



CLP Impact Series

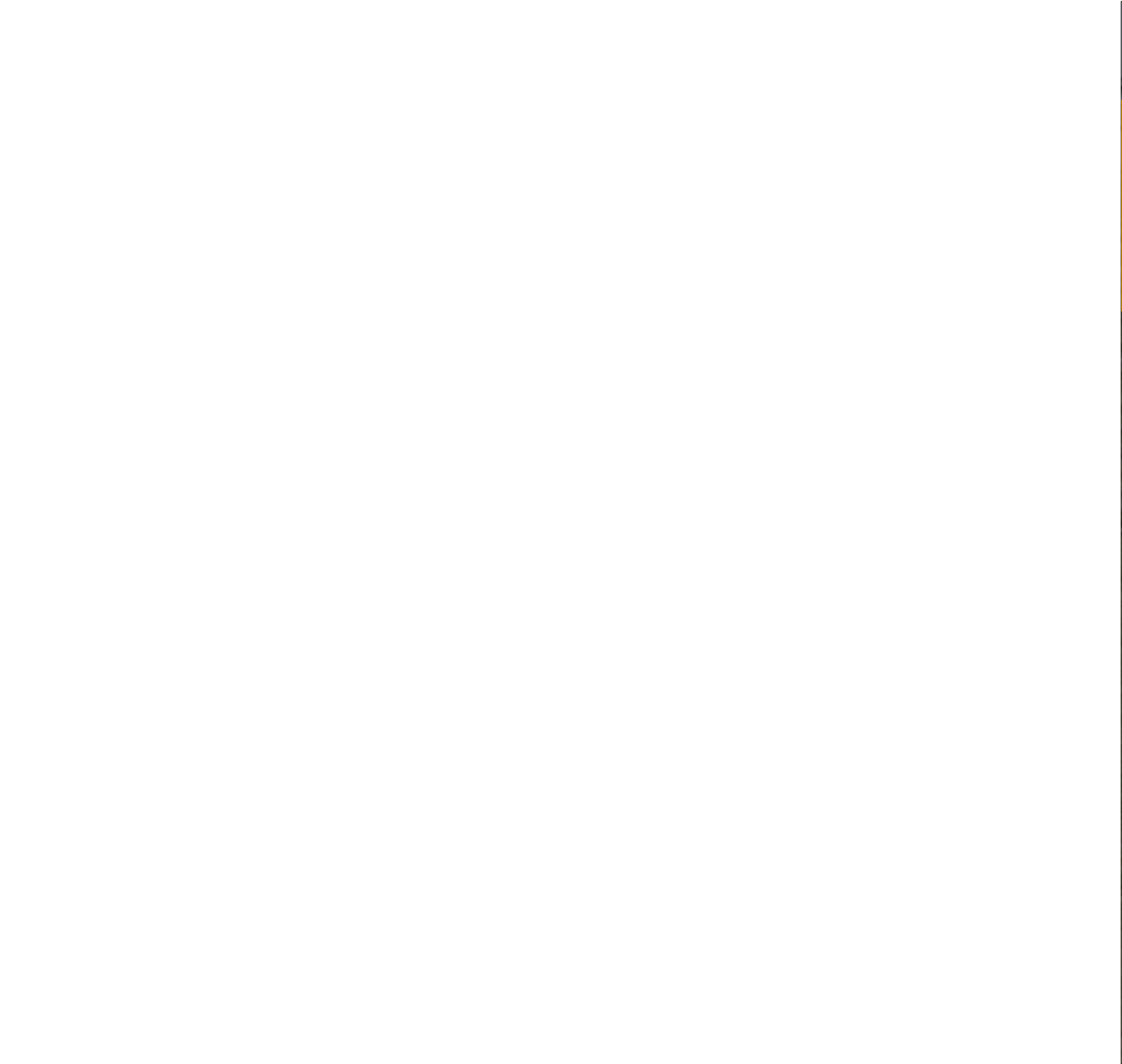
Improving Livelihoods in the Chars

The CLP's Contribution



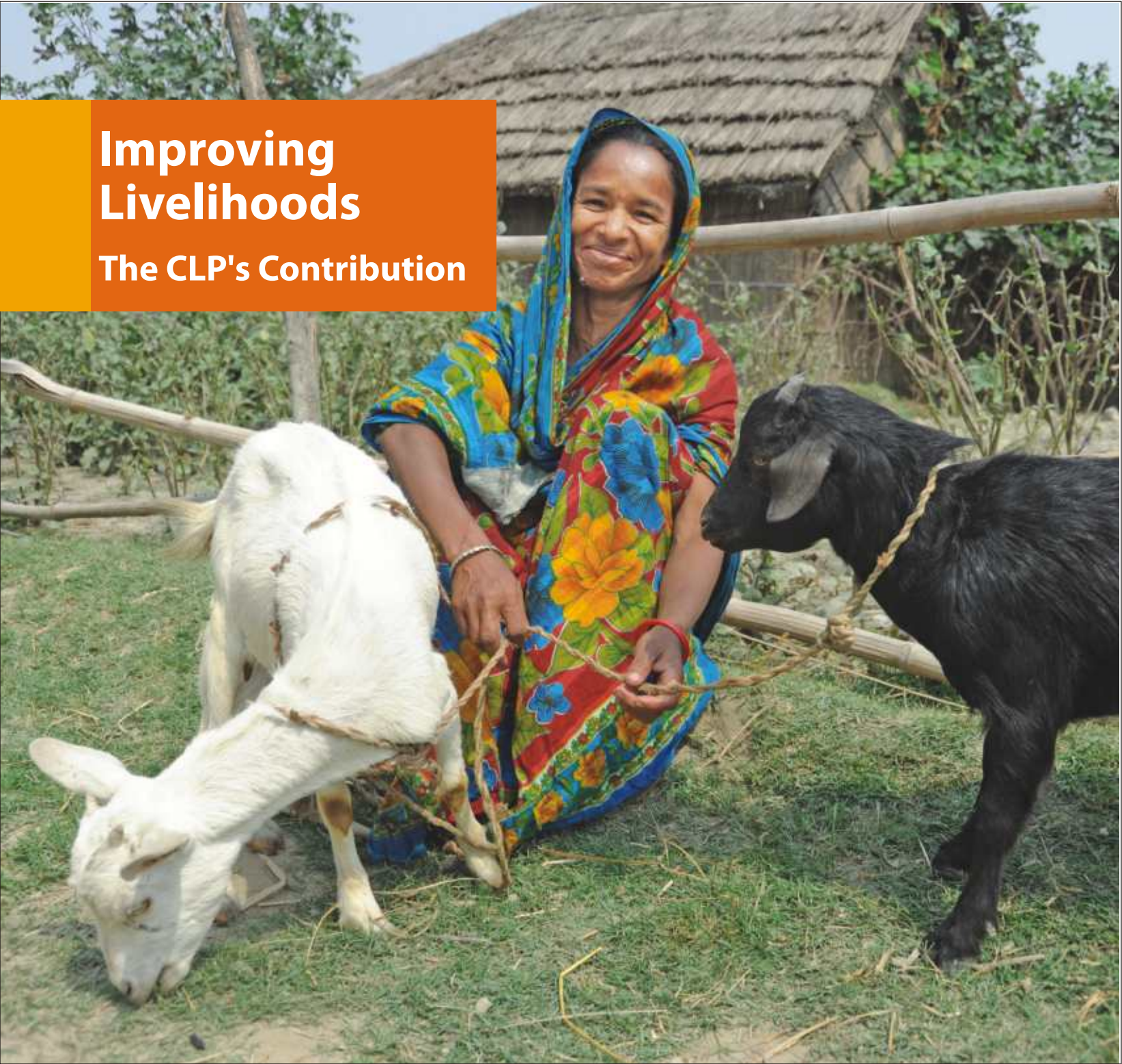
Chars Livelihoods Programme

Reducing Extreme Poverty on the Riverine Islands of North West Bangladesh



Improving Livelihoods

The CLP's Contribution



Livelihoods in the Chars

Livelihoods options in the *chars* are limited, especially for the extreme poor. With little formal education and virtually no assets, most extreme poor households must rely on being hired as day labourers. The income that day labour provides is very small and the availability of work fluctuates across the year as demand for labour changes (i.e. related to the agricultural calendar) or as household's ability to supply labour changes (i.e. when wage earners fall sick or have to care for others).



How the CLP addresses Livelihoods Issues

The majority of the Programme's interventions are aimed at building sustainable livelihoods for core participants. The major intervention is the provision of an income-generating asset (almost always cattle) to each household. Households choose the asset themselves and receive training on how to care for and manage the asset in order to generate a sustainable income stream. The CLP also provides:

- Homestead gardening and nutrition training to assist income generation and improve capacity to work (through better nutrition).
- Financial management training and access to participant-run savings & loans groups.
- Flood proofing support by raising the homestead above the highest known flood level.
- Access to healthcare, health & hygiene education and provision of clean water and a sanitary latrine, to reduce illness and time unable to work.

How the CLP Measures Livelihoods Impact

The CLP measures its impact on livelihoods by looking at a variety of indicators. These include income (per person per day or pppd), expenditure, the proportion of income spent on food as well as the value of productive assets and diversity of assets.



The CLP's Impact on Livelihoods



Value of Assets

The CLP has had a significant impact on the mean value of assets owned. Most households that entered the programme several years ago have succeeded in accumulating assets worth several times the value they received initially from the CLP.

Diversity of Income Sources

The CLP has had a positive impact on the composition of assets held by households. Households have significantly diversified their asset base, indicating improved capacity to plan for the future and to manage risk - both key factors in poverty. This diversification has directly translated into greater diversity of livelihoods. Households rapidly develop alternative sources of income beyond day labour. However, day labour remains important to all households and livelihoods are still tied to the agricultural calendar.



Livestock & Land

Following initial asset transfer, the average household has been able to increase the value of their livestock. Although livestock remain extremely important to incomes, the data show that the importance of land to household income increases with time. Households are now moving toward greater security of livelihoods by investing in smaller, better quality plots of agricultural land with greater security of tenure. However, there is also growing inequality within cohorts in terms of land access, with some households able to access large areas of land while others have little or no access.

Incomes

The CLP has had a mixed impact on incomes. Although mean incomes have risen above the extreme poverty line they do remain seasonal and fluctuate across the year. The scale of increase has been uneven and not all households have seen improvements in their incomes.





Expenditure & Income Spent on Food

The CLP has driven a general rise in total expenditure and consumption expenditure. At entry, households typically spend over 75% of income on food. Within a short time this drops rapidly and remains under 50% even after several years indicating the sustainability of the intervention.

Savings

Households involved with the CLP quickly build up savings and continue to save long after they leave the programme. Typically, households retain around Tk. 2,000 (about £20) of savings to help cope with emergencies or to use as investment capital.

Case Study Bachani



Bachani and her husband were once extremely poor. *Char* erosion forced Bachani to move out of her home to new *char* land multiple times. This insecurity made it very difficult for the family to escape extreme poverty. *“Earlier we were in a disaster situation. We were extremely poor”*.

In 2008, Bachani purchased a cow and a calf using the CLP asset transfer grant. This calf is now grown, and has given birth twice. The CLP cow has also given birth to a calf, which Bachani sold. The profit from this sale was used to lease a fifth of an acre, which is now being used to grow rice.

In total, Bachani now owns two calves, one cow and leases land. These assets help the family meet almost all of their dietary needs. The cow produces milk, some of which Bachani sells in order to buy fertiliser for the land. As their income grows, they plan to invest in more land, and thus increase the amount of food they are able to produce. *“Now with the kindness of Allah and support from the CLP, we are in a good situation”*.



Case Study Santi



Santi lives on an isolated *char* in Rowmari, Kurigram. Before joining the CLP she struggled to feed her family, had no productive assets and was not respected in the local community. Her husband worked as a day labourer, which provided a small and unpredictable income.

After joining the CLP in 2007, Santi participated in the Village Savings and Loans (VSL) group, a CLP initiative which provides a safe place to save and take loans from. She was selected to become president of her VSL group. They are still meeting regularly without assistance and are running into their sixth year. Members are now able to save and reinvest small amounts of money.

Using loans taken from her village savings group and the asset provided by the CLP, Santi has accumulated up to one *lakh* taka in assets (around £1,000). These include two bulls, seven sheep and over 40 chickens. The family has even leased one third of an acre, which is being cultivated by Santi's husband. *"Before we did not have any land, so it was important to lease land first. Now we are living and working on our land"*. The family has come a long way; they have multiplied their assets, have a stable income and have enough money to eat meat and fish every week. *"Now we can eat three times a day. We don't have to ask other people for rice and I can even give rice to others"*.



The Chars Livelihoods Programme works with extreme poor households living on island chars in North West Bangladesh. The Programme aims to improve the livelihoods, incomes and food security of at least one million extremely poor and vulnerable women, children and men living on island chars.

The CLP provides a package of interventions with the aim of improving social and economic assets, reducing environmental and economic risks, and increasing access to markets and services. For further information on the CLP's impact on livelihoods, please visit the Publications page of our Website. The most relevant documents are:

Blackie R. and Alam Z. (2012) *Review of Income and Expenditure among CLP Core Participant Households*.

Blackie R. and Alam Z. (2012) *Review of the Value and Composition of Assets Owned by CLP Core Participant Households*.

This brief is part of the CLP's Impact Series, which outline the CLP's impact across key thematic areas. These briefs address Food Security, Female Empowerment, Nutrition and Water, Sanitation and Hygiene.



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Learn more at:
www.clp-bangladesh.org

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