

Association for Integrated Development-Comilla (AID-COMILLA)

**Chars Livelihoods Programme (AID-COMILLA-CLP)**  
Alleviating poverty on the riverine islands of north-west Bangladesh

## **GRADUATION /LESSION LEARNING REPORT**



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**Acronyms used:**

AID-COMILLA	Association for Integrated Development-Comilla
DFID	Department for International Development
SHIREE	Stimulating Household Improvements Resulting in Economic Empowerment
ALO	Alternative Livelihoods Options Project
BHH	Beneficiary House Holds
LSP	Livestock Service Provider
DLO	District Livestock Officer
FGD	Focus Group Discussion
CRA	Cost Ration Analysis
EoP	Employment Opportunity Programme
EoP	End of Project

## **Graduation and the Journey Out of Poverty: What has AID-COMILLA Learned as a implementing Partner of Chars Livelihoods Programme?**

### **Livelihoods, Social Protection and Graduation: Perspectives from the Chars Livelihoods Programme, Bangladesh :**

‘Graduation’ is a hot topic at the moment, not just within the Chars Livelihoods Programme (AID-COMILLA-CLP), but in the development world generally. It is particularly in focus for social protection and livelihoods programmes; those programmes that aim to help participants ‘graduate’ out of extreme poverty.

There are, of course, many tensions between the ideas of livelihoods, social protection, graduation, poverty, not least of which is “how are these things defined?” Does a livelihoods programme like AID-COMILLA-CLP ‘do’ social protection? Or vice versa? Are they fundamentally different things? Does graduation mean something different to them, and if it does, should it? And is the graduation door one-way?

AID-COMILLA-CLP has been engaging with these issues for several years now, defining and refining what we mean by poverty, what we mean by graduation, and how we’re going to measure it. Initially, the discussion began as a way of measuring how the programme was doing, before moving on and taking a more participant-centric focus. Although it’s still a work in progress (and I would argue that it must remain a work in progress, given its shifting and context-dependent nature!), some answers to these questions are starting to emerge from the discussion.

For AID-COMILLA-CLP, poverty is a complex and multi-dimensional concept. It is set within a context that includes many important aspects (institutions, relationships, laws, cultures) that the programme has either no (or very little) control or influence over. Therefore acknowledging this complexity and being clear about the results that the programme CAN deliver are critical.

AID-COMILLA-CLP, in common with other programmes in Bangladesh, has therefore defined its graduation criteria using 10 indicators that cover major aspects of the vulnerabilities, risks and weaknesses that it intends to address. These indicators have been a work in progress since at least 2008, and go far beyond simple measures of income or expenditure, embracing empowerment and environmental factors as well.

For AID-COMILLA-CLP, graduation is a one-way door. We see graduation as being a line in the sand that reflects the outputs and short-term (and maybe some medium-term) outcomes that the programme has worked with participants to achieve. For us, graduation is about where people’s journey has got to once their AID-COMILLA-CLP assistance comes to an end.

This does not, however, mean that we pretend all these people are permanently out of extreme poverty. People obviously suffer shocks and stressors that push them back below our graduation line in the sand, as shown in our recent research on asset values, and why some households do better than others.

Thus we track a sample of participants long term, with some indicators that, although not part of the graduation criteria, show modifications in knowledge, aptitudes and practices, and how these change over time. From that perspective, AID-COMILLA-CLP acknowledges the importance of both graduation AND sustainable improvements in livelihoods. These are two related but different aspects. So we can see that,

for example, people's participation in groups and meetings steadily declines over time (meaning fewer and fewer people would 'graduate' on that criteria), but that maintaining ash or soap close to latrines or water points stays consistently high back through the cohorts.

It may well be that 'attending groups or meetings' is not a particularly good indicator for looking at the sustainability of changes or programme impact. It is entirely possible that people make the rational and positive decision that they do not need to continue with such formal groups or meetings. Its importance as an indicator could easily decline once people felt themselves to be empowered or less vulnerable in other areas of their life, such as income, asset values or vulnerability to disaster. Nevertheless, it was selected as an indicator of graduation (i.e. short- or medium-term outcomes) because of its perceived importance in terms of social inclusion and empowerment, highlighting the difference between graduation and sustainability or resilience.

The AID-COMILLA-CLP, despite being an avowedly livelihoods-oriented programme, nevertheless acknowledges that it does do social protection as well, at least in some ways. For example, an average of around 6% of our participants are either living with a disability or include in the household someone with a disability or long-term, chronic illness. These people have often faced greater struggles than non-disabled people, suffering greater depths of poverty, exclusion and intolerance. Nevertheless, we find them participating actively, and, in some cases, achieving better results than their non-disabled contemporaries. One lady I visited recently had been selected as a demonstration participant under AID-COMILLA-CLP's milk marketing project, despite her physical disability. She was doing such an excellent job of looking after her cattle that it was delivering four or five times more milk than the control group.

But will all members of a social protection programme be able to graduate? Clearly, the answer is no, just as all members of a graduation-focused livelihoods programme will not graduate.

What can be done for those participants that do not graduate, or that fall back into poverty? For AID-COMILLA-CLP, the programmatic answer is simple – we are not set up to provide additional assistance, or provide assistance more than once. This is a point that will have to be picked up by the policy makers and funders.

Nevertheless, we shouldn't imagine that falling back into poverty is a one-way street either. Our recent research into asset values interviewed Shahida, whose livelihood took a massive hit when the land that she had invested in was eroded. Although she was then in the low-asset category, nevertheless with her savings she had managed to invest in a fishing net and a share cattle. She was applying the skills that she learnt during the AID-COMILLA-CLP's assistance to rebuild her assets through looking after the cattle properly, showing that, even if her immediate circumstances had changed, at least she had reserves of knowledge and resilience to draw upon.

Hopefully in time she and her family will succeed in re-establishing their livelihood and maybe even 're-graduate' – another concept to add to the overall graduation debate?

**The Briefs:** Over the years it operated, CLP learnt a number of very important lessons. These lessons are now documented in a series of Lessons Learnt briefs which are intended to share CLP's experience with donors and practitioners, both in Bangladesh and further afield. The following overview offers an introduction to the topics covered by the various briefs.

## **USING VALUE-FOR-MONEY PRINCIPLES OF THE PROJECT:**

- ✓ A good Value-for-Money Strategy uses the “3Es” conceptual framework based on the three VfM building blocks of Economy, Efficiency and Effectiveness.
- ✓ In order to calculate the various aspects of VfM, a project needs to have good systems and data.
- ✓ It is worth investing in quality systems.
- ✓ A marginal incremental gains approach is useful; any and all small improvements can add up.
- ✓ Regular monitoring and evaluation contributes to good VfM through identifying challenges as well as “what works”.
- ✓ Output monitoring and verification processes and surveys are important. These help to hold contractors accountable for quality standards and pick up on challenges and / or fraud or misappropriation.
- ✓ Invest time and effort into developing appropriate measurement indicators for success.
- ✓ Be realistic, strategic and proportionate when it comes to data gathering efforts. It is not good VfM to collect data that is not analysed; but it is also not good VfM to have an inadequate evidence base for decision-making.

## **Building a good corporate culture:**

- ✓ Define what you mean by a successful organizational culture.
- ✓ Policies are implemented by people and require political will Clearly set out expectations in formal contracts that are enforceable.
- ✓ Good evidence-based decision-making requires having solid monitoring and evaluation (M&E) structures in place, and then using them.
- ✓ Use failure as an opportunity to teach and encourage as well as to reiterate core values and principles.
- ✓ Sanctions and discipline can serve as tools to reinforce elements of corporate culture, but so can reward and demonstrations of fair process.
- ✓ Words and deeds must match.
- ✓ Make a commitment to transparency and evidence-based decision-making.
- ✓ Listen to the stories people tell about their work.

**Looking Forward :** AID-COMILLA-CLP’s work was aimed at assisting char-dwellers not only to begin a journey out of poverty but also to maintain it. Identifying and working with a variety of stakeholders to produce linkages and/or provide additional resources to the chars, therefore, became very important. Given limited resources, difficult decisions always needed to be made on how and where to best focus efforts. These kinds of questions about how best to balance strategies and activities also inform many of the ongoing debates about social protection initiatives. Having spent over ten years engaged in this work, one of the final activities AID-COMILLA-CLP engaged in was a careful self-analysis of its programmes. The last brief in the series, therefore, outlines the ways in which AID-COMILLA-CLP’s lessons learnt through the course of its operations can offer insights into social protection debates.

## **Project Description: Chars Livelihoods Programme**

Escaping the cycle of poverty is especially difficult in the char context of Bangladesh. Households not only need to withstand environmental challenges, they also have to carve out a livelihood in a place where access to markets is difficult. The poorest households are susceptible to the effects of the annual floods, which can destroy their homes and deprive them of nearly all their possessions. In addition, their usual source of income – agricultural day labour – has seasonal fluctuations in demand, so there are regular times when there is not enough work. Besides lacking adequate food, housing and land, the geographical isolation also means that char-dwellers often do not get access to basic social safety nets or health and education services. Women on the chars face an additional set of challenges because social norms are patriarchal, opportunities for education are limited and they have little control over family finances or decision-making. AID-COMILLA-CLP's programme focused on improving livelihoods; food security; water, sanitation and hygiene practices; nutrition; and building women's empowerment and resilience. AID-COMILLA-CLP's support was largely provided to adult females in the form of an integrated package. At the end of the 18 months of assistance, AID-COMILLA-CLP aimed for participants to have "graduated" or moved out of extreme poverty. A cornerstone of AID-COMILLA-CLP programme was the provision of an asset that could generate an income. Households were able to use the initial asset to gradually accumulate further income-generating assets, typically livestock and land. These provided diversified incomes for participants and decreased their reliance on wage labour. In addition, by helping to move homesteads above the flood level by building raised plinths, AID-COMILLA-CLP was able to help provide residents with greater resilience to environmental shocks. The Programme's goals sought to address a number of vulnerabilities across different dimensions: physical, economic, It was inevitable that certain challenges would arise. The set of Lessons Learnt Briefs developed by AID-COMILLA-CLP cover a vast range of activities and take a hard look internally at many of the Programme's operations. While naturally not an exhaustive investigation of the entire range of AID-COMILLA-CLP activities and impacts, the collection of Briefs focuses on a series of issues related to selecting extreme-poor participants and developing specific programmes to cater to their needs; monitoring and assessing success across certain programmes and priorities; managing internal corporate structures and systems; and evaluating the long-term ramifications of AID-COMILLA-CLP's work.

**AID-COMILLA-CLP Working District: Kurigram, Lalmonirhat, Pabna, Serajgonj, Bogra, Gaibandha, Jamalpur, Rangpur**

**AID-COMILLA Working Area Under AID-COMILLA-CLP: Nageshawri, Fulbari & Bhurunghamari Upazila of Kurigram District**

**Beneficiaries Covered by AID-COMILLA:** Our latest, and final, report on the graduation rates of all of our cohorts showed that AID-COMILLA-CLP beneficiary not only met our target, we exceeded it. Panel sample surveys revealed that 89.7% of AID-COMILLA-CLP households graduated. That's the equivalent of **6,234 households**.

**Selecting Participants & Measuring Success Briefs:** Selecting the right participants is one of the core challenges for any poverty reduction programme because it determines how efficiently the investment reaches the targeted population. It is important, therefore, to examine the practical aspects of establishing criteria for targeting beneficiaries and selecting participants. At the same time, developing a set of indicators to measure graduation can be an integral part of estimating success, not only for the programme's donors but also its participants. The credibility and effectiveness of development efforts is challenged when resources fail to reach those most in need, so well-resourced and well-managed monitoring and evaluation systems are essential to monitor progress and outputs. This subset of Briefs

examines how, in some cases, definitions needed to be broadened and adapted to local contexts. The Briefs also explore the challenges that were encountered when disagreements arose about such definitions and how delays were created when over-review became a phenomenon. It is clear from these briefs how important it is to collect reliable information, measure progress and conduct regular internal analysis and audits.

**Defining who to target and how to develop selection criteria:** A set of selection criteria for defining extreme poverty that takes the wider context into consideration resulted in a finer selection of participants and greater acceptance in the communities than narrow, income-based criteria.

- ✓ Adopting a broader definition of “char” helped GoB and DFID reconcile their understandings of the targeted working area and allowed CLP to add more households in need to the programme.
- ✓ Targeting women served to increase women’s empowerment as well as providing an additional income to the household.
- ✓ CLP-1 & CLP 2 broadened inclusion to those not selected as direct participant households. This was done to reduce possible social division arising from supply of high value inputs to a targeted group within a population in which there is an undoubted, pervasive general need for support.
- ✓ A range of interventions like sanitation, behavioural change and disease control are best tackled with a community-wide approach.

**Developing graduation criteria:**

- ✓ Be clear on the purpose of your graduation criteria and ensure stakeholders agree.
- ✓ Establish your graduation criteria early on and don’t over-review.
- ✓ Make sure there is a logic to the criteria you select, and their thresholds.
- ✓ Think through the data collection, analysis and reporting framework early.
- ✓ Changes to the Log Frame might affect your graduation criteria.
- ✓ Once agreed, make sure staff are aware of the graduation criteria.
- ✓ Don’t forget to track sustainability of graduation.

**Developing Monitoring & Evaluation systems:**

- Consider tracking a range of important indicators rather than over-emphasising household income and expenditure.
- The pipeline control can be a good approach to demonstrating a level of attribution.
- Develop a set of themes for packaging information.
- Involve the community in setting indicators and thresholds (targets).
- Develop a simple activity / output monitoring system and don’t overdo it.
- Outsource the quality control of activities / outputs.
- Integrate M&E and Communications functions

**Developing & Implementing Specific Special Projects:** Among the many efforts of AID-COMILLA-CLP, there were specific projects that were implemented during the course of AID-COMILLA-CLP’s operations. A small set of these projects are explained and critiqued in the Lessons Learnt Briefs .Included here is an evaluation of the direct nutrition programme, a discussion of the benefits of mobile cash transfers, and the tricky issue of how to measure women’s empowerment. In this subset of Briefs, issues of adapting traditional values, dealing with low levels of literacy and the significance of community-wide implementation and involvement come to the fore. A number of innovations were developed in these projects, which are explained in greater detail in the individual Briefs.

## **AID-COMILLA-CLP'S EXPERIENCE IN DEVELOPING GRADUATION CRITERIA**

**AID-COMILLA-CLP's Graduation Criteria:** The programme aimed to provide 78,000 extreme poor core participant households (CPHHs) with an integrated package of support lasting 18 months. Because not all CPHHs could be supported at the same time, six groups (called cohorts) received the package through cohorts averaging 6,234 CPHHs. The Programme's target was for 85% of households to graduate, equivalent to 66,300 households and just over a quarter of a million people. Despite being active from 2004, it was only in March 2011 that CLP decided to develop a set of graduation criteria and it took until May 2014 for CLP and the donors to finally agree on a set of ten criteria to define graduation. This was, in part, due to the fact that three consecutive annual review teams were tasked with reviewing the criteria, and each review team came up with their own recommendations, which in turn contributed to a delay in their implementation. The process of developing criteria began in 2011 based on a recommendation made during the March 2011 annual review. A methodology for measuring graduation was developed and reviewed by the subsequent annual review team (March 2012). The annual review team disagreed with the proposed two-step process and the use of different weights for different graduation criteria. They recommended a single-step process and equal weights for all criteria. A year later, the annual review team of March 2013 was again tasked with reviewing the graduation criteria, which, once again, led to more changes. Yet more changes were proposed a year later, during the March 2014 annual review, which was again tasked with reviewing the criteria. These changes were, however, relatively minor.

**Lesson Learnt:** Char-dwellers do not have access to formal financial services offered by banks, primarily due to the geographic isolation of the chars. Microfinance institutions have very limited operations in the chars due to transportation difficulties and economic viability. Consequently, people on the chars don't have a safe place to save money and no formal channel for receiving money from the migrated char labour force working on the mainland. In 2010 Bangladesh Bank (the central Bank of Bangladesh) gave licenses to several banks to operate banking services through mobile phones. One of the objectives of opening banking through mobile phones was to facilitate access to financial services by hitherto unreachable people. This facility opened a door for char-dwellers to get remittances from the mainland and to save money for times of need. It also enabled organizations /projects like AID-COMILLA-CLP to use these mobile money services to move cash. AID-COMILLA-CLP used this remittance facility to transfer monthly stipends to its core participants. With assistance from AID-COMILLA-CLP, char households became included in formal financial services and received AID-COMILLA-CLP stipends and other inward remittances through their mobile SIM. This allowed illiterate women to become familiar with modern technology and ultimately, contributed to women's empowerment. AID-COMILLA-CLP's experience shows that this method could also be used by government and non-governmental organisations (NGOs) for safety net payments and other disaster or financial relief transfers.

**Providing Access to this New Technology Required Innovation and Collaboration:** Few core participants had a mobile phone, but widespread access to such services was achieved through innovative initiatives arrived at through close collaboration between programmes and service providers. The logistics of getting a phone and opening an account posed a challenge to those who are poor or illiterate. Ordinarily, an applicant must present the National Identity Card (NID) and provide two passport photos in order to open a mobile phone account. However, many people living on the chars do not possess a NID. Moreover, completing the application form often poses significant challenges for char-dwellers, who are often either non-literate or semi-literate. All of these processes also involve spending time and money travelling to the mainland. The net effect is that the application processes are likely to deter many char-dwellers from signing up to use mobile banking for receiving or paying back micro-credit loans.

### **AID-COMILLA-CLP'S Experience in Measuring Women's Empowerment:**

AID-COMILLA-CLP monitored progress of its core participant households (CPHHs) against criteria that could be grouped under six thematic areas 1) Graduation 2) Water, Sanitation and Hygiene 3) Livelihoods 4) Nutrition 5) Food Security, and 6) Women's Empowerment.

Finding tools to measure women's empowerment proved both interesting and challenging. The first rounds of surveys conducted on behalf of AID-COMILLA-CLP revealed a number of ineffective or inadequate techniques for gathering data related to women's empowerment, either in the survey instrument itself or in the indicators being measured. By grappling with these issues and seeking alternatives CLP developed an approach that generated interest both locally and abroad and has, in some instances, been replicated by other projects and programmes. This brief does not intend to replicate information already contained on the AID-COMILLA website ([www.aidcomilla.org](http://www.aidcomilla.org)) which explains in detail how CLP developed an innovative approach to tracking women's empowerment along with the key findings. Instead, this brief focuses on key lessons learnt from developing and applying the approach.

**The Definition of Women's Empowerment is Contest and Likely to Change over Time:** It was a fairly obvious, but late realisation, that empowerment is highly context specific. Even within Bangladesh, the criteria used to define empowerment are likely to be different for women living on the chars compared, for example, to women living in urban slums. Had AID-COMILLA-CLP realised this earlier, a questionnaire with 200+ questions (AID-COMILLA-CLP's first approach) that drew on what other Bangladesh projects and programmes working in different environments were using probably wouldn't have been developed. But, just as the criteria used to define empowerment are context specific, so too are the criteria likely to change as a woman makes economic and social progress. For example, the criteria used to define women's empowerment for an extreme-poor woman just entering the Programme was likely to be different from those of a woman who had received support for several years, and who subsequently had significant assets and a greater role in household decision making. AID-COMILLA-CLP did not have the resources to assess the extent to which criteria would change over time. And, there was hesitation to change any of the survey criteria because each change would affect the degree to which the survey could present a clear set of time-series data. In future, those who design such surveys should keep this in mind.

**There is a Risk of Survey / Respondent Bias:** Each year of operation, IMLC carried out an annual survey during which a sample of households that were supported in the past were revisited, i.e. panel samples. The advantage of this approach (as opposed to randomly selecting a different sample each year) was that it allowed the status of individual households, and respondents, to be tracked over time. A disadvantage of this approach, however, was that the same households were revisited and may have started providing the information they thought the enumerator wanted to hear. Another risk associated with the CES questionnaire was that questions could potentially be interpreted in different ways. For example, to some women "influencing decisions regarding investment" actually meant they were making or changing a particular decision; whereas for other women, it was simply about the fact that the man listened when in the past he hadn't. The same type of confusion could also have arisen for the "making decisions in the household jointly" indicator. Some women meant that they discussed decisions and took decisions upon mutual agreement, while for other women this meant that the man included them in the decision-making process when in the past he hadn't. Both can be argued to represent empowerment, but there's at least a qualitative difference between the two, even if they represent the empowerment definition. These are not unusual risks. And they are present in all such surveys.

**Even Some Obvious Things Can Be Overlooked:** After going through the extensive community consultation process and finally developing the CES, IMLC launched its first CES survey to assess levels of empowerment in June 2012. It wasn't until the analysis stage that AID-COMILLA-CLP realised that female-headed households had been included in the sample and that not all criteria actually applied to them, e.g. 1) having her own cash 2) keeping the family's cash etc. These female-headed households were included in the analysis, and it was actually easier for them to meet five or more of the criteria than male-headed households. During the second CES survey the authors decided to follow a slightly different approach and excluded the female-headed households from the analysis for these specific indicators. For these female-headed households (admittedly a small proportion of the sample at +/-12%) the community indicators of empowerment were, however, relevant. It's clearly important to think the whole process through, from start to finish. If you wish to learn more about the AID-COMILLA-CLP or the lessons learnt series of briefs please visit the AID-COMILLA website [www.aidcomilla.org](http://www.aidcomilla.org).

## **AID-COMILLA-CLP'S Experience using Value for Money Principals:**

### **LESSONS LEARNT:**

**It is Worth Investing in Quality Systems:** AID-COMILLA-CLP implemented quality systems across all these areas, and paid particular attention to continual improvement. Regular reports on VfM were issued and financial, procurement and administrative systems were regularly reviewed. A lesson from this is that it is worth investing in these areas, even if it seems expensive, given that under-investment can have impacts across all three of the E's. Poor financial systems, for example, will almost certainly result in poorly controlled costs and / or fraud and misappropriation that goes unchallenged; neither is good for efficiency, effectiveness or economy.

**A Marginal Increment Gains Approach is Useful:** The Lessons Learnt brief on Financial Systems and Risk Management covers AID-COMILLA-CLP's learning's on those topics, so they will not be repeated here. From the VfM perspective, AID-COMILLA-CLP has learnt that taking a "marginal incremental gains" approach can be useful. This is where all aspects of a system or process are analysed, and any / all small modifications that can be made to improve its operation are implemented. Even if each individual change is small, over time and across systems, the small changes add up to greater overall impact and therefore better VfM. AID-COMILLA-CLP carried out these analyses in a number of ways: regular reviews by the senior management team; in-depth reviews of financial and procurement systems by the Finance team; and workshops involving multiple stakeholders to review technical systems such as voucher-based activities.

**Regular Monitoring and Evaluation Contribution to Good VfM:** AID-COMILLA-CLP's suite of monitoring and evaluation activities provided several lessons that impacted on VfM. At the end of the process under which households were identified for AID-COMILLA-CLP support, for example, senior managers carried out a verification process. It is not good VfM to provide support to participants that don't really need it, so selected households were randomly sampled and re-surveyed to ensure they met CLP's selection criteria. The sample size was usually set at 5% of the cohort, but in the last round, CLP sampled 7.5% of selected households due to the perception of a possible increased risk of inclusion error through potential fraud. This verification process by senior management had a strong quality improvement and fraud deterrence effect.

**Invest Time and Effort in to Developing Appropriate Measurement Indicators for Success:** AID-COMILLA-CLP's approach to assessing the technical quality and outcomes / impact of its work was headlined by its "Graduation Criteria". In order to graduate, a household must have achieved six out of ten indicators that covered income, food security, access to improved water and aspects of women's

empowerment, amongst others. These added up to a balanced picture of what a household that was no longer “in extreme poverty” would look like. It avoided certain traps, such as an over-reliance on income and expenditure data, which, while important, were generally accepted as giving an incomplete picture of the variety of ways in which poverty can impact on households. This was a very useful way of giving a broad-based, coherent easy-to-understand account of AID-COMILLA-CLP’s impact. It was used as one of the inputs in a cost-benefit analysis (CBA) that was carried out during 2012 / 2013. This CBA reported a benefit-cost ratio of 1.77, concluding that this “...is a very positive assessment, suggesting that AID-COMILLA-CLP offers good value-for-money.” As with any approach, it brings with it potential weaknesses: Were the indicators the “right” ones? Were the chosen thresholds “correct”? Were the methods that were used to collect data accurate? Regardless, AID-COMILLA-CLP learnt that the positive and useful aspects of measuring graduation rates largely outweighed the negatives, giving a rational and defensible way of assessing the impact and VfM of the programme.

### **AID-COMILLA-CLP Main Activities Implemented so far: Ten 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. *Achievements so far: 425 Social Development women group formed; 7650 participants received training on 07 modules; 5723 couple received marriage counselling.*

**Health and Nutrition Service:** High levels of under nutrition on the chars made it harder for the island inhabitants to fight o- 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, AID-COMILLA-CLP ran fortnightly satellite health clinics staffed by trained paramedics. These clinics were essentially makeshift camps set up on the chars to more much-needed primary health care and family planning services to isolated char communities in AID-COMILLA-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 AID-COMILLA-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 counseling and inputs such as micronutrients, particularly to pregnant and lactating women and households with children under five years of age. *Achievements so far: Satellite health clinic organized-112; 85,980 chars dwellers received health service from these satellite clinic; 45 chars health worker trained; 47 chars health worker trained; 6,500 house holds received nutrition counseling.*

**Asset Transfer and stipend:** 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 AID-COMILLA-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 AID-COMILLA-CLP-supported households in order to make families more resilient in times of economic or environmental shock. It also secured 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 **6,214** 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 AID-COMILLA-CLP support in order to cover general family maintenance costs. *Achievements so far: Total BDT 97,247,000/=money distributed as income generation asset ; Value of stipend distributed BDT 37,284,000/=; composition of asset chosen Cattle 97.95%; land 1.74%; others .30 %*

**Flood Protection and 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. *Achievements so far: 6,214 plinth raised; 5,732 infructure employment project workers employed; BDT 9,232/== average income per worker during the most recent years.*

**Flood responses:** The historic response of the extreme poor, island char residents in times of major floods is to migrate to embankments on the mainland and there to live in make-shift camps until the floods subside. Such a strategy invariably means that some, if not most, of their meagre possessions are lost to the floods and their homes are damaged or totally destroyed. Migration itself has intrinsic costs that can be measured in financial (boat fare, accommodation, increased food costs, etc.), social (increased insecurity especially for women) and health (greater rates of infection, especially waterborne diseases) terms. Thus any means that can enable the char’s population to remain in their homes in relative security can be considered to provide them a significant advantage. Nonetheless, for that segment of the population that is able to remain on the chars during floods, there remain several difficulties to overcome; not least being the problem of obtaining sufficient food and drinking water until the floods subside. 2.3 CLP’s on-going flood mitigation activities The AID-COMILLA-CLP has as a key Purpose<sup>4</sup> to ensure “Measurable Reduction in Vulnerability for **6,234** Poor and Vulnerable Island Chars Dwellers by EoP”. Among several activities targeting this purpose that seek to ensure that the extreme poor beneficiary families are increasingly able to withstand environmental shocks – particularly but not exclusively those caused by floods.

Floods Response in 2007, 2011 & 2015 in working area of AID-COMILLA-CLP & support provided as follows:

### **Immediate Effect 01-07 days:**

Immediate life-saving emergency response consisting of:

- Distribution **of high-energy biscuits (HEBs) including flattened rice (chira), molasses (Akher Gur)** to severely affected households. Assistance levels = 1 packet (75g) HEB per person per day with 300 gram Flattened Rice per person per day and 100 gram Molasses per person per day. This package will ensure 1791 Kcal to each person per day. AID-COMILLA will coordinate with WASH implementing NGO on provision of clean water.

#### **Immediate Agricultural response:**

- **Protect surviving livestock** of affected families (through provision of shelter, feed, medicines, dewormers, vaccinations).
- **Provision of seeds and agricultural inputs** based on the agricultural calendars (if the planting season is immediate).

### **Week 2 to 08:**

**Food & Cash (NFI):** Short-term life-saving emergency response consisting of **unconditional distributions** to severely affected households, consisting of mixed food/cash transfers.

#### **Assistance levels (per HH per month):**

**Food** 60 kg of cereals, 9 kg of Pulses, 3.75 lit of Oil (vitamin A fortified), 7.5 kg of Fortified Blended Food (e.g. WSB), 750 gm of Iodized Salt and 2.25 kg of Sugar (for 30 days)

In kind food will only be provided where markets are difficult to access or the provision of cash may cause significant inflation (due to lack of available food commodities in the local market). The inclusion of in kind food rations does not constitute an indication that the AID-COMILLA contingency response plan recommends food distributions. The AID-COMILLA will decide on the provision of 1) food, 2) food and cash and / or 3) cash alone, based entirely on the Phase I, II and III Assessment findings.

**Cash** 1700 BDT – 4000 BDT (range of recommended unconditional transfer).

**Targeted supplementary feeding**, with a particular focus on **pregnant and lactating women and children < 5 years of age**.

#### **Assistance levels (per HH per month):**

Pregnant And Lactating Women , WSB+ (supercereal) 6 kg fortified vegetable oil 0.5 kg

**Water, Hygiene & Sanitation 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. *Achievement so far: 6,214 households access to sanitary latrine after program implementation; 6,214 households with access to an improved water source after project interventions*

**Formation of Community Based Organization:** To fill the gaps created by the lack of government and NGO services on the chars, AID-COMILLA CLP established a range of community-based organizations 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 AID-COMILLA-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 AID-COMILLA-CLP participants with microfinance services, due to their great success, non- AID-COMILLA-CLP members were also invited to join separate groups. Other important community-based organisations established by AID-COMILLA-CLP included Chars Business Centres, and milk and meat business groups (see next section: Market Development). *Achievement so far: 46 village development committee formed; 56 village savings and loan committee formed ; TAKA 15,430,228/= Total loans given by village savings and loan group as of June 2015.*

**Market Development:** While the Programme provided over 6,214 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. AID-COMILLA-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. *Achievement so far: 03 Char business centers formed; 05 business group formed ; 02 milk group formed; 01 livestock group formed.*

**Improvements in food security and nutrition:** 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. AID-COMILLA-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 AID-COMILLA-CLP intervention. For example, the proportion of households ' eating 3 meals per day and consuming at least 5 food groups' went from 26% before AID-COMILLA-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 AID-COMILLA-CLP -supported households.

### **Sustainability through partnership:**

Throughout its implementation, AID-COMILLA-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, AID-COMILLA-CLP followed the M4P approach (Making Markets Work for the Poor), which strongly emphasizes linkages, relationships and partnerships to overcome restrictions on poor people benefiting from markets. Through AID-COMILLA-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, AID-COMILLA-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, AID-COMILLA-CLP helped to build partnerships between health providers such as Orbis and AID-COMILLA-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 AID-COMILLA-CLP 1 and on into AID-COMILLA-CLP 2. Overall, AID-COMILLA-CLP documented contacts with nearly 80 additional organizations 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. AID-COMILLA-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 AID-COMILLA-CLP has been a success: 88% of participants 'graduated' from extreme poverty, measured by AID-COMILLA-CLP's rigorous multi-dimensional graduation criteria. 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 AID-COMILLA-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, AID-COMILLA-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 AID-COMILLA-CLP's key lessons, please refer to the website [www.clp-bangladesh.org](http://www.clp-bangladesh.org)



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