

FISHERIES RESEARCH SUPPORT PROJECT (FRSP)
Second Round Livelihood Impact Monitoring Report
of
Beel User Group (BUG) Member



The WorldFish Center and SCBRMP-LGED

Dhaka - 2010

FISHERIES RESEARCH SUPPORT PROJECT (FRSP)

Second Round Livelihood Impact Monitoring Report
of
Beel User Group (BUG) Member

The WorldFish Center and SCBRMP-LGED

Dhaka - 2010

List of Contents

	Page
List of figures	4
List of Acronyms and Abbreviations	4
List of tables	5
Executive Summary	6
1. Introduction	10
1.1 Background	10
1.2 The Livelihood Monitoring of BUG Members	11
1.3 Scope of work	11
2. Methodology	11
2.1 Analytical framework	11
2.2 Quantitative survey	11
2.3 Quality control	12
2.4 Data management and analysis	12
2.5 Livelihood profiles	12
3. General demographic characteristics	12
3.1 Household size	12
3.2 BUG membership	12
3.3 Education and literacy	13
4. Household situation of Natural Capital	14
4.1 Land holding pattern	14
5. Physical condition of household, housing, sanitation and assets ownership	15
5.1 Housing condition	15
5.2 Household sanitation	16
5.3 Household asset ownership	16
6. Household financial situation	17
6.1 Household income profile	17
6.2 Household expenditure	18
6.3 Source of credit and uses	19
7. Women mobility and food security	21
7.1 Access of women to services	21
7.2 Household food and nutrition	22
8. Institutional involvement	23

List of Annex

Annex No.	Page
Annex 1 - Livelihood Monitoring Questionnaire	26
Annex 2 - List of sample households	32

List of Figures

Figure No.		Page
Figure 1	Sunamganj Community-Based Resource Management Project Area	10

List of Acronyms and Abbreviations

ASA	: Association for Social Advancement
BRAC	: Bangladesh Rural Advancement Committee
BUG	: Beel User Group
CBFM – CLP	: Community Based Fisheries Management – Chars Livelihood Project
CBFM – SSEA	: Community Based Fisheries Management in South and South East Asia
CBO	: Community Based Organization
CBRMP	: Community Based Fisheries Management Project
FGD	: Focus Group Discussions
FRSP	: Fisheries Resource Support Project
HH	: Household
IFAD	: International Fund for Agricultural Development
IGA	: Income Generating Activity
LGED	: Local Government Engineering Department
MFI	: Micro Finance Institute
NGO	: Nongovernmental Organization
PRA	: Participatory Rural Appraisal
SCBRMP	: Sunamganj Community Based Resources Management Project

List of Tables

Table No.		Page
Table 1	Status of different household categories and size of household	12
Table 2	Membership types of sample households by membership Status	13
Table 3	Level of education (Col % people) in sample households (All members)	13
Table 4	Level of education (No of people) in sample households (All members)	14
Table 5	Average land uses by households in decimals	14
Table 6	Land ownership pattern of different categories % of households	15
Table 7	Average housing, area and expenditure of the sample households by categories	15
Table 8	% changed in wall ,materials of sample households in different years	16
Table 9	Materials of roofs in dwelling houses of the sample households by categories	16
Table 10	% Changes in water and sanitation in project area	16
Table 11	Total no. and % of households of possess valuable assets	17
Table 12	Average household Income (Taka) of different categories by sources	18
Table 13	Average household expenditure by different Items by study years	19
Table 14a	Households' loan from non formal sources	19
Table 14b	Total amount of % of loan taken from non formal sources	20
Table 15	No. of households that took credit from different sources in 2010	20
Table 16	Total amount of credit from different sources	20
Table 17	Percentage of women (wife of HH head) mobility in following events by household categories	21
Table 18	Average amount of times food items are consumed in a year	22
Table 19	Percentage of different household categories experiencing different food shortage periods	22
Table 20	Organizational Involvement of sample households (average)	23
Table 21	Use of loan by different sources	24
Table 22	Sources of other loan and different loan use (unit)	24
Table 23	Average number of different training received by sample households from different sources	25

EXECUTIVE SUMMARY

Integrated rural development approach has been undertaken by the Sunamganj Community Based Resources Management Project (SCBRMP) produced positive impact on life and livelihoods of the project area's communities. The main objective of this second round Beel User Group (BUG) livelihoods impact monitoring is to make a comparison with the first round BUG study. The study used quantitative tools to measure the second round impact monitoring smaller to first round sample survey in the same set of households. Socioeconomic profile of sample households reached by SCBRMP projects improved overtime, but to overcome all poverty related issues still long way to go as poverty is also influenced by natural hazards. The level of poverty has been decreasing along with the improvement of other livelihoods indicators especially higher than first round sample survey.

Second round livelihoods monitoring of BUG members undertaken just after two year of first round livelihood surveys conducted in March – May '2008. This report focuses on the same set of indicators covered in the first round survey; livelihood monitoring explores aspects of the population profile, income, occupation, landholding, assets, food security, women mobility, institutional involvement and credit utilization. A modest attempt has been made in this report to make comparison between first round survey result to second round results across all indicators.

Role of Social and Human Capital in Livelihoods

Membership in local institutions is positively correlated with wealth across all the defined membership categories within the community, especially membership in integrated projects like SCBRMP. Present data shows that empowerment of general members have been shifted positively. In the 2010 survey it has been observed that about 10% of the sample households of the executive committee whereas, in 2008 it was 8%. Women of participating households got more mobility to other financial places/institutions (Market/Bazaar, Banks and Waterbodies) than the first round survey.

The SCBRMP has been continuously following community approaches (involving fisher and other non fisher) poor households, thus allowing increased numbers of waterbodies to increased number of fisher households in the project area. Increased participation provided access services and better linkages with government authorities and CBOs itself.

Higher literacy levels are strongly correlated with the ability to utilize an increased number of services and can possibly be associated with better living conditions and higher status as well. The present study reveals that only 47% of the BUG member households can read and write which is about 6% higher than 2008. This rate is slightly lower than the national average (52.5%)¹ of Bangladesh. About 6% female literacy rates has been increased, currently 44% female are literate compare to 38% of 2008. It is worth mentioning that total enrolment in primary education has been increasing gradually.

Livelihoods Strategies

Income and Expenditure

Primary income sources in the project area are diversified, having agriculture as the second dominant income source. In 2010 the second highest income came from fishing followed by agriculture, whereas in 2008 the second highest income came from skill work (carpenter, mason, rickshaw and boat).

¹ Statistical Yearbook of Bangladesh-2007

During the last two years, average income increased by about 36% among the participating households. Fishing is the income source with the highest contribution for both study periods but there are differences amongst the other categories. In 2010 25% of income comes from fishing and second highest income comes from agriculture, whereas in 2008 even though the highest contribution was also from fishing, the second highest income was contributed by non agricultural-labour. This scenario has changed due to better access to resources and also favourable environment of agriculture in the last 5 years.

Present impact monitoring survey reveals that 41.3% of households' expenditure was spent on food of which 22% was spent on rice/wheat whereas in 2008, 60% was spent on food and 41% on rice/wheat which shows a proportionate decrease. This reveals a proportionate decrease of households' expenditure on food items which has reduced by about 19% within the last couple of years. Despite the high cost of food grain, the second highest expense in both years was for medical purposes. In 2010 this was followed by loan repayment and house repairing

Access to savings and credit

Non formal sources of credit still play a vital role to meet up household emergency needs, for medical treatment, wedding of daughters or to acquire a job. Data suggests that among 102 loan recipient from mohajan, only 7 people used 28% loans on above mention emergency purposes. The average number of non formal loans has decreased but the amount of money loaned has on average increased. Even with this dominance from this non formal loan provider, Micro Finance Institutions (MFI) and projects like SCBRMP are still playing dominant roles in supplying finance to these poor households. The numbers loans BUG members (22) received from SCBRMP during the last 12 months has reduced significantly compare to first round survey (85). Still SCBRMP is contributing highest amount of credit as a single organization but total highest average amount of loan contributed by NGO. At the same time numbers of bank loan and other Samity loan also reduced by about 33% to 67%.

Productive assets

Use of total land holding (per household) is bigger in Sunamganj district than the national average which is 0.83 acres (Statistical Pocket Book 2008). Average homestead area is also higher among sample households than the national average of 7 decimals per holding. The current study data revealed that owner-operated area has increased by about 25%, homestead area has reduced by about 2 decimals per households, sharecropped area per household remains the same in 2008 and 2010 and pond size has increased by about 2 decimals during the same period. All categories of people used to cultivate portions of land from local landlords. As most of them do not cultivate their own land, they usually give their land out on one year fixed lease or to sharecroppers. Some of them are absentee land owners who reside in the district town. Details of land ownership status patterns of different categories of sample households are given in table 6. Although housing is considered to be a productive asset, the present study did not analyze the quality of housing. This is because the type and quality of housing are often determined by household materials. Average area of dwelling slightly increased, wall material is remains almost similar with slight increase in tin wall (13%) and bricks (6%). About 5% more households have tin roof compare to previous study.

Due to ecological conditions, pond fish culture is not common in the project area and only 13% of households own a pond or ditches (frequently submersed by flood water). Ponds are owned mostly by non fisher households, and unlike other parts of the country.

More than 56% of all households have access to cattle which is the preferred rearing activity while in 2008 50% households had cattle. Goat rearing is less practiced, and sheep rearing

more attractive to households in this *haor* area, also increased by about 2% in same period. Usually for poor households, ownership of cattle is mostly linked with micro credit from SCBRMP and NGOs.

Access to institutions

Access to other institutions has been changing over period; especially access to bank, market, government institutes like Upazila Parishad and waterbodies increased. The availability of services and their accessibility also varies across ecological zones within the same district. Different departments at Upazila level offers the commonly used services, which were utilized by a notable percentage of sample households. One important indicator is about 44% households possess mobile phone at present providing better communication with other agencies.

Gender

Summarizing the current study, data suggest that women mobility to economic places like bank, market and waterbodies has increased. At the same time they have more access to government institutions in 2008 people from sample households visited Upazila offices 42 times while in 2010 they visited 53 times. Women visited less to hospitals at the same time; it might be basis of better health condition to better income. Women were present at village meetings, although fewer were able to attend meetings elsewhere, and most women – especially poorer women - were able to visit the village shop for small purchases and to fetch water and fuel.

Food Security

Achieving the MDG targets securing food security for the poor is a prime task for all development projects. In this connection project provided development services improved food security status of the sample households. About 38% has no food crisis at all throughout the year and 58% households food shortage 1-3 months in a year which reflects that about 31% households have better food security. In fact, *haor* area food insecurity depends on the intensity of flash flood which causes crop damage. The number of months affected by flood determines whether the household will have sufficient food or not.

The livelihoods monitoring of BUG members has been carried out to presents an array of multiple and overlapping vulnerabilities for the fisher community in SCBRMP. So far description of information suggest better livelihood situation in the project area however, to achieve sustainable poverty reduction need long term comprehensive development programs supported by government agencies.

THE FOLLOWING INVESTMENTS STRATEGIES ARE RECOMMENDED:

- Considering vulnerability of the phase out households (CO Members) strong follow up needed to monitor institutional performance. Otherwise lacking of institutional practice can hamper long term sustainability of CBO organized.
- Still non formal credit has been playing a leading role to mitigate households urgent financial crisis. Other option should explored jointly by the SCBRMP and CBOs overcome emergency needs. Options of long term credit for BUG member households may provide better access to other income opportunities like agriculture, business, livestock keeping, waterbody leasing and fulfilling emergency basic needs.
- It has been appeared in the study that the number of skill development training provided by the SCBRMP has dropped drastically which need more attention, even for the phase out participants. Otherwise sustainability of local institutions in the project area will be in crisis. More attention should be paid to reach greater proportion of participants to develop skills.
- Status of Women's in the project area gradually improving due intervention of project. But still long term strategic plan (covering capacity development, skill improvement and financial scopes) is required to uplift backward sections of population, thus can reduce gender disparities in the project area. Establish linkage with other development agencies will empower and provide social mobility.
- More waterbodies have been included in the project, forming more CBOs but linkages among CBO is not enough strong to support each other in the crisis. The project can act as a catalyst to enable fisher households to bring under social networks with government and private service providers. Simultaneously, more support should ensure to develop institutional capacity to improve active participation in all sorts of activities and equity of resource distribution and utilization.
- The study result reflected positive changes in livelihoods indicators but to draw a concrete conclusion further study is needed see the causal relationship among different development supports.

1. Introduction

1.1. Background

The WorldFish Center – funded through SCBRMP – is working on a project called Fisheries Research Support Project (FRSP). The SCBRMP is a project of the Local Government Engineering Department (LGED) that has been implemented in Sunamganj District. The overall objective of SCBRMP is to alleviate poverty of 90,000 households in Sunamganj through ensuring their access to resources and building their other livelihood capitals (Figure 1). The project comprises five components: a) Labor Intensive Infrastructure Development; b) Community Based Fisheries Management; c) Agriculture and Livestock Development; d) Microfinance Services; and e) People Centered Institution Building. The project commenced in January 2003 and will end in June 2014. The total funding of the project is BDT 20,046.63 Lk.

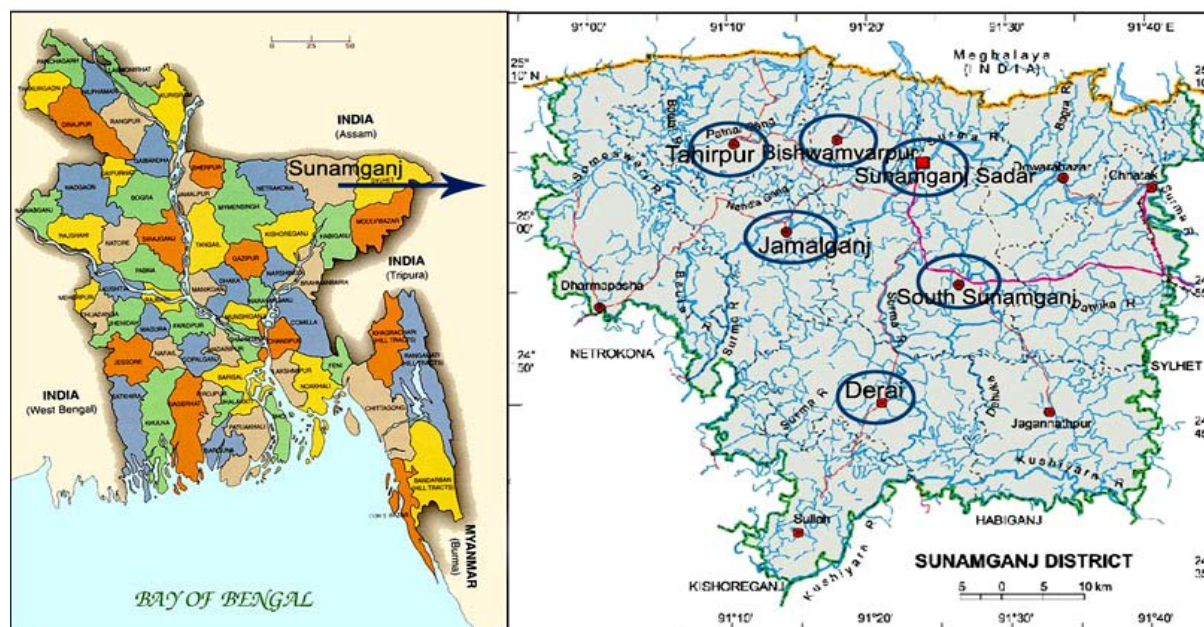
After the first phase of the SCBRMP project, a first monitoring round was held in 2008 to assess the livelihoods impact of the project on the households of Beel User Groups (BUGs) members. This report compares the indicators from the first monitoring round in 2008 to the current second round monitoring results of 2010.

The Community Based Fisheries Management (CBFM) is an important component and has a plan to access a large number of waterbodies of different sizes and bring those under community based sustainable resource management. The project has the obligation to maintain conservation and biodiversity of *beel* fisheries in its process of intervention. Along with other activities the intervention includes some studies for assessing the impacts of project activities on biodiversity of *beel* fisheries and livelihood impact on BUG member households. In this respect, SCBRMP invited WorldFish Center to conduct some of those studies in the project's working area.

The objectives of the fisheries component are:

- i) assessing the impact of community based fisheries of SCBRMP on fish catch (by volume and value) and biodiversity through a regular catch survey at 60 project sites;
- ii) estimating and simulating sustainable level of yield and corresponding fishing efforts and developing management models for scaling up;
- iii) livelihood impact analysis of Beel User Group (BUG) members in beel fisheries involved in 25 project sites; and
- iv) Disseminate findings to a wider level; national and international audience.

Figure 1: Sunamganj Community-Based Resource Management Project area.



1.2. The Livelihood Monitoring of BUG Members

In order to monitor changes over time this monitoring has tried to identify livelihood indicators that enable SCBRMP to understand how fisheries management programs impact upon the lives of the project participants. Hence, this report has shown a comparison between two sets of data collected from sample households in 2008 and 2010.

1.3. Scope of work

The WorldFish Center will collect data from the same sample of BUG member households that was randomly sampled in 2008 to make a comparison between the information of the two years; from the first round and second round monitoring. The Center will also analyze this data and prepare a comprehensive report.

The WorldFish Center will use the same set of sample households that had been drawn in the first round study from BUGs lists (prepared by SCBRMP). Initially, the samples had been drawn through a two-stage sampling. The first-stage sample consists of 25 BUGs selected by Linear Systematic Sampling and the second-stage sample consists of 125 BUG members selected by Simple Random Sampling from the members of the BUG selected in the first stage.

2. Methodology

2.1 Analytical framework

This framework was developed to guide the impact monitoring process by the IFAD review mission of the SCBRMP. The monitoring has considered to measure changes in the indicators over the project period. The WorldFish Center used the same questionnaire developed for the first round study to measure the present status of the livelihoods situation, giving maximum attention to securing comparability with the previous stage of monitoring.

2.2 Quantitative surveys

The second round livelihoods study of BUG members of the SCBRMP will provide essential and appropriate information of livelihood changes. The current study draws upon a quantitative assessment and captures the main trends of the BUG members' livelihoods. The overview covers: sources of income, housing status, sanitation, education, occupation, ownership of assets, land holding, agriculture, food security, sources of finance, institutional involvement, women mobility and human capacity building. The study will provide a more in depth understanding of the



Questionnaire interview with a BUG member

underlying issues of the livelihoods of project beneficiaries. These findings provided a platform to compare livelihood indicators between 2008 and 2010. The second round quantitative survey in the FRSP, initiated in March 2010, study was designed to collect data on livelihood indicators using a similar questionnaire as the one used for data collection in 2008 (Annex 1).

2.3 Quality control

Data quality was maintained by including a guideline for each question of the questionnaire, by cross checking them and by providing continuous feedback on filled in questionnaire by the SCBRMP management. The monitoring personnel monitored data collection, provided on-the-spot training, feedback after reviewing the filled-in questionnaire on a sample basis, and shared experiences during team meetings. The FRSP management also closely monitored all interviews and provided specific feedback to the Research Assistants (e.g., questioning style, use of probing questions). As a follow up to cross check survey enumeration, the FRSP senior staffs checked at least 25% of the sample households to identify the missing links, ambiguous answers, and digital errors, and provided feedback to the team.

2.4 Data management and analysis

The data entry template was designed in MS-Access. Consistency checks and keystroke errors were also detected and corrected before data table preparation and analysis. Data analysis was done using SPSS software.

2.5 Livelihood profiles

A household profile is represented as a summary of different characteristics of the sample households within a certain period of time, where human capital relates to literacy and education levels (adults and children), school enrolment by gender, illness, skills, occupations (primary and secondary), wage status, women mobility, etc. In the second livelihoods monitoring round there were 125 households sampled from 25 waterbodies although the composition of households in different categories have been changed within the last couple of years. At present distribution of households are 43 full-time fisher led, 58 part-time fisher led, and the remaining 24 are non fisher households in sample households.

3. General Demographic Characteristics

3.1 Household size

Household size has changed slightly during the reporting period, in 2008 overall household size was 6.6 but in 2010 it has increased to 6.7. Table 1 shows that household size increased slightly. Hence, overall household size in the project area is higher than the national average (4.7)².

Table 1: Status of different household categories and size of household

	First Round BUG Study	Second Round BUG Study
Household sample	125	125
People per household	6.6	6.7

3.2 Beel User Group membership

Table 2 shows membership status (including executive committee) of sample households in the executive committee of BUGs. In the 2010 survey it has been observed that about 10% of the sample households of the executive committee whereas, in 2008 it was 8%. Present data shows that empowerment of general members have been shifted positively. It is also apparent from the current study that in all sample households about 3% have been dropped out within the

² Statistical yearbook of Bangladesh, 2007

last couple of years while, about 86% are general members. It also reflects that the household targeted by the SCBRMP intervention, showed increased social capital overtime.

Table 2. Membership types of sample households by membership status

		First Round BUG Study	Second Round BUG Study
Position	President	2	5
	Manager	0	1
	Secretary	5	6
	Cashier	3	1
	Member	112	108
	Dropout	0	4
Total		125	125

3.3 Education and literacy

Due to complex geo-physical conditions of Sunamganj district, access to educational institutions is not easy despite the SCBRMP interventions to establish better road networks at the village level. Compared to 2008, in 2010 literacy rate increased slightly at all levels. In primary level overall literacy rate increased about 5% whereas other levels experienced an increase of around 1%. During the 1st round survey, 20% of people were illiterate in 2nd round this rate stands to 15%, so overall in the project area illiteracy decreased by about 5%. In relation to gender, higher education male participation slightly declined but women involvement increased. Changes in education over the last two years is positive but it can't be described as a project impact alone, although it can be considered an indirect impact of the project intervention on the livelihoods of local communities. .



An NGO school in the Tahirpur Upazila

Table 3: Level of education (% people) in sample households (All members).

Education	2008		2010		2008	2010
	Sex		Sex		All	All
	Male (%)	Female (%)	Male (%)	Female (%)	Total (%)	Total (%)
Children up to 5 years	17.9	18.3	15.38	16.37	18.1	15.85
None	16.1	24.9	12.44	18.41	20.2	15.25
Can Sign only	23.8	18.0	23.04	20.72	21.1	21.97
Level 1-4	14.5	19.3	19.68	24.55	16.7	21.97
Level 5-10	27.2	19.0	28.96	19.43	23.4	24.49
>= Level 11	0.5	0.5	0.45	0.51	0.5	0.72

Table 4: Level of education (No. of people) in sample households over the study period.

Education	Sex		Sex		Total	Total
	Male	Female	Male	Female		
Children up to 5 years	79	71	68	64	150	132
None	71	97	55	72	168	127
Can Sign only	105	70	102	81	175	183
Level 1-4	64	75	87	96	139	183
Level 5-10	120	74	128	76	194	204
>= Level 11	2	2	2	2	4	4
Total	441	389	442	391	830	833

4. Household Situation of Natural Capital

4.1 Land holding pattern

Average landholding per household in Sunamganj district is 2.6 acres³, whereas, landholding possessed by the sample households is only 0.78 acres. Use of total land holding (per household) is bigger in Sunamganj district than the national average which is 0.83 acres (Statistical Pocket Book 2008). Average homestead area is also higher among sample households than the national average of 7 decimals per holding. The current study data revealed that owner-operated area has increased by about 25%, homestead area has reduced by about 2 decimals per households, sharecropped area per household remains the same in 2008 and 2010 and pond size has increased by about 2 decimals during the same period (Table 5). All categories of people used to cultivate portions of land from local landlords. As most of them do not cultivate their own land, they usually give their land out on one year fixed lease or to sharecroppers. Some of them are absentee land owners who reside in the district town. Details of land ownership status patterns of different categories of sample households are given in table 6.



Table 5. Average land uses by households in decimals

Land uses	2008	2010
	All	All
Own homestead land	12.0	10.7
Homestead land owned by someone else	0.7	1.3
Own pond or ditch	2.6	4.1
Land owned and cultivated by the household	38.3	48
Land cultivated last year but owned by others	103.7	103.6
Land owned but cultivated last year by others	3.3	4.2
Khas Land	3.0	1.3
Land owned but mortgaged out	7.1	9.9
Own non-cultivated land	4.6	1.2
Total Land	175.2 (66)	181.1 (78.1)

³ BBS, Population Census -2001, Community Series, Zila: Sunamganj

Table 6: Land ownership pattern of different categories% of households

	2008	2010
	All	All
	n = 125	n = 125
Own homestead land	96	95
Own pond or ditch	15	13
Land owned and cultivated by the household	34	38
Land cultivated last year but owned by others	72	67
Land owned but cultivated last year by others	6	4
Khas land	7	3
Land owned but mortgaged out	4	8
Own non-cultivated land	10	3

5. Physical Condition of Households, Housing, Sanitation and Asset Ownership

5.1 Housing Condition

Assessing the impact monitoring, it is revealed that number of houses per household remained the same however, average area has increased over the two year period. In 2008 total dwelling area per family was 258 sq.m. but it has come to 268 sq.m. in 2010. Furthermore, it also appeared that each household spent more money in 2010 for house repairing purposes than in 2008. Table 7 shows the comparative status of dwelling area of the sample households.

Table 7: Average housing, area and expenditure of the sample households by categories

	Overall Average in 2008	Overall Average in 2010
Number of houses	1	1
House area (sq m)	258	268
Expenditure on repair (Tk/hh)	3076	5800

There was no significant change observed in the current data on the wall materials of dwelling houses which are similar in both study years. At present more households are using tin wall and brick wall houses than in the first monitoring round study (table 8) and on the other hand the use of roof materials among sample households has improved: In 2008 tin (corrugated iron) roof houses were 87% and now it is 93%, and at the same time use of grass has decreased by about 2%. Table 9, shows the housing materials use by the BUG members.



A typical house made of straw roof

Table 8: % changed in wall, materials of sample households in different years

		Materials used in 2008	Materials used in 2010
Wall	Straw/leaves	31.2	32.8
	Grass	30.4	32
	Bamboo	10.4	9.6
	Tin	9.6	12.8
	Earth	13.6	6.4
	Brick	4.8	6.4
Total		100	100

Table 9: Materials of roofs in dwelling houses of the sample households by categories

		Total (%)	
Roof	Straw/leaves	8.0	4.0
	Grass	4.8	3.2
	Tin	87.2	92.8
Total		100	100

5.2 Household sanitation

Access to quality drinking water is a prime need to minimize ill health. SCBRMP working area is situated in the low laying *haor* basin where traditionally people are used to hanging latrines near the flowing river adjacent to each residence. Due to this, water borne diseases are very prominent. Data for 2010 shows that the amount of water-sealed latrines has increased by about 8% within the last two years, and that other the two categories – households with no latrine or not water sealed– have also reduced. Table 10 presents changes in water and sanitation in the project area.

Table 10: % Changes in water and sanitation in project area

		Situation in 2008	Situation in 2010
Latrine Type	None	11.2	4.8
	Not water sealed	11.2	9.2
	Water sealed	77.6	85.9
Total		100	100

5.3 Household asset ownership

Sometimes household assets facilitate certain kinds of livelihood activities such as fishing or agriculture. Table 11, shows the percentage of households holding assets in different years. Assets such as fishing nets, mobile phones, ornaments, furniture (beds/chair/tables/showcase), radios, televisions, and bicycles are most commonly held by households. Comparing two sets of data from the BUG members' households, there are positive change in mobile phone, livestock and furniture ownership. On the other hand fishing net and boat ownership decreased within this period. Apart from these changes, there are similarities of household asset ownership in the study period.

Table 11: Total no. and % of households that possess valuable assets

	2008		2010	
	All		All	
Rickshaw/van	1	(1%)	3	(2%)
Bicycle	7	(6%)	7	(6%)
Boat	60	(48%)	54	(43%)
Mechanized Boat	3	(2%)	4	(3%)
Fishing Net	91	(73%)	80	(64%)
Plough	38	(30%)	50	(40%)
Shallow machine	6	(5%)	7	(6%)
Power tiller	1	(1%)	1	(1%)
Radio/cassette	11	(9%)	5	(4%)
TV	14	(11%)	16	(13%)
Gold (sonar gahona)	77	(62%)	66	(53%)
Sewing Machine	4	(3%)	7	(6%)
Beds / Cots (khat)	97	(78%)	103	(82%)
Show Case (glass)	38	(30%)	46	(37%)
Cattle/Buffalo	62	(50%)	70	(56%)
Goat/Sheep	14	(11%)	16	(13%)
Poultry	83	(66%)	90	(72%)
Mobile phone	11	(9%)	55	(44%)

6. Household Financial Situation

6.1 Household income profile

Households were asked to estimate their income from different sources for the 12 months prior the survey. While such recall based estimates cannot be expected to be exact or completely reliable, especially for variable daily income sources such as fishing or labouring, during the second monitoring round the same method has been used for the sake of comparison.

Natural resources have always been the basis of the local economy in the Sunamganj *haor* areas. This part of the report provides a glimpse of the overall household income contributed from different economic activities. Current income generating activities are employed by the household members (primary, and secondary). For each, livelihood activities are provided to represent the total percentage of household income derived from each particular field. The present study reflects the contribution of income from different sources, in which contribution from fishing is highest in both study years. In 2010 the second highest income came from agriculture followed by non agricultural-labor and fish, and fish related trading, whereas in 2008 the second highest income came from skill work (carpenter, mason, rickshaw and boat). Incomes from other sources like boat, rickshaw and carpentry have reduced slightly over time as so have earnings from business, aquaculture and remittances. Table 12 shows present status of income by categories.



During the last two years, average income increased by about 36% among the participating households. Fishing is the income source with the highest contribution for both study periods but there are differences amongst the other categories. Table 12 reveals that in 2010, 25% of income comes from fishing and second highest income comes from agriculture, whereas in 2008 even though the highest contribution was also from fishing, the second highest income was contributed by non agricultural-labor. This scenario has changed due to better access to resources and also favourable environment of agriculture in the last 5 years.

Table 12: Average household Income (Taka) of different categories by sources

Source of income	2008		2010	
	Total		Total	
	(n=125)		(n=125)	
Fishing	18653	(30%)	21184	(25%)
Agriculture labor	4151	(7%)	7157	(9%)
Non-agriculture labor	6183	(10%)	9447	(11%)
Handicrafts/petty trade	2923	(5%)	3278	(4%)
Fish and fish related trading	1468	(2%)	7795	(9%)
Income from Major Fishing	1133	(2%)	2593	(3%)
Aquaculture	201	(0%)	24	(0%)
Business	3002	(5%)	1240	(1%)
Service (private/NGO/government)	1511	(3%)	2584	(3%)
Sale of goats/sheep, poultry birds, milk and eggs	2839	(5%)	3125	(4%)
Sale of agricultural by products and other assets	988	(2%)	120	(0%)
Remittances	1688	(3%)	320	(0%)
Previous savings	640	(1%)	2486	(3%)
Agricultural income	7556	(12%)	13979	(17%)
Other (Boat, rickshaw, carpenter, mason and maid)	8353	(13%)	7943	(10%)
Overall	61287	(100%)	83275	(100%)

6.2 Household expenditure

Present impact monitoring survey reveals that 41.3% of households' expenditure was spent on food of which 22% was spent on rice/wheat whereas in 2008, 60% was spent on food and 41% on rice/wheat which shows a proportionate decrease. This reveals a proportionate decrease of households expenditure on food items which has reduced by about 19% within the last couple of years (Table 13). Despite the high cost of food grain, the second highest expense in both years was for medical purposes. In 2010 this was followed by loan repayment and house repairing.

Table 13: Average household expenditure in different items by study years

	2008		2010	
	Expenditure	%	Expenditure	%
Rice/wheat	23625	41	16878	22.1
Health	3677	6	6851	9.0
Vegetables	3119	5	3998	5.2
Clothing	3187	5	3773	4.9
Land (purchase, tax, mortgage)	965	2	3263	4.3
Spices	2621	4	4125	5.4
Soap, Shaving, cosmetics, beel toll etc	2290	4	2291	3.0
Festivals, ceremonies, marriage etc	1715	3	4454	5.8
Edible oil	1802	3	2068	2.7
Loan repayment	2504	4	6688	8.8
Fish, Meat and Egg	2265	4	2905	3.8
Fuel	1256	2	1979	2.6
Fruits	1085	2	990	1.3
Betel leaf, smoking & entertainment	1352	2	4525	5.9
House repair/building	3076	5	5800	7.6
Education	966	2	1687	2.2
Travel	1106	2	1140	1.5
Savings	806	1	1071	1.4
Livestock	334	1	322	0.4
Dal	459	1	591	0.8
Furniture and equipment	83	0	890	1.2
	58293	100	76289	100.0

6.3 Source of credit and uses

Non formal sources of credit still play a vital role to meet up household emergency needs, for medical treatment, wedding of daughters or to acquire a job. Data suggests that in 2010 Data suggests that among 102 loan recipient from *mohajan*; only 7 people used 28% loans on above mention emergency purposes (table 14a). Table 14b shows that the average number of non formal loans has decreased but the amount of money loaned has on average increased. This can be due to the significant number of loans provided by the *mohajan* to meet up people's emergency needs. Even with this dominance from this non formal loan provider, Micro Finance Institutions (MFI) and projects like SCBRMP are still playing dominant roles in supplying finance to these poor households.

Table 14a: Households' loan from non formal sources

Sources of Loan	2008		2010	
	No. of loan	Average amount of loan per source	No. of loan	Average amount of loan per source
Loan from fish trader	1	9000	1	3000
Loan against sale of other produce	4	1750	0	0
Loan from <i>mohajan</i> (not fish trader)	78	9023	102	8423
Loan from grocery shop	39	1464	12	1671
Bank loan	3	6000	1	5000
Loan from local society (<i>samity</i>)	6	8000	5	4500
Loan from relative	33	5906	30	6700
Loan from someone else – no interest	11	7273	3	6000
Total	175	6387	154	7330

Table 14b: Total amount of % of loan taken from non formal sources

	2008			2010		
	No of loan per source	Total amount of Loan (Tk)	% of loan amount by source	No of loan per source	Total amount of Loan (Tk)	% of loan amount by source
Loan from fish trader	1	9000	1	1	3000	.27
Loan against sale of other produce	4	7000	1	-	-	-
Loan from <i>mohajan</i> (not fish trader)	78	703800	63	102	859100	76.11
Loan from grocery shop	39	57100	5	12	20050	1.78
Bank loan	3	18000	2	1	5000	.44
Loan from local society (<i>samity</i>)	6	48000	4	5	22500	2.00
Loan from relative	33	194900	17	30	201000	17.81
Loan from someone else - no interest	11	80000	7	3	18000	1.59
Total	175	1117800	100	154	1128750	100

Current study reveals that the numbers loans BUG members (22) received from SCBRMP during the last 12 months has reduced significantly compare to first round survey (85). Still SCBRMP is contributing highest amount of credit as a single organization but total highest average amount of loan contributed by NGO. At the same time numbers of bank loan and other Samity loan also reduced by about 33% to 67%. Table 15 presents the total amount of credit from different sources in 2008 and 2010. These trends may suggest better linkages and understanding with SCBRMP to secure their financial support during hardship. In addition, discussions were held with project participants about increased cooperation among SCBRMP members.

Table 15: No. of households that took credit from different sources in 2010

	In 2008	In 2010
% of households		
Bank loan	3	1
CBRMP loan	85	22
NGO loan	36	30
Samity loan	6	4

Table 16: Total amount of credit from different sources

	Average Loan (Tk) in 2008	Average Loan (Tk) in 2010
Bank	6000	5000
CBRMP	7670	6909
NGO	8263	9300
Samity	8000	5650

7. Women Mobility and Food Security

7.1 Access of women to services

There is general acceptance that some women need to work outside the home; mainly poor women who have no other alternatives. Even though the social barriers on women's mobility have been reduced slightly, a women's involvement in outside activities is still seen as nonprestigious for the household. The project discussions on women's mobility however encourage a higher female participation in activities that are not home based. Hence, there is still need for empowerment which will require more investment in female training and education. It is shown in the study that in the last two years womens' mobility in



most places has increased. The indicator of mobility practiced by most project women in 2008 was women's visit to the hospital or clinic (81%) followed by 50% that go to Union Parishad, and 42% to Upazila Parishad. In 2010 this changed as the highest mobility indicator was the visits to the Beels (increased from 22.4% in 2008 to 88%) followed by visiting the Upazila headquarters. The difference between both years lied in a higher number of women visiting the market, the banks and relatives, and less outings to Union Parishad, hospitals and agriculture fields (Table 17). Within the home, household's chores are mainly carried out by women, including washing, cleaning, cooking and other domestic activities. The most common involvement in beel is fetching water, fuel wood collection and some women are involved in vegetables gardening in dykes.

Table 17: Percentage of women (wife of HH head) mobility in following events by household categories

	All in 2008	All in 2010
	<i>n</i> = 125	<i>n</i> = 125
Market/Bazar	12.8	33.6
Bank	12.0	21.6
Land settlement office	0.8	4.0
Union Parishad	50.4	8.8
Upazila Head Quarter	42.4	52.8
Hospital/Clinic	80.8	45.6
Went to Beel	22.4	88.0
Went to Agriculture field	36.0	30.4
Other (Relatives house)	24.0	34.4

7.2 Household food and Nutrition

Despite considerable improvement in household economic condition the nutritional well-being of rural people continues to be of great concern. It is crucial for households to attain nutritional security. Social capital, especially women, play an important role in averting vulnerability and sustaining livelihoods. Households food security status has improved in 2010 compare to 2008. This can be an influence of better access to common resources by the participating households.

This section describes the households' nutritional

status; data shows that households protein consumption is similar in both years. Differences lie in a decline in milk consumption within the reporting period while egg intake increased during the same period. Fish consumption data was not available in 2008; current data shows higher fish consumption per house than the national average.



Fish is the major nutritional component in the *haor* area

Table 18: Average amount of food items consumed by households in year

Average per Household in 2008		Average per Household in 2010	
Fish (Kg/year)	na	Fish (Kg/year)	92.5
Meat (Kg/year)	9	Meat (Kg/year)	8.7
Eggs (No./year)	44	Eggs (No./year)	55
Milk (Lt./year)	51	Milk (Lt./year)	29.3

Respondents were asked directly about their level of food security. The most severe food scarcity of food deficit during 4-6 months per year was suffered by approximately 4% of households in both survey years. The greatest difference and impact arises from a 16% decrease in households that experience 1 – 3 months of shortage from 2008 to 2010. This 16% shifted to the category of not suffering any sort of food shortage (Table 19). Food security in the project area is heavily dependent on intensity of flood, water extension and duration of the monsoon. In order to improve household food consumption, it is necessary to reduce crop damage caused by the flash flood.

Table 19: Percentage of different household categories experiencing different food shortage periods

Months Experience Food Shortage	% Households experiencing shortage 2008	% Households experiencing shortage 2010
	%	%
No food shortage	22.4	37.6
1 – 3 Months shortage	74.4	58.4
More than 4 Months shortage	3.2	4.0
Total	100	100

8. Institutional Involvement

Membership and/or participation in institutions functions as a good proxy of social capital, because it provides members with network access to material and non-material goods and/or services. The most commonly accessed institution/project is SCBRMP and other local NGOs. Duration of membership varies from 1 to 6 years and average membership per household is just above one. Savings accumulated per household was highest by SCBRMP members (Tk 1,958) followed by ASA members (Tk 1,646) in 2008 but during the last two years a good number of SCBRMP participants withdrew at present highest saving accumulated by Grameen Bank participants and by BRAC users. Table 20 presents the involvement of different organizations within sample households. Average number of loans within the last 12 months is about 1 unit across all categories of participants in different organizations and the amount varied from Tk 4,000 to Tk 10,000 and still SCBRMP dominates in credit supply to participants.

Table 20: Organizational involvement of sample households (average)

	Type of Organization											
	CBRMP	BRAC	PODOKY EP	BRDB	FIVDB	VARD	Islamic Relief	ASA	Grameen Bank	San creed	Krishi Bank	Others
2008												
Number of households involve	125	10	3	6	1	2	1	7	6	1	1	
No of years in Project /Org	2	2	2	2	2	2	1	4	2	1	2	
Savings (Tk/household)	1958	662	1088	1436	800	500	450	1646	999	980	0	
No of loan received last 12 months	1	1	1	1	1	1	1	1	1	1	0	
Loans (Tk/household)	5258	7300	6333	9417	5000	9500	10000	9714	6833	6000	0	
Amount of loan repaid last 12 months Tk	2222	3510	3766	2947	660	6000	460	4849	2887	1040	0	
2010												
Number of households involve	125	5	2	2	-	2	1	11	9	1	1	3
No of years in Project /Org	4	2	2	4		3	3	3	2	1	6	1
Savings (Tk/household)	1990	3510	1360	2100		2250	0	2661	4417	2130	0	32
No of loan received last 12 months	1	1	1	1		1	1	1	1	1	1	1
Loans (Tk/household)	6909	10000	7500	9500		9000	10000	7458	7200	4000	4500	7000
Amount of loan repaid last 12 months Tk	4061	5375	3298	480		2300	11000	2584	3218	2995	0	5500

The present study data suggests that dependency on credit declined in 2010. The distribution of CBRMP loan has fallen sharply during the last two years (in 2008 number of loans from project fund was 122 while it is only 22 in 2010). A positive aspect of this shifting of credit use lies in about 48% of credit being used for income generating work and 21% of credit used for meeting daily needs in 2010. Table 21 presents the sources of other loans from different stakeholders.

Table21: Use of loan by different sources

	% of Use in 2008	% of Use in 2010
Fishing gear	9	6
Meet daily needs(food etc)	36	21
Livestock	8	2
To buy land	1	0
Business/petty trade	12	23
Cultivation	16	17
Marriage	1	6
Medical costs	6	6
House repair/Buildings	4	6
Buy Beel	2	4
Loan repayment	4	6
Festivals/Ceremonies	1	0
Land Mortgage in	1	0
Boat Purchase	1	2
Lease value payment	1	0

Table 22: Sources of other loan and different loan use (unit)

	Fishing gear (etc.)	Meet daily needs (food etc.)	Livestock	Business/ Petty trade	Cultivation	Marriage	Medical costs	House repair repayment	Loan Purchase	Boat Purchase	To buy beel	Total
2008												
Loan from fish trader				1								1
Loan against sale of other produce		3										3
Loan from mohajan (not fish trader)	2	31	1	6	16	2	4	5	1			68
Loan from grocery shop		29										29
bank loan		1			1			1				3
Loan from local society (samity)		3		1	2							6
Loan from relative	1	19	1	1	1		8	1				32
Loan from someone else - no interest		4		1		1		1				7
2010												
Loan from fish trader				1								1
Loan against sale of other produce												
Loan from mohajan (not fish trader)	4	24		7	15	5	16	3			2	76
Loan from grocery shop		9										9
bank loan					1							1
Loan from local society (samity)	1	1				1					1	4
Loan from relative		4		1	2	3	9	3		1		23
Loan from someone else - no interest		1					1	1				3

In SCBRMP great attention is paid to develop BUG members to manage their own resources. During the last two years the number of training provided by the project reduced, but during this period refreshers training were provided to keep up previous skills. Table 23 shows average number of different training received by sample households from different sources in the studied years.

Table 23: Average number of different training received by sample households from different sources

Training received on	2008	2010
Occupational Skill training – SCBRMP	1.02	.33
Management training – SCBRMP	1.27	1.32
Management training - Other Source	1.00	.09
Human development training – SCBRMP	1.29	.13
Human development training - Other Source	1.00	.02
Occupational Skill training – SCBRMP & Other Source	1.64	00
Management training – SCBRMP & Other Source	1.27	00
Human development training - SCBRMP+Other Source	1.22	00

ANNEX 1:

FIRST ROUND BUG MEMBERS LIVELIHOOD QUESTIONNAIRE

SCBRMP of LGED/WorldFish Center

Fisheries Research Support Project (FRSP)

Household Impact Survey Questionnaire

INTERVIEWER TO COMPLETE:

Name of the waterbody/site:..... | | | |

Name of the HH head:Father/Husband name:

Member name: M/F Relation with HH head: | | | |

Village: Ward: Union: Upazila
Name of BUG Date of joining BUG

Position in BUG: President / Manager / Secretary / Cashier / Member

*Main occupation of head of household..... Female headed household Yes/No

Q 1.1 Profile of Household Members:

SI no	Name	Relation to H HH	M-1 F-2	Age	Education		1st occup	2nd occup	Fish-ing
					Finish	Cont.			
1									
2									
3									
4									
5									
6									
7									
8									

1-head of HH 2-wife/husband 3-son /daughter 4-grandchild 5-brother/sister 6-brother's wife 7-sisters husband 8-son/daughter of brother/sister	Finish: 0-none 1 to 16 years of school completed 20-can sign name only 21-can read newspaper Cont: tick if yes Fishing	Occupation: 1-cultivate own land 2-cultivate own and sharecrop land 3-sharecropper only 4-rent out land 5-fishing 6-fish trader	11-agric labourer 12-non-agric labourer 13-rickshaw/van 14-boatman 15-handicraft 16-petty trade 17-business 18-mechanic/driver 19-other	22-paid homestead work 23-housewife 24-livestock 25- Poultry rearing 26-- Carpenter/Mason/blacksmith
--	--	--	---	--

9-father/mother 10-grandparent 11-daughterinlaw 12-son in law 13-other (specify) 22-employee	1-professional 2-part time for income 3-just to eat 4-helping others 5-never	7-fish net maker 8-fish processing 9-fish culture 10-fish gear trader	employee/Non government service 20-teacher 21-government service	27- student 28- beggar 29- no activity other (specify)
---	--	--	--	---

Q 2.1 Sources of income for all household of the last year [Complete for each relevant source for **all hh members**]

Sl no	Income source	Total no of people	Average no of months in year	Average person days per month	Average daily income Tk/day
1	fishing				
2	agriculture labour				
3	non-agriculture labour				
4	rickshaw/van				
5	boatman				
6	handicrafts/petty trade				
7	domestic service for others				
8	other daily income (specify)				

Q 2.2 Annual income from other sources (for which daily/weekly calculation is difficult)

Sl no	Income source	Total income Tk
1	fish and fish related trading	
2	income from major fishing	
3	fish fry selling	
4	aquaculture	
5	drying/processing fish	
6	business	
7	service (private/NGO/government)	
8	renting out fishing equipment not used by household	
9	hiring out draft power	
10	sale of goats/sheep, poultry birds, milk and eggs	
11	sale of agricultural by products (straw, jute sticks, dung) - total	
12	Remittances	
13	Other (specify).....	

Do household members out-migrate for livelihoods: Yes/No If yes, how many persons: M____ F____

Q 3.1 Household Assets

Number of dwellings owned by household |__|__|

Area of dwellings owned by household (sq feet) |__|__|__|__|

Materials of main house: wall |__|__|

roof |__|__|

[materials: 1-straw/leaves, 2-grass, 3-jute sticks, 4-jute mats, 5-bamboo, 6-wood, 7-tin, 8-earth, 9-brick, 10-tiles, 11-concrete]

What kind of **latrine** do you have? [1-none, 2-not water sealed, 3-water sealed].....|__|

Q 3.2 Do you own any of the following assets? Number:

	Total No.	Owned by Male/Female	Price in Tk
Rickshaw/van			
Bicycle			
Boat			
Mechanized Boat			
Fishing Net			
Plough			
Shallow machine			
Power tiller			
Radio/cassette			
TV			
Gold (<i>sonar gahona</i>)			
Sewing Machine			
Beds / Cots (<i>khat</i>)			
Show Case (glass)			
Cattle/Buffalo			
Goat/Sheep			
Poultry			
Other			

Code: Male = 1, Female =2

Q 4 Present land ownership and tenure

Q 4.1 Area of all household's land:

SI No	Land use	Area (dec)
1	Own homestead land	
2	Homestead land owned by someone else	
3	Own pond or ditch	
4	Land owned and cultivated by the household	
5	Land cultivated last year but owned by others (Sharecropped/rented /mortgaged in)	
6	Land owned but cultivated last year by others (Sharecropped/rented)	
7	Khas land	
8	Land owned but mortgaged out	
9	Own non-cultivated land	

Q 4.2 Total **agricultural income** last year from cultivation of own and rented in land by main crops: [only ask if household cultivates land] Not applicable.....

Crop	Production (md)	price (Tk/md)	Total value (Tk)	Cash cost of production*
Total (Tk)				

(* Purchased fertilizer, seed, pesticide, and water + hired human labour + hired draft power.)

If household has any **land rented or sharecropped out**, what was the total income last year (after any expenses on that land)? Tk |_|_|_|_|_|_|_|_|

Q 4.3 Fish Production

Source	Total no of people involve in fishing	Average person days per month	Average no of months in year	Average daily catch Kg/day	Total Production Kg
Pond					
Project waterbody					
Other waterbody					

Food Security: number of months when experience food shortage or difficulty _____

Q 4.4 Numbers of times per month normally consume:

	Weekly	Monthly	Yearly
Meat, chicken			
Eggs			
Milk			

Q 5.1 Expenditure

Expenditure on **Food**

[In the last year how much did you spend in **cash** on food consumption and non food items?]

Sl no.	Item	Expenditure (Tk)
1	Rice/wheat	
2	Vegetables	
3	Egg	
4	Fish	
5	Meat	
6	Dal	
7	Fruits	
8	Edible oil	
9	Others (specify)	
	Total	

Q 5.2 Expenditure on non-food items

Sl no.	Item	Expenditure (Tk)
2	Clothing	
3	House repair/building	
4	Education	
5	Health	
6	Fuel	
7	Travel	
8	Loan repayment	
9	Savings	
10	Land (purchase, tax, mortgage)	
11	Livestock	
12	Furniture and equipment	
13	Festivals, ceremonies, marriage etc	
14	Spices	
15	Other (specify)	

Q 6.1 In the last 12 months has your household taken a loan? What were the uses of this money?

Sl no	Source	No of loans	Amount Tk	Use of loans (code)
1	Loan from fish trader			
2	Loan against sale of other produce			
3	Loan from mohajan (not fish trader)			
4	Loan from grocery shop			
5	bank loan			
6	Loan from local society (samity)			
7	Loan from relative			
8	Loan from someone else - no interest			
	Total loans received			

[Use: 1-fishing gear, 2- meet daily needs (food etc.), 3-livestock, 4-to buy land, 5-business/petty trade, 6-cultivation, 7-marriage, 8-medical costs, Other codes later]

What were the main uses of this money? [Use of maximum to minimum amount of loans]

1st use.....|_|_|, 2nd use.....|_|_|, 3rd use.....|_|_|

Q 6.2 Organisational involvement

How many people of this household is the member of the SCBRMP project or a NGO, or a cooperative, or a fishing society, or Grameen Bank? For each organisation:

	SCBRMP project	1 (other NGO /organisation)	2 (other NGO /organisation)
Name of organisation (codes)			
No. members of organisation in household			
No. years member (maximum in household)			
Household savings held (Tk)			
Amount outstanding (Tk.) before last 12 months			
Loans received in last 12 months (no.)			
Loans received in last 12 months (Tk)			
1st use of loan (<i>codes as above</i>)			
2nd use of loan (<i>codes as above</i>)			
Amount repaid in last 12 months (Tk)			

Q 7.1 * Women Mobility (wife of HH head):

Do Women Household go to:	How many times in a Month	How many times in a Year	Not at all
Market/Bazar			
Bank			
Post office			
Land settlement office			
Union Parishad			
Upazila Head Quarter			
Hospital/Clinic			
Went to Beel			
Went to Agri field			
Other (specify)			

Q 7.2 Development Services Received to Date

Training (Please specify)	Number of courses	
	Project	Other Source
Occupational Skill training		
Management training		
Human development training		

ANNEX 2: (SECOND ROUND BUG MEMBERS LIVELIHOOD QUESTIONNAIRE)
SCBRMP of LGED/WorldFish Center
Fisheries Research Support Project (FRSP)
Household Impact Survey Questionnaire (2nd Round)

INTERVIEWER TO COMPLETE:

Name of the waterbody/site:..... | | | |

Name of the HH head:Father/Husband name:

Member name: M/F Relation with HH head:| | | |

Village: Ward: Union: Upazila
 Name of BUG Date of joining BUG

Position in BUG: President / Manager / Secretary / Cashier / Member

*Main occupation of head of household..... Female headed household Yes/No

Q 1.1 Profile of Household Members:

SI no	Name	Relation to H HH	M-1 F-2	Age	Education		1st occup	2nd occup	Fish-ing
					Finish	Cont.			
1									
2									
3									
4									
5									
6									
7									
8									

1-head of HH 2-wife/husband 3-son /daughter 4-grandchild 5-brother/sister 6-brother's wife 7-sisters husband 8-son/daughter of brother/sister 9-father/mother 10-grandparent 11-daughterinlaw 12-son in law 13-other (specify) 22-employee	Finish: 0-none 1 to 16 years of school completed 20-can sign name only 21-can read newspaper Cont: tick if yes Fishing 1-professional 2-part time for income 3-just to eat 4-helping others 5-never	Occupation: 1-cultivate own land 2-cultivate own and sharecrop land 3-sharecropper only 4-rent out land 5-fishing 6-fish trader 7-fish net maker 8-fish processing 9-fish culture 10-fish gear trader	11-agric labourer 12-non-agric labourer 13-rickshaw/van 14-boatman 15-handicraft 16-petty trade 17-business 18-mechanic/driver 19-other employee/Non government service 20-teacher 21-government service	22-paid homestead work 23-housewife 24-livestock 25- Poultry rearing 26-- Carpenter/ Mason/blacksmith 27- student 28- beggar 29- no activity other (specify)
---	--	--	--	---

Q 2.1 Sources of income for all household of the last year [Complete for each relevant source for **all hh members**]

Sl no	Income source	Total no of people	Average no of months in year	Average person days per month	Average daily income Tk/day
1	fishing				
2	agriculture labour				
3	non-agriculture labour				
4	rickshaw/van				
5	boatman				
6	petty trade				
7	handicrafts				
8	domestic service for others				
9	other daily income (specify)				

Q 2.2 Annual income from other sources (for which daily/weekly calculation is difficult)

Sl no	Income source	Total income Tk
1	fish and fish related trading	
2	income from major fishing	
3	fish fry selling	
4	aquaculture	
5	drying/processing fish	
6	business	
7	service (private/NGO/government)	
8	renting out fishing equipment not used by household	
9	hiring out draft power	
10	sale of cattle/goats/sheep, poultry birds, milk and eggs	
11	sale of agricultural bi-products (straw, jutesticks, dung) - total	
12	sale of trees	
13	Remittances	
	Other (specify).....	

Do household members out-migrate for livelihoods: Yes/No If yes, how many persons: M____ F____

Q 3.1 Household Assets

Number of dwellings owned by household |__|__|

Area of dwellings owned by household (sq feet) |__|__|__|__|

Materials of main house: **wall**|__|__|

roof|__|__|

[materials: 1-straw/leaves, 2-grass, 3-jutesticks, 4-jute mats, 5-bamboo, 6-wood, 7-tin, 8-earth, 9-brick, 10-tiles, 11-concrete]

What kind of **latrine** do you have? [1-none, 2-not water sealed, 3-water sealed].....|__|

Q 3.2 Do you own any of the following assets? Number:

	Total No.	Owned by Male	Owned by Female	Price in Tk
Rickshaw/van				
Bicycle				
Boat				
Mechanized Boat				
Fishing Net				
Plough				
Shallow machine				
Power tiller				
Radio/cassette				
TV				
Gold (<i>sonar gahona</i>)				
Sewing Machine				
Beds / Cots (<i>khat</i>)				
Show Case (glass)				
Cattle/Buffalo				
Goat/Sheep				
Poultry				
Other				

Code: Male = 1, Female =2

Q 4 Present land ownership and tenure

Q 4.1 Area of all household's land:

SI No	Land use	Area (dec)
1	Own homestead land	
2	Homestead land owned by someone else	
3	Own pond or ditch	
4	Land owned and cultivated by the household	
5	Land cultivated last year but owned by others (Sharecropped/rented /mortgaged in)	
6	Land owned but cultivated last year by others (Sharecropped/rented)	
7	Khas land	
8	Land owned but mortgaged out	
9	Own non-cultivated land	

Q 4.2 Total agricultural income last year from cultivation of own and rented in land by main crops: *[only ask if household cultivates land]* Not applicable.....

Crop	Production (md)	price (Tk/md)	Total value (Tk)	Cash cost of production*
Total (Tk)				

(* Purchased fertilizer, seed, pesticide, and water + hired human labour + hired draft power.)

If household has any **land rented or sharecropped out**, what was the total income last year (after any expenses on that land)? Tk |_|_|_|_|_|_|_|_|

Q 4.3 Fish Production

Source	Total no of people involve in fishing	Average person days per month	Average no of months in year	Average daily catch Kg/day	Total Production Kg	HH consumption Kg
Pond						
Project waterbody						
Other waterbody						

Food Security: number of months when experience food shortage or difficulty _____

Q 4.4 Numbers of times per month normally consume:

	Weekly		Monthly		Yearly	
	Amount	Taka	Amount	Taka	Amount	Taka
Fish bought source (Kg)						
Meat, chicken (Kg)						
Eggs (No)						
Milk (Lt)						

Q 5.1 Expenditure

Expenditure on **Food**

[In the last year how much did you spend in **cash** on food consumption and non food items?]

Sl no.	Item	Expenditure (Tk)
1	Rice/wheat	
2	Vegetables	
3	Egg	
4	Fish	
5	Meat	
6	Dal	
7	Fruits	
8	Edible oil	
9	Others (specify)	
	Total	

Q 5.2 Expenditure on **non-food** items

Sl no.	Item	Expenditure (Tk)
2	Clothing	
3	House repair/building	
4	Education	
5	Health	
6	Fuel	
7	Travel	
8	Loan repayment	
9	Savings	
10	Land (purchase, tax, mortgage)	
11	Livestock	
12	Furniture and equipment	
13	Festivals, ceremonies, marriage etc	
14	Spices	
15	Other (specify)	

Q 6.1 In the **last 12 months** has your household taken a loan? What were the uses of this money?

Sl no	Source	No of loans	Amount Tk	Use of loans (code)
1	Loan from fish trader			
2	Loan against sale of other produce			
3	Loan from mohajan (not fish trader)			
4	Loan from grocery shop			
5	bank loan			
6	Loan from local society (samity)			
7	Loan from relative			
8	Loan from someone else - no interest			
	Total loans received			

[Use: 1-fishing gear, 2- meet daily needs (food etc.), 3-livestock, 4-to buy land, 5-business/petty trade, 6-cultivation, 7-marriage, 8-medical costs, other codes later]

What were the main uses of this money? [Use of maximum to minimum amount of loans]

1st use.....|_|_|, 2nd use.....|_|_|, 3rd use.....|_|_|

Q 6.2 Organisational involvement

How many people of this household is the member of the SCBRMP project or a NGO, or a cooperative, or a fishing society, or Grameen Bank? For each organisation:

	SCBRMP project	1 (other NGO /organisation)	2 (other NGO /organisation)
Name of organisation (codes)			
No. members of organisation in household			
No. years member (maximum in household)			
Household savings held (Tk)			
Amount outstanding (Tk.) before last 12 months			
Loans received in last 12 months (no.)			
Loans received in last 12 months (Tk)			
1st use of loan (codes as above)			
2nd use of loan (codes as above)			
Amount repaid in last 12 months (Tk)			

Q 7.1 * Women Mobility (wife of HH head):

Do Women Household go to:	How many times in a Month	How many times in a Year	Not at all
Market/Bazar			
Bank			
Post office			
Land settlement office			
Union Parishad			
Upazila Head Quarter			
Hospital/Clinic			
Went to Beel			
Went to Agri field			
Other (specify)			

Q 7.2 Development Services Received to Date

Training (Please specify)	Number of courses	
	Project	Other Source
Occupational Skill training		
Management training		
Human development training		

Name of interview :

Signature :

Date :