

Alleviating poverty on the riverine islands of north-west Bangladesh

The Chars Livelihoods Programme Phase 2

2010-2016



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FOREWORD

The UK's Department for International Development (DFID) is extremely proud to have co-funded the Chars Livelihoods Programme, Phase 2 (CLP) with the Australian Government's Department of Foreign Affairs and Trade (DFAT).

The Ministry of Local Government, Rural Development and Cooperatives has been a strong partner, while Maxwell Stamp PLC has provided excellent management agent services, thereby allowing the Programme to help reduce extreme poverty in the chars of north-west Bangladesh.

Prior to the Programme, extreme-poor households living on the chars faced many obstacles: they had limited livelihood options and were heavily reliant on selling their labour. What little assets they had were at risk of being swept away during the annual floods. Women had little say in household decision-making and were not respected in the wider community.

CLP2's integrated and sizeable package of support was transformative for the 78,026 extreme-poor households (known as core participant households) that participated, benefiting around 312,000 people. The asset transfer project allowed households to diversify their livelihood options and accumulate assets. By raising homesteads on earthen plinths above the highest-known flood level, households and their assets were protected throughout the year. Weekly group meetings for the female heads of the households helped build confidence and greater awareness of important issues about health and hygiene, laws related to dowry and marriage, what their rights were, as well as being the

forum for livelihoods capacity-building. During my visits to the programmes, I was always impressed by the new-found confidence of the households, particularly the women.

Importantly, the Programme also provided a range of support to the wider community (i.e. to non-core participant households) benefiting about 1 million people in some way. For example hygienic latrines for the whole village helped to reduce open defecation; the cash-for-work programme alleviated the effects of seasonal under-employment; and the successful Village Savings and Loans groups were opened up to participants that were not directly benefiting from CLP2.

In addition, supporting the poor to access markets for their produce by organising them in collective business groups and facilitating linkages with markets has shown great potential in meat and milk sectors. Making markets work for the poor is strengthening outcomes already achieved by the char people.

More generally, the Programme generated much learning about working with the extreme-poor in remote areas. This learning has been captured and is informing future programming in Bangladesh and in other countries.

I would like to congratulate the Government of Bangladesh for implementing a successful programme and helping to reduce the incidence of extreme poverty on the chars of north-west Bangladesh.



S.C. Cooke

Sarah Cooke

Country representative for
DFID Bangladesh

CONTENTS

5

LIFE ON THE CHARS

7

CHARACTERISTICS OF
THE EXTREME-POOR

8

INTRODUCTION TO CLP

10

THE CLP JOURNEY

12

SIX YEARS OF ACTIVITIES
AND OUTPUTS



20

CLP'S THEORY OF CHANGE

21

PRIMARY OUTCOMES
FOR CLP FAMILIES

29

IMPACT: GRADUATION OUT
OF EXTREME POVERTY

31

SUSTAINABILITY THROUGH
PARTNERSHIPS

31

CONCLUSION



Life on the chars

The rivers of Bangladesh are a key feature in the landscape of the nation and in the lives of its people. Totalling around 700 in number, these rivers generally flow south towards the Bay of Bengal. The larger rivers, sometimes reaching five miles in width, serve as the main source of water for cultivation and as the principal arteries of commercial transportation.

Flooding in the monsoon months from June to October can cause enormous hardship and hinder development, but also deposits rich silt on the agricultural land and replenishes the soil. This great river system is, therefore, a great resource and hazard.

The chars are sand islands formed from silt deposits that generally accumulate during the drier seasons of the year, when the rivers are less full and currents are slower. Some of these islands are attached to the mainland, but only during the dry season, and they can range from a few metres wide to several kilometres. Prone to erosion and flooding, they are constantly changing size and shape.

Historically, the chars were seasonal grazing grounds for mainland cattle. In recent decades, however, due to the country's population density and land shortage, they have become a permanent home to hundreds of thousands of citizens, many of whom are extremely poor. Because they are remote, the chars suffer from limited investment from government and non-governmental organisations (NGOs). The community health clinics and schools that do exist are poorly resourced. Families wishing to sell produce such as milk, meat and vegetables are constrained by this remoteness as markets are generally a fair distance from their villages. It is a challenge to get milk to the mainland market before it perishes, and farmers suffer limited availability of inputs such as ready feed for cattle and other livestock.

The principal source of income for poor char households is selling labour. In rural Bangladesh, the demand for labour fluctuates throughout the year. For example, between planting and harvesting of aman rice (September and November), many men who live on the chars become unneeded in the fields and thus temporarily migrate to cities in search of work because it is not locally available.



Though life on the chars is tough, there is great potential, as has been demonstrated by CLP and its achievements.

This publication explains and highlights the key activities, results and achievements of the second phase of CLP (2010-2016), a six-year programme jointly funded by UKaid through the Department for International Development and the Australian Government through the Department of Foreign Affairs and Trade. The Programme aimed to help under-privileged families living on the northwest riverine char islands of Bangladesh. The first half of the publication summarises the Programme's primary activities, and the second half highlights results, presented thematically: 1) livelihoods and markets 2) food security and nutrition 3) women's empowerment 4) water, sanitation and hygiene (WASH) 4) resilience, and finally 5) graduation.



Meet Mosiron

Meet Mosiron Begum, our CLP Ambassador. Mosiron is a former CLP participant who received support from 2010-2011. Her experiences will be shared throughout the second half of this booklet.

My husband married me 17 years ago. We have a son and a daughter. Before joining CLP, we were very poor, and only my husband worked. Living on the chars is very difficult. People have limited working opportunities and are poorly paid. Many people must move to other places to earn a living. This becomes even worse during the monsoon. No one has access to work during that time, and we used to struggle to manage food... We both had to skip meals often so our children could eat. I once starved for three days, which was the most terrible experience of my life.

– Mosiron Begum, CLP Ambassador



Characteristics of the extreme-poor

Entering the Programme

The extreme-poor families living on the chars that CLP selected had the following characteristics when they entered the Programme:



LIMITED CASH SAVINGS

100% of selected families had less than Taka 400 (£3.48) in cash savings



LIMITED PRODUCTIVE ASSETS

100% of selected families had productive assets worth less than Taka 5,000 (£43.48)



FOOD INSECURITY

More than 70% of families did not have the resources to eat 3 meals a day



HEAVILY RELIANT ON WAGE LABOUR

On average, 67-91% of a family's income came from wage labour



NO ACCESS TO A SANITARY LATRINE

Less than 8% of all families had access to a sanitary latrine



POOR HYGIENIC PRACTICES

Before Programme support, 74-78% of families did not have soap/ash at key water points or near their latrines



COLLECT DRINKING AND COOKING WATER FROM UNSAFE SOURCES

This was the case for more than 95% of families



DISEMPOWERED

Less than 12% of all women in selected households were empowered (as defined by themselves)



PRONE TO FLOODING AND EROSION

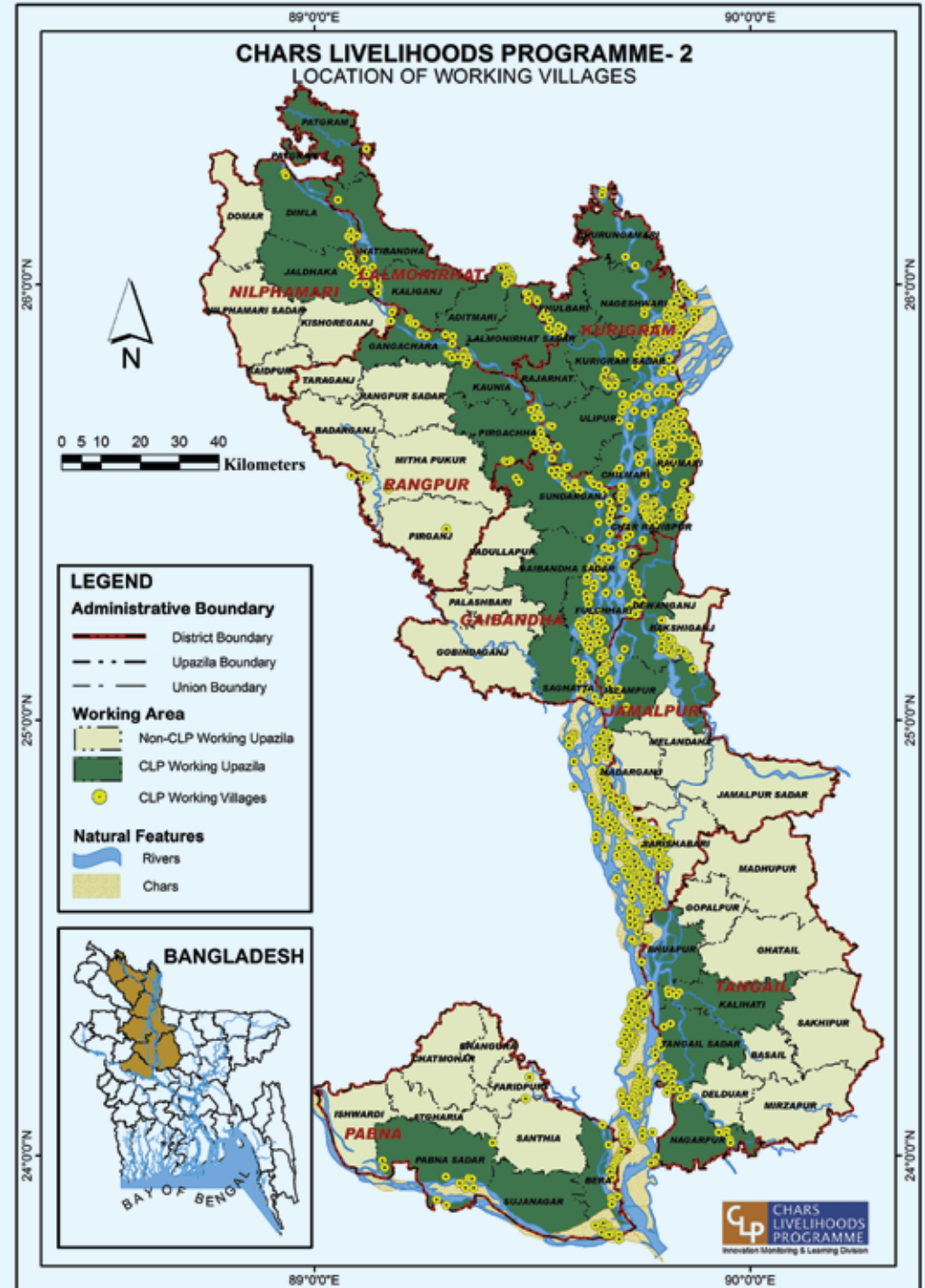
Before CLP support, families were 3-5 times more prone to these elements

Introduction to CLP

The second phase of the Chars Livelihoods Programme (CLP), which began in April 2010 and finished in March 2016, can boast six successful years of providing support to char households, particularly the extreme-poor, in northwest Bangladesh.

With over 20 different projects focusing on areas ranging from food security to hygiene, CLP was large and complex in its scope and ambition. Seventeen implementing organisations provided CLP's holistic package of support to extreme-poor families across eight of the country's 64 districts. Families were selected according to criteria that targeted the asset-less, landless and jobless.

The Programme supported 78,026 families through six separate, annual intake groups called 'cohorts'. All of the CLP participants selected were female. Although most Programme activities were aimed directly at the female participants (ie. asset transfer, and livelihoods training), some support was indirectly and directly offered to members of their households and members of the wider community (ie. WASH infrastructure, plinth-raising, health and nutrition services).



CLP2 in numbers



Number of households that received income-generating assets

78,026



Value of income-generating assets provided to extreme-poor households
Taka 1,267,034,000 (£11,017,686)



Amount of funding for CLP2

£81.7 million (Taka 939.55 Crore)



Number of villages supported

640



Number of households moved onto raised plinths

77,000



Number of households with access to a hygienic latrine after CLP intervention

161,300



Number of social development groups formed

3,561



Number of cash-for-work days worked

2,028,000



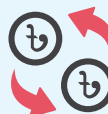
Number of village savings and loans groups formed

6,962



Number of Village Development Committees formed

465



Number of Chars Business Centres formed

70



Number of milk and meat business groups formed

216



Number of satellite health clinics provided by CLP

32,400



Number of private partnerships developed for benefit of chars communities

76

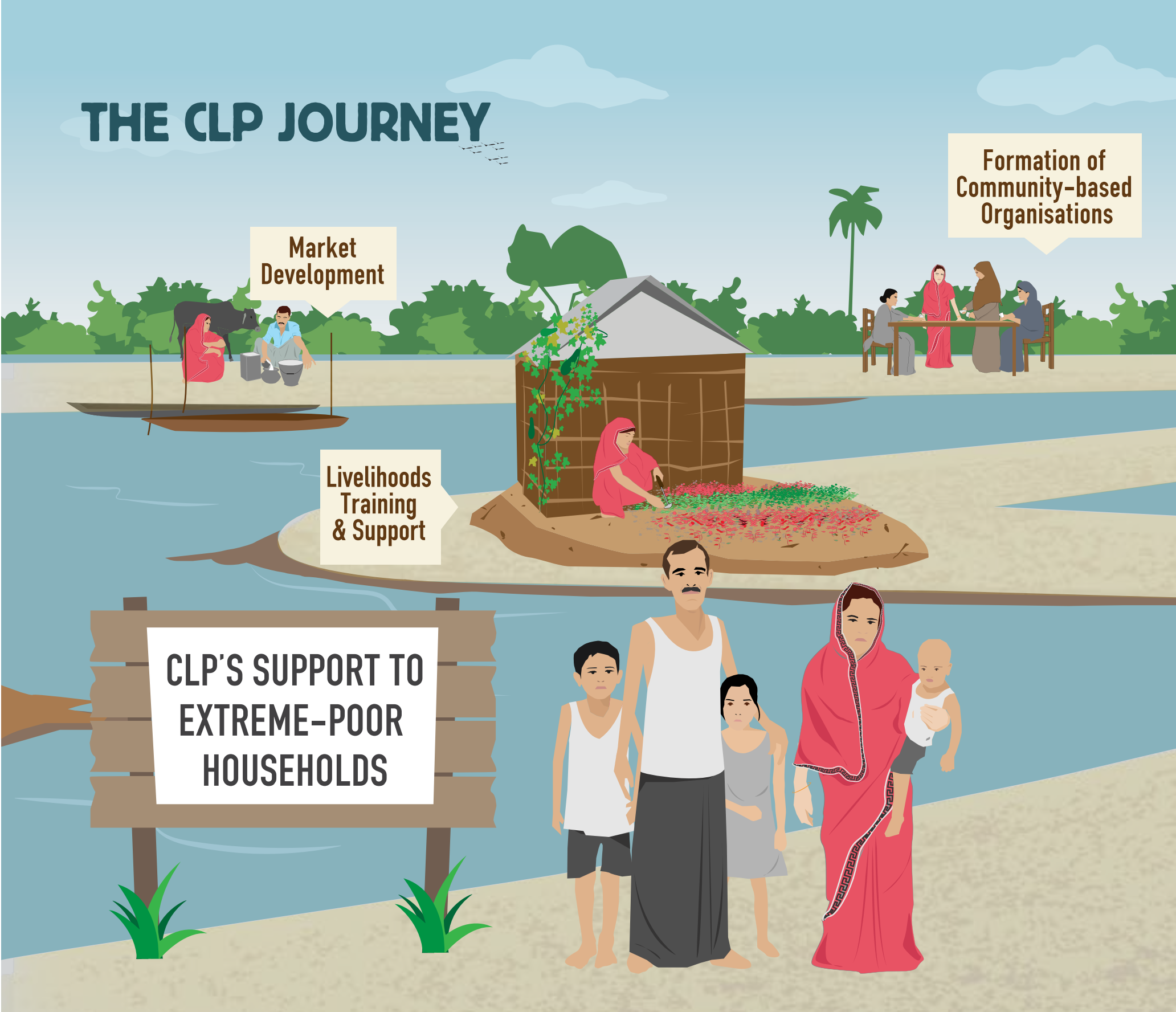
THE CLP JOURNEY

Market
Development

Formation of
Community-based
Organisations

Livelihoods
Training
& Support

CLP'S SUPPORT TO
EXTREME-POOR
HOUSEHOLDS



**Water, Sanitation
& Hygiene
Activities**

**Flood Protection
& Employment
Generation**

**Asset
Transfer
& Stipends**

**Providing
Health
&
Nutrition
Services**

**Social
Awareness
Raising**

Not all CLP activities are represented in this image. Images shown do not necessarily follow chronological order of programme support

Six years of activities and outputs

Social awareness raising

Dowry and early marriage permeated society on the chars, despite both being illegal and a detriment to development.

Prior to CLP, families on the chars often lacked the general knowledge and understanding of such issues because educational resources were limited, and these types of practices were deeply engrained in culture. Increasing awareness and changing such longstanding social norms was challenging and time-consuming. To support this process of change, the Programme formed Social Development Groups made up of CLP's female participants, who attended weekly group meetings in their village for 18 months. Here, they learned about issues such as improved water, sanitation and hygiene practices, family planning options, savings and loan management, health and nutrition issues, and disaster preparedness.

If married, CLP's female participants also attended a one-day marriage counselling session with their husbands. Together, they received gender-sensitivity training that was intended to empower both partners by encouraging joint decision-making within the household and discouraging destructive behaviours such as spousal violence. The couples came out of their training with greater mutual respect for each other. This social development activity was also a main platform for fostering women's empowerment on the chars at household level.

3,561

SOCIAL DEVELOPMENT
GROUPS FORMED



78,026

PARTICIPANTS TRAINED
IN THE 7 MODULES



65,000

COUPLES
ATTENDED MARRIAGE
COUNSELLING



47

SESSIONS IN THE
SOCIAL DEVELOPMENT
CURRICULUM



Health & nutrition services

High levels of undernutrition on the chars made it harder for the island inhabitants to fight off parasites that can cause diarrhoea and dysentery.

Meanwhile, the lack of basic infrastructure on the islands meant that char inhabitants were unable to access quality government health services that were more readily available on the mainland. To mitigate these circumstances, CLP ran fortnightly satellite health clinics staffed by trained paramedics. These clinics were essentially makeshift camps set up on the chars to offer much-needed primary health care and family planning services to isolated char communities in CLP working areas. They also included a patient referral service that directed patients with more serious ailments to mainland government, private, or NGO facilities.

In addition to these health clinics, two types of health workers were recruited from the chars communities to provide services on a daily basis on the chars: community health workers known as Char Sastho Kormis, and char nutrition workers known as Char Pushti Kormis- all of whom were female. The community health workers were trained by paramedics through CLP to provide preventative health care, family planning services and to treat basic ailments. They also assisted at the satellite health clinics. The char nutrition workers, meanwhile, were trained to provide nutrition counselling and inputs such as micronutrients, particularly to pregnant and lactating women and households with children under five years of age.



32,400

SATELLITE HEALTH
CLINICS ORGANISED



1,971,816

PEOPLE SERVED
AT SATELLITE HEALTH CLINICS



1,357

CHAR HEALTH
WORKERS TRAINED



804

CHAR NUTRITION
WORKERS TRAINED



56,832

HOUSEHOLDS RECEIVED
NUTRITION COUNSELLING





Asset transfer & stipends

Extreme-poor households on the chars were largely reliant on selling their labour—a limited and precarious livelihood strategy—so incomes were consequently low and erratic. Productive asset holdings were limited and restricted to a few poultry, goats and/or sheep.

At the heart of CLP's activities aimed at improving livelihoods was the Asset Transfer Project. The aim of asset transfer was to diversify the income sources of the CLP-supported households in order to make families more resilient in times of economic or environmental shock. It also offered a foundation from which participants could accumulate more productive assets by, for example, breeding their heifer for calves to sell or rear.

The Asset Transfer Project allowed every one of the 78,026 female participants to purchase an income-generating asset of their choice with the grant, the value of which increased due to inflation from Taka 15,500 (£134.78) in 2010 to Taka 17,500 (£152.17) by 2014. While the vast majority of recipients chose cattle—either heifers or bulls—others invested in land leases, sewing machines or small businesses.

To help with initial costs associated with rearing livestock such as cattle feed, the Programme provided these families with a monthly asset maintenance grant for six months. In addition, each family received a small monthly stipend for the eighteen months they received CLP support in order to cover general family maintenance costs.

TOTAL EXPENDITURE ON INCOME-GENERATING ASSETS



TAKA 1,267,034.000 (£11,017,686)

VALUE OF STIPENDS DISPERSED (FAMILY STIPENDS AND ASSET MAINTENANCE GRANT)



TAKA 6,431,184,700 (£5,592,335)

COMPOSITION OF ASSETS CHOSEN



97.95%
CATTLE

1.74%
LAND

0.30%
OTHERS

Livelihoods training & support

Prior to CLP, many targeted households had limited to no experience in the rearing of livestock. This was particularly the case for women, who often relied on the men of the household to earn income while they took care of home life.

As most female participants chose cattle as their income-generating asset, the Programme provided them with cattle husbandry training to promote the maximisation of the benefits of their livestock. To assist these new farmers, a network of paravets, known as livestock service providers, was developed for the chars. For a small fee, they continued to offer advice and services such as vaccinations and deworming tablets even after Programme support ended in a village.

CLP also encouraged households to adopt a wider range of livelihood options, such as planting homestead gardens and poultry rearing. To this end, households received inputs such as vegetable seeds, saplings and training. This initiative had the dual purpose of increasing food security among Programme-supported families, in addition to diversifying household income sources.



75,986
PEOPLE RECEIVED
CATTLE REARING TRAINING



59,743
PEOPLE RECEIVED BACKYARD
POULTRY REARING TRAINING



76,560
PEOPLE RECEIVED
HOMESTEAD GARDENING TRAINING



322
LIVESTOCK SERVICE
PROVIDERS TRAINED



Flood protection & employment generation

While the mighty rivers that surround the chars were a source of livelihoods such as fishing and agriculture, they could also be a source of hardship during the annual floods from June to October if a family was ill-prepared.

During these floods, thousands of char families were forced to leave their inundated homes in search of shelter on higher ground. For many, houses were damaged, assets were swept away, and waterborne diseases became a bigger threat. To make things worse, the end of flood season—from September to November—corresponded with the beginning of a period of underemployment and relative food insecurity on the chars that occurred after planting and before the harvesting of the aman rice crop. For a family that likely already endured hardship and loss during the flooding, the economic shock of losing a critical source of income could be detrimental.

To help families become more resilient during such times, CLP raised thousands of households onto engineered, earthen plinths two feet above the highest known flood line. Both CLP and non-CLP families moved onto these plinths along with their assets and CLP-provided infrastructure such as water points, latrines and cattle sheds.

To mitigate the general underemployment scenario during these times, CLP gave extreme-poor households the chance to build homestead plinths in a cash-for-work scheme. Known as the Infrastructure Employment Project, the scheme operated during this lean period (September-December) each year. This project served a dual purpose: households received much-needed income during the lean season, while the construction of plinths for their homesteads protected families during floods. With CLP's support, an alternative form of labour, and additional source of income during the lean season, was introduced to chars communities.

31,763
PLINTHS RAISED



62,978
INFRASTRUCTURE EMPLOYMENT PROJECT
WORKERS EMPLOYED



9,232 TAKA (\$80.29)
AVERAGE INCOME PER WORKER
DURING THE MOST RECENT (2014) SEASON



Water, sanitation and hygiene activities

Families on the chars sourced their drinking water from shallow tube-wells, which generally did not offer quality or safe water. Furthermore, during annual floods, tube-wells were often surrounded by floodwater or submerged, which increased the risk of contamination that could lead to various health issues.

In order to enhance the general water situation on the chars, CLP improved existing tube-wells by adding platforms or increasing the depth- both of which are proven to improve water quality- and installed new ones where needed. All tube-wells were placed on plinths so they would be located above flood levels.

Due to the lack of hygienic latrines and hygiene knowledge on the chars, many extreme-poor households admitted to practicing open defecation before joining CLP. Latrines that did exist were often little more than a hole in the ground- a definite catalyst for the spread of disease.

To tackle the problem of open defecation and other poor hygienic practices, CLP constructed hygienic latrines and raised awareness of hygienic issues. The Programme offered Taka 500-1,000 (£4.35-£8.70) in subsidies to char households in its working areas to fund the construction of hygienic latrines built above flood levels.

To promote improvements in water, sanitation and hygiene (WASH) practices such as hand-washing, female household members and adolescents were trained in sanitation and hygiene skills through local Social Development Groups.



161,300
HOUSEHOLDS WITH
ACCESS TO A SANITARY LATRINE
AFTER PROGRAMME INTERVENTION



125,660
HOUSEHOLDS WITH
ACCESS TO AN IMPROVED WATER
SOURCE AFTER PROGRAMME INTERVENTION



95,897
PEOPLE TRAINED IN IMPROVED
HYGIENIC PRACTICES THROUGH
SOCIAL DEVELOPMENT GROUPS



Formation of community-based organisations

To fill the gaps created by the lack of government and NGO services on the chars, CLP established a range of community-based organisations that encouraged participation and commitment from the wider community to effect deep-rooted social change in issues relating to, for instance, open defecation and the practices of dowry and early marriage.

Village Development Committees were established to lead the way in addressing such social issues. With a mixed 13-person membership ranging from local elites, such as Union Parishad chairmen and religious leaders, to youth group members and CLP participants, the Committees acted as a local authority and form of governance within the community. They also played a significant role in lobbying local government at both Union Parishad and Upazila-level and NGOs for community assistance.

Village savings and loan groups, meanwhile, were established to fill a critical market gap, essentially offering residents of the chars a safe place to save and take occasional small loans. While initially established to provide only CLP participants with microfinance services, due to their great success, non-CLP members were also invited to join separate groups.

Other important community-based organisations established by CLP included Chars Business Centres, and milk and meat business groups (see next section: Market Development).

465
VILLAGE DEVELOPMENT
COMMITTEES FORMED



VILLAGE SAVINGS AND LOAN
GROUPS FORMED



CORE
3,479



NON-CORE
3,483



TOTAL
6,962

TAKA 159,578,517 (£1,387,639)
TOTAL VALUE OF LOANS GIVEN BY
VILLAGE SAVINGS AND LOAN GROUPS
(JANUARY-JUNE 2015)



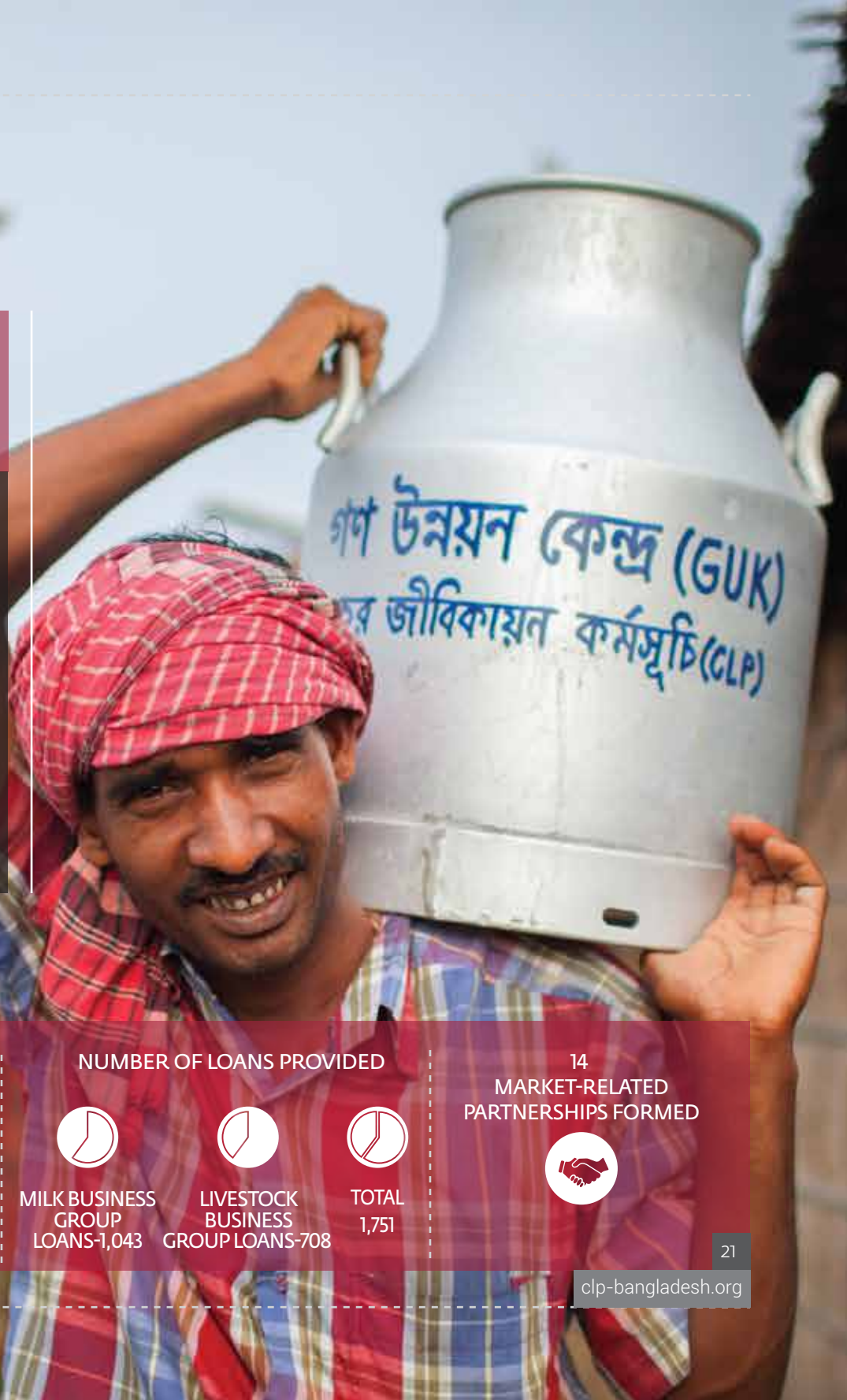
Market development

While the Programme provided over 78,000 households with income-generating assets, predominantly cattle, poor char livestock farmers required more support—they were generally unable to easily purchase inputs such as cattle feed and vaccines, they needed training, and they needed access to credit and to traders willing to buy their products.

Due to the remoteness of the chars, many of the actors providing such services were not easily accessible. In light of this, the Programme fostered the development of Char Business Centres and business groups for both meat and milk.

Business groups provided a valuable forum through which farmers were able to learn from each other. The Char Business Centres, composed of not only char farmers but also input providers and buyers, provided a platform for multiple market actors to regularly discuss improvements to the ways in which they did business together.

CLP also aimed to improve access to inputs on the chars through support to Char Input Dealers, who brought inputs to the farmers on the chars, and by encouraging microfinance providers to operate on the chars so that small livestock enterprises had avenues for growth.



70
CHAR BUSINESS
CENTRES FORMED



BUSINESS GROUPS FORMED



MILK
BUSINESS
GROUPS-120



LIVESTOCK
BUSINESS
GROUPS-96



TOTAL
216

NUMBER OF LOANS PROVIDED



MILK BUSINESS
GROUP
LOANS-1,043



LIVESTOCK
BUSINESS
GROUP LOANS-708

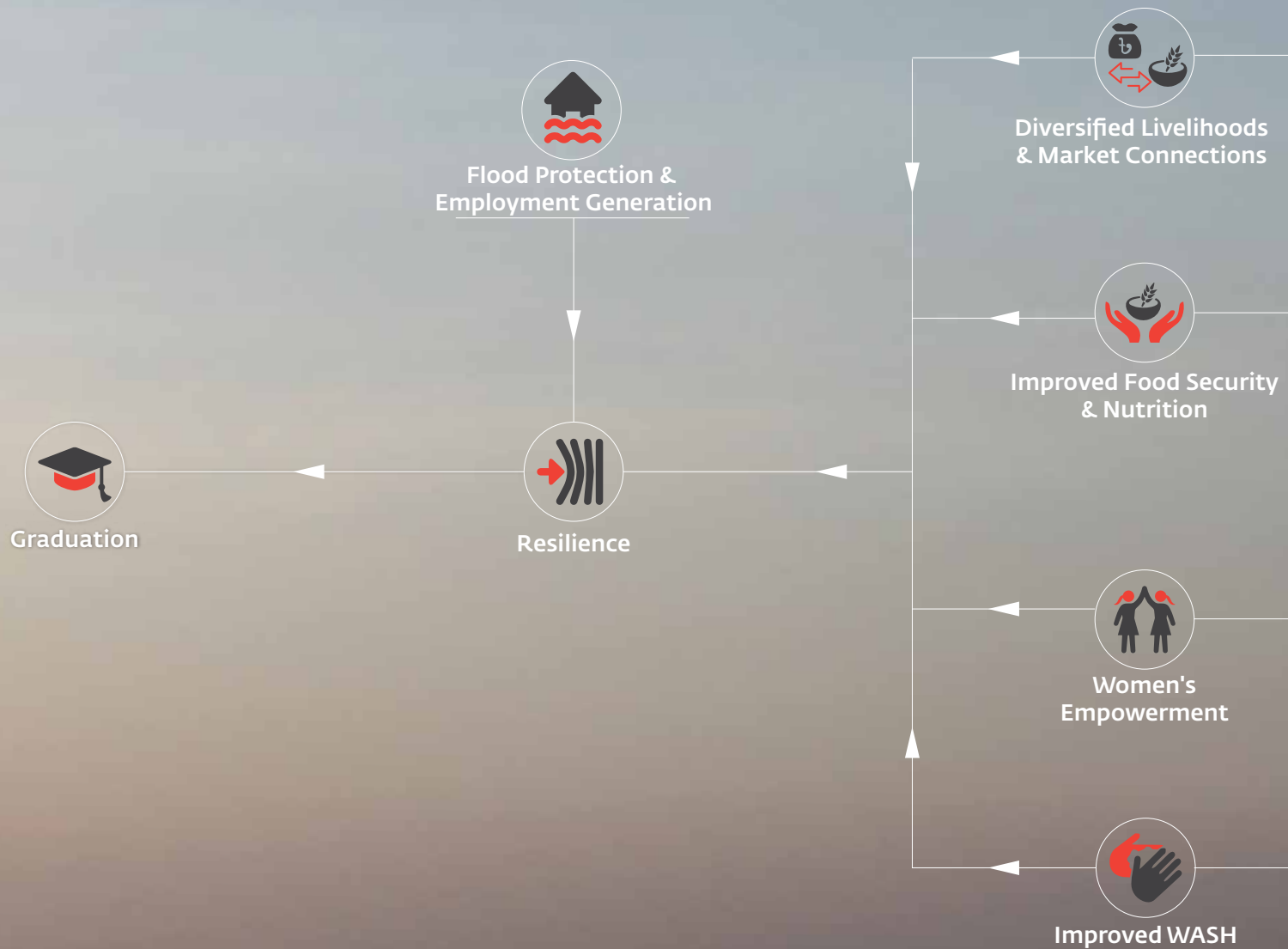


TOTAL
1,751

14
MARKET-RELATED
PARTNERSHIPS FORMED



CLP's Theory of Change





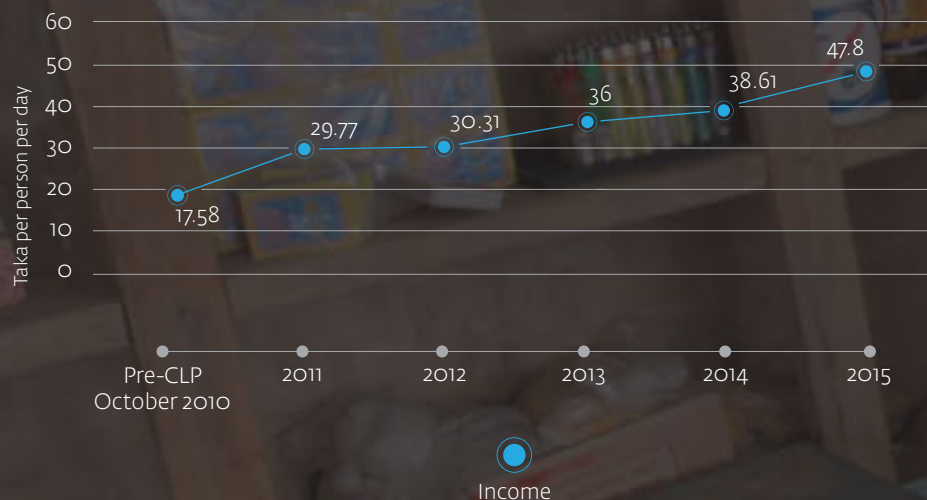
Note: This is a simplified version of CLP's Theory of Change

Primary outcomes for CLP households

Diversified livelihoods and connections with markets

For extreme-poor households living on the chars, there were few livelihood options. Prior to CLP, some jointly owned a small bull or a few poultry, but on average 82.4% of income came solely from selling labour. This was a risky strategy: illness could easily result in a loss of income for the family, as could a fall in demand for labour such as during the lean season. Economic shocks such as these could result in extreme-poor families fluctuating above and below the poverty line.

MEAN INCOME OF PARTICIPANTS OVER TIME



Note: The data in the graph is representative only of CLP's Cohort 2.2. Cohort 2.2 consisted of 12,109 participants who entered the Programme in October 2010. They received support until June 2012

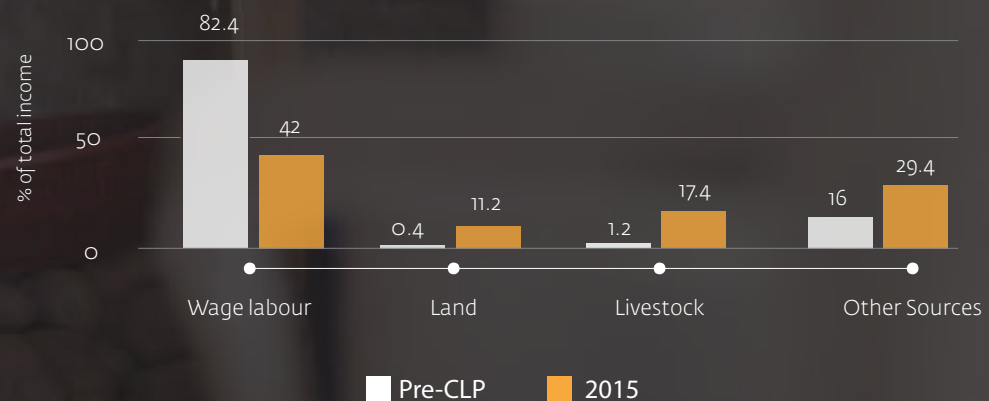




Diversified livelihoods were necessary to cushion these vulnerable families against the supply and demand of labour. The transfer of an income-generating asset by CLP, in addition to livelihoods' training, allowed women to do exactly this.

Over time, families were able to 'grow' their income-generating asset—normally livestock—and diversify into land, buy more livestock or adopt both strategies. Therefore, by the end of Programme intervention, households normally had a healthy range of income sources. While wage labour remained the largest source of income, the proportion of income from other sources such as land and livestock increased significantly over time. **Before receiving Programme support, a typical CLP family earned 82.4% of their total income from wage labour and practically nothing from land or livestock. By 2015, the proportion of income from wage labour was reduced to 42%; income from land, livestock and other sources made up the balance.**

SOURCES OF INCOME OVER TIME



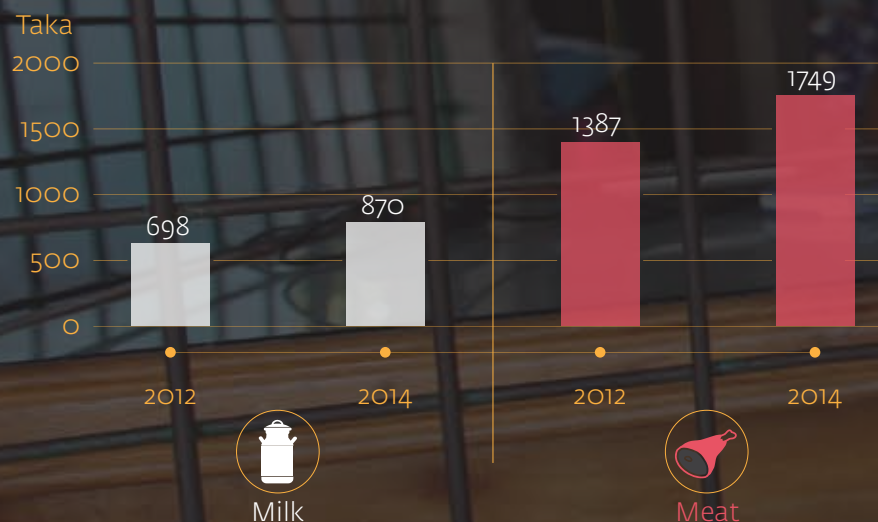
Note: Data is weighted average of cohorts 2.1-2.5

Diversifying livelihoods proved to be a crucial first step in moving households out of extreme poverty. The next step in CLP's strategy was developing markets.

Milk and meat farmers on the chars were traditionally constrained by lack of inputs, knowledge of up-to-date rearing practices and lack of access to markets where they could sell their products. CLP's market activities systematically addressed these issues.

With CLP's support, 110 chars input dealers operated on the chars and sold vital inputs such as cattle feed and vaccines. Livestock business group members met regularly and shared advice and knowledge. With increased access to quality inputs and better rearing practices, livestock business group members started earning higher profits and increasing livestock productivity. The Programme also connected char farmers with 190 paikers (middlemen cattle buyers) and 69 goalas (milk purchasers) who travelled directly to the chars to do business.

MEAN PROFIT PER COW PER MONTH





“Whereas before my family relied on my husband’s wages from day labour to feed us, CLP introduced us to many other income opportunities. I earn an independent income now from my cattle, chickens and vegetables. In the last season, I earned from selling pumpkins, gourd seeds, papaya and green bananas. We sell jute that is grown on our land. I sell milk every day to the local goala... I maintain my cattle and manage everything related to them including when to sell, how and to whom to sell to and so on. My husband never interferes in this. He says, “It’s your cattle and you make the decision.”
-Mosiron Begum, CLP Ambassador



Improvements in food

Because of their heavy reliance on poorly paid labour and their relatively weak understanding of what defines a healthy diet, extreme-poor families on the chars were generally unable to achieve food security as defined by the World Food Summit.*

These circumstances clearly had a bearing on the family's health and nutrition status and could even result in lost income due to illness. Beyond this, the learning ability of children was adversely affected by undernutrition. Issues like these made it extremely difficult for vulnerable families to break the poverty cycle.

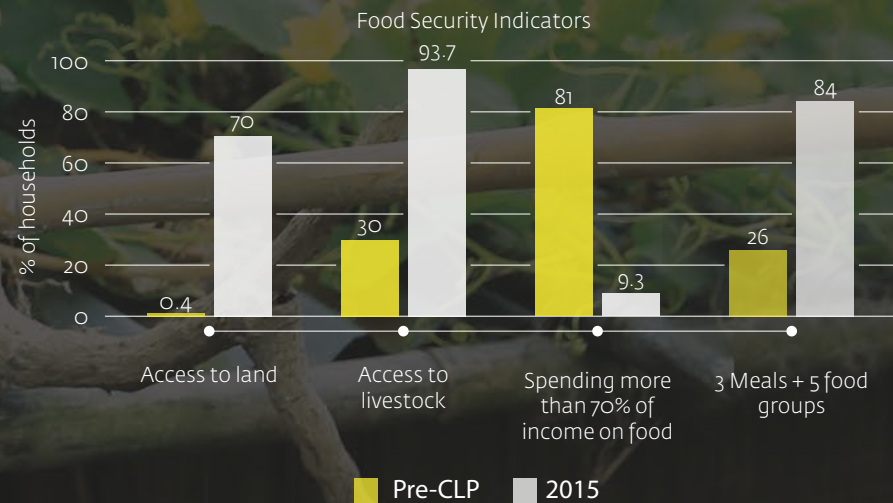
CLP monitored household food security using three pillars: 1) access to food, 2) availability of food, and 3) food utilisation. Significant progress was made in all three areas due to CLP intervention. For example, the proportion of households' eating 3 meals per day and consuming at least 5 food groups' went from 26% before CLP to 84% after Programme support.

Another indicator that illustrates improvements in food security relates to the percentage of income spent on food. **On average, upon entry to the Programme (baseline), over 80% of participant families spent more than 70% of their income on food.** By 2015, this proportion had fallen to less than 10% of CLP-supported households.

**The World Food Summit of 1996 defined food security as existing "when all people at all times have access to sufficient, safe, nutritious food to maintain a healthy and active life"*

security & nutrition

The Programme also noted improvements in terms of nutrition: mothers' body mass index improved, stunting reduced and haemoglobin levels improved in children. Areas that did not show improvements, however, were wasting in children and haemoglobin levels in women.



“I can now afford regular food for my family. We previously had to spend most of our family income on food, but now we actually manage to save some money from our regular income. I can source vegetables, eggs, milk and sometimes meat from my own assets, which saves a lot of money. We even grow rice on our land and don't need to buy rice from the market anymore—we are almost self-sufficient! But we won't stop here. We are currently reinvesting the money made from selling milk into maize cultivation.”

- Mosiron Begum, CLP Ambassador

Improvements in Women's Empowerment

Upon entry to the Programme, core participants—who were all female—were relatively disempowered: they had little to no role in household decision-making, were not active in the community, and had no independent sources of income.

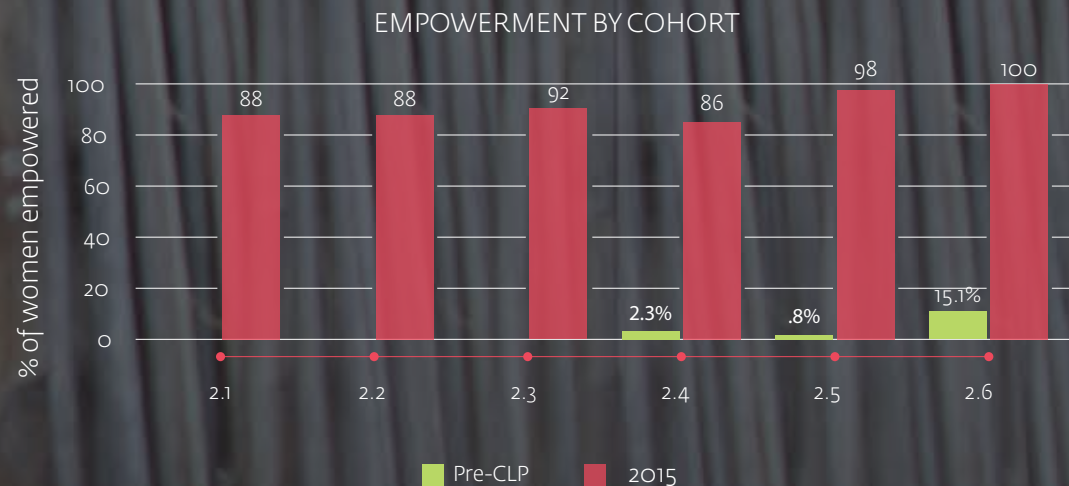


These are just some of the indicators of empowerment that the Programme included in its women's empowerment scorecard. This scorecard was one of the main tools used to assess the impact of CLP in this area.

The scorecard, developed after considerable fieldwork, comprised ten criteria which the chars communities identified as indicators of women's empowerment. A woman was defined as empowered if she met any five of the indicators.

Results show that CLP had a considerable impact on women's empowerment. They also show that CLP had impacts on empowerment criteria at both the household and community-level, which was driven by two main factors: increased knowledge (through social development training) and increased wealth (through the Asset Transfer Project).

Further, impacts on empowerment were seen to occur relatively quickly and sustained over time. For example, 86% of Cohort 2.4, who began receiving support in October 2012, were still empowered in 2015, over one year after support had ended. Before they joined CLP, only 2.3% of these women met five or more of the criteria and were considered empowered.



Note: There is no baseline data available for cohorts 2.1-2.3

The Chars Empowerment Scorecard

The scorecard (pictured below) shows the indicators which people on the chars identified as representing empowerment. CLP used these ten criteria for monitoring its impact on women's empowerment.





“No one used to listen to me or value my opinion. My husband even did not respect me or my opinion. He used to prefer others’ opinions to mine. But now he listens to me and respects my opinion in family decisions and investments... My husband even gives me the money he earns as he trusts me to maintain the family cash.”

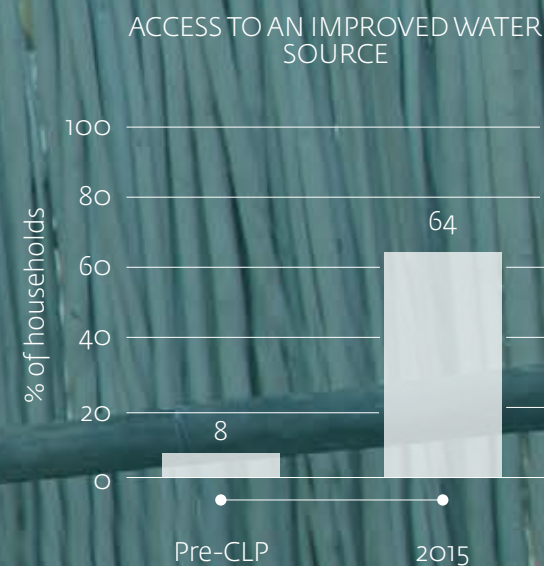
- Mosiron Begum, CLP Ambassador

Better water, sanitation and hygiene

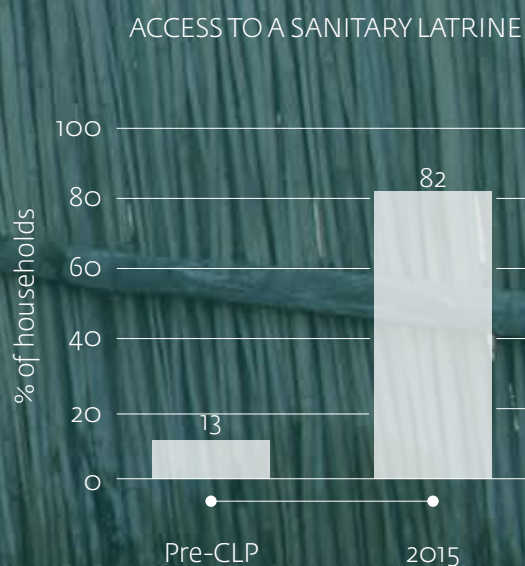
Drinking water from an unimproved tube-well, being in a community where open defecation is commonplace, adopting poor hygiene practices such as not washing hands before eating—these all significantly contributed to a family's health and nutrition status and ultimately their ability to earn a sustainable livelihood.



There is a proven relationship between poor water, sanitation and hygiene practices and extreme poverty, which is why 30% of CLP's graduation criteria directly related to water, sanitation and hygiene. The Programme invested heavily in improving existing tube-wells or installing new ones, introducing hygienic latrines for all, and explaining the importance of good hygiene practices in order to assist families in meeting associated graduation criteria. There were notable successes: **the Programme provided 105,000 families, including non-CLP households, with access to an improved water source. This translates into a total of 408,450 people benefiting from these initiatives. Overall, 64% of CLP-supported families had access to improved water sources after Programme support, compared to only 8% before joining the Programme.**



Note: Data is weighted average of cohorts 2.1-2.5



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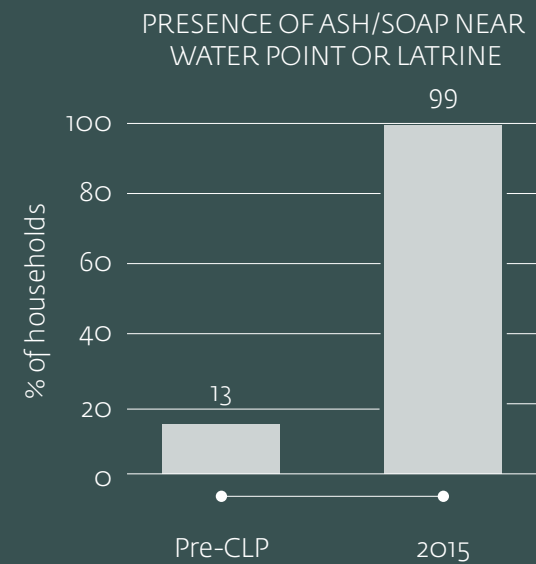
The Programme also had a significant impact in reducing the practice of open defecation and increasing the use of low-cost hygienic latrines. **Overall, 82% of CLP-supported families had access to such a latrine after having received CLP support, compared to only 13% before joining the Programme.**

Awareness raising and the provision of grants to all members of the community to build latrines was key to this success. The efforts by Village Development Committees to stop the practice of open defecation also was a significant contributing factor.



There were also significant results in raising awareness of good hygiene practices, such as keeping the homestead clean and washing hands regularly. To monitor success, CLP tracked a range of indicators including a proxy for hand-washing behaviour: the presence of ash or soap near a water point or latrine.

The number of respondents with soap or ash close to their water point or latrine jumped from 15% at baseline to an impressive 99% by 2015.



Note: Data is weighted average of cohorts 2.1-2.5

A photograph of a smiling woman and a young girl. The woman is wearing a red sari with a yellow and black floral pattern. The girl is wearing a yellow shirt with black polka dots and a red flower. They are standing in front of a wooden door with red and green panels. The text is overlaid on the right side of the image.

“All of my family members now use a sanitary latrine. We all wash our hands afterwards, and again before and after eating. I learned this and other things during Social Development Group meetings and then taught my family. Since we started practicing good hygienic behaviours and drinking from the tube-well CLP provided us with, our health has noticeably improved.”

- Mosiron Begum, CLPAmbassador

Resilience in the face of environmental and economic shocks

Erosion caused by the rivers, annual flooding, a family illness, seasonal unemployment—these are just some of the factors that had a significant bearing on the financial wellbeing of extreme-poor char families.

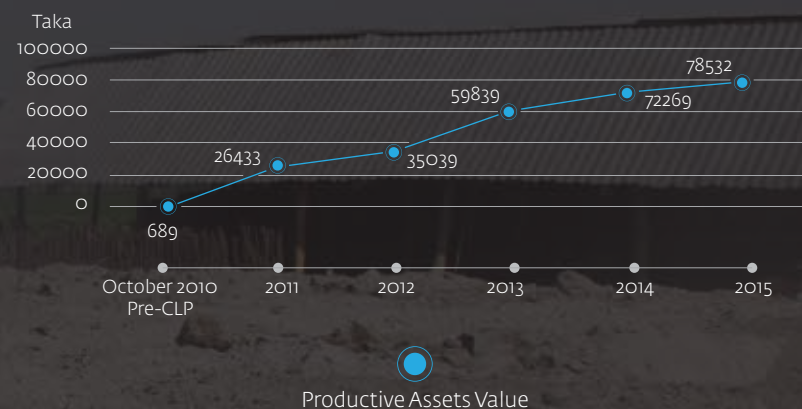




With the Programme's support, households were much more able to withstand these environmental and economic shocks. They were significantly more resilient.

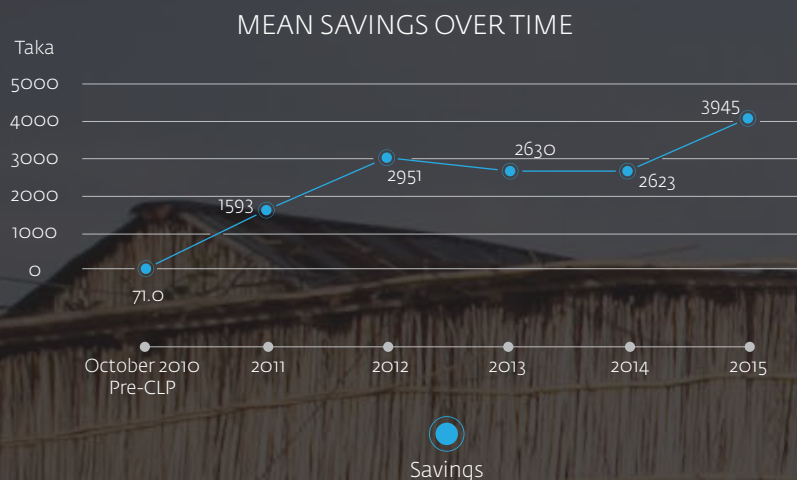
Upon joining the Programme, families owned productive assets of very little value. **With the transfer of an income-generating asset, in addition to training and support, targeted families were able to 'grow' the value of their productive assets and diversify their livelihoods so they no longer had to rely purely on selling wage labour. Before joining the Programme, on average, Cohort 2.2 households had assets of less than Taka 689 (£6). By 2015, the value of their productive assets had grown to an average of Taka 78,532 (£683).**

MEAN VALUE OF PRODUCTIVE ASSETS OVER TIME



Note: The data in graph is representative only of CLP's Cohort 2.2

With more productive assets and a variety of income sources such as from milk and poultry sales, CLP families were able to accumulate cash savings. **Before joining CLP, Cohort 2.2 households had barely any savings- on average they had around Taka 71 (£0.62) in reserve funds. After CLP support, mean cash savings increased significantly over time to an average of Taka 3,945 (£34.30) by 2015.** More productive assets and cash savings acted as a cushion in times of need.



Note: The data in graph is representative only of CLP's cohort 2.2

Raising homesteads, livestock, water points and latrines above the highest known flood level meant that families were significantly more resilient during floods. They no longer lost their assets to the rivers, or had to migrate to the mainland. In addition, the plinths provided a much-needed sanctuary to low-lying neighbours and their assets, too.





“During floods, my family and I can now stay dry and safe, and I can keep all of my assets protected. I can also provide shelter to other families who are living on the low land during the floods. Last year, I provided shelter to members of neighbouring households and their cattle. I have been doing this since I got the plinth from CLP. I do this because I understand the pain and struggle of living in the low land, as I used to live there.”

- *Mosiron Begum, CLP Ambassador*



Impact: graduation

CLP developed a set of ten criteria to define whether a household 'graduated,' or was on the right trajectory out of extreme poverty.

Criteria domain

Criteria

out of extreme poverty

CLP's Graduation Criteria

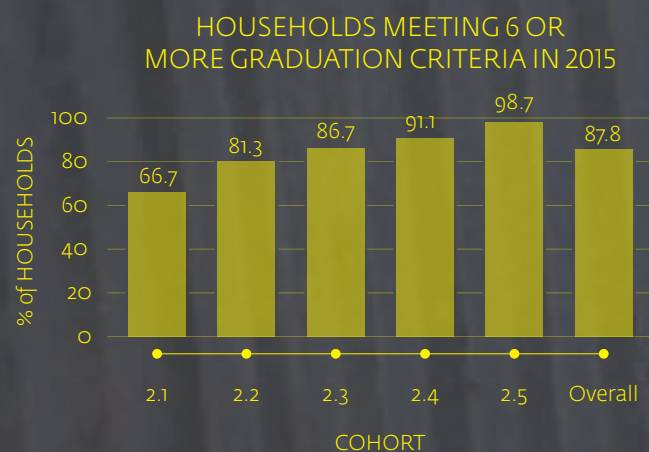
	 Income/ expenditure/ consumption	 Nutrition	 Asset base	 Status of females	 Vulnerability	 Access to services
	1. Household has had more than one source of income during the last 30 days 2. Household eats three meals a day AND consumes five or more food groups in the past week	3. Household has access to improved water 4. Household has access to a sanitary latrine with an unbroken water seal 5. Presence of ash/ soap near water point or latrine	6. Productive assets worth more than Taka 30,000 (£260.87)	7. Participant is able to influence household decisions regarding sale/ purchase of large investments e.g. cattle	8. Homestead is above known flood level 9. Household has cash savings of more than Taka 3,000 (£26.09)	10. Household has membership in social group

The criteria considered the different dimensions of poverty from income and assets, to nutrition and women's empowerment. The views of chars people in relation to poverty were also considered when developing the criteria.

The Programme's target was to graduate 85% of its 78,026 supported households. To have graduated, a household had to meet (any) six of the criteria within three months of CLP support ending.

The graduation rate for Cohorts 2.1-2.5 (Cohort 2.6 ended after this publication was produced) was 88%, which was above target.

Research has shown that the graduation rates are sustainable, at least for the first year and half after the end of Programme support.





As with many micro-enterprises, which is essentially what Programme-supported families became when they received their income-generating assets, some families required more time in order to be successful. In terms of productive asset holdings alone, around 45% of targeted families were not able to accumulate assets above Taka 30,000 (£260.87) by 18 months.

However, research showed that CLP's families on average continued to significantly accumulate their productive assets beyond the 18 month cycle. **For example the mean value of productive assets held by Cohort 2.1 households was Taka 62,413 (£542.72), which, at the time of the survey, was 34 months after the end of support.** This suggests the threshold of Taka 30,000 (£260.87) for productive assets at the 18-month mark was possibly on the high side—it took longer for households to reach this threshold than the time period CLP set for its graduation assessment.

On the opposite end of the spectrum, CLP had some participants that were labelled as 'super-graduates'. Around 48% of CLP graduates fell into this category, as they managed to accumulate productive assets worth on average over Taka 74,000 (£643.48).

“After the support I received from CLP, I now feel so secure in my life that I have been inspired to help others. Currently we are running a small project in the char that we call “Food Bank”. There are around 15 members in this group (all previous CLP participants), and we support ultra-poor families with food during their times of need. They pay us back later when they can. We don't take any interest or make any profit in exchange of that support. We are doing a kind of social work, you can say. CLP came to us and supported us to become self-reliant, so why should we not try to do something ourselves for the community?”

- Mosiron Begum, CLP Ambassador

Sustainability through partnerships

Throughout its implementation, CLP maintained a focus on partnerships, with the aim of bringing new resources, relationships and improved goods and services to the chars to help communities continue their journey out of poverty. This approach has seen numerous successes, particularly in the areas of market development, health and education.

In the market development area, CLP followed the M4P approach (Making Markets Work for the Poor), which strongly emphasises linkages, relationships and partnerships to overcome restrictions on poor people benefiting from markets. Through CLP's linkage work, small-scale entrepreneurs in the meat and milk markets have benefited from partnerships that have delivered more and better quality inputs, such as livestock feed, vaccines and fodder seeds. These entrepreneurs have also benefited from better services, such as through capacity-building of livestock service providers in paravet skills, as well as improved capacity of artificial insemination technicians. In some cases, large agro-suppliers signed contracts with Chars Business Centres and Chars Input Providers, leading to better supplies and more sustainable businesses.

In the health field, CLP worked closely with BRAC to hand over 'phased out' villages to BRAC's basic health support initiative, leading to over 420 villages gaining long-term sustainable primary health services. In addition, CLP helped to build partnerships between health providers such as Orbis and CLP's implementing organisations that are likely to continue to deliver sustainable health services to thousands of people living on the chars.

In education, CLP's great success in engaging with Corporate Social Responsibility stakeholders has seen project proposals aimed at providing long-term primary education support in over 20 villages. In addition, NGO partners took over 44 of the 150 primary education centres that were piloted under CLP1 and on into CLP2.

Overall, CLP documented contacts with nearly 80 additional organisations that could potentially provide resources, relationships or goods and services for the chars, with over 52 implemented activities as a result. With these, the prospects for sustainable partnerships to improve the quality of life for chars residents look good.

Conclusion

The eradication of poverty requires a multi-dimensional approach that considers the wide range of factors that cause people to fall into poverty and keep them there. CLP took exactly this kind of approach among the chars-based communities it worked with, covering social, livelihoods, health, environmental and market-based vulnerabilities that the extreme-poor were faced with on these isolated riverine islands. The data presented here shows that CLP has been a success: 88% of participants 'graduated' from extreme poverty, measured by CLP's rigorous multi-dimensional graduation criteria (Cohorts 2.1-2.5).

Despite this success, there are always some questions left unanswered and some debates to which there is never a simple, easy-to-accept answer. Should CLP have tried to work with more participants, for example by extending its definition of 'extreme-poor', but financing this by providing a less-generous or 'leaner' assistance package? Should participants have been grouped into cohorts that spent more than 18-20 months in the Programme? What balance between beneficiary-focused livelihoods support and market-focused commercial considerations is appropriate?

While the answers to these questions will always be informed by many different assumptions and positions, CLP provided considerable lessons in many of these areas, along with a wealth of rigorous and documented data to inform the debate. Along with the vastly improved quality of life enjoyed by its participants and communities, this will be a significant legacy of the Chars Livelihoods Programme. If you would like to learn more about some of CLP's key lessons, please refer to the website www.clp-bangladesh.org



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