

# Chars Livelihoods Programme

Reducing Extreme Poverty in the Jamuna Chars



## The Chars Livelihoods Programme: alleviating poverty & building the climate resilience of the poorest families

### Introduction

The Chars Livelihoods Programme (CLP) is one of the largest components in the “Pro-Poor Growth Portfolio” of the UK Department for International Development (DFID) in Bangladesh. The CLP has completed its first phase in March 2010 and successfully applied £50 million over a six-year period to help around one million people living on the *chars* (sandy islands) of the Jamuna River in five districts of N-W Bangladesh (Sirajganj, Bogra, Jamalpur, Gaibandha and Kurigram). A second phase, funded at approximately £70 million has begun that will continue work in old districts while expanding into five new ones (Nilphamari, Rangpur, Lalmonirhat, Tangail and Pabna). The CLP targets assistance to a further one million people.

### Core Targets

The CLP is about securing and promoting livelihoods opportunities that are pro-poor and resilient to extreme climatic variability and frequent natural disasters. The CLP assists the poorest members of *char* society; referred to as the “extreme poor”. Such households are frequent on the *chars*; typically composing between 30-40% of all households. They are characterised by neither owning land nor having access to land; having less than €50 of total assets and no regular jobs. Our research has shown that such families are typically composed of four or five people and must subsist on little more than 50 euro cents per day. Further, they have little or no access to health, education and police services and are especially vulnerable to environment, health and economic “shocks”.

Extreme poor households lack an active male member in more than 25% of cases and are then considered “female-headed” (due to death, divorce, or abandonment). Women are the principal target for the CLP.

The CLP’s activities initially seek to minimise the likelihood and impacts of shocks while working over time to increase the resilience of participant households so that they become able to recover rapidly from any shocks that do occur. The basis of our activities is to help participant families to help themselves progressively rise out of poverty. Only in this way do we consider that the families will be able to develop their own resilience to shocks.



A potential CLP participant

Extreme poor families receive a core package of benefits, over an 18-month period. The package is composed of a raised household plinth, the transfer of a significant amount of income-generating assets (usually cattle), a sanitary latrine, access to clean drinking water, assistance to develop homestead gardens and help to develop small enterprises. All participating families join self-help groups of fellow participants and receive considerable capacity building plus access to savings and loans schemes. The formation of these groups has enabled a strong sense of community to be established on the *chars*. The majority of households are currently able to seek medical assistance at CLP-sponsored health clinics and some are able to put their children into CLP-sponsored primary schools.

### Climate change related activities

The debate is still open as to what are the likely impacts of climate change on *char* inhabitants. Thus the CLP does not target climate change *per se* during the selection and execution of its activities. Rather the programme seeks to ensure that it follows its key mandate: to reduce the vulnerability and work towards increasing the resilience of the very poorest members of society. In doing this, the CLP believes that it is helping participant families to be ready for the inevitable impacts of climate change. The majority of *char* inhabitants are shockingly poor. However, the CLP specifically targets the poorest of the poor, seeking to help them to help themselves rise out of extreme poverty by a series of complementary activities:

#### 1. Infrastructure programme

The Jamuna *chars* have always been subject to the risk of flooding in the monsoon season. However, many specialists consider that climate change will cause the floods to become more severe and frequent. The impact of flooding can be devastating to poor families. Not only are their homes and few assets damaged or washed away but the families are obliged to travel to the mainland and live in “camps of fortune”. These camps are rife with disease and violence; especially to women. Flooding means that fields are under



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water and so all agricultural work disappears until the floods subside. Therefore in the first phase of the CLP, over 90,000 *char* households were raised on earthen plinths. The success of this strategy became clear during the serious floods of 2007.

an option is not open to poor *char* residents. Therefore a key goal of the CLP is to work with the poorest families to help them lift themselves out of poverty. The CLP uses an innovative programme termed “asset transfer” whereby selected families (more than 55,000 or around 250,000 people to date) are provided access to cash to purchase assets of choice with which to generate income. The most popular asset is cattle.



**The family is safe and dry on their raised plinth**



**The neighbour is not so lucky**

Households on raised plinths are also provided with a sanitary latrine close to the house. During Phase 1 over 62,000 latrines were built. These not only serve to reduce the risk of diseases from faecal waste but also provide privacy to all members of the family; especially to women.

After the plinths are raised, the families are helped to access cleaner drinking water all year round. Almost 1,500 tube wells have been installed where absent, while old ones have been raised on to plinths and 3,500 provided with a concrete apron to reduce water table contamination. In all these ways, families become less vulnerable to the risks of more serious or frequent flooding.

## 2. Asset transfer programme

Families living in abject poverty are susceptible to the negative impacts of climate change. If a family is sufficiently wealthy, strategies are available to cope with the impacts of climate change (at least one can move to a safer area). Such



**A bull purchased by a CLP participant**

Participants are trained in the selection, care and profitable sale of their assets and also how to reinvest in further assets (often more cattle as well as land).

Bangladeshi cattle are ideal “climate change” animals. They can swim well, are very docile and so can be kept on a raised plinth during periods of flood and, in very serious conditions, can be led onto a boat and taken to the mainland. They are easily sold and so a ready source of income, should money be necessary, while providing cash flow (from the sale of milk, manure or calves).

As a link between plinths and cattle, the sloped borders of the plinths are planted with fodder grasses and these both stabilise and protect the plinths while providing a continuous supply of livestock feed. The manure from the cattle can be sold, composted or added to the land.

It is very rare that a household that has received cattle from the CLP is not able to raise the animal and sell it at a profit. A key date is the Eid festival when exceptionally large profits can be realised<sup>1</sup>. Once families make a profit, they invariably diversify their future risk. Most purchase more cattle with the proceeds but many purchase poultry, sheep, physical assets (e.g. rickshaws) and especially land. A once poor family that owns cattle and land can no longer be considered poor and is far less vulnerable.

<sup>1</sup> See “Forty-six Bulls in a Boat” (Hannah Matthews, 2009) on the CLP website.





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**A participant in his sugar cane field**

The CLP is now paying attention to the small-scale farming activities of participants. The programme seeks to help farmers select more cash generating crops and also cope with climate change impacts. Not only is it considered that floods will be more frequent in the monsoon season but also that droughts will become longer and more severe in the dry season. Thus the CLP is to help farmers cope by using more drought-tolerant crops and varieties, introducing water-saving practices and providing access to water pumps.

### 3. Homestead Gardening

Sufficient room is available on top of raised plinths to enable each family to plant a small garden as well as plant several different fruit trees. Gardens provide an important supplement to household diets; frequently very poor in essential minerals and nutrients.



**A female participant “showing” men how it is done!**

Since the CLP has helped families to cultivate gardens a significant decrease in child stunting has been witnessed. Surplus vegetables also bring in extra money; about €2 per month. During floods, the crops available in the gardens may be the only vegetables available. Over 90,000 households have been helped to establish gardens.

### 4. Building Social Capital

At the start of activities, participants form into groups of 20-25 individuals (almost entirely women) and are helped to select their assets and look after them. They also enter a capacity building programme that includes guidance on civic rights and responsibilities; disaster preparedness, social capital building, self- and mutual-help, hygiene and nutrition, etc. Over time the villagers become apt at coping with and adapting to changing situations. Close to four million person-sessions of capacity building have so far been provided to participants by the CLP’s field workers. Forward planning and adaptability are considered to be essential elements for dealing with risks; be they from climate change or any one of a number of other sources.

Group members also have the opportunity of joining village savings and loans schemes (VSLA). VSLA has been pioneered in Bangladesh by the CLP and is distinct from the microfinance schemes usually associated with the country. In VSLA, members establish the ground rules including loan duration and interest rates while “profits” made from repaid interest are shared equally between the members of the scheme. Thus all the finance involved remains within the community. The scheme is popular with in excess of 35,000 members.

### 5. Assisting Microenterprises

Once participants manage to build up asset bases, the opportunity arises for them to begin generating regular income by managing assets in a business-like manner. The CLP tested several potential enterprise possibilities and selected four for expansion: fodder production, artisanal poultry production, milk marketing and livestock service providers. These currently assist over 26,000 households to generate funds. More enterprise possibilities are being added in small-scale agriculture and possibly handicraft.

The CLP is expanding support to micro-enterprises in climate-sensitive areas. The CLP is cooperating with GTZ (Germany) in piloting the production and use of more efficient cooking stoves. These use less fuel and produce fewer fumes which is positive for poor families and reduces the production of greenhouse gases. Also on the mitigation side we would like to pilot solar panels but costs remain prohibitive.



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**Backyard poultry production**

## 6. Health Activities

Government and NGO health activities are, in practice, non-existent on the *chars*. When ill, most *char* dwellers visit traditional healers (termed “quacks”) or suffer. Very few make the trip to the mainland to see a professional doctor or visit a hospital. Since 2008, the CLP has been piloting a health project covering basic health, family planning, pre- and neo-natal plus referrals for serious cases. Activities operate at three levels: *char*-based health workers (advanced first aiders); “paramedics” (trained during 18 months) and off-*char* referrals to medical facilities. By the end of the two-year pilot, over 700,000 consultations had been made at more than 15,000 satellite health clinics on the *chars*. Clearly the demand exists but government services are not available. Sadly, most opinion holds that climate change will result in more disease and probably the migration of diseases to new areas. For example, malaria and Dengue are currently rare on the *chars* but they could well make an appearance. Thus *char*-based health facilities are vital. The provision of safe drinking water during floods is also critical for ensuring the health of *char* populations.

## 7. Education Activities

As with health services, education facilities are few on the *chars*. Where government schools do exist, teachers are frequent truants. NGOs have tried to plug the gap but there remain insufficient schools to cope with demand. Thus the CLP has piloted a non-formal education project and is providing 5,000 primary school children with the opportunity to complete their primary education. Places are allocated equally to girls and boys.

The CLP considers adaptability to be an essential response to climate change; and education clearly allows the poorest families to adapt, especially in the work environment. While fathers and mothers who lack any education are obliged to

remain as daily wage labourers in the rice paddies, they can have better hopes for their children who have managed to complete, at least, primary school.

## 8. Working with Local Government

The CLP has good working relations with local government officials. The programme provides training in governance issues and in return receives assistance in technical areas, such as livestock husbandry. The CLP is seeking to work with local government during its next “work guarantee programme” that looks to provide infrastructure-related work to poor families during the *monga* season. We hope to persuade local government to join with the CLP in building additional homestead plinth on island *chars*.

## 9. Disaster Responsiveness

Disasters such as serious floods can negate years of work by the CLP and progress of the families assisted. Thus the programme has a disaster responsiveness strategy in place. For example, when the food price rise of 2008 occurred, the CLP provided temporary food grants; when homes are eroded by the river, the programme provides erosion grants; when cold snaps occur, blankets are provided to the old and poor. However, the most high-profile of the CLP’s emergency interventions was in response to the serious floods of 2007 when it provided food aid to all residents of the *chars* in its five working areas as well as ferrying people to the mainland as necessary. Research shows that 500,000 *char* dwellers together with their possessions took shelter on CLP raised plinths; thus proving their value.

## 10. Performance and Impact Monitoring

The CLP has a vibrant monitoring and research division charged with monitoring the quality/quantity of activities and measuring the impact of those activities over time.

The primary target of raising families out of poverty is being achieved with data showing that more than 90% of families assisted are able to move above the extreme poverty line within two years of starting CLP activities. The same families that joined the CLP owning total assets of only £20 generally build up to £400 or so in the same two year period.

The CLP retains an informative website from which the reader can glean general and specific information about the programme, its activities, performance, impacts and ambitions ([www.clp-bangladesh.org](http://www.clp-bangladesh.org)).

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