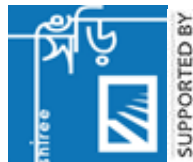


# Report on the 9<sup>th</sup> Lesson Learning Workshop “Climate Change Adaptation and Graduation Enhancement”

April 27<sup>th</sup>-29<sup>th</sup>, 2014

Tiger Point, Satkhira



Hosted by:  **Shushilan**

## Objective

The ninth lesson learning workshop had a combined theme of “Climate Change Adaptation and Graduation Enhancement” with gender equality playing an integral part of all discussions. It was hosted by Shushilan at the Shushilan Training Centre in Tiger Point, Munshiganj, Shaymnaagar, Satkhira. Climate change adaptation is central to Shushilan’s work in the southwest as well as multiple shiree partner NGOs. As such, it was an ideal theme to share lessons on and present innovative project activities that could be duplicated. Additionally, with a year and half left graduation enhancement is central to programming. Shiree and NGO partners have been engaged in multiple discussions on how to achieve absolute graduation across the programme by 2015. Monitoring tools such as CMS 2 are integral to reaching that goal. Hence, the opportunity to discuss approaches to graduation enhancement was taken during the Workshop. The event brought together all Scale Fund NGOs, DFID, District level Government Representatives and Shiree representatives.

## Participating Organisations

Shushilan, Oxfam, Concern Worldwide, Care Bangladesh, Dushtha Shasthya Kendra (DSK), NETZ Bangladesh, Practical Action Bangladesh (PAB), Save the Children (SCI), Uttaran, Caritas, Helen Keller International (HKI), Green Hill, Helvetas Swiss Intercooperation (HSI), PKSK and DFID. A full list of participants can be found in Annex I.

## Event Timetable

### Day 1: 27<sup>th</sup>April, 2014

1. Inaugural Session, Shushilan
2. Introduction to Technical Session, shiree
3. Climate friendly interventions to Unnoti project: experience from *Haor* areas, HSI
4. Local Government Funding Community-based Adaptation, Care Bangladesh
5. Climate Change Adaptations in SC HEFS/Shiree Program in SW Coastal Region: Experience of Working with 43,200 EPHHs in both Rural and Urban Contexts, Save the Children
6. Lessons from Uttaran on Graduation and Climate Change Adaptation, Uttaran
7. Breakout Lesson Learning Session, shiree
8. Gender and Graduation: Oxfam's Experience of Intervention, Oxfam
9. The Graduation Enhancement Challenge – Discussion, shiree
10. Savings as a Method of Empowerment and Resilience, shiree
11. Wrap up and planning for field visit, shiree
12. Presentation by PKSK – optional attendance

### Day 2: 28<sup>th</sup>April, 2014

Field visits on Day 2 were scheduled for with 7 teams traveling to 7 different project field sites:

1. Gabura, Shushilan project funded by EU and Concern Worldwide
2. Munshiganj, Shushilan Innovation project and Datinkhali, PKSK project
3. Ramjanogar, Shushilan Scaled up project
4. Ghola, Uttaran project and Shongarkathi, PKSK project
5. Debhata, Uttaran project
6. Asasuni, Uttaran partner project
7. Kaligonj, Uttaran partner project

### Day 3: 29<sup>th</sup>April, 2014

1. Opening Remarks by Graham Gass from DFID
2. Field Visit feedback session facilitated by Colin Risner, shiree
3. Concluding remarks

## Day 1: Presentations and Discussion

### Inaugural session

A warm welcome was given to our Chief Guest, Special Guest and Honourable Panel members:

1. Abdul Zalil, Divisional Commissioner
2. NazmulAhsan, District Commissioner
3. UP Chairman Shamnagar
4. UP Chairman Kaligonj
5. Asadul Islam, Project Director EEP/shiree
6. Graham Gass, DFID Team Leader
7. Colin Risner, CEO shiree
8. Nuruzzaman, Director Shushilan

This was followed by an introductory presentation from Shushilan on its history and programmatic focus. The Director of Shushilan, Nuruzzaman, explained the objective of Shushilan's work and its current project portfolio. The Panel members said a few words on their commitment to supporting our work with the extreme poor and the need to focus on complete coverage of the 25 million extreme poor people living in Bangladesh.

**Presentation from Shushilan can be found here:** <http://www.shiree.org/wp-content/uploads/2012/02/LLW-Presentation-27-4-2014.pdf>

### Presentation from HSI

**Presentation can be found here:** <http://www.shiree.org/wp-content/uploads/2012/02/HSI-LLW-27042014.pdf>

Unnoti is a shiree funded project in the Haor area, one of the poorest areas of Bangladesh with over 2 million people living in poverty. Causes of vulnerability include natural calamities, poor access to services, indebtedness, dispossession of real fisherman from public water bodies, lack of income opportunities during the lean period (6-7 months), and siltation across the Haor region.

In 2007 we conducted a hazard ranking across the seasons. It was found that in both April and August with severity of flooding were the most hazardous months with severe crop loss. In 2010 there was a flash flood that caused farmers to lose 80% of their major cash crop. This caused the poor and extreme poor to lose their employment opportunities.

This provides some of the context of working in the Haors. HSI began looking for solutions to promote early rice varieties. Two early rice varieties were selected by farmers and trialled across three upazillas. In 2014, about 50% rice could be harvested even Sunamganj face early flash flood similar to 2010. This also created early employment opportunities through April and June. The Government showed their support by speeding up the delivery of early rice varieties.

Recommendations:

- Need further research on Haor suitability for short duration high yielding rice varieties
- This technology could be expanded to other Haor districts
- Continue the expansion of shared lessons

Some other related interventions include sack vegetable production to be used during the monsoon season.

## Questions:

- What constraints did you face in mobilizing the extreme poor?
  - o The extreme poor were very aware of what they required to be successful and asked pertinent questions regarding the most suitable rice variety.
- Were there any studies done on the potential long term negative effects of introducing a new variety on the environment?
  - o Yes, BRRI had initially looked at introducing a Chinese variety but decided against it once it was learned to have potential negative effects on the land.
- Has this technology been adopted more broadly?
  - o DAE only supported our project and at the moment we are not sure whether it has been replicated elsewhere but we certainly hope it will be.
- What has been the effect on the EP during the rainy season?
  - o Definite improvements in food security
- The private sector shows a lot of scope to collaborate on extending this type of product to the broader population.

## Presentation from CARE

**Presentation can be found here:** [http://www.shiree.org/wp-content/uploads/2012/02/LG-CC-Financing-Experience-of-Produce\\_NCBA-Conference\\_Dhaka.pdf](http://www.shiree.org/wp-content/uploads/2012/02/LG-CC-Financing-Experience-of-Produce_NCBA-Conference_Dhaka.pdf)

This is to share on our experience working in the northwest of Bangladesh on local government funding community based adaptation. The Northwest is prone to frequent floods, shifting river channels and consequent river erosion. Lives and livelihoods are heavily dependent on climate sensitive primary sectors such as agriculture, forestry and fisheries. Monga is experienced by lower middle, poor, and extreme poor and ranges from cutting back of protein based foods to one meal on alternate days.

This project combined a climate change approach and inclusive governance. Our impact vision is that the most vulnerable people and communities prone to disasters and environmental change build resilient livelihoods. Our inclusive governance model has three domains of interventions: 1. Empowered communities and citizens; 2. Inclusive pro poor participatory governance; 3. UP with pro poor vision and actions. Central to this is the participatory space we are trying to create at the local level.

We have found that after three years, 29 UPs have budgeted an increase of nearly 400% to DRR.

This project also introduced a number of climate adaptations specifically pumpkin cultivation. Through collective farming of pumpkins we were also able to prevent land grabbing by the elites.

Some of the challenges we have faced have been on resource allocation being centralized; the political economy of resource allocation preventing local government from working toward regional development; CVCA adaptation is only the first step, climate fiscal policy framework needs to be introduced

## Questions:

- You mentioned there were difficulties in leveraging funding and support from the local government. If you could please elaborate on this point...
  - o The UP find it difficult to get the funding from the central government as well as allocate it to the most vulnerable areas. A lot of the funding comes from cash for work.
- How much input from CARE went into the community mobilization and what are you doing to ensure the sustainability of those processes?
  - o The community resources map is very useful to understand the connection with the people and local available resources. The seasonal calendar also helps to explain the

seasons of the region and to plan for lean periods. It is a really intensive process of engagement and natural leaders come out of the process whom which CARE will support to further build their capacity.

- What is the sustainability of the food programme?
  - o If the local and community elite are not in alignment politically with the local government, problems are often faced and this is an issue we are trying to mitigate. CBOs are also a strong sustainable platform for community engagement.

## Presentation from SCI

Presentation can be found here: <http://www.shiree.org/wp-content/uploads/2012/02/Final-Copy-of-the-SC-Presentation-on-CC-Adaptations-in-SW-April-27-2014.pdf>

SCI is working with 42,000 EP households in the coastal areas as well as running an innovation project with 1,200 EP children in Khulna. We follow a 5-year model to graduate the extreme poor from poverty and increase nutrition security. In both of these projects we enhancing capabilities of EP HH to practice existing or new resilient livelihoods including climate change and adapt measures against climatic shocks. We have mapped 72 unions to identify appropriate inputs/resilient supports considering local livelihood patterns.

Major vulnerabilities to climate change include: physical (flooding), socio-economic (lack of drinking water) and legal (lack of ownership). Some of the adaptation practices we are working on include:

- Moving groups to shelters
- Catching fish in groups and use of community kitchen during disasters to reduce cost
- Raising money by senior inhabitants to build common services, i.e. tube-well and toilets
- Removing water from the low land/pathways in a group
- Participating in awareness trainings from LRC-Children
- Facilitate women to start savings accounts

Coping mechanisms among households are seeing to increase from baseline as a result of interventions. For example, 53.9% of BHHs are coping with saline water whereas previously it was only 14.7% of HHs. The same can be said for disaster preparedness.

The key areas of vulnerability are: 1. Damaged productive assets; 2. Weak housing structure; 3. Illness; 4. Seasonality.

The key lessons we have learnt are:

- Vulnerability and failures
  - o Seasonality monsoon
  - o Very few could protect assets during tidal surge
- Good coping and recovery strategies of the EP
  - o Majority tried to apply their ex-ante climate resilience strategies
  - o Livelihood diversifications helped extreme poor households to overcome vulnerabilities
  - o Alternative income generations from different sources, i.e. boating, fishing, seasonal migrations
  - o Institutional support through the HEFS/shiree project and Government safety nets helped provide opportunities toward asset building
  - o Maximization of available human capital for HHs

Those households who did not have sufficient human capital, especially single female headed households, for engaging in income generating work, had to accept the asset loss and their unstable

household economic situation. Similarly households with low working capacity and poor health could not recover completely, and lost their assets.

New Initiatives:

We have made action plans for 4 Upazilas and provided assistance to 13,290 EP to gain access to SSNs.

Some of the policy recommendations we would like to see is the construction of an adequate number of cyclone shelters and killas; safe drinking water; education services; appropriate social protection programmes for longer term climate change adaptation; and the prevention of shrimp farmers from making within the embankments.

#### Questions:

- What options have you provided to the community to adapt to salinity intrusion?
  - o We developed a code of conduct with the community and government to make technical changes to gain access to fresh water.
- You made a recommendation that shrimp farmers should stop making holes. Could you elaborate?
  - o This causes flood prone areas and weakens the ground.
- Would supported migration not be a more sustainable intervention to working in such a climate vulnerable area?
  - o We do not have the technical expertise to address this. This falls under government policy.
- What are the key changes observed in the project regarding empowerment?
  - o Out of 15,000 HHs, we selected 40% women. We found that in many cases the men would lose their assets due to gambling, etc. So in Phase 2 we decided to only select female HH. The code of conduct is made between our households and in courtyard sessions as well as talking to Local Government Institutes.
  - o In the courtyard sessions we were able to raise awareness on what support they should be receiving from their local government.
- Would facilitating outside HH work for EP women not be another alternative sustainable livelihood?
- How do select your BHHs? Are you focusing on adolescent girls and boys?

#### Presentation from Uttaran

Presentation can be found here: [http://www.shiree.org/wp-content/uploads/2012/02/Uttaran-Presentation\\_LLW.pdf](http://www.shiree.org/wp-content/uploads/2012/02/Uttaran-Presentation_LLW.pdf)

We would like to share with you our lessons on graduation and climate change in the context of working with the extreme poor.

Four Key lessons:

- Alternative sources of land beyond khasland
  - o Permanent khasland
  - o Water body
  - o Railway land
- Collective IGAs
- Alternative job in formal sector
- CSR initiative: LalTeer Seed

Lessons Learnt:

- Govt land policies are in favour of EP
- Reliability of government data is critical
- Land recovery is crucial
- Change of land classification is urgent
- Musclemen control natural and public resources
- Management of collective IGA is critical
- Protecting the gains is a big challenge as the EP face multiple challenges

#### Recommendations:

- Strong advocacy at local and national levels
- Strong relationships need to be formed by communities and local government
- Reliable land data from the Government is needed
- Separate budget for collective IGA
- Strong working relationship/informal MoU with respective Govt
- Strong local advocacy should be initiated
- Collective IGAs should be small in size

We are also working to connect BHHs with the formal labour market to build resilience, increase income sources, cope with negative impacts of climate change, and to come out of poverty. 1259 HH are not involved in alternative formal job sectors such as garments, handicrafts, security companies, etc. We have found that other options to explore might be in machinery factories, shrimp and ice factories, or in frozen food packaging.

We have tried in other sources to secure seeds but none have been sustainable until we were able to connect with LaTeer. They have been able to supply seeds in due time and provide transport facilities as well as provide training for staff and BHHs.

#### Comments:

Colin: To wrap up the morning session, a lot of benefit of these sessions comes from the networking that happens between different organizations. I hope you will take the time to use this opportunity to learn from each other.

### Break out session facilitated by Sabah (shiree)

#### Presentation can be found here:

[http://prezi.com/zsmljqhsskcj/?utm\\_campaign=share&utm\\_medium=copy](http://prezi.com/zsmljqhsskcj/?utm_campaign=share&utm_medium=copy)

The Breakout session, facilitated by Sabah, was arranged with the objective of engaging the participants in a group exercise to draw on their experiences to bring out quick lesson insights from different livelihood projects funded by Shiree. All the participants were divided into three member groups. It was ensured that the groups consisted members from different organizations to encourage diversified discussions and learning. Each group was provided with a workbook which included a list of cue words/phrases, lesson category list, instructions and worksheets. All the cue words reflected key areas where Shiree has significant learning. The groups were asked to select six cue words from the list, discuss about the lessons they have learned in these areas and finally noting down three most important lessons among those on the worksheet. Each group came up with three lesson statements on the basis of their selected cue words. The lesson statements were further categorized on the basis of the list of categories provided to them. The session helped in opening up the dialogue between the participants from different organizations. The quick exercise on lesson learning with the cue words also helped in wiring the participants with the agendas of lesson learning workshop.

## Presentation from Oxfam

Presentation can be found here: <http://www.shiree.org/wp-content/uploads/2012/02/LLW-Oxfam.pdf>

Gender is at the heart of everything that Oxfam does. Why? Because women are categorically deprived more than men across the globe. This presentation will explore the dynamics of gender and graduation in the context of working with the extreme poor.

A study at MIT showed the importance of optimism in asset transfer projects and its connection to the success of EP BHHs graduating. Interacting in the public and political domain is also really important to develop linkages for EP women in the community.

The challenges of being a FHH are endless. They were often married off with a liability (i.e. disabled or elderly husband). They also more deprived of land and seen as risky clients for borrowing or taking out a loan. Children are often at the brunt of this situation, often becoming 'food orphans'.

### Questions:

- How much is this experience from implementing the project?
  - o Most of this has been found through our in depth field research with FHHs and CMS 5.
- A general finding has been that most women choose IGAs that are based in the homestead. I was wondering what do you think are the best ways to encourage women to take part in more market based activities?
  - o It has to be internalized across the project staff through trainings and awareness building. Also in conducting HH IGA analysis, this can support the whole household in realizing potential earning opportunities.

## Discussion by Colin on Graduation Enhancement

Vishal and I have been working on a paper on the link between graduation and CMS 2, which I have circulated amongst you. This will be presented at a conference in Rwanda, showing the importance of graduation not only in Bangladesh but in the global debate related to extreme poverty.

The original target for shiree was 150,000 direct BHHs (600,000 people) and 100,000 indirect BHHs. In 2010, a number of team members sat down and decided to increase targets to 250,000 BHHs because it was seen as a feasible target. Then recently it was considered to increase our numbers even more to 309,000 BHHs to discount for HH size. We have been considering how we can reach maximum graduation numbers across the programme - "leave no one behind". Can we demonstrate the reality of the concept "leave no one behind" in shiree? We are only at 63% graduation so how can we enhance this to reach 100%? We need to collectively design and implement a graduation enhancement strategy. That is really the root of CMS 2, a database allowing us to track households in real time so we can target struggling households.

The image of our GMS is like 3 balloons:

- One balloon is floating off into the air. It's strong and doing well, but it is still a balloon, vulnerable to external factors.
- A second balloon is barely off the ground but beginning to rise.
- The third balloon is still on the ground and has yet to lift off as a result of interventions.

**What can we do to get that third balloon to rise up as well as support the resilience of all of the balloons? Is the concept of no one left behind achievable and is it achievable through a programme like shiree?**



## Responses:

- I think we need to see what Bangladesh and shiree look like in 2015.
  - o The idea of GMS was the ability to bank graduates and focus attention on the rest of the struggling HHs.
- I see this as possible but a lot of it depends on our exit strategy in handing over to the Government.
- I am also optimistic but I think it depends on the longer term monitoring available as well as the possibility for small support to be given at a later stage post-project.
- When we are measuring graduation why are we not looking at whether or not these HH are engaged in micro finance? What protective measures are we taking to ensure HHs aren't falling back into EP?
- To make this possible we need to involve the BHHs in the process of 'graduation' in really understanding what that means for them. When they come onto the project we should be taking them through the process and show them where they will be in two years. Then they will be able to monitor their own progress.
- You also need to focus on your targets for graduation; you also need to recognize that there are BHHs that will never graduate and we need to put that in our planning, this is where linking with Govt SSN is essential; Those who are already graduated, they are still living in highly vulnerable areas and we need to monitor their state as well. Absolutely the household should be involved in this discussion from the beginning. We also need to focus on what we need to develop now and not just thinking of what happens in 2015.
- Leaving no one behind is virtually impossible especially when you consider the shocks that the poor and extreme poor are so vulnerably to. We have started the facilitation process and need to continue to work together to really achieve what may be the impossible but doesn't mean we shouldn't try our hardest now to work toward that goal.
- The Government also agrees with this statement of 'no one left behind'. We need to strengthen our work with the local government to ensure everyone is getting access to SSNs. We also look at spill over and the take up of our interventions within the community.

This is all part of a much bigger discussion that will continue. Please when you go out to the field visits, try to talk to the less successful BHHs.

## Presentation from Marie (shiree)

Presentation can be found here: [http://prezi.com/xdatjsr-msbk/savings-as-a-tool-for-empowerment-and-resilience/?utm\\_campaign=share&utm\\_medium=copy](http://prezi.com/xdatjsr-msbk/savings-as-a-tool-for-empowerment-and-resilience/?utm_campaign=share&utm_medium=copy)

We are going to give a brief overview of savings and its connection to graduation and resilience.

Do the poor save? It has been widely recognized that the poor can save despite all odds against them (i.e. banks won't take their money, unsafe to keep money on them). As such they have found alternative ways to save through savings groups and assets. Why do the poor save? It allows them to be resilient from shocks and meet emergency needs. Many BHHs also save up for dowry costs and for the education of their children. They also save for opportunities that might be offered such as loans. They often save either individually or collectively and then through informal or formal ways.

At baseline we found that only 1% of our BHHs had any cash savings. Female HHs were less likely to have cash savings compared to male HHs. CMS 2 has shown an increase in cash savings of up to 85% of BHHs reporting savings either individually or collectively. CMS 3 has also shown an increase from 35% to 78% of HH reporting savings. However, this is not uniform across NGOs and some show more savings than others. CMS 5 also shows increases in savings, yet there are many barriers that continue to prevent BHHs from maintaining savings, in particular health shocks.

Savings can play a key role in creating resilience to shocks as well enhance confidence and empowerment. It also supports community engagement and support networks, especially collective savings. We have been working on a savings strategy that can be applied across the programme to enhance resilience and increase graduation. As such, we have been investigating various savings mechanisms used by our NGO partners to support the development of the savings strategy.

Key findings:

- Impact:
  - o Savings enable asset building, reinvestment in IGAs, education, health, emergencies, but some are loans are used for non-productive purposes such as dowry and cosmetics
  - o Savings provide a sense of security in case of disaster
  - o Collectively they invest in shared land, shared IGAs, community infrastructure, claiming support from UP
- Gender:
  - o Women in some all female led saving groups reported strong impacts on their financial empowerment, independence and decision making in the household
  - o Women in group committee positions, some groups all female committee
  - o But, some issues with husbands taking control of savings money and financial decision making

Some of the key issues relate to sustainability and the need for training on financial literacy. Project dependence is also another issue as a lot of VSL are functions of NGO projects. Group dynamics will always be a factor especially the role of community elites. Theft and security of savings kept in a box is also a worry.

We found that the main things needed to promote savings are:

- BHHs self-sustainability and self-management capacity
- Assessment of local pro poor financial services
- Cooperative registration
- Financial literacy
- Transparent project exit strategies and a bottom up model

We plan to follow up and support SF partners to establish a sustainable savings strategy.

**Questions:**

- Is there any scope for an operator such as BKASH to start mobile savings to reach remote areas?
- We have been told that we should not encourage our BHHs to take out loans from MFIs. However, things have changed and many BHHs are interested to access MFIs.
  - o Things have changed and there are MFIs that are pro poor, but this needs to be explored and interests need to be understood before we start recommending to our BHHs to access MFIs as part of an exit strategy.
  - o DFID has just issued a study on the impacts of MFIs and the findings are fairly damning, at a global level at least.

## **Presentation by PKSF**

**Presentation can be found here:** [http://www.shiree.org/wp-content/uploads/2012/02/Presentation\\_PRIME.pdf](http://www.shiree.org/wp-content/uploads/2012/02/Presentation_PRIME.pdf)

## Day 3: Field Visit Feedback Session

### Team #1 to Gabura

We visited a Shushilan project supported by Concern WW and EU. We spoke to a few members of the Disaster Management Group, all women working on homestead gardening and seed preservation. Most of the group members are also involved with MFIs. They have regular meetings on disaster preparedness.

We observed that the group was very aware of homestead gardening and using new technologies. They also showed knowledge of how to respond in a disaster. There was one strong leader among the women who was very vocal on the major issues they were facing. However, we noticed they lacked collective thinking and that seed preservation was still at a very basic level and local services were not available.

There was a strong gender dimension. Many of the male members were migrating 3-6 months for work and the women were restricted to move from the household, even when their husbands were away from home. The male members are the only ones who can travel to the markets and sell their produce. There is also a high prevalence of child marriage as early as 12 years old. It was a very conservative area with noticeable use of borkhas and hiding the face from men.

On climate dimensions, we noticed that there was a severe lack of safe drinking water. They are often using pond water without boiling or filtering it first. They also lack sanitary latrines.

Some of our recommendations are:

- Community managed nursery, water options, sanitation
- Local level advocacy for Govt SSN, sanitation and water options
- Group should get service updates and develop capacity to access such services
- Initiate discussion to challenge traditional gender roles of women and engage men in the discussion, linking with market information and access
  - o Oxfam is also working in the same area and could share some of the stories from the women that have become more empowered through CBOs, showing these women that they can be more mobile and interact in the market.

### Team #2 to Munshigonj

We visited two projects, the first Shushilan and the second PKSF. Shushilan's innovation project on crab fattening was very successful with a strong nutrition component. One thing we noticed was the risk of health and environmental shocks, highlighting the need for savings. We also found this project to be sustainable as the project ended in 2012 and beneficiaries are still using the same IGA and have even expanded their economic opportunities to have multiple income sources. One question to think about is the longer term impact of crab fattening on the environment.

PKSK is also a really good project with strong connections to the market and economic empowerment. The two approaches seen between Shushilan and PKSF were completely different but both successful, offering a strong learning opportunity particularly on market access. Our main question is in the absence of NGOs what will happen to the beneficiaries?

### Team #3 to Ramjanogar, Shamnagar

We visited a scaled up Shushilan project. We spoke to 2 different groups of women who had successfully completed a micro plan as well as been through a Shushilan training programme on IGAs – seeds, pigs, poultry, tailoring, musical instruments. They had all opened savings accounts at a local bank and had been trained on sanitary practices. As this is a disaster prone area, they had also received training on responding to disasters but their knowledge did not seem absolute.

Some of our recommendations were to introduce group savings and an extended IGA transfer and training model. They have not made very much progress on market linkages but it will become more of a focus over the next year.

## **Team #4 to Munshiganj, Shamnagar**

- 1. Gholia, Uttaran**
- 2. Shongarkathi, PKSF**

We visited an Uttaran project first that has been in operation for the last two years. The community had been displaced due to social marginalization and many of them were living on the side of the WDB road. Their living condition is fragile and prone to tidal surges, cyclones and flash floods. Migration is still a major livelihood for families. Uttaran has been working to secure them khasland and introduce multiple IGAs - shrimp culture and van pulling.

Some of the impacts we have observed have been increased household assets (solar panels, furniture, clothing), children are in school, improved diets, increase in cell phones and communications, nutrition education and awareness on health and hygiene, and savings increase for risk management.

We identified some risks with land ownership, very poor living conditions, poor sanitation facilities, limited space for additional livelihood options, no drinking water nearby, poor housing conditions, lack of disaster protection and a lack of basic services and facilities nearby. There is also a high risk of intergenerational poverty and marginalization. They are surrounded by possible IGAs i.e. shrimp farming but are excluded from those opportunities. Our recommendations are mostly to address these risks through vocational training, storm shelters, safe water access, integrated livelihood approach, job diversification based on local resources, small industrial development i.e. Fish processing, ice factories, packaging, transport, etc. Tourism can also be developed by the government to bring more jobs and increase economic opportunities in the area.

On the PKSF, we found the micro finance model to be very unique and to include many other interventions other than the loan such as trainings on shrimp cultivation, livestock, paddy and handicrafts. Entrance into the programme was a big question for us because as they were calling them the extreme poor they were certainly marginally in better living conditions than the extreme poor coming onto the shree programme. We also got a sense that they groups were receiving less guidance and training than expected. There was also a risk at the speed and amount of the loan portfolio. They also lack business/accounting skills which seems to raise the need for financial literacy.

## **Team #5 to Debhata**

We visited an Uttaran-shree scale fund project and met with a number of beneficiaries and community members involved in the project. We first attended a meeting and found the women to be very vocal with high participation. We then visited the community and saw poor WATSAN and fragile living conditions. We decided to focus on an initiative started by 4 of the beneficiaries on a local savings group that has now been recognized by the local government as a cooperative. Unlike the other field visits, we found the women to have more mobility than expected in the community with regular community meetings.

Most of the challenges observed were on the remoteness of the area, lack of fresh drinking water, poor sanitation, roads are risky, only one non-govt school, poor communication between BHHs and local govt and limited income opportunities during the lean period. The beneficiaries want to see road repairs and a primary school built in the area as well as increased access to government services. One of the main recommendations coming out was on the need for linkages with the government to improve access to services.

## Team #6 to Asasuni

We visited a partner project of Uttaran – Palli Chetana. We visited Phase 2 beneficiaries and spoke to a group market enterprise as well as some individual households. If we had been able to plan ahead of time we would have liked to have visited Phase 1 beneficiaries who have not graduated from the programme (about 10%).

The Group enterprise is a cooperative IGA that leases ponds for fish cultivation as a joint business and shows good returns. We also interviewed a fish seller who although had a good business selling fish, recently she was facing some difficulties as she broke one of her hands hampering her ability to work.

We interviewed a number of CPKs to get an idea of the nutrition intervention. Some of the issues raised was the loss of nutrition in cooking practices, menstruation viewed as 'negative' and the need to encourage breast feeding. Overall we found that the project beneficiaries were doing well but not yet 'graduated'. There were some questions raised on dependency on the NGO/project, particularly on political linkages and savings. There also seemed to be some elitism within the group management. The beneficiary selection also seemed to be mostly male headed households, raising the question of gender imbalance in the project.

With the struggling beneficiaries, would supplementary support be useful? In the case of the woman with a broken arm, she really needed health care access as she had already spent most of her savings on treatment. This is something to think of regarding the need to focus on those struggling and the use of supplementary support.

## Team #7 to Kaligonj

We visited an Uttaran partner project – Ideal – and spoke to a CBO with 20 members. They were taking part in fodder businesses, tea stalls, dried fish, van pulling, tailoring and cosmetic business. The group showed strengths in multiple income sources, market linkages, good connections with the government, group cohesion, positive income change, improved nutrition practices, improved sanitation, weekly savings mechanism, khas land entitlement received and access to SSNs.

Some of weaknesses we found were on the assets being controlled by the household head (i.e. Husband), beneficiaries not having direct access to savings and not interest being documented on the beneficiaries books, khas land only registered for one year, absence of homestead gardening, the factsheet missing the names of beneficiaries, and no access to electricity.

Some of the recommendations are:

- Technical and social trainings, supplementary IGA trainings
- IGAs should be selected on the basis of skills and capabilities
- Savings mechanism should be readjusted
- Beneficiaries wanted 2-3 years of extended assistance from project management
- Capacity building training for extended access to khas land

## Conclusion

This has been a very interesting few days sharing lessons from a variety of projects on climate change adaptation approaches, graduation enhancement and gender empowerment. We have found that although this is a highly climate vulnerable areas, we are also seeing a lot of gender inequality with women lacking empowerment and mobility. Furthermore, access to safe drinking water is a major issue across all of our projects in the southwest. All of these challenges need to be recognised and collective solutions realized on how we can address such issues.

## Annex 1: Participant List

	Name	Organisation
1.	Pranab Kumar	DSK
2.	Shamsun	DSK
3.	Afroz Mahal	Oxfam
4.	Owasim Akram	Oxfam
5.	Munzurul	Netz
6.	Munirazzaman	Netz
7.	Nazmul Islam Chy	PAB
8.	Salam	PAB
9.	Halim	PAB
10.	Dipankar	HKI
11.	Abu	HKI
12.	Atique	SCI
13.	Fanny	SCI
14.	Md. Muzaffar	SCI
15.	Subash A Gomes	Caritas
16.	Towheed	Caritas
17.	Mong Shenuk	Green Hill
18.	Masud	Green Hill
19.	Dulal Chandra Biswas	Uttaran
20.	Reza M. Tusar	Uttaran
21.	Tariquzzaman	Uttaran
22.	M.A Khaleque	Uttaran
23.	Matin Sharder	Care
24.	Tahmina Haque	Care
25.	M. Mujibur Rahman	Shushilan
26.	Sohidul Islam	Shushilan
27.	MesbahulHaque	Shushilan
28.	Nuruzzaman	Shushilan
29.	Zahid	HSI
30.	Abdul Hannan	Concern
31.	Zakir Ahmed Khan	Concern
32.	Marie	Shiree
33.	Sutapa	Shiree
34.	Kira	Shiree
35.	Sabah	Shiree
36.	Shamsul	Shiree
37.	Dwitiya	Shiree
38.	Evelyn	Shiree
39.	Jamal	Shiree
40.	Anwar	Shiree
41.	Colin	Shiree
42.	Saidur	Shiree
43.	Asadul Islam, PD	Shiree
44.	Asrafur, APD	Shiree
45.	Melkanmesh Alemu	DFID
46.	Aminur Rahman	DFID
47.	Graham Gass	DFID
48.	Alimgir	NGF
49.	Zahirul Haque	PKSF