## Sunamganj Community Based Resource Management Project (SCBRMP) – LGED

# Household Baseline Report of Beel User Group (BUG) Members



FISHERIES RESEARCH SUPPORT PROJECT (FRSP)

The WorldFish Center and SCBRMP-LGED

Dhaka - 2007

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

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# **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
СВО	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
NGO	Non Governmental Organization
PRA	Participatory Rural Appraisal
SCBRMP	Sunamganj Community Based Resources Management Project
UP	Union Parishad

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## **Executive summary**

This publication will be used as benchmark information to assess the overall livelihoods impact of the Beel User Group (BUG) members households are involve in the fisheries management component of the Sunamganj Community Based Resource Management Project (SCBRMP). Poverty largely persists in the North Eastern part of the country predominantly in the Sunamganj haor basin. The project seeks to provide support to the local hard core poor people to improve their livelihoods. The level of poverty is typically higher for those who depend on fishing as their principle occupation. Regional variations in poverty are also influenced by natural calamities. For this reason, the SCBRMP has launched an integrated development program to reduce poverty through establishing access to natural and other resources. This report summarizes the livelihood situation of Beel User Group (BUG) members households on a sample basis. The baseline questionnaire covers a wide range of indicators considered for livelihood development in the SCBRMP. The purpose of the study is to create quantitative information of all livelihood indicators that will allow to understand the changes of the BUG members socio-economic situation over the project period. The intended outcomes of the study are:

- o To quantify changes in livelihoods among project participants;
- o To understand the causes behind these livelihood changes:
- To analyze the periodical impact of the project on the BUG members over the timespan of the project.

To this end, various baseline scenarios were identified and assessed and a survey was conducted in 2003-2004. The baseline survey covered 125 sample households of BUG members that have been involved in the project activities.

Based on experience from the baseline survey, livelihood monitoring explores aspects of the population profile, income, occupation, landholding, assets, food security, women mobility, institutional involvement and credit utilization. In this survey, households were categorized as – fulltime fisher led households (35%), part-time fisher led households (43%) and non fisher led households (22%). The categories are derived from the fishing status of the household head.

## Role of Social and Human Capital in Livelihoods

In order to achieve the above stated objectives local institutions have formed just after the inception of project. Normally it has been observed from other similar projects that membership into Community Based Organizations (CBO) is positively correlated with households asset ownership across the study area. Male participation is most dominant in local institutions and committees at the beginning, and women are only gradually included into the CBO as this area is more conservative compared to the other parts of the country. Where the project targeted up to 30% of total institutional membership, baseline data shows that only 7% of the women are represented in the total BUG membership. The findings show women mobility of the participating households, with women in the study period going to institutions like Hospitals/Clinics, Union Parishad, Upazila Head Quarter and Agricultural Field.

The SCBRMP intended to follow the community based approaches (involving fisher and other non fisher led households), which has allowed fulltime and part time fisher led households to gain better access to resources, allowing them to participate in project activities more compared to other communities. Increased participation provided access to services and established connections to government authorities.

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 26% of the BUG member households can read and write. This is low compared to most parts of the country. About 18% of household members completed grade four (IV), and 1% went beyond class 10 (X).

#### **Households Financial Condition**

Financial condition denotes the household's economic status that comprises sources of income, savings, durable assets, valuable assets (jewellery) and livestock ownership. This positively correlates with the households' expenditure and access to other finances. In fact it is a combination of households' income expenditure profiles that transforming economic power in certain time of the respective households.

## **Income and Expenditure**

The baseline study shows that across all categories the prime source of household income is fishing 43% follows by non agric labor 13%, agric labor 12% and business 12%. For the fisher led households fishing contributes to 59% of their income while, for the two other categories fishing only contributes 34% and 37% of their total income. The study also reveals that only 3% of the income is derived from remittances. Fisher led households however, had no income from this source.

Sampled households are the most vulnerable ones for having a lower level of education, poor asset bases, weak social networks, food insecurity, and they often miss workdays because of limited access to common property resources like water bodies.

The demand for agricultural labor does not remain constant and there is a seasonal fluctuation, which sometimes descends abruptly due to flash flood. The wage rate (per day) varies from 80 Tk to 100 Tk, but women get a lower wage rate than their male counterparts for the same amount of work. The largest expenditure for households is food, followed by healthcare, clothing and loan repayment.

#### Access to savings and credit

Before inception of the project a few micro finance institutes and NGOs have been working in the Sunamganj district. As a result people had limited access to these institutions, hence, the practice of giving and taking credit and individual saving was almost absent for all types of rural communities. It has been observed from the study that informal credit dominated in the project area. Households take short-term credit from money lenders (mohajan) (47%), relatives (29%), friends/neighbors/other (18%), shopkeepers (4%), farmers and marketing intermediaries. About 60% of informal credit is utilized for maintaining daily needs followed by cultivation (13%), medical costs (8%) and petty trading (7%). Data reveals that only 20 households were involved with micro finance institutes for 1 to 2 years. The micro finance institutes involved were brac, Podokhyep, Islamic Relief, ASA, Grameen Bank and Krishi Bank. Credit obtained from these sources ranged from 5,000 to 10,000 Tk.

#### **Productive assets**

Size of land holding varies greatly within households' categories; fulltime fisher led households possess 17 decimals, part time fisher led households own 60 decimals, while non fisher led households own a total of 64 decimals of land. Across all categories of people 97% of households own homestead, 15% have their own pond or ditch and 36% have cultivable land. Due to ecological conditions, and the fact that only 15% owns a pond or ditch that is frequently submersed by floodwater, pond fish culture is not common in the

project area. Ponds are owned mostly by non fisher led households, and unlike other parts of the country, culture fish had a lower demand in the local market and thus a lower price.

About 34% of all households has cattle whereas, goat/sheep rearing seems less preferred compare to cattle.

Although housing is considered to be a useful 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. About 64% of wall material is straw/leaves, 6% is tin, whereas only 3% uses brick.

#### Access to local institutions

Membership in an institution provides network and connection to different service providing agencies and also ensures economic efficiency by reducing problem associated with the respective community. At the beginning of the project most participants had limited access to different institutions, projects and/or NGOs. Duration of membership varies from one to two years Savings accumulated per household is highest in Padakhyap members (2,063 Tk) followed by brac members (1,168 Tk). Average number of loans within the last 12 months is about 1 unit across all categories of participants in different sources like NGO and Bank and the amount varied from 5,000 Tk to 10,000 Tk.

#### Gender

Compared to other parts of the country, mobility of women was limited in the survey area due to less development activities of government and NGOs. Remoteness of villages is the main obstacle in getting access to different service providing agencies. Current data reflects women less mobility towards income generating places like market and financial institutions compared to mobility to clinic/hospital and Union Parishad and some poor women went to agric field for work.

### **Food Security**

About 80% of the sampled households suffer from food insecurity between one to three months per year, while only 5% have a food shortage between four to six months. Only 12% of the full time fisher led households experience food security around the year, whereas this is 15% for all households sampled. 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 following investments strategies are recommended:

- There is an adverse interplay between a vulnerable ecology and chronic social disadvantages, leading to high levels of consumption shortfalls and high livelihood insecurity. To tackle these problems, a comprehensive approach needs to be strengthening through SCBRMP project.
- o Capacity development should be a important focus of the project considering vulnerability of the local community.
- Informal credit is playing a dominant role in mitigating a households financial crisis therefore, SCBRMP should cover involvement of households in micro credit to get rid of money lenders exploitation.
- Women's status in Sunamganj haor basin is considerably poor. Efforts should be made to develop women's capacity through organizing an increased number of skills training. Proportion of women participation in fisheries management activities should be enhanced gradually.
- The project should act as a catalyst to enable fisher led and non fisher led poor households to gain access to social networks with government and private service providers. Regular attention is needed to develop institutional strength e.g. democratic practice, regular meetings, fiscal discipline and equity of distribution. Improvement is also required in marketing, participatory planning, and greater transparency in safety net programmes.

## 1. Introduction

## 1.1 Background

The mandate of integrated rural development projects like Sunamgani Community Based Resource Management Project (SCBRMP) is to secure the wellbeing of the target community. As project sets livelihoods indicators are might change for the betterment of participants, particularly of the rural poor fisher using open water resources. At the inception of SCBRMP baseline study has been undertaken to assess pre-project livelihoods situation. The overall objective of SCBRMP is to alleviate poverty of 90,000 households of Sunamgani through ensuring their access to resources and building other livelihood capitals. Project comprises of five components: a) Labour Intensive Infrastructure Development; b) Community Based Fisheries Management; c) Agriculture and Livestock Development; d) Microfinance Services; and e) People Centred 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 Lacs The project can attain impact on people's income, assets, health, education, food security and social well-being as well as have an impact on the wider society that is independent to the project. Although there are key differences in intervention strategies among different development projects and their approaches, during the implementation process more than 50% of the project's work is done in association with partners such as Non Governmental Organizations (NGOs) and Community Based Organizations (CBOs). The SCBRMP intended to work with CBOs in large, and during the project period it will cover 90,000 households of different strata of the community in the Sunamgani district. In SCBRMP the fisheries component has been following Community Based Fisheries Management (CBFM) approaches implemented earlier by the WorldFish Center, Government Departments and NGOs that have been funded by different international donors. Sustainability of CBFM initiatives will continue to be assessed and the approach will be extended throughout a range of water bodies and social conditions. Similarly, the

 expand pilot CBFM activities from isolated Beels and wetlands to the deeply flooded *haor* basin and Mekong floodplain. In Bangladesh this is especially the *haor* area of Sunamganj;

WorldFish Center implemented a CBFM research project funded by the International Fund

for Agricultural Development (IFAD), which offered major incremental gains to:

• the Sunamganj Community Resource Management Project (SCBRMP) has linked numerous types of open water bodies in a single initiative to develop sustainable CBFM approaches.

This report has been produced as part of the baseline information of the selected households of the SCBRMP beneficiaries in the fisheries component. The objective of the fisheries component of the project is to improve the livelihoods of fisher households who are using open water resources and the communities that are responsible for managing those waterbodies. To do this, a holistic and sustainable fisheries management approach was planned by the project and simultaneously a change of practice is required to integrate other rural development components with the same set of beneficiaries applying capacity building techniques. This report presents the findings of the baseline assessment conducted in the Sunamganj project in 2004. It will be followed by further reports on the same set of households over the project period. The findings of this study will also be combined with the findings of the subsequent households impact monitoring. This baseline report will provide important information concerning the households demographic situation, housing and sanitation condition, income, assets, land ownership patterns, expenditure, food security, women mobility, use of credit and institutional involvement.

The three main objectives for the baseline are:

- To assess the current status of the households livelihood situation.
- To quantify livelihood indicators and provide comparative information across different categories of BUG members;
- To create a standard set of livelihood information that enables to understand the periodical impact of the project on the BUG members over the given time.

After successful completion of the IFAD funded CBFM-SSEA project, a new partnership with SCBRMP was commenced with a specific research agenda. As a result, the Fisheries Research Support Project (FRSP) — funded by SCBRMP of the Local Government Engineering Department (LGED) in Sunamganj District — has been initiated to support impact monitoring of the SCBRMP in Bangladesh. The Community Based Fisheries Management is an important component and plans to assess a large number of water bodies 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 impact of project activities on the biodiversity of Beel fisheries and livelihood impact on BUG member households. In this connection SCBRMP invited WorldFish Center for conducting 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 in order to reach a national and international audience.

#### 1.2. Baseline information of BUG Members households

The original baseline (household profile) survey has been conducted from 2004 to 2006. Three categories of households were distinguished among BUG members. In order to monitor livelihoods changes in BUG members' households, it is important to identify a base situation of the sample households. In future this information will enable SCBRMP to understand how fisheries management programs impact upon the lives of the project participants. These indicators need to be verified at different stages of the project to ascertain impact of fisheries management on the poor participants.

#### 1.3. Scope of work

The SCBRMP collected household profile information using standard format provided by the IFAD mission. The WorldFish Center used household profile data through a randomized sample of BUG members. They also analyzed the data to prepare a comprehensive report. The WorldFish Center was responsible for drawing the samples from the lists prepared by SCBRMP to conduct data analysis and baseline report preparation.

## 2. Methodology

## 2.1 Analytical framework

The study framework was developed by the IFAD review mission of the SCBRMP to guide the impact monitoring process. The baseline report will measure the current state of the indicators at the beginning of the project. The WorldFish Center used data from household profile questionnaires to measure the present status of the livelihoods situation, giving maximum attention to securing the comparability with other stages of the project. It captures a number of factors influencing livelihood changes, measured by quantitative indicators.

## 2.2 Quantitative surveys

Beel User Group members households baseline study of the SCBRMP will provide essential and appropriate information of the livelihood situation. The study draws upon a quantitative assessment conducted by the WorldFish. The study result will capture the main trends and characteristics of the BUG members' livelihoods. This overview categorizes: 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. This study will provide a deeper understanding of the issues underlying livelihoods in the project beneficiaries. These findings provided a basis for drafting the questionnaire and to identify issues that require future exploration.

The quantitative survey using household profile format was initiated in 2004. The WorldFish Center research team re-entered profile data in a pre-coded questionnaire was used for further impact monitoring study of the households (Annex 1). The study was designed to collect data on livelihood indicators.

## 2.3 Sampling

Two stage sampling design was introduced to make the sample representative at the potential participant level.

<u>First stage</u>: A list of potential water bodies was selected for livelihood surveys following the water bodies number.

<u>Second stage</u>: Five BUG member households were randomly selected from each sampled water body in the project area.

The households sample size for this study was recommended by the IFAD mission. A total of 125 households from a list of 25 BUGs have been covered in the baseline study.

## 2.4 Quality control

The households baseline survey maintained data quality through cross checking of questionnaires. The SCBRMP management provided continuous feedback on filled in questionnaires to ensure data quality. Baseline data was reviewed on a sample basis, and experiences were shared during team meetings to detect both random and systematic errors. The FRSP management also closely checked all formats to identify missing links, ambiguous answers, and digital errors.

#### 2.5 Data management and analysis

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

#### 2.6 Livelihood profiles

Human capital covers a brief description of literacy and education levels (adults and children), school enrolment by gender, illness, skills, occupations (primary and secondary), wage status, women mobility, etc. Household profile is represented as a summary of different characteristics of the sample households within a certain period of time. In 125 sample households from 25 water bodies, baseline data shows that 43 households are

fulltime fisher led, 54 are part-time fisher led and the remaining 28 are non fisher households also referred to as non fisher led households.

## 2.7 Definitions of Sample Household Categories

#### **Fulltime Fisher**

 Household head that fish for income or both for income and food. Catches fish all year round, and has no other occupation besides seasonal labouring. Possesses a small amount of agricultural land and household's prominent source of income is fishing.

#### Part-time Fisher

 Household head that fish for both income and food. Catches fish for a few months (4 to 5 months) during the year and has other occupations like labouring or petty trading. Possesses a small amount of agricultural land and income from other sources is greater than that from fishing.

#### Other

O Household head that does not fish for income and has other occupation types like petty trade, business, service or professional jobs. Has more than 0.4 ha (100 decimal) of land. Housing conditions are better compared to the two other categories, and has more leisure time for using push net or other small gears to catch fish in nearby water bodies for own consumption. This category of people is not rich; other members of the household occasionally catch fish for income.

## 3. General Demographic Characteristics

#### 3.1 Household size

The households' profiles provide a summary of demographic characteristics of sample households. The purpose of this measure is to capture aspects of these household that are important for calculating population size. The status of different categories of respondents is given in table 1. The average people per household of those surveyed was found to be 5.78 which, is almost similar with the national statistics (5.8) for *haor* area. Across all categories of respondents' non fisher households has bigger households size (6.71) than the other two categories.

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

	Full-time Fisher	Part-time Fisher	Other	Total
Household sample	43	54	28	125
Total people	246	289	188	723
People per household	5.72	5.35	6.71	5.78

## 3.2 Beel User Group membership

The project was progressing well in developing primary groups at community level. Just after inception of the project there was inevitably limited progress on the formation of the higher-level institutions which link the CBOs to other components of the project. Table 2 demonstrates membership type (including executive committee), and shows that fisher led households has a higher number of participants in the executive committee than the other two categories. It is notable that all executive members are selected by the community rather than nominated through election. It is also apparent in all sample households that more than 85% are general members, followed by secretary (figure 1). Although this may simply reflect the comparativeness of lower hierarchy of the households targeted by the SCBRMP intervention, it can also be a reflection of increased social capital for those households.

Table 2: Membership types of sample households by membership category in baseline

Position	Full-time Fisher					t-time sher	0	ther	Т	otal		%
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		
President	2		1		0		3	0	2	0		
Manager	2		1		0		3	0	2	0		
Secretary	0		3		2		5	0	4	0		
Cashier	0		3		26		29	0	23	0		
Member	36	3	40	6			76	9	61	7		
Total	40	3	48	6	28	0	116	9	93	7		

Figure 1 shows the overall composition of sample households heads' position in the

SCBRMP formed fisheries management group...

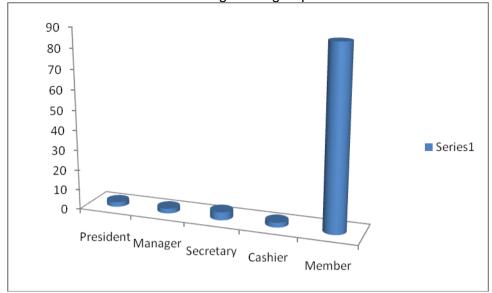


Figure 1: Membership types in the sample households.

## 3.3 Education and literacy

Table 3 shows the level of education (and presumably literacy rate) for males and females in the sample households. Among male participants in the project area 28% is either illiterate or below 5 years of age, 46% are literate and 26% can only sign (Table 3). In the study area, literacy rate among female members (40%) is less than that of male (46%), while compared to female, more male members can only sign. Absolute illiteracy among females is about 13% higher than males.

There appears to have been greater progress among female members undertaking schooling up to class 4, but for beyond class 4 males have tended to catch up on literacy. It is therefore not clear if these trends can be attributed to SCBRMP support, but the households do on average have education for both males and females.

Table 3: Level of education (%) in sample households (all members)

Level of education	Male	Female	Total
1. None	28	41	34
2. Can Sign	26	19	23
3. Level1-4	16	19	18
4. Level5-10	29	20	25
5. Level>=11	1	1	1
Total	100	100	100

Overall situation of household members' education has been reflected in figure 2.

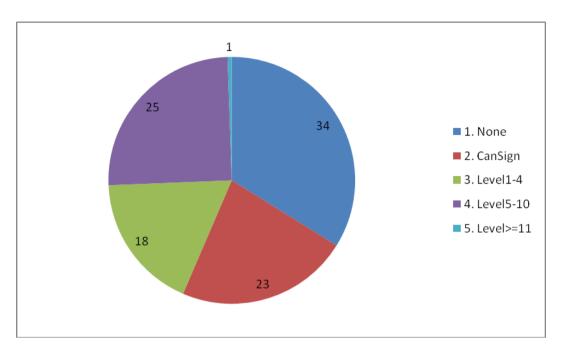


Figure 2: Overall situation of household members' education.

## 4. Land holding patterns

In the Sunamganj *haor* areas most land belongs to local landlords (i.e. big land owners). Most of them do not cultivate their own land; usually they give their land out to sharecroppers or on a one year fixed leases. Some of them are absentee land owners who reside in the district town. Table 5 indicates the average landholdings in the base year by different households' categories. In the base year average homestead land per household is 12.4 decimals which is slightly higher than the national average of 12 decimals per household. However, fulltime fishers own an average of 6.2 decimals of homestead; while non fisher led households have an average homestead area of 21.5 decimals (Table 5). All categories of people used to cultivate portions of land from local landlords.

Table 4. Total land possess by households in decimals in baseline

Land Use	Full-time	Part-time	Non Fisher led	Total
	Fisher	Fisher	Households	
Own homestead land	6.2	12.0	21.5	12.4
Homestead land owned by someone else	0.8	-	-	0.3
Own pond or ditch	3.1	0.4	9.8	3.5
Land owned and cultivated by the HH	16.5	59.7	63.8	46.7
Land cultivated last year but owned by others	68.6	93.0	77.8	82.5
Land owned but cultivated last year by others	-	1.4	4.3	1.6
Khas land	2.1	2.4	2.4	2.3
Land owned but mortgaged out	1.9	9.5	24.6	10.6
Own non-cultivated land	0.1	1.3	7.1	2.2

Table 5: Percentage of households owning different categories of land

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	Full-time	Part-time	Non Fisher led	Total		
	Fisher (%)	Fisher (%)	Households (%)	(%)		
Own homestead land	91	100	100	97		
Homestead land owned by someone else	9	0	0	3		
Own pond or ditch	9	19	18	15		
Land owned and cultivated by the HH	23	43	43	36		
Land cultivated last year but owned by others	77	67	57	68		
Land owned but cultivated last year by others	0	3	11	3		
Khas land	2	4	11	5		
Land owned but mortgaged out	5	9	7	7		
Own non-cultivated land	2	9	14	8		

# 5. Physical condition of household, housing, sanitation and asset ownership

## **5.1 Housing Condition**

From data it shows that non fisher led households have on average two dwelling houses while, the other categories only have one. Similarly, fulltime fisher households have less dwelling area, 234 Sft (Table 7), than the other two categories. Thus full time fisher households also spent less money to repair their houses.

Table 6: Average housing, area and expenditure of the sample households by categories in baseline

	Full Time Fisher	Part Time Fisher	Non Fisher led Households
Number of houses	1	1	2
House area (sq ft)	234	258	272
Cost of house repair/building(Tk)	523	1840	1630

Housing quality depend on the material used for wall and roof in the sample households. More than 75% of all the households sampled have walls made of bamboo, grass and straw/leaves. Non fishing households have a slightly increased percentage of brick wall (7%) compared to the fulltime fisher (2% and part-time fisher (2%) (Table 8). Data also shows that more than 75% of the households use tin in their house roofs with this ratio being highest (81.48%) for part-time fishers' households (Table 9).

Table 7: Material of walls by different household categories in baseline

Wall	N=43	Full-time Fisher (%)	N=54	Part-time Fisher (%)	N=28	Other (%)	N	Total (%)
Bamboo	5	11.63	8	14.81	4	14.29	17	13.60
Brick	1	2.33	1	1.85	2	7.14	4	3.20
Earth	7	16.28	9	16.67	2	7.14	18	14.40
Grass	14	32.56	13	24.07	15	53.57	42	33.60
Straw/leaves	14	32.56	20	37.04	3	10.71	37	29.60
Tin	2	4.65	3	5.56	2	7.14	7	5.60

Table 8: Materials of roofs in dwelling houses of the sample households by categories in baseline

Roof	N	Full-time Fisher (%)	N	Part-time Fisher (%)	N	Other (%)	N	Total (%)
Bamboo		0		0		0	0	0
Brick		0		0		0	0	0
Earth		0		0	0	0	0	0
Grass	2	5	1	2	4	14	7	6
straw/leaves	8	19	9	17	5	18	22	18
Tin	33	77	44	81	19	68	96	77
Total	43	100	54	100	28	100	125	100

#### 5.2 Household sanitation

Due to low laying area, water borne diseases are very prominent in the project area. Traditionally people were used to the traditional hanging latrine, with most latrines set up on the flowing river adjacent to each residence. Table 10 presents the households sanitation situation in the base year, with only 12.8% of the households using water sealed latrine, and about 9% having no latrine in their houses. Apart from a proper sanitation facility safe drinking water is a prime need to keep their good health.

Table 9: Changes in water and sanitation in project area in baseline

Latrine Type	Full-time Fisher (%) N= 43	Part-time Fisher (%) N = 54	Other (%) N = 28	Total (%) N = 125
None	9.30	12.96	0	8.80
Not water sealed	81.40	74.07	82.14	78.40
Water sealed	9.30	12.96	17.86	12.80

#### 5.3 Household asset ownership

At the beginning of the project there were no clear differences in ownership of household assets. Baseline data shows that the full time fisher possesses less assets compared to the other two categories (see table 11). Of the full-time fisher participants a slightly higher proportion possesses a fishing net compared to part-time fishers, but with only a small difference. Even in boat ownership (an asset used for fishing) little variation among categories can be seen. However, more fulltime fishers own slightly more fishing boat (33%) compared to part time fishers (26%) and non fishing led households (29%) but these boats probably are mostly used for non fishing purposes since less than 50% of the households in this category own a fishing net. For other asset ownership, there are similarities among households across the categories of BUG members, with overall 75% of the households have beds, 66% has fishing nets, 29% owns a boat, 70% has poultry and 34% possess cattle. It is notable that 72% of fulltime fisher households have fishing nets while it is only 46% in non fisher led households. On the other hand non fisher led households has more bicycle compare to other two categories. The study reveals little variation in ownership of luxury assets between the household categories.

Table 10: Total no. of household valuable assets by categories in baseline

Assets	Full-time Fisher	%	Part-time Fisher	%	Non fisher led HH	%	Total	%
	n= 43		n=54		n=28		(n=125)	
Beds/Cots (Khat)	30	70	44	81	20	71	94	75
Bicycle	1	2	1	2	2	7	4	3
Boat	14	33	14	26	8	29	36	29
Cattle/Buffalo	9	21	23	43	11	39	43	34
Fishing net	31	72	38	70	13	46	82	66
Goat/Sheep	1	2	6	11	3	11	10	8
Gold (Ornament) gm	6	14	11	20	3	11	20	16
Other		0	1	2		0	1	1
Plough	6	14	8	15	14	50	28	22
Poultry	28	65	40	74	20	71	88	70
Radio/cassette	1	2		0	1	4	2	2
Rickshaw/Van		0	4	7	1	4	5	4
Shallow machine		0		0	1	4	1	1
Show case/Almirah	1	2	4	7	1	4	6	5
TV		0	1	2	1	4	2	2

## 6. Household financial situation

## 6.1 Household income profile

Even though the people of Sunamganj area have the ability to cope with natural calamities, they do search for potential occupational changes during this period. To create positive opportunities natural resources always plays a vital role in driving households' socioeconomic condition. This section describes the households' income profile in the base year. Data shows that fisher led households earn more from fishing than non fisher led households. Among all categories, fisher led households earned 59% of their total income from fishing while the other two categories earned close to 34% and 37% of their income from fishing In overall household income highest contribution came from fishing, followed by non agric-labour (13%), agric-labour (12%) and petty trading (7%). Table 12 shows present status of income by categories.

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 error free, especially for variable daily income sources such as fishing or labouring, the same method will be used in following impact monitoring, so comparison of differences and changes between years should be valid. The BUG members were expected to have slight different incomes across household categories. Fishing is the income source with the highest contribution in all the categories, however there are differences amongst them. Overall contribution of fishing income (43%) of the surveyed households is significantly higher than other income sources.

Table 11: Average household annual Income (Tk) from other sources of different categories in Baseline

SI.No	Income Source	Full Time Fisher	%	Part Time Fisher	%	Non Fisher Led HH	%	Total	%
		N = 43		N = 54		N = 28		N = 125	
1	Fishing	21,129	59	11,861	34	17,508	37	16,314	43
2	Fish trading/ Processing/Aquaculture	1,324	4	1,844	5	1,909	4	1680	4
3	Agriculture labour	3,506	10	4,398	13	5,742	12	4,392	12
4	Non-agriculture labour	4,175	12	4,975	14	5,381	11	4,791	13
5	Rickshaw/van	0	0	44	0	171	0	58	0
6	Boatman	140	0	403	1	214	0	270	1
7	Petty trade	698	2	2,999	9	4,286	9	2,496	7
8	Handicrafts/ Carpenter/mason	0	0	16	0	1,052	2	243	1
9	Business	1,860	5	1,200	3	3,929	8	2,038	5
10	Service (private/NGO/governmen t)	1,119	3	1,141	3	1,586	3	1,233	3
11	Sale/rent agriculture equipment and bi-products	128	0	189	1	179	0	166	0
12	Sale of livestocks/milk and eggs	1,384	4	2,224	6	2,018	4	1,889	5
13	Remittances	0	0	2,315	7	1,429	3	1,320	3
14	Other	373	1	1,162	3	2,244	5	1,133	3
		35,834	100	34,770	100	47,646	100	38,020	100

## 6.2 Household expenditure

The baseline survey has included detailed questions to investigate households' expenditure on various food and non food items. The households own estimation of their level of expenditure probably reflects the households' economic condition. Baseline data shows that fulltime and part-time fisher households had less income than expenditure. Considering households average loan sizes both types of participants minimize their income gaps by this source (see table 14). Current expenditure data describes that 65% of expenditure is used for food items only, whereas just 30% is spend on priority items like clothing, housing, health and etc.

Among all categories full time fisher households spent more (71%) on food items than the other two categories, who spent 61% and 63% respectively (Table 13). Despite the high cost for food grain, households' expenditure is similar across the three categories, where main expenditures are on food items (Figure 2).

Table 12: Average household expenditure (Tk) by different items in baseline

Food item	Full-time Fisher	%	Part-time Fisher	%	Other	%	Total	%
Rice/wheat	24,135	57	19,200	45	21,074	44	21,317	49
Vegetables	2,347	6	2,074	5	2,752	6	2,319	5
Egg	146	0	221	1	394	1	234	1
Fish	507	1	1,106	3	1,366	3	958	2
Meat	342	1	581	1	1,388	3	679	2
Dal	390	1	365	1	547	1	414	1
Fruits	786	2	967	2	895	2	888	2
Edible oil	1,401	3	1,430	3	1,888	4	1,522	3
Spices	1,688	4	1,786	4	3,013	6	2,027	5
Clothing	2,753	7	3,181	7	2,645	6	2,914	7
Mobile	23	0	83	0	43	0	54	0
House repair	523	1	1,840	4	1,630	3	1,340	3
Education	433	1	825	2	656	1	652	1
Health	1,070	3	2,259	5	2,089	4	1,812	4
Fuel	1,058	3	1,250	3	809	2	1,085	2
Travel	702	2	901	2	1,022	2	860	2
Loan repay	1,311	3	1,361	3	1,357	3	1,343	3
Saving	74	0	712	2	238	0	386	1
Live Stock	60	0	57	0	175	0	85	0
Festival	799	2	566	1	1,652	3	889	2
Other	1,602	4	1,699	4	2,165	5	1,770	4
	42,150	100	42,464	100	47,797	100	43,551	100

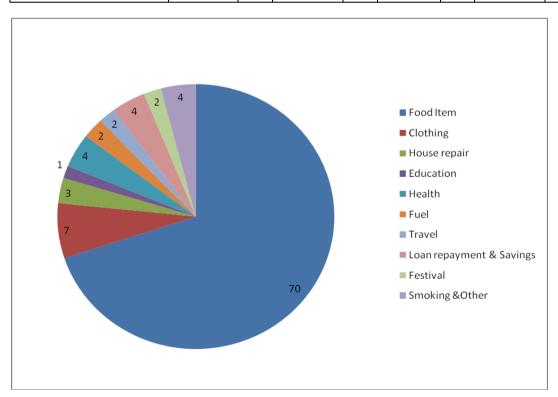


Figure 3: Status of expenditure on different items.

#### 6.3 Source of credit and uses

Informal credit generally is a short-term credit from friends, relatives, kin members, landlords, neighbours, shopkeepers, farmers, marketing intermediaries, village moneylenders and/or other local income groups. This type of credit includes various traditional non-institutional ways of accumulating and extending credit to rural informal credit markets where institutional credit facilities are absent or insufficient to cater to the needs of local people. Credits supplied by relatives have no interest whereas, other sources like money lenders or landlords come with high costs for the borrowers. During inception year of the project informal sources of credit played a vital role for the households sampled, with the average being 7,433 Tk per loan (see table 14). Data shows that in the study period highest amount of money lend by Mohajan followed by relatives and friends.

Table 13: Households' loan sources

	No of loan per source	Total amount of loan (Tk)	Amount of loan (Tk)	% of loan amount by source
Loan from fish trader	0	-		0.00
Loan against standing crop	3	5,000	1,667	0.43
Loan from <i>mohajan</i> (not fish trader)	94	48,000	5,830	46.66
Loan from grocery shop	24	48,200	2,008	4.10
Bank loan	1	2,000	2,000	0.17
Loan from local society (samity)	3	25,000	8,333	2.13
Loan from relative – interest free	21	339,200	16,152	28.88
Loan from someone else - interest	12	207,000	17,250	17.63
free				
Total	158	1,174,400	7,433	

Table 15 describes loan utilization pattern of loan from different sources. It indicates that close to 60% of the sample BUG members used informal loan for maintaining their daily needs, 13% is used for farming, 8% to meet up their medical cost and 7% is used in petty trading. Data also reveals that only 3% of the loan is utilized in productive items like purchasing fishing gear and livestock. Loans were used the least for loan repayment and for livestock purchase. Apart from informal loans, only 3 households had access to a bank loan within the study period.

Table 14: Sources of other loan and different loan use (unit)

	Fishing gear	Meet daily needs (food etc.)	Live stock	Business/ Petty trade	Cultiva tion	Marriage	Medical costs	House repair	Loan repay ment	Total
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
% loan utilization	2	60	1	7	13	2	8	5	1	

## 7. Women mobility and food security

#### 7.1 Access of women to services

Because of limited access to resources, some women need to work outside the homestead; mainly poor women who have no other alternative. There is a social barrier on women's involvement in outside activities, which are seen as shameful to the household. Survey results from the study area have provided a unique opportunity to explore the changing status of rural women mobility throughout the project period.

The objective of the study is to identify general pattern of women mobility in accessing the socioeconomic activities. The survey questions concern women physical mobility and their freedom to move outside their homes. Baseline data reveal that women visited highest times to hospital/clinic followed by Union Parishad and Upazila Head Quarter for accessing different services. Apart from access to government services women also worked in agriculture field, market places and beel for collecting different resources (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 outside involvement of women is fetching water, fuel wood collection and some women are involved in petty trading.

Table 16: Number of times women (wife of HH head) visited following places last year

SINo	Places visited last year	Number of Times Visited
1	Market/Bazaar	9
2	Bank	3
4	Land settlement office	1
5	Union Parishad	45
6	Upazila Head Quarter	35
7	Hospital/Clinic	103
8	Went to Beel	8
9	Went to Agric field	30
10	Other Relatives House	5

### 7.2 Household food and nutrition

Food security of the growing population is heavily dependent on the availability of domestically produced food. The key issue affecting basic household needs depends on agricultural growth and access to different livelihoods opportunities. Intended activities of CBRMP are aimed to uplift food security status of participating households. This is influenced by the access to common resources like water bodies, landholding status and assets of the household.

This section describes the household's nutritional status although fish consumption data was not collected at that time. Data shows that non fisher led households consume more animal protein compared to the other two categories. Table 18 shows that meat consumption in fulltime and part-time fisher led households is about 33% less than non fisher ones. Analysis shows that milk consumption of non fisher led household is about 72% higher than in the other two categories.

Table 17: Average number of times food items are consumed in a year

	Full-time Fisher	Part-time Fisher	Non fisher led household	Total
Meat (Kg)	5	7	9	7
Eggs no	34	44	45	41
Milk liter	11	9	35	15

Respondents were asked directly about their level of food security. In the baseline year 5% of all households reported food deficit about 4-6 months per year. This scarcity had its largest claim (11%) on non fisher led households. Overall, 80% of the participants affirm suffering from food crisis 1-3 months in a year, which is the most common food shortage experience. (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 flash flood.

Table 18: Percentage of different household categories experiencing different food shortage

periods

	Months Experience Food Shortage						
	None	1-3 Months	4-6 Months				
Full-time Fisher	12 (%)	81(%)	7(%)				
Part-time Fisher	17(%)	83(%)	0(%)				
Other	18(%)	71(%)	11(%)				
Total	15(%)	80(%)	5(%)				

## 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. At the beginning of the project most participants had limited access to different institution/project and NGOs. Table 20 presents the involvement of different organizations within sample households. Duration of membership varies from one to two years. Savings accumulated per household is highest with Padakhyap members (2,063 Tk) followed by brac members (1,168 Tk). 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 5,000 Tk to 10,000 Tk.

Table 19: Organizational involvement of sample households (average)

Purposes	BRAC	Podokhyep	Islamic Relief	ASA	GB	Krishi Bank
Number of households member	7	1	1	6	4	1
Number of years in Project /Org	2	2	1	2	2	2
Savings (Tk/household)	1,168	2,063	450	617	974	300
Amount outstanding (Tk) before last 12 months	457	0	0	0	0	6,000
Loan received in last 12 months (Tk)	5,571	5,000	10,000	5,667	5,500	0
Amount of loan repaid last 12 months Tk	2,439	3,400	460	1,150	2,705	0

Table 20: Use of loan by different sources

Use of loan	ASA	BRAC	GB	Islamic Relief	Krishi Bank	Podokhyep
Loan repayment					1	
Business/petty trade	1			1		
Cultivation		2	1			1
Fishing gear		1				
Livestock			1			
Medical costs		1	1			
Meet daily needs (food etc)	3	2	1			

The quantitative findings indicate base year's livelihoods situation, with most of the rural people still depending on open water fisheries sector because of limited access to other

resources. Due to the absence of local level community institutions people were before the project intervention not able to access the financial institute and/or other government services. Rural poor people were not represented in the decision making process for distributing common resources. The project has come up with different human development support like fisheries management and personal skill development. As a result project participants will be able to establish a democratic process, proper record keeping, equity of distribution, conflict resolution and fisheries management. The challenges in fisheries management interventions are obvious but in order to eliminate these barriers various awareness program should launch for general people as well as among UP representatives is very essential. In most of the project areas respondents wish to ensure basic needs without any political influence in the decision making process. During the study, attitudes of respondents towards open water fisheries management showed substantial improvement..

## **ANNEX 1**

13-other (specify)

22-employee

4-helping others

5-never

## **SCBRMP of LGED/WorldFish Center Fisheries Research Support Project (FRSP) Household Baseline Survey Questionnaire**

## INTERVIEWER TO COMPLETE:

	KVIEVVEK IC	COMPLET	⊏.										
Name	of the waterbody	//site:									_	_	_
Name	of the HH head:				Fathe	r/Husba	ınd ı	name: .					
Membe	er name:			M	I/F Rela	ition with	n Hŀ	H head:			_	_ _	_
Village	:	Ward:			Unio	on:			Upaz	ila			
Name	of BUG					Date	of jo	oining E	BUG				
Positio	on in BUG: Pres	ident / Manage	r / Sec	retary	/ Cashi	er / Mem	nbe	r					
*Main	occupation of he	ad of household	b					Female	e headed	househo	old Yes/N	0	
Q 1.1 I	Profile of House	shold Members	<b>3</b> :				_			1			
SI	Name		Rela		M-1 F-2	Age	Е	ducation	on	1st	2nd		
no			to n	ПП	F-2		F	inish	Cont.	occup	occu		-ing
1						<u> </u>							
2													
3													
4													
5													
6													
7													
8													
9													
10													
2-wife	d of HH e/husband /daughter	Finish: 0-none 1 to 16 years of school complet	f		<b>ipation:</b> Itivate ov			12-non	ic laboure i-agric lab	ourer	22-paid homestea 23-house		
4-gran 5-brot 6-brot 7-siste 8-son	rdaughter indchild ther/sister ther's wife ers husband /daughter of er/sister	20-can sign nar only 21-can read newspaper Cont: tick if ye	me	2-cul share 3-sha 4-ren 5-fish 6-fish	Itivate ovecrop lan arecroppe at out lan hing h trader	wn and ad er only ad		14-boa 15-han 16-pett 17-bus	tman dicraft ty trade iness chanic/dri		24-livest 25- Poul rearing 26 Car Mason/b	ock try pent lack	er/
10-gra 11-da 12-so:	ner/mother andparent ughterinlaw n in law her (specify)	1-professional 2-part time for income 3-just to eat		8-fish 9-fish	h net mai h process h culture sh gear t	sing		govern 20-tead	yee/Non ment serv cher vernment s		27- stude 28- begg 29- no ac other (sp	ar ctivi	•

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

SI 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)

SI 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	
14	Balance in hand (BDT)	
	Other (specify)	

Do household members out-migrate for	livelihoods: Yes/No If yes, how many persons: $M_2$	F	·
Q 3.1 Household Assets			
Number of dwellings owned by househo	old		
Area of dwellings owned by household	(sq feet)		
Materials of main house:	wall	_	
	roof		
[materials: 1-straw/leaves, 2-8-earth, 9-brick, 10-tiles, 11-cond	grass, 3-jutesticks, 4-jute mats, 5-bamboo, 6-vcrete]	wood,	7-tin
What kind of latrine do you have? [1-nd	one, 2-not water sealed, 3-water sealed]		
f water sealed please mention source [	[1-SCBRMP, 2-DPH, 3-NGO, 4-Other]		. 1

## 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 (sonar gahona)				
Sewing Machine				
Beds / Cots (khat)				
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 Average Average no Average Total НН people involve person days of months in daily catch Production consumption in fishing per month year Kg/day Kg 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	Weekly		Monthly		
	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?]

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

## Q 5.2 Expenditure on non-food items

SI 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	Mobile bill	
15	Other (specify)	

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

SI 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 w	vere 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	:

## ANNEX 2

**Beel User Group member list for livelihood impact study** 

CI No	<u> </u>	ember list for livelihood impact	
SL. No.	Name of BUG Member	Name of Waterbody	Upazilla
1	Md.Harun Miah		
2	Md.Nanu Miah		
3	Md.Abu Talib	Netai Gang	South Sunamganj
4	Md.Nasir Miah		common gam,
5	Md.Forid Miah		
6	Md.Harun Miah		
7	Outul Biswas		South Sunamganj
8	Md.Mokbul Ali	Tedala Hugliya Chatol Beel	
9	Md.Abdul Sattar	roddia riagilya Oriator Boor	- Count Curiamgan
10	Md.Lilu Miah		
11	Md.Aminur Rahman		
12	Md.Borhan Uddin		
		Kochua Goan	South Sunamganj
13	Md.Babul Miah	Rochua Goan	30utii Sunamganj
14	Md.Rahmot Ali		
15	Md.Tajnur Ali		
16	Md.Ayub Ali		
17	Md.Isor Ali	Ohin ann an Dani	0
18	Md.Chanfor Ali	Chinamara Beel	South Sunamganj
19	Md.Bazlu Miah		
20	Md.Al Amin		
21	Md.Sad Miah		
22	Md.Jamir Ali		
23	Md.Kabir Miah	Bamonpai Beel	South Sunamganj
24	Md.Md.Awal		
25	Md.Abdur Salam		
26	Md.Nazrul Islam		South Sunamganj
27	Iro Miah		
28	Md.Mosahid Miah	Chatol Uday Tara Beel	
29	Md.Tayob Ali		
30	Md.Sadir Ali		
31	Md.Monir Uddin		
32	Md.Abdul kahar		
33	Md.Azir Ali	Srinathpurer Dhola	South Sunamganj
34	Md.kamal		
35	Md.Foyzul Haque		
36	Md.Sadek Ali		
37	Md.Adu Miah		
38	Md.Nazir Miah	Moinpur Beel Group	South Sunamganj
39	Md.Sofor Ali		
40	Jaydho Mala		
41	Sumesh Chandra		
42	Ashini		
43	Dip Choron Das	Boro Medi Beel	Derai
44	Md.Abdur Rouf		2 5.3.
45	Prema Biswas		
46	Md. Joynal		
47	Md.Shahanur Pathan		
48		Langolkata Ojur Beel	Sunamganj Sadar
	Rokea Begum		Julianiyani Jadai
49	Banesha Begum		
50	Md.Sumon Chowdhury		

F4			T
51	Md.Joynal Abedin		
52	Md.Farid Miah	Aislavei Deskaabita Mitae Dobi	Company mana: Cardan
53	Md.Hafizur Rahman	Aislauni Prokashito Mitar Dubi	Sunamganj Sadar
54	Md.Jamal Miah		
55	Md.Nachir Ali		
56	Md.Sohel Miah		Sunamganj Sadar
57	Md.Nazrul Islam		
58	Ashraf Ali	Lalerpurerjai & Gozaria Dair	
59	Md.A. Wahab		
60	Md.Abul Kalam		
61	Md.Foyzur Rahman		Sunamganj Sadar
62	Md.Akram Ullah		
63	Md.Sultan Miah	Chota Beel	
64	Md.Mosabbir Miah		
65	Md.Liakat Ali		
66	Md. Kamrul Islam		
67	Md. Eakub Ali		Sunamganj Sadar
68	Md.Nazrul Islam	Aung Gung	
69	Md.Nabi Hossen		
70	Md.Abdul Baten		
71	Md. Sayedullah		Sunamganj Sadar
72	Md. Aain Ullah		
73	Md.Samad Miah	Urail Beel	
74	Md. Sendu Miah		
75	Md. Amir Uddin		
76	Md. Shah Alam		Jamalganj
77	Md. Sharif Uddin		
78	Md. Fazlul Haque	Sonduikka Beel	
79	Md. Ancharul		
80	Md.Monir Hossain		
81	Md.A. Wahab		Jamalganj
82	Md.Ali Akbar		
83	Md.Shafiqul Islam	Basker Khal	
84	Md.Hilal Uddin		
85	Sahera Khatun		
86	Sudhir Das		
87	Brojendra Das		Jamalganj
88	Akkhor Das	Dewtan Beel	
89	Hemendra sarker		
90	Ranjit Das		
91	Bimol Devnath		
92	Mohitosh Bormon		Bishwambharpur
93	Nishi Biswas	Ghotghatia Nodi	
94	Md.Astor Ali	1	
95	Nirmol Biswas		
96	Hena Akter		
97	Md.Abdul Jolil		
98	Begum	Tiar Beel Lomba Beel Gool Beel	Bishwambharpur
99	Md.Abdul Haye		
100	Shofiq		
101	Sunil Bormon		Biswambharpur
102	Rana Bormon	1	
103	Joyento Bormon	Abuaprokashito Nainda Nodi	
104	Shila Rani Bormon		
105	Milon Bormon	1	
		1	l .

106	Md.Zinu Miah		
107	Md.Abdul Hasim		
108	Md.Abul Hossain	Sudamkhali River	Biswambharpur
109	Md.Nasir Uddin		
110	Md.Zohura Begum		
111	Md.Wadud		
112	Md.Kabir Mollah		
113	Afia Begum	Monikamarer Kuri	Biswambharpur
114	Yearun Nesa		
115	Md.Motin		
116	Md.Alimuddin		
117	Md. Humayon		
118	Md.Amir Hamza	Thapna Group Jolmohal	Tahirpur
119	Ali Ahmod		
120	Md.Anamul Haq		
121	Md.Jhunu Mia		
122	Abdul Shohid		
123	Md. Samsul	Chotokhal-Borokhal	Tahirpur
124	Md. Nurullah		
125	Md.Anamul		