has allowed IMOs to select rapidly their cohort 2.5 households, using the CLP's rigorous selection criteria and, in turn, for the Partnerships Director to bring forward the planning of cohort verification. As a result, participant household verification was completed during the month of September; at least six weeks earlier than usual. During verification, all CLP senior managers (unit managers and above) are expected to spend at least 8-10 days on the chars and lead teams to verify a 5% sample of proposed households (a total of almost 700 HH verified in August/September). The system ensures that inclusion errors are kept to a strict minimum. Given the early completion of cohort selection and verification, group formation also started earlier and was well advanced by the end of the quarter. This allows asset transfer to begin earlier than usual with the start now programmed immediately after Eid in mid-October, when cattle prices begin to fall in the local markets.

Also due to the relatively clement weather, plinth-raising within IEP began in September; again earlier significantly earlier than usual and a full six weeks in advance of 2012, when flooding throughout October delayed the activity. Latrine installation was also underway during the quarter. Market development and livelihoods training occurred as anticipated.

The CLP continued to progress on its ambitions to achieve sustainability both at the activity and impact levels. At the start of the quarter, the CLP and EEP/Shiree held a joint workshop in Bogra under the banner of improving sustainability. This followed on from a similar event held by the CLP in November 2012. The July workshop was hosted at RDA and chaired by the Joint Secretary (Development) of RDCD. It was well-attended and both programmes highlighted the ways they strive for sustainability as well as revealing areas where more progress is still needed. An important differentiating element between the CLP and EEP is the strong movement that the former has initiated towards developing sustainable partnerships by "crowding-in" complementary players to the chars. This theme is developed later in this section and by the Partnerships Director in the relevant chapter.

The sustainability workshop was followed in early August by CLP senior managers hosting their regular quarterly meeting with Executive Directors (EDs) and Programme Managers (PMs) from all serving IMOs. The centrepiece of the meeting was a presentation by the CLP Team Leader of the budget and work plan for the current (2013/14) FY while the Operations Director provided feedback on results achieved during the previous (2012/13) FY. The meeting also provided a further opportunity to reinforce several messages received from DFID, notably the importance of continually striving to obtain Value for Money (VfM), increased awareness of the risk of political interference in activities (as elections approach), the need to ensure that corrupt practices are identified and tackled quickly, and reinforcing our duty of care for staff as hartals become more frequent and the risk of violence escalates. As usual, the meeting also provided the opportunity for IMO partners to

raise issues and concerns followed by a problem-solving session. A key add-on topic for the meeting was the CLP's attempt to generate interest in improving the availability of microfinance products on the chars, specifically those targeting market development opportunities, and led to the planning of a joint workshop in late September between CLP, Prosper and PKSF to advance the issue. The workshop occurred in mid-September with 11 CLP IMOs being represented and ready to begin/expand their microfinance activities on the chars. Sadly, Prosper will not be able to contribute given the proximity of this programme ending. However, PKSF appear keen to assist CLP and IMOs in the future.

Perhaps the most important activity carried out by the CLP team in the quarter was the integration of a trio of new directors to the senior management team, representing Finance, IML and Partnerships. Such a broad and diverse turnover of senior staff is rare at the CLP. For Finance, Moin Chowdhury replaced Razib Hassan in July. Razib had been with the CLP for approximately eight years and so his departure was perhaps the hardest felt. In IML, Matthew Pritchard (who actually arrived in late June) replaced Stuart Kenward (who left in April); while in Partnerships, Abdul Momin was promoted from Unit Manager of Human Development, thus allowing a smooth transition. The post of Director had been vacant for almost a year and had been covered by the CLP team leader.

Other key activities during the quarter are as follows (these are explained in more detail in the relevant sections of this report).

- Almost 1,800 low cost latrines were installed by the Infrastructure unit, which also sunk 24 new tubewells and added 357 concrete aprons to existing wells. Furthermore, unexpectedly, they were able to begin the Infrastructure and Employment Project (IEP) early and by the end of September had raised 60 households on plinths.
- In partnership with the Infrastructure Unit, the Human Development (HDU) team provided 158 incapacity grants to households unable to take part in IEP plinth-raising. The unit also was able finally to begin activities in the new nutrition project (held back by delays in completing the baseline survey by an independent team).
- The livelihoods component of the Markets and Livelihoods Unit (MLU) undertook the requisite number of training activities for homestead gardens and livestock. Improved cattle rearing demonstrations were set up in each village with the ambition of influencing new and existing cattle owners to adopt improved husbandry practices. As anticipated, there was no asset transfer in the quarter, due in part to the proximity of Eid and the high prices that must be paid for cattle. Asset transfer begins in earnest in the next quarter.
- The markets component re-contracted iDE for a further year as a Special Services Provider (SSP) for the meat and fodder subsectors while expanding the milk activities, managed in-house. At the end of the quarter, the unit received a consultant visit from Dr Nasir Javed who analysed the CLP approach to developing the milk marketing subsector and recommended how to improve activities and thus achieve desired results.
- Apart from integrating a new director, IML undertook two interesting research initiatives: the first looking at the available literature to gauge how mobile telephony may be used further by the CLP, and the second analysed the factors that can lead to success or failure by participant households. IML has also been working with DFID to improve the CLP logframe.
- The promotion of Abdul Momin to Partnerships Director continued a policy and philosophy of CLP that internal candidates should, whenever suitable, be brought through the CLP system. Even before his official appointment, Momin had been providing strong support to partnerships by adopting the associated roles of Human Resource management and IMO relations while the Team Leader led on most new partnership ventures.
- Within Partnerships, success was seen at three major levels: first CLP and Community Legal Services (CLS) held a joint learning workshop that allowed CLP to expand its land tenure pilots to all districts down the Jamuna River from Kurigram in the north to Tangail and Sirajganj in the south. Second, following intense cooperation and support to the British Red Cross / Red Crescent, they initiated a new livelihoods project on the chars of Kurigram. Third, Cooperation

between CLP and Prosper/PKSF is slowly developing so that micro-finance products may become increasingly available on the chars, specifically to target CLP business groups.

- Finally, the Finance and Procurement Division also integrated a new director while successfully contracting all 17 IMOs for the new FY.

All these elements are developed more fully in the relevant sectors of this report.

1.2 Deputy Team Leader's Overview of the Quarter

The present political situation in Bangladesh is extremely chaotic due to the unresolved issue regarding the type of government to administer the country during the upcoming National Assembly election. The demand by the BNP-led opposition alliance for the revival of a caretaker government system has not been accepted yet by the Awami League-led grand alliance government. This has made the political situation confrontational and resulted in a deterioration of law and order. Authorities and observers are worried that, if proper political negotiation of this conflict does not occur before dissolving the present parliament, the democratic progress will be hindered spreading huge violence all over the country.

At present, Bangladesh has a comparatively stable economy despite many odds in the finance sector. The main strengths of Bangladesh's economy lie in its agriculture and ready-made garments export sectors, as well as the remittances of workers employed abroad. Its efficient macro-economic management, existing monetary policy and production of food grains this year have resulted in export growth, some deceleration in inflation and a sustainable moderation in price pressures. Now the country's reserves have grown to US\$16 (sixteen) billion and the last year's GDP growth is around six percent. Above all, Bangladesh has made significant progress towards achieving the poverty reduction targets set by the MDGs.

2. Operations Division

2.1 Overview

The quarter saw the continued progress of activities under cohort 2.4 as planned in all three Operations Division Infrastructure Unit, Human Development Unit, and Markets and Livelihoods Unit for CPHH. The first quarter (July to September 2013) of CLP's new financial year (July 2013 to June 2014) was also a busy period for establishing the new 2.5 cohort, operational from July 2013. This establishment and preparatory phase involved selecting new core participants, CLP verification of 5% sample of CPHH, contract completion of IMOs/SSPs, hiring of new staff, staff orientation / refresher training on CLP activities, preparation of implementation plans for the year, staff training and coordination on plans, and procurement of materials and equipment to enable various activities to be implemented.

Compared to the previous quarter the number of strikes (hartals) and political disturbances were fewer, with about six nationwide dawn-to-dusk hartal days, having no serious effect on CLP's ability to continue its field and other operational activities. However, the number and frequency of hartals, political agitation and violence is anticipated to increase during the next quarter as the General Election is to be held sometime from 25th October 2013 to 24th January 2014. To date, CLP has managed to continue operational activities at char level during hartals, albeit with some minor problems and challenges to overcome. It is expected that this will continue, but with a General Election the intensity of the hartals / campaigning and the political / security situation may worsen, affecting field level and other operational activities. Whatever the reality in the next quarter CLP and its partners will endeavour to continue operating as it has done to date during hartals and political disturbances.

Two workshops were organised by CLP during the quarter. The first, Sustainability and Lessons Learning workshop on 9th July was attended by EEP, RDCD, DFID and various IMOs and partners. It provided essential learning and better understanding for all on the various views and issues of sustainability. It has enabled CLP to further its thinking and approach, with a Village Development Committee Sustainability Study currently being implemented, and a CLP Sustainability Strategy document planned to be produced in the next few months. The second, workshop on Microfinance Services in the Chars on 12th September was attended by PROSPER, PKSF, IMOs, M4C and iDE. The workshop increased CLP and others' understanding of the challenges and requirements related to increasing microfinance branches and access on the chars. Follow up meetings and activities will be taken by CLP and MSP to progress this initiative with IMOs, PROSPER and M4C. The aim is to provide access to finance for CLP and M4C market development business groups farmers (15,750 to 17,000), for CLP graduated households from CLP 1 and CLP 2 (105,000 by June 2014), and for other char dwellers who may wish to obtain finance.

Two key areas highlighted by the DFID Annual Review in February 2013 requiring improvement were WASH outcomes and market development. To realise improved WASH outcomes three key initiatives are currently underway. First, CLP has established a new 'WASH Specialist' position to ensure improved timing and communication between the work of the Infrastructure Unit 'hard' activities and the Human Development Unit 'soft' activities, along with newly designed WASH printed material and messages to CPHH. The WASH Specialist will start work 1st November 2013. Second, CLP is currently planning to collaborate with UNICEF on a number of activities to deliver improved WASH messages and outcomes, with the CLP WASH Specialist acting as the focal point for this collaboration. Third, CLP proposes to increase access to improved water sources specifically for CPHHs from all cohorts by repairing and changing, where required, some parts of existing tube wells, and installing new tube wells and platforms. To date in this quarter 24 tube wells and 357 platforms have been installed. This work is planned to continue for the remaining quarters of this year and into the next financial year subject to funding availability.

In market development, the meat project and fodder project contracts have been renewed for a further 12 months with SSP iDE. An additional 36 new livestock business groups (LBG) will be established along with 66 new fodder business groups (FBG) in this second year. Excellent progress in farm productivity increases and market linkages / access for existing group members has been achieved for the 60 LBG and 30 FBG, and the unit plans to build upon these achievements with the existing and new LBG and FBG groups during the next 12 months. Targets set for the milk project from its start in January 2013 to June 2013 were met for the 36 milk business groups (MBG). To ensure that the project stays on course to meet planned outputs and outcomes, short term dairy consultant Dr Nasir Javed has been advising CLP on various aspects to strengthen the milk project and the work / capacity of the milk team, at strategic and field level. His findings reveal that the milk project is overall well-planned with all necessary steps in place to achieve desired objectives, but execution, monitoring, reporting and other delivery aspects need to be strengthened and better-managed. CLP has taken on board this learning and, if approved by DFID, CLP proposes future inputs by Dr Javed to continue to provide independent and impartial advice and support for the milk project and team. Based on Dr Javed's findings and good progress to date, 84 new MBG will be established (to make a total of 120) with activities and linkages / access to market improved in this second year. Discussions with Grameen Danone Managing Director for 19 MBG to provide milk to their Bogra factory are also ongoing.

Finally, under the CLP direct nutrition intervention project (DNIP) all project preparatory work (recruitment, training of staff and CPK, and development of registers, posters, job aids, etc.) was completed by January 2013, with CLP ready to start CPHH counselling and inputs distribution from February 2013. In July 2013 IFPRI (DFID baseline survey contractor) informed CLP that, out of 507 villages (51,245 CPHHs), 260 villages (16,524 CPHHs) were excluded from the baseline survey and CLP could start working there. Project counselling and inputs distribution with CPHHs therefore started in July 2013 with 16,524 CPHHs. Currently CLP is awaiting DFID approval to start work in the other 247 villages with the remaining 34,721 CPHHs. The time taken in completing the baseline survey has been unfortunate and has resulted in frustration within staff of the DNIP. This has delayed the project's main activity of counselling CPHHs by six months (for 16,524 CPHHs). DFID informed CLP that the baseline survey for the remaining 247 villages (for 34,721 CPHHs) is due to be completed by end October 2013.

2.2 Infrastructure Development

During the July-September period IMOs concentrate on:

- hiring new staff;
- orienting them on CLP activities;
- selecting new core participants in new areas; and
- preparing implementation plan for the year.

The IMOs start procurement process of materials for water and sanitation works (e.g. bricks, cement, tube well parts etc.) in this quarter as well. This means that the CLP Infrastructure Unit does not have big targets in this quarter; it is the preparatory period to deliver outputs in the next three quarters.

Having said that, the following table shows progress against key infrastructure targets for the period July – September 2013.

Indicator	July – September '13		FY 2013-14 (July '13 – June '14)		% progress towards yearly target
	Target	Achievement	Target	Achievement (3 months)	
Households raised on plinths	-	60	15,000	60	0.4%
Low cost latrines	-	1,798	40,000	1,798	5%
Shallow TW	265	24	1,543	24	2%
Platform around TW	530	357	3,769	357	9%
GPS coordinates*	1,500	5,622	30,000	5,622	19%
Arsenic test of TW water*	500	1,188	8,000	1,188	15%

* Note: GPS coordinates recording and arsenic test on water are done mainly by CLP district office staff

2.2.1 Infrastructure and Employment Project (IEP) – plinth-raising during the lean season

Contracts were awarded to 18 IMOs and 14 Union Parishads (local government) to raise plinths for 4,500 households during the lean employment season (October-December 2013). The wage rate for moving earth was raised by 15% this year as the overall rural wage rate has considerably increased in the last couple of years. CLP pays premium wages in the wet/lean season compared to the dry season as people can move less earth due to its wetness. The labourers in Tangail and Pabna district get higher wages due to better employment opportunities and close proximity to Dhaka.

Though the plinth work was supposed to start from October, a few IMOs started during the fourth week of September and have to date completed plinths for 60 households. The work will gain momentum from the first week of November.

The Unit selected 14 of the better-performing Union Parishads (UP) for contracts, but they have not yet started work. It is expected that the work through UPs will run smoothly as well. The average cost of a household plinth will be within the range of Tk. 16,000 to Tk. 19,000 depending on the size of the plinth and distance between the plinth and earth collection point.

2.2.2 Improving Access to Sanitary Latrines

In FY 2012-13 CLP provided partial subsidy to 32,000 households for installing low-cost latrines above the flood line. This fiscal year targets 40,000 households for subsidies to install low-cost latrines. Grant agreements have been signed with 16 IMOs to implement this work. The whole community (both core and non-core households) will get the latrine subsidy in the form of a concrete slab, a plastic pan attached with water seal and a cash grant (Tk. 450 for those who don't need raised plinths for latrines and Tk. 850 for those who do). The average subsidy for a latrine will be approximately Tk. 1,150.

The community-wide approach aims to stop or reduce open defecation, with subsequent positive impacts on health and nutrition. To date, 1,798 households have installed low-cost latrines above flood line. The next quarter targets 14,200 latrines for installation. The remaining 24,000 low-cost latrines will be installed in the third and fourth quarters of the fiscal year.

The Human Development Unit provides education on water, sanitation and hygiene to households through the social development module lessons. To achieve effective behaviour change and better water and sanitation outcomes, the CLP is considering a collaboration with UNICEF, Bangladesh. This technical assistance to CLP on WASH (Water, Sanitation and Hygiene) is expected to begin from next

quarter.

2.2.3 Access to Improved Water

CLP provides improved drinking water through: (1) subsidies for installing new shallow tube wells; and (2) constructing concrete aprons around privately-owned CLP-standard tube wells that are above the flood line. An IML survey in October–November 2012 revealed that many core participant households do not have access to an improved water source. This was attributed to CLP's previous community-wide (rather than CPHH-focused) installation policy. As a result, CLP has changed its water policy. From 2013–14 onward CLP will prioritise core households in providing improved water sources.

A further survey was conducted in May–June 2013 to investigate this issue, focusing on cohorts 2.3 and 2.4. It also looked at actions needed to provide them easy access to improved water.

The study indicated that repair and changing some parts of existing tube wells in addition to installing new tube well and platforms would be a cost effective option for providing access to improved water. It was concluded from the survey findings that if CLP provides subsidy for 4,213 tube wells (including head change and re-sinking) and installs 9,319 platforms (including GI pipe extension/change) around existing old tube wells, 97% of core participant households (2.3 and 2.4) will get access to an improved water source. It will also provide access to improved water to 45,000 non-core households. CLP has, in principle, decided to implement all of the above water improvement options, provided funds are available. CLP will aim to reassign excess/under-spent funds from other budget lines during the budget review in November–December 2013.

Keeping track of the 2013–14 budget, which was approved before the above-mentioned survey, grant agreements were issued to 18 IMOs to install 1,524 new tube wells (including head change and re-sinking), 3,769 platforms (including GI pipe extension/change) around old tube well and repair/parts change of 2,354 old tube wells during July–December 2013 period. To date 24 tube wells and 357 platforms have been installed. The target for the quarter was not achieved due to contracting and preparatory activities; however, the rest of the work will be completed in the next quarter.

An assessment of present access to improved water in 2.1 and 2.2 villages was conducted this quarter. CLP will try to provide access to core participants of 2.1 and 2.2 cohorts in January–June 2014 period if funds are available. Otherwise it will be carried out in the next financial year.

2.2.4 Stipend transfer through mobile SIM cards

Monthly stipends to Cohort 2.3 ended in July 2013. The technology and the system of mobile transfer went well. A few accounts were blocked due to incorrect entry of PIN (Personal Identification Number) which was opened subsequently with the assistance of the service provider (bKash). A few cases were reported of excessive charges by bKash agents at cash-out points. These were identified and stopped. bKash provided excellent cooperation to stop such illegal claims.

From July 2013, 6,842 new core participants from 2.4 cohort in 87 villages will get their monthly stipends through mobile. CLP provided them a mobile SIM card and assisted them while opening accounts with bKash. This batch will continue to receive their stipends till June 2014. bKash, in consultation with CLP, will engage agents in new places to cover more participants under the project.

2.2.5 Infrastructure activities for the next quarter

The following table shows key infrastructure targets for the period October – December 2013.

Indicator	Target for next quarter (October–December 2013)
HHs raised on Plinths	4,440
# of female HH members benefiting from raised plinths	8,809
# of male HH members benefiting from raised plinths	8,463
Low-cost latrines installed	14,200
# of female members with access to sanitary latrines	28,171
# of male members with access to sanitary latrines	27,067
Shallow tube well installed	1,278
TW platform installed	3,239
# of female members accessing improved water source	46,033
# of male members accessing improved water source	44,229
GPS coordinates recorded	10,000
Arsenic test of TW water	4,000

Major activities/deliverables for the unit are shown below:

Unit	Significant Activities
Infrastructure	<p>Household plinth will be raised 0.6m above of highest flood line.</p> <p>Low-cost latrines (consisting of bamboo basket or clay rings or other materials to protect sand walls, concrete platforms with pan and water seal) will be installed for all households (core and non-core) in selected villages.</p> <p>Shallow tube wells will be installed to provide improved access to water.</p> <p>Concrete platforms will be constructed around privately-owned shallow tube wells.</p> <p>Old tube wells will be repaired, for example by changing the pump head and extending the GI pipe etc..</p> <p>GPS coordinates of infrastructure points (plinth, TW, platform, latrine) will be recorded and posted on Google Earth.</p> <p>TW water will be tested for arsenic.</p>

2.3 Human Development

The following table shows the progress against key Human Development Unit targets for the period July-September 2013.

Indicator	(July – September 2013)		(July 13 – June 14)		% Achieved
	Targets	Achievement	Target	Achievement	
<i>Social Development</i>					
# of SD groups formed	0	0	631	0	0%
# of VDCs formed	0	0	95	0	0%
# of adolescent girls groups formed	0	0	95	0	0%
# of adolescent boys groups formed	0	0	95	0	0%
# of couples received 1 day orientation on	2,180	2,533	16,460	2,533	15.39%

Indicator	(July – September 2013)		(July 13 – June 14)		% Achieved
	Targets	Achievement	Target	Achievement	
gender sensitivity					
<i>Social Protection</i>					
# of people receiving community safety net	759	739	1,383	739	53%
# of people receiving incapacity and vulnerability grants	158	158	2,200	158	7%
# of emergency grants provided	586	586	1,500	586	39%
<i>Health</i>					
# of satellite clinics conducted	1,776	1,760	6,700	1,760	26.27%
# of patient consultations	88,800	111,125	336,000	111,125	33.07%
<i>Village Savings and Loan</i>					
# of core VSL groups formed	0	0	624	0	0%
# of non-core VSL groups formed	0	0	624	0	0%
Direct Nutrition Intervention					
# of pregnant women visited	640	652	1,679	652	38.83%
# of 0–6 m children visited	560	542	3,005	542	18.04%
# of 7–24 m children visited	2,290	2,257	7,851	2,257	28.75%
# of adolescent girls visited	2,200	2,149	12,785	2,149	16.81%
# of IFA tab distributed to pregnant women (PW)	38,400	38,044	302,220	38,044	12.59%
# of IFA tab distributed to breastfeeding women	33,600	31,646	540,900	31,646	5.85%
# of IFA tab distributed to adolescent girls	35,200	33,781	715,960	33,781	4.72%

Social Development

A total of 759 social development groups conducted regular weekly group meetings with the Core Participants Households (CPHHs) of phase 2.4, 219 adolescent groups (both boys and girls) held their bi-monthly meetings and monthly meetings of 110 Village Development Committees (VDC) were held during the quarter. Other activities accomplished during the reporting period are summarized below:

- Contracts were issued to 17 IMOs for implementing social development activities in FY 2013–14.
- A total of 13,715 CPHHs were selected for phase 2.5 by 15 IMOs, using Participatory Rural Appraisal (PRA) tools.
- IMOs recruited 133 new staff (from all units), who received 5-day Basic Training in five batches on the CLP objective, unit-wise activities, implementing strategy and gender issues etc.
- The SD unit organised seven batches of two-day training on the SD module for 112 VSOs and 20 VSSs. This training aimed to enhance their facilitation skills for conducting selected SD group meetings with non-core VSL groups.
- One-day gender sensitivity orientation meetings were held for 2,533 couples across all IMOs.
- The SD unit ran five batches of refresher training for VDC members; while 26 batches of refresher training were conducted for adolescent group members.
- Members of VDCs and adolescent groups are vital for developing their villages. They contributed significantly towards achieving an “open defecation free” village and worked to

reduce the incidences of early marriage, dowry and family conflicts. They also ensured birth and marriage registration, motivated parents to send their children to school, arranged tree plantation on road sides and homestead, among other work.

Social Protection

A total of 586 emergency grants (each of Tk. 2,000) were distributed to households affected by river erosion, domestic fire, and other emergencies in the quarter. A total of 158 households received safety net grants under Infrastructure Employment Programme (IEP). During the same period, CPHHs collectively helped 739 poor households under the community safety net project.

Health

The health component achieved the following results during the quarter:

- held 1,760 satellite clinics against a target of 1,776;
- the Paramedics and Char Shasthya Karmis (CSKs) together provided 111,125 consultations for core and non-core participants against the set target of 88,800;
- conducted 4,467 Health and Nutrition Education (HNE) sessions by the CSKs against a target of 3,552, where 110,814 participants attended against a target of 71, 040.

Based on the MoU signed by the CLP and BRAC this year, it was agreed that BRAC will provide health services in the chars after CLP's withdrawal. For this, CLP provided them a village list up to cohort 2.2. They have started their work in most of the villages, and are now doing preparatory work to start in the rest of the villages. However, this is an on-going activity, to be continued by both CLP and BRAC.

Other achievements of the health project are as follows:

- IMOs selected a total of 151 CSKs for 2.5 areas.
- The CLP Health Coordinator (HC) joined CLP in August 2013.
- Conducted a 4-day basic training on health project for 43 CSKs.
- Partners in Health and Development (PHD) delivered a 4-day training session on clinical protocols to 13 Paramedics.
- PHD personnel paid field visits to provide on-the-job coaching for Paramedics and CSKs.

Village Savings and Loan

The major activities undertaken by the VSL project during the quarter include:

- Piloted the VSL approach with six Milk Business Groups (MBGs) with 134 members in two IMOs (RDRS-K and ZIBIKA). These groups have started conducting their meetings regularly (both share and loan meetings).
- A total of 95 groups (3 core and 92 non-core groups) shared out their capital at the end of the first cycle (first year). The average share-out money per group and member was approximately Tk 50,724 and Tk 2,261 respectively. All these groups started their second cycle with an initial seed capital of Tk 839,224.
- A total of 319 groups (122 core and 197 non-core groups) have shared out their capital at the end of the 2nd cycle (2nd year). The average share-out money per group and member was approximately Tk 68,476 and Tk 3,163 respectively. Out of a total of 319 groups, 312 have started their third cycle with an initial seed capital of Tk 9,82,658 while 7 groups discontinued due to river erosion.
- Conducted a 6-day training session on the VSL project for 20 Village Savings Officers (VSOs), 3 Village Savings Supervisors (VSSs) and 2 Field facilitators (SKS-1, NDP-1 from M4C project) during the period.
- Conducted a 1-day training on group management for a total of 7,619 Group Management Committee (GMC) members in 381 batches.
- Organised seven batches of two-day Training of Trainers (ToT) for VSO & VSS on selected Social Development Modules, for 131 participants.

- Provided a 5-day basic training session on the VSL project to a total of 183 newly selected CSKs in 10 batches. These CSKs were selected for the 2.5 phase.

Direct Nutrition Intervention

DFID asked CLP not to start CPHH counselling and inputs distribution until the baseline survey was completed by the independent organization (IFPRI), contracted by DFID. CLP supplied the list of working villages in time to DFID. In July 2013 IFPRI informed CLP that out of 507 villages (51,245 CPHHs) 260 villages (16,524 CPHHs) were excluded from the baseline and CLP could start working there. Therefore, counselling for and inputs distribution to 16,524 CPHHs started in August 2013.

Key activities of this quarter are summarised below.

- Distributed logistics and inputs to the IMOs during this quarter, such as Char Pushti Karmi (CPK) registers, Iron and Folic Acid (IFA) tablets, de-worming tablets and suspensions and posters etc.
- Organised three orientation sessions on inputs and posters distribution in Kurigram, Rangpur and Bogra districts.
- Started visiting and counselling CLP CPHHs: 652 pregnant women; 542 Breastfeeding mothers; 2,257 complementary feeding children; and 2,149 adolescent girls were visited and counselled.
- Distributed IFA tablets started in August 2013: 38,044 tablets for pregnant women; 31,646 tablets for breastfeeding mothers; and 33,781 tablets for adolescent girls.
- World Breastfeeding week was observed by 13 IMOs of CLP between 1 and 7 August 2013 on the theme of *"Breastfeeding Support: Close to the Mothers"*. A news article also published in the CLP website to promote breastfeeding.
- IMOs recruited a total of 134 CPKs for 2.5 areas through a competitive process.
- Drafted the inputs distribution guideline and logframe of the project.
- Held A day-long meeting with CLP HDU district team, IMO Programme Managers, Nutrition Supervisors and Nutrition Officers to brief them on the Direct Nutrition Intervention Project (DNIP).
- Organised the quarterly meeting of Nutrition Supervisors and Nutrition Officers.
- Conducted CPK's monthly meetings as per plan.

Human Development Activities for the Next Quarter

The following table shows key HDU targets for the period October-December 2013:

Indicators	Target for Next Quarter (Oct-Dec, 2013)
<i>Social Development</i>	
# of SD groups formed	631
# of VDCs formed	95
# of adolescent girls groups formed	95
# of adolescent boys groups formed	95
# of couples received 1 day orientation on gender sensitivity	6,860
<i>Social Protection</i>	
# of people receiving community safety net	850
# of people receiving incapacity and vulnerability grants	2,200
# of emergency grants provided	250
<i>Health</i>	
# of satellite clinics conducted	1,824
# of patient consultations	91,200
<i>Village Savings and Loan</i>	
# of core VSL groups formed	345
# of non-Core VSL groups formed	128
<i>Direct Nutrition Intervention</i>	
# of pregnant women visited	1,679
# of 0-6 m children visited	3,005
# of 7-24 m children visited	7,851
# of adolescent girls visited	12,785
# of IFA tab distributed to pregnant women (PW)	127,170
# of IFA tab distributed to breastfeeding women	157,350
# of IFA tab distributed to adolescent girls	172,680
# of DW doses to children of 12-59 m	19,432
# of DW doses to adolescent girls	12,785
# of DW doses to other household members	142,388

2.4 Markets and Livelihoods Unit

2.4.1 Livelihoods Activities

The following table shows progress against key Livelihoods activity targets for the period of July '13 – September '13:

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Indicator	Target FY 2013-14	July – September, 2013		% progress towards the Quarter Target
		Target	Achievement	
a) Asset Transfer:				
# of CPHHs received assets	13,472	-	-	-
# of CPHHs received cattle as primary asset	13,132	-	-	-
# of CPHHs received cross-bred cattle as primary asset	1,280	-	-	-
# of CPHHs received local cattle as primary asset	11,852	-	-	-
# of CPHHs received land lease as primary asset	270	-	-	-
# of CPHHs received other assets as primary asset	70	-	-	-
# of CPHHs received stipends (for 1 st time)	13,472	-	-	-
b) Home Gardening:				
# of CPHHs completed HG training	13,472	-	-	-
# of person days HG training provided to CPHHs	29,776	8,334	8,322	100
# of CPHHs received vegetable seeds	12,800	-	-	-
# of CPHHs received all tree saplings	12,297	-	-	-
# of CPHHs established compost pits	12,328	-	-	-
# of vegetable pits established by CPHHs	51,200	-	-	-
# of plinths planted with grass / fodder	12,028	-	-	-
c) Livestock:				
# of CPHHs completed livestock training	17,774	9,191	9,134	99
# of person days livestock training provided to CPHHs	61,147	14,570	14,639	100
# of cattle vaccinated (4 doses)	14,752	6,897	6,487	94
# of cattle de-wormed (3 doses)	11,526	-	-	-
# of cattle artificially inseminated	4,034	745	651	87
e) Poultry rearing:				
# of HHs received Inputs supports to model rearer	985	-	-	-
# of CPHHs received training on backyard poultry rearing	13,472	-	-	-
# of CPHHs completed training on model poultry rearing techniques	1,571	586	571	97
# of person days training received by CPHHs poultry rearing training	35,931	13,454	11,891	88
# of poultry vaccinators received Inputs supports for poultry vaccination	135	-	-	-

Indicator	Target FY 2013-14	July – September, 2013		% progress towards the Quarter Target
		Target	Achievement	
# of poultry vaccinators received training on poultry vaccination techniques	135	-	-	-
Livestock Services				
# People completed training as Livestock Service Providers (Paravets)	80	-	-	-
# of person days field training for Livestock Service Providers provided	2,560	400	357	89
# of livestock vaccination camp organized at community level	100	-	-	-

Asset transfer

The Markets and Livelihoods Unit continued to provide support to 16,309 CPHHs under cohort 2.4. IMO and CLP staff visited households to provide advice on cattle housing, feeding and healthcare. A good number of bulls were procured as income-generating asset under the asset transfer project. It is assumed that most of the bulls will be sold during the upcoming Eid festival. Bull rearers were advised to take special care of the bull so that they get a better price.

Livestock training

A total of 9,134 CPHHs completed the full training module on livestock rearing against the target of 9,191. A total of 114,639 person-days' training on livestock rearing were provided to CPHHs from cohort 2.4 against the target of 14,570 person days.

Stipend distribution

The majority of Cohort 2.4 CPHHs received their stipend for asset maintenance and family income support in cash through the usual master roll system. However, a total of 6,842 CPHHs in Cohort 2.4 received stipends through the mobile cash transfer provider bKash.

Vaccination and de-worming of ATP cattle through voucher scheme

A total of 6,487 cattle under cohort 2.4 were vaccinated against the four major diseases: Anthrax; FMD (Foot and Mouth Disease); BQ (Black Quarter); and HS (Hemorrhagic Septicemia), against the target of 6,897. Achievement was slightly lower than the target because about 400 bulls were sold by the CPHHs before completing four doses of vaccines.

Artificial insemination

During the quarter a total of 651 cattle were artificially inseminated with improved semen against the target of 745. Achievement was lower than the target as fewer cattle than expected were in heat during the quarter. The unit organised meetings for AI (artificial insemination) technicians at different district locations in CLP working areas. Relevant livelihoods staff including Business Development Officers (BDO) under the milk market project also participated in the meetings to introduce them to AI technicians so that the activity could be extended to milk project areas. The objective of the meeting was to discuss and share information about field problems and prospects of AI in the CLP2 working areas. A total of 92 AI technicians participated in the events.

Poultry rearing

Poultry vaccinators and model poultry rearers under Cohort 2.4 continued to receive support such as advice, training and inputs. During the quarter the average monthly income of poultry vaccinator and model poultry rearer was Tk 1,450 and 1,150 respectively. A total of 571 model poultry rearers

completed training on improved poultry rearing techniques against the target of 586. On the other hand a total of 11,891 person-days' training on poultry rearing was provided to participants under the poultry project, against the target of 13,454. Achievement was lower than the target due to recent flooding, which meant some CPHHs could not attend.

Homestead gardening

During the quarter, CPHHs under Cohort 2.4 continued to receive support for vegetable cultivation, compost production and management of saplings. They were encouraged to cultivate year round vegetables by making and using compost in their homesteads.

During the reporting period, a total of 8,322 person-days' training on vegetable, seed and fruit tree production and management were provided against the target of 8,334 person days.

Demonstration on cattle husbandry management and fodder cultivation

Under the Asset Transfer Project, all CPHHs receive a package of assets to generate income for improving livelihoods in the chars. Around 98% choose cattle. Veterinary support and training on cattle husbandry support are also included in the package. However, it was observed that there are opportunities to demonstrate to CPHHs how to maximise productivity and profit from cattle-rearing. Most CPHHs (about 92%) purchase local (indigenous) cattle as their income generating asset. About 70% purchase heifers, while the remainder purchase bulls. The productivity of local cattle is low, but Simple livestock management techniques are available that would boost productivity. These include providing continuous fresh water, feeding the animal the required amount of concentrate feed and better quality / nutritious green fodder, and ensuring other best practices such as 'comfort sheds.'

These practices, though simple, face some challenges. High-yielding grasses are generally not cultivated on the chars, and concentrate feed is often not available.

Given these circumstances, a number of core group-level demonstrations in the chars will be implemented where the best possible practices for cattle husbandry and management will be displayed. A total of 380 cattle husbandry and management demos and 308 high-yielding fodder demonstrations will be established in Cohort 2.4 and 2.5 areas. The selection process of these demos is currently under way.

It is expected that the demonstrations will improve the performance of cattle within selected groups. Rising productivity will increase the profits of the farmers, which in turn will motivate and encourage other farmers to 'crowd-in' and change their cattle farming practices by their own initiative to be more productive and profitable.

Livestock Services Providers Project

Livestock Service Providers (LSP) in Cohort 2.4 areas continued to receive support like advice, technical knowledge and inputs. During the quarter, a total of 65 LSPs were selected with the assistance of Department of Livestock Services (DLS) officials. A total of 357 person-days of training were provided to Livestock Service Providers. Three training courses were organised for the LSPs, two of which were basic training for developing a new LSP. These basic training courses were seven days long; 45 LSPs participated. A two-day refresher course for 21 LSPs was also implemented. The training module for LSP development training was reviewed.

Staff development

The Markets and Livelihoods Unit (MLU) organised a three-day-long technical training session for IMO staff at three different locations. A total of 315 livelihoods staff (Markets and Livelihoods Development Supervisors, Livestock Officers, Agriculture Officers and Livelihoods Development Officers) in 10 batches from 18 IMOs participated in these courses. The objective of the training was to inform them of the implementation strategy for livelihoods activities and develop skills in how to conduct training for CPHHs.

Other activities implemented during the quarter

The MLU organised a workshop to review different training materials. The objective of the workshop was to update the Unit's training materials as per reviewed strategy and activity. A total of 15 livelihoods district staff participated in the workshop.

2.4.2 Livelihoods development targets and activities for the next quarter

The following table shows key Livelihoods Development targets for the period October – December 2013:

Indicator	Target for next quarter (October–December, 2013)
a) Asset Transfer:	
# of CPHHs received assets	5,000
# of CPHHs received cattle as primary asset	4,905
# of CPHHs received cross-bred cattle as primary asset	383
# of CPHHs received local cattle as primary asset	4,522
# of CPHHs received land lease as primary asset	75
# of CPHHs received other assets as primary asset	20
# of CPHHs received stipends (for 1st time)	4,000
b) Home Gardening:	
# of CPHHs completed HG training	-
# of person days HG training provided to CPHHs	17,000
# of CPHHs received vegetable seeds	11,175
# of CPHHs received all tree saplings	-
# of CPHHs established compost pits	5,236
# of vegetable pits established by CPHHs	44267
# of plinths planted with grass / fodder	-
c) Livestock:	
# of CPHHs completed livestock training	-
# of person days livestock training provided to CPHHs	14,000
# of cattle vaccinated (4 doses)	470
# of cattle de-wormed (3 doses)	-
# of cattle artificially inseminated	500
e) Poultry rearing:	
# of HHs received Inputs supports to model rearer	147
# of CPHHs received training on backyard poultry rearing	-
# of CPHHs completed training on model poultry rearing techniques	-
# of person days training received by CPHHs on poultry rearing	7,947
# of poultry vaccinators received Input support for poultry vaccination	96
# of poultry vaccinators received training on poultry vaccination techniques	96
Livestock Services	

Indicator	Target for next quarter (October–December, 2013)
# People completed training as Livestock Service Providers (Para-vets)	24
# of person days field training for Livestock Service Providers provided	700
# of livestock vaccination camp organized at community level	20

The Unit has several livelihoods priorities during the next quarter (October – December 2013):

1. Preparatory meeting with IMO staff for implementation of activities;
2. Start Asset Transfer Project with CPHHs under CLP2.5;
3. Orientation of newly recruited district staff on implementation of activities;
4. Implement cattle husbandry and fodder demonstration at Core household level;
5. Prepare annual work plan and budget for the FY 2013-14 considering changed number of CPHHs;
6. Finalising and printing of updated training materials;

More specifically, the most significant activities/deliverables for the Unit are shown below:

Unit	Significant Activities
Markets and Livelihoods	<u>Asset Transfer</u>
	Basic technical training for CPHHs.
	CPHHs orientation meetings.
	Purchase assets for CPHHs.
	Implement cattle husbandry and fodder demonstration.
	Continue stipend distribution and monitoring.
	<u>Homestead Gardening</u>
	Establish homestead gardens for CPHHs based on the space and topography of the homestead area.
	Train CPHHs on vegetable production, vegetable seed production and preservation.
	Distribute vegetable seeds.
	Establish compost pits.
	<u>Livestock</u>
	CPHHs training and refresher training on livestock rearing.
	Vaccination and de-worming of cattle procured by CPHHs.
	Artificial Insemination (AI) activities to be continued.
Meetings with AI technicians.	
<u>Poultry</u>	
Building and demonstration of model houses.	
Selection of Poultry Vaccinator.	
Provide training and inputs to the new Poultry vaccinators.	
CPHHs training and refresher training on poultry rearing.	
<u>Livestock Services;</u>	
Provide training and inputs to the new Livestock Service Providers.	
Provide refreshers training to existing Livestock Service Providers.	
Organise vaccination camp at community level, etc.	

2.4.3 Markets Activities

Milk Market Development

Most of the activities under the milk market project for FY2013/14 were designed as a scale-up of the previous year but covering untapped areas. Thus, in this present year, the project will work in 27 new chars covering seven districts and a total of 84 new Milk Business Groups (MBG) will be formed.

The selection of new working areas used the following strategic criteria:

- (i) the potential of the milk market in the area, particularly its connectivity to the mainland, with remote or distant chars avoided;
- (ii) the availability of feed and fodder in the area, with high availability being the focus; and
- (iii) the aim to increase overlapping areas under the meat and fodder market projects of CLP.

a) Module development workshop on livestock technical issues

An in-house workshop was organised to revise the existing livestock training module. Taking into account the knowledge levels of the milk business group members, and focusing on promoting practices that would lead to increases in milk yields, the workshop made changes to the following specific topics:

- (i) the importance of milk handling hygiene and carrying periods;
- (ii) the benefits of high yielding fodder varieties and production technology to produce them; and
- (iii) an improved section on cattle husbandry and management issues.

b) Workshop on revising the strategic guidelines of the milk market project

The milk market team joined a day-long workshop for the purpose of revising the existing implementation plan of the project. Considering learnings from the previous six months and technical priorities set for this financial year, the strategic focus is now on production increases and how to promote improved cattle husbandry practices among the chars community.

c) Implementing a dairy cow husbandry and management demonstration for three months

Considering the technical priorities for this year, the Unit's implementation strategy includes a three-month demonstration of cattle husbandry and management practices at the farmhouse level to showcase their importance and benefits. A detailed Guideline for Dairy Cow Husbandry and Management Demonstrations has been developed covering: methodology; activity steps from demo farmer selection to management of improved feed and fodder; vet service; and cattle shed and manger including action plan and cost calculation. It is expected that the demo activities within each MBG will help char farmers to better identify and visualise how improved cattle-rearing practices can positively change milk productivity and profits. Accordingly, the results should motivate and encourage other farmers to 'copy' and change their dairy cow farming business in a more productive and profitable way. In this way, at least two demonstrations in each of the MBGs will be formed and during this quarter four were started out of 179 targeted.

d) Workshop on Microfinance services on chars

To explore the scope of creating provisions for microfinance service for the MBG members, the Unit organised a two-day residential workshop to initiate dialogue on tailor-made microfinance services for different char business members. The workshop aimed to begin a broader discussion on the possibility of initiating a few pilot ventures by other microfinance projects; offering new IMOs/NGOs the opportunity to start microfinance activities who are not presently working at the chars; and the possibility of expanding the microfinance businesses of current IMOs.

e) IMO staffing and training on livestock technical issues and building capacity on extension approaches

A three-day residential training session was offered to Business Development Officers (BDOs) of 120 MBGs at the IMO level. This aimed to enable them to deal with all projected activities and orient them on the milk market project and its technical priorities. All 29 of the newly recruited BDOs received the basic orientation training, as well as those currently in place, making a total of 32. In addition, the BDOs received an intensive one-day training on developing extension approaches at the field level. The external Dairy Consultant from Pakistan facilitated this training to improve capacity on extension areas such as: how to approach a char farmer; how to gauge the farmer; how to capture the attention of a farmer; how to organise a meeting; how to consider cultural differences; different ways of communication; and how to overcome communication barriers, among others.

The following table is a snapshot of key achievements of milk market development during the period July – September '13:

Activity	FY 2012-13		FY 2013-14	
	Target	Achievement	Target	Achievement (up to Sept'13)
1. Formation of milk business groups (MBGs)				
(i) Discussion meeting with target community farmers	36	36	84	45
(ii) Follow up meeting and MBG formation	36	36	84	29
(iii) Need analysis meeting	36	36	84	9
(iv) Orientation session on milk market scenario	36	36	84	1
(v) Yard meeting with old MBG members	360	360	432	53
(vi) Yard meeting with new MBG members	---	---	1344	0
(vii) Follow up discussion with 1-yr old MBG members to capture market linkage improvements	---	---	36	0
(viii) Graduation meeting with MBG members	---	---	36	0
2. Promotion of access to Feed and Fodder				
(i) Capacity building events for input suppliers	9	9	21	0
(ii) Linkage meeting with input suppliers between mainland and <i>char</i>	9	9	8	0
(iii) Demo of fodder plot	72	72	168	10
(iv) Results demo on fodder cultivation	36	36	84	0
(v) Exchange visits to fodder fields	36	36	11	0
3. Promotion of improved AH practices and Vet Services				
(i) Training on improved cattle rearing and fodder production for MBGs	108	108	252	0
(ii) Refresher training on improved cattle rearing and fodder production for old MBGs	---	---	36	0
(iii) Demo on cow comfort	72	72	---	---
(iv) Results demo on cow comfort	36	36	---	---

Activity	FY 2012-13		FY 2013-14	
	Target	Achievement	Target	Achievement (up to Sept'13)
(v) Demonstration on cattle husbandry and management practice	---	---	179	4
(vi) Result demonstration on cattle husbandry and management practice	---	---	84	0
(vii) Linkage meeting with medicine traders and retailers	9	9	12	0
4. Improving milk supply network				
(i) Linkage meeting between producers and selected collectors and profiling of collectors	36	36	84	0
(ii) Capacity building training for potential milk collectors	1	1	2	0
(iii) Cross visit for MBG to collective / other milk supply system	9	9	9	0
(iv) Linkage meeting between milk collectors and informal / formal processors	9	9	10	0
5. Develop Char-based informal milk processors				
(i) Capacity building events for the selected potential processors	9	9	10	0
6. Promotion of access to finance				
(i) Introducing Micro Financing Institutes (MFIs) with MBGs and supply side actors	36	36	84	0
7. Development of CBC				
(i) Formation of CBC committee	17	17	24	0
(ii) Capacity building of CBC committee	17	17	24	0
(iii) CBC committee planning meeting	17	17	24	0
(iv) Exposure visit to effective collection point and institutional buyers	---	---	13	0
(v) Institutional linkage workshop with MBG, buyer and input sellers	---	---	22	0
(vi) CBC future planning meeting with Goala, informal / formal processor, LSP	---	---	21	0

Meat Market Development

The 2nd year (Sept' 2013 to Aug' 2014) of meat market project is a continuation of the previous year (Sept'12 to Aug'2013), aimed at developing the chars meat market system to increase the income of poor char dwellers by improving production and productivity of livestock. To achieve the objective, a number of interventions are designed with the intensive engagement of private sectors actors and other relevant market players. During September 2013, two Char Business Centers and 28 LBGs have been formed in project operating new areas. It also continued providing support to 16 demonstrations established in August to promote beef fattening business and identified 40 new Paikers under the Paiker Network Development intervention.

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The following table is a snapshot of activity accomplishments of meat market development during this quarter:

Activity	FY 2012-13		FY 2013-14	
	Target	Achievement	Target	Achievement (up to Sept'13)
1. Char Business Center (CBC) Development				
(i) Livestock Business Fair	4	4	4	0
(ii) CBC Committee Formation	30	30	18	2
(iii) CBC Committee Capacity-Building	30	30	48	0
(iv) CBC Sensitization Workshop	30	30	18	0
(v) CBC Committee Planning Workshop	60	60	66	0
(vi) Exposure visit to effective Collection Points and Institutional Buyers	23	23	33	0
(vii) Institutional linkage workshop with MBGs, FBGs, Buyers, Input Sellers	31	31	48	0
(viii) CBC/MBG Planning Workshop	60	60	66	0
(ix) CBC/FBG Planning Workshop	60	60	66	0
(x) CBC/Paiker Planning Workshop	60	60	66	0
(xi) CBC, private service agency, Govt. organization workshop	---	---	18	0
(xii) Phase out workshop	---	---	24	0
2. Livestock Business Group (LBG) development				
(i) LBGs Formation	60	60	36	28
(ii) Production and sales planning meeting (PSPM)	120	120	102	0
(iii) Improved breed capacity building from lead producers	60	60	36	0
(iv) Improved breed linkage workshop between LBGs and private farms	60	60	18	0
(v) Market literacy workshop series	---	---	36	0
(vi) Rearing Workshop Series	120	120	72	0
(vii) Paiker linkage workshop with LBG	120	120	36	0
(viii) Institutional Buyer Workshop	30	30	48	0
(ix) Concentrated Feed Demonstration and Farmers' field day (FFD)	120	120	120	16
(x) Firm to Farm forum support	---	---	18	0
(xi) Rearing workshop for poultry	---	---	66	0
(xii) Rearing workshop for Goat	---	---	66	0
3. Paiker Network Development				
(i) Mapping out the potential <i>paikers</i> /institutional buyers	145	145	54	40
(ii) <i>Paiker</i> /Institutional Buyer Linkage Workshop	9	9	16	0
(iii) Capacity-building on rearing and management	6	6	8	0
(iv) Facilitate <i>char</i> / mainland exposure visits and	30	30	18	0

Activity	FY 2012-13		FY 2013-14	
	Target	Achievement	Target	Achievement (up to Sept'13)
demonstrations				
(v) Linkage workshop among CBC and poultry output market actors (<i>char</i> and mainland)	30	30	66	0
(vi) Linkage workshop among CBC and Goat output market actors (<i>char</i> and mainland)	30	30	66	0
4. Tailored Financial Product for Meat				
(i) Capacity building of local Community Based Organizations / Micro Financing Institutes on device loan product(s) to meat cattle business	---	---	2	0
(ii) Loan product orientation workshop	1	1	1	0
(iii) ULC loan sanction for LBG members	89	89	---	---
(iv) Orientation workshop for CBCs on loan product	---	---	48	0
5. Institutional Buyer Engagement				
(i) Linkage workshop with CBCs and LBGs	60	60	66	0
(ii) Linkage workshop with Paikers	9	9	16	0
(iii) Market Literacy workshop with CBCs and LBGs	60	60	18	0
(iv) CBC / LBG toolkit development	---	---	1	0
6. Commercialization of Manger service				
(i) Identify the potential manger service providers or interested client	---	---	8	0
(ii) Linkage workshop with CBCs and LBGs	---	---	48	0
(iii) Manger service promotion	---	---	96	0
7. Alternative energy (biogas) promotion				
(i) Service provider identification	---	---	2	0
(ii) Orientation workshop between service providers and CBCs	---	---	48	0
(iii) Demonstration of biogas plant	---	---	8	0

Fodder Market Development

Similar to the meat market project, activities under the fodder market development component started from September 2012 and achieved all targets of the first year by August 2013. The second year (Sept'13 to Aug'14) activity plan of this project has begun implementation, covering a total of 48 chars (of which 18 are new) in six districts.

The project has supported fodder cultivation (Jumbo plus variety) in around 84.49 acres of land (Kurigram 19.15 acres, Rangpur 29.69 acres, Bogra 12.15 acres and Sirajgonj 23.5 acres) as demonstrations. Also 970 char dwellers received training on fodder production and 888 received silage preparation training jointly organised by the private seed company ADVANTA. A total of 74 char input dealers (CIDs) and 104 irrigation service providers were also identified in the last year.

Commercialisation of a green fodder chopper machine has been undertaken as an additional intervention at the supply side to improve linkages between chopper machine sellers in the char and

mainland chopper machine producers.

Synergy between market development projects

As a cross-cutting input, fodder is important for increasing production of both meat and milk. Thus for FBGs, both meat and milk producers are target markets on the chars. It is expected that the fodder market development initiative will encourage more production of green fodder on the chars as the market size increases over time. It will also facilitate CIDs to get greater access to sell their products to both of the business groups (Livestock and Milk BGs). Eventually, other private sector actors will also find business cases in the chars, thus a diversified and demand-driven input supply will increase. It is expected that a better market for both meat and milk sectors will allow improved linkages between different actors. This will produce greater benefits for service providers, who will offer various services to the char business groups, CIDs, LSPs, etc. As a result, the CBCs will play a greater role in char business development and their importance to different private sector actors will increase. That is how CBCs will emerge as a one-stop service point and will play a role as a platform for all the business groups and market actors. That will ensure greater sustainability of the CBC and char businesses as a whole. Ultimately, the milk and meat sectors working together will create a greater impact in the market system.

The following table is a snapshot of activity accomplishments of fodder market development during this quarter:

Activity	FY 2012-13		FY 2013-14	
	Target	Achievement	Target	Achievement (up to Sept' 13)
1. Fodder Business Group (FBG) development				
(i) FBG Formation	30	30	66	28
(ii) Production and sales planning meeting (PSPM)	30	30	66	0
(iii) Farmer/livestock producer field day (FFD)	30	30	66	0
(iv) Demonstration plot development	150	82	66	0
(v) Linkage workshop with input seller	60	60	66	
(vi) Fodder production training	60	60	66	0
(vii) Silage training of trainers	60	60	2	0
(viii) Silage training of trainers (FBG level silage training)	---	---	66	0
(ix) Planning workshop with LBGs	60	60	66	0
2. Char-Mainland Green Fodder Linkage Development				
(i) Mainland haat exposure visits	60	60	66	0
(ii) Capacity building of lead fodder producers.	60	60	66	0
(iii) Mainland green fodder promotional campaigns (char and mainland) incl. milk business groups	60	60	114	0
3. Char Input Dealer (CID) development				
(i) Identification and selection.	74	74	54	19
(ii) Capacity building of CIDs	7	7	16	0
(iii) Linkage workshop with CBC committee.	60	60	48	0
(iv) Linkage workshop with mainland input sellers.	9	9	16	0
(v) Linkage workshop CBC and Financial Institute (FI)	---	---	12	0
(vi) CID and Private sector agency (PSA) coordination meeting	---	---	18	0

Activity	FY 2012-13		FY 2013-14	
	Target	Achievement	Target	Achievement (up to Sept'13)
4. Irrigation Service Improvement				
(i) Identification and selection of Irrigation Service Provider (ISP).	104	104	54	41
(ii) Technology piloting	90	90	18	0
(iii) Linkage workshop with CBC and FBG.	60	60	48	0
(iv) Linkage workshop with char ISP and mainland technology suppliers	---	---	8	0
5. Green Fodder chopper machine commercialization				
(i) Identification of potential entrepreneurs	---	---	48	0
(ii) Identification of chopper machine producer	---	---	8	0
(iii) Capacity building of chopper machine producer	---	---	1	0
(iv) Linkage meeting between entrepreneurs and chopper machine producers	---	---	16	0
(v) Promotion of green fodder chopper machine	---	---	48	0

Markets activities for the next quarter (October – December 2013):

A priority for the markets unit is to accelerate progress outputs and outcomes in all three project areas. The following table shows the priority targets planned for next quarter:

Milk Market	Meat market	Fodder market
<ul style="list-style-type: none"> • Formation of all targeted milk business groups (MBGs) – 84. • Establishment of all target demonstrations (179) for three months on cattle husbandry and management practices. • Basic training on M4P approach for the milk project team including IMO-BDOs. • Identify and finalise modalities of supplying char milk produce to the formal milk processor, Grameen Danone. 	<ul style="list-style-type: none"> • Formation of all targeted number char business centres (CBCs) in new working chars - 18. • Formation of all target number livestock business groups (LBGs) – 36. • Initiation of market literacy workshop series for the LBGs. • Initiation of rearing workshop series for poultry and goat. • Start identifying potential manger service providers. • Start orientation workshop between service providers and CBCs under alternative energy (biogas) promotion. 	<ul style="list-style-type: none"> • Formation of all target number Fodder Business Groups (FBGs) - 66. • Start silage training of trainers at the FBG level. • Start coordination meeting between char input dealer (CID) and private sector agency. • Start identifying potential entrepreneurs under commercialisation of green fodder chopper machine. • Start activities for the promotion of green fodder chopper machine on the chars.

3. Innovation, Monitoring and Learning Division

In this quarter, IML was busy with its regular activities. One of the main tasks was to revisit and finalise its annual work plan. This work plan was developed considering Logframe and programme objectives.

In terms of staffing there was a big change in the division. Matthew Pritchard joined as the new IML director. During the quarter, he familiarised himself with the programme and led a review of the M&E and Communications activities. Meanwhile, the previous communications Intern Muhammad Rabiul Hasan was appointed as Communications Officer. Two new IML Interns, Muhammad Maksudur Rahman and Amos "Pablo" Halder joined the division during the quarter. They are expected to support Market M&E, Communications and overall activities of the division.

Census data collection

One of CLP's main tasks this quarter was to select new participants for cohort 2.5. Collecting the census and baseline data of the new participants is very important for the programme and a major task for the IML Division. The questionnaires for the census and baseline data were reviewed and changes made in the light of experience and future requirements. IML provided one ToT training to the 10 CDSs and DEMOs for facilitating census data collection training. IML organised eight batches of CLP 2.5 census data collection training to the 210 IMO staff.

The IML Director and Unit Manager took part in the verification process and the Monitoring Officer updated the final list of the CLP 2.5 core CPHH list. Census data collection started immediately after the verification process was completed.

Input Monitoring

After consultation with the major users of the report, IML made changes to its Monthly Progress Report (MPR) format and its database. The new format of the report is considerably shorter and more focused on users' main indicators of interest, thus is more useful and reader-friendly.

Output and Household Monitoring

Grameen Bikash Foundation (GBF) continued as the CLP's bi-monthly data collection contractor. Their contract was renewed for the next 12 months. As a quality control mechanism, the IML has begun a strict monitoring system during the data collection period at the field level with DEMOs. In addition, to improve the quality of bi-monthly data, IML has begun a data double-entry system.

Outcome monitoring and research

Three pieces of research were completed in this quarter, which are outlined below. Editing and quality control is underway, and they are expected to be published early in the next quarter.

In contribution to the 'learning' component of IML, explorative desk research was carried out with a focus on mobile phone technology. The report was divided into two sections. The first was a summary of the use of mobile phones in development programmes and the second section discussed the feasibility and potential use of mobile technology within CLP-2. A draft of the report has been completed and is undergoing internal review. The final report will be submitted by the end of the November.

Another study looked at two extreme groups of previous CLP participants: those that are extremely successful and have built up significant assets; and those that have been unable to develop their assets and in some cases have fallen back to the position of being assetless. This study set out to discover and understand the reasons for these differences. A draft of the report has also been completed and is undergoing internal review. The final report will be submitted by the end of the November.

Data from the eight round of the annual nutrition survey has now been analysed and the final report will be completed by the end of October.

As a strategic priority, IML is focusing its upcoming research on assessing the sustainability and resilience of various elements of the CLP. Under this theme, two new studies were initiated in the quarter: the "VDC Sustainability Study" and "Disaster Response and Resilience".

The objective of the VDC research is to generate an understanding of the current status and operations of the VDCs and to assess the sustainability of these committees. The sample comprises 40 villages with a combination of key informant interviews, focus group discussions and questionnaires being carried out. Seven DEMOs were engaged for this study.

Another study currently being carried out by the IML division is looking at the impact that CLP has had on building the disaster resilience of the communities it works with. It has broken down disaster resilience into five parts: Governance of Disaster Risk Reduction, Hazard and Vulnerability Assessment, Knowledge and Education, Vulnerability Reduction and Disaster Preparedness and Response. Each theme will be investigated and given a score. As can be seen from the themes, not all are related to CLP work. However last two themes are very much within CLP's mandate.

Both studies are expected to be completed by the end of October, with final reports towards the end of November or mid-December.

The bidding process of two big IML surveys – the Annual Socio Economic Survey and Nutrition Status Survey – began in this quarter. The process is expected to be complete early in the next quarter, with the firms completing data collection during Quarter 2.

Market development Monitoring

A new strategic and implementation plan for Market development M&E over the next financial year (July 2013–June 2014) became operational this quarter. Central to this work was the implementation of new outcomes monitoring processes. In the milk sector, this included developing a new outcomes survey, training DEMOs in appropriate use of the survey and collecting data from over 300 business group members. An Access database was also designed to deliver secure and efficient data management for the data generated by this survey, which will be collected every three months until the end of the market development programme.

Similar systems were also developed for the meat and fodder sectors. Data collection processes were already in place for outcomes monitoring in these sectors, because the programme became operational earlier. However, these were improved based on feedback on field performance to date and based on revised indicators introduced as part of the new Market Development M&E strategy.

In the meat sector, data collection was carried out on over 250 business group members in September and an access database was also developed for effective storage and management of this data. In the fodder sector, a similar database will be created in October and data collection will begin in November.

Verification

Data Management Aid continued as the CLP's verification contractor. The company's task is to verify, on a monthly basis, a sample of 5 to 10% of outputs delivered by the IMOs. They are responsible for verifying the quality and quantity of reported outputs, i.e. outputs that were delivered during the previous month, and for reporting back to IML. Findings are shared immediately with the Operations Division so that activities can be adjusted where necessary. This is also a useful tool for deterring potential leakage. As one might expect, a few relatively minor issues were identified which prompted follow up action by the respective Units.

IML also introduced a Risk Incident Register that tracks all risk-related events that occurred with their background, action taken and lesson learnt.

Communication

In this quarter there were huge changes in the activities of the Communications Unit. A detailed new work plan was prepared; media and communication guidelines for IMOs and SSPs were updated; and a review began of CLP's communication strategy. This latter work is expected to be complete by the end of October.

Regular Update of Communication Materials

Over the last three months the Communications Unit published six news stories covering, among others: CLP's role in eradicating monga on the chars; the celebration of Breastfeeding week 2013; the extension of the Village Savings and Loans groups; and Cattle fairs held in Kurigram.

Publications and research dissemination

One of the most important responsibilities of the Unit is to lead the packaging and dissemination of information regarding the CLP and its impact.

During the quarter the Communications Unit developed three new background briefs, which collectively provide a straightforward outline of the CLP for outside parties. These will later be translated into Bangla. Those are:

- Background to the Chars Livelihoods Programme: presents a brief overview of the harsh living realities of the char dwellers and summarises the CLP's support.
- Building the Assets and Livelihoods of the Extreme Poor: this brief is about the programme's signature asset transfer project (ATP). It shows how the ultra-poor- people in the chars build assets through the project and its associated services.
- Improving Water Sanitation and Hygiene: this summarises CLP's activities in water, sanitation and hygiene. It illustrates the necessities of WASH in char areas and discusses different interventions undertaken by CLP.

The Unit also continued to disseminate its 'Impact Series' of glossy brochures, sending hard copies to donors, NGOs, research organisations and other stakeholders. These five brochures have also been translated and published into Bangla.

Facilitating visits to the chars

Two Directors of Improwise Sustainability Consulting and Visiting Professor of ULAB University, Bangladesh, Alex Steele and Mark Dempsey, visited the Chars Livelihoods Programme (CLP) on 6 September. At first they had a briefing on programme activities and later on, they were taken to a nearby CLP working area to experience its field implementations. IML organised the visit, which was facilitated by the Operations Division Director.

On 24 September a group of faculties and students from Department of Development Studies, University of Dhaka visited a CLP working area in Gaibandha. As a part of their regular course work, they visited all the CLP components there. Prior to their visit, Communications Officer Muhammad Rabiul Hasan conducted a presentation and an open ended session with the team.

Plans for the next quarter

- ☐ Complete the Bidding process of two surveys – Annual Socio Economic Survey and Nutrition Status Survey.
- ☐ Complete the two research projects "VDC Sustainability Study" and "Disaster Response and Resilience".
- Finalise the M&E Strategy and continue to refine and update the Workplan.
- ☐ Start implementing GapMinder project – a project to use existing CLP data to tell new and interesting stories, as well as highlight the learnings generated by the CLP.
- ☐ Conduct research on Women's Empowerment Sustainability and Khas Land study.
- ☐ Conduct three capacity building training for IML staff and two for IMO staff.

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- Organise monthly "sharing meetings" with other operational units to enhance coordination, discuss research findings and ensure IML's workplans fit with other Units where possible.
- Finalise the CLP Communications Strategy.
- Begin the process of updating the CLP website.
- Finalise the remaining CLP briefs.

4. Policy, Partnerships and Governance Division

The CLP has now a new Partnership Director in place, Md. Abdul Momin, who started carrying out his responsibilities from the beginning of the quarter under review.

The major achievements are given in the sections below.

Market and Livelihoods Activities

- Markets and Livelihoods Unit of the CLP and the SDC-funded M4C project continued cooperating with each other in different aspects of market development and exchanging ideas and experiences, information, report and documents and participating in meetings, workshops, seminars, etc.
- Following satisfactory performance in the first year, CLP contracted iDE for another year to continue and scale up their good work in the meat and fodder sector.
- United Leasing Corporation (ULC) developed a loan product last year and provided loans to 89 farmers. The recovery rate was 100% and the borrowers found the product suitable for them in terms of payment modalities and profitability. ULC is considering scaling up this product this year.
- Discussions are underway with Grameen Danone Foods Ltd (GDFL) and Rangpur Dairy to establish effective partnerships in the milk sector. An organisation called Grameen Bikash Sangstha (GBS) has been contracted to form and develop nine milk business groups in Sariakandi. The 500 members in these groups will be linked with GDFL from where they will receive technical training/advice on how to increase milk production.
- CLP held discussions with the Danida-funded Agricultural Growth and Employment Programme and its Farmer Field Schools for collaboration in the agriculture sector. Currently they are waiting for the approval of their DPP for next phase. CLP has recently revived the discussion with them to see if anything can be done when they start their next phase.
- Following the discussion and the guidance and support provided by CLP, the British Red Cross (BRC) started implementing a post-disaster livelihoods project in three Upazilas of Kurigram Districts. The BRC addresses households who were marginally left out by CLP.
- Continued discussions with PROSPER led to a microfinance workshop in Rangpur with participants from CLP, PROSPER, PKSF, M4C, iDE and 12 IMOs of CLP. The objective of the workshop was to increase access to finance for potential clients of chars, especially the different group members (milk, meat and fodder). Developments in this regard are ongoing.
- A team of six members of M4C project visited the CLP's VSL activities and following that CLP provided basic training to two of them. With the technical support from CLP M4C will pilot 4 VSL groups from November 2013 for M4C crop business groups.

Human Development Activities

- Following the signing of a formal MoU between BRAC and CLP, BRAC completed the selection of community health workers and recruitment of staff as required to cover the areas where CLP is no longer working. After completing a few batches of basic training of staff and health workers, BRAC began providing health services in some areas and will start doing so in other areas soon after training is complete.
- The CLP has been in discussion with UNICEF to get their support for improving the WASH outcomes and UNICEF responded very positively. By early next quarter an MoU will be signed with UNICEF making provisions for obtaining their technical support. Under this MoU, UNICEF will contract another organisation to closely work with CLP on different WASH aspects. This will be cost-free to CLP.
- UNICEF also agreed to provide training to CLP IMO staff on Child Protection in Emergencies and Child Protection Rapid Assessment. This training will be jointly organised by UNICEF and Ministry of Women and Children Affairs in the second week of October 2013. Among others, one representative from each of the 17 IMOs will benefit from this training.

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- After the rejection by the Quarter Foundation of British Council's proposal there has not been any further progress regarding handing over or using the remaining learning centres for educational purposes. The CLP therefore decided to donate the remaining 94 school houses to the respective organisations.
- Following the fruitful discussion between CLP and SNA Foundation, six cleft lip/palate patients from the chars were operated on in Dhaka free of cost. This partnership will continue in the days to come and more people will benefit.

Advocacy activities

- Following the success of the pilot, CLP decided to scale up its Land Tenure Project (LTP) and accordingly contracted eight organisations to implement it.
- The MoU signed between the CLP and CLS started bringing dividends. Ten Land Support Officers of the LTP received two days' training on land rights and khas land from Bangladesh National Women Lawyers' Association, a partner organisation of CLS.

Priorities for the next quarter

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

- Continue pushing for additional land titles to be allocated.
- Integrate legal/advocacy activities with CLS and its local partners to begin to bring legal services to the chars.
- Continue discussion with GDFL, Rangpur Dairy, British Red Cross, DANIDA, UNICEF, etc. for different services/partnerships.
- Keep close contact with BRAC regarding expansion of their health services in the chars.
- Continue exploring opportunities with IMOs and other microfinance institutions for expansion of microfinance services on the chars.

5. Finance Division

5.1 Finance Department

Finance Department started the fiscal year by initiating all necessary preliminary activities like developing the chart of accounts, scrutinising budgets and other obligatory financial activities to end the previous financial year. Understandably, the requirement of fund disbursement usually remains very high in the first quarter, therefore, Finance managed the sound fund management systems through their computerised financial system along with the supervision of all monetary actions of the partners. The division also concentrated on the issue of achieving Value for Money (VfM) and its quarterly targets by ensuring its operational system functioned effectively throughout the quarter. As part of maintaining due diligence, the division has prepared itself to cope with the government rule of deducting service charges from the partners' overhead amount for the first time.

All the necessary analyses of old and new financial data were reviewed by financial management to have a well-directed forecast of the fund disbursement which is the integral part of proper use of funds for programme activities. All the data have also been shared to the prioritised stakeholders of the programme, such as DFID, AusAID, Government of Bangladesh and Maxwell Stamp PLC.

The division oversaw the disbursement of approx £4.0 million during the quarter. Fund disbursement has gone smoothly. Essential training activities have been planned for implementation in the next quarter or so. The Finance Division has organised such training sessions for its partners for the last couple of years to upgrade their capacity. Capacity building is an important part of sustainable financial systems for the partner organisations.

The annual external audit among all partner organisations was conducted by an independent chartered accountant firm in this quarter. The firm was selected through a competitive limited tendering process to get the best Value for Money (VfM) output. All the audit reports will be available in the next quarter and Finance is committed to taking the required actions as per the observations found.

In this quarter, Finance played a crucial part during the annual CPHH verification. All the senior personnel, along with some other junior staff, conducted the verification to complete one of the compulsory works included in the yearly activities. The visits carried out by finance personnel proved to be very useful for the division, as they highlighted the direct linkage between the fund disbursement and project implementation process.

Finance completed the important task of updating CLP's Finance Manual during this quarter. This was carried out, bearing in mind the Generally Accepted Accounting Principles (GAAP) regulated in the context of FASB (Financial Accounting Standard Board). The manual has been handed over to Maxwell Stamp for approval.

A consolidated internal audit framework checklist was developed and finalised in this quarter. Reporting based on this framework will begin from the next quarter and it is expected that this newly assembled checklist will help the Finance division to improve the state of its partners' financial systems. This will not only raise awareness but also keep the IMOs/SSPs ready for any kind of quick auditing initiated by CLP.

Some investigations were instigated of partners such as DCPUK, NDP and PHD following financial issues raised from different levels during the quarter. Finance produced effective audit reports with recommendations following their investigations. This kind of surprise visit of partners is one example of the control mechanisms used by the department in recent times.

Finance were also busy producing financial reports such as Activity Based Financial Report analysis, GoB reports etc, as per the demand of different stakeholders, including internal units within CLP.

In this quarter, the division welcomed its new Finance Director Mr. Moin Chowdhury who took over

the position from Mr. Razib Hassan, who was recently posted to MSP after contributing seven years to the CLP. The division has begun taking some new initiatives such as preparation of internal auditing checklists, segregation of VfM register as per goods and services and introducing mandatory negotiations before awarding contracts, under the close supervision of new Finance Director. The effectiveness of these activities are expected to be felt in the future quarters.

5.2 Contracts & Procurement

5.2.1 Contracts

The quarter was action-packed for the Contracts section. Initiating pre-contract processes for all agreements and issuing of all basic contracts was implemented successfully. The main purpose of the section was to achieve value for money (VfM) and the section tried its best to accommodate the idea by minimising the lead time of pre-contract negotiation and issuance of contracts. In this quarter, the section started applying some new processes whose templates were finalised during the last part of the previous financial year. The section also incorporated a new task, along with finance, to track down the service charge to be deducted from partners' overhead amounts.

The most noteworthy achievements of the quarter were as follows:

- Issuance of all basic contracts needed to begin the fiscal year in the shortest possible time. The lead time of contract issuance has been decreased significantly.
- All the issued contracts have been documented correctly, according to the proper manual filing system of the section.
- The section continued to check all invoices through its own tracking system and this system has also been used to serve the purpose of delivering any contractual information to others.
- The essential reporting requirement of the section was met accordingly by producing contract update information every month.
- A reliable manual filing system has been re-introduced for service contracts.
- Effective negotiation sessions were arranged with iDE and GBS before awarding contracts and the section saved at least GBP 6,136 as a result.
- A database for tracking the invoices regarding IMO Contingency Fund has been developed to have a better overview of fund use.
- Overhead Deduction exercise was introduced in the section and it also been shared with Finance to cope with the due diligence requirements of the government.
- In addition, the section continued to deliver decisions regarding IMO Management issues among the IMOs with the close supervision of Finance Unit Manager.

5.2.2 Procurement

Procurement has been one of the burning issues throughout the quarter as it is an integral part of programme's aim of achieving value for money (VfM) initiatives. The section continued its activities towards having a well-structured VfM protocol as well as welcomed other ideas, especially conducting effective negotiations.

By confirming and delivering authentic information to all, the section focused on following activities:

- As per the general practice of CLP, procurement completed the assignment of delivering rain coats and field bags to selected IMO staff. Due to VfM-focused procurement, this assignment saved GBP 650.
- The section started the practice of maintaining a Price Tracking & Information Database so that all information related to any procurement assignment is available to any stakeholder.
- The practice of maintaining a VfM Register has been continued accordingly and the register has been divided into two parts, i.e. procurement of services and procurement of goods, to have a clear picture of achievements in different areas.

- The Section updated the Procurement Manual of CLP following the recommendations made by the auditors. Currently the manual is with MSP for further approvals.
- The Section's search for potential new suppliers continued throughout the quarter. Some very effective and well reputed suppliers were found which can help CLP to achieve its VfM targets. One very good example is the new supplier for livelihoods modules. At least 40% savings can be made while ensuring the quality standards of the products.
- CLP was approved by DFID-B to procure some items through suppliers other than Crown Agents, considering the VfM approach. All the initiatives have been taken and CLP is at the last stage of preparing the bid documents to be sent to DFID for approval.
- The section maintained a very good relationship with Crown Agents for the assignment of Input delivery for the programme's Nutrition project. Some other procurement ideas are being worked on and will be implemented in future quarters.

5.2.3 Administration & IT

A number of initiatives were taken to reduce administrative costs as part of the VfM protocol. Administration section introduced Vehicle Requisition Request forms for most economical use of vehicles at CLP secretariat. To further complement ongoing VfM initiatives, a few security guards have been withdrawn, saving GBP 3000 per year without compromising on security concerns. All drivers have been routinely briefed on vehicle maintenance and safe driving procedures.

An IT strategy has been formulated by the IT section and a draft copy has been forwarded to MSP for further guidance. This will come into effect from next quarter.

6. Short-term Consultancies

CLP received only one short-term consultancy visit during the quarter. At the end of the quarter, the MLU received a consultant visit from Dr Nasir Javed, who analysed the CLP approach to developing the milk marketing subsector and recommended how to improve activities and thus achieve desired results.

7. Next Quarter's Activities

The next quarter is expected to see a full scaling-up of the year's activities once the preparatory phase is completed. Major items of work will include the following.

- Infrastructure activities will concentrate on the following: plinth-raising; low-cost latrines; improved water sources (all types); arsenic testing.
- Begin collaboration with UNICEF on WASH activities.
- Implement revised water policy, installing more improved water points to ensure CPHHs are covered.
- Review budget to reallocate and revise as necessary, particularly in light of the revised water policy.
- The HDU will concentrate on forming groups; VDCs; and VSLs, as well as the visits necessary to sustain them. The Direct Nutrition Intervention will see a major increase in activities, with a full programme of visits to pregnant women, children and adolescent girls, along with the associated distribution of iron and folic acid (IFA) tablets and de-worming (DW) doses.
- The Livelihoods Unit will be busy with asset and stipend distribution, livestock and homestead gardening training, and providing training to new LSPs.
- A major activity for the Markets Unit will be to implement a cattle husbandry and fodder demonstration for three months.
- The Milk Project's main activities will include: forming all MBGs; training for the team on the M4P approach; identifying and finalising modalities to supply char milk to Grameen Danone.
- The Meat Project's main activities will include: forming all CBCs in new chars; forming all LBGs; various workshops for LBGs and others; and identifying potential manger service providers.
- The Fodder Project will: form all FBGs; activities around the green fodder chopping machine, such as identifying potential entrepreneurs and promoting the activity; and coordination meetings between CIDs and private sector agencies.
- Major activities for the IML Division will include: finalising various research studies and initiating at least two more; finalise the M&E and Communications Strategies; update the CLP's website.
- For the Policy, Partnerships and Governance Division, the major areas of focus will be: ensure the land title project continues operating; continue working with CLS to bring legal services to the chars; continue discussions with GDFL and other activities regarding other services / partnerships; maintain contact with BRAC regarding the ongoing expansion of their health services to the chars; continue exploring options for bringing micro-finance services to the chars.
- The Finance Division's main activities for the quarter will be: continuing to implement high-quality financial, disbursement and contract services; carry out an internal audit of partners' financial systems to help improve them; continue leading on VFM activities.

Annex 1 – Financial

Activities	Annual Budget (GBP in Million)	Approx Expenditure 1st Quarter, Q1 (GBP in Million)	Approx Achievement as at Q1 (%)
Infrastructure Unit	4.22	1.18	28%
Livelihoods Unit	4.79	0.95	20%
Market Development Unit	0.90	0.09	10%
Human Development Unit	2.79	1.01	36%
Innovation, Monitoring and Learning	0.39	0.06	15%
IMO Implementation	0.81	0.27	33%
Response Fund	0.10	-	0%
Management Contract	2.00	0.44	22%
Total	16.00	4.00	25%

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

