

# Chars Livelihoods Programme

2007-2008 Annual Review

Synthesis Report

SEPTEMBER 2008

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## Summary

The following report reviews the central findings and recommendations of the 2007-2008 Annual Review of the Chars Livelihoods Programme (hereafter CLP). The central aims of the review were to:

- i. evaluate progress made since the Mid Term Review of 2007;
- ii. review progress against key indicators, indicating likelihood of achievement of outputs and overall purpose; and
- iii. review the effectiveness of the different components of the programme and to make judgments about the strategic balance and linkages between them.

On the basis of documentary evidence provided by the CLP team and a two-day visit to the CLP offices and four villages, the Review Team has concluded that the programme will likely exceed all but one of its core outputs. We give it a **Box Score 1**:

- 100,000 households will have raised plinths by the EOP (Output 1);
- 75 per cent of core beneficiaries will experience a significant increase in incomes persisting for 3 or more years (Output 2a);
- poor char households will have increased opportunity for income and employment generation (Output 2b);
- poor char households will enjoy increased access to competitive financial services (Output 2c);
- the well-being of char dwellers will be improved through “the provision of appropriate human development and welfare services,” primarily ones relating to cash for work, disability provisions, healthcare and education (Output 4);
- outputs relating to research, dissemination, learning and innovation will exceed their goals (Output 5).

Although the CLP has made good progress on some of its social development indicators (Output 3), it was felt that CLP (and IML in particular) needs to document, using systematically collected data, results from its efforts to reduce violence and discriminatory practices against girls and women. Initial evidence is being developed that the asset/cash transfers are leading to reduced malnutrition and stunting. The immediate 12 month recommendations of the Review Team are as follows:

1. Develop a mechanism for the eventual phasing out of the veterinary, and human health, voucher system by CLP, and the sequencing of this across Asset Transfer Phase (ATP) cohorts.
2. Using systematically collected data, document the social empowerment of women and girls, and impact of the CLP’s social development modules.
3. In consultation with DFID, consider how to tackle tube well water quality in arsenic prone areas (possibly through the installation of arsenic removal filters in 5 villages)
4. Develop a more complete picture of the relative cost effectiveness of government versus NGO-administered activities, including timeliness, quality and leakage (corruption), especially in relation to the provision of

infrastructure and cash-for-work (CFW). This potentially could influence the design of the GoB Employment Guarantee Scheme.

5. Share CLP lessons with a wider community of scholars, development professionals and the general public, possibly with additional support from DFID.
6. DFID should carry out an ex-post evaluation or impact assessment of the project., and explore the possibility of extending IML's involvement (possibly in a smaller form) after the EOP to do this
7. Develop a strategy to ensure sustainable and reliable access to livestock services (i.e. vaccination, drugs for de-worming, Artificial Insemination (AI), etc.) for graduated beneficiaries after the EOP.
8. In consultation with health and education advisors in DFID, assess the progress of the health and education pilots to date, particularly in light of lessons for DFID's broader support to these sectors outside CLP and the end of CLP in key districts.

## **INTRODUCTION**

1. This report reviews the central findings and recommendations of the 2007-2008 Annual Review of the Chars Livelihoods Programme (hereafter CLP). The central aims of the review were:
  - to evaluate progress made since the Mid Term Review of 2007;
  - to review progress against key indicators, indicating likelihood of achievement of outputs and overall purpose; and
  - to review the effectiveness of the different components of the programme and to make judgments about the strategic balance and linkages between them.
2. The Review Team visited the CLP office in Bogra and four programme villages between 15 and 18 September. The team consisted of three members:
  - Indranil Chakrabarti, Social Development Advisor, DFIDB;
  - Maria Cushion, Deputy Programme Manager, Human Development and Governance Team, DFIDB; and
  - Craig Johnson, External Consultant and Associate Professor, Department of Political Science, University of Guelph, Canada
3. The following report now lays out progress against key indicators, providing an assessment on the likelihood of achievement by the end of project in early 2010. The report also makes recommendations on the priorities and balance of effort for the coming year, highlighting lessons learned to date.

## **II. PROGRESS AGAINST KEY INDICATORS**

4. Following the Terms of Reference (Annex 1) the report provides a “light touch” review, using documentary evidence and a field visit to “ground truth” key information regarding progress made in relation to the key outputs and indicators.
5. The central purpose of the CLP is to improve “the livelihood security of poor and vulnerable women, men and children,” living in the chars, verified in relation to a “measurable increase in income & expenditure for 50,000 assetless and landless households on designated island chars by end of project.”
6. The following sections now lay out the progress of the CLP in relation to each of its five principal outputs.

### **Output 1: Reducing Environmental Vulnerability**

7. The first central output of the CLP is to reduce the vulnerability of char dwellers to risks associated with environmental stress, especially flooding. The OVI for this output is to have 100,000 households living on raised plinths by the EOP.
8. As of June 2008, 58,804 homestead plinths have been raised above the 1998 and 2007 floodlines. The target for 2008-2009 is a further 29,000 that when complete will represent almost 90%, indicating that the target will be exceeded by EOP.

9. Customer satisfaction surveys collected after the 2007 floods by the Innovation Monitoring and Learning Unit report high levels of satisfaction with the quality and construction of the plinths, a finding that corresponds strongly with the (limited) observations collected by the Review Team. From the evidence provided by CLP and the observations collected in the field, the programme therefore appears to be on track to achieve its targets for EOP.
10. In addition to plinth construction, the programme has supported the construction of latrines, tube wells and concrete platforms, as well as re-planting efforts to reduce the risks of plinth erosion. To date 44,385 latrines have been installed and 8,000 are planned for the current year. Weekly meetings of ATP beneficiaries receive exposure to proper latrine use and personal hygiene.

### **Water and sanitation issues**

11. Last year's Mid-Term Review team asked the CLP to follow up on the impact of latrine construction and hygiene and sanitation training on the behaviour of core beneficiaries. It also recommended further testing of water quality and an assessment of tube well maintenance.
12. In terms of impact, sample surveys of Phase 4 beneficiaries (just entering the CLP) suggest that 50% of adults that have access to latrines actually use them. This rises progressively across the phases until for Phase 1 adults the usage figure is 80%. Observations in the field suggest that soap and ash were used for hand-washing, and that older beneficiaries had a strong understanding of proper hygiene. These findings are in some respects counter-intuitive to received wisdom about the limitations of using 100% subsidies in the provision of Watsan infrastructure. If confirmed, they should be disseminated within the wider development policy community.
13. By the end of June 2008, 1,469 tube wells had been installed and a further 2,000 are planned for the current year. A central aim is to ensure that tube wells are situated in a location that is convenient and accessible for a population of 8 to 10 households. Observations in the field suggest that tube wells and concrete slabs were well maintained. In 2007-2008, CLP conducted water quality tests in all five districts, using random samples from 150 tube wells, testing for arsenic, iron, TTC and manganese, suggesting high quality levels. The tests are currently being repeated during the monsoon, aiming to measure the impact of flooding on water quality. Data from the surveys were being analysed during the present review.
14. There is also an early indication that **arsenic levels** in five of the programme villages are unacceptably high. CLP will be expanding its testing for arsenic, and seeks guidance from DFID about the prioritization of future activity in the final year of the programme (see recommendations below).

### **Sustainability**

15. The infrastructural improvements supported by CLP have clearly reduced the vulnerability of core beneficiaries to the risks of home and asset loss due to flooding and erosion. The risks from significant erosion of the underlying char are

outside the remit of the programme. But the CLP has improved the sustainability of the raised plinths, by turfing sides with erosion preventing species such as *vetiver* grass (several other species of grasses used provide valuable fodder to livestock); training households to repair any immediate damage which extends plinth life. While the programme has gone to great lengths to reduce the vulnerability of its core beneficiaries (and others) to risks of flooding and monga (see below), longer-term monitoring (i.e. post CLP-1) will be required to provide evidence of the longer term sustainability of these achievements.

16. Last year's Mid-Term Review raised questions about the prevalence of migration (both within and away from the island chars), and about strategies to reduce more extreme forms of distress migration.<sup>1</sup> CLP is now piloting longer-term strategies (e.g. health, education, training for unemployed youth – see below) that may expand the opportunities available to poor char dwellers, including possibly migration to the mainland. **DFID's broader portfolio of work to promote growth and markets might consider explicit synergies with the CLP by expanding employment and vocational opportunities for chars dwellers graduating from the programme, as is already being done through an MoU between PKSF and CLP for financial services.**

## Output 2: Enhancing Economic Opportunities

17. A secondary aim of the CLP is to enhance immediate and longer economic opportunities on the chars islands themselves through the provision of productive asset transfers (valued at 15,000 Tk per HH) many of them portable; cash stipends (Tk. 300 per month for 18 months and Tk. 200 per month for 6 months for fodder) and corresponding services (obtained primarily through vouchers) for livestock, homestead gardens and other forms of productive investment.
18. In relation to Output 2 (a) in the Logframe, CLP is well on its way to exceeding its target of having 75% of its core (asset transfer) households experiencing "significant" increases in incomes, persisting for three or more years. The programme has exceeded or will soon meet all of its target indicators for increased economic opportunity and income generation (2-b).
19. The programme has also expanded the range of micro-finance services being provided on the chars (2-c). CLP is now working with Palli Karma-Sahayak Foundation (PKSF), 6 partner organizations and a test population of 2,480 households for the expansion of microfinance (MFI) services in island chars. An increase in numbers of IMOs offering services will occur in 2008/09 with a further 9 IMOs being trained and assisted to make loans to char islanders.
20. Early findings from the programme (Panetta, 2008) suggest that VSLA beneficiaries save more than non-beneficiaries; expend half as much on loan repayments; deposit large proportions (upwards of 95%) of household savings in their VSLA; feel more respected in the community; and report that they participate more actively in household financial decision-making

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<sup>1</sup> CLP's responses to all of the recommendations from the 2007 Mid-Term Review are in Annex 2.

## Cash versus asset transfers

21. The 2007 Mid Term Review raised questions about whether cash transfers may enhance the ability of beneficiaries to make their own investment and consumption decisions and to stimulate longer-term multiplier effects in the local economy. Although there is theoretical merit in this line of reasoning, questions can be raised about the viability of pursuing this aim in relation to the Logframe and in relation to the special challenges facing the chars. Cash transfers (and conditional cash transfers) have been shown to work very well in institutional settings where access to cash may be secured through a mechanism that eliminates opportunities for leakage (e.g. post offices in India; Oportunidades in Mexico). In an area that is as physically and institutionally isolated as the chars, there is a very strong risk that large cash payments (i.e. Tk 15,000) would become highly prone to misappropriation, a problem that plagued earlier efforts to extend large cash transfers to programme beneficiaries.
22. Unless the CLP opted to make smaller payments with more frequency (which would likely increase the unit costs of administering the programme), the current focus on asset and cash transfers and vouchers for livestock and health services would therefore appear to offer the most effective means of delivering high value assets to poor char dwellers.
23. A second and related issue concerns the quality of choice beneficiaries have in selecting the assets they will purchase with the support of the programme. The CLP uses a combination of lumpy asset transfers, cash payments (stipends, emergency grants) and vouchers (redeemable for vaccinations, veterinary treatments, diagnostic services, etc.) to support the purchase and maintenance of productive assets, especially cattle. Although the 2007 Midterm review was right to highlight the fact that asset transfers (and especially vouchers) limit the scope for household investment in other activities, such as consumption, it would appear from the data provided by IML that investment in productive assets (primarily cattle) has expanded the asset base of core beneficiaries, and that investment in productive assets has led to an expansion of income, expenditure and consumption.
24. More than 90 per cent of assets purchased by ATP households have been cattle. IML data suggest that the market value of cattle has been keeping pace with general inflation, and that ATP1 and 2 households have re-invested incomes derived from the sale of cattle into other productive assets, such as land or more cattle (L. Scott, 2008).
25. Data collected for phase 1 and 2 show significant income uplift; varying as would be anticipated from phase to phase (Sharif, 2007; Marks & Islam, 2008 and Scott, 2008). Among Phase 2 beneficiaries, IML data suggest an average income uplift since recruitment until April 2008 of 40% (excluding CLP financial contributions).
26. Supplementing the expansion of productive assets and incomes has been a highly successful (and at 69,005 GBP p/a, very inexpensive) homestead garden programme, which provides ATP beneficiaries with seeds and skills to grow garden vegetables for consumption, sale and future production. **Early findings from a study conducted by Nick Mascie-Taylor at Cambridge suggest lower**

**rates of malnutrition and stunting among the children of core beneficiaries as they move through the programme.**

27. Project data also show that mortality rates for cattle (0.44% for 2007-08) are well below comparable rates for the general population, providing a good indication of the kinds of incentives the voucher system has provided to NGOs and paravets.
28. In short, barring an unlikely shock to the cattle market (resulting for instance from spikes in mortality or a collapse in demand), the CLP's strategy of transferring productive assets to core beneficiaries will enable the programme to meet its primary outputs.

**Sustainability**

29. However, as the "first phase" of CLP enters the end of its life, longer term policy will want to consider the **sustainability** of the system put in place by CLP, and whether assets are protected for sufficient time to ensure sustained "lift off" out of poverty. According to senior members of the CLP team, access to livestock vaccines was highly dependent on the informal networks of senior programme managers, whose informal connections with the single state-run provider of cattle vaccines were instrumental in facilitating the supply of vaccines and drugs. **Although this has clearly worked for CLP1, DFID is encouraged to think about the ways in which beneficiaries who have graduated out of the core programme access vital inputs.**
30. A second and related issue concerns the longer term sustainability of the markets that are being created for livestock services on the chars. Under the current voucher system, selected beneficiaries receive training to deliver basic livestock services, such as vaccination and drugs for de-worming. They also receive a share of the proceeds from the vouchers (as do local NGOs/IMOs, who serve as "service retailers"), thereby creating a strong incentive to deliver services in accordance with programme specifications (which are ideally but not always effectively communicated to beneficiaries through training and visits: CLP Annual Report 2007-08, p. 24). According to senior programme staff, the long-term aim is to encourage a "real market" in livestock services, which would ideally replace the existing market for vouchers and services. At 45,960 GBP for FY 2007-08, the livestock voucher programme represents a low cost intervention with longer-term implications for sustainability.
31. **CLP should develop a phased system to wean ATP cohorts off the voucher system before EOP, exploring the extent to which paravets, IMOs and beneficiaries would be willing and able to engage in a "real market" for livestock services.** (A related issue here concerns the so far patchy involvement of downstream milk producers, such as Milk Vita and Brac Dairy, in the purchase of milk and the provision of livestock services: CLP Annual Report 2007-08, p. 33-34).

**Output 3: Improving Social Well-Being and Governance**



32. The CLP has made good progress on some of its social development indicators. However, it was also felt that CLP (and IML in particular) needs to document better, using systematically collected data whether its efforts have significantly reduced violence and discriminatory practices against girls and women.
33. The OVI for this output is 75% of women and girls reporting a reduction in domestic violence, rape and the age of marriage. One of the main interventions in this regard entails the use of social development training modules to improve the knowledge and status of female beneficiaries.
34. Further information about the impact of these modules needs to be provided. There are also other important linkages that need to be established between the CLP's efforts to target female beneficiaries (in the ATP and VSLA activities) and more substantive forms of empowerment. Although it is recognized that some of the indicators (concerning for instance incidence of rape) are extremely difficult to collect, more work needs to be done collecting and analysing the proximate causes of gendered inequality, violence and discrimination.
35. The discussion following the presentation of the Annual Review at DFID (21 September 2008) highlighted the importance of measuring the impact of asset transfers and market development efforts on the empowerment of women. **Data collection here should continue to document changes in inter- and intra household relations, based on sample surveys and case studies about the participation of women in traditionally public spheres of economic life, including especially downstream markets for cattle and milk.**
36. Through discussion with livelihood and social development advisors at DFID, it has also been suggested that the programme can now take forward **more innovative forms of inquiry**, looking for instances in which households (with comparable contexts and asset packages) have moved in different trajectories and identifying systematically the factors (e.g. dowry, illness, disability) that have led to variations in incomes, empowerment and gender relations more generally. Findings from this work will help to identify the kinds of future interventions (e.g. de-worming, dowry insurance, etc.) that may lead to sustainable forms of empowerment among vulnerable populations and households.
37. Questions were also raised by the 2008 Review Team and during the presentation of the Annual Review about the implications of directing so little programmatic funding (18.64 per cent, most of this on infrastructure) through government. Although the reasons for the selected strategy are well-known and well-taken (see, especially, Scott, M. 2008).
38. According to the financial statements provided in the CLP Annual Report, the vast majority of spending channeled through the UPs went into infrastructure and related employment generation (i.e. cash-for-work (CFW)) programmes. **Within the coming year, it will be important to obtain a more complete picture of the relative cost effectiveness of government versus NGO-administered activities, including quality, timeliness and leakage (corruption), especially in relation to the provision of infrastructure and CFW. This information may have the potential to influence the Government's 100-day employment programme.**

#### **Output 4: Increasing Well-Being through Services**

39. CLP now offers a comprehensive social protection package, which aims to reduce the impact of seasonal shocks, especially seasonal hunger or “Monga.” 85 per cent of the seasonal **Infrastructure and Employment Programme** budget was allocated to labour employed raising plinths (the remainder being used to raise public spaces, such as schools, mosques and graveyards).
40. Beneficiary selection is targeted at landless households, especially those that are women headed households. The original target for 2007/08 was for 2 million person-days of work for 30,000HH (140,000 family members) but this was extended to include Bogra, Sirajganj and Jamalpur Districts and 630,000 work-days added allowing “monga” season work for a total of approximately 50,000 households.
41. During the current year (2008/09) over 1 million additional person-days will likely be offered (depending on government wage rates). On the basis of a consumer satisfaction survey conducted in 2006, the programme shifted its CFW policy from wage rate payments to piece rate payments, capping the total allowable work at 5 days per week.
42. In addition to the IEP, the CLP offers an “IEP Safety Net,” which is intended for households unable to participate in CFW activities. At 175 Tk per household per week (over 12 weeks), the incapacity grant provides an important safety net for highly vulnerable households, but it is also well below the average earnings of 2520 to 2700 Tk (for women) and 4140 to 4500 TK (for men), thereby providing an important self-targeting mechanism.
43. The CLP provides a 3,000 tk grant to households affected by plinth erosion. Between June and December 2007, 4100 households received plinth erosion grants (following an exceptionally bad flood); the comparable figure up to June 2008 is 657.
44. The programme has now initiated a Community Safety Net (CSN), a pilot scheme that aims to provide safety nets for the extreme poor and to reduce their vulnerability through voluntary contributions from community and especially ATP group members. Since May 2008, the “CSN” pilot scheme has been operational in 75 groups across all of the districts.
45. Finally, during the last FY, the CLP has introduced four “new pilot initiatives” covering health, education, governance and a training programme for unemployed youth from the chars.
46. The 2008 Review Team was particularly interested in the implications of piloting health and education at a late stage in the life of the project. According to programme staff, the decision to start piloting work on education and health was largely the result of consultations and consumer satisfaction surveys with programme beneficiaries, whose access to health and education services is extremely limited (especially in more remote areas, such as Kurigram).
47. Like the livestock services programme, health services are provided in exchange for vouchers provided by CLP, although non-beneficiaries are also allowed to pay cash in exchange for consultations and treatments. According to data provided in the Annual Report (p. 46), the number of non-beneficiaries seeking (and paying for) services from the programme has increased (in relation to

- beneficiaries) since the beginning of the pilot (i.e. between February and June 2008).
48. The pilot was designed by EngenderHealth and is now being delivered by three IMOs working in 3 Upazilas of Gaibandha District. According to the CLP Annual Report, the main services being provided are largely diagnosis and treatment for chronic illnesses and infections, as well as ante-natal, essential newborn and post-natal care (see CLP Annual Report 2007-08, p. 47). The project is also extending information and training on nutrition, de-worming and other aspects of health education.
  49. The pilot work on education is a little more difficult to evaluate. Since November 2007, the programme has opened 150 learning centres, operated by 6 IMOs. Teachers were recruited and received training for two weeks in July. Enrolments to date now stand at 4,497 students (2,225 boys and 2,272 girls), although evidence of impact is of course premature.
  50. The social protection provisions in the CLP are clearly contributing to the programme's wider purpose aimed at improving livelihood security and reducing vulnerability on the chars. Coupled with the other safety net provisions, the CFW components of the programme have enhanced income streams for large numbers of people during the Monga period.
  51. Interventions in health and education are promising and quite clearly reflect local needs and interests. **However, DFID should determine whether these services are best provided under the existing livelihoods programme, which aims to provide finite safety net interventions rather than longer term service delivery; or whether they should be delivered under DFID's health and education sector programmes. It will also be important to establish the viability of using vouchers and a strategy for beyond EOP to coordinate the delivery of health and educational services (possibly facilitating linkages with the HNSPS voucher system) on the chars.**

#### **Output 5: Fostering Learning and Sharing (Policies and Institutions)**

52. A number of recommendations outlined in this report will entail future actions on the part of IML (Innovation, Monitoring and Learning), possibly beyond the EOP. The data collected by IML is of very high quality, and the Unit has done an excellent job of drawing upon external expertise (e.g. Mascie Taylor and HKI, 2008) and its young professionals to verify both the impact of programme activities but also to expand existing knowledge about the impact, for instance, of labour provided during CFW programmes on the nutritional status of programme beneficiaries (HKI, 2008).
53. The findings of these studies should feed in to an overall ex-post impact assessment of the CLP after EOP, and consolidation of overall results has strong relevance for a wider policy audience. **It is therefore recommended that DFID explore the possibility of extending IML's involvement (possibly in a smaller form) after the EOP in order to carry out ex-post impact assessment.**
54. The unit now keeps a database of more than 30,000 core beneficiary households, whose records are entered and updated by the relevant programme

units. IML has also done a very good job of disseminating its findings through its newly launched website, through the media and in a variety of national and international fora. **As the core findings of the CLP begin to crystallize, it will be important to share these lessons with a wider community of scholars, development professionals and the general public.**

55. DFID supports a number of knowledge platforms (e.g. Eldis, ID-21, Livelihoods Connect and R4D) through which these lessons could be disseminated at relatively low cost. There are also other non-DFID supported networks (e.g. the Centre for Global Development in Washington and IDRC in Canada) that could facilitate these actions.

## RECOMMENDATIONS AND LONGER TERM ISSUES

### Recommendations for the coming year

1. Develop a mechanism for the eventual phasing out of the veterinary (and indeed human health) **voucher system**, and the sequencing of this across ATP cohorts, exploring the extent to which paravets, IMOs and beneficiaries would be willing and able to engage in a “real market” for livestock services.
2. **Social development** Using systematically collected data about the social empowerment of women and girls, document the (related) participation of women in traditionally public spheres of economic life, and about the impact of the CLP’s social development modules.
3. **Water quality** Early findings from arsenic testing suggest that levels may be unacceptably high in some places. By the end of June 2008, 1,469 tube wells had been installed and a further 2,000 are planned for the current year. Pending further sampling, CLP and DFID will need to consider how to tackle tube well quality in 5 villages in arsenic prone areas (possibly through the installation of arsenic removal filters).
4. Develop a more complete picture of the relative cost effectiveness of government versus NGO-administered activities, including quality, timeliness and leakage (corruption), especially in relation to the provision of infrastructure and cash for work (CFW). This potentially could influence the design of the GoB Employment Guarantee Scheme.
5. Share CLP lessons with a wider community of scholars, development professionals and the general public.

## KEY DOCUMENTS

1. CLP (July, 2008) CLP Annual Report 2007-2008
2. Malcolm Marks (2007) Economic Impact of Cattle Transfers during the CLP’S Asset Transfer Programme

3. Lucy Scott, Rafiqul Islam and Malcolm Marks (August 2007) Asset Transfer: A Road out of Extreme Poverty? Initial Findings from the Experimental First Phase of CLP's Asset Transfer Programme
4. Malcolm Marks and Rafique Islam (January 2008) Economic Impact of Char Leases Purchased during the CLP's Asset Transfer Programme
5. Kate Conroy, Rafiqul Islam and Malcolm Marks (April 2008) CLP Infrastructure and Employment Programme 2007: Worker Satisfaction Survey
6. Kate Conroy, Rafiqul Islam and Malcolm Marks (June 2008) The Impact of the 2008 CLP Infrastructure and Employment Programme
7. Malcolm Marks (June 2008) Indicator Progress and Key Indicator Targets for the Chars Livelihoods Programme, 4<sup>th</sup> Edition
8. Malcolm Marks (June 2008) Infrastructure and Employment Programme safety net grants: initial impacts
9. David Panetta (June 2008) Village Savings and Loan Programme Review
10. Chars Livelihood Programme Mid Term Review
11. Michael Scott (2007) Report on a Visit to Manage the Mid Term Review of the Chars Livelihoods Programme
12. Michael Scott (no date) Reducing Extreme Poverty in the Riverine Areas of North-West Bangladesh: Options for the Chars Livelihoods Programme (CLP) Beyond 2010
13. David Osborne (November 2007) Draft Back-to-Office Report on joint visit with CLP Mid Term Review Team
14. Rebecca Calder (November 2007) Back to Office Report on parallel visit to CLP Mid-Term Review Team

## **Annex 1. Terms of Reference Annual Review and Cost Effectiveness Study Chars Livelihoods Programme**

### **The Objectives**

1. Review overall progress of the Chars Livelihoods Programme (CLP) against outputs and purpose and assess its cost effectiveness in comparison to other models.

### **The Recipient**

2. The recipients of the review reports are the Project Officer in DFID, Bangladesh, the Team Leader of the Extreme Poverty and Climate Change team in DFID Bangladesh and the Programme Executive Committee of the CLP, chaired by the Secretary, Department of Rural Development and Co-operatives, Government of Bangladesh

### **Tasks**

3. On the basis of evidence provided by the programme team and collated during the mission carry out an annual review of the progress since the MidTerm Review last year.
4. Review progress against key indicators, indicating likelihood of achievement of outputs and the overall purpose
5. Review the effectiveness of the different components and make judgements about the strategic balance and linkages between them;
6. Assess 'cost effectiveness' of CLP model and compare it with other models (CFPR, EEP, UPPR etc).

### **Scope and Method**

7. On the basis of evidence presented by the Programme write a **short synthesis report**. This should include overall results so far, including progress against key indicators over the past year, judgement on likelihood of achievement by end of project in early 2010. The report should make recommendations on what should be the priorities and balance of effort for next year and highlight significant lessons learned to date. A major mid-term review (attached) was carried out last year which provides some foundation. The Monitoring, Innovation and Learning (IML) unit of the CLP also has evidence at hand.

8. Carry out **at least one field visit** to validate and ground truth key information, and a series of key informants discussions to complement evidence provided.
9. Summarise the review in **DFID Annual Review format**. AR template attached.
10. Carry out 'cost effectiveness' work based on available data and discussion with key informants. Summarise findings separately and attach with the main synthesis report. The reporting structure should be discussed with the Lead Adviser (Penny Davies) at the beginning of this review mission.

### **Reporting and Timebound Outputs**

11. The following report in draft form using MS word should be submitted to DFIDB format by 1 October 2008. The final reports incorporating DFID comments should be submitted by 15 October 2008.
  - a. Aid memoire or Synthesis report- maximum of 8 pages including 1 page summary of finding and recommendations but excluding annexes.
  - b. CLP cost effectiveness comparison report
  - c. Annual Review report in DFID format (should not exceed 10 pages)

Note: Review mission members field visit itinerary should be discussed and agreed with the lead adviser before start of the mission.

12. The Project Officer will be Shiblee Nooman . The lead Adviser will be Penny Davies, Senior Livelihoods Adviser and Team Leader of Extreme Poverty and Climate Change Team

### **Timing**

13. Start 10 Sept; End 15 October 2008. The maximum number of working days is 20 (including international and local travel, meetings, field visits, interviews, workshops and report writing).

### **Mission Expertise**

14. This is a light touch review. A large multidisciplinary review team visited CLP last year.
15. External consultant with experience in rural livelihoods, agricultural economics, food security and South Asia. Track record of knowledge on safety nets and their links to growth would be an advantage. The external consultant will lead the mission.
16. Review: Consultant will be team up in country with DFID Social Development Adviser (SDA), Indranil Chakrabarti, for the review. SDA will accompany the first mission and provide written inputs to the review report. The consultant may draw upon short contributions in Dhaka from DFID advisers in Bangladesh to provide

education, infrastructure and health expertise as deemed necessary by the Lead Adviser (all of whom will have visited the programme prior to this mission.)

17. Cost Effectiveness study: Consultant will team up with DFID Lead Adviser, Penny Davies and Johny Sarker as required.

## Background

18. The interim Country Assistance Plan for Bangladesh commits DFID to helping lift 6 million people out of extreme poverty and reducing their vulnerability to climate change, especially for women and girls, by 2013. It also commits DFID to working with others to eliminate “monga”; (acute seasonal hunger that occurs in districts covered by CLP); by 2015. The Chars Livelihoods Programme (CLP) is one of five DFID projects that are central to these objectives and which have an overall budget of about £300 million (including CLP).
19. During June 2008 to March 2009 DFID will be developing its plans and priorities for its overall future assistance to Bangladesh for discussion with a new GoB administration as well as DFID Ministers.
20. CLP has the **goal** of halving extreme poverty in the riverine areas of Bangladesh by 2015. Its **purpose** is the improved livelihood security for poor and vulnerable women, men and children living within the riverine areas of five districts of the northern Jamuna. It has a budget of £50 million running for eight years from 2002. Field implementation started in February 2005.
21. The CLP has adopted a three-pronged strategy to reducing extreme poverty on the chars; reducing vulnerability to flooding; income generation and livelihoods building through asset transfer; and seasonal employment through public works. Other components of the programme (e.g. enterprise, livelihoods) support this strategy and the programme has recently started small pilots to help develop better linkages to health and education services.
22. The *Chars* are sand islands created in the course of the major rivers of Bangladesh. Flooding during the monsoon season is normal. The CLP is helping extremely poor chars’ dwellers to live through these floods by raising the level of their houses above the flood line. The programme has, to date – September 2007 - assisted 32,000 families (approximately 150,000 people) in this way. 11,400 of the poorest families have received assets valued at more than £100, plus a monthly stipend for 18 months, a latrine and, in many cases, a tubewell. During the 2007 “monga” period (September to December 2007) the CLP will be expanding its public works programme, which provided more than 2 million person-days of employment between October 2006 and January 2007.
23. The Mid-Term Review (MTR) of the Chars Livelihood Programme (CLP) took place from 24<sup>th</sup> October to 6<sup>th</sup> November 2007. It involved a large multi-disciplinary team comprising external consultancy expertise in consultants’ team



comprising: Local Government and Social Development, Livelihoods, Market Development and Microfinance, Monitoring and Evaluation, Health and Education, and Infrastructure.

## Annex 2 – CLP Response to 2007 Mid Term Review Recommendations

	Summary of Recommendations	CLP's Responses
1.	Infrastructure – Strengthen the pre-design phase of plinth construction to include negotiation with the landowner to secure medium-term right of tenure for tenants and designate responsibility for maintenance.	The CLP does not view that it will be possible “to secure medium-term right of tenure for tenants” by “negotiation” with “land owners”. Any agreements would not be binding or enforceable and would lead to long delays. The CLP also does not wish to legitimise these “land owners” by signing formal documentation with them. The security of tenure of CLP beneficiaries is based on community support and the willingness of police and officials to ensure that there are no unreasonable evictions. The CLP believes that good arrangements for maintenance of plinths from rainwater runoff are in place. No maintenance programme can influence the rate of erosion of the underlying char.
2.	Infrastructure – As a proportion of sanitary latrines are not being used, a Knowledge, Attitude & Practice (KAP) study should be undertaken, which should also consider type of latrine, water usage and design of the superstructure. Sequence hygiene education to latrine provision, monitor use of latrines, confirm responsibilities for maintenance	The CLP does not view that a significant number of CLP latrines are not being used. This contention was based on a misreading of a CLP report during the floods of 2007. However further research has been done on latrine usage and is reported briefly in Part C. The CLP considers that the design of the superstructure of the latrines is the most cost-effective option. The CLP considers that it had already sequenced hygiene education in the optimum manner.
3.	Infrastructure / Livelihoods – When introducing technology, including tubewells and agriculture, train a local person to maintain it.	Done
4.	Infrastructure – Infrastructure & Employment Programme (IEP): Payment details should be made absolutely clear to participants. Individual payment should be made on a contract basis by calculating total contract price divided by number of person days ensuring equal shares for men and women.	After careful review the CLP does not view that it is cost-effective or desirable to mandate “equal shares” for men and women. This would lead to less women being offered work and to rising and uncontrollable costs. The CLP is ensuring equal pay for equal work and encouraging further sharing on a voluntary basis
5.	Livelihoods – CLP should access the substantial and rapidly growing body of international research on cash/asset transfers, analyse and derive lessons from data on its own pilot study, and using this information develop a clearly reasoned and articulated strategy on the types of assets which are to be made available to beneficiaries.	The CLP views that it is monitoring international research on asset transfer by regular literature reviews and on a month-by-month basis is monitoring its own data and drawing tentative conclusions. The CLP views that it does have a “clearly reasoned and articulated strategy on the types of assets that are made available to beneficiaries” i.e. that there should be free choice among beneficiaries as to which asset to purchase. The CLP only has to be satisfied that it is a productive asset capable of producing income in future. The disagreement has been whether beneficiaries should have the freedom to use their capital sum for consumption purposes. The CLP continues to believe that the range of stipends and social protection grants available means that opening up the asset transfer grant to consumption usage, even housing, is not desirable

6.	Market Development – Draw together the conclusions from the Market Development pilots and finalise a strategy for scaling up and forging linkages with other components, particularly the Asset Transfer programme (ATP). CLP should then review staff requirements at CLP Secretariat and District Headquarters	Done
7.	Market Development – Market development activities should not interfere with traditional cooperative groups unless they can objectively demonstrate significant potential gains from another business model.	Agreed. We do not think this ever occurred and is based on a misunderstanding of the ground situation by a member of the review team
8.	Market Development – Voluntary Savings and Loan Associations (VSLA) should be rapidly expanded to support the Asset Transfer Programme (ATP) model and sustain the beneficiary groups and include non-core beneficiaries.	Done
9.	Social Development – CLP and its Implementing Organisations (IMOs) should promote sustainability by gradually phasing out Community Development Organiser (CDO) visits to mature core beneficiary groups and developing self-selecting common interest groups, such as VSLAs.	Done. However we are less concerned about whether the group continues to meet regularly than that the social capital accumulated continues to function in various forms of mutual support
10.	Social Development – Core beneficiary group sessions would be more effective if modules were more closely linked to CLP interventions and focus on practical advice and discussion on asset protection and diversification. Group exchange would be a useful learning and confidence-building tool.	Sequencing of modules in the Social Development programme we consider is already optimised and CDOs re-order as necessary to meet local priorities. Group exchanges have been taking place on a very large scale for some time
11.	Social Protection – A coherent and well defined Social Protection package should be extended that incorporates all the current safety nets initiatives, guaranteed work (Infrastructure and Employment Programme (IEP)), community based savings groups and migration, and which provides strong forward linkages into the asset transfer programme, possibly co-ordinated by the Operations Manager.	The CLP has not, to date, worked formally on “migration” except to understand its importance in economic terms. The CLP believes that our Social Protection Package is “coherent and well defined” and regrets that the review team could not spend the time to understand the situation better. The CLP has added a further element to the Social Protection package (Erosion grants, roofing grants, stipends and advance stipends, IEP advances and grants, Community Safety Net activities) a new Temporary Food Transfer to give households one year to adjust to increases in rice and oil prices
12.	Social protection: CLP should access current research on migration as a means of informal coping and social	Done. The CLP has carried out its own large scale coping strategies and practices survey, now available on the web site

	protection in the chars and similar areas, building on earlier work conducted by the project and articulate a strategy.	
13.	Innovation, Monitoring and Learning (IML) – Commission studies on (i) intra household control of resources to better understand gender relations and use of assets; (ii) security of homestead and land tenure, found to be of concern to many residents of CLP plinths and (iii) the comparative effectiveness of Union Parishad (UP) and Implementation Organisation (IMO) plinth raising.	All of these studies have been completed either directly (i and ii) or indirectly during independent Verification studies (iii)
14.	IML – Develop a Geographic Information System (GIS) to include information on all components and existing services.	The CLP does not consider that fulltime GIS personnel are needed. Instead the IML National Adviser has attended advanced GIS courses and an independent national consultant is bought in to develop more complex products, e.g. the maps developed for EDU
15.	IML – Replace members of the Rural Development Academy (RDA) team seconded to the programme who are underperforming.	The DG of RDA informed the CLP that there are no replacement staff available. IML has therefore worked with the three best (and keen) RDA members and they are either finishing their Masters programmes (1 person) or just about to start (2). The person returning from studies will likely work directly with CLP on chars research
16.	IML – Commence longitudinal studies of 50 core beneficiary households.	Unclear instruction. IML is carrying out longitudinal studies of some 30,000 current core beneficiary households
17.	IML – Recruit database manager to the Innovation, Monitoring and Learning (IML) team to ensure effective and timely use of the information being collected.	Done
18.	IML – All reported figures on beneficiaries should be disaggregated according to core beneficiaries, non core beneficiaries and female and male headed households and show the proportion of households (HHs) which have received the complete or partial assets package.	Data has always been collected as recommended. Presentation of disaggregated data in reports depends on the individual topics being developed.

**Annex 3: Itinerary for Craig Johnson from 15 Sept to 03 Oct 2008**

<b>Date &amp; Day</b>	<b>Programme</b>	<b>Venue</b>	<b>Remarks</b>
<b>15, Sept Monday</b>			
6:10 AM	Arrive By BA, 145 flight, then start to Bogra by DFID vehicle for CLP		Confirmed
PM	DFID Team arrives Naz Gardens		Confirmed
7.30 PM	Buffet dinner at Naz: Welcome and introduction (Roland, Mr Bhuiyan, Aminul Haque) Presentations: <b>Roland</b> (5 mins), <b>Razib</b> (10 mins), <b>Ric</b> (20 mins) & <b>Malcolm</b> (40 mins);		
<b>16 Sept, Tuesday</b>			
8:00 AM	Unit Manager presentations at Naz: <b>Mr Bhuiyan</b> (10 mins) <b>Zubair</b> (15 mins), <b>Ebrahim</b> (15 mins), <b>Momtaz/Ric</b> (10 mins); <b>Jahid/Ric</b> (10 mins); <b>Momin</b> (10 mins);		
9.30 AM	<b>Ric/Momin</b> explain field aspects of visit; Review Team leaves Naz Gardens for Gaibandha (SKS) and starts char's visit		
Evening:	at an IMO (SKS or GUK) in Gaibandha		
<b>17 Sept, Wednesday</b>			
	Char visits, night in Gaibandha;		
<b>18 Sept, Thursday</b>			
8:00 AM	Leave Gaibandha for RDA Campus;		
10:00 AM	Discussion of initial lessons with team. Meet <b>Roland</b> or senior management as necessary;		
13:00 PM	<b>Review team</b> leaves for Dhaka;		
<b>21 Sept, Sunday</b>			
2 PM	At DFID: Wrap-up meeting led by DFID team with replies, as necessary.		
<b>22 Sept, Monday</b>			
12 Pm	Initial meeting with Penny Davies	Room 238	
<b>22 Sept, Monday</b>			
12 Pm	Meeting with Penny Davies	Room 238	
<b>24 Sept, Wednesday</b>			
3pm	Meeting with Rebecca Calder		
3:30pm	Meeting with Fran McConville		
<b>30 Sept, Tuesday</b>			

<b>10:30am</b>	Meeting with Fazle Rabbani		
<b>11:30am</b>	Meeting with Jane Crowder		
<b>1 Oct, Wednesday</b>			
<b>10am</b>	Wrap up meeting with Penny Davies		
<b>3 Oct, Friday</b>			
<b>1:25 am</b>	Depart for Canada		