

Title of Abstract: Resilient Livelihoods: CLP's Multi-sectoral Approach to Promoting Livelihoods and Reducing Poverty in the Chars

Author:

- Stuart Kenward; Innovation, Monitoring, Learning and Communications (IMLC) Director, Chars Livelihoods Programme (DFID / Australian Aid funded, management by Maxwell Stamp PLC)

Co-Authors:

- Matthew Pritchard; Team Leader, Chars Livelihoods Programme
- Maksud Hannan; IMLC Unit Manager, Chars Livelihoods Programme

Email: stuart@clp-bangladesh.org; mat@clp-bangladesh.org; maksud@clp-bangladesh.org

Abstract:

The Chars Livelihoods Programme works with extreme poor households who live on island chars (sand islands) in the North-West of Bangladesh. The Programme covers a vast area (currently 10 Districts) in three of the country's largest rivers; the Jamuna, Padma, and the Teesta.

Hundreds of thousands of people live in the chars in the ten districts where CLP operates. CLP data show that between 30-40% of these households are extreme poor i.e. they meet the Programme's selection criteria of being assetless, landless and jobless.

Extreme poor households living in the chars rely largely on selling agricultural labour to char landowners. The supply and demand for labour can however be erratic, for example during the lean season (September to December) resulting in a potential loss of income for the family. An alternative is for the male head to migrate to urban centres such as Dhaka where they sell their labour as rickshaw pullers, in the brick fields etc.

Admittedly some chars are just a short boat journey to the mainland. The majority of chars are however remote, requiring long and sometime dangerous boat journeys to reach. Because of this, char households have relatively limited access to services such as clinics, schools, extension services and safety nets.

Recognising these constraints, the CLP offers a comprehensive package of support to 78,000 households (equivalent to approximately 0.3 million people) that meet the programme's selection



criteria. The support aims to promote and protect livelihoods whilst at the same time trying to prevent households slipping back into poverty.

The CLP core package is provided to participants for 18 months. The cornerstone of the programme is the provision of an asset that can generate an income. Households are able to use the initial asset to gradually accumulate further income-generating assets, typically livestock and land. These provide diversified incomes for participants, decrease their reliance on wage labour, and provide greater resilience to shocks.

The CLP package also addresses a wider range of issues, such as water and sanitation, health and nutrition, village savings and loans, raising awareness on social issues such as dowry and early marriage, flood protection and access to market development services.

Considering the difficult environment in which char households live, the Programme is achieving some impressive results. According to survey results, 85% of CPHHs are graduating (meeting six of the ten graduation criteria.) There is evidence to suggest these rates of graduation are sustainable. On the whole households are accumulating productive assets well in excess of what they had when they joined the Programme. As one might expect though, not all CPHHs succeed (based on the value of their productive assets). This is down to a range of issues such as poor investment decisions but also the harsh environment in which char households live. The Programme is also seeing impressive gains in terms of empowering women, food security and WASH.

The Programme has a comprehensive monitoring and evaluation system which has evolved over the last ten years. The system, managed by the Innovation, Monitoring, Learning and Communications Division provides reliable information on impact and sustainability that is packaged around thematic areas including livelihoods, women's empowerment, nutrition, food security as well as water, sanitation and hygiene practices. The Programme also monitors and reports progress against a set of ten graduation criteria which address the multi-dimensional aspects of poverty. The graduation criteria are useful in that they tell management whether a household is likely to be on the right trajectory out of extreme poverty.

Paper

1. The Chars

Chars are low-lying riverine islands prone to flooding and erosion. Bangladesh's rivers are some of the largest in the world, up to five miles in width at the height of the monsoon months of June to October. Outside of these months, when the rivers are drier and the water levels reduce, the silt settles and contributes to the formation of islands, some small, others several kilometres wide. Traditionally, these islands were used for cattle grazing, but people eventually settled on them, pushed off the mainland by population growth. This is a recent phenomenon stretching back only forty to fifty years.



With the annual risk of flooding and erosion, life on the chars is extremely precarious. This vulnerability is further intensified by the remoteness of many of the islands and the absence of public services and amenities. Yet the chars are home to sizeable numbers of extreme poor households. Between 30–40% of the population meet CLP's entry criteria, proxies for extreme poverty.

Escaping the cycle of poverty is especially difficult in the char context. Households not only need to withstand the environmental challenges, they also have to carve out a livelihood in a place where access to markets is difficult. Buying inputs for agriculture or selling agricultural produce can be difficult, usually requiring movement on boats to the mainland or larger, nearby chars. Most people who live on the chars, therefore, resort to agricultural day labour as their primary source of income.



The close link between life on the chars and seasonality extends beyond exposure to flooding. The poorest households are also vulnerable during the annual *monga* (hunger) season, which occurs during a period of seasonal underemployment between the planting and harvesting of the rice crop between September and December. Adult males tend to migrate to urban areas in search of work during this period. They can be away from their families for long

periods of time, which is far from ideal considering the extreme vulnerability of life on the chars.

2. The Chars Livelihoods Programme



The UK Department for International Development (DFID) launched the CLP in 2004 (now co-financed by the Department of Foreign Affairs and Trade, Australia). It is managed by Maxwell Stamp PLC and Ministry of Local Government, Rural Development and Cooperatives (LGRD & C), and executed by the Rural Development and Cooperative Division (RDCD), Ministry of LGRD&C, Government of the People's Republic of Bangladesh. The Programme seeks to address some of the

vulnerabilities that shape and define livelihoods on the chars, such as flooding and access to markets. The CLP also seeks to strengthen and diversify livelihoods so there is a lower reliance on wage labour. In addition to the provision of a significant income generating asset, CLP provides interventions to participants aimed at promoting livelihoods' development, such as livestock training and a monthly stipend for the full 18 months. These are coupled with further interventions that protect and transform participants' livelihoods, as well as preventing livelihood insecurity.

During the second phase of CLP (2010-2016), 78,000 CPHHs (equivalent to approximately 0.3 million people) will receive an integrated package of support over an 18 month period. The Programme also implements a number of projects that benefit the wider community. Whilst all are worthy of mention, perhaps the projects for which CLP is most well-known comprise:

Asset Transfer: The asset transfer project is a central component of CLP's support, in which each participant can invest Tk 17,500 in a livelihood-generating asset. CLP does not restrict their choice, other than stipulating that it must be potentially income-generating. About 98% of participants choose to invest in cattle; with 52% purchasing bulls and 46% purchasing heifers. A small proportion of participants choose to invest in land leases, sewing machines, or other small businesses.

Social Development: Social Development Groups (SDGs) are formed with all core participants. Regular weekly meetings are conducted with all SDGs for a period of 18 months. Subjects such as water, sanitation and hygiene (WASH), health & family planning, nutrition and disaster preparedness are all covered, among others.



Infrastructure: CLP raises participants' houses on earthen plinths above the highest known flood-level to protect households and their assets during floods. These plinths are built during the dry season creating an employment opportunity under CLP's Infrastructure Employment Project, at a time when there is little work available. The Programme also provides community-wide subsidies to install protected tube-wells and low-cost sanitary latrines.

Village Savings and Loans: CLP encourages the adoption of good savings habits through the Village Savings and Loan (VSL) project. VSL groups operate special community-based microfinance activities which aim to give chars-dwellers a safe place to save and borrow money.

3. Assessing achievements

CLP's Innovation, Monitoring, Learning and Communications Division (IMLC) is largely responsible for M&E and research which includes assessing progress towards high level results. The Programme aims to improve livelihoods and alleviate poverty on the chars. Assessing whether a household is out of poverty is a complex undertaking and simply assessing whether a household is above or below an income poverty line can oversimplify. IMLC therefore monitors progress against a range of indicators related to the multi-dimensional aspects of poverty. The indicators are grouped around six thematic areas, namely Livelihoods, Graduation, Food Security, Nutrition, Women's Empowerment and WASH.

The Programme aims to provide 78,000 extreme poor households with an integrated package of support lasting 18 months. Because not all of these households can be supported at the same time, six groups (called cohorts) receive the package through annual cohorts each averaging 13,000 core participant households (CPHHs).

IMLC collects the baseline status of households prior to them receiving CLP's support. This normally takes place during October each year. At the same time, data is collected from a panel sample of households from previous cohorts which allows the programme to show impact and whether outcomes/ impacts have been sustainable over time. The baseline status of each new cohort acts as the control group for all previous cohorts.

Table 1 shows the start and end data of each cohort, including the number of months between the end of CLP support and the October 2014 annual survey (from which data presented in this paper comes from).

Table 1: Cohort-wise Statistics

Cohort Number	Cohort Assistance Start Date	Cohort End Date	# of CPHHs	# months between end of assistance and October 2014 annual survey
2.1*	May '10	Dec. '11	5,004	34
2.2	Sept. '10	June '12	12,109	28
2.3	Sept. '11	June '13	17,435	16
2.4	Sept. '12	June '14	16,309	4
2.5	Sept. '13	June '15	13,579	Not applicable
2.6	Sept. '14	Feb. '16	13,564	Not applicable
			78,000	

* "2" denotes phase 2 of CLP. "1" denotes the first phase of CLP 2.

4. Improving livelihoods and alleviating poverty – what's the evidence?

4.1. Strengthening and Diversifying Livelihoods

There is strong evidence that CLP is improving the livelihoods of many of the CPHHs it supports:

- On average, the value of productive assets held by CPHHs has increased (largely comprising livestock and land)
- Whilst still an important source of income, CPHHs are diversifying their income sources away from daily agricultural wage labour
- On average, household income and expenditure have increased above baseline
- On average, cash savings have increased



CLP has a significant positive impact on the value of household productive assets. As seen in Figure 1, for the control group (Cohort 2.6 at baseline), the average productive asset value is Tk. 1,687 (around £14¹). This increases substantially to an average of Tk. 52,328 (around £444) for households who completed the 18 month cycle of support 4 months prior to the October 2014 annual survey. This value continues to increase over time, with households

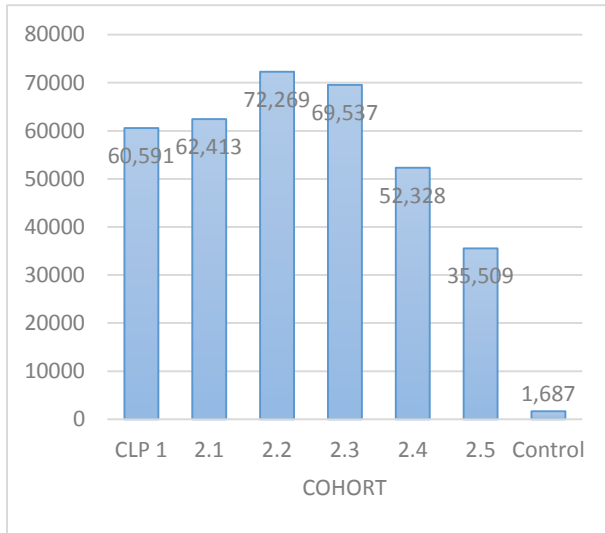
from CLP's earliest cohorts maintaining productive asset values of an average Tk. 60,591 (around £516).

The composition of these productive assets is predominantly land and livestock which clearly offer households with the opportunity to diversify their income sources and reduce risk. The 2014 survey

¹ All currency conversions were done at the exchange rate 1 GBP =117.081, as of 14/01/15.

shows that the proportion of income from agricultural and livestock produce increased from less than 2% in the control group to around 20-25% for earlier cohorts. Similarly, the proportion of income from wage labour decreased from around 75% in the control group to 37-49% for earlier cohorts.

Figure 1: Average value of household productive assets in BDT

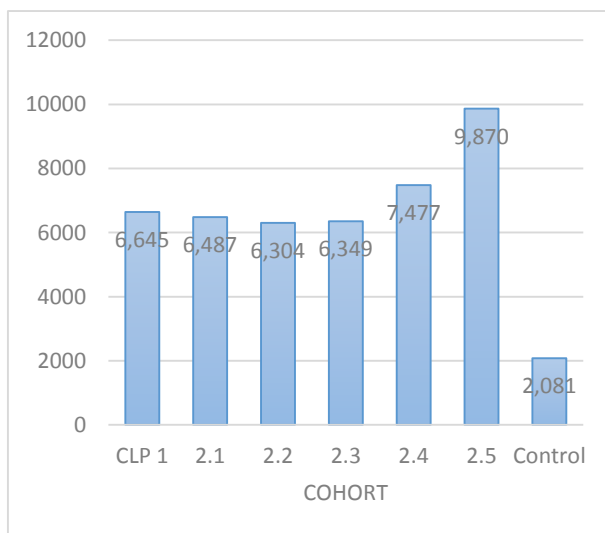


The Programme recognises there are methodological limitations with income and expenditure data. Households might not tell the truth, there are recall issues etc. Furthermore, there are methodological issues in comparing CLP data against a national poverty which likely uses a different approach to analysis and data collection.

Because extreme poor households on the chars rely heavily on wage labour as their main source of income, any change in the supply and / or demand for labour will impact a household's position above or below an income poverty line.

This highlights the importance to CPHH of having diversified income sources.

Figure 2: Average monthly household income in BDT



Whilst there are limitations in measuring income and expenditure, CLP does monitor mean income and expenditure patterns over time and between cohorts. The Programme is seeing significant impacts on mean household income and expenditure. As illustrated in Figure 2, average monthly household income for the most recent cohort, 2.5, is higher (Tk. 9,870; around £84) than for households in the control group (Tk 2,081; around £18).

As is the case with household income, Figure 3 shows average household expenditure is much higher for households in CLP's most recent cohort (Cohort 2.5), averaging Tk. 7,445 (around £63) compared to households in the control group for whom the average monthly expenditure is Tk. 2,064 (around £17.5).

Figure 3: Average monthly household expenditure

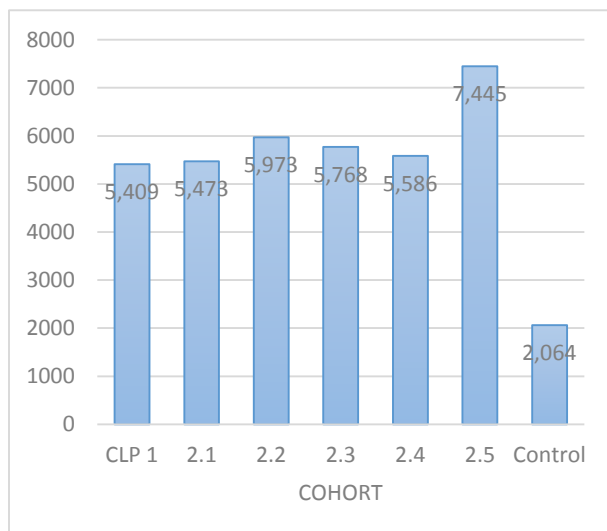
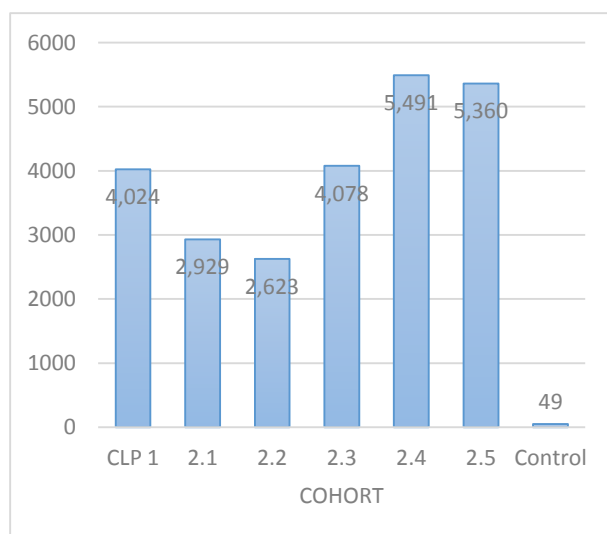


Figure 4: Average household monthly savings in BDT



The Programme also has a significant, positive impact on household cash savings. Comparing households in the control group (Cohort 2.6 at baseline) with those who had joined the Programme one year prior to the survey (Cohort 2.5), household cash savings increase significantly (Figure 4) from an average of Tk. 49 (around £0.41) to an average of Tk. 5,360 (around £46).

4.2. Not all households perform so well

In 2012, CLP's monitoring system found that, in terms of the value of their productive assets, some households were performing less well. Whilst still more than double the value of the assets they

had at baseline, just over 20% of CPHHs supported during CLP1 had a productive asset base of less than Tk 10,000.

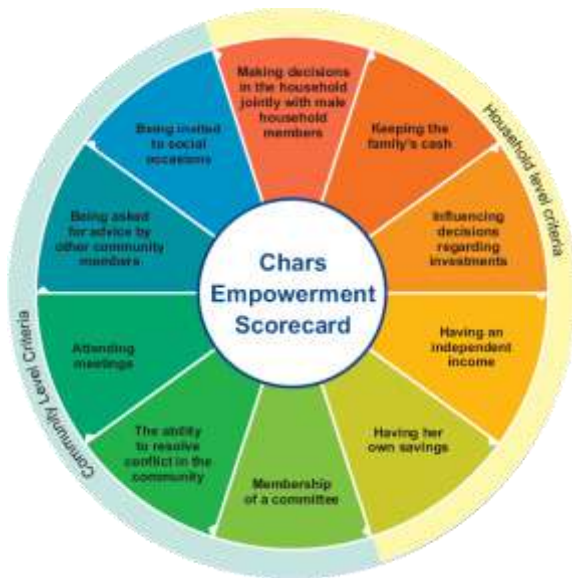
CLP commissioned research to understand the reason for this. It concluded that the main reasons for relative failure were as a result of natural causes and people-centred decisions. Natural causes were due to shocks that caused a loss of assets, such as flooding or river erosion. Person-centred causes were where it was the participant's decisions that caused the loss of their assets. These decisions included investing poorly, for example in businesses in which the participant had little knowledge. Paying dowries was another cause.

4.3. Empowering Core Participants



In 2012, to try to quantify the unquantifiable, the Programme, with support from char households, developed a Chars Empowerment Scorecard². The Scorecard comprises ten indicators that were developed through a series of focus group discussions with women and men, both young and old, poor and the relatively better-off, living on the chars. The indicators are context-specific. Women receive one point for each indicator they meet. Results from these indicators can then be aggregated into an 'empowerment score'. This empowerment score allows CLP to identify how empowered a woman is before she joins CLP, when she 'graduates' from CLP and how she progresses years later. If a woman achieves a score of five or more she is considered empowered. CLP has since undertaken a great deal of qualitative research to understand women's empowerment in the char context.

² CLP (2012; Empowering Women in the Chars, The CLP's Contribution)

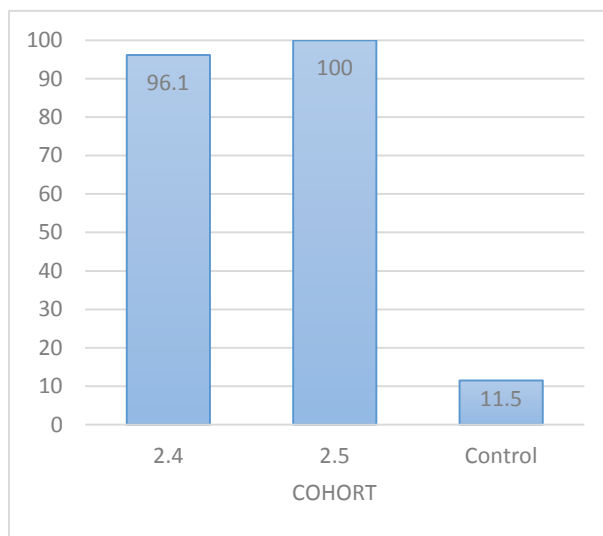


Indicators can be separated into those at the 'household-level' and at the 'community-level'. At the household-level, indicators refer to a woman's status within her home and the dynamics of power that exist between husband and wife. They also relate to the influence and control she has within the household. At the community-level, indicators relate to a woman's social status, including her participation and influence in the community, as well as the respect she receives from community members.

Results from the October 2014 annual survey (Figure 5) show that CLP has a large impact on women's empowerment. A total of 96.1% of

women from Cohort 2.4 (for whom CLP support had ended 3 months prior to the survey) met five or more of CLP's empowerment criteria (and were therefore empowered according to the Chars Empowerment Scorecard). This was substantially higher than the cohort who had joined CLP just one month before the survey. Only 11.5% of this group met (five of) the empowerment criteria, illustrating the significant, positive impact CLP support has on women's empowerment.

Figure 5:³ % of participants empowered (according to the empowerment scorecard)



The criteria being met by the vast majority of CPHHs are:

- Being member of a committee
- Attending meetings
- Keeping family cash
- Joint decision-making

Empowerment criteria being met by relatively fewer households include:

- The ability to resolve conflict
- Being asked for advice
- Being invited to social occasions

³ Data for earlier cohorts still being analysed, as the Empowerment survey was carried out later than the others, in December 2014.

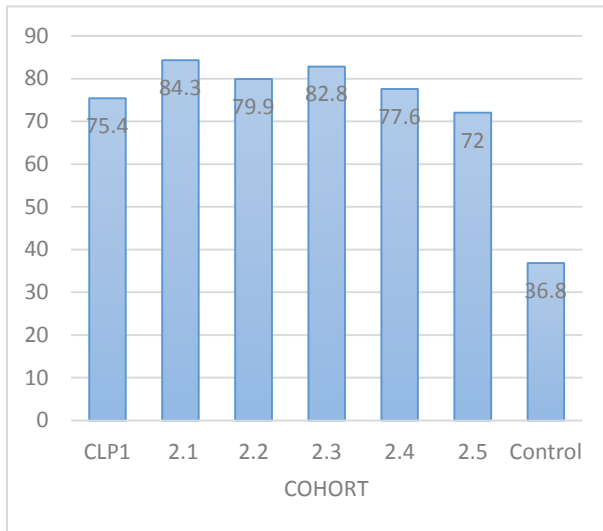
4.4. Improving Food Security

CLP defines food security under the following three pillars:

1. **Food Availability;** food must be available in sufficient quantities on a consistent basis.
2. **Food Access;** Households must be able to regularly acquire adequate amounts of food.
3. **Food Utilisation;** consumed food must have positive nutritional impact on people.

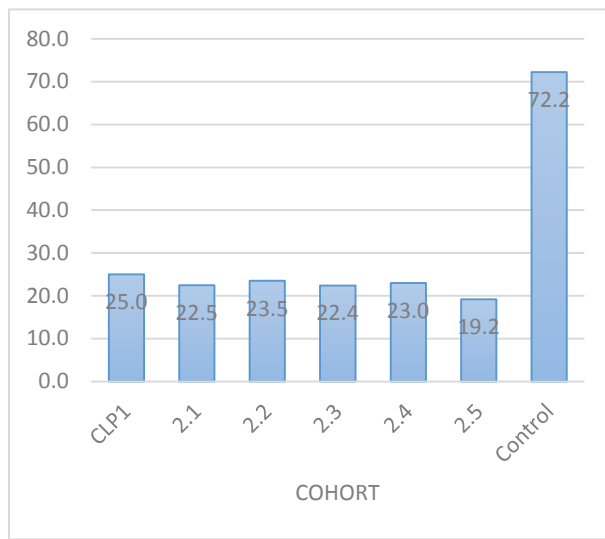
Figure 6 illustrates CLP’s substantial impact on the number of meals a day that households eat as well as variation in diet. Just 37% of the control group met this criteria, in comparison to 72% of those currently receiving CLP support. The results show that high proportions (+/-80%) of early cohorts also achieve this indicator.

Figure 6: % of CPHHs consuming 3 meals per day & 5+ food groups



Spending more than 70% of a household’s income on food is a strong indication that a household finds it challenging to manage consistent access to food. The October/ November 2014 survey showed (Figure 7) that the proportion of households spending 70% of income on food dropped from 72.2% in the control to an average of 22.6% in earlier cohorts.

Figure 7: % of CPHHs spending 70% or more of income on food



4.5. Improving Water, Sanitation and Hygiene Practices

CLP aims to improve WASH outcomes on the chars by 1) increasing access to improved drinking water sources, particularly for CPHHs 2) increasing access to sanitary latrines (for the whole community) and 3) influencing WASH behaviours such as hand washing.

Access to water: CLP-standard tube wells must fulfil the following criteria:

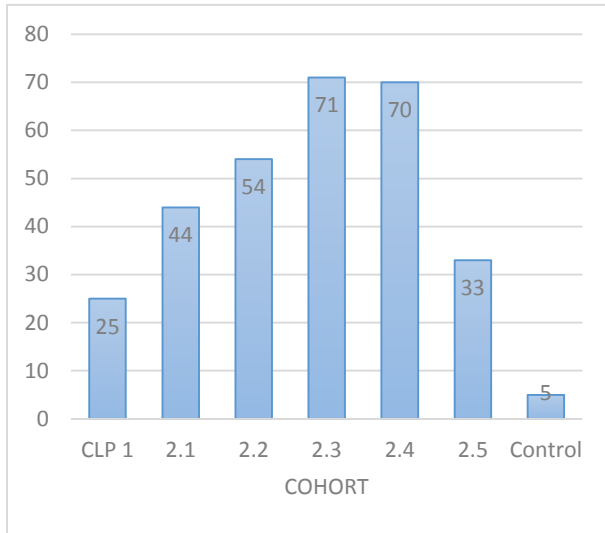
1. On a raised plinth above the highest known flood level
2. 40 feet deep (with some variation due to context)
3. At least 10 metres from a latrine
4. Have an intact concrete platform
5. Within a 10 minute round trip from the household.

Figure 8 shows significant increases in access to improved water sources between the control group and those who have received CLP support.

Results show a sizeable increase from 5% of the control group (Cohort 2.6 at baseline) to over 70% of current CLP participants accessing their water from an improved water source.

CLP's improved water policy came into effect in July 2013, which saw all core participants entitled to a new, or upgraded tube well. Prior to this, CLP did not prioritise core participant households but rather sought to improve water access within the community. This is part of the reason the proportion of CLP 1 participants with an improved water source is lower than CLP 2 cohorts. CLP is in the process of revisiting early cohort villages with the objective of improving access to water.

Figure 8: % of HHs with access to improved water

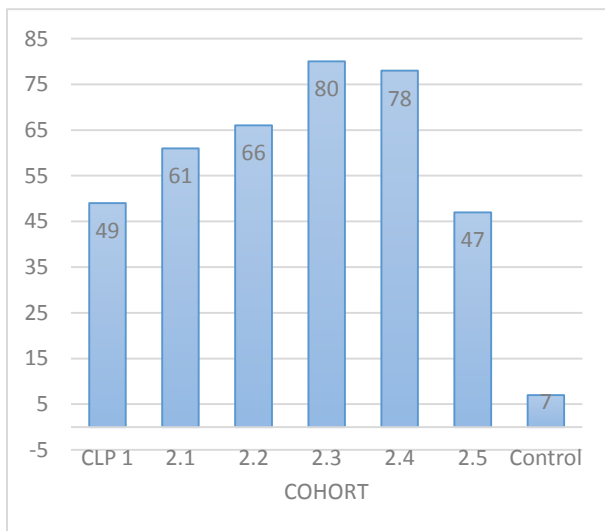


Access to Sanitation: CLP seeks to improve char communities access to sanitation by helping to install a latrine that meets the following standards:

1. Pit covered with concrete slab fitted with a pan and water seal
2. Pit supported internally
3. Latrine raised on plinth above flood line
4. Structure to provide privacy

Those with access to a latrine of any standard were predictably high, with 97% of CLP 1 participants and 66% of the control group having access to a latrine (any standard).

Figure 9: % of CPHHs with access to CLP-standard sanitary latrine



With just 7% of the control group having access to a sanitary latrine up to CLP standards, the Programme's impact is clearly visible in Figure 9, with up to 80% of existing participants and a minimum of 49% of CLP 1 cohort households having access to a sanitary latrine.

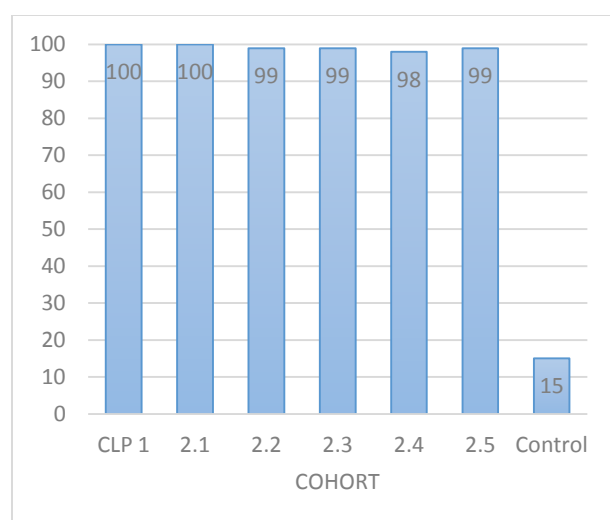
Improved hygiene practices: CLP not only improves WASH outcomes of households through infrastructure projects (latrines and water points), the Programme also aims to influence WASH attitudes and behaviours e.g.

CLP emphasises the importance of washing hands. This has implications for improved food utilisation, as WASH is crucial to how households can use food to maximise its nutritional value. Household members, particularly women, are taught to wash their hands at critical times, such as before preparing/serving food, after coming back from the toilet, and after cleaning the cowshed. Other aspects of improved hygiene are encouraged e.g. using sanitary latrines, wearing sandals, and collecting, storing and using water safely.

Following on from this, the presence of soap near the latrine or water point is taken as an indicator of improved sanitation behaviour.

Figure 10 shows the number of respondents having soap/ash close to their water point/latrine jumps from 15% in the control group (Cohort 2.6 at baseline) to an impressive 99% in early cohorts. Furthermore, amongst cohorts that had graduated from CLP 1, this figure increases to 100%, suggesting that behavioural change occurs over time, and once achieved is sustained.

Figure 10: % of Respondents with soap/ ash near to their water point or latrine



4.6. Mixed Nutritional Outcomes

The CLP is having mixed results on nutrition. Data is showing improvements for some indicators such as women's body mass index but not in others e.g. child wasting. This is perhaps not all that surprising considering there are many factors affecting nutrition which are outside the control of CLP.

In early 2013 CLP rolled out additional nutrition-related activities, through a 'Direct Nutrition Intervention Project'. This project aims to improve the nutritional status of the CLP's core participant households, especially pregnant and breastfeeding women, children under five and

adolescent girls. It is too early to assess whether this project is having an impact. Results are expected at the start of 2015.

4.7. On the Right Path Out of Extreme Poverty: Graduating households

As explained earlier in the paper, there are issues in comparing CLP income data against an income poverty line. The Programme has therefore developed a set of graduation criteria. CLP finalised a set of 10 graduation criteria and methodology during the first quarter of 2014. The criteria relate to the multiple dimensions of poverty. Progress in meeting them enable the Programme assess whether a household is likely to be on the right trajectory out of extreme poverty.



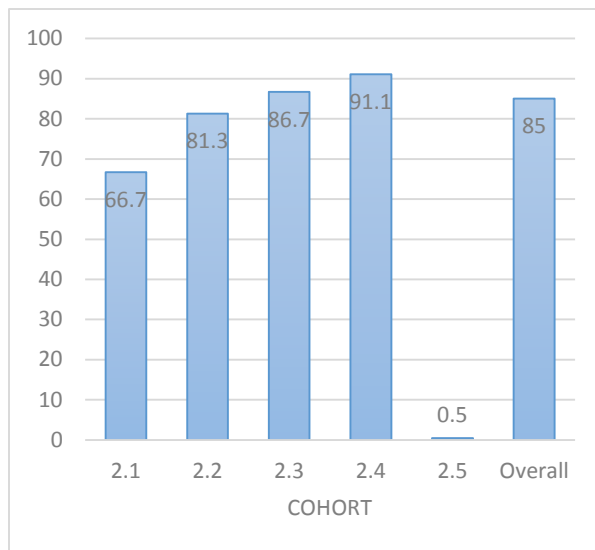
To graduate, a household must meet (any) six or more criteria within 3 months of completing the 18 month cycle. These criteria relate to 1) Income/ expenditure/ consumption 2) Nutrition 3) Asset base 4) Status of females 5) Vulnerability and 6) Access to services. CLP's official graduation rates for each cohort are based on this methodology⁴. The figures do not change. IMLC does however also track the sustainability of graduation rates through the annual surveys.

Figure 11 shows 85% of households from cohorts 2.1 to 2.4 had graduated at the end of the 18 month cycle of support (based on the method explained above). This is equivalent to 43,156 households and 167,877 people.

To provide context, the graduation rates for Cohort 2.5 are also shown but this is baseline data i.e. pre-CLP support. Predictably, almost no households graduate.

⁴ Kenward S et al (2010); Graduation: Results for Cohorts 2.1 to 2.4; Chars Livelihoods Programme

Figure 11: % of households graduating at the end of CLP support (at 18 months)



The lower graduation rate for Cohort 2.1 is likely due to methodology issues. The graduation criteria were only recently concluded (March 2014). Data came from two separate surveys, depending on indicator, one survey 6 months before the end of support and one survey 10 months after support ended. This was effectively looking at sustainability of graduation for some indicators. Graduation rates for Cohort 2.1 are therefore likely to be slightly underestimated.

Criteria that are being met by the vast majority of CPHHs at the end of the 18 month cycle are:

- Household eats three meals a day AND consumes five or more food groups in the past week
- Presence of ash/ soap near to water point or latrine
- Household has membership of social group

Graduation criteria being met by relatively fewer households at the end of the 18 month cycle are:

- Household has cash savings of more than Tk 3,000
- Household has access to improved water
- Productive assets worth more than Tk 30,000

4.8. Conclusion

Through the asset transfer project, CLP is able to help extreme poor households living on the chars diversify their livelihoods. Households are able to move away from a heavy reliance on agricultural wage labour to achieving a higher proportion of their income derived from land and agricultural produce (crops and livestock). Households are therefore in a better position to weather shocks such as a family illness and erosion. Equally important and inter-related aspects of a sustainable livelihood are WASH outcomes, women's empowerment and food security – all areas where CLP has seen impressive results.

With 85% of core households meeting six out of ten graduation criteria, the vast majority of CLP participants are therefore likely to be on the right trajectory out of extreme poverty.