

Report on the 7th Lesson Learning Workshop

“Sustainable Exit Strategies”



September 4th-6th, 2012
Hotel Supreme, Jaflong Road, Mirra Bazar, Sylhet



Hosted by **CONCERN**
worldwide

Objective

The seventh lesson learning workshop was organized around the theme of “Sustainable Exit Strategies” and hosted by Concern Worldwide at Hotel Supreme in Sylhet. As the *shiree* Scale Fund Round 1 projects are currently moving into their second phase, issues surrounding sustainable graduation from extreme poverty have become increasingly important. This workshop gave an opportunity for the NGOs to discuss their experiences and lessons learnt in relation to ensuring that beneficiaries continue to progress even after support has been withdrawn. The workshop also encouraged dialogue on how both the Private Sector and the Government of Bangladesh could be engaged more effectively through NGOs exit strategies. The event brought together all Scale Fund NGOs and CNRS from the Innovation Fund, as well as DFID and *shiree* representatives. To enhance the discussion on the role of the Government of Bangladesh in the process of graduation, several representatives were also invited to attend. Mr Khan Md. Belal, Deputy Commissioner of Sylhet attended along with Ms. Israt Jahan (Assistant Commissioner) and Ms. Tamanna Mahamud (Assistant Commissioner), Dr S.M Abul Hossain (District Training Officer, DAE), Dr Hiresh Ranjan Bhowmik (District Livestock Office) and Mr. Nilendu Paul (Deputy Director, BRDB).

Participating Organisations

Concern Worldwide, Care Bangladesh, Dushtha Shasthya Kendra (DSK), NETZ Bangladesh, Practical Action Bangladesh, Save the Children, Uttaran, Caritas, Oxfam, Centre for Natural Resources Studies (CNRS), Voluntary Association for Rural Development (VARD), Pally Bikash Kendra (PBK) and Friends in Village Development Bangladesh (FIVDB). Government representatives included A detailed list of all participants can be found in appendix 1.

Event Timetable

Day 1 – September 4th, 2012

1. Presentation from Concern
2. Presentation from CNRS
3. Introduction to the theme “sustainable exit strategies” by Colin Risner
4. Group work focusing on the role of both the private sector and the Government of Bangladesh in ensuring sustainable exit strategies
5. Discussions and debate

Eve – cultural show

Day 2 – September 5th, 2012

1. Field Visits: 6 teams (5 to Concern Worldwide projects, one to CNRS)

Day 3 – September 6th, 2012

1. Feedback from field visits
2. Nutrition presentation by Masud Rana and discussion
3. Closing remarks Concern/shiree/DFID/other partners

Day 1 – Tuesday 4th September, 2012

Introduction

Alamgir Raman, Project Manager of the Concern Worldwide/*shiree* project welcomed all participants to the seventh lesson learning workshop. He thanked participants began the introductions and briefed everyone on the agenda for the following three days.

Welcome Speech

Nils Den Tex, Associate Country Director at Concern, expressed the NGOs pleasure at getting the opportunity to host the event. He said that Concern WW is currently celebrating 40 years of working in Bangladesh, having been in the Haor region since the mid 1980's. Concern focuses on fragile environments such as this, and their focus has always been on the extreme poor. Community empowerment and economic development are now key features of Concern's work. Nils noted that with the renewed focus on protecting the gains, sustainable exit strategies have become critical, and should be discussed early on in the project cycle. He concluded by stating the aim of the session was enable us to consolidate our learning and vision on this topic, and added that Concern looked forward to receiving feedback on the field visits, particularly regarding the exit strategy of the ESEP project

Presentation from Concern Worldwide

Zakir Ahmed Khan, Head of Haor Programme, introduced the work of Concern with a short presentation. The main points were:

- Back ground of CWW
 - Founded in 1968 – responding to the Biafra famine in Nigeria
 - Responded to major Bangladesh cyclone of 1970
 - Concern operate contextual specific approach to programming – char, haor, coastal
 - Four programmatic foci: FIM (food, income, markets), health, education and DRR
 - ESEP shiree project falls under FIM category
 - Projects contribute to CSP (country strategy plan) objectives of CWW which feed into wider MDG / GoB goals
- Dynamics of Haor
 - Unique environment of Haor
 - Extreme vulnerability: flooding, flash flooding, water-borne disease, lack of work, wave erosion
 - Flooding is a natural occurrence but onset of annual flooding is very important to agricultural cycles; early annual flooding can be catastrophic to harvests
 - Exploitation and capture of resources by 'Water Lords'
- Key features of ESEP
 - Outputs:
 - 1: 10,500 extreme poor HHs sustainably engaged in cultivation of tested cropping patterns
 - 2: 14,500 HHs sustainably operating IGAs
 - 3: LGIs are responsive to needs of EP in resource allocation
 - 4: Apex body of self-help groups (CBOs) made operational
 - Aims to reduce employment gaps by enhancing and diversifying livelihood options

- BDT 322 m budget
- Exit strategies previously applied
 - CWW recognises that 3 yrs is not sufficient for long term protection of gains. For this reason CWW has committed GBP 0.5m to BHH for an additional 2 years to fund support which follows a pre-determined scale back plan
 - Project progressing well; 13,000 HH selected from target of 22,500
 - CBO Bank Linkage Project (2011)
 - Previous CWW project involving wholesale loans from formal banks to CBOs and in turn from CBOs to BHH
 - CBOs took initiative to create a central forum which was successful in attracting further funding after demonstrating rigorous internal controls
 - HISAL – Household Alternatives for Sustainable Alternative Livelihoods (2011) enjoyed similar success.

Comments

Khan Md. Belal, Deputy Commissioner, Sylhet

- Projects should also contribute to infrastructure – roads etc, these are crucial for the extreme poor to move out of poverty.

Colin Risner, CEO, Shiree

- Yes infrastructure is absolutely important for the development of Bangladesh as a whole – but – will not necessarily lift people out of extreme poverty. Shiree is very strictly focussed on this. Other types of programme focus on infrastructure.

Nils Den Tex, Associate Country Director at Concern

- We definitely advocate for improved infrastructure – this is a key output of our advocacy.

Presentation from CNRS

Mehedi Hasan, Programme Officer, gave a presentation on “Experience and Capacity: 1994-2012”

- Centre for Natural Resource Studies – pro-environmental development organisation
- Works across many thematic areas including WATSAN, livelihoods, climate change adaptation and NRM (natural resource management). Working in 21 Districts, 42 Upazilla
- BDT 321m turnover
- Some achievements
 - Experience of working with 30,000 extreme poor HH – lifted from poverty
 - 250km embankments built
 - Over 1m swamp species planted
 - Established over 100 environmentally sound fisheries
- CNRS *shiree* innovation fund project recently closed (September 2012)
 - Converted unproductive land to crop land, doubled cropping intensity & diversified crops
 - Established access to khasland (Kanda land)
 - Reduced water demands by using specially selected crops
- Lessons
 - Early harvest is preferable for increased food security
 - Double cropping is possible on Kanda land (raised areas)
 - Rice varieties should be carefully selected with a view to early harvest

- Per capita daily income increased from 16BDT to 55BDT
- In the haor fishing is very politically and socially sensitive. Access to water bodies is crucial for economic empowerment and a common fisherman is not free to simply fish where he likes. Government leaseholders of the haor monopolise fishing rights. CNRS calls for reform of this policy.

Introduction to Sustainable Exit Strategies

After the presentations from the hosts, Colin Risner, CEO of shiree, introduced the main theme of the lesson learning workshop and the main objectives. He began by thanking the hosts and all participants, and requested they all got involved with the Manifesto for the Extreme Poor, (<http://www.shiree.org/advocacy/manifesto/>) a new initiative which is to be launched on extreme poverty day. He went on to explain exit strategies:

- The objective of exit strategies is to ensure beneficial impact of a project continues after the project finishes
- Sustainability is now entrenched in the development paradigm and is a focus for both shiree and GoB as hi-lighted in recent MTRs
- Exit strategies are usually incorporated in proposals. Naturally they vary:
 - For infrastructure projects an exit strategy typically looks at continued maintenance of facilities.
 - For technical assistance strategies tend to look at embedding skills in sustainably funded local institutions
 - For private sector type interventions it is about creating sustainable business models
 - For livelihood projects where BHH have been lifted from the bottom of the economic pyramid exit strategies are about continuing momentum and protecting the gains
- The ever present problem of exit strategies is that the implementing agency (NGO / shiree) no longer exists to be held accountable. This means that strategies can sometimes lack realism
- Exit strategies often fail to address the underlying factors which sustain extreme poverty – they therefore often fail in their aims
 - Poverty drivers: shocks, health, family, fragmentation, lost assets/savings
 - Poverty maintainers: low wages, poor access to social protection, debt, no work opportunities
- Shiree SF1 partners achieved an increase in average per capita income from 17 to 28 taka (rural) over only 2 years. Excellent progress but the HIES lower poverty line (rural) is about 52 taka per capita per day. Hence 76% or rural beneficiaries, selected from the bottom 3-5% of the population, remain within the official extreme poverty threshold which includes the bottom 21.1% of the entire rural population (HIES 2010). Hence the path out of extreme poverty for shiree beneficiaries is not easy of quick.
- The challenge is how to keep people moving in an upward trajectory beyond the period of direct asset transfer or at least to ensure they don't slip downwards.
- How can BHH become engaged with other wealth and income generating opportunities?
- There is no magic solution for sustainability: private sector, NGOs, communities and the Government are all crucial to this process

The full presentation is available [here](#)

Group Work

The aim of the group work was to identify the role that the i) Private Sector and ii) Government of Bangladesh needs to play in order to prevent beneficiaries falling back into extreme poverty after the NGO had withdrawn support. The question was then how NGOs incorporated this into their exit strategy and engaged both these actors.

The participants were split into two groups, with one focusing on the Private Sector and the other focusing on the Government of Bangladesh. Each group was split into four sub groups who were each given a case study of a beneficiary (see appendix 2), and asked how they thought their actor could help that beneficiary. They then worked these into recommendations for NGOs exit strategies. The outcomes were as follows:

i) Private Sector

- Slums:
 - Skill development especially for housewives (garments etc)
 - Prevent child labour – children must attend school
 - Vocational training & employment
 - Link ups by schools and employers upon graduation
 - Create employment centres where people can register (with quota for EP)
 - Encourage access to finance to enable purchase of assets
 - Develop insurance for assets
 - Issue of security for kids at home when mothers work
 - GoB may enforce a quota for including the EP in employment (mandated CSR)
- Rural:
 - Agricultural support along the whole value chain – inputs to collection points
 - Use value chain analysis to explain benefits to the private sector – important for profit seeking private companies
 - Link private sector with NGO trained experts who are already trained (for example Care's para-vets)
 - Linkages to wholesalers
 - Linking GoB and private sector – broad but important
 - Need for improved infrastructure to encourage industry in rural areas
 - Formation of extreme poor Associations to advocate for pro-poor policy

Discussion

- Muffazar Ahmed, Save the Children
 - Questions the viability of insurance for EP assets – who would pay? Would it be worth it considering the value of assets / transfers
 - Infrastructure is a question of policy, GoB needs to shift focus of investment to rural areas for example EPZs (export processing zone) – could be located in coastal belt
- Sheikh Tariquzzaman, Research Officer, Uttaran

- Difficult to engage private sector on these issues. Especially if we are talking about the extreme poor. BUT – if we’re discussing exit strategies then hopefully the time the projects are finished BHH will be not be EP but poor or moderate poor.
- Many BHH are engaged with insurance companies (life insurance)
- Afroz Mahal, Programme Coordinator, Oxfam
 - Oxfam working in char area prone to flooding – developing index for insurance and flood liability
 - Oxfam has growing interest in engaging the private sector. Globally they try to engage corporations in one on one CSR initiatives but this is difficult in Bangladesh.
- Colin Risner, CEO, Shiree:
 - That is perhaps a narrow view – all the International NGOs have links to rich economies – US, UK, Europe – we’re not just talking about CSR or private sector engagement from inside BD. Take a global perspective.

ii) Government of Bangladesh

The group working on the Government of Bangladesh’s role in sustainable exit strategies were joined by the DC for Sylhet, Khan Md Belal. They contributed to the presentation, which can be accessed [here](#)

Day 2 – Wednesday 5th September, 2012

On Day Two all participants were split into six groups and taken on field visits to both Concern (5 groups) and CNRS projects. See Appendix 3 for the field visit schedule.

Day 3 – Thursday 6th September, 2012

Feedback from Field Visits:

- Issues of sustainability CBOs
 - CBOs can become dependent on paid staff
 - Anwar Chowdhury, *shiree*– a big problem with micro-credit today is a lack of supervision and regulation, how can we ensure this after a CBO project ends?
 - Zakir Ahmed Khan, Concern – crucial aspect of Concern exit is whether CBO has legal registration before exit
 - Additionally we place a focus on accounting capacity in project duration
 - Is it sustainable to have CBO exec members to fulfil their roles on a voluntary basis?
 - Dr. Tofail Azad, DSK – many shiree NGOs are engaging BHH in savings mechanisms – what is our learning on this?
 - Alamgir Rahman, Concern– question on whether CBO is viable vehicle for continued sustainability of project; there are both positive and negative aspects, what we need to define is what can be enhanced?
- Issues of sustainability ESEP
 - Limited livelihood options for women, mostly limited to HH
 - Extremely limited presence of GoB services
 - Extremely difficult geographic context
 - Importance of IGA diversification and local participation
 - Livestock often necessitates provision of technical support at local level

- Early development of exit plans preferable
- Issues of sustainability CNRS
 - CNRS employed two labourers to till land of elderly and disabled beneficiaries
 - Issue of flash flooding hampering progress, need for new embankments
 - Seasonal nature of IGAs can be difficult. Need diversification of IGAs across seasons wet/dry
 - Early marriage and flash flooding predominant issues
 - Khasland transfer offers long term hope (even if not permanent)
 - Ingrained gender issues confound progress

Five of the group presentations were done using laptops, and the presentations for these are available here:

[Group 1](#)

[Group 2](#)

[Group 3](#)

[Group 4](#)

[Group 5](#)

Discussion:

- Muffazar Ahmed, Save the Children
 - CBO sustainability using microcredit
 - Is microcredit suitable for the extreme poor shiree BHH? How can we reconcile this? Are we pro microcredit? - are we trying to create “bankable poor”?
- Dr Tofail Azad, DSK
 - Some BHH have access to land but when floods come have no fishing rights etc – this is not logical or right. Must emphasize access to waterbodies – especially in haors
- Shazia Ahmed, Shiree
 - We met many people who had relatives affected by water borne diseases
- Colin Risner, Shiree
 - Lacking time for discussion but there are many opportunities for dialogue on the website including the Manifesto – we do need a shiree policy on microfinance now that we’re beyond the selection and initial intervention period – as yet we don’t have a strategy. What is our view about transferring BHH into microfinance (apart from the 2 year embargo in the contracts) this is something we need to develop.
- Anwar Chowdhury, Shiree
 - if we talk about diversification what does that mean in the Haor? What are the options? – they seem very limited, especially for women.
 - Microfinance – we must certainly work to increase the access of the extreme poor to financial services. We need to decide if microfinance can be a sustainable element of this.
- Abdul Khaleque, Uttaran
 - 8m BDT deposited by BHH in savings mechanism at Uttaran.
 - Still no position from shiree on using this.... and prevented by clause of Harewelle agreement

- Anwar Chowdhury, Shiree– this is a technical issue with clear boundaries. Dependent on ownership of savings fund which is not clear. Shiree will give recommendations and clarify
- Colin Risner, Shiree – we are not in the business of preparing BHH for enrolment in microcredit. We want BHH to get access to appropriate financial services, but to protect them from the worst aspects of microcredit. The issue of use of savings is quite different from that of linking with MFIs. As pointed out, at the end of the day we cannot stop beneficiaries from taking on loans but we can try to advise them and to help establish safeguards against exploitation.

Nutrition Presentation

Masud Rana, Nutrition Coordinator at *Shiree*, gave a presentation on the progress of *shiree's* new nutrition component

- Contacts underway - Caritas and Uttaran have signed and others nearing completion
- Recruitment of technical staff and volunteers next major thrust – Nutrition Coordinators (supervisors), officers and CPKs
- Following recruitment: orientation programme, beneficiary listing and distribution of working areas
- Training
 - Master trainers
 - CPKs
 - Frontline staff
 - Management staff
- M&E set up maximising use of existing CMS (baseline to be conducted independently)
 - Household register
 - Observation checklist
 - Quality / coverage check
 - Training of M&E staff
- Baseline to occur in November, implementation straight afterwards
- Design & printing of materials another major task
 - Social mobilisation brochure
 - Manual / flipchart
 - Adolescent girls brochure
 - Job aid for CPK
 - Training manuals
 - CPK registers
- Procurement of drugs
- Currently – media dark strategy underway
 - Managed by A&T
 - Targets villages without electricity where novelty of TV / Meena cartoon can be exploited to raise awareness of impending intervention and for BCC on IYCF etc
 - 1000 shiree villages will be covered

Discussion:

Malkemnesh Alemu, DFID, stressed the importance of the nutrition component and highlighted the cost to beneficiaries if there were delays in commencing with the intervention. She urged all scale fund NGOs to sign their contracts as soon as possible so that they could begin implementation.

Munzarul, Project Manager, NETZ, assured DFID on behalf of all *shiree* Scale Fund NGOs that none would delay in signing the nutrition contracts and that the component would be well implemented.

Closing Remarks

Colin Risner, CEO of *shiree*, gave some closing remarks. The main points were:

- Thanking Concern and the participants for a marvellous workshop
- Noting the quality of discussion and intellectual exchange
- Suggesting the next big idea in development could come from the cumulative thinking of events like this – there is momentum building on many issues
- An appeal for all workshop participants to get involved with the Manifesto for the Extreme Poor, with a suggestion to consult BHHs in advance of contributing to reflect what they want
- CMS 2 rolling out - training of trainers in October

Melkamnesh Alemu, DFID

- The discussion has been challenging and importantly pointed to the role of government. This accountability is always important in development.
- Beneficiaries who have begun involvement with the project just 2 months ago are already displaying a pride in their work - this was uplifting.

Afroz, Oxfam kindly volunteered Oxfam to hold the next lesson learning workshop in February. Oxfam will also host the next Scale Fund coordination meeting.

Nils Den Tex, Concern Worldwide

- Your contribution will help us to shape ESEP- the discussion has brought many issues onto the table
- There is still a lot to do in the Haor – an area facing huge challenges, Concern WW will sustain efforts. Noted upcoming Haor convention.
- Thanks to all, DFID & shiree

Annex 1 - List of participants

Sl	Name of the participants	Organization
1.	Melkamnesh	DFID
2.	Farnaz Hossain	DFID
3.	Colin Risner	SHIREE
4.	Abdus Salam	SHIREE
5.	Masud Rana (PM)	SHIREE
6.	Sutapa Paul	SHIREE
7.	Tareq Salahuddin	SHIREE
8.	Masud Rana (Nutrition)	SHIREE
9.	Anwar Chowdhury	SHIREE
10.	Sally Faulkner	SHIREE
11.	Sam Beckwith	SHIREE
12.	Shazia Ahmed	SHIREE
13.	Khaled Arafat	SHIREE
14.	Md. Aman Ullah	SHIREE
15.	Md. Ashraf Ali	SHIREE
16.	Afroz Mahal	OXFAM GB
17.	Alip Kumar Das	OXFAM GB
18.	Sultana Nasrin	OXFAM GB
19.	Zakir Ahmad Khan	CWW
20.	Nils Den Tex	CWW
21.	Alamgir Rahman	CWW
21.	Dulal Biswas	UTTARAN
22.	Mr. Sheikh Tariquzzaman	UTTARAN
23.	Md. Abdul Khaleque	UTTARAN
24.	Subash Anthony Gomes	Caritas
25.	Sayed Hasan Raza	Caritas
26.	Susmita Parvin	Caritas
27.	Md. Abdul Mannan Mollah	PAB
28.	AZM Nazrul Islam Chowdhury	PAB
29.	Md. Moniruzzaman	NETZ
30.	Md. Sultan Ahmed	NETZ
31.	Md. Muzaffar Ahmed	SCI
32.	Rafiqul Islam	SCI
33.	Mr. Mehedi Hasan	CNRS
34.	Abul Hashem	CNRS
35.	Mr. Ashiqur Rahman	VARD
36.	Mr. Samir Ranjan Baral	VARD
37.	Md. Hasan Ali	PBK
38.	Md. Humayun Kabir Selim	PBK
39.	Md. Abdul Matin Shardar	Care
40.	Amar Krishna Baidya	Care
41.	Md. Reajul Islam	Care
42.	Kakoli Rani Das	Care
43.	Abu Bakker	CWW
44.	Babul Debanath	CWW

SI	Name of the Participants	Organization
45.	Rafizul Islam Nafiz	CWW
46.	Md. Moshir Rahman	CWW
47.	Sanjay Kumar Ghosh	CWW
48.	Dr. Tofail Md. Alamgir Azad	DSK
49.	Md. Abdul Baten	DSK
50.	Shafayet Hossain	DSK
51.	Zahid Hossain	FIVDB

Annex 2 – Group work

How can NGOs engage the GoB and private sector to build partnerships for more sustainable exit strategies?

- During this group work session we want to think about what will happen when shiree support ends for our beneficiaries
 - Will they need additional support?
 - If so who will provide it?
 - Can we positively influence this?
 - How will beneficiaries cope with shocks?
 - Will their market linkages remain strong?
- Workshop participants have been split into 8 groups. Half the groups will focus on possible GoB involvement, the other half on the private sector.
- There are 4 beneficiary case studies. One group from each side (GoB/private sector) will work from the same case study.
- At the end of the session each case study will be presented to the other group members. The group will then work together on one presentation which amalgamates ideas from all case studies.
- Your case study is intended to stimulate debate and discussion around the questions. Your discussion may also go beyond the case study. You should record your ideas on the flipchart provided.
- When discussing these questions it may be helpful to divide your discussion or presentation into the categories of the shiree manifesto for the extreme poor:

1. Exclusion from public services	4. Health and nutrition vulnerability
2. Insufficient economic opportunities	5. Gender and minority specific risks and vulnerability
3. Vulnerability to external shocks	

Question 1:

The shiree NGO supporting the beneficiary named in your case study is phasing out its support as the project ends. With regards to your group's focus (GoB / private sector) what measures should the NGO consider to ensure that the beneficiary continues their progress out of poverty?

Question 2:

Regarding your ideas, what challenges or obstacles would your focus sector (GoB / private sector) face in implementing these? How could these issues be overcome?

Case Studies:

Ovi (32) is married and has four young children. He lives in a village near the Sundarbans and has always relied on the forest for his income, although has struggled to earn enough to provide for his large family. As he had fishing skills, when he became involved with a local NGO he requested to be given support with which to start a fishing business, and was provided with a net and special training. For a variety of reasons however Ovi has been unable to benefit from this support as well as he had hoped. His problems started when he began working as a crab agent, paying crab collectors to get crabs for him and then selling those crabs on to a business man at a pre agreed price. Unfortunately not only were the crab collectors often given advances that they could not pay back, the business man rarely gave Ovi a fair price for his crabs. Ovi attempted to buy his own weighing scales so the business man could not cheat him, but still he had trouble. Despite the fact that Ovi remains extreme poor, he says he is still happy because his income is slightly higher than before and now he also has his own boat.

Abdul and Hasina live in Korail slum in Dhaka city. They migrated here six years ago and Abdul became involved with construction work. He also rented a rickshaw van which he used to collect construction waste. At first as their rent was cheap they made enough money to provide for their four children. However over time their rent increased and the situation became more difficult. Abdul decided to buy his own rickshaw on credit, meaning that they didn't have to spend some of their income on rental fees. Unfortunately shortly after the loans had been fully repaid, his rickshaw got stolen. Abdul tried to make ends meet by getting a job in construction, but the work was far harder than his previous job and he was not physically strong enough to work long hours. The family's income decreased and they struggled to meet their rent and feed their children.

Fortunately two years ago they got support from a local NGO and requested to be donated a new rickshaw van. Abdul was able to pull the rickshaw on a regular basis, although he has still found that sometimes he is too weak to work. At the same time though, the family has been getting richer as Abdul and Hasina's two youngest children have got jobs. Although they are aged only 13 and 14 they both managed to find work in a nearby garments factory. Hasina says that although she would rather they attended school, the family would struggle to survive without their financial contribution. The 14 year old daughter, Rina, stated that she was saving some of her earnings to put towards her own dowry which she would one day be expected to pay. Against the odds Hasina's eldest child, a son who is aged 23 has achieved his high school qualifications but has been unable to find a job. He is resentful that having worked so hard at school he must resort to day labour to supplement the family income.

Rakhul (70) is a frail widower and a full-time carer for his 35-year old son, Komolday, who has had a severe mental disability since he contracted meningitis when he was two years old. Komolday is unable to communicate and requires assistance to perform even basic tasks. Rakhul is Komolday's main care-giver, but now he is elderly and suffering from diabetes and poor eye sight. Rakhul and Komolday rely a lot on Rakhul's nephew, Bablah, who lives nearby and provides them with food when he can afford it. A local NGO transferred Rakhul a cow as it was thought that this was something he could manage while remaining at home. However at first this was difficult for Rakhul, who had trouble affording fodder for the cow and could not take it to graze. Fortunately Bablah was able to lend some assistance, although he has his own financial issues to worry about. Although

Rakhul has three other sons, they have all moved away and have not kept in touch. Rakhul says that he feels abandoned by them. With Bablah's help however Rakhul was able to sell the cow and he reinvested the money into more livestock which he is currently looking after.

Sophia lives with her husband in a slum in Dhaka. With support from a local NGO she was able to establish a small tea stall, which gave a profit of 200-250 taka per day. Sophia was able to meet most of her living costs with this money and found running a tea stall to be more enjoyable than her previous jobs which included scrap picking. A few months ago her husband became sick and was hospitalized with severe asthma, but fortunately Sophia was able to meet his treatment costs. However just after this incident Sophia was evicted from the site of her tea stall by the army who were managing a nearby construction project. Sophia was able to salvage most of her assets and has therefore been able to re establish her business elsewhere. However she notes that "you can't just settle anywhere", as in Dhaka even the smallest pieces of land are sought after. At the new site she can only operate before 10am which is when the local police come by and demand unofficial payments which Sophia cannot afford. As a result her income has decreased to 60-70 taka per day and she has had to revert to scrap collecting to make ends meet. She can't afford her husband's medication anymore but says if he was able to take it regularly they could avoid the expensive bills associated with hospital care.

Annex 3 – Field Visit Schedule

Field visit Plan for Group-1

Location: Village – Babupur, Union- Uttar Sukhair Rajapur, Dharmapasha, Sunamgonj

Mode of travel: From Sylhet to Jamalgonj by road- 3:00 hrs and Jamalgonj to Babupur-1:15 by boat

Team guide: Dr. Babul Debanath

Assigned Vehicle: Micro Bus-CWW and boat –WW

Sl	Name of the participants	Organization
1.	Sutapa Paul	SHIREE
2.	Dulal Biswas	UTTARAN
3.	Susmita Parvin	Caritas
4.	Mr. Khan Areef-ur Rahman	PAB
5.	Md. Muzaffar Ahmed	SCI
6.	Mr. Ashiqur Rahman	VARD
7.	Babul Debanath	CWW
8.	Ashraf Ali	SHIREE

Field visit Plan for Group-2

Location: Village–Rajapur Muslim Hati, Union-Fenarbank Upazila- Jamalgonj District-Sunamgonj

Mode of travel: From Sylhet to Lal Bazar by road- 3:00 hrs and Lal Bazar to Rajapur Muslim Hati by boat 0:20 minutes

Team guide: Abul Hashem

Assigned Vehicle: Jeep-shiree and Jeep-care and CNRS boat

1	Farnaz Hossain	DFID
2	Shazia Ahmed	SHIREE
3	Sally Faulkner	SHIREE
4	Dr. Tofail Md. Alamgir Azad	DSK
5	Md. Abdul Matin Shardar	Care
6	Abu Bakker	CWW
7	Mr. Samir Ranjan Baral	VARD
8	Abul Hashem	CNRS

Field visit Plan for Group-3

Location: Village – Sharifpur, Union- Kakailchew, Upazila- Ajmirigonj, District-Habigonj

Mode of travel: From Sylhet to Shibpasha by road- 2:30 hrs and Shibpasha to Sharifpur 1:00 hr by boat

Team guide: Fakrul Islam Chowdhury

Assigned Vehicle: Jeep-shiree and Jeep-NETZ and FIVDB boat

1	Melkamnesh	DFID
2	Nils Den Tex	CWW
3	Fakrul Islam Chowdhury	FIVDB
4	Md. Abdul Khaleque	UTTARAN
5	Md. Moniruzzaman	NETZ
6	Delwar Hossain	SHIREE
7	Md. Abdul Mannan Mollah	PAB
8	Kakoli Rani Das	Care

Field visit Plan for Group-4

Location: Village – Kakailchew, Union- Kakailchew, Upazila- Ajmirigonj, District-Habiganj

Mode of travel: From Sylhet to Shibpasha by road- 2:30 hrs and Shibpasha to Kakailchew by boat 1:20 hrs

Team guide: Rafizul Islam Nafiz

Assigned Vehicle: Micro Bus-FIVDB and FIVDB boat

1	Sam Beckwith	SHIREE
2	Alip Kumar Das	OXFAM GB
3	Md. Reazul Islam	Care
4	AZM Nazrul Islam Chowdhury	PAB
5	Mr. Sheikh Tariquzzaman	UTTARAN
6	Md. Hasan Ali	PBK
7	Mr. Md. Abdul Baten	DSK
8	Rafizul Islam Nafiz	CWW
9	Sayed Islam	PBK

Field visit Plan for Group-5

Location: Village –Shibpasha, Union- Shibpasha, Upazila- Ajmirigonj, District-Habiganj

Mode of travel: From Sylhet to Shibpasha by road- 2:30 hrs

Team guide: Zahid Hossain

Assigned Vehicle: Jeep-Oxfam and FIVDB micro bus

1	Amar Krishna Baidya	Care
2	Afroz Mahal	OXFAM GB
3	Sayed Hasan Raza	Caritas
4	Monjurul Karim	NETZ
5	Mr. Shafayet Hossain	DSK
6	Md. Zahid Hossain	FIVDB
7	Md. Aman Ullah	SHIREE
8	Tareq Salahuddin	SHIREE
9	Zakir Ahmad Khan	CWW

Field visit Plan for Group-6

Location: Village – Halalpur, Union- Kalma, Upazila- Austagram, District-Kishoreganj

Mode of travel: From Sylhet to Lakhai Bailey Bridge By road- 2.5 hrs and Lakhai Bailey Bridge to Halapur By boat -45 minutes

Team guide: Alamgir Rahman

Assign Vehicle: Micro Bus-PBK and CWW Jeep with PBK boat

1	Colin Risner	SHIREE
2	Abdus Salam	SHIREE
3	Sultana Nasrin	OXFAM GB
4	Humayun Kabir Selim	PBK
5	Mr. Mehedi Hasan	CNRS
6	Rafiqul Islam	SCI
7	Subash Anthony Gomes	Caritas
8	Alamgir Rahman	CWW