



Government of Bangladesh



Review of the Social Development component of the Chars Livelihoods Programme

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Abstract

This paper reviews the social development component of the Chars Livelihoods Programme, in the context of programme objectives. It analyses the CLP inputs with respect to its potential impacts on reduced vulnerability and increased empowerment of the targeted women participants. It also examines the sustainability of the inputs, especially in the light of the fact that many project objectives can be achieved with participation not only of the targeted extreme poor, but also of the whole village community. The paper points out that social and human development are critical to the success of a livelihoods programme. It advocates building relationships with the community, and creating three types of community based organisations to own and spearhead the change the programme seeks to bring. It advocates changes in programme processes to enable empowering processes to unfold. It discusses the issues related to people with disability and the aged and destitute, and finds that a livelihoods promotion programme such as the CLP can have short term protective impact, but long term social protection measures need to be provided by government, to address issues of these groups adequately. The paper points out that DFID needs to consider investing more time and resources in advocacy and pressure at Dhaka level to bring health and education services to the chars. CLP officials can approach local government with lists of such villages, to ensure that their correct status is entered in government records. This can be maintained by building and strengthening community based organizations, to demand and pressurize government to provide more and improved basic services, and better social protection, in the chars region.

The opinions expressed in this report are those of the author and not necessarily of the CLP management team, Maxwell Stamp PLC, or the Department for International Development (DFID).

Executive Summary

This paper reviews the social development component of Chars Livelihoods Programme, in the context of programme objectives. It analyses the CLP inputs with respect to its potential impacts on reduced vulnerability and increased empowerment of the targeted women participants. It also examines the sustainability of the inputs, especially in the light of the fact that many project objectives can be achieved with participation not only of the targeted extreme poor, but also of the whole village community. The effectiveness and sustainability of programme impacts are achieved through intensive training of core participants and community. The design of social development training was revised alongside the social development review, and this process is described.

The paper points out that attention to both economic and social development is key to the success of a livelihoods programme. The focus on targeted core beneficiary households in CLP1 helped to establish the model for alleviation of extreme poverty. In this phase (CLP2), it is important to prioritise social development at the community level, so that the programme effects are more sustainable. In this Social Development Review, the social development strategies are assessed on three criteria: their ability to effectively address the challenge, cost effectiveness, and sustainability beyond the programme period.

The extreme poor suffer from limited access to basic services, health, education, water and sanitation. They have lower educational attainment and poorer nutrition levels. They are functionally landless, typically relying on casual wage labour for income. They lack access to remittances. Monga (seasonal periods of hunger due to lack of agricultural work and income) still affects millions each year. The extreme poor are not just economically disadvantaged. They also lack organization, are unaware of their rights, and least capable of claiming them. State entitlements are typically delivered on the basis of political patronage, and as the extreme poor are socially isolated, they miss out on public services such as health, education, water and sanitation and social assistance. This exacerbates their poverty and often results in chronic poverty, which passes from one generation to the next.

The Chars Livelihoods Programmes (CLP) targets the poorest households living on river islands known as chars. In its first phase, CLP1, it covered the five districts of the northern Jamuna and Brahmaputra Rivers (Bogra, Gaibandha, Jamalpur, Kurigram and Sirajganj) seeking to help them to graduate from extreme poverty by targeting four broad purposes: to bring about increases in income and expenditure, reductions in vulnerability, increases in wellbeing, and increase in social capital (Tauheed, 2007). The goal of CLP2, to be implemented from 2010 to 2016, is to halve extreme poverty and reduce hunger in riverine areas of Bangladesh by 2016. The districts to be covered in CLP2 include Gaibandha, Kurigram, Lalmonirhat, Nilphamari, Rangpur, Pabna and Tangail

The objectives of CLP2 concentrate on reduction of environmental and economic vulnerability of families and communities; increase of family incomes and assets, nutrition;

improved access to basic services; enhanced women status and improvement in delivery of national safety net programmes and food policy.

An important part of the programme relates to community level benefits and impacts. Steps recommended to improve links with the wider community include a change in the sequence of activities so that CLP2 prioritises building relationships with the community. Also it is suggested for CLP to form and support community based organizations, in order to take the work forward after CLP inputs finish.

Community based agendas are better addressed right after selection of the village, and before asset transfer is undertaken. This would increase community understanding: of existing water and sanitation facilities, assessment of school and health facilities, discussion of child marriage and divorce, the right to state provision, VSL groups etc. This methodology will help CLP make social relationships with the larger village community beyond the core beneficiaries.

New Community Based Organisations (CBOs) are suggested, to enable the participants to own and spearhead the change the programme seeks to bring about. Since the local bodies are commonly inefficient, biased towards vested interests, there is a need to form new CBOs, to take forward the communities' objectives with CLP support. Three such forums are suggested:

- Village Savings and Loan Groups (VSLGs): The intention of the project should be to strengthen VSL groups as organisations that offer “empowering microfinance” as against high cost loans that create indebtedness;
- Village Development Committees (VDCs): VDCs will look into conflict resolution and social justice which will be expected to utilise the power of political leaders, if positive, and counterbalance it, if negative. There will be regular review and monitoring of records produced by them.; AND
- Youth groups (Kishore/Kishori Daal): Adolescents from the age of 13 could be included, and an upper age limit of 25 may be applied. People considered good leaders, and over this age may be included in the VDC.

The VSLGs will primarily be the core participants, with other community members joining in, to sustain the livelihoods enhancement efforts. The VDCs will work with social justice issues, such as domestic violence, and also provide a strong people's forum for accessing government entitlements for the poor. The youth groups are expected to lead social change, with significant impact on education, child marriage, and dowry practices. They will also help with linking youth to livelihoods opportunities such as skill training, employment and enterprise.

Social Development training

Social Development training in CLP1 was directed at improving awareness among the women participants about a range of social development issues. The different units within CLP realised the potential of training, and over time, used the training sessions to create capacities which would sustain programme inputs. Similarly, partner NGOs introduced training programmes on specific topics where there was a felt need, and the implementing partners had internal strengths. CLP management wanted to streamline these various modules and have a standard set of materials and system through which its participants would receive capacity building inputs.

People with Disabilities and the Aged

People with Disabilities form 5.6% of the population of Bangladesh, and number over 8 million. People with disabilities are over-represented amongst the poor. The costs of disability in the household are threefold: increased expenses, especially on health care; loss of income and earning potential for the disabled person directly; and loss of income for other household members in caring for the person with a disability. The government's health care system does not include medical rehabilitation and many persons with disabilities rely on traditional healers. Children with disabilities often do not attend school because of barriers to physical access and discrimination by other children, parents or teachers. Women and children with disabilities are the most socially and economically excluded in Bangladesh.

The CLP's current strategies involve careful inclusion of PWDs in the asset transfer project, and making links with government support programmes. The approach can be streamlined through collection of disaggregated data during the baseline, and systematic follow up. CLP can use technical assistance from other resource organisations to refine its strategies of working with PWDs.

A livelihoods promotion programme such as the CLP can have short term protective impact. Infrastructure Employment Programme (IEP) safety net, the Community safety net, erosion grants, blanket distributions etc. are all measures limited in geographical coverage and time. They help the destitute, with limited protective impacts. Thus CLP should evaluate and introduce measures which improve the protective and promotional impacts on livelihoods of the extreme poor. These could be stipends for six months or a year, with small asset transfers. There is a case for introducing differentiated support packages for the chars dwellers. This has been introduced by CLP recently. However, long term social protection measures need to be provided by government, to address issues of these groups adequately.

Gender and Social Exclusion

The major groups which are excluded are people with disabilities, those affected by HIV/AIDS all of whom face economic and social deprivation. For women and other excluded groups, there is a lot of ground to cover, both in improving the condition, and their

social positions, and both practical and strategic needs of these groups require to be addressed.

The change from exclusion to inclusion is not a simple turnaround. One conceptualisation of the change envisages it in terms of three “domains of change” (DFID / World Bank, 2006):

- Access to livelihood assets and services;
- The ability of poor and excluded people to exercise voice, influence and agency; and
- The “rules of the game”, which refer to the policies and institutions which mediate and regulate people’s participation in the life of the state as well as their access to livelihood opportunities.

The programme includes women as primary participants and by providing assets and capacity building to them, creates the base for empowering women.

A CLP survey of changes in knowledge, attitudes and practices shows improvements on all three aspects (Conroy, 2009). The survey found that female core beneficiary decision-making for family planning had risen significantly. There was gradually increasing inter-household social inclusion and social capital. CLP households reporting being sometimes invited to the social events of “better off” households. Between 60%-70% of sexually active households reported that they were using some form of contraception (including natural birth control). Fewer beneficiary households expected to pay dowry for the daughter’s marriage as compared to non-beneficiary households.

Since access to justice is difficult in the chars, the first access for women has to be alternative local organisations and processes of building community awareness and attitudes of greater gender justice. Women’s empowerment can be further enhanced by:

- Involving women in asset purchase, and giving a clear message that BOTH women and men can accompany the IMOs for asset purchase. This will enhance ownership of the asset, as well as create mobility of women right from the beginning of the programme;
- Increase women’s link with markets, initially by bringing them for asset purchase and later by encouraging them to sell their assets directly in the market. It will reinforce their control over assets and access and control over cash, both important elements of economic empowerment; and
- Do more skill training and enterprise start up for young girls. Over the long term, this measure will reduce incidence of child marriage, dowry and domestic violence. It will empower more and more young women and their parents to make choices in favour of the women.

CLP can go beyond including women as recipients of assets and training. Processes by which women go to markets for asset purchase would in itself be doing empowering. Skill training, income generation and the resulting economic independence of young women will

reduce their vulnerability to social oppression such as is caused by early marriage, dowry and domestic violence.

Inclusion and Access to Basic Services

An important dimension of inclusion is not so much the differences within households who live on the chars, but between mainland and chars. Given the lack of education and health services, the CLP introduced both these services. The programme began implementing a non-formal education project from November 2007. The project is implemented through six NGOs with “Friends in Village Development, Bangladesh” (FIVDB) providing technical support to CLP and the IMOs. The model and curriculum provide six academic years of basic education (shishu/pre-primary to Class V) in 48 months. Teachers were selected from the local community and trained. CLP provides uniforms and all learning materials. A total of 150 learning centres were constructed (Chars Livelihoods Programme Annual Report 2007-2008). Classes run 3/3.5 hours per day, 6 days per week. Eighteen learning centres run a double shift, making 168 classes in total. A total of 4,976 children (2,457 boys and 2,519 girls) without access to government or non-government schooling are studying for Grade 3 (Goodman and Scott, 2010). The educational interventions have been limited to these centres in CLP2. The rationale behind it is that education is a public service to be provided by the government. However, the programme has yet to pressurise the government to offer educational services on the chars. The DFID is also an important actor in creating such pressure, and needs to play its donor role more effectively in reaching education and health facilities to the chars.

For instance, with regard to education, the recommendations for CLP are:

- Soon after selection of a char village, check where it is registered in government land records. If it is part of a village that is on the mainland, CLP will need to work to get it separately registered, so that it qualifies for the provision of government services;
- Island chars may or may not have the required population to qualify for a separate school with teacher. If it qualifies, then the advocacy work can be taken up by CLP along with the UP member responsible for the chars village, and the VDC formed under the programme; and
- Advocacy will be needed at Dhaka level, with CLP officials approaching the government with lists of such villages, to ensure that their correct status is entered in government records.

The project could help bridge the divide between the chars and the mainland. This can be done through:

- **Advocacy:** CLP should invest more time and resource in advocacy and pressure to bring health and education services to the chars. Such advocacy can be done by DFID working together with CLP and its partners, and also enable the community to unite to exert such pressure, through the VDCs, on Union Parishads, and through the latter, on the central government.
- **Partnerships:** CLP needs to work with the government to bring services to the chars. CLP can initiate meetings, workshops, conferences in Dhaka on the subject, bring stakeholders together, develop plans and offer tapering financial support to ensure that the government departments do reach the chars. CLP can also establish partnerships with large NGOs, such as BRAC, to come and work on the chars. Thus CLP needs to have a three-fold strategy: of service provision, demand creation, and policy advocacy. It needs, then, to have a monitoring and follow up plan to assess progress on these objectives.
- **Accessing Entitlements:** CLP needs to garner a range of livelihoods support services for the residents of the chars. These include land entitlements, health, education and access to justice. For sustainable access to these, CLP needs to have a three-fold strategy: demand creation through building people's organisations and increasing their capacities, service provision, and policy advocacy. Many of these wider objectives can be achieved only with collaboration and partnerships with other DFID programmes, CLP-IMOs, INGOs and NGOs. The monitoring and follow up plan should assess its progress and achievements on all three aspects.

A rights based approach is recommended whereby pressure is brought upon government to improve the provision of basic services, and provide rights and entitlements to the poor and extreme poor chars dwellers.

In CLP1, when the priority was to create proof-of-concept, the project concentrated on ensuring delivery of benefits to the households and did not explore the possibility of obtaining the right of char dwellers to be allotted khas land. In CLP2 it is now important to follow a rights based approach wherein the project participants can be assisted to have government lands allotted in their names, which is their right as landless char dwellers.

An initial suggestion is to investigate into the land status at the time of village selection, its registration details, and to assist to the eligible landless people in the application procedures. CLP has agreed to commission a study on how access to land can be facilitated for the landless in the ecologically fragile chars region. During the process of this study other DFID supported projects and NGOs will be consulted on their grassroots, organisation building and advocacy strategies on the issue of secure land tenure for the landless.

If this job is done collectively it will be easier for the IMO to follow up, and for the VDC to keep up the energy as well. If there are many such applications from CLP villages, the government will sit up, and CLP and its partners can bring the issue in Union Parishad leaders training, as well as in policy discussions at Dhaka, and pressurise the government to speed up the processing of these applications.

The paper points out that DFID needs to consider investing more time and resources in advocacy and pressure at Dhaka level to bring health and education services to the chars. CLP officials can approach local government with lists of such villages, to ensure that their correct status is entered in government records. This can be maintained by building and strengthening community based organizations, to demand and pressurize government to provide more and improved basic services, and better social protection, in the chars region.

Introduction

Bangladesh has experienced strong and sustained economic growth since 1990, averaging around 5% per year. Poverty levels have fallen substantially, from 70% in 1971 to 40% in 2005 according to the national poverty line. Since 1990 Bangladesh has had the highest success rate in reducing poverty in South Asia excluding Nepal. There has also been a relatively stable level of income inequality, with a Gini index of 0.31 since 1995. Life expectancy in Bangladesh has risen from 50 to 64 years and population growth rates have halved to 1.6% a year (DFID, 2009).

However, poverty reduction rates in Bangladesh fail to capture the high degree of ‘churning’ where people and their households rise above the poverty lines only to fall back again as a result of shocks. Bangladesh also has more than 14 million (10 percent) people who are ‘extreme poor’, surviving on less than 40 pence per day. They have had little or no benefit from this period of growth and development (UNDP, 2006).

The extreme poor are concentrated in remote and vulnerable areas such as the Chittagong Hill Tracts; areas prone to cyclones and flooding such as sand islands (*chars*) and low lying basins (haors); and in rapidly growing urban slums. The island *chars* are geographically remote, difficult to reach, and typically lack basic services provision, such as education, health and water and sanitation. Moreover, the char people also do not have adequate access to the benefits of government safety nets programmes.

The Situation of the Extreme Poor

The extreme poor suffer from limited access to basic services, health, education and water and sanitation. They have lower educational attainment and poorer nutrition levels. They are functionally landless, typically relying on casual wage labour for income. They lack access to remittances. *Monga*, seasonal periods of hunger due to lack of agricultural work and income, still affects millions each year. During this time, many leave for the cities to find work as day labourers. The extreme poor are also often poorly served by government, donor and NGO programmes. It is estimated that only about 4-5 million (less than 10% of the poor) benefit from current government social safety-net provision (DFID, 2009). Although microfinance is perceived as potentially debt creating and therefore inappropriate for the extreme poor, the fact is that the growth of microfinance organisations in Bangladesh has favoured the mainland areas and overlooked the *chars*, so that the extreme poor do not even have access, or choice.

The extreme poor are not just economically disadvantaged. They also lack organisation, are unaware of their rights, and least capable of claiming them. State entitlements are typically delivered on the basis of political patronage, and as the extreme poor are socially isolated, they miss out on public services such as health, education, water and sanitation and social assistance. This exacerbates their poverty and often results in chronic poverty, which passes from one generation to the next (DFID, 2009).

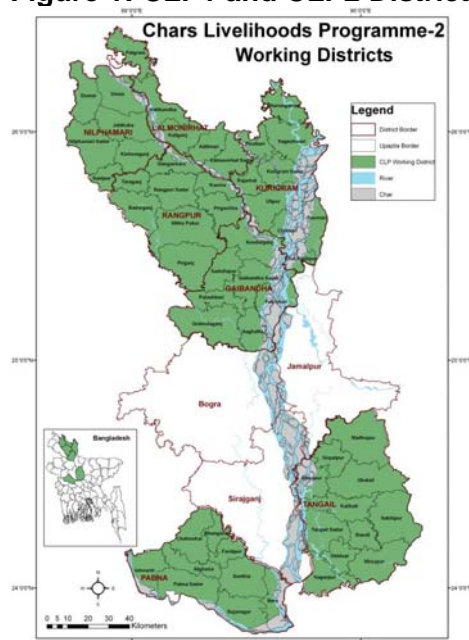
Thus programmes that seek to benefit the extreme poor have to be especially designed to meet their specific requirements, and start by building their capabilities through a slow and step by step process of providing a wide range of inputs.

Objectives of CLP

The CLP targets the poorest households living on island *chars*. In its first phase, CLP1, it covered the five districts of the northern Jamuna and Brahmaputra Rivers (Bogra, Gaibandha, Jamalpur, Kurigram and Sirajganj) seeking to help them to graduate from extreme poverty by targeting four broad purposes: to bring about increases in income and expenditure, reductions in vulnerability, increases in wellbeing, and increase in social capital (Tauheed, 2007).

The goal of CLP2, to be implemented from 2010 to 2016, is to halve extreme poverty and reduce hunger in riverine areas of Bangladesh by 2016. To this end, its purpose is to improve livelihoods, incomes and food security of at least 1 million extreme poor and vulnerable men, women and children living on remote char islands of northwest Bangladesh. Figure 1 gives the map indicating CLP1 and CLP2 districts

Figure 1: CLP1 and CLP2 Districts



The districts to be covered in CLP2 include Gaibandha, Kurigram, Lalmonirhat, Nilphamari, Rangpur, Pabna and Tangail.

The objectives of CLP2 are to:

1. Reduce the environmental and economic vulnerability of families and communities;
2. Increase family incomes and assets, and improve nutrition;
3. Improve access to markets and basic services;
4. Enhance the status of women and girls; and
5. Influence the delivery of national safety net programmes and food policy.

The achievement of objectives related to graduating out of extreme poverty is to be assessed first by a set of graduation criteria. Two sets of criteria are specified: graduating out of extreme poverty, and out of CLP (CLP, 2009). These are depicted in Figure 2.

Figure 2: Graduation Criteria

Graduating from Extreme Poverty	Graduating from the CLP
<ul style="list-style-type: none"> • Total income and expenditure exceed the extreme poverty threshold on a 12-month rolling average; • 90% of the children in a large sample are not considered wasted in addition to 75% of women having adequate (>18.5) international BMI levels. 	<ul style="list-style-type: none"> • Assets > Tk. 25,000 • Participant lives on a raised plinth and with a sanitary latrine • Income derived from CLP activities exceeds Tk. 10 per person per day on a 12-month rolling average¹

The first set on the left of Figure 2 are long term criteria, whereby it is expected that the households in extreme poverty will cross this threshold at some future time after CLP inputs. However, as CLP is a time-bound programme, it is accountable for all of these graduation criteria.

It is significant that graduation from CLP is assessed first on economic parameters: assets and incomes, and then on improved health. Other social indicators are conspicuous by their absence.

A livelihoods project cannot attain sustainable change only if it attends to high quality social relationships with people, and their social development needs.

Other livelihoods programmes use a wide range of social indicators, some of which are listed in Figure 3.

Figure 3: Indicators Used on Livelihoods Projects

Economic	Social Awareness
<ul style="list-style-type: none"> • Access to productive assets • Income level above lower poverty line • Condition of house • Ownership of household items (specific examples e.g. bed) • Evidence of coping with losses to enterprise/ shocks/ disasters • Membership of a savings and loan organisation • Managing a loan portfolio • Investment in livelihood diversification 	<ul style="list-style-type: none"> • Knowledge of key social issues • Knowledge of legal rights • Children’s school enrolment status • Children free from child labour • Proportion of school dropouts among children • Early marriage of daughters • Birth registration

¹ This figure was found accurate as a baseline for extreme poor char dwellers (Marks and Islam, 2008)

<ul style="list-style-type: none"> • Other HH members' earning income 	
Health and Nutrition <ul style="list-style-type: none"> • HH food intake • Quality • Quantity • Children's immunization/ other children's health and nutrition indicators • Improved health-seeking behaviour (e.g. use of trained practitioners) • Coping with health crises • Uses safe water and sanitary facilities 	Empowerment and Social Inclusion <ul style="list-style-type: none"> • Marriage registration • Knowledge of official entitlements and NGO opportunities • Voted/has knowledge of voting rights • Involvement in collective action • Involved in membership group (NGO, other) • Knowledge of political representatives • Inclusion in community social events

Source: Collated from Brac, 2007, Gill et al, 2008, and Matin et al, 2008

While CLP uses some of these indicators in its log frame, none of them are listed in the CLP graduation criteria. The indicators specified in the log frame include many related to social development: reduction of early marriage, dowry, domestic violence, isolation, and increased networks are among the significant ones. The CLP and DFID should consider adding social indicators to the graduation criteria. Composite indicators, which depict both increase in social as well as financial capital, such as continued membership of Village Savings and Loan groups, and children free from child labour, would be good candidates for inclusion in the graduation criteria.

CLP should consider adding social indicators to graduation criteria. Some of these could be: sustained membership of VSL groups, children of school going age going to school, children of less than 14 years old out of child labour.

Social Development in CLP

When livelihoods programmes are conceptualised primarily in terms of economic development, it is not surprising that economic aspects take priority over social aspects. This can be a very defective foundation, as it overlooks the fact that without social development, economic development is not sustainable. Both economic and social development must go together. For the processes introduced by a project/programme to be sustainable, they must be owned and taken forward by the people themselves. And for any joint ownership to develop, a relationship must exist. Relationships are founded on social contacts. The relationships that external projects/programmes make with the local people and the target households, and the relationships that the project/programme promotes among the people whose lives and livelihoods it seeks to improve are key to the success of the

project/programme. Without attention to social development, a livelihoods project/programme cannot attain sustainable change.

The issues that CLP might attempt to address in social development are suggested on the basis of three criteria:

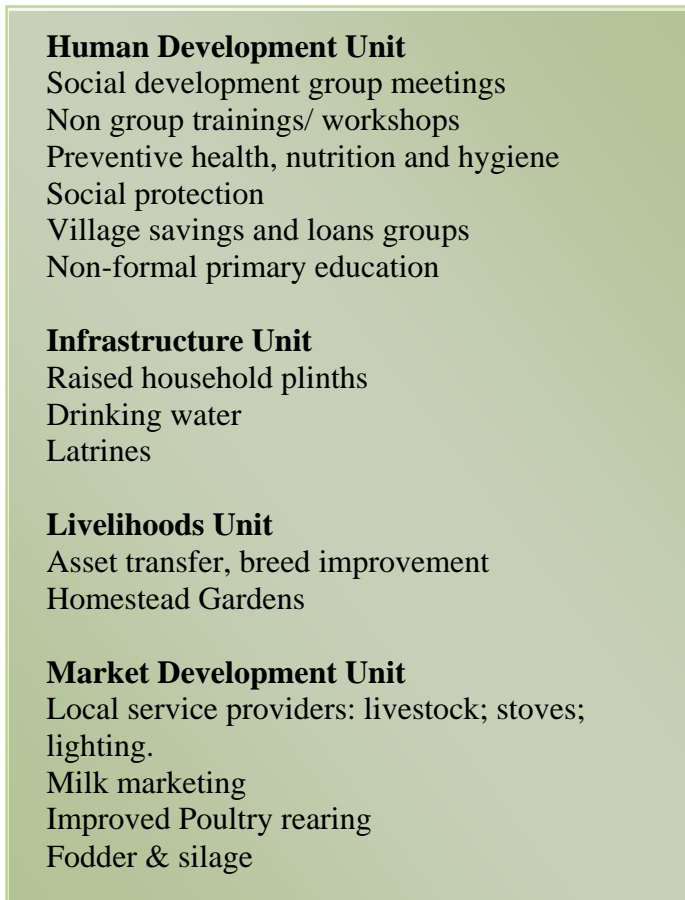
- The social importance of the issue, in terms of its impact on the livelihoods of the extreme poor (for instance, dowry is known to be a major drain on family income),
- Their inclusion in the CLP2 log frame, and
- Achievability of the change.

CLP1 had a prioritised agenda and delivered it well. The focus on targeted core beneficiary households in CLP1 helped to establish the model for alleviation of extreme poverty. In CLP2, in this social development review, the social development strategies are assessed on three criteria: their ability to effectively address the challenge, cost effectiveness, and sustainability beyond the programme period. Thus the strategies for social development and the training material development have been closely aligned so that the training supports achievement of the objectives set out by CLP2.

CLP Activity Sequence

The activities of CLP2 are listed in Figure 4. The first step in the CLP activity set is the selection of a village. Within the village, participatory exercises are conducted for selection of the targeted extreme poor households. The Participatory Rural Appraisal (PRA) exercises are followed by home visits, and further checks by CLP staff, and the lists of core participants are finalised. These are then formed into groups, and group trainings start soon after. Staff of the Human Development Unit is responsible for these first activities. Immediately after, the Infrastructure Unit plans and starts the work relating to raising plinths. Many other households, who are not targeted core beneficiaries of the asset transfer, but living closely, benefit by plinth raising. The Livelihoods Unit plans the assets to be transferred to the core beneficiaries, and does this soon after plinth raising.

Figure 4: CLP2 Activities

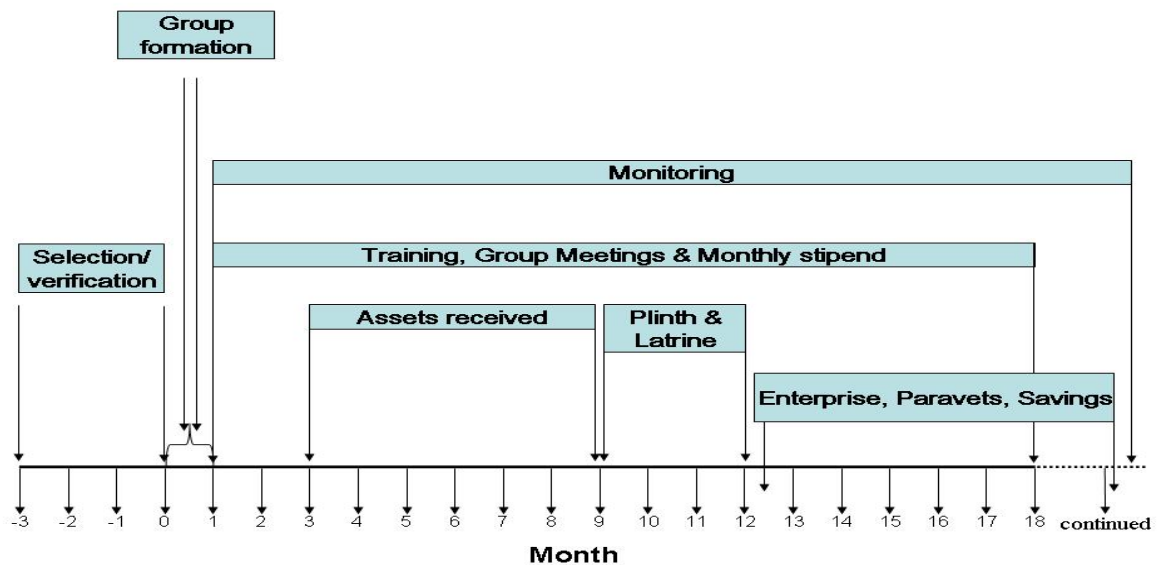


However, plinth raising depends also on the season, and sometimes asset transfers preceded plinth raising. Homestead gardens,

tube wells for drinking water, and provision of latrines to the core participants is done after the plinths have been raised and have had time to settle. The Market Development Unit takes the task of planning for, selecting and training the services needed to sustain the livelihoods activities, such as fodder development, milk collection, veterinary care, and poultry development.

The sequence of delivery of these is given in Figure 5.

Figure 5: Simplified Sequence of CLP Activities: CLP1



The delivery of CLP activities is well coordinated between the units, and the quality of delivery is high. However, some CLP staff expressed concern about the ownership of the inputs by the programme participants, which is critical to the sustainability of the benefits that accrue from programme support. Another key concern was community wide changes, which are important to consider if the whole *chars* community, and not only core participants are to benefit from CLP2. The lenses for examining the social development inputs, therefore, were relationships with participants and community, ownership, and sustainability of impacts.

The approach of CLP has been one of asset delivery to the extreme poor, and reduction of their geographical and health related vulnerability by direct assistance to raise plinths, provide latrines and tube wells, homestead gardens, market development support, and technical trainings. These are reinforced by social development training inputs to enhance knowledge, and change attitudes and behaviour, which will result in improved livelihoods and wellbeing. CLP2 has more flexibility and more rights based features compared to CLP1, such as continuation of stipends even if core participants sell these during the first year of support. Another example of a major shift from CLP1 to CLP2 is linking participants up with other private, NGO and government providers rather than direct service provision.

Despite these improvements, there are differences between a direct delivery approach and a community based development approach. The latter encourages the community as a whole to take the initiative to design and implement solutions to the critical problems it faces. For CLP2 to move towards greater sustainability of its impacts it is important to adopt an approach that engages more with the community, through organisation building and participatory processes to facilitate community based solutions to community wide issues.

To elaborate, an approach that seeks to provide “significant assistance to carefully targeted extreme poor households” orients a programme to focus on targeting. The programme then assigns technical expertise to ensure good targeting criteria and processes. Staff orientation, and subsequent pride, is derived from the minimization of inclusion and exclusion errors in targeting. In the process, while the targeting process gets perfected, the focus becomes more and more on the targeted households and women, and the attention to community wide issues gets dissipated.

CLP’s major objectives include another equally important set: reduction of vulnerability, to environment, and to diseases and infections. To achieve these, CLP works to ensure safe drinking water, sanitation, reduced infections from water borne diseases. These cannot be achieved in isolation for only the targeted households. Community wide awareness, change of habit and access to safe drinking water and sanitation facilities is needed to achieve these objectives.

The former, targeting and delivery of benefits to selected households, is primarily a matter of efficient delivery. This has been achieved by CLP, and its effects show in the studies concerning plinth preservation, improvement in the income, assets of core beneficiary households² (Conroy, 2009). The relationships with CBHHs are also easy to form, as they are based on a clear ‘giving’ by CLP and ‘receiving’ by the targeted women. Even though the programme has changed its vocabulary from calling them ‘beneficiaries’ to ‘participants’, this only recognizes the programme’s recognition of the need for beneficiaries to participate. For the women themselves, CLP is a programme that confers benefits. Their perception remains the same.

This perception permeates the community as well. CLP is a programme that ‘gives benefits’. So, when the programme then seeks to talk to the rest of the community, with a participatory approach, that demands not only that they understand the need for safe drinking water and sanitation, but also that they contribute the resources towards making the facilities for their own use, the community fails to understand it. Immediately, they perceive a contradiction: for the targeted households: assets, plinths, latrines, and tube wells are all given by the CLP.

When a development intervention focuses more on targeted households and women, it perfects micro-level delivery processes. In the process, relationship building with the wider community takes a back seat, and the attention to community issues gets dissipated.

² In CLP 1, 55,000 core participants and up to 45,000 additional poor households had their incomes raised on plinths and above flood levels. Each month the CLP monitors the income and expenditure activities of core beneficiary households using a short survey undertaken by trained CDOs.

Why then, does the programme allot none of these benefits for others? Why should they pay for it themselves? After all, the difference in poverty levels of those selected as CBHHs and themselves are in many cases marginal. So how can they be expected to pay for latrines, especially if they cannot even afford adequate food and shelter for their own families?

The reality on the ground, therefore, is that CLP invests much less in a relationship with the community than it does with target households. By design, it focuses most of its resources on the selected households. All the other inputs given at the community level do not add up to the amount of benefit targeted CBHHs get. This is not to say that CLP does not make any efforts towards these, indeed all its social protection components are directed towards the community, such as raised plinths, cash for work opportunities, access to clean drinking water, medical clinics, Livestock Service Providers (paravets), etc. This paper examines these and makes a few key recommendations.

As an example, if CLP is to work towards achieving its community wide objective of reducing vulnerability to infectious diseases, as stated in its log frame, then two steps are necessary:

1. Investing in a relationship with the community; and
2. Finding ways to support the community, not only with awareness, but also some resources for creating water and sanitation facilities.

The first step is to change the sequence of activities so that CLP2 prioritises building relationships with the community. This has been discussed with CLP staff already, and a new sequence of many CLP activities has been developed and agreed with CLP staff and attached at Annexure 2.

The second is to have a social development strategy that clearly articulates which community based organizations will be formed and supported by CLP and will take the work forward after CLP inputs finish. These and other recommendations are outlined in the following sections.

Revised CLP Activities and Sequence

An important part of the programme relates to community level benefits and impacts. The work related to open defecation free villages, and safe drinking water is important in reducing infections. Tackling these issues requires community level discussions and solutions. The relationship with the community needs to be established first, to be able to come up with community level plans for safe drinking water, and sanitation.

Community relationships and dialogues are critical for addressing the social issues, too. Practices of child marriage, dowry, and domestic violence are primarily related to the low value attached to girls, low education and skills of women which block women's economic independence and keep them dependent on men and their incomes. Access to justice is difficult in the *chars*, given that the traditional forums such as the *shalish* are male biased. Even new forums such as village courts have a gender bias. The first access for women who seek justice, therefore, has to be alternate local organisations, and building community awareness and attitudes of greater gender justice.

The recommendation therefore, is that community based agendas be addressed right after selection of the village, and before asset transfer is undertaken. The initial 3 months or so should be spent on relationship building and promoting community based organisations. These CBOs are discussed at length below. Following their formation there are a number of tasks to complete and processes to follow:

- Complete social mapping of the village, in the usual participatory manner as CLP does, and use the information for building an understanding of the village, introducing CLP and making further plans with the community;
- Increase community understanding of existing water and sanitation facilities and make a plan that includes collective and household based solutions. Some of these might be funded by CLP, especially the collective plans, such as toilet blocks in schools and health centres. Some can be based on household investments, made through direct expenses by households. Similarly, the community can assess the quality of drinking water in all localities of the village, and make plans for all to have access;
- Assessment of school³ and health facilities, the entitlement, the demands that need to be made collectively by the village to the government, and the support that can be provided by CLP⁴.
- PRAs on issues such as marriage will help to discuss the issue of child marriages and divorces. The participants can then be supported to discuss the ill effects of these on the children, both girls and boys. The community can be motivated to stop child marriage, and delay pregnancies among under-age girls.
- Social mapping exercises will help people to identify all those who are poor, destitute and disabled. A discussion on what are the state provisions for the village, who is entitled to these, and how to get them can motivate the VDCs and youth groups to pursue these for those who qualify. Such a collective effort in each of the *chars* village is likely to be more successful than each person making efforts on his/her own, and each IMO making separate efforts.
- Work of the VSL project should also be started with core as well as non-core beneficiaries. Savings act as a binding force, bring women together, and help them augment both social and financial capital. VSL groups spread over the entire village will give scale to the activity and bring a greater vibrancy to CLP's inputs in each village.

This methodology will help CLP make social relationships with the larger village community, much beyond the core beneficiaries. Once these relationships are made, the asset

³ CLP is not providing more on education than it started in CLP1. Its capacity to make a genuine difference is limited and undetermined as yet.

⁴ This and the following three aspects need to be incorporated into CLP's monitoring and evaluation framework, which at the moment the focus mainly on the empowerment of individual women and girls or households.

transfers to core beneficiaries are likely to be less divisive than they are at present. While any targeted transfers are bound to have divisive effects, the negative impacts of these are likely to be mitigated by the energy and goodwill of the community wide inputs that CLP would have provided already in the first 3 to 6 months. CLP is also working with Union Parishads, and the training provided to the UP members is also expected to result in greater awareness, sensitivity and improved attitudes and motivation to provide services in the *chars*, with special attention to the needs of the extreme poor.

The revised work schedule of each unit is under preparation by CLP, and is attached at Annexure 2.

Elaborating Social Development Strategies for CLP

The social development strategies of CLP must begin with locating the CBOs that will partner the CLP for programme implementation and sustain the activities beyond the programme intervention. The strategies for social protection, gender equity and social exclusion are then discussed. Attention moves from the provision of benefits to introducing two elements: a) partnerships with the community, and capacity building of the *chars* dwellers, beyond the immediate target group of core beneficiaries; and b) a rights based approach whereby pressure is brought upon government to improve the provision of basic services, and provide rights and entitlements to the poor and extreme poor *chars* dwellers. Building and improving relationships with the UP will be important to furthering these objectives.

Planning CBOs

The first question that arises in the context of CBOs is why they are needed at all? A programme that seeks to target and confer benefits to a target group, can just go ahead, identify them, deliver the inputs and end the project/programme. This indeed has been the traditional welfare approach, which identifies and confers benefits to 'beneficiaries'.

Development actors have moved beyond this thinking for several reasons. The first is that when products and services are delivered by external agents, with little or no involvement of the beneficiaries, then the whole external effort could be misdirected or rendered ineffective by lack of understanding or acceptance by the recipients. This realisation has led to participatory approaches, which consult and involve the beneficiaries in design and delivery of development programmes.

Even as participatory approaches have enabled consultations, they have also been used to appropriate the voices of the poor. Micro planning participatory exercises have been used to endorse project/programme conceptualisations of external interventions needed.

At their best, participatory exercises involve a nebulous, undefined, 'community', and sometimes include 'stakeholders' of different categories. The issue of which CBOs are the right ones to work through is less addressed. This is one of the most critical determinants of how an intervention is understood, perceived, received, and how much it is owned and taken forward by the local people.

Large donor supported interventions like CLP can just implement their activities in a service delivery mode through partners. This may be participatory, but will not be sustainable. Thus external intervention programmes need to work with local community based organisations. The grassroots elected organisations such as Union Parishads would have been the normal first choice. CLP has tried this, and found that they lack capacities, and even if capacity building inputs are provided, eliminating corrupt practices has proved much more difficult. The programme must, therefore, build alternate, more accountable and transparent community based organisations.

A second question to be answered before considering programme promoted CBOs is why the capacities of existing local organisations, especially the government and quasi government ones, cannot be increased. CLP has indeed been working with the Union Parishads, the local people's organisations on the ground. These are the grassroots political representatives of the rural population. CLP has formed scheme implementation committees (SICs) which oversee the works allotted for implementation through UPs, mostly relating to flood proofing. The capacities of UP are also increased by conducting a training programme for the members. Though these measures help, CLP has also found that many UPs are ineffective, are ridden with corruption, or both. This has been possible to monitor, but difficult to control. Therefore, passing implementation funds through UPs has been reduced over time. As most UP members are also located on the mainland, this is not an appropriate grassroots forum for furthering *chars* residents' interests. There is a need to form new CBOs, to take forward the communities' objectives with CLP support, i.e. to reduce the vulnerability and to improve the livelihoods of the people on the *chars*.

A quick overview of CBOs and other government and donor promoted CBOs which exist elsewhere in rural Bangladesh reveals that there are many of them; a few are listed in Figure 6.

The sustainability of all the processes started by the project/programme can be better assured if it creates and leaves behind sustainable organisations of the community. Ideally, these should be mainstream organisations. However, mainstream organisations such as the Union Parishad, are not always present on the *chars*. Social organisations, such as the village *Shalish*, and the village courts are also known to be gender biased, and biased against the poor. The achievement of programme objectives necessitates formation of new and vibrant organisations, some of which have been started already during CLP1.

Figure 6: Range of Community Based Organisations

Community Forest User Groups
 Children's clubs
 Mother's clubs
 Para legal Committees
 Palli Shomaj
 Water User Associations
 Water Sanitation and Health (WASH) Committees
 School Development Committees
 Self help groups, or village organisations

Three forums are suggested:

- **Village Savings and Loan Project:**

The project currently works with core participants, those who receive asset transfers, to form VSL groups for savings and small loans. These forums are one of the most important and successful elements of the programme in terms of graduation from poverty. They should be continued, and expanded on a voluntary basis to cover the whole community, so that all villagers can have access to savings and loan forums of their own.

Another advantage will be that the village will become attractive to external MFIs. This does not imply that CLP believes the link with MFIs to be either necessary or beneficial. Indeed CLP's prioritisation of savings as the microfinance service is well taken, and retention of the savings with women is the most empowering feature of the VSL project.

These characteristics need to be retained. The intention of the project should be to strengthen VSL groups as organisations that offer “empowering microfinance” as against high cost loans that create indebtedness. The VLS groups need to be prepared to link with MFIs, as they have unmet credit needs, which will grow as the extreme poor households transit to improved livelihoods. The creditworthiness of the formerly extreme poor families, as well as those in the community who will be members of VSL groups, will increase over time. The net demand for credit, which is over and above what their own savings, can be met by external MFIs, if the latter find it sufficiently profitable to do business in the *chars*.

Promotion of VSLAs in the chars region, with the extreme poor and the wider community, will augment both social and financial capital.

The detailed methodology for the scaled up pilot may need to be elaborated, along with the accompanying promoting and monitoring staff and other costs. The modalities of this will develop over time. The Char Shasthya Kormi (CSK) is expected to be the promoter and trainer of VSL groups. The CSKs will themselves be new. The CSK model is one of creating a Community Resource Person (CRP)⁵, who is expected to be both a service provider and an entrepreneur. The idea of using the same person as a CSK and VSLK (VSL *kormi*) will be an advantage that the person will be able to earn from both activities (selling medical supplies as well as earning from VSL group facilitation/management. This makes the CSK/VSLK self reliant. Another advantage of this is that CSKs can emphasise links between savings and ability to deal with health shocks. However, such CRP also needs to be multi-skilled; with CLP hoping to train her/him both

“Kormi Den”
 Abidon took 5 shares of 10 Taka each last week during the meeting of her VSL group. She earns well from the assets given by CLP two years ago. The two VSL groups in this village, both two years old, are regular in their meetings and savings. They distribute these amounts as loans and pay an interest rate of 5% per month on their loans. The last time they divided the profits according to their savings, they made good profits from their loan operations. Savings are of immense value, and they bring as much as they can, each fortnight, to the common kitty. However, while they have learnt to manage the VSL groups and its common fund, they are still not able to keep the accounts well. They are all illiterate, and it’s not easy to find someone to keep books for them. The savings operations are not yet large enough to be able to afford paid accountants. They have only one demand from CLP: “Didi, Kormi den”. They would like to have an accountant, who will continue to attend their meetings and write their accounts.

⁵ The term CRP is different from the “service provider” more commonly used in CLP. The former emphasizes the fact that the person belongs to the community, while the latter emphasizes more the feature of service provision. As the intention is to create more and more community based resource persons, I would strongly advocate changing as many designations of service providers as possible to CRPs, especially as some may provide multiple services.

in money as well as health related information and competencies. The extent to which local rural women and men are able to meet these demands remains to be seen.

As VSL project is being scaled up only in CLP2, the model as well as the costs will initially continue to be in a trial phase, and the project will need to provide for both training and monitoring costs.

A more detailed review and suggestions for VSL project are given in Annexure 1.

• **Village Development Committees (VDCs):**

VDCs will have the following mandate:

- Protective: protective role for the elderly, disabled, and women;
- Rights based: Engage with investigating the status of the registration of the village land (possibly Shiree has experience in this area, although this more likely from land already registered as *khas* land), get government services to *chars* (health, education), and link with UPs to get schemes⁶;
- Coordinating and Planning: such as planning and leading initiatives for making the village open defecation free, ensuring safe water, etc.; and
- Conflict resolution and Social Justice: such as stopping child marriages, mediating in dowry and other gender related conflicts. This will need specific training on community conflict resolution techniques. As CLP does not have experience in this field, it will be useful to source this from other organisations, and pilot the conflict resolution capacity building in selected areas⁷. In the second step, if the methodology found useful could be replicated across the programme.

The VDCs are expected to be CBOS which will utilise the power of political leaders, if positive, and counterbalance it, if negative. They will safeguard the interests of the women, the poor, and the excluded, such as people with disabilities and the old and destitute.

The proposed composition of VDCs is 11 members, as follows:

VSL group members	4
School Management committee member /Teacher	1
Imam	1
Char Shasthya Kormi	1
LSP	1
Chairman of the Haat Committee, or another local elite person	1
Youth representatives (Woman, man)	1
Union Parishad member, if available	1
Total	11

⁶ The effort at the village level will need to be supported with raising the issue at the district forums and in the relevant ministries, especially education. This recommendation is made in other sections of this paper as well.

⁷ Organisations such as ICCO have partners in South Asia, including Bangladesh, who have worked with conflict resolution methodologies at the grassroots. Nijera Kori has the expertise as well.

The composition is indicative, and the exact formation will vary from village to village. For instance, it may not be possible to get a teacher in every village, in which case a proactive person from the school management committee may be possible and useful to have. The inclusion of one elite or rich person will help the VDC to be better networked with the influential people in the *chars*. CLP and IMO staff will have to find the right candidates, so as to find the right balance between preventing elite capture and benefiting from including someone who can use influence to benefit the community. The emphasis on youth is as they bring energy and commitment, and in working with them, CLP invests in the community leaders of the future.

Each VDC should meet once a month during which they are also expected to receive training inputs. The chairperson of the VDC, expected to be a person with leadership capacity and elected locally should conduct the meeting. The training should be conducted by the CDO or CSK, one of whom should attend meetings. The capacity building inputs can be intensive in the beginning, tapering down over a period of, say, three years after which the VDC can be on its own. Each VDC needs to maintain a book which records the decisions and their implementation, and the cash and goods transactions of the VDC. These can be collected by the programme once in six months for monitoring and evaluation, and planning further capacity building.

- **Youth groups (Kishore/Kishori Daal⁸):** These groups could be formed with girls and boys in separate groups, or mixed groups. Adolescents from the age of 13 could be included, and an upper age limit of 19 may be applied. People considered good leaders, and over this age may be included in the VDC. They would take up agendas of water and sanitation, improved education and skill training, especially of girls, child marriage, dowry and domestic violence, reproductive health (including HIV/AIDS), and caring for the elderly, disabled, women, and children on the *chars*.

These three institutions together will carry the agenda of improved livelihoods through community development, inclusion and equity, forward in the *chars*.

Ensuring Secure Land Tenure for Programme Participants

CLP1 provided plinth raising for 95,000 char dwellers (including core and non-core participants), and CLP2 intends to cover up to 67,000 core households under this activity, with a larger coverage when non-core participants are included. The participants, being landless, live on land belonging to 'landowners' who take an annual amount or a lump sum payment from the CLP beneficiaries to let them have a homestead. There are cases where the landless are allowed to occupy land without payment, and in these cases further investigation could often reveal that the landless do a variety of free jobs for the landowner, are indebted to him, and have work relationships that would categorise them as bonded labour. The right of these 'landowners' is often acquired through power, as on paper, a majority of *chars* lands belong to the government, as unregistered or registered *khas* land.

⁸CLP will need to decide on an appropriate Bengali term

The programme makes an informal assessment of whether the beneficiaries whose lands are being raised will be allowed to stay on the land. Wherever the beneficiary feels secure, the programme accepts status quo. In some cases when the landowner is considered likely to create a problem, then the programme has required that the landowner signs a NOC (no objection certificate) to say that he has no objection to the plinth being raised, and that the beneficiary can continue to stay on the land for another five years. This system, in effect, endorses the illegal occupation of lands by the said ‘landowners’ and *mastaans*. In CLP1, when the priority was to create proof-of-concept, the programme concentrated on ensuring delivery of benefits to the households and did not explore the possibility of obtaining the right of *chars* dwellers to be allotted *khas land*. In CLP2, the concept is already proven, and it is now important to follow a rights based approach, wherein the programme participants can be assisted to have government lands allotted in their names, which is their right as landless *chars* dwellers.

The law requires that when lands are lost to river erosion, those who owned the eroded lands must register this with the government. The law provides that if a new char comes up in the same place in the next 30 years, the person whose land was eroded can claim ownership once more. Another provision is that the new lands that come up as *chars* belong to the government (*khas land*), and those who are landless and poor can apply for this land, which will then be assigned in their names. This is possible only if the *khas* land has already been surveyed and recorded by the government as such. This provision has not so far been used by CLP, due to the complexities, time, costs and resistance to doing this. Where *khas* land has already been recorded in the land records, and is ready for distribution, other DFID projects/programmes, e.g. Shiree and NGOs such as Nijera Kari have used these provisions to get land already registered in the names of landless poor. These examples can be examined for a suitable strategy for ensuring secure land tenure for CLP participants.

CLP has agreed to commission a study on how access to land can be facilitated for the landless in the ecologically fragile chars region. During the process of this study other DFID supported projects and NGOs will be consulted on their grassroots, organisation building and advocacy strategies on the issue of secure land tenure for the landless.

A detailed strategy needs to be developed, whereby right at the time of beneficiary selection, the land allocation can be decided, and efforts initiated to secure *khas* lands in the names of beneficiaries, if possible, prior to plinth raising and asset transfer. In order to develop this strategy, CLP has agreed to commission a short briefing paper on chars land, which will be very useful in informing and explaining the position. The process of such a study can be participatory, and help various stakeholders, e.g. CLP, local government, DCs, IMOs, and the landless people themselves, to discuss and agree on the processes that they can undertake to obtain land or increase their chances of getting it. The situation analysis could cover an assessment of how much is unregistered and how much is registered. What should happen when *chars* erode? What options are there? What have others tried and succeeded or failed? Who are the stakeholders, allies and advocacy targets? Can CLP identify simple and cost effective means of influencing, registering and distributing land to the landless? These could form the terms of reference of a quick study on the subject.

It should be understood, however, that registering and recording *khas* land by the land registration officials of the district is extremely time-consuming and then, after the CLP participating household head has submitted his or her application for allotment of *khas* land, it can take up to 18 months to obtain the title deed. It can be a long (and costly) process.

Therefore, it would be advisable to start the process early and run it parallel to other CLP support. An initial suggestion is to proceed as follows:

1. Find out the land status at the time of village selection, and if the land is not yet registered as *khas*, CLP office/IMO can itself move the application for this.
2. If the land is already registered as *khas*, then the application for households can be processed. These applications are better made in a group, through the VDC, with all core participants, and other landless people who are eligible, all applying together.

If this job is done collectively, as suggested above, it will be easier for the IMO to follow up, and for the VDC to keep up the energy as well. If there are many such applications from CLP villages, the government will sit up, and CLP and its partners can bring the issue in UP leaders training, as well as in policy discussions at Dhaka, and pressurize the government to speed up the processing of these applications. It may even be possible to offer some staff to the land registration office, provide data that CLP has, provide a computer and data processing, and engage actively with the process. As other DFID programmes like Shiree are engaged with advocacy on similar issues, there is a strong case for lessons sharing between CLP and Shiree, BRAC and UPPR, and NGOs such as Nijera Kari and others, to help CLP build a strategy and a momentum.

The process is not likely to be easy or non-controversial, but will be a step in the right direction. CLP's engagement with land issues will show char dwellers (including VDCs and youth) how to claim their entitlements, breaking ground on that score, and offering lessons to a larger development community that works with the Extreme poor and least resourced group.

Protective Grants

The programme has introduced several features for protection and vulnerability reduction, especially during lean seasons, such as monga, and during winter and floods.

Employment and cash-for work incapacity safety net: In 2007, CLP introduced the Infrastructure Employment Programme (IEP) Safety Net Grant, through which 3,142 extreme poor households who lacked an able bodied member were given grants of Tk. 175 per week for the 12 week duration of IEP (Chars Livelihoods Programme Annual Report 2007-2008). This grant was limited to villages where IEP was active, and grants were given for a minimum of 10 weeks (Goodman and Scott, 2010). The IEP has since continued, and offers wage employment during the four months of lean period when agricultural work is scarce and the poor usually face hunger. Those who are not able to do manual labour are given cash grants for survival during this period. This covers the elderly and the disabled. Some of them can be productively employed to take care of children when the IEP work is on, and thus earn a wage. However, as this support is offered only in villages where IEP is active, its geographical coverage and the time period are limited. It is therefore at best a palliative

effort to support those who are unable to earn through physical labour, at the time when the CLP's infrastructure activities are being implemented in the villages.

Emergency cash grants: CLP provides some humanitarian support to both beneficiary and non beneficiary households. During floods and in cases of river erosion, the programme gives a quick relief in of Tk. 2,000 per household. CLP provided a total of 15,080 erosion grants; 8,044 grants of Tk. 3,000 in 2007/8; 4,795 grants of Tk. 3,500 in 2008/9 and 2,241 in 2009/10 (CLP, 2009; Goodman and Scott, 2010). The latest quarterly CLP report (Jan- March 2010) states that there has been less river erosion than expected since 2009, and so against an estimated 4,000 erosion grants of Tk. 2,000 per beneficiary household, only 2,241 grants were provided. During one cold winter, blankets were distributed to protect people from the cold. This support is available to both beneficiary and non beneficiary households. These blankets were distributed to households receiving the Community Safety Nets during ATP-4 as well as to the selected CLP2 Phase 1 beneficiary households.

CLP studies show positive impacts of these measures. While all these have good impacts, these measures are short term by design. The elderly and disabled, if not included under the ATP, are destitute in the long run. CLP has put into practice processes by which most of these people are included, in the villages covered by CLP.

Community Safety Net (CSN): CSN was a pilot schemes started in 2008, and scaled up in 2009. It involved each CLP group selecting and supporting one extreme poor person. The programme covers a couple of thousand women, who could not join the ATP but are as poor as the core beneficiaries. They are selected by the core beneficiary groups, who then pool in small sums of money, or in-kind support, such as rice, to give to the woman they select for CSN support. Usually, the woman receives equivalent of one kilo of rice per month, valued at Tk. 22-25 (Mathews and Hossain, 2007).

Two CLP surveys covering 400 donors and 400 recipients showed that 88% of the beneficiaries were women, and close to 60% of CSN beneficiaries come from female headed households. In terms of marital status, only 44% of respondent household heads were married. Of the remainder, only 3% were unmarried, 47% were widowed; and another 6% were separated, abandoned or divorced. The predominance of single women headed households among these women is evidence of gender based vulnerability on the chars (Mathews, 2009). A majority of the women, 78% spent the money on food and health costs, and some on education and loans. The amounts were too small to invest on income generating assets.

IEP safety net, Community safety net, erosion grants, blanket distribution are all measures limited in geographical coverage and time. They help the destitute, with limited protective impacts. CLP should evaluate and introduce measures which improve the protective and promotional impacts on livelihoods of the extreme poor. These could be stipends for six months or a year, with small asset transfers. There is a case for introducing differentiated support packages for the char dwellers.

While the idea was novel, and it is indeed better for these women to have small support rather than none, the fact remains that these women are often just as destitute as the ones selected by the programme as core beneficiaries, and the programme has probably sought a way to reach them due to its own inflexibility of including those who do not fall strictly within the selection criteria. Again, the CLP initiative does not belie the fact that villages have their support systems too. It still remains an initiative that enables even the poorest women on the *chars* to share the goodwill they receive from the programme, and is, therefore, valued by the CLP staff and the women. However, as the benefit is too small and for too short a period, the programme needs to come up with new ideas to support these women, through the VDCs, youth groups or VSL groups.

Those who are destitute currently fall in the gap between two extremes. On one end is demand creation that does not work where services are faulty. On the other hand, advocacy can create a supply of the services needed, but is too long a route to be practical within the short time span of a programme like CLP.

CLP's outreach to the aged, PWD, and destitute who cannot be supported with ATP, cannot be too ambitious. It is not within the scope of CLP to pilot a stipend and assess its performance and impact over a period of time. CLP could consider a smaller grant for asset transfer, and/or a loan product for those who do not qualify for ATP. BRAC's CFPR has two categories of beneficiaries, those who are the Specially Targeted Extreme Poor (STUP), and those who are Other Targeted Extreme Poor (OTUP)⁹. The latter live in regions which are better off, and therefore are, in general, better off compared to the STUP women¹⁰. CLP has a similar situation, with the new regions better off than the older geographical areas of CLP1. It may be possible to think of a range of support services for different categories of beneficiaries, in the different geographical areas of CLP2. A different package may well be worth considering, which will help CLP2 to better calibrate its benefits to the needs of the core and non-core participants, and the community¹¹. CLP has already designed a two-tier asset package, with the comparatively wealthier households receiving a lower asset package, of about Tk 9,000, instead of the Tk 15,500 package for core beneficiaries. This calibration is a step towards greater inclusion.

The programme needs to design measures which provide long duration and predictable support to those elderly and disabled people who have not been included in the ATP. It is likely that the cost of expanding stipend in all char areas villages covered by the programme, either throughout the year, or at certain times of the year, would be prohibitive. However, these options should be estimated, using the baseline/ social mapping data available with the programme. Some measures can be piloted by CLP with its implementing partners, and others can be started in partnership with the government.

⁹ The latter receive loans but no asset transfers.

¹⁰ Lessons on this are available from CFPR programme. If geographical targeting is used, and geographical differences are known, it is possible to fine tune the assistance package to the geographical location, and offer more benefits and grants to the people living in the poorer and more vulnerable areas, as compared with the better connected and relatively less vulnerable regions.

¹¹ CLP have since designed a 2 tier asset package in the same community – the slightly wealthier receiving a lower asset package, about Tk 9,000 instead of Tk 15,500

Inclusion and Access to Basic Services

Given that the living conditions on the *chars* are characterised by lack of services, they are typically inhabited mostly by those who neither have land, nor the ability to acquire some, on the mainland. The geographical location itself is an indication of extreme poverty of a majority of the families who live on the *chars*. Thus an important dimension of inclusion is not so much the differences within households who live on the *chars*, but between mainland and *chars*.

Given the lack of education and health services, the CLP introduced both these services. The programme began implementing a non-formal education project from November 2007. The project is implemented through six NGOs with “Friends in Village Development, Bangladesh” (FIVDB) providing technical support to CLP and the IMOs. The model and curriculum provide six academic years of basic education (shishu/pre-primary to Class V) in 48 months. Teachers were selected from the local community and trained. CLP provides uniforms and all learning materials. A total of 150 learning centres were constructed (Chars Livelihoods Programme Annual Report 2007-2008). Classes run 3/3.5 hours per day, 6 days per week. Eighteen learning centres run a double shift, making 168 classes in total. A total of 4,976 children (2,457 boys and 2,519 girls) without access to government or non-government schooling are studying for Grade 3 (Goodman and Scott, 2010). The educational interventions have been limited to these centres in CLP2. The rationale behind it is that education is a public service to be provided by the government, and the resources needed to provide adequate education to the *chars* are beyond CLP. However, the programme has yet to pressurise the government to offer educational services on the *chars*. The DFID is also an important actor in creating such pressure, and needs to play its donor role more effectively in reaching education and health facilities to the *chars*.

Chars dwellers are denied the most basic of public services, such as health and education. Thus the most critical inclusion issue in the *chars* is not placed at the household level, but in the transformative structures and systems influencing their livelihoods. Thus an important area of work for a programme that seeks to end exclusion is to improve capacities of local organisations, and take up advocacy for facilitating access to rights and entitlements of the *char* dwellers. DFID, as a donor that supports targeted programmes for the extreme poor, as well as government’s health and education programmes, need to play a stronger role in ensuring that the government keeps its commitments to people living in geographically vulnerable regions such as the *chars*.

The programme needs to strategise better for bridging the divide between the *chars* and the mainland. This can be done through:

Advocacy: CLP should invest more time and resource in advocacy and pressure to bring health and education services to the *chars*. Such advocacy can be done by DFID working together with CLP and its partners, and also enable the community to unite to exert such pressure, through the VDCs, on Union Parishads, and through the latter, on the central government.

Education remains a central agenda in Bangladesh. The Primary and Mass Education Ministry has announced provision of funds under a new policy for hard to reach areas including *chars*, to establish Learning Centres there. This is an obvious opportunity for CLP to pursue with the Ministry, following DFID's permission to do this. The requirements regarding establishment of Govt. Primary/Secondary Schools and Govt. Community Health Clinic is that it mainly depends on the number of population of the area. CLP can use the baseline and social mapping information of the villages that it works in, to separate villages according to those with population levels which qualify them to have schools/clinics. If so, then these can be demanded. If not, then CLP needs to provide the services in the short term, and have a policy advocacy agenda for those villages in the longer term.

“I am aware of the lack of provision on the chars and the high incidence of teacher absenteeism. Yet, I was really shocked to see it in reality, when I visited a school where the only teacher was a 15 year old girl. Of course she did not have any qualifications. She was getting a proportion of the salary of the teacher who was supposed to be there. It made a very strong impression on me. I now want to devote a year to just supporting education for Bangladeshi children.” - A CLP intern

The policy advocacy agenda is to make larger allocations to the *chars* in the national budgets, as also to change the population criteria for the island *chars*, which are bound to not meet the same population criteria as mainland villages.

However, as advocacy is a longer-term strategy, it is important that CLP recognises the implications of missing out on service delivery or partnerships for providing effective access to school education. It is important that every child below 14 goes to school, as education is critical to preventing the inter-generational transmission of poverty. CLP can explore partnerships with other NGOs to set up education facilities in the *chars*, at least for primary school, for at least five years, till the advocacy effort begins to yield results.

Partnerships: CLP needs to work with the government to bring services to the *chars*. CLP can initiate meetings, workshops, conferences in Dhaka on the subject, bring stakeholders together, develop plans and offer tapering financial support to ensure that the government departments do reach the *chars*. CLP can also establish partnerships with large NGOs, such as BRAC, Nijera Kari, CARE, NGO Forum are already engaged or beginning new projects in *chars* regions, this is a good time to make partnerships with them for the CLP field areas, where CLP not only has the mandate to work but also a profound knowledge of the situation in these areas. CLP can form a network or platform, along with its partner IMOs and other INGO and NGOs, to support the advocacy needed. As CLP does not have expertise in advocacy, and is primarily focused on service provision, it may not be able to become a leader of the platform. Yet, it may be possible to

join those who are engaged in advocacy, and learn and contribute to their work, from the CLP experience.

Thus CLP needs to have a three-fold strategy: of service provision, demand creation, and policy advocacy. It needs, then, to have a monitoring and follow up plan to assess progress on these objectives.

Addressing the school issue in the shifting *char* lands: The government provisions health and education services to each village based on the boundaries of the revenue village, *mouza*, as per government records. Many of the *chars* islands may show as part of a *mouza*, which already has a school. The schools are typically located on the mainland, but unless the *chars* islands are registered as separate villages, it will be difficult to demand provision of health and education services on the *chars*. The recommendations for CLP are to:

1. Soon after selection of a *chars* village, check where it is registered in government's land records. If it is part of a village that is on the mainland, CLP will need to work to get it separately registered, so that it qualifies for the provision of government services.
2. The qualification for a school or health post is not dependent only on the inclusion of the *chars* island in a *mouza*, but also its population. Island *chars* may or may not have the required population to qualify for a separate school with teacher. If it qualifies, then the advocacy work can be taken up by CLP along with the UP member responsible for the *chars* village, and the VDC formed under the programme.
3. Advocacy will be needed at Dhaka level, with CLP officials approaching the government with lists of such villages, to ensure that their correct status is entered in government records.

CLP needs to garner a range of livelihoods support services for the residents of the chars. These include land entitlements, health, education and access to justice. For sustainable access to these, CLP needs to have a three-fold strategy: demand creation through building people's organisations and increasing their capacities, service provision, and policy advocacy. Many of these wider objectives can be achieved only with collaboration and partnerships with other DFID programmes, CLP-IMOS, INGOs and NGOs. The monitoring and follow up plan should assess its progress and achievements on all three aspects.

Accessing Entitlements: The government has several entitlements such as the Vulnerable Group Development (VGD) card, and Vulnerable Group Feeding (VGF), and pensions for the aged and disabled. The *chars* dwellers are unable to access their entitlements as these are limited and therefore handed out as privileges to those closest to the political leaders. The programme and IMO staff can put a stronger emphasis on obtaining these entitlements for the *chars* dwellers, by putting this on the agenda of VDCs, and building their capacities for finding out information, and building the linkages to demand these benefits for *chars* dwellers. However, even with the best efforts at making linkages (addressing demand side issues), the problem on the supply side persists. The government has limited allocations

compared to the number of people who need the benefits, and even these are not allocated to those living in the *chars*, and/or those with low access to politicians and government officials.

Therefore, in addition to the role at the grassroots level, CLP will also need to advocate at the national level for adequate entitlements for the *chars*. This is a long term route, which needs partnerships with other DFID programmes, CLP-IMOs and other INGO and NGOs to collaborate and go forward with the pressure on the local and national governments.

Gender and Social Exclusion

Women and girls form 48.6% of Bangladesh's population. Gender and Exclusion information is difficult to find in Bangladesh; National data sets provide a broad overview but fail to give an accurate picture of the scale and nature of gender based forms of exclusion (GOB, 2009; UNDP 2006). Some key statistics show that:

- Although 26% of all women aged 15-59 are employed, 10% of all employed women work for a cash wage;
- Women's wages are only 60% of men's wages;
- 40-69% of all women experience gender based violence every year and less than 50% of women feel safe going out alone in their village or neighbourhood;
- Approximately 30% of women are under nourished;
- The maternal mortality ratio is 320 per 100,000 in 2007, which means that over 12,000 women die each year due to complications in childbirth and pregnancy;
- Bangladesh has almost achieved gender parity in primary enrolment with 98% for boys and 84% for girls. On the whole primary school completion rates have fallen since 2000, with girls being particularly disadvantaged.

The other major groups which are excluded are people with disabilities and those affected by HIV/AIDS, and possibly Dalits, all of whom face economic and social deprivation. For women and other excluded groups, there is a lot of ground to cover, both in improving the condition, and their social positions, and both practical and strategic needs of these groups require to be addressed.

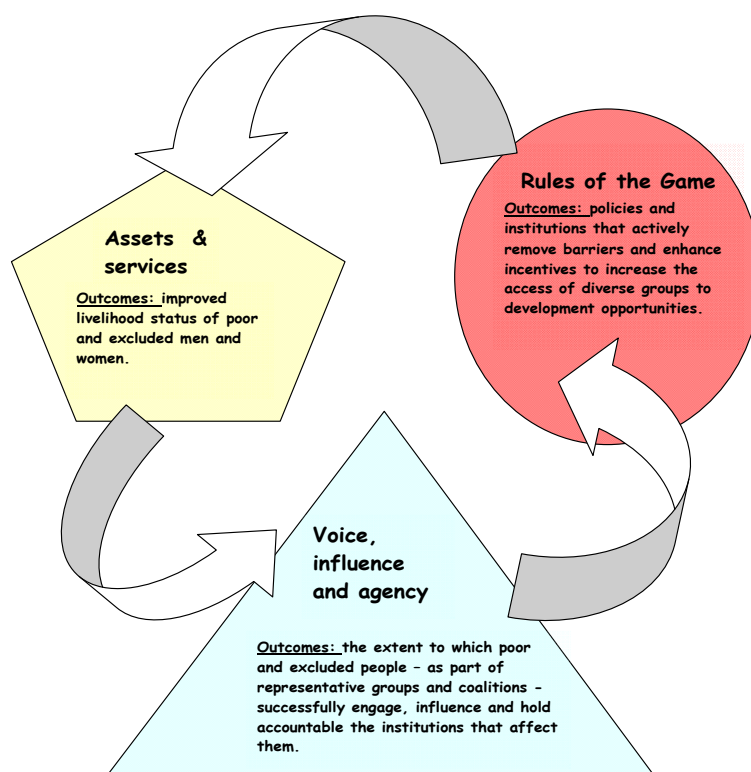
The turnaround from exclusion to inclusion is not a matter of simple turnaround. The social structures and norms that keep these groups in subsidiary positions converge to prevent an easy transition to inclusion and improved social positioning. One conceptualisation of the change envisages it in terms of three "domains of change" (DFID & World Bank, 2006):

- Access to livelihood assets and services;
- The ability of poor and excluded people to exercise voice, influence and agency; and
- The "rules of the game", which refer to the policies and institutions which mediate and regulate people's participation in the life of the state as well as their access to livelihood opportunities.

Figure 4 depicts the three domains. The framework theorises that *change needs to occur in all three domains to have sustainable impact*, as changes in all three domains reinforce one another.

Figure 4: Gender and Social Exclusion Framework

GSEA Domains of Change



A critical factor in shaping whether gender equality and inclusion occur in any given society are the **“rules of the game”** which govern whether policies, formal and informal institutions, and systems of accountability are responsive to all citizens.

How CLP addresses Gender and Exclusion

An analysis of CLP's strategies shows that CLP has maximum activities in the first domain: access to livelihoods assets and resources. It has some activities in the second domain, such as VSL group creation and human development trainings. CLP has a major gap in the third domain, with relatively few activities that change rules of the game by influencing policies and institutions. The following analysis outlines these gaps and makes recommendations for adding activities that improve gender equity and inclusion outcomes.

Gender

The programme includes women as primary participants and by providing assets and capacity building to them, creates the base for empowering women.

A CLP survey of changes in knowledge, attitudes and practices shows improvements on all three aspects (Conroy, 2009). The survey found that female core beneficiary decision-making for family planning had risen significantly. There was gradually increasing inter-household social inclusion and social capital. CLP households reporting being sometimes invited to the social events of “better off” households. Between 60%-70% of sexually active households reported that they were using some form of contraception (including natural birth control). Fewer beneficiary households expected to pay dowry for the daughter’s marriage as

compared to non-beneficiary households. Unfortunately, older CLP beneficiary graduates also reported that their economic decision-making with regard to income expenditure, loan taking and, to a lesser extent, children's education decreased after they had left the programme. Thus though several steps were taken towards more equality and inclusion, the change was not yet sustainable.

Women's empowerment can be further enhanced by:

- Involving women in asset purchase, and giving a clear message that BOTH women and men can accompany the IMOs for asset purchase. This will enhance ownership of the asset, as well as create mobility of women right from the beginning of the project.
- Increase women's link with markets, initially by bringing them for asset purchase and later by encouraging them to sell their assets directly in the market. It will reinforce their control over assets and access and control over cash, both are important elements of economic empowerment.
- Do more skill training and enterprise start up for young girls. Over the long term, this measure will reduce incidence of child marriage, dowry and domestic violence. It will empower more and more young women and their parents to make choices in favour of the women.

Mobility and linkages are important aspects of women's empowerment. As suggested earlier, CLP should ensure that women are able to come to the market, with the men in their houses (if there are any) to purchase assets. They should be encouraged to go to the market for selling products wherever necessary or possible. Exposure visits, especially to markets, Union Parishads, and government offices would increase their confidence in reaching out to a wider range of state stakeholders in case of need. At least one exposure visit is scheduled as part of the social development training, and one to the market. The project can create more and more such opportunities in the duration of 18 months when it works closely with core beneficiaries and other villagers.

These new measures are likely to have a greater impact on early marriage, dowry and domestic violence than mere trainings. The awareness and motivation through the trainings will combine with these, more substantial and active inputs, to create more self-determination among women, and improve their position in society.

An important recent introduction in CLP implementation is the Gender Code of Conduct. The project hopes to reach 67,000 extreme poor women, and even more who are non-core participants. The project has developed a system that prevents any possible sexual

CLP can go beyond including women as recipients of assets and training. Processes by which women go to markets for asset purchase would constitute "doing empowerment". Skill training, income generation and the resulting economic independence of young women will reduce their vulnerability to social oppression such as is caused by early marriage, dowry and domestic violence.

exploitation of these women by CLP or IMO staff, a majority of whom are men, and in positions of power where they confer significant benefits on the former. In order to prevent sexual harassment or exploitation among CLP staff, IMO staff and between the CLP/IMO staff and beneficiaries, the project has developed a strong and clear Code of Conduct. A zero tolerance policy has been drafted and staff required to read and sign to indicate understanding and acceptance, with a clear line of reporting any misbehaviour, and a definite negative consequence of the act, usually involving a fast investigation by a committee of two (one woman and one man), and immediate termination from the job in case the staff is found guilty. At the time of writing this report, the draft has been prepared at CLP, and plans will be made to communicate it widely among staff and villagers.

People with Disabilities and the Aged

People with Disabilities form 5.6%¹² of the population of Bangladesh, and number over 8 million. People with disabilities are over-represented amongst the poor. The costs of disability in the household are threefold: increased expenses, especially on health care; loss of income and earning potential for the disabled person directly; and loss of income for other household members in caring for the person with a disability. Specialist services including rehabilitation, provided by NGOs, are far from adequate, are concentrated in urban areas and lack coordination. The government's health care system does not include medical rehabilitation and many persons with disabilities rely on traditional healers. Children with disabilities often do not attend school because of barriers to physical access and discrimination by other children, parents or teachers. Women and children with disabilities are the most socially and economically excluded in Bangladesh.

The government of Bangladesh is strongly committed to the advancement and rights of persons with disabilities by virtue of the Constitution which enshrines equal rights and status for every citizen and by signing the UN Convention on Rights of Persons with Disabilities and the Beijing Proclamation on the Full Participation and Equality with Disability in Asia and the Pacific Region. A National Disability Action Plan has been formulated involving all related ministries. The Ministry of Social Welfare has taken up programmes for enabling and integrating persons with disabilities with mainstream of society through various programmes including stipend programmes for students, subsistence allowance, skill training, and interest free micro credit. The government envisions promoting and protecting rights of persons with disabilities and facilitate their full participation and inclusion in mainstream social, political and cultural lives. They will be enabled to lead productive and meaningful lives through access to education, health care, food and nutrition, employment and protection, and security in society. Despite these approaches outlined by the government, the reality on the *chars* is that the aged and people with disabilities (PWD) are often isolated, uncared for by their immediate families, and often resort to begging for survival.

CLP's current methodology for addressing needs of the aged and people with disabilities (PWD) includes identifying them and ensuring that as many as possible are covered under the Asset Transfer Project (ATP). However, it is important to recognise that PWDs are a separate group, and therefore different packages should be piloted for them, not just depend on the ATP package given to the extreme poor. The specific recommendations are as follows:

¹² National census the disability prevalence rate is 1% but WHO and organisations working on disability estimate 5.6%

1. Identify the physically and mentally challenged, and the aged, during social mapping. Maintain a separate list of these people, and ensure that the project develops and agrees an individual livelihoods plan for them, either through asset transfer (promotional), or other measures such as stipends (protection).
2. If they don't have access to VGD/VGF benefits, continue giving them the stipend till such a link is made. This may be done especially for physically and mentally challenged people.
3. Make livelihoods plans based on individual needs, and capabilities. This is currently done; the IMOs make plans for the economic activities of individuals with disabilities, and select according to what each individual can do, or manage, by herself or with the support of relatives, or neighbours.
4. For those who do not qualify for ATP, other measures need to be introduced. These could range from a low level of asset transfer (of a type that the individual can manage), to a low but regular stipend. It has been found elsewhere that even very small regular grants to the destitute raise their social status, enable them to garner some support from their children, grandchildren and neighbours, and alleviate some of their extreme destitution. This counteracts fears that stipends may cut off other local support mechanism. They have a "crowding in" effect instead, and increase the self esteem and social standing of the destitute.
5. Invite a technical consultancy organisation (e.g. ADD, Handicap) to recommend other measures to rehabilitate and support the PWD. Such a consultant or NGO, sourced on a regular basis, can visit each person with disability, and advise CLP and IMOs on:
 - a. Their plans for PWDs, including appropriate skill development;
 - b. the additional support such as callipers, wheelchairs or other mobility aids, white sticks and any other equipment or treatment that may be needed;

The CLP's current strategies involve careful inclusion of PWDs in the asset transfer programme, and making links with government support programmes. The approach can be streamlined through collection of de-segregated data during the baseline, and systematic follow up. CLP can use technical assistance from other resource organisations to refine its strategies of working with PWDs.

A financial allocation for the consultation and additional support can be made as part of the CLP programme.

6. Create awareness and attitude change among group members, CBOs and community level to change perceptions of them as people who make contributions to society;
7. Monitor and report progress of PWD separately within CLP.

In order to further refine the suggestions made above, CLP should collect information on all PWDs in its current villages, according to its baseline questionnaire. CLP would benefit from presenting this information and discussing it over a two day workshop with all IMOs

and some external resource persons from organisations with expertise in attending to people with disabilities. This will help CLP come up with solutions for those PWD who cannot be supported with ATP and better support those who are covered.

Some new ideas for extending support through CLP and its partners are the following:

1. Offer medical treatment free;
2. Repair their houses as part of the infrastructure team's work when raising plinths;
3. Supply of disability related aids and appliances, assistance to old persons to learn to use them;
4. Set up a welfare fund with the VDCs or Youth committees for ten to twenty people per village. For this, CLP could make a one-time contribution as a corpus to the VDC/ youth committee, and then they could use it over three years. In the meanwhile, they can also learn to augment the fund through contributions;¹³
5. Have a grain bank for the old and destitute, such as abandoned women with young children, with community people contributing to it; and
6. Encourage the VDCs and youth groups to have meetings with the old and destitute. This would help old people to also have a place to come and meet one another and express their concerns to VDC members and youth, who may be able to support them.

Finally, the training modules have been designed to increase awareness of family-values, and sensitise the young on the necessity and desirability of intergenerational bonding and continuity and the desirability of meeting filial obligations¹⁴. Values of sharing and caring need to be reinforced. Society will need to be sensitised to accept the role of married daughters in caring for the parents, and to motivate the sons to care for them as well.

¹³ This suggestion is based on good practice in Self Help Groups in India. Several government schemes, and large donor funded projects provide for an amount of Rs. 5,000 to 10,000 as an initial grant. This grant is usually given three to six months after group formation, so that the group has a reasonable amount of money to circulate, learns to do savings and credit rotation, and builds the capacity and creditworthiness to be of interest to mainstream bankers or MFIs.

¹⁴ These actions have also been recommended in the Indian National Policy for the Disabled.

Social Development Training

Social Development training in CLP1 was directed at improving awareness among the women participants about a range of social development issues. The different units within CLP realised the potential of training, and over time, used the training sessions to create capacities which would sustain programme inputs. Similarly, partner NGOs introduced training programmes on specific topics where there was a felt need, and the implementing partners had internal strengths. CLP management wanted to streamline these various modules and have a standard set of materials and system through which its participants would receive capacity building inputs.

Figure 5 Redesign of Social Development Training Material

With the view to review, modify and improve existing CLP1 Social Development Group and Non Group Training Modules, CLP2 initiated several steps. CLP has hired an international consultant (Dr. Smita Premchander) and two national consultants,

working in BRAC (Mr. Hadiul Islam and Mr. Moid Baksh). The consultants worked from mid June to mid September to complete the task of review and redesign of social development training modules. The consultants studied the existing modules, materials, non-modular materials and posters. They held discussions with DTL, PIA, DSDMs, CDSs, CDOs, IMO trainers & coordinators, who provided both verbal and written feedback and recommendations. The consultants talked with the core beneficiaries, their family members, neighbours and VDC members. After a series of paper work, sharing and practical observation, the consultants have developed one module for Core Group Participants and five modules for Non-Group Participants with significant contributions from Human Development Unit staff members of CLP. The summary process of this revision is summarised in Figure 5.

The consultants conducted one review workshop and two Training of Trainers' programmes, one each on Group and Non-Group modules. The frontline Trainers and Supervisors received TOT inputs from the BRAC trainer, familiarised themselves with the new modules, practised these in the classroom and then pilot tested these in the chars, and offered suggestions to include in both¹⁵. The key participants were CLP and IMO staff: community development supervisors, trainers, district social development managers, coordinators; and national and international consultants.

¹⁵ The key trainer for the workshop was Mr. Hadiul Islam of BRAC training division, along with organization and logistics support from Ms. Sabina Yasmin of CLP.

- Field visits and discussions with CLP participants, IMO staff and CLP team;
- Discussions with DFID, UNICEF, BRAC and other organisations for suggestions and partnership for SD trainings;
- Involvement of CLP team, IMO trainers and CDOs in revision of modules;
- TOT and pilot testing of revised modules; and
- Finalisation of modules.

The training material was refined after the TOTs, and was once again reviewed by staff of CLP (Social Development as well as other units such as Infrastructure, Livelihoods, Market Development, Innovation, Monitoring and Learning), who checked it for technical correctness and effectiveness. The process has been completed for group and non-group training modules, which are expected to be ready by mid October. The list of modules and sessions is attached at Annex 3.

The revised social development training modules are now suited to the needs of the participants, both core and non-core. They are aligned with the project processes, to achieve the best results on effectiveness. They take into account the needs of each unit of CLP, so that motivation is built, ownership is instilled and project benefits likely to be sustained. The revised social development training programmes will improve both efficiency and long term impact of the CLP programme.

Conclusion

This paper examines the programme implementation strategies of CLP from a social development lens, including gender and social exclusion framework. CLP's strategies are well designed to suit the livelihoods needs of the poor, and to reduce their environmental vulnerabilities. The vulnerability to diseases, and achievement of wider social objectives, hinges on relationships with the community, and building community based organizations that will carry the agenda of social development and sustainable livelihoods after project completion. The paper suggests three community based organizations: VSL groups, VDCs, and Youth groups. The sequence of activities must put the community building activities ahead of delivery of benefits to the targeted households. Women's empowerment is to be enhanced both through the provision of training inputs, and also through the processes through which the programme benefits are delivered. The training strategy and curriculum has been aligned closely with the programme strategy, and the curricula for group and non group trainings have both been standardized for CLP2.

The social protection activities of CLP are impressive, and have achieved results in terms of reducing hunger during the munga periods. However, this assistance is limited in space and time, being only for one season. Long term social protection measures through programmes like CLP are elusive, and lie in the public domain. Given the failure of the government to reach out to geographically excluded areas such as the *chars*, the only way forward is for CLP to pilot a few measures which may eventually be scaled up by the government.

CLP identifies and includes PWDs in its core programme. Systematised identification and monitoring, from baseline studies through impact assessments would yield useful lessons. The approach can be further refined through technical assistance from resource organizations.

Overall, the analysis in terms of gender and social exclusion framework shows that CLP's strength lies in enhancing access to livelihoods assets and services, with relatively less emphasis on creating voice, influence and agency, and little attention to influencing policies and institutions at local level. This needs to be corrected by building and strengthening community based organizations, and by including a range of advocacy activities and making partnerships, alongside DFID, to demand and pressurize the government to provide more and improved basic services, and better social protection, in the *chars* region.

Annex 1: Village Savings and Loans (VSL) Project Review and Recommendations

The poorest in the chars are highly vulnerable, and their livelihoods are characterized by extremely low levels of capital, as they are landless, can only do agricultural or other manual work, and typically, have no savings. In fact many of them have had borrowings from private sources. In the Jamuna Chars, in a survey conducted by team members of the IML division of CLP 1, it was found that the average level of indebtedness of households was 48% out of 3,954 households sampled.

The costs of reaching the chars, in terms of transport as well as staff, and within the chars, reaching the poorest, are too high, and demand too low, to make it attractive for MFIs to offer financial services in the chars region. For these reasons, the majority of CLP's clients are unable to get service from MFIs.

The VSL initiative is based on the premise that the poorest become more vulnerable to over-indebtedness if investments fail, and may prefer to build assets through savings rather than credit. However, the char dwellers do not know about possibilities and methods of collective savings, hence have not developed a savings habit.

The Impact Hypothesis

The primary objective of the VSL initiative, therefore, has been to provide a “safe place to save” to the extreme poor women who are the core participants of the programme. The participants learn to save together, in a collective of 20 to 25 women. Members of VSL groups save regularly in fortnightly meetings, and take small loans from the group. This reduces their cost of annual credit/debt repayment to informal sources, particularly Mohajone (money lender).

The VSL project is designed as a very low-cost system, based mainly on voluntary administration. It has minimal capital costs and no recurrent expenses for the women during the project cycle, as CLP appoints a “kormi” to train the women and help with book-keeping for savings, loan transactions, and the annual share out of profits. As a result, interest earned on loans (which can be very high) is retained by the VSL group members. The VSL groups share out savings and profits at the end of every year, and women are expected to invest the money in productive assets. Through this process, they are expected to build family assets and continue VSL groups for longer period by themselves (Project Summary Village Savings 31Jan2010). The project also builds capacities of women to engage with savings and loans activities¹⁶.

VSL Pilot in CLP1 and Achievements

With an objective of providing “safe place to save” for the participating members, CLP piloted a VSL project for two and half years (2005-7) in Jamalpur. Based on its successful piloting, the VSL project was expanded to 5 IMOs in FY 07-08 and in the following fiscal

¹⁶ The CLP2 log frame envisages that 9 training modules will be delivered to VSL group members by Village Savings Organizers (VSOs) to be hired by the IMOs during a one year cycle. Basic training to VSOs will be provided jointly by the Special Service Providers and CLP.

year with 10 IMOs. By January 2010,¹⁷ there were 35,000 members enrolled in VSL groups, of which 22,000 were members of CLP CBHHs.

The findings of CLP survey

Financially, the VSL groups have offered their members an opportunity to save, at a time when their incomes are on the rise, due to the assets transferred by CLP. The VSL groups members are significantly more respected in the community and participation in VSL project has real impact on household decision-making (Maxwell Stamp PLC, 2009). The VSL project has created a habit of regular savings among participants. There is significant interest among women who are not members of VSL groups becoming interested and joining VSL groups (Maxwell Stamp PLC, 2010). Quarterly reports of the CLP Programme by Maxwell Stamp PLC, have traced the financial achievements of the VSL project as follows:

a) During the quarter (July 2009 – September 2009), 134 savings associations out of 762 finished their annual share out among 2,912 members. The average share out money per member was Tk. 933 against an average savings of Tk. 720. Thus members made an average profit of 30%, which plays an important role in motivating the members to make savings; the real purpose of VSLA. Out of 134 associations, 74 with 1,537 members have already started their 2nd cycle with a total amount of Tk. 261,473 as seed capital. The remaining 628 groups with 14,047 members are continuing their first cycle (Maxwell Stamp | PLC, 2009).

b) During the reporting period (October 2009 – December 2009) 364 of the 628 VSLAs finished their annual distribution of savings among the 8,127 members. The average amount received per member was Tk. 1,182 while the savings average was Tk. 75 per member per month. Thus members made an average profit of 32%. Out of 364 associations, 345 with 7,984 members have started their second cycle with a total of Tk 2,668,249 as seed capital. The remaining 264 groups with 5,920 members are continuing their first cycle (Maxwell Stamp PLC, 2009-2010).

c) During the reporting period (January 2010 – March 2010) 230 Village Savings and Loan Associations (VSLA) out of a total 264 completed their annual share out among 5,123 members. The average amount of money received per member was Tk. 1,305 whilst savings averaged Tk. 80 per member per month. Members made an average profit of 36%, which plays an important role in motivating members to continue saving. Out of the 230 associations, 197 (3,756 members) have already started a second cycle with a total of Tk. 1,174,696 as seed capital, averaging Tk. 313 per member. The remaining 34 associations (766 members) are continuing their first cycle and will share funds amongst members in April 2010 (Maxwell Stamp | PLC 2010).

Compared to non-participants, CLP beneficiaries that are members of an independent Village Savings and Loan Association have been financially impacted in the following ways:

(i) They save five times as much and earn 51% more cash income

The impact of VSL project on household savings is extremely strong and remains statistically significant even after controlling for all CLP inputs, as well as for household cash-flow and for the gender of the household head. It has also been found that VSL project participants earn more cash income and expend less on loan repayments (Panetta, David, 2009).

¹⁷ As of 31st January 2010 – these figures are from the VSL project summary dated 31 Jan 2010

(ii) Members voluntarily deposit one third of household savings in their VSL groups

VSL groups encourage the practice of saving regularly, reducing expenses associated with borrowing, keeping capital and profits in the community and building social capital. They are safe (loss rates under 0.01% of savings), cost-effective (less than Tk.600 per household); and, above all, the VSL approach has been demonstrated as an appropriate way to achieve the CLP Log Frame objective of providing CLP beneficiaries with a “Safe Place to Save” (Panetta, David, 2009).

(iii) Access to collective savings are an important unmet need

Activities of VSL project are appropriate for island char areas where financial services are scarce, opportunities to save safely are limited and the informal cost of capital is 10-20% per month¹⁸. They have also proven popular in mainland areas, as VSL groups operate at the pace of their members, rather than the disbursement schedule of micro credit programmes (Panetta, David, 2009).

(iv) VSL groups create social capital

VSL groups have had an important role to play in creating social capital. Socially, VSL group members feel more respected in the community. They participate more actively in household financial decision-making (Panetta, David, 2009).

Scaling up the VSL project activities in CLP 2

Given the success of the VSL project, it has been scaled up to cover all the villages under CLP2, and will include 67,000 CLP core beneficiaries by 2015. Recognising the impacts and potential of VSL groups as social capital, its management has been moved from the Enterprise section to the Human Development Unit of CLP.

The VSL project has met with success as it meets important needs of CLP beneficiaries: the need to save and take small loans. These loans are small, and are often used to meet small needs of the households, such as medical expenses and purchase of food. The loans have rarely been used to buy more productive assets. Thus the VSL activities serve a livelihoods protection and preventive function, by meeting important cash needs for food, medical and other household expenditure during times of need. The collective savings are currently too small to be used for livelihoods promotion.

The specific recommendations for strengthening the initiative are as follows:

1. Form VSL groups with non-core beneficiaries as well

The VSL model serves two important purposes within CLP, and can also serve two additional ones:

1. The savings and loan activities play a livelihoods protection and preventive role, and as such reduce dependence on high cost loans.

¹⁸ Loans from VSL groups generally cost 5% per month and accumulated earnings are shared amongst the VSL group members at the end of each annual cycle.

2. They create social capital as women learn to come together to support one another. The core group of beneficiaries has training inputs from the project only for 18 months, after which the group must sustain on its own. The VSL activities give them a reason to continue to meet in the earlier format of group trainings.

The project should consider including non participants in new VSL groups, for two reasons:

3. Savings and loan activities can be used to organise non-core beneficiaries in the village, as bridging social capital, which would reduce the gap between those that the CLP project reaches with substantial inputs, and those that it does not. It will offer something to the community, creating a better acceptance of CLP's inputs and creating an atmosphere wherein other social development objectives, such as water, sanitation and hygiene, can be achieved.
4. It will create demand for financial services, especially credit, which will attract other MFIs to the *chars*.

VSL groups are currently formed among CLP core beneficiaries, with a few allowed from among non core and non beneficiaries. This is a good strategy as it ensures relative homogeneity of members. Social cohesion among them is also likely to be higher, as they go through a learning process together as CLP beneficiaries.

At the village level, however, this means that there is insufficient coverage of the population. If VSL groups are formed among the non-core and non beneficiaries as well, the savings and loan taking capacity of the char will increase, making it more attractive for an external MFI to offer its services.

The project may, therefore, consider expanding the number of VSL groups, and offering the support of VSL Kormis to the non beneficiaries as well. Presumably, their savings and loan taking capacity will be higher than the CLP core beneficiaries, and in a year or two the combined credit absorption capacity of the char will attract a commercial MFI.

This will mean that CLP will need to plan for VSL staff to make more VSL groups per village, and to build their capacities. In the same way, at least one adolescent person should be identified per VSL group who will be trained by the project to do book keeping for the VSL groups. The increase in number of VSL groups will offer a better prospect for part time earnings of these adolescents, of which many are likely to be girls.

Thus CLP should expand VSL activities to the whole community, forming VSL groups with core group and non group members. The services of the kormi (which in CLP2 will be the Char Shasthya Kormi, CSK), will be available to both the core participants and other VSL groups.

2. Inject Seed Capital into VSL Groups

The women are required to buy a minimum of 1 share (10tk) and a maximum of 5 shares (50Tk) per fortnightly meeting. VSL groups savings levels reach 1500 to 2000 Tk per year per member at the maximum. However, these are minor amounts, and barely meet the needs

of the women. In order to give women substantial livelihoods support, it is important to make a contribution of seed capital to the VSL groups. When the VSL groups complete a year, they should be graded, according to certain criteria, which relate to the attendance of members and the money management. Groups that qualify will be eligible for seed capital. This could be pegged at 2,500 taka per year for two years. The assumption is that by the end of three years, an MFI will be interested in offering loan services to these groups, and further injection of funds would not be needed. Even if MFIs are not interested, the seed capital will provide livelihoods protection and promotion loans to the women. As the women learn to manage savings, the CLP should also warn them against giving up all their savings to MFIs, and the women will guard their own savings in VSL groups, while at the same time participating in other loan programmes based on their individual needs.

3. Mentor and provide accounts support to VSL groups for three years

Continue to support the VSL groups for at least three years, with a tapering support. The follow up and supervision should be done for three years, and the VSL groups can be on its own after 3 years. The first year the Kormi attends every fortnightly meeting. After 18 months, (s)he can go only once a month for a year, and then in the last six months go only twice. In CLP2 project, the CSK is to be the person responsible for supporting the VSL groups. This plan was made keeping in mind that the CSK will be a local person, who would earn income from services provided to the chars dwellers, and these could be health related services, sale of supplies and medicines, and book keeping for VSL groups.

The plan for having the same person as the CSK and the VSL support person should work well in most places. However, this should be monitored after a year. Wherever this does not work well, the VSL groups should identify at least one adolescent girl or boy who can write the accounts of two to four VSL groups in the village. The project should train at least two or three such adolescents, or 5th class educated members to keep the basic accounts of the VSL groups. Over CLP2, the project should aim to create at least two VSL accountants per village (of which one may be a CSK), and three in villages with more than 4 VSL groups.

4. Creating capacities

VSL training modules must be delivered to all the members. Additional special sessions on accounts and book keeping must be conducted for the Kormis and three office bearers/leaders from each VSL group. These should be introduced as part of non group trainings in CLP2.

5. Work to bring down interest rates in VSL

The interest rate is currently at 5% per month. The Kormis, when appointed, may gently influence the VSL groups to reduce this rate. Usually, members will bring it down in the first step to 3% per month. After two or three years, the aim should be to bring this rate to settle down at 2% per month. As they borrow for emergency purposes, and all are extreme poor, it will help them to reduce the cost of debt. It will enable the poorer women to take more loans in times of need.

6. Introduce learning about lending to non-members

An important rule that has been clearly introduced is that women should not lend to non members. When the interest rate is brought down, the loans will become cheaper than the

informal loans in the village. This will attract non members to take loans from the VSL groups. The VSL group members must realise that the risk of loaning to non members is very high. This is currently taught to VSL members.

In addition, lending to non members must be monitored through monthly or quarterly reports from VSL groups which call for information on loans ((date of loan, amount, purpose, to whom lent (whether member or non member), and actual repayment instalments of loans extended).

7. Pilot a new model with Different Savings and Profit Distribution Mechanism

At present, the rule regarding savings is that each member buys at least one 10 Tk share every fortnight, and a maximum of 5 shares. The maximum may be relaxed after six months, when the beneficiaries are expected to start earning higher cash incomes. This will help the groups to save significantly higher amounts than they do at present, and have a larger fund to dip into in times of need. Similarly, the profit distribution currently is based on the number of shares held per member, i.e. according to the savings of the members.

There are arguments for and against relaxing the upper limit on savings amounts, and for distributing profits equally among all members. These are depicted in the following table:

Current Design features	Advantages	Disadvantages
Upper limit on savings	Controls differences between beneficiaries who have significantly increased incomes and those who have not been able to do so	Puts an upper limit on savings, thus reducing true savings potential of members, and resulting revolving loan funds
Profit distribution according to savings	Rewards those who save more	Biased against the borrowers, who pay high interest, as well as take lower share of profits
Suggested New Pilot	Advantages	Disadvantages
No upper limit on savings after 6 months	Will enable women to save up to their full potential, especially in a phase when incomes are on the increase, and mainstream MFIs not yet accessible.	Will create inequalities in share holding among those who are net savers, and those who are net borrowers
Equal profit distribution	This measure will reward borrowers as well as savers, recognising that borrowers play an important role in generating profits, without the borrowers, the savings would be idle and generate no profits	Could create a disincentive to save. However, this rule already exists. The upper limit to savings already artificially restricts earnings on savings. This artificial difference will be resolved in the new mechanism.

The suggestion here is that in some of the new areas where VSL activities will be introduced, this new methodology could be tried. The results can be monitored over two years, to assess

how it works in comparison with the earlier methodology. If the results are positive, then the new method can be adopted in VSL groups introduced from year 3.

8. Prepare VSL groups to make linkages with commercial MFIs

The VSL model is based on the power of savings, and the benefits that loans from own savings provide. These offer women augmentation of financial and social capital. Women earn the profits from giving loans to one another, instead of earning a fixed interest on savings. They are able to divide the savings every year and start afresh, thereby taking home lump sums which they can use. They will also learn to manage their own forums, and keep and pay external staff. Their management and leadership skills will increase under this model. These are features of “empowering microfinance” (Premchander and Chidambaranathan, 2007).

By contrast, the microfinance offered in Bangladesh by most MFIs is one where women give their savings to the MFI in return for a fixed interest rate, and take loans from the organisation at a much higher rate. This has two implications. On the one hand, women are able to take loans much larger than their savings. On the other, they lose the earnings they would have made on their savings, which will now belong to the MFI. In effect, this means that while on one hand the capital available to them increases, so does the cost of capital. Discussions with the VSL group members in CLP have shown a clear preference for the retention of savings, and a lack of willingness to take loans from commercial MFIs¹⁹.

In 2003, in CLP1, 12 MFIs were invited to the *chars* villages, with costs paid by CLP. At the end of 2008, there were 30 branches of PKSF supported MFIs in the CLP villages. CLP decided not to make this investment in MFIs and focus on investing in the women and their own organisations, the VSLA groups. This decision has yielded positive benefits, as the project has directly built capacities of women, evident in the survival and positive impacts of VSL project.

If the empowering features of the VSL model are to be continued, the project will need to bring an MFI that will agree to take only minimum savings from the VSL groups, leaving a majority of the savings with the VSL groups so that women can continue to earn from their savings. It remains to be seen whether any MFI in Bangladesh would agree to these terms.

Assuming that such an organisation cannot be found, the women need to be taught how to sustain their VSL groups after three years of project support, as independent savings and loan making units. When women join other commercial MFIs, they should be taught to join these as individuals, outside the VSL group, for additional savings and loans, while all the time protecting the VSL groups. Such double membership will enable them to be part of one empowering microfinance organisation of their own (VSL groups) and with additional savings, access loans from mainstream MFIs, as and when they extend their services to the *chars*.

¹⁹ However, these expressed opinions may well be what the women believe what the project wants to hear, and what it instills in the beneficiaries. CLP requires the selected beneficiaries to be free of MFI loans, and so women would show a negative attitude towards these.

	Dialogue with wider community on what CLP will do for the community (health, plinth, livestock services, agricultural services, safe water, savings facility etc.) and what community can do for themselves (e.g. education, open defecation, flood preparedness, safe water, corruption control, conflict resolution, committee formation etc.).	PM, CDS & Trainer																		
Step-5	Information collection through PRA tools (transect walk, social mapping, wealth ranking, FGD etc)	All IMO staffs																		
Step-6	Adolescent /youth club formation (age 13 to 19 years)	CDO, CDS & Trainer																		
	Village Development Committee (VDC) formation	CDS & Trainer																		

Step-7	Open defecation reduction plan	CDO & CDS																			
	Safe water plan	CDO, CDS & TO																			
Step-8	Open defecation reduction plan follow up and conduct triggering session	CDO, CDS & TO																			
Step-9	Core participant households (CPHHs) selection	CDO & CDS																			
	Service Provider (SP) selection	CDO, CDS, LSO & PM																			
	CSK selection	CDO, HS, PM, SSP																			
Step-10	Verification of selected CPHHs	Director-Partnership																			
	Finalization of SP & CSK	HS, CDS & SSP																			
Step-11	Workshop with Upazila Parishad and service provider and submission of CPHHs list to Upazila Nirbahi Officer (UNO)	CLP district staff, PM & Trainer																			
Step	Group formation and	CDO																			

p-12	group leader selection																					
	Group meeting conduction	CDO																				
	Quarterly dry run session	Trainer																				
Ste p-13	Implementation of infrastructure activities																					
	Staff capacity building training	DIM																				
	Plinth raising	TO & TS																				
	Latrines	TO & TS																				
	Tube wells platform construction	TO & TS																				
	Water quality test	Contractor																				
Ste p-14	Implementation of livelihoods activities																					
	Staff capacity building training	SSP/LUM/LC/HC																				
	1st and 2nd orientation for CPHHs	LDS, LO, AO & LDO																				
	1st livestock training for CPHH	LO																				
	Assets purchase	LDS, LO, LDO. CDO																				
	Stipend distribution	LO/AO, CDO																				
	Establishment of Homestead gardening	AO, LDO, LDS																				
Livestock training	LO, LDO,																					

	leaders	CDO																								
	Men?????																									
	Community Mela	CDO & CDS																								
	Health (Satellite clinic start)	Paramedics, HS, CSK																								
	Basic & refresher training for CSKs along with VSL and disability	LAMB staffs																								
	Village savings (Saving start)	VSO, CSK																								
	Education	ES																								
	Community safety net																									
	Emergency grants	CDS & AO																								
	IEP safety net	CDO & TO																								
	Support to people with disability																									
	Disaster preparedness																									
Ste p-17	Governance project (Capacity building of Union Parishad)	DTL																								
	DCS committee meeting	DTL																								
Ste p-18	IML activities																									
	?																									
	?																									

Annex 3: Social Development Topics in Outline

For Core Participant Household Groups the modules topics are:

Social Analysis

- Briefing on CLP and IMOs
- Concept of society and its importance
- Social analysis
- Poverty analysis
- How to break the poverty cycle

Social Capital

- Concept of supportive and social capital
- What capital CLP provides and the char dwellers can utilize them
- Functions of different committees (VDC, adolescent groups, etc.)
- Strengthening group unity and mutual trust
- Group and leadership

Health, Environment and Nutrition

- Health and environmental
- Personal hygiene
- De-worming
- Open defecation
- Importance of using sanitary latrines
- Importance of safe water
- ANC and PNC
- Child health
- Immunisation

- Dealing with common diseases
- Family planning
- Family nutrition

Citizenship and Responsibilities

- Birth and death registration
- Early marriage
- Marriage registration
- Polygamy
- Divorce and re-marriage
- Dowry
- Violence against women
- Inhuman punishment
- Responsibilities to disabled persons
- Responsibilities to aged/elderly persons

Disaster Preparedness and Management

- Understanding disaster
- Flood
- Drought and monga
- Heat spell and cold wave
- Fire burnt
- Responsibilities to women, children, elderly and disabled persons during disasters

Social Security

- Service providing institutions in Upazila
- Union Parishad and its services
- Resource person in locality

- Strengthening communication for getting access to the services
- Creating and managing group safety net

Savings and Loan Management

- Concept of savings and capital
- Loans, necessity of loans and roles and responsibilities of a borrower
- Concept of income generating activities (IGA) and use of loans on IGA

For Non-Core Participant Household Group the Module topics are:

Strengthening Village Development Committee (VDC)

- Briefing on CLP and IMOs
- Functions of VDC
- Social problem identification and conflict resolution
- Open defecation
- Safe water
- Early marriage,
- Dowry
- Domestic violence
- Birth & death registration
- Care of parents and elderly people
- Shalish
- Structure, function and essential services of Union Parishad
- Social safety net program of different service providers
- Local level service providing organizations and their services
- Communication technique to get services from the service providers
- Planning
- Meeting register maintenance process

Awareness building training for adolescents girls

- Definition of adolescent age
- Menstruation and personal hygiene
- Sexual diseases
- Thinking about marriage
- Family planning, pregnancy and care of pregnant women
- Social problem
 - Early marriage
 - Dowry
 - Domestic violence
- Importance of education and vocational education
- Roles and responsibilities towards disabled persons, elderly people and society
- Group and leadership
- Functions of adolescent girls groups

Awareness building training for adolescent boys

- Definition of adolescents age
- Misconception during adolescent age
- Sexual diseases
- Social problems
 - Addiction
 - Early marriage
 - Dowry
 - Domestic violence
- Importance of education and vocational education
- Roles and responsibility towards disable persons, elderly people and society
- Group and leadership

- Functions of adolescent boys groups

Couple orientation on gender sensitivity

- Definition of female and male
- How are char community differentiating between female and male from new born baby to adult
- Role of female and male in family
- Effect of discrimination between female and male in family and importance of its elimination
- Domestic violence
- Family planning
- Care of elderly and disabled people
- Planning to reduce discrimination

Training for opinion leaders

- Briefing on CLP and IMO
- Social problems
 - Open defecation
 - Safe water
 - Early marriage
 - Dowry
 - Domestic violence
- Family law
- Disaster management and care toward women, children, disable and elderly people during disaster
- Family planning

Training for male groups

- Role of women and men in family

- Effect of discrimination between female and male in family and importance of its elimination
- Dowry and domestic violence
- Family law
- Family planning
- Roles and responsibilities of male during disaster
- Care of parents and elderly people

Annex 4: Terms of Reference for CLP Review of Social Development (abridged)

Background

The Chars Livelihoods Programme (CLP) will enter its second phase (CLP2) early in 2010 following on immediately from the initial phase. The Programme seeks to help lift an additional 67,000 extreme poor households out of poverty by the end of the programme, currently set as 2016.

The core package of support under CLP2 will essentially remain the same as under CLP1. Core Beneficiary Households (CBHHs) will continue to receive income-generating assets, an earthen plinth raised above recent record high flood levels, a latrine and access to safe water supply. They will also receive a monthly stipend for 18 months, training and inputs to develop a homestead garden and a series of social awareness support, also lasting for 18 months. During the social awareness sessions that take place during beneficiary weekly group meetings, emphasis is placed on teaching a series of modules including hygiene, nutrition, respect for women, and rights and responsibilities.

Under CLP1, CBHHs have risen to a position where they are eating two or three meals a day, selling milk from their cattle and producing a surplus of vegetables from garden activities. They are less vulnerable to floods. However the multiplicity of threats to their livelihoods is not eliminated. This approach has in general been successful, and the model will be continued in CLP2. However the design process has highlighted a number of areas for review and improvement, and a need to re-prioritise interventions. CLP2 needs to provide more opportunities for participants to take advantage of the indirect opportunities arising from CLP2 provisions, for example to build on gained confidence and sense of agency within their households and communities. In addition, alignment and consistency of approach to ensure all projects contribute to reaching the CLP2 logframe outputs and purpose is important.

In the five CLP districts there are several categories of extremely poor people. These include: assetless male- & female-headed households; women-headed households without male support; households newly arrived on the chars, especially female-headed; people living with disabilities; adolescent girls; elderly people; and food insecure infants and young children.

There are benefits of maintaining clear targeting approach socially, logistically and financially, and CLP1's approach has enabled the majority of the poorest 30% households living on island chars in the targeted areas to benefit. CLP1 has largely reached the vulnerable, extreme poor, comprising the fisher community, women-headed households without male guardians and some older people. CLP1 also reached some of the dependent extreme poor - the sick, disabled and most of the elderly. However the dependent extreme poor make up only a small minority of core beneficiaries to date. This is possibly in part due to the application of selection CLP CBHH selection criteria. According to reports from CLP staff and partners, it is also due to exclusion errors - where relatively few individuals meeting the selection criteria are in fact not being picked up and included in the programme. For people living with disabilities and the elderly this could also be due to the assumption that they lack capacity to look after productive assets (rearing cattle for example). This needs further examination.

Continuation and expansion of the CLP non-core components will further ensure programme benefits extend out into the wider community and assist sustainability of the programme

impacts. To date the package of Social Protection provision directly to the extreme poor have included: cash-for-work incapacity grants during monga, erosion grants, community safety net, enterprise and market development activities, voluntary savings and loans groups and piloted health and education activities.

CLP2 should challenge this assumption and ensure that eligible people living with disabilities are included wherever possible. Engaging with organisations with some specialist expertise in disabilities will help to identify means to assist people living with disabilities and elderly people who are in fact able to benefit from asset transfer and encourage a choice from a wider range of asset types sensitive to the specific needs of people in these groups.

Community safety nets are a temporary measure, very small, and alone cannot deal with the structural problems of poverty faced by many dependent extreme poor in a community. CLP2 will continue the cash-for-work scheme during monga with clearly communicated labour standards so as to enable flexible working by family carers; and liaise with other government schemes.

CLP1's focus on women has been successful in lifting households out of poverty. Besides increasing economic benefits, the asset transfer has also increased women's influence and status within the household and the community. Women benefiting from CLP1 overwhelmingly stated enhanced knowledge, skills and confidence as an important impact of the programme, along with the positive change in gender relationships within the households²⁰. For example, over 90% of core beneficiary women had greater self-perceived respect in the community after the intervention compared to a baseline of 67%, whilst decision-making of women core beneficiaries on family planning rose significantly, with a 50% increase between 4th cohort and 1st cohort of households receiving assets.

Poverty on the chars can be a driver for domestic and gender-based violence. During the design, findings of Conroy's 2008 beneficiary analysis were confirmed and women who had participated in CLP1 reported their husbands are now less violent towards them, partly because they recognise the contribution their wives are making to household income. Likewise, men stated that they get on better with their wives now that women have greater understanding of the difficulties of managing a household and bringing in enough money. According to the statements of younger women, early marriage has also decreased as a result of CLP1 investments in training and life skills development.

However in some cases the changes in gender roles and productivity that CLP1 has encouraged has created resentment among men, who expressed in the fieldwork that women "no longer listen to their husbands" and "make decisions without consultation". To ensure sustainability of results, particularly in household nutrition and family planning CLP2 will work to build male acceptance and greater engagement within the programme. It will continue to provide training to younger women and ensure they can engage in productive livelihood opportunities in their own right. Women also continue to be exploited in employment in the area, with women's wages only around 50% of men's. CLP2 will consider how partners can better advocate on this issue.

²⁰ Conroy, K. (2009) Social Development: Knowledge, Attitudes and Practice – a Short Beneficiary Review, CLP Report for the IML Division.

CLP2 will continue to focus on the needs of women through asset transfers. It will work to address these underlying issues to sustain the gains made by CLP1 regarding women's improved bargaining and decision-making within the household. CLP2 will further engage men in the programme. Education sessions by religious leaders after Friday prayers focusing on male responsibilities in health and nutrition should be introduced and reinforced and include discussion to analyse attitudinal problems, etc. CLP2 will also identify and address some of men's strategic as well as practical needs, by continuing, for example, the cash-for-work programmes. CLP2 will provide direct life skills education for youths, including girls, whilst linking them with other existing programmes offering life skills. It will include them in market enterprise training activities. It will study whether replacing piece-work rates with the same daily rate for women and men will improve gender equity on IEP schemes, without affecting quality of plinths and alignment or influence over other government programmes.

Core Beneficiary households are assisted by various technical staff of locally contracted implementing NGOs (IMOs). IMO staff includes Community Development Organisers (CDOs), who live near villages during the 18-month term of CLP, who hold primary responsibility for running the weekly group discussions with Core Beneficiaries. CDOs are also central to many other CLP project elements, importantly cash-for-work and aspects of monitoring. Moreover, they are an external, seemingly neutral actors in the village during the CLP process and are on hand to encourage participants and to prevent, observe, report and resolve problems as they occur. CDOs are managed by Community Development Supervisors (CDS) and they and other IMO staff are supported by a Trainer in each IMO. Other IMO field staff include Project Manager, Assistant Project Manager, Accountant, Technical Officers, Asset Transfer Officers, Livestock Officers, Agriculture Officers, Market Development Officers, and in some areas, Paramedics also. Local goods and service suppliers, such as Char Shastya Karmis (CSKs or Community Health Workers) and Livestock Service Providers are also supported by CLP through a variety of means.

Objectives of the consultancy

To review, recommend and revise as appropriate, the CLP social interventions, and work with the CLP team to recommend and agree changes and improvements. Priority projects for review will be Social Development Group Discussions, Social Protection, and other elements e.g. hygiene, nutrition, drinking water, etc. throughout CLP. Nutrition and Health are themselves subject to separate reviews running concurrently with this work.

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