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Assessing the applicability of the REED Framework through natural resource project evaluation in the Chars, Bangladesh

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WORKING PAPER

Abstract

The aim of this study is to evaluate Practical Action's Natural Resources System Programme (NRSP) by assessing the potential for innovation, diversification and market orientation of microenterprises (MEs), against the Rural Economic and Enterprise Development (henceforth REED) framework. We also consider REED utility for development practitioners and its potential impact in terms of achieving enterprise development, poverty reduction and growth in the Chars of Bangladesh.

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Abbreviations

ADC	Additional District Commissioner
BRAC	Bangladesh Rural Advancement Committee
BLRI	Bangladesh Livestock Research Institute
BADC	Bangladesh Agriculture Development Corporation
CBM	Consensus Building methodologies
CBOs	Community Based Organization
CARE	Co-operative for American Relief Everywhere
CLASP	Char-lands Livelihoods Project
CMS	Community Monitoring System
CPR	Common Property Resources
DC	District Commissioner.
DFID	Department for International Development
DoF	Department of Fisheries
DLS	Department of Livestock Services
DAE	Department of Agriculture Extension
EC	European Commission
FGD	Focus Group Discussion
GO	Government Organization
IGA	Income Generating Activities
ITDG	Intermediate Technology Development Group
MFI	Micro Finance Institute
ME	Micro Entrepreneurship
NGO	Non Governmental Organization
NRM	Natural Resource Management
NRSP	Natural Resources System Programme
PCBM	Participatory Consensus Building Methodologies
PRA	Participatory Reflection and Action.
PAPD	Participatory Action Plan Development
PME	Participatory Monitoring and Evaluation
PLE	Participatory Learning Exercise
PS	Police Station
PTD	Participatory Technology Development
RARS	Regional Agriculture Research Station
RCE	Rural Community Extensionists
RMO	Resource Management Organization
SME	Small & Medium Enterprise
STEPS	Social Technical Economic Political Sustainability
TL	Team Leader
UACC	Upazila Agricultural Coordination Committee
UP	Union Parishad
UNO	Upazila Nirbahi Officer
WBMC	Water Body Management Committee

Bangladeshi Acronyms and Local Terms

Beel	A shallow lake-like water-body that may be seasonal or permanent.
Char	Riverine sand islands
Charlands	Char areas, especially of North East Bangladesh
Choura-	Spontaneous civil uprising
Gushti	A clan group
Hat	Local weakly bazar
Jalmahal generation	A discrete waterbody, registered by MoL for the purposes of leasing and rent
Jotedars	Richer peasants
kabiraj	Traditional healer
kora	Use in land measure at local level
Khas	Government owned land
Masjid	Mosque committee
Salish	Salish is a traditional, local system of dispute resolution, arbitrated by influential mathbor leaders.
Samaj	A locally informal judicial system for the resolution of minor disputes. An informal but pervasive local institution – a type of “brotherhood” that exerts power and influence by emphasising social and religious duty
UP	The Union Parishad, the lowest tier of government, consisting of twelve elected members
Upzila	The lowest bureaucratic tier of government

Exchange rates:

1 USD = 71.18 Bangladeshi Taka (BDT).

1 BDT = 0.01405 (USD).

EXECUTIVE SUMMARY

The aim of this study is to evaluate Practical Action's Natural Resources System Programme (NRSP) by assessing the potential for innovation, diversification and market orientation of microenterprises (MEs), against the Rural Economic and Enterprise Development (henceforth REED) framework. The purpose of Practical Action's NRSP project was "*to deliver new knowledge that enables poor people who are largely dependent on their natural resource base to improve their livelihoods*". The project aimed to support the 'vulnerable floodplain populations in the "chars", or sandbars. "*While these populations are highly dependent on natural resource access to secure their livelihoods, they receive minimal development support to secure and improve their resource management opportunities*" (Practical Action NRSP, 2003).

Practical Action wanted to share the lessons learned from its NRSP project on income generation of char dwellers through SME development and agricultural productivity with other NGOs and government institutions. Thus, Practical Action, in collaboration with the Natural Resources Institute (NRI), initiated this study to assess the adaptability of the REED framework in the design, monitoring and evaluation of 'char livelihoods projects'. This paper assesses the utility of the REED framework for the evaluation of Practical Action's implemented project - 'Consensus for a Holistic Approach to improve Rural-livelihoods in Riverine-islands of Bangladesh (CHAR)', which is also known as the 'NRSP project' in two chars in Jamalpur.

The study adopted a participatory methodology that was designed to ensure the representation of key project targets, direct and indirect stakeholders. All of the REED framework 'cornerstones' and their contents were taken into account by the participatory rural appraisal (PRA). The research utilised both primary and secondary qualitative data. Documents supplied by NRI and Practical Action were reviewed first to understand the conceptual framework of REED and NRSP programme. Key focuses of these documents are on char contexts – challenges and opportunities, gender analysis, poverty, and strategic aspects of the Practical Action NSRP project which is in the study findings.

Section 3 presents an analysis encompassing the contextual aspects of livelihoods, communication, natural resources management, market situation, micro-enterprise, development services, and gender in the chars (project areas). Section 4 focuses on elements of the NRSP project: on innovation, diversification and linkages in micro-enterprise.

Section 5 presents summarises the study findings and literature review, related to the REED framework. The ten 'cornerstones of REED' are discussed in a separate sub-section in line with their usefulness and adaptability in the development of a Practical Action NRSP project in char areas. We found that the REED framework is both relevant and useful to project development particularly for chars. Section 6 contains the conclusions.

INTRODUCTION AND METHODOLOGY

Introduction

Practical Action has completed the implementation of its project entitled ‘Consensus for a Holistic Approach to improve Rural-livelihoods in Riverine-islands of Bangladesh (CHAR)’ during the period of February 2002 to March 2005, which was supported by DFID under its Natural Resources Systems Programme (NRSP). This was a research project carried out in two chars – Nandia under Sharshabari Upazila and Nadagari under Madargonj Upazila in Jamalpur district in partnership with two local NGOs – Unnayan Shangha and Samaj Progoti Sangstha.

The central purpose of this project was “to deliver new knowledge that enables poor people who are largely dependent on the Natural Resource base to improve their livelihoods’. The key commitments of the project were to address the situation that the ‘vulnerable floodplain populations in the “chars”, or sandbars, while highly dependent on natural resource access to secure their livelihoods, receive minimal development support to secure and improve their resource management opportunities” (NRSP R8103 PAPD, 2003). The project attempted to address ‘this problem by adapting consensus-building methodologies’ (PP). The project also aimed to facilitate “improved access to natural resources, and greater resources management capacity’ through adapting and promoting consensus building approaches to the benefit of poor women and men terrestrial and aquatic resource users. Project’s ultimate notion was ‘to develop and promote methods for the implementation of improved natural resource management opportunities among char communities by building sustainable livelihoods for the poor into consensus building approaches” (NRSP R8103 PAPD, 2003).

Practical Action wanted to share the lessons learned from its NRSP project on income generation of char dwellers through SME development and agricultural productivity with other NGOs and government institutions. Thus, Practical Action, in collaboration with the Natural Resources Institute (NRI), initiated this study to assess the adaptability of the REED framework in the design, monitoring and evaluation of ‘char livelihoods projects’. This paper assesses the utility of the REED framework for the evaluation of Practical Action’s implemented project - ‘Consensus for a Holistic Approach to improve Rural-livelihoods in Riverine-islands of Bangladesh (CHAR)’, which is also known as the ‘NRSP project’ in two chars in Jamalpur.

Objectives of the study

The study aims to:

- Assess SME innovation and diversification in Practical Action’s project;
- Assess improvements in building linkages between SMEs, private investors, service providers and the char population;
- Assess improvements in ‘market orientation’;
- Assess the utility of the REED framework for the evaluation of Practical Action’s implemented project - ‘Consensus for a Holistic Approach to improve Rural-livelihoods in Riverine-islands of Bangladesh (CHAR)’.

Methodology

The study adopted a participatory methodology that was designed to ensure the representation of the project targets – direct and indirect stakeholders. All of the REED framework ‘cornerstones’ and their contents were taken into account by the participatory rural appraisal (PRA). This research was comprehensive and utilised qualitative data. Documents supplied by NRI and Practical Action were reviewed first to understand the conceptual framework of REED and NRSP programme. Key focuses of these documents are on char contexts – challenges and opportunities, gender analysis, poverty, and strategic aspects of the Practical Action NRSP project which is in the study findings.

In order to obtain qualitative data different PRA techniques were used. Focus Group Discussions (FGD) with target groups’ members, following PRA techniques, were conducted to collect qualitative data (Appendix 1 presents examples of the PRA exercise). Participatory Learning Exercise (PLE) sessions with different stakeholders were useful in gaining insights and analysing approach, strategy and policy situations related to livelihoods programmes and SME development. These have also generated information to assess the applicability of the REED framework.

We also interviewed the Additional District Commissioner (ADC) for Revenue in Jamalpur, to collect information on market policies was very useful. Relevant documents were reviewed to collect additional information and are reflected in the analysis of the research findings.

CHARLAND CHALLENGES AND OPPORTUNITIES

Literature was reviewed first to understand the conceptual framework of REED and NRSP programme. Then documents were studied to gather knowledge about the projects – design processes, implementation, monitoring and evaluation processes. The literature review has also assisted the preparation of the study methodology. Below we summarise some of the key findings from the literature review; however the whole report incorporates elements of the literature reviewed.

- *Char population:* An estimated 7 million people (approximately 5% of the Bangladeshi population), live on the chars of Bangladesh. Chars are known as flood and famine-prone areas;
- *Physical volatility of char-land:* Unlike on the mainland, land in char areas is physically volatile. It is subject to continuous erosion and flood. These natural hazards shape the way of life of the *chouras* and have a profound effect on defining and securing ownership and user rights.
- *Difference between chars in northern and southern regions:* Although chars are subject to regular erosion and flooding, chars located in the northern region of the country are less fertile, along with a lower population density and incidence of conflict and violence compared to chars of the southern region.
- *Poor communication:* In general, road communication does not exist between the charland and mainland, causing major constraints to the movement of people and goods. Although most char villages can be reached within three hours from the nearest district town, the chars are perceived to be cut-off and remote and socially alien by the majority of Bangladeshis. Within the constraints of a \$300 per capita economy, provision of government services tends to be exhausted long before reaching the chars.

- *Distance from 'formal government'*: Although government departments are present at upazila level and the Union Parishad (UP) operates at Union level, UP and government officials hardly ever visit char areas. Char people have difficulty in accessing essential health and education services. The absence of banks or government credit systems, and the weak services offered by government agriculture, livestock, fishery and forestry departments make little assistance available to enhance the people's income or to help protect their assets.
- *Poor coverage of NGOs*: National NGOs have little presence in the charlands and have only recently demonstrated an interest in such areas in response to the announcement of a major DFID programme for the northern char areas. NGOs have limited commitment to the more vulnerable chars due to the difficulties and risks of working there.
- *Lack of access to health and education*: Char areas are deprived of education and health services. In most places, diseases associated with the normal monsoon cycle are reported to be a greater cause of death than floods. The level of literacy is extremely low and lags far behind the national average.
- *Very low-income levels*: More than 80% of char dwellers earn less than one dollar per day. Out migration is very high and over 60% of households are female headed for most of the year. In villages surveyed by Practical Action, it was found that the majority of households survive on 10-15 cents per day. In other words they are below the international poverty line by a factor of ten.
- *Seasonal Flooding*. A feature of chars is that they may be submerged for over two months of the year. The accumulation of physical assets under these circumstances is extremely difficult.

Stakeholder analysis

Practical Action has identified the most important local level stakeholders in char development processes as: Union Parishad (UP), Gram Sarker, Chairman/Members, Rural Community Extensionists (RCE), Mohajan/Money Lenders, Community Based Organization (CBO), Agricultural inputs supplier, Market Committee, Local Politician Leaders/elite, Mosque Committee, Jalmahal Leasee, Water Body Management Committee (WBMC). The least important stakeholders at the local level are the boat men, Bazar committee, informal institutes (salish/mathbor), fishers, Mosque Imam, wordsmith, rich farmers, and match maker.

At the meso level, the most important stakeholders are: Upazila Nirbahi Officer (UNO), Agricultural line department in District & Upazila level, Department of Fisheries (DoF), Department of livestock (DLS), Department of Agriculture Extension (DAE), Department of Youth, Health department, Land Offices, Land Register Office, Department of Women's Affairs, Regional Agriculture Research Station (RARS), Bangladesh Livestock Research Institute (BLRI), Bangladesh Agriculture Development Corporation (BADC), Local NGOs, Police Station (PS), Traders, Agricultural inputs supplier, Market committee, Additional District Commissioner (ADC) revenue, District Commissioner (DC).

The national level stakeholders are Line Departments, Ministries, Policy makers, National NGOs, Donor and rural development projects (DFID-CLP etc.).

Gender analysis

The most important feature uncovered by the gender analysis concerns pre-project, social differences between two villages (Nadagari and Nandina) and the contrasting roles of women

at the sites. There are fundamental differences between the social composition of the villages that relate to the history of the chars and the origin of their inhabitants - the key difference being the relative social homogeneity at the attached char, Nandina. In contrast, Nadagari suffers from poor access to services and remoteness from markets, education and healthcare.

Pre-existing differences in the livelihood strategies of women were also uncovered. For example, Nadagari has a very different demographic composition, with men undertaking annual migration for employment on the mainland. As a consequence there are many more female-headed households at Nadagari. Here income-supplementing and homestead activities are attractive because household incomes can be extremely low on a seasonal basis. The capacity of women to engage with the planning process also seems to have been influenced by social contrasts between the two sites. The confidence and participation of women at Nandina, relates to the greater general exposure to outsiders, external influences, education etc.

There was some evidence that women were gaining credibility through participation and membership of project groups at both sites. However, the level of participation and the role played by women was, to an extent, dictated by Participatory Action Plan Development (PAPD) activities chosen by the wider community. As a result, women in Nandina benefited from fact-finding missions to secondary stakeholders as part of the information-gathering phase for the *Jalmohal* planning. Such an opportunity for interaction with political and administrative officials was never provided at Nadagari because the interventions were largely independent of this type of support. The Participatory Technology Development (PTD) group did however; provide women with the chance to engage with technical service providers and the women were vocal and publicly critical of some aspects of these stakeholders' performance. In addition, the PTD was thought to have developed women's group facilitation skills at Nadagari and flood preparedness at this village also provided new knowledge.

Focusing on poverty

The literature reviewed suggests that the PAPD approach that Practical Action practiced in its NRSP project 'is quite different from that used by many other NGOs as it targets the whole community rather than the poorest within the community'. It is also noted that the 'consensus building methodologies' that have been practiced by Practical Action in its NRSP project, witnessed the deprivation of minorities – the poorest, fishermen – from the benefits generated from the enhancement in using the natural resources, especially common property. This happened the same as the way as it happens in democracy. "*A community agreement to suspend fishing in the two month breeding season had brought significant benefits for the group as whole but the cost was disproportionately borne by landless full-time fishers who were least able to bear it*" (NRSP R8103 PAPD, 2003). It is very important to take into account these aspects in the project design process that contributes to the generation of alternative livelihoods options for the poor,, the landless and women.

CONTEXT OF THE PROJECT AREA

Local Context

This section presents our findings on the four chars studied on the banks of the mighty river Jamuna. These chars are (i) Char Nandia and (ii) Char Golabari under Sharshabari Upazila, (iii) Char Nadagari and (iv) Char Zamira under Madargonj Upazila in Jamalpur district. Drawing upon the study findings the socio economic and geographic context of these chars is described below.

Livelihoods

The livelihoods of the people of these chars depend on natural resources. The Chars natural resources are vulnerable to sedimentation, flooding, erosion, and drought. Conflict related to natural resource entitlements is deep rooted. Development services from the government and NGOs or other private groups hardly reach these chars. However, the char dwellers try to utilise the natural resource base for secure food and to improve their livelihoods. Char dwellers grow several types of crops – food and cash crops: which are: paddy, wheat, maize, potato, vegetables (tomato, lao, seem, borboti, misti lao, chal kumra, data, dherosh, mula, jhinga, korolla, chichinga, dhundal, shosa, begoon, khira), chilli, garlic, onion, lentils, mustard, spices, and jute. Almost every household rears a cow, goat and/or chicken. Some people are engaged in agri-businesses like chilli, rice, jute, cows, etc. People in these chars are employed in government and private offices. For example, almost every family of the 562 families of the Char Zamira has at least one member working in the government civil service. Fifteen people work abroad from this village. The women, especially the young women, go to Dhaka to work in garment factories; many women go to Dhaka, some to Mymensingh and Jamalpur to work on construction sites as labourers and also as maids. The males from these chars go to Dhaka for rickshaw driving. Men also go to the Sylhet area to work as labourers in paddy harvesting.

Communication

During monsoons communication between the chars and char-mainland is relatively easy. Regular ‘passenger boats’ run between the chars and the mainland. Most households have their own boat. However, communication is difficult during the dry months. People walk long distances between chars and from the chars to the mainland. Apart from people ‘head’ carrying of products for market, bicycles, bullock carts, horse and cart, and in some cases rickshaw vans are used for carrying goods – from chars to the mainland and vice versa. There is no road to the chars from the mainland, only a track or walking path. Road infrastructure is a critical constraint on the livelihoods of the char dwellers. Our respondents maintained that if roads are improved, diversification in agri-products, agri-business and non-farm businesses would significantly improve livelihoods in the char areas. People in the chars have access to mobile telephone communications and farmers can contact buyers for their products, who come to the chars to purchase agri-products.

Development Services

The development services of any agency – government or non-government- hardly ever reach the chars. The char dwellers receive no government services: health, livestock and agriculture extension services, electricity, microcredit and fisheries related services. Sometimes the char dwellers go to service providers at the Upazila headquarters but these are often inadequate services, delivered at the cost of ‘bribe’. Our respondents maintained that *“it is a waste of money, time, and energy going to government offices and the, hospital for any services,*

because nothing is possible to get from them; they ask 'taka', if you bribe then you can get a little service. They sell every thing as soon as it is arrived – sob khayia falayai (they just eat everything).” Amra konodin shasthaya kormir chahara dekhi nai (We have never seen the health workers in our chars)” (Practical Action, 2005). Most formal sector banks only lend to the rich. Grameen Bank, ASA operate microcredit in one char (Char Golabari), which benefits the local women. Some youth in the chars (Golabari) received training from the Youth Development Department but have yet to utilise this training.

Gender and development in the chars

Chars women are predominantly engaged in household work – cooking, cleaning, washing, child care, sweeping, collecting fuel for cooking, paddy husking, and taking care of elderly family members. They are directly involved in and contribute to managing livestock, seed collection, vegetable growing, and drying agri-products: paddy, straw, jute, chilli, spices, grain, etc. Women are confined within their household boundary. They hardly ever go to towns, except if going to a health centre for medical; and even then only if men take them. However, the women from the attached chars (Nandina), sometimes go to towns in a group for medical treatment and shopping. The dowry payment system is deeply rooted in the chars, which encourages child marriage. This creates great socio-economic pressures on poor parents. Women and adolescent girls suffer from ‘reproductive health’ related complications because of a lack of gynaecological knowledge and adequate health services. Mothers suffer from malnutrition, which is mainly caused by giving birth to many children because of a lack of birth control services.

No NGO or government department has visited these chars to facilitate female participation in local development processes. For example, to help establish women’s groups/organisations, savings mobilisation to build their own capital base for investing in income generating activities (IGA), non-formal education about rights and health care, knowledge management and training for IGAs, etc.

Natural resource management

The economy and livelihoods of the char people predominantly depend on the utilisation of natural resources. Knowledge through ‘learning by doing’ and historically rooted local knowledge is the primary capital of the char people in managing natural resources for agricultural production and harvesting natural products. The degradation of land fertility with siltation and declination of the amount of land available and river erosion are the major threats, which as yet have no solution. The char dwellers always try to innovate with local technology to increase yields, but some problems occur that cannot be solved with local knowledge. For example, new types of insects appear every season; the growth of plants may be fast but yields are poor. Technical assistance is in high demand in the chars, but never delivered by any agency.

The char dwellers use sandbar as pasture. In some cases farmers have transformed the sandbar for maize cultivation using technical inputs provided by Practical Action. In some cases the farmers changed from using their land (which is low quality) for growing paddy rice to growing chilli and maize which have higher yields.

Char dwellers grow vegetables on a small scale. If they could access technical inputs from outsiders they could grow vegetables for their household consumption and sale as an IGA. The trees population is very poor in these chars. Planting trees which are flood tolerant on

village roads, river banks, and homesteads may generate benefits in different ways, for example in combating erosion, providing firewood, timber and in improving the environment.

Fishermen have free access to river fishing during the monsoon season. However, during the dry seasons there are only a few *Jalmahal*, which are leased out to the rich and outsiders. Thus, the fishermen have limited access to fish. Ponds are rare in the chars.

Market context

This section presents the findings from two workshops with stakeholders at the Upazila Level and one workshop at district level. The Upazila level workshops were organised in the Motherganj and Sharishabari Upazilas and the district level workshop in Jamalpur. Duration of each of these three workshops was one day. Drawing upon the findings of these three workshops, the market context of Motherganj, Sharishbari and Jamalpur may be described as follows:

Micro-enterprise

Some small businesses are growing in this area for example a tree plant nursery, poultry farm, poultry feed factory, aquaculture/fish farm, and fish feed factories. But the market price is very unstable as there is no system for controlling market prices. For example, the market price of fish feed and poultry feed fluctuates wildly, which often causes losses in fish and poultry farming. Under these circumstances, small businessmen often exit the market. Of course the newcomers are there, but they also face high risks. A lack of capital – a rural dwellers own and/or a bank loan – is often a major constraint on growing a microenterprise.

The unemployed youth are becoming involved in business, which is a positive trend but their initiatives are not well thought through or prepared. They initiate business seeing others and having no alternative means of employment. They also face a high risk of failure. Many already failed.

The lack of any system of market information and infrastructure from the local government or business associations is probably responsible for the mismanaged environment of micro-enterprise. In fact the individual *pujeeperoti* (the merchants) control most agricultural markets. Small businessmen tend not to be united and thus fail to build on their collective strengths – savings, capital, influencing banks for loans, lobbying government for market analysis and regulations, marketing initiatives for local and exportable products.

INNOVATION, DIVERSIFICATION AND LINKAGES IN MICRO-ENTERPRISE

This section presents our findings related to ‘diversification’ in ‘micro enterprise (ME)’ in the char areas of Motherganj and Sarishabari Upazila of Jamalpur district. We assess local IGA initiatives and needs, linkages between local and external actors, e.g., government, NGOs and the private sector, which contributes to the ME diversification processes. This section also presents reflections on aspects of the utility of the REED framework in the ‘char livelihoods’ NRSP project.

Local Initiatives

An important aspect (output 4) of the Practical Action’s NRSP project concerned building the capacity of the poor to influence decision making, which was expected to be facilitated by the

PAPD process (mid-term review report, July 2003). The importance of local good governance was identified by the project as being important for empowering local people, especially farmers and the poor. Accessing their rights to natural resources and business development services (BDS) is also key.. It was expected that the local government – from Union Parishad, Upazila, and District Administration – would play an efficient and effective role in ensuring the outreach of services to local people supporting them in the management of their enterprise. Local people, in some cases, made their access to government services possible, which is a contribution of the project. However, local governments have yet to improve their governance structures to address issues related to the optimal utilisation of natural resources and bringing institutional services closer to local people (ibid).

The data shows, that there are different types of micro-enterprises: agri-business, non-agri business, and non-farm employment. These micro-enterprises have emerged gradually, predominantly through local initiatives, but contributions of NGO services, helped mobilise the services of different government departments and NGOs. These micro-enterprises as managed by local people have following characteristics of diversification:

Table 1: Diversification in micro-enterprise

<i>Agriculture</i>	<i>Agri-business</i>	<i>Non-farm business</i>
Maize Cultivation	Green Chilli	Medicine shop
Aquaculture	Paddy	Grocery shop in house
Tomato Cultivation	Irrigation	Bread selling
Cauliflower Cultivation	Agri-tools	Small general shop
<i>Lalshak</i> cultivation	Seed processing	Stationary shop
Cauliflower cultivation	Maize	Cloth business
Palang Shak	Nuts & bolts making	Tailoring
Poultry	Poultry Feed	<i>Sharee</i> business
Breeding farm	Fodder for Cattle	Sanddle/shoes
Cow fattening	Power Tiller	Cow/buffalos use in transportation
	Rice husking machine	Engine Boat
	Fish culture	Shallow machine business
	Egg selling	Carpentries
	Chilli business	Book shop
		Nakshi kantha
		Tea shop
		Money lending business
		Mobile Phone business
		Old machinery business

We show that diversification in agriculture has been taking place, primarily through local initiatives with some external support. The continuity of these types of services contributes to the creation of an enabling environment (REED working Paper 2003) supporting diversified agriculture and agri-business, which also contributes to improving the livelihoods of local people (NRSP project, Practical Action).

Diversification into agri-business has been supported by Practical Action ‘interventions’, by helping address local needs e.g., manufacturing agri-tools, mobile rice-husking machine, irrigation service etc., on their own initiatives by local people (Char Zamira). Local initiatives needed support from Practical Action in the areas of technical knowledge and skills, linkage support with the REB (Rural Electrification Board) for electricity supply to this area,

information sharing with local people of other chars about the availability of agri-tools, which are produced in char Zamira, marketing, and financial services.

Practical Action interventions and diversification

Practical Action initiatives in the chars have contributed to enriching people's knowledgebase, skills, and confidence to diversify. For example, local knowledge about maize cultivation – technology, market, profit, food value, multiple uses of maize, etc were well communicated. Maize cultivation in the Practical Action project areas has been encouraged (see Box 1). The farmers have been very keen on growing maize because its profitable and marketing is ensured. In Nadagari alone 85 farmers grow maize, which is a new dimension of agri-business in this area that Practical Action supported with their NRSP project. The char dwellers have become keen about vegetables cultivations – for consumption and earning income by selling. Practical Action encouraged people through their technical work, e.g., soil tests, demonstration plots etc., that it is possible to grow different types of vegetables e.g., cauliflower, tomato, and potato in the chars. Practical Action, in response to local people's needs supplied seeds and technical knowledge. Some people still cultivate these products.

Local people became keen on growing different types of vegetables and crops/cash crops. Practical Action's support was intended to contribute to increased production, especially food items like vegetables. Some local women maintained that “*increasing crop production would reduce the need for men in the char areas to migrate in search of work*” (mid-term review report of the project, July 2003). Practical Action supplied vegetable seeds and seedlings to growers. Some farmers achieved good yields whilst others did not, because the technical information given to them was quite new. However, if demonstration support in the form of seed supply, soil testing and the technical know-how of translating the test results etc., are done in a timely fashion, then production could be higher and diversification into vegetable growing and cash crops, e.g., chillies and potatoes would be ensured and benefit them in many ways – earning income, improving food security and nutrition.

Box: 1

Minar Mondal (40), Char Nadagari, Maderganj:
I am a farmer. I have ten bigha cropland in which I normally grow rice, jute and chilli. I also grow vegetables for consumption in the plots around my homestead. I am a well off farmer. Some years back (in 2002) I was invited in a discussing meeting of Practical Action where we discussed about problems and opportunities of our chars. Practical Action assured their supports in our initiatives for utilising the potentials of the chars towards our diversified business. They shared different ideas of move forward. Then CBO was formed in Nadgari and I became a member of this CBO. I was selected as one of the participants for a five days training on Maize cultivation. Practical Action supplied maize seeds. I cultivated maize in three bigha land which are of low quality for growing rice. I invested about Tk.3000 against which I earned around Tk.25000.00 selling maize – Tk.300 per Mond (38 kilograms). Since then I grow maize regular in five bigha lands. In first year I had to bring maize to a village market for selling, but from following year the buyers come to our village to buy maize, because there are 85 farmers in our char grow maize. (Practical Action, 2005).

New dimensions to livestock growing have been generated through the technical inputs of Practical Action in the project area as part of training and demonstration. The char dwellers were encouraged to rear 'high breed' domestic animals and Practical Action provided them with both technical and in some cases financial assistance. These inputs contributed to diversification in livestock production. Technical knowledge provided or facilitated by Practical Action through building linkages between local people and service providers, needs further expansion under a regular project. Regular monitoring and follow-up is also necessary to ensure the effectiveness of project activities. There is ample scope to expand the livestock business in the char areas. The beneficiaries may be involved with enterprise development in this area.

The community members of Nandina started fish cultivation in a big *Jola* (a dead river) involving both fishermen and non-fishermen. They formed a community based organisation (CBO) and received training on fish culture from Practical Action in assistance with the Thana fisheries office. They borrowed Tk.20,000 from a partner NGO of Practical Action (RDSM), and bought 'grass carp' and 'silver carp' fishlings and put into the *Jola*. Practical Action also donated Tk.30,000 to this project, which was spent on 'Bana' (fencing) and fishing nets. Now that the people of the Jalmahal and Khas land community took the initiative collectively, they developed a sense of earning and working together. As the joint fish cultivation effort was quite new and the selection of the fish varieties was inappropriate, the cultivators faced some problems and the profits from selling was insufficient. However, this effort would go on as a continuous process leading to income generation in the future. Attempts were also made to support the local people undertaking new projects for income and employment generation, a few examples might include tailoring, dress making, embroidery and Nakshi Kanta making.

ASSESSING THE APPLICABILITY OF THE REED FRAMEWORK

Based on a priority shift in the donor community towards systematically tackling poverty as the root problem of constrained development opportunities in large parts of the world – especially in LDCs (less developed countries) – a number of international and bilateral development organisations took the initiative to launch a consultative and learning process about approaches to rural economic development. The rural economic and enterprise development (REED) framework which is based on an analysis of both, the success factors in rural economic development and lessons learned from failures aims to overcome isolated approaches in small and medium enterprise (SME) development, micro-finance, agricultural services and infrastructure investment (Davis, 2004). The REED framework is defined by ten cornerstones for joint planning and evaluation at local and regional levels and aims to encompass all the key aspects of economic development and enabling effective prioritisation of measures and definition of responsibilities, with contributions from all relevant stakeholders. It is expected that the use of the framework for REED will increase the efficiency and transparency of local economic development and help to improve co-operation between private sector enterprises and organisations, public sector institutions and donors. REED therefore aims at stimulating and enhancing the sectoral links between agriculture, agribusiness and non-agricultural economic activities. The conceptual framework of REED consists of ten inter-linked and inter-dependent 'clusters of intervention' (cornerstones) which can be classified into four categories:

- policies and institutional framework

- infrastructure, services and markets
- entrepreneurial competence
- stakeholder involvement and linkages

REED views entrepreneurs and the private sector as the main drivers of sustainable rural development, and emphasises the importance of providing an enabling environment for market oriented economic activities. However, REED also has a public policy element, which focuses on the provision of basic rural infrastructure and services that foster poverty reduction and economic growth. Creating an effective support system for emergent entrepreneurs is a multi-faceted endeavour requiring a range of regulatory changes and programmatic supports at a variety of institutional levels. For this reason, it is useful to use the REED framework.

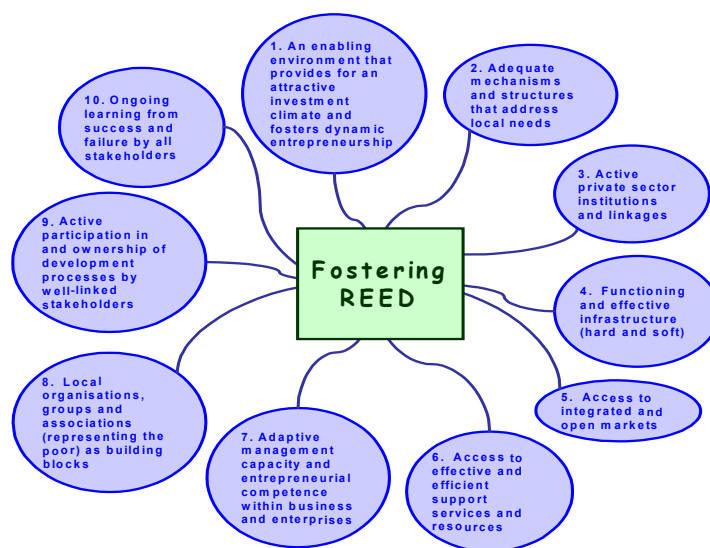


Figure 1: Rural Economic and Enterprise Development Cornerstones

The remainder of the section will assess the individual cornerstones in more detail (see Davis, 2004 for a fuller explanation). We found that the REED framework would have been useful in the Practical Action NRSP project. The REED framework would be appropriate for Practical Action’s NRSP project, throughout the whole project cycle - from design to evaluation – in order to ensure the success of stakeholder initiatives, especially primary stakeholders of the project.

It is argued that (REED working paper, 2003), the “REED approach aims at diversification and innovation of the rural economy, increasing its market orientation, and fostering value addition to rural products”. Practical Action’s NRSP project maintains that the intensification of agriculture and the transformation of agricultural products, in other words diversification in agri-business and the transformation of natural resource products generate additional non-farm employment, increase incomes, and higher demand for local agricultural and non-farm products. Thus, it could be argued that Practical Action’s NRSP project is grounded in the conceptual framework of REED; or in other words the interface is explicit. Therefore, we would argue that the REED framework should be useful and appropriate for Practical Action’s NRSP project which aims at innovation, diversification and the augmentation of agri-business as well as the generation of non-agribusiness through efficient use of natural resources in the chars.

We maintain that if the REED framework had been used then the purposes of the NRSP project of Practical Action in the two chars in Jamalpur could have been served more efficiently and effectively. The following sections present a description and analysis of the relevance of each of the ten ‘Cornerstones’ of the REED framework to livelihoods projects in char areas including Practical Action’s NRSP project.

Cornerstone 1: Enabling environment that provides for an attractive investment climate and dynamic entrepreneurship:

We found that the chars live with a very poor environment and investment climate to support the growth of agri-business and diversification. However, the chars have huge potential because of its’ good natural resources. A lack of management capacity, efficient and sustainable use of these natural resources keeps the char dwellers poor and vulnerable. Table 2 maps out current practice and missing links in cornerstone 2 of REED framework regarding Practical Action’s NRSP project.

Table 2: Practice and missing links of REED Cornerstone 1 in NRSP project of Practical Action

<i>REED Cornerstone 1: Enabling environment that provides for an attractive investment climate and dynamic entrepreneurship.</i>	<i>Practiced in Practical Action’s NRSP project</i>	<i>Missing link/ Gaps (REED in future)</i>
<ul style="list-style-type: none"> • Good governance, e.g., Capacity building of local institutions, association and interest groups • Decision making/who decides • Livelihoods assets availability • Information support etc. • Advocacy & Awareness • Local control over livelihood asset. • Training for appropriate regulations • Establish and enforce secure property rights and contract. • Taxation -Develop a feasible realistic Taxation regime. Tax cuts, subsidies, risk management tools, public investment in the infrastructure, credit schemes • Improved reform regulation, e.g., business rules, loan policies, marketing facilities, etc. • Licensing/ legal status/ registration • Tariff and non tariff barriers removed to provide level playing fields • Legal framework established • Incentives for private investment. 	<ul style="list-style-type: none"> • A CBO has been formed and developed with Practical Action’s facilitation so that the ‘community’ can decide; the CBO rich members dominate decision-making process in CBO. • Crisis of livelihoods assets exist in the project area. Practical Action assisted the local people to establish their access to natural resources, e.g., water body, <i>khash</i> land. Practical Action linked the local people with NGOs and govt. departments for micro-finance supports. • Practical Action provided some services, e.g., seeds and seedlings for cash crops, and fund for fish cultivation. It linked the local people with government departments for loan fund, fish lings, and seeds for their income generating activities. • Practical Action updated the local people on e.g. market prices, service availability in different organizations. Information about maize cultivation, goat rearing, fish cultivation, vegetables cultivation was provided by Practical Action. An input, both technical and financial, was provided. Linkages were made with different governments like DLO, DAE, Youth development Department, BADC, and Fisheries Department. • Awareness among local people has been raised through training and counselling about their rights, potential, access to natural resources and its utilization. 	<ul style="list-style-type: none"> • Network among entrepreneurs • Advocacy for improved reform & regulation, e.g., business rules, loan policies, marketing facilities, subsidies, risk management tools, public investment in the infrastructure, • Establish and enforce secure property rights and contract. • Taxation: develop a feasible realistic taxation regime. Tax cuts,

Cornerstone 2: Adequate mechanism and structures that address local needs

We found that this cornerstone was practised in the NRSP project. The needs of facilitating and creating such mechanisms and structures (e.g. participatory needs assessment, designing participatory activity planning) to support the activities of char dwellers through organised systems. Practical Action formed CBOs as social structures through which the project mobilised community opinion and actions to address local needs. The exercise of Participatory Plans and Actions contributed to the creation of some much needed mechanisms – regular consultation among the char people on problems and ways and means of addressing them – that enhanced their livelihood activities.

Providing farmers and women with different types of training, through the CBOs was an effective mechanism for addressing the needs of project beneficiaries for initiating new business – both agri-business and non-farm business.

However, the project did lack adequate, efficient and effective initiatives to develop mechanisms and structures of bringing the necessary services from government organisations into these chars. Table 3 maps out current practice and missing links in cornerstone 2 of REED framework regarding Practical Action’s NRSP project.

Table 3: Practice and missing links of content of cornerstone 2 of REED framework in NRSP project of ITDG

<i>Cornerstone 2: Adequate mechanism and structures that address local needs:</i>	<i>Practiced in Practical Action’s NRSP project</i>	<i>Missing link/ Gaps (REED in future)</i>
<ul style="list-style-type: none"> • Effective decentralization • Empowerment of communities • Make financial resources accessible to local authorities • Do local planning participatory • Institution building, Make access to information and knowledge simple and inexpensive. • Make space for people to articulate their needs through locally appropriate mechanism. • Build capacity of local people to play an active role in economic development. • Create mechanisms to hold local authorities accountable. 	<ul style="list-style-type: none"> • Initiatives were taken to empower the community people, especially the poor people. • A CBO was formed and members of the CBOs, to some extent, established their access to information. Through these CBOs people articulate their needs to the outsiders. • Training provided to local people, which, in some cases, they are using this training knowledge for their economic activities. 	<ul style="list-style-type: none"> • Develop coalitions of political support which coalesce around regional development objectives. • Make financial resources through effective decentralization accessible to local authorities

Cornerstone 3: Active private sector institutions and linkages

Private sector institutions around Jamalpur exist but within limited sectors, especially in relation to agri-business. The producers of for example milk, and bananas have difficulties in marketing their produce because of their lack of linkages with purchasers. However, in the case of chilli and maize marketing the purchasers usually come to the chars. It is crucial, as the stakeholders – both primary and others – identified, to strengthen local private sector

institutions and make them active in providing services e.g. loans, market situation analyses, lobbying with local government for improved infrastructure, monitoring taxation, and creating facilities for stock warehousing and transportation.

Table 4: Practice and missing links of content of cornerstone 3 of REED framework in NRSP project of Practical Action

<i>Cornerstone 3: Active private sector institutions and linkages</i>	<i>Practiced in Practical Action's NRSP project</i>	<i>Missing link/ Gaps (REED in future)</i>
<ul style="list-style-type: none"> • Building capacity of private sector institutions to provide services to rural enterprises • Demand and supply situation. • Provide loans to promote rural business ventures. • Surveys of customer satisfaction. • Information on potential users of services suppliers. • Organize round table meeting regular meeting with local entrepreneurs. • Support commitment to the regional identity of producers and suppliers • Awareness rising, arrange financial support for emerging new services. • Facilitate the creation of apex body • Organize joint action to attract new funds. • R & D skills, tactics and strategies in negotiation. • Refocusing and/ or creating new service provider institutions for rural areas. • Enhancing professional competence and organizational capacity. • Creating local business networks • Improving financial viability and sustainability • Creating links and networks among institutions. • Lobbying 	<ul style="list-style-type: none"> • Practical Action built partnerships with 2 local NGOs to implement micro credit programmes in the char areas. • Practical Action did market surveys on eggplant mustard and maize with the assistance of the wholesalers, retailers, customers, transport providers, stockers, storekeepers, etc. The findings of the surveys were provided to community people. • The producers of cloth-based products were linked with a private handicraft shop in Jamalpur town. 	<ul style="list-style-type: none"> • Analyse demand and supply situation. • Surveys of customer satisfaction. • Organize regular meeting with local entrepreneurs. • Creating a continuous learning process. • Organize joint action to attract new funds.

Cornerstone 4: Functioning and effective infrastructure (hard and soft):

We found that this cornerstone of the REED framework was relevant to addressing demands for the promotion of agri-business in the chars. Char dwellers, especially farmers contribute to creating a supportive enabling environment. For example, communications – roads and correspondence – is difficult for char dwellers and often negatively affects the viability of their businesses. Difficult road infrastructure and telecommunications keep the char dwellers excluded from critical government, NGO and private sector services– (see Table 5).

Table 5: Practice and missing links of content of cornerstone 4 of REED framework in NRSP project of ITDG

<i>Cornerstone 4. Functioning and effective infrastructure (hard and soft)</i>	<i>Practiced in Practical Action's NRSP project</i>	<i>Missing link/ Gaps (REED in future)</i>
<ul style="list-style-type: none"> • Identifying the infrastructure required by rural enterprises • Providing the required infrastructure • Maintaining infrastructure • Integrating into a larger (wider) system • Meeting required standards, e.g. quality, dimensions • Assess infrastructures and business needs. • Access to infrastructure • Identify ways and means to reduce cost of accessing the infrastructure • Encourage public and private investment in infrastructure - • Promote local, self funded facilities, e.g. collective or cooperative services. • Promote schemes to fund maintenance of local infrastructure. • Raise public awareness of the need for cost recovery services. • Involvement in the infrastructure planning process. • Ensure that all infrastructure developments meet the required standards. 	<ul style="list-style-type: none"> • Practical Action's support for building CBO office House cum community centre and installing 'Solar energy' system in it created facilities to some extent that serving some purposes of the project beneficiaries. 	<ul style="list-style-type: none"> • Integrating infrastructure planning and maintenance systems into a larger (wider) national system • Identify ways and means to reduce cost of accessing infrastructure for the poor • Encourage public and private investment in infrastructure by promoting local, self funded facilities, e.g. collective or cooperative services.

Cornerstone 5: Access to integrated and open markets

Access to integrated and open markets for producers and businessmen of the NRSP project area have been identified by the char dwellers as difficult, limited but crucial. This situation was assessed by the project in its early stages and services were provided from the project. Context analysis with the participation of primary and other stakeholders– local, upazila and district level – confirmed that an enabling environment must be created for making possible the access of the local producers and micro-entrepreneurs to 'integrated and open markets'. To enable the above the contents of cornerstone 5 need to be taken into account in the design of a project such as Practical Action's NRSP (see Table 6).

Table 6: Practice and missing links of content of cornerstone 5 of REED framework in NRSP project of Practical Action.

<i>Cornerstone 5: Access to integrated and open markets</i>	<i>Practiced in Practical Action's NRSP project</i>	<i>Missing link/ Gaps (REED in future)</i>
<ul style="list-style-type: none"> • Access to markets • Transparency of markets • Stability of markets • Free and open market • Market chain integration and management • Market development • Provision of information and advice on market requirements. • Provision of information and advice on diversification options. • Encouragement of marketing and purchasing groups and cooperatives/ CBOs • Provide easy access to market information • Facilitation of market information. • Participatory analysis of markets and provision of training for it. • Promote investment in storage and processing facilities. • Reduction of production costs, improvement of quality, extension of the season and/or range of products. • Identification of neighbouring links in the chain and working closely with them. • Feasibility studies and action research • Enhance product quality for new markets. 	<ul style="list-style-type: none"> • Information and advice on market requirements were provided to the local people through organising training and discussions by Practical Action. • CBOs, which were formed with Practical Action facilitation, act on 'easy access' to market, but insufficient. 	<ul style="list-style-type: none"> • Transparency of markets • Participatory analysis of markets and provision of training • Feasibility studies and action research • Provision of information and advice on diversification options. • Help to identify new business opportunities.

Cornerstone 6: Access to effective and efficient support services and resources:

Drawing upon the study findings and analysis it may be argued that all the components of Cornerstone 6 were relevant and important in order to address local needs for diversification and the promotion of agri-business and non-farm activities for the char dwellers. Practical Action supported linkage processes with the service providers but it did not worked effectively. The linkages of char dwellers with service providers of microcredit, training, technical services like livestock treatments, seeds supply, soil testing, fishlings, and leasing *Jalmahal* to fishers have not been established effectively and discontinued (see Table 7).

Table 7: Practice and missing links of content of cornerstone 6 of REED framework in NRSP project of Practical Action.

<i>Cornerstone 6: Access to effective and efficient support services and resources</i>	<i>Practiced in Practical Action's NRSP project</i>	<i>Missing link/ Gaps(REED in future)</i>
<ul style="list-style-type: none"> • Providing advice, information and specialized services • Developing the market for service provision • Providing contracted business services • Supplying inputs • Access to financial resources • Willingness of users to pay, user satisfaction, information in mass media, etc. • Awareness of service provision, social venture capital, subsidies for pre and post-service delivery activities. • Encouragement of local suppliers. • Collaboration with local private suppliers. • Bank services are there. • Collaboration with researchers. 	<ul style="list-style-type: none"> • Linkages with few service providers been facilitated by Practical Action and information about services availability been communicated. • Practical Action provided technical assistance for agri-business promotion. • Learning processes were facilitated through training and consultations in CBO levels. • Practical Action's inputs generated diversification in crop cultivations, vegetables cultivation as new initiatives as well as goat rearing, fish cultivation; all these emerged demand for new services. Practical Action built linkages of the local people with service providers like department of agriculture extension, livestock department, fisheries department. • Practical Action mobilized services from some departments like department of agriculture extension, livestock department, fisheries department, youth department. 	<ul style="list-style-type: none"> • Enhanced facilitation approaches/ techniques between poor and service providers. • Approaches/ experience of mobilizing government departments to promote improved service delivery • Local government capacity building for improved service delivery and private sector tendering for service delivery

Cornerstone 7: Adaptive management capacity and entrepreneurial competence

The char dwellers and different stakeholders around Jamalpur expressed demand for training, counselling and information on strengthening their capacity of adapting to the current market situation. The char people need training and information to increase their business management knowledge as well as improve their access to the latest market information. Organizations of small entrepreneurs – both at the chars and Upazila level – are important for establishing ‘business alliances’, networks and lobbying. The contents of cornerstone 7 are both relevant and important in this regard (Table 8).

Table 8: Practice and missing links of content of cornerstone 7 of REED framework in NRSP project of Practical Action.

<i>Cornerstone 7: Adaptive management capacity and entrepreneurial competence</i>	<i>Practiced in Practical Action's NRSP project</i>	<i>Missing link/ Gaps (REED in future)</i>
<ul style="list-style-type: none"> • Management and organization • Production and service generation • Financing • Marketing • Networking: • Training provided to develop skills in record keeping, accounting, budgeting, decision making. • Vocational training, providing information on trade fairs, etc. • Training on budgeting and cash flow. • Developing market information systems. • Membership of social and professional associations. 	<ul style="list-style-type: none"> • Practical Action provided the farmers with training on maize cultivation with notion of enabling the farmers in diversified crops production. • Through the CBO, which is formed with Practical Action support, marketing information was given to the farmers. 	<ul style="list-style-type: none"> • Training required on technical aspects of what is being developed/ produced.

Cornerstone 8: Local organizations, groups and association (representing the poor) as building blocks:

Practical Action's NRSP project understood the importance of the organisational aspects of supporting the char dwellers in creating an enabling environment that ensures the participation of the poor. In char Nandina and Nadagari CBOs were formed which created some examples of community mobilisation and collective action (see Table 9).

Table 9: Practice and missing links of content of cornerstone 8 of REED framework in NRSP project of Practical Action.

<i>Cornerstone 8: Local Organizations, groups and association (Representing the poor) as building blocks</i>	<i>Practiced in Practical Action's NRSP project</i>	<i>Missing link/ Gaps (REED in future)</i>
<ul style="list-style-type: none"> • Understanding organizational arrangements and options • Motivating self-mobilization to create effective organizations. • Facilitating organizational development and strengthening • Ensuring that organizations, partnerships and networks graduate, and evolve to higher and appropriate levels of formalization. • Exposure, people-to-people interaction. • Organisational vision, goals, objectives, constitution, initiatives, culture, etc. • Linkages, collaboration and programs. 	<ul style="list-style-type: none"> • An assessment of institutional context was done through conducting a 'scoping study'. • CBOs were formed to increase the negotiation capacity of the local people. 	<ul style="list-style-type: none"> • To ensure that organizations, partnerships and networks graduate, and evolve to higher and appropriate levels of formalization need to focus on: the organizational structure, legal status, accountability of leaders (whether apex or primary group), organizational negotiation capacity and growth trends.

Cornerstone 9: Active participation and ownership of development process by well-linked stakeholders:

The chars are isolated from most mainland business linkages because of a lack of transport and road infrastructure. Chars are also identified as ‘resource poor’ areas in relation to the availability of services, because they tend not to create local service centres and facilities. Development initiatives need to work in the area of mobilizing stakeholder investment in the chars. Building networks among stakeholders is important in the char development processes. Practical Action took these aspects into account in its NRSP project and attempted to address some of the elements of cornerstone 9 (see Table 10).

Table 10: Practice and missing links of content of cornerstone 9 of REED framework in NRSP project of Practical Action.

<i>Cornerstone 9: Active participation and ownership of development process by well-linked stakeholders</i>	<i>Practiced in Practical Action’s NRSP project</i>	<i>Missing link/ Gaps (REED in future)</i>
<ul style="list-style-type: none"> • Identifying stakeholders • Building stakeholder convergence • Creating structured platforms and forums for negotiation: • Creating networks for learning • Who are the (frontline) key actors? • Relationship (built up) among stakeholders • Strengthening capacity of groups/associations/NGOs/local private sectors (training). • Networks with stakeholders. 	<ul style="list-style-type: none"> • Practical Action identified the stakeholders through a ‘scoping study’. • Some front line key actors were identified and trained. • Practical Action formed CBOs to facilitate capacity building of primary stakeholders and build linkages with other stakeholders. • CBOs were expected to act as negotiation body of the primary stakeholders with service providers. 	<ul style="list-style-type: none"> • The formation of CBOs in rural areas may be critical to active participation and ownership of development process. • Identify best practice in CBO and producer group formation

Cornerstone 10: Ongoing learning from success and failure by all stakeholders:

The study findings show that no shared learning platforms (with the exception of CBOs) exist in the NRSP project area that could act as a vehicle or actor to facilitate learning through the project. Nonetheless, stakeholders in the focus group workshops for this study maintained that strong platforms of stakeholders, both at the local, Upazila and district level, are essential for creating a supportive enabling environment where the mobilization and sharing of information, managing knowledge, and the development of joint ventures is made possible and supported. External support is often required and was provided by Practical Action (see Table 11).

Table 11: Practice and missing links of content of cornerstone 10 of REED framework in NRSP project of Practical Action.

<i>Cornerstone 10: Ongoing learning from success and failure by all stakeholders</i>	<i>Practiced in Practical Action's NRSP project</i>	<i>Missing link/ Gaps (REED in future)</i>
<ul style="list-style-type: none"> • Creating a platform for review, information exchange and learning mechanisms • Agreeing jointly on vision and M&E framework • Creating an effective knowledge management system • Feedback systems – how? • Understanding each other, M&E tools developed jointly, participatory M&E, etc. • Assessment of local knowledge and practices, gaps, etc. 	<ul style="list-style-type: none"> • Practical Action formed CBOs as platform to review livelihood IGAs and a centre of information exchange. • Practical Action facilitated 'consensus-building' process about natural resource uses. Local people are keen about it. • Assessment of local knowledge was conducted; Practical Action supported the local people practicing local knowledge in 'business diversification'. • Practical Action provided training and education to the local people to increase capacity of 'knowledge management'. • Practice of PAPD contributed participatory feedback and M&E of the project. 	<ul style="list-style-type: none"> • Refine REED M&E tools to contribute to participatory feedback on development initiatives

CONCLUSIONS

This study provided an evaluation of Practical Action's NRSP project, exploring the potential of innovation, diversification and the market orientation of MEs, whilst also assessing the utility of the REED framework. Where possible the availability of relevant literature and secondary sources of project information has been utilised to complement the primary data collected through focus groups, interviews and workshops.

Improved resource-use strategies in floodplain production systems' emerged out of the implementation process of the NRSP project. The processes of practising PAPD and consensus building on natural resources use were also important. Listening to the poor – engaging directly with those community members that have the least resources is crucial in understanding their situations and in enabling them to consider ways in which they can be empowered to improve their situation (Preston, 2003). This was one of the central and strategic outputs of the NRSP project; 'increased human and social capacity of poor to increase their representation within and gain benefits from greater influence over development planning and decision making for sandbar areas'. For example, the social construction process of a CBO, mediated by Practical Action, created some scope of encouraging the voice of the poor and women. However, organisations of the poor and women separately, for example women's groups, farmers groups etc., within CBOs can contribute to creating space for them. This has the potential to ensure their participation in projects and actions from which they can benefit. It is recognised that the poor should assess their needs by themselves '*not just outsiders seeking to serve their interests*' (ibid).

The char dwellers maintain linkages with their relatives living on the mainland to share information on markets, job opportunities and new technologies. They also maintain links with shopkeepers and traders on the mainland for market information (DEW, 2004). People from the chars work in the towns, Dhaka; government civil service through which they receive information. Some people have access to radio and TV. Practical Action worked as a link actor bridging communications between the char dwellers and service providers during the project period. One study (DEW 2004) explored, the extent to which farmers in the chars actively seek advice and services from the block supervisor of DAE. The DAE upazila officer rarely visits the chars. The most challenging task NGOs face concerns how to build sustainable linkages between char farmers the DAE officers and block supervisor, who as low paid government employees are reluctant to make long and tiresome journeys to the chars. Promoting ‘agricultural extension’, which Practical Action facilitates, needs to be supported by local technical service providers as well as link actors between the farmers and the DAE.

In relation to the marketing of their produce, especially maize, chillies, and cattle in the chars, people depend on char and upazila based middlemen although they would prefer to build direct linkages with district based and national level dealers (ibid). The producers also want to build direct linkages with microfinance institutions (MFIs) and banks to establish access to finance. This would enable them to invest in agriculture and increase production (ibid). NGOs can extend technical and technological support for product development and diversification through effective marketing. The processes of building sustainable linkages of the char dwellers with the private investors, banks and MFIs, dealers, traders, local government, and government departments is also imperative for the establishment of a viable production and marketing system.

Market research is identified as the crucial area of business promotion of all kinds, which needs to be focused on in future projects of Practical Action. Both the primary and others stakeholders emphasised market research. Communicating market information, empirically explored, would contribute to efficient business planning for farmers and other producers/micro-entrepreneurs.

Advocacy, both at the local and national level, is identified as an important means of creating an enabling environment for the micro-entrepreneurs for which networks of MEs need to be promoted and strengthened with NGO facilitation. This network should be able to contribute to the mobilisation of government initiatives for communication development – roads, transportation and other services such as electrification, water and sanitation, education, health care which are crucial for the improvement of livelihoods for char dwellers.

Using the ‘Guide to REED’ in Practical Action’s project processes needs to be long-term, for sustainable char livelihood development. The REED Guide also contributes to the consolidation of various enterprise and LED frameworks promoting rural economic and enterprise development. NGOs working in the Chars and willing to use the ‘Guide to REED’ need to keep in mind that not all of the ten cornerstones will be relevant to a given project; however the REED framework could be significantly useful in holistic approaches to LED and social development projects, as illustrated in the case of the char areas of Bangladesh.

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APPENDIX 1

A1: PRA exercises with the primary stakeholders of ITDG's NRSP, Jamalpur

Meeting venue: Char Nandina

Upazila: Motherganj

District: Jamalpur

Date: 21 June 2005

Subject: Identifying main problems, causes of problems and its influences and means of solution

<i>Problems</i>	<i>Causes</i>	<i>Affect/influence</i>	<i>Means of solution</i>
1. Lack of capital	1. Low agro production so low income; over population so over expenditure; lack of capacity; lack of employment opportunities.	1. Food deficit, poor buying capacity, inability of buying equipments for agro-business, proper investment in proper time is not possible, unemployment, inability of undertaking income generating activities, investment in children's higher education is not possible, lack of medical treatment.	1. Ensuring credit supports, creating employment opportunities, providing skill development training, good prices for products/marketing needs to be ensured.
2. Lack of communication/transp ortation	2. No roads, bridges/culverts, no initiatives from LGED, UP, lack of united initiatives.	2. Time consuming, transportation is expensive, difficult, reduces mobility, rickshaw/van cannot run so many people lose employment opportunities.	2. ITDG would do lobby and support people's demand for improving communication.
3. No electricity	3. No roads, no developed market, no lobby from the powerful elites, no attention of the government.	3. No factories initiated/built, expensive to run pumps for irrigation, food processing and preservation is not possible, low production, unemployment.	3. Strong lobby in needed and ITDG can help.
4. Unemployment	4. Lack of employment opportunities, lack of appropriate education, lack of vocational skill/knowledge/training, lack of capital, no roads.	4. Unhappiness in the family, lowering social status, tension, diminishing energy for new initiatives, crisis raising.	4.

A2: Scoring by the beneficiaries about service providing organizations

Village: Char Nandina

Upazila: Motherganj, Jamalpur

Date of PRA exercise: 21 June 2005

<i>Organisation</i>	<i>Main activities according participants</i>	<i>Scoring</i>
Union Parishad	Development, relief, VGD Card distribution, supporting education programme, developing roads, meeting, providing information, conducting <i>Salish</i> and family court, encouraging business.	20
ITDG	Training, assistance for livelihoods activities, advice, support for development activities, supervision, linkage building, mobilizing microcredit services, organizing meetings, operating emergency relief work.	25
Banik Samity	Lending, monetary support for social welfare work, information dissemination, development & management of local market, control local market.	15
RCI	Vaccination, provides agriculture training, organise aquaculture, collect agriculture equipments and supply.	12
Shyamganj Bazar	Marketting/ buy and sell, collect tax	10
LGED	Construction work, builds road, culvert, bridge and schools, building making, produce latrines	07
RDSM	Water and sanitation	05
BADC	Supply seeds, fertilizer, provides advice	04
BRDB	Training, supply seeds and fertilizer, advice	02

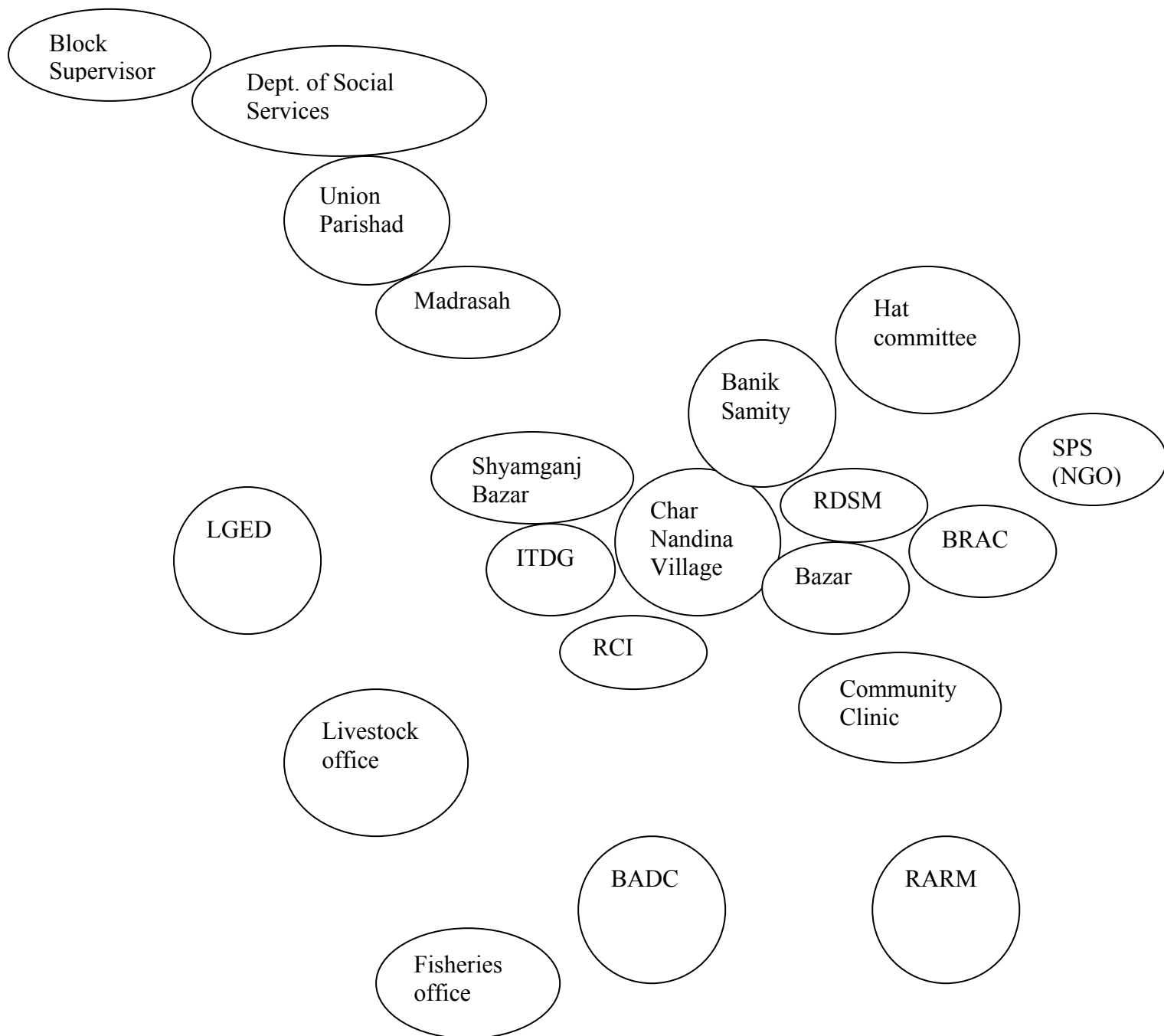
A3: *Chapati* mapping by the participants of PRA exercise about service providers

Village: Char Nandina

Upazila: Motherganj, Jamalpur

Date of PRA exercise: 21 June 2005

Note: Nearer *Chapati* denotes good relationship and get good services; distance *Chapati* denotes provide less service.



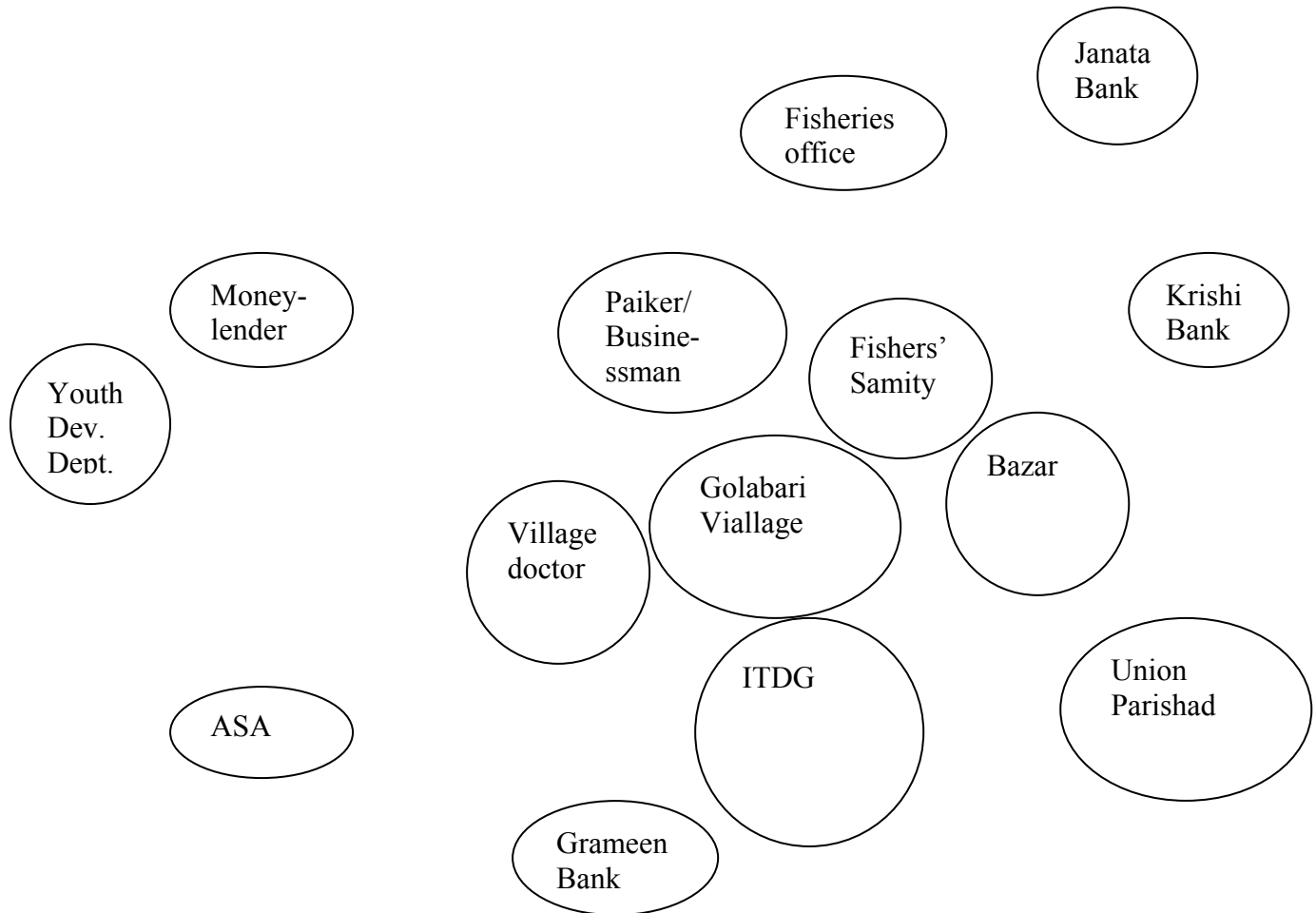
A4: *Chapati* of services receiving by the men and women of Golabari village from different sources/organizations.

Village: Golabari

Union Jorkhali

Upazila: madarganj, Jamalpur

Date of PRA Session: 20 June 2005



Legend: Nearer *Chapati* = get services for maximum time
Distanced *Chapati* = Mental gap/distance
Small chapatti = Less capable/limited services
Big *Chapati* = Important, maximum and frequent services.

A5: Seasonal calendar of livelihoods activities

Village: Char Nandina

Upazila: Motherganj, Jamalpur

Date of PRA session: 21 June 2005

Events/aspects	Month											
	1	2	3	4	5	6	7	8	9	10	11	12 (Choitra)
1. Agriculture:												
Paddy												
Jute												
Chili												
Mustered Seeds												
Livestock												
Aquaculture												
2. Business:												
Agri-business												
Non-farm business												
3. Calamities:												
Flooding												
Draught												
Storm												
4. IGA												
5. Evacuation												
6. Loan needed												
7. Temporary famine												
8. Unemployment												

A6: Before – after situation analysis by the beneficiaries

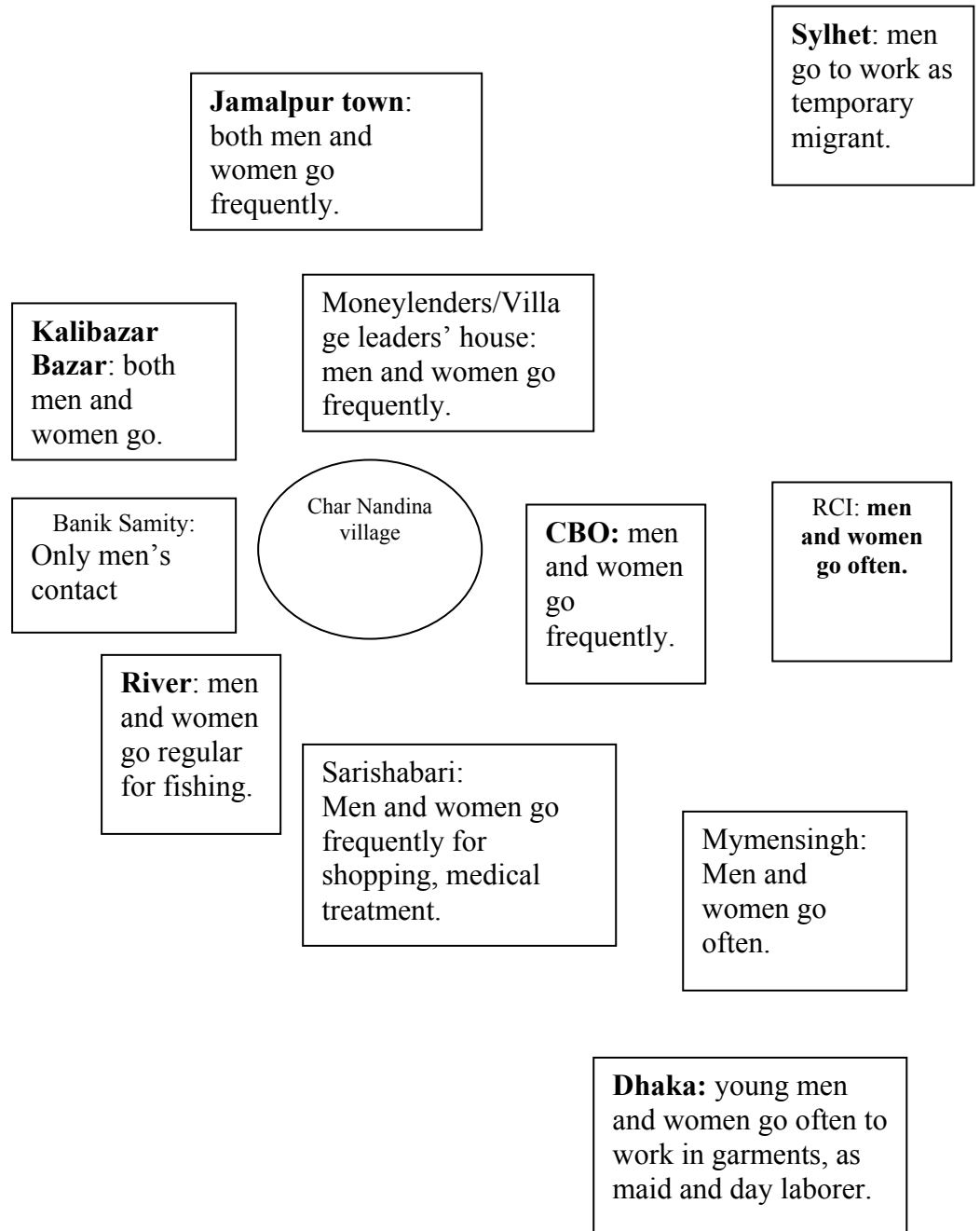
<i>Situation around 15 years back</i>	<i>Present situation</i>
Crops cultivated: Aman, aush rice, kherasi (variety of paddy) jute, wheat, potato, Matar dal, kalai, kaun, pera, mustered, tobacco, chili (little amount).	Iri, ropa, jute, chilli (much), mustered, wheat (not much), teel, maize
Yielding: 6-8 mands per bigha, production cost was less.	20-25 mands per bigha, improved technology is used.
Assets: Cattle (many), fish was very available, there were more river, canal, beels.	Fish depleted
Business: Jute purchase center were there, businessmen could earn high; lack of business knowledge	Low quality of goods/products, low price
Communication: Boat transportation was good and transportation cost was low.	We cannot run boat anymore, roads are so bad, communications improved.
Unemployment: Less	Increased
Famine: Once	No famine
Flood: less	Frequently
Business information: No access, few people had access to radio	Easy access to information through radio, telephone, mobile phone, NGOs
Social relation; very close	Lack of sincere relationship
Production cost: estimated cost was Tk.200 per bigha excluding labor cost.	Too much – much higher.

A7: Mobility of men and women of Char Nandina village:

Village: Char Nandina

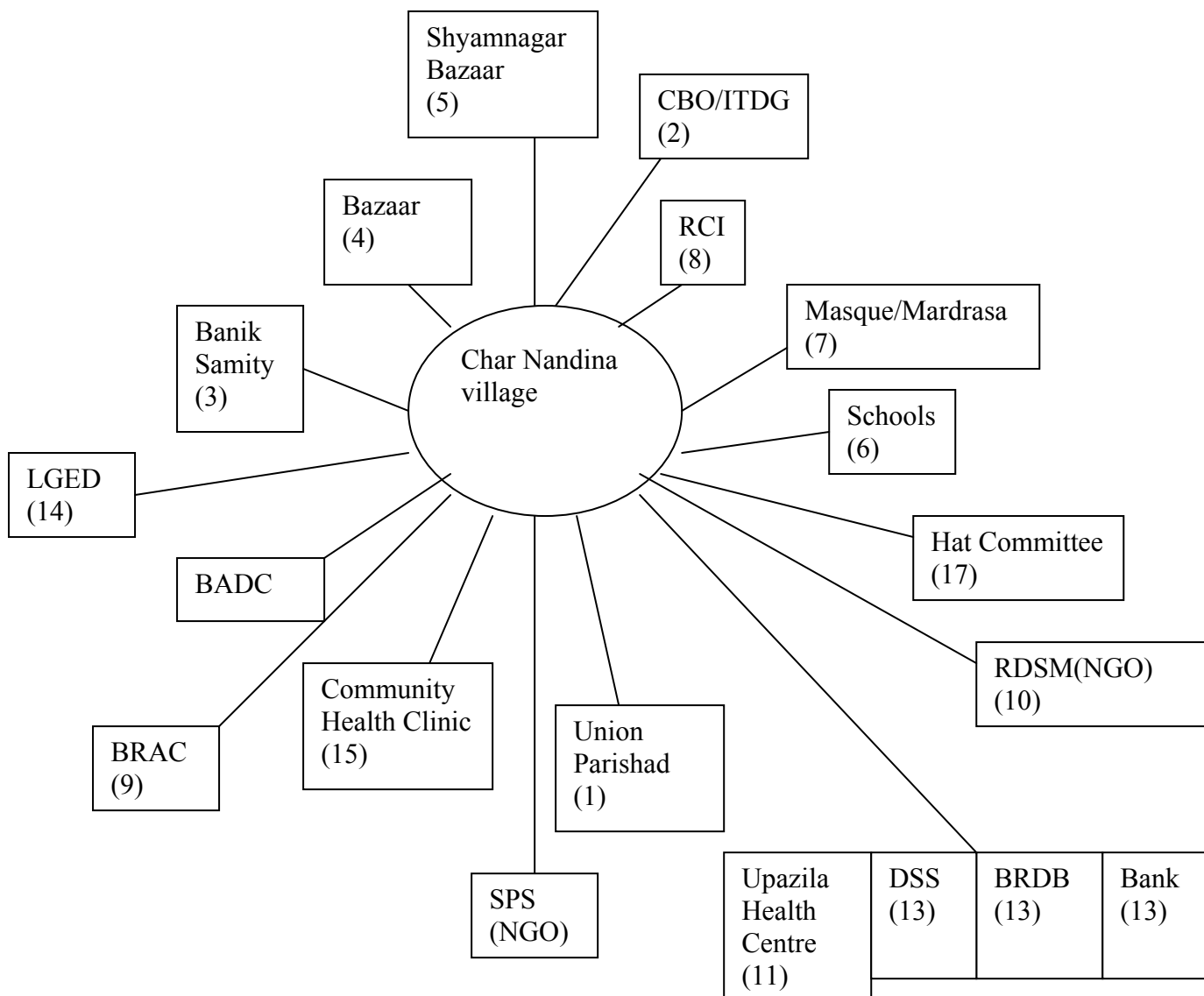
Upazila: Motherganj, Jamalpur

Date of PRA session: 21 June 2005



A8: Flow diagram of information providing organizations

Village: Char Nandina
 Upazila: Motherganj
 District: Jamalpur
 Date of PRA session: 21 June 2005



Legend: _____ denotes distance and number is ranking; 1 is top.

A9: Assessment of impact of activities of different actors

Village: Char Nandina

Upazila: Motherganj

District: Jamalpur

Date of PRA session: 21 June 2005

<i>Sl. No.</i>	<i>Activities/factors</i>	<i>Positive impact</i>	<i>Negative impact</i>
1.	CBO	+	
2.	Information provided	+	
3.	Infrastructure		-
4.	Common property mobilized	+	-
5.	Relationship/linkages built	+	
6.	Existing business policy		-
7.	Diversification in business	+	-
8.	Goat rearing		-
9.	Fish cultivation	+	-
10.	Paddy husking machine	+	
11.	Women in business		-
12.	Market Controlling	+	-
13.	Food processing		-
14.	Training	+	
15.	Technological knowledge	+	-
16.	Cooperation from government offices	+	
17.	Income	+	
18.	Expenditure	+	
19.	Organizational knowledge	+	
20.	Women's status		-