

Activity Report 2005-2006 SCBRMP, LGED

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Abbreviations & Glossary

BARI	Bangladesh Agricultural Research Institute
Beel	A saucer-like depression which generally retains water throughout the year
BMC	Beel management Committee
BRRI	Bangladesh Rice Research Institute
BUET	Bangladesh University of Engineering & Technology
BUG	Beel User Group
CDF	Community Development Facilitator
CO	Credit Organisation
DFO	District Fisheries Officer
Haor	A bowl shaped depression between the natural levees of a river mostly found in the north-eastern region of greater Mymonsingh and Sylhet districts
GOB	Government of Bangladesh
HH	Household
IFAD	International Fund for Agricultural Development
IMC	Infrastructure Management Committee
IGA	Income Generation Activities
LCS	Labour Contracting Society
LGED	Local Government Engineering Department
PIC	Project Implementation Committee
PRA	Participatory Rural Appraisal
SMS	Subject Matter Specialist
SO	Social Organizer
SCBRMP	Sunamganj Community Based Resource Management Project
MVC	Multi-purpose Village Centre

A foreword note from the desk of the Project Director, CBRMP, LGED



SCBRMP with completing this year has accomplished 4 years of its 12 years programme that will be ended in June 2014. During this reporting year the project achieved its targets quite satisfactorily. The project has been trying a 'need based approach' where people are at centre. The flexibility in approach is the strongest part of the project success.

All the five components of the project went through many learning.

Building institution of the community is the core concern of the project. Presently we are at the stage of building primary group, and the physical target set for that has been achieved. The quality of the group in terms of group management is however yet to reach satisfactory level.

Infrastructure development has impacted much on people's livelihoods. Particularly the village roads have linked the most interior area with upazila and district town. The VMC has given the scope to the community to sit for many common issues and take participatory decision in needs. It has become to them a place to discuss community problems and find better solutions. Tube-wells distributed under this component have impacted on women folk particularly by reducing their load in collecting drinking water and reducing water born diseases. However, the arsenic problem has been identified as a major problem in arranging potable water for the community. The project is actively in search of getting alternative sources of safe drinking water for the community.

Fishery is one of the major challenging components of the project. *Beel* access is an ever critical issue in development. The project however has become success to have authority over 93 beels and initiated efforts to establish long-term rights of the fisher on those. A participatory approach has been developed and introduced for sustainable management of beel fisheries and developing plan for physical improvement of the beels.

Agriculture and livestock component demands reasonable innovation for addressing *haor* people needs. These sectors are highly prone to natural calamities. The project has an obligation to make the available resources useful to the people. We have started to introduce new technologies for agricultural and livestock development. Partnership has been developed with major national institutions to initiate joint efforts in this regards.

Microfinance is a vital part of the project that intends to make credit available to the poor at different ranges. This component is doing well in terms of rate of disbursement and recovery. Demand of credit is rising. New areas of investment for IGA are to be found.

The overall achievement of the project is quite significant and encouraging to us.

We are thankful to LGED authority, partner organizations, concerned Ministries, local administration, UNOPS, and IFAD. Without their constant assistance, it would have not been possible to achieve the success.

Sk. Md. Mohsin
Project Director
SCBRMP

A. *Project Context*

The project developed based on the Country Strategy Opportunity Paper (CSOP) of IFAD and its goals are fit in with PRSP and MDG. Understandably, poverty reduction therefore is the prime concern of the project, and selecting Sunamganj *haor* area by the project is highly justified considering its backwardness and vulnerabilities.

The project will cover the entire 10 Upazials of Sunamganj district and has a target to reach 135,000 households who are holding below 2.5 acre of farm land. The main attention however has given to landless and indigent women. The project will be implemented in three phases comprising total 12 years started from January 2003 and will end in July 2014. The project has a further intention to work beyond Sunamganj to replicate the approach to other few *haor* districts as well if it comes out with effective results.

The project comprises five major components. These are: Labour Intensive Infrastructure Development; Institution Building; Microfinance; Agriculture and Livestock Development; and Fisheries Development while gender and environmental issues are cross-cutting. Training, both for staff and the people, is another activity included in all components.

The most challenging part of the project is access to *beel* resources. Achieving Long-term authority on beel resources, giving those to genuine community for making their livelihoods better, and ensuring sustainable management of those are underlined indicators of project success.

B.

Vision

*A poverty free prosperous community
with sustained aspiration...to secure the future*



Mission

*To develop confidence of the grassroots and
inspire them to try all the possibilities to reach
the vision*

C. The approach: *the people are at centre*

The core element of the approach is to mobilize the poor and inspire them to accumulate their potentials to build a self help society with a vision of achieving prosperity and aspiration to secure the future. With that view, grassroots organization has been being formed, both for male and female, at remote villages over the all Upazilas of Sunamganj district.

The members of the organization are being trained upon a need based assessment both for raising their human and technical skill in order to enhance their capacity to access into and manage sustainably the livelihood resources, and further the project aims at establishing a pool of technically skill activists as they can provide extension services to the people as a complementary force with existing extension agencies even after the project end.

Creation of scopes to access into natural and other physical resources and form capital for viable investment through systematic savings accumulation and credit accessibility of the poor are vital ingredients of the development approach of SCBRMP to assist the people in alleviating poverty.

The project holds an exit-plan through transferring roles and responsibilities to the community targeting at sustaining the development efforts after the project end. Developing network and linkage with different departments is therefore a crucial need to the project as that can be achieved viably.

D. CBRMP *at a glance*

Project identity

- **Project Title:** *Community based resource management Project (CBRMP)*
- **Loan No :** *IFAD Loan No: 567-BD,*
- **Project cost:** *US\$ 34.29*
- **Project duration:** *11 years (started from January 2003 and ended in June 2014)*
- **Project Type:** *Poverty alleviation through community approach in line with IPRSP & Millennium Development Goals reaching 135,000 hhs*
- **Location :** *Sunamganj District*
- **Target people:** *Farmer & Fisher holding land below 2.5 acre*

Components

- Infrastructure Development
- Institution Development
- Microfinance Development
- Agriculture and Livestock Development
- Fisheries Development

Existing Core Partners

- Department of Agriculture Extension
- Department of Fisheries
- Department of Livestock
- Bangladesh Agricultural Research Institute (actively in process)
- Bangladesh Rice Research Institution (actively in process)
- Inter cooperation (in process)
- WorldFish Center (in process)

Existing area coverage

District: 01

Upazila: 04 out of targeted 10

Village: 567 out of targeted 2250

HH covered: 19679 out of targeted 135,000

Existing human resources

Office staff: 21

Field staff: 49

Subject Matter Specialist: 19

Activists: 304

Gender ratio: 36% female

Existing Establishments

Liaison Office: 1 (at Dhaka)

Project management office: 1 (at Sunamganj)

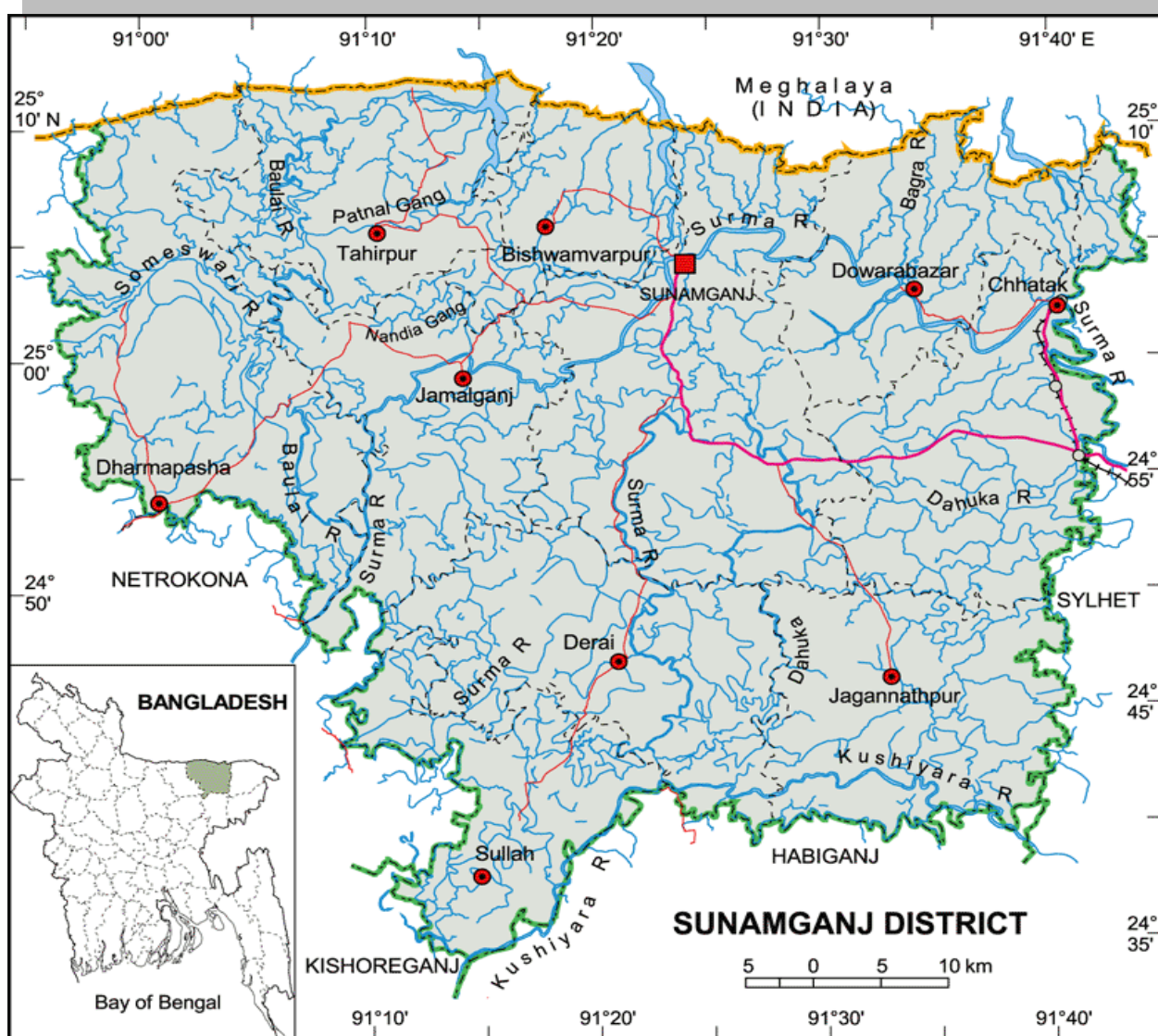
Upazila office: 4

- *At Sunamganj: established 2003*
- *At Biswamvarpur: established 2003*
- *At Jamalganj: established 2004*
- *At Tahirpur: established 2005*

E. Project expenditure

(Tk in Lac)

Sl. #	Components	July 2005- June 2006		
		Target	Achieved	Project Cumulative
1	Infrastructure Development	989.90	597.99	907.47
2	Institutional Development	310.69	305.81	747.14
3	Microfinance	150.38	199.92	266.12
4	Agriculture & Livestock Development	101.61	87.86	163.46
5	Fisheries Development	105.82	75.07	154.74
Total:		1658.40	1266.65	2238.93



Upazila wise year of intervention

<i>Sunamganj:</i>	<i>2003</i>
<i>Biswamvarpur:</i>	<i>2003</i>
<i>Jamalganj:</i>	<i>2004</i>
<i>Taherpur:</i>	<i>2005</i>
<i>Derai:</i>	<i>2006</i>
<i>Sullah:</i>	<i>2007</i>
<i>Jagannathpur:</i>	<i>2007</i>
<i>Chhatak:</i>	<i>2008</i>
<i>Dowarabazar:</i>	<i>2008</i>
<i>Dharmapasha:</i>	<i>2009</i>

G. Statistical Statement of Project Progress

Sl. No.	Component/Activities	Unit	Project Target	Year Target	Phy. Progress	
					This year	Since inception
01	Infrastructure Development					
	a. Water supply (T.W)	No.	525	300	300	500
	b. Village prot. Cum Road	Km.	52.5	38.5	33	55
	c. M.V. C (godown)	No.	20	10	2	11
02	Fisheries Development					
	a. Beel handover	No.	93	68	55	55
	b. Beel development	No.	93	24	18	18
	c. Khal excavation	No.	2	1	0	0
	d. Pond aquaculture	No.	163	45	28	35
03	Agriculture & Livestock Development					
	a. PRA	No	603	155	195	381
	b. Research	Trials	56	35	35	35
	c. Demonstration	No.	2196	750	468	724
	d. Field days	No.	520	144	144	232
	e. Workshop	No.	07	13	13	26
04	Micro Finance					
	a. Area coverage					
	- Upazila	No	05	01	01	04
	- Union	No	32	14	12	32
	- Villages	No.	495	345	381	567
	b. CO formation					
	- Total	No	982	333	377	706
	- Male	No.	487	166	180	302
	- Female	No.	495	167	197	404
	c. Member Enrollment					
	- Total	No.	29460	9990	10757	16679
	- Male	No.	14610	4995	5273	8605
	- Female	No.	14850	4995	5484	11074
	d. Savings Accumulation	L.T	186.70	54.29	84.55	121.75
	e. Loan from Savings fund					
	i) Disbursed					
	- Total	L.T	52.78	25.58	44.67	57.69
	- Male	L.T	26.37	12.50	18.22	23.45
	- Female	L.T	26.41	13.32	26.45	34.25
	ii) No. Of CO					
	- Total	No.	982	456	287	509
	- Male	No.	487	220	138	218
	- Female	No.	495	236	149	291
	iii) No. of members					
	- Total	No.	1890	540	1288	1848
	- Male	No.	943	265	552	767
	- Female	No.	947	275	736	1081
	iv) Loan Recovery rate	%	100	100	98	98

Sl. No.	Component/Activities	Unit	Project Target	Year Target	Phy. Progress	
					This year	Since inception
	f) Loan from BKB fund					
	i) Disbursed					
	- Total	L.T	701.60	156.51	187.29	253.19
	- Male	L.T	349.30	76.51	63.51	87.99
	- Female	L.T	352.30	80.00	123.78	165.20
	ii) No. Of CO					
	- Total	No.	1002	215	235	404
	- Male	No.	498	106	97	158
	- Female	No.	504	109	138	246
	iii) No. of members					
	- Total	No.	17662	4892	4090	5929
	- Male	No.	8745	2200	1438	2110
	- Female	No.	8917	2692	2652	3819
	iv) Loan Recovery rate	%	100	100	99	99
	g. CO Audit					
	- Internal CO audit	No	1568	462	329	460
	- External CO audit	No.	54	23	6	6
05	Institutional development					
	Office Establishment	No.	07	01	01	06
06	Training					
	a. Fisheries development					
	- No. of Training	No.	289	74	2	2
	- No of Recipient	No.	2065	576	44	44
	b. Agriculture & Livestock development					
	- No. of Training	No.	388	140	128	240
	- No. of Recipient	No.	11714	4470	4525	7854
	c. Micro. Finance					
	- No. of Training	No.	1308	447	2528	2811
	- No. of Recipient	No.	26179	7604	53336	60871
	d. Institutional dev.					
	- No. of Training	No.	32	8	1	6
	- No of Recipient	No.	137	72	20	126
	e. Informal Training	TD.				12185

H. Component-wise project Activities

The project progress during the reporting period is quite good. Meeting the physical and financial target, the project has showed a significant success. A monitoring and impact management system has been in place to monitor the project progress and impact study. All components, more or less, have performed well. In the following parts of this chapter the progresses of the components have been highlighted:

H.1 Infrastructure Development:

Sl. No.	Name of Activities	Project Target	Reporting Year		Since Inception	
			Target	Achieved	Target	Achieved
01	Tube-wells	525 nos.	300 nos.	300 nos.	500 nos.	500 nos.
02	Village protection cum Road T-1	17.50 km.	8.5 km.	5 km.	18.5 km.	15 km.
03	Village protection cum Road T-2	35 km.	30 km.	28km.	50 km.	40 km.
04	Multipurpose Village Center (MVC)	20 nos.	10nos.	2 nos.	20 nos.	11nos.

Progress statistics of the activities

Sl. No.	Work	Project Target	Reporting Year		Since Inception	
			Target	Achieved	Target	Achieved
01	Tube-wells	Sadar	150	152	275	277
		Biswammburpur	100	97	158	155
		Jamalganj	40	44	57	61
		Tahirpur	10	7	10	7
02	Village Road T-1	Sadar	4.5	1	11.7	8.2
		Biswammburpur	3	3	5.8	5.8
		Jamalganj	1	1	1	1
03	Village RoadT-2	Sadar	19.30	17.30	26.6	22.20
		Biswammburpur	8.70	8.70	12.7	14.40
		Jamalganj	2	2	2.7	3.4
04	Village Multipurpose Center (VMC)	Sadar	4	0	11	5
		Biswammburpur	3	1	5	4
		Jamalganj	2	1	3	2
		Tahirpur	1	0	1	0

Upazila wise progress statistics of the activities

Infrastructure development in this project is immensely integrated with the development of people's livelihoods. At every activities of this component priority has been given for benefiting the poor segment of the community and developing their confidence to get more and more involved in development activities with increased command.

The component has achieved the target satisfactorily with positive impact. Near about 15000 hhs have been brought under drinking water facilities. Women workload to manage drinking water has been reduced to a large extent. The one remarkable part of this activity is women's role in planning and sinking tube-wells. Project Implementation Committee (PIC) was formed comprising only women CO members and they took the initiative for site selection, contracting contractors and supervising the overall activities of tube-well setting. It has given them a sense of ownership on that asset and responsibilities for maintenance and finally confidence to act further

in similar kind of community based activities. The project however with widespread arsenic presence in ground water has encountered a problem in implementing this activity. A study undertook by the assistance of BUET and it observed around 45% of surveyed tube-well are contaminated by arsenic not tolerable by human being. The project is actively thinking to seek alternatives for arranging safe water for the community.



Village road, trees planted on shoulder

The roads built under this component are at very interior area. By making these near about 55 villages have got access to some essential socio-economic facilities like, easy access to market, scope of reaching quickly better health facilities, all seasons access to school etc. Comprising the CO members a committee was formed for each road to supervise the activities of the contractors and ensure maintenance of the road. That has come out very effectively resulting in constructing good quality of road that has ever been made in this area. Under the committee the

local people were mobilized to take part in maintenance activities like building the shoulder of the road and they did it enthusiastically providing free- labour.

Village Multipurpose Centre (VMC) has been built at 11 unions. This centre will be the base of village wide CO activities. The lands for all VMCs have been given by the community people, and like road the construction activities have been supervised by the Infrastructure Management Committee (IMC). Meanwhile some centres have been started to be used by the community like, doing inter-CO meeting, training and other socio-cultural activities.



A meeting with CO leaders at VMC

Major learning

PIC and IMC are effective institutions to ensure people's participation particularly the women in development and give them a sense of ownership and responsibilities for better use, maintenance and thereby ensure sustainability of the infrastructures.

H.2 Institution Development:

Progress statistics

Sl. No.	Particulars	Project Target	Reporting Year		Since Inception	
			Target		Target	
01	Upazila covered	5	1	1	4	4
02	Union covered	21	14	12	31	32
03	Village Covered	495	345	381	483	567
04	CO formation					
	Male	487	166	180	300	302

	Female	495	167	197	305	404
	Total	982	333	377	605	706
05	Member enrolment					
	Male	14610	4995	5273	9015	8605
	Female	14850	4995	5484	9135	11074
	Total	29460	9990	10757	18150	16679

Institution development is the core part of the programme. Presently the project is engaged in forming primary groups and is actively in process to set a structure of forming a federated body of the primary groups at Union level maintaining the hierarchy in parallel with local government institution.

The aggregate target of CO formation and mobilization of members have although overwhelmed the yearly target, achieving the target of formation of male CO there is a failure. The failure is to be critically considered and it demands some policy intervention to bring a solution. Usually the male can manage their time at evening when they get back from work, but since the SOs stay at Upazila headquarter they hardly can give sufficient time at evening and as a result it gives less chance to interact and motivate male members to form group. Some local staffs as facilitator in addition with SO may be provisioned to solve the problem.

Developing CO towards self-help group is another critical issue that project has taken into major consideration and initiatives have been taken to form a viable base on which the CO can build its self-managed group. Doing that more targeted and participatory training has been designed for the people focusing on building people's institution.

The progress of CO in social domain is quite encouraging. COs are, more and more, shifting to interact with different social issues, rather than only economic activities. Women roles in household and society are being appreciated and that are being recognised by their increased participation in decision making process of social development activities.

Major learning

Women are found remarkably good and highly committed in group management and implementing development activities.

Male domination on women at household and in society is yet to reduce. It is observed credit received by women is largely used by other male members of the households.

SO needs to be resided close to the community to give sufficient time in community mobilization.

H.3 Microfinance:

Progress statistics

	Activities	Unit	Reporting Year	Project Total
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			Target	Achieved	%	Target	Achieved	%
1	a) Savings Utilization	LT	25.58	44.67	175	52.78	57.69	100
	b) Rate of Repayment (Against Savings Loan)	%		98			98	
2	a) Bank Credit Line Fund Utilization	LT	156.51	187.29	120	701.60	253.19	36
	b) Rate of Repayment	%		99			99	
3	No. of Loanee (Savings + Credit line)	No.	5432	5378	99	19552	7777	40
4	No. of CO Coverage (Savings + Credit line)	No.	671	522	78	982	461	20

CO savings mobilization and credit disbursement, both from group savings and project credit line through BKB, have achieved the target. Female CO members in savings and credit in both areas have been dominating over the male. Savings are quite regular and credit recovery rate is satisfactory. Credit has been utilized in five major sectors, agriculture, livestock, fisheries, food processing and different small trades. Yet no CO member has entered into second loan. Maximum individual loan is around Tk. 4000/- and minimum is Tk. 2500/-. The return upon investment of credit in maximum cases has satisfied the loanee and impacted positively on the progress of their livelihoods.



Credit disbursed to CO members

One big constraint in credit operation is inadequate bank outlet to provide necessary services to clients. The allied bank, BKB, although has been trying to provide better services but their staff shortage and insufficient out-posts are gradually becoming the problem to meet the required outreach services.

H.4 Agriculture & Livestock Development:

Major learning

The poor are proved viable to credit utilization if they are assisted under a proper planning and follow-up.

The traditional bank is not feasible to provide necessary microfinance services with many shortfalls where limited out-post and staff shortage are crucial.

Progress statistics:

Sl. No.	Name of Activities	Project Target	Reporting Year		Achievements since Inception
			Target	Achieved	
01	PRA	603 nos.	155 nos.	195 nos.	381 nos.
02	Research/Trials	56T nos.	35 nos	35 nos	35 nos
03	Demonstration	2196 nos.	750 nos.	468 nos.	724 nos.
04	Field days	520 nos.	144nos.	144 nos.	232 nos.
05	Workshop	7 nos.	13nos.	13 nos.	26 nos.

The Sunamganj area is intensely dominated by *haor* ecology. Main agricultural crop is boro (winter) rice, but which is cultivated under high risk of sudden flood. Very little land is available for animal grazing, and which is again located in isolated areas far from main land and therefore

very difficult to reach by animals. Against this backdrop, project in consultation with concerned departments, and assessing the scopes and needs of the people through a PRA exercise has taken some selective approaches to assist the people to find better ways of using their resources. Demonstration is facilitating that process much effectively.

Progress statistics of demonstration activities:

Sector	Upazila	Item & Number							Total
Agriculture		Rice	Vegetable	Spice	Wheat	Groundnut	Others		
	Sadar	92	66		1		86		245
	Biswammburpur	25	61	9	3	2	*45		145
	Jamalganj	37	36	4	4		10		91
	Tahirpur	6	6			1			13
	Total:								494
Livestock		Pigeon	Duck	Goat	Cow	Broiler	Layer	Fodder	
	Sadar	-	10	45	156	10	3		224
	Biswammburpur	2	4	23	70	11	-	2	112
	Jamalganj	-	8	24	61				93
	Tahirpur		3	6	17				26
	Total:								455
	Project Total								949

* *Banana, Watermelon, Maize, linseed, Plant nursery Ikor, Murta, Sugarcane, food processing*

More or less this component has achieved its target and impacted largely on promoting IGA through achieving skill by training, demonstration and other interactions imparted by concerned project SMSs. Research trial which seemed to be vital for promoting this component is yet to start, but will soon be on ground. Meanwhile contracts with concern consultants and departments have been made in this respect.



Improved technology, better production

Major learning

Consulting with people, using their knowledge, with minimum innovation better results can be achieved by utilizing local resources.

A market survey is crucial to select right crops and investment, which the project lacks yet.

H.5 Fisheries Development:

Progress statistics:

SL No.	Category of Beels/Pond	Project target (1 st phase)	Reporting Year		Since Inception	
			Target	Achievement	Target	Achievement
1	Beel	93	68	55	68	55
2	Pond	163	45	28	56	35

This component has two areas of intervention, beel access and pond development. Beel access is treated as the trigger indicator in project progress and therefore it is too crucial to the project. Till now project could deal it effectively and become successful to have authority over the targeted number of beels. A participatory process has put in place to develop a community based management for beel fisheries. The process developed discussing with different levels of stakeholders and consulting experts involved in community based floodplain fisheries. In case of pond access, although the project lags behind the target, necessary contact has been developed with Zila Parishad and private owners of ponds to get lease during forthcoming season.



Benefit distributed to BUG members by DFO, Sunamganj in a ceremony

Major learning

Beel management is a process that developed through extended participation of stakeholders.

An effective advisory board is necessary comprising local pro-people to deal with different conflicts associated with beel resources access and managements.

Equity in sharing investment and benefit is crucial to keep the management sustained.

I. Training

Progress statistics of training activities:

Sl no	Name of the Component	Project Target (Phase-I)				Target reporting year				Achieve reporting year			
		No of batch	M	F	T	No of batch	M	F	T	No of batch	M	F	T
1	Agriculture & Livestock development	388	5857	5857	11714	140	2235	2235	4470	128	1978	2547	4525
2	Microfinance operation	1308	13090	13090	26179	447	3802	3802	7604	2528	23478	29858	53336
3	Institution development	32	69	69	138	8	36	36	72	1	18	2	20
	Total:	1728	19016	19016	38031	669	6361	6361	12722	2659	25517	32408	57925

Training is cross-cutting to all components and for different sections of the people including the grassroots community, staffs, partners and other associates. Broadly it comprises two areas; one is for human development and the other is for occupational skill development. The human development part is for broadening the horizon of people's thinking and enhancing their confidence to make every effort becoming self reliance. The skill development training is for creating alternative scope of livelihoods for the poor people. All trainings are developed based on a participatory need assessment as it can fit to the needs of the recipients. Overall performance of training during the reporting period is quite satisfactory and could be implemented according to the schedule. The impact of training on group people in terms of developing leadership, raising group cohesiveness, developing skill in keeping books and accounts properly, and raising skill in conflict resolution is quite significant. The project, however, as a regular process, thinks to revise and reorganize the overall training programme to make it more effective to needs.

Major learning

There is hardly any option other than participatory approach to make the training effective for the people.

For extension incorporating field based demonstration found very effective in adoption by farmers.

Non-formal training found more effective in raising community awareness.

J. Gender and Development

Gender is one of the critical issues of the project. Staff recruitment in terms of male vs. female although is not satisfactory, project highly encourages women to apply at all levels. Developing better working environment for women staffs is a priority concern of the project. Meanwhile at different levels project authority has started to discuss on that issue to find better ways to address that. Staffs are being sent to have extended training on gender relation and development. Meantime one batch including top and mid level staffs have been trained by BARD and a special module on gender issues has been included in basic awareness training for CO members. Both have been producing good results.

Major learning

Project should take specific strategy for mainstreaming gender intervention. Staff as well as CO leaders should be adequately sensitized on gender perspectives by formal and informal training with special focus on understanding the women roles and needs in family, society and development.

k. Monitoring & Evaluation

The M& E system developed during 2004 has gone in practice during the reporting period. Step by step through field practice it is being adopted at different levels and meanwhile some revisions have been brought in data collection formats to make it more useful and simple. The M&E

system is yet being used partially as an administrative tool rather for studying the impact of the project activities. Hopefully from next year the system will be activated with full potential.

Major learning

Monitoring is a learning tool and contributes significantly to make the project administration strategic to implement the activities towards results.

A regular review of the M&E system is necessary to keep it effective and operational.

L. Conclusion

The project progress yet to date is satisfactory. Although in some areas the project lags behind its expectations, is not as such that can not be achieved in turn. Every day we are coming across many learning and that are enriching us to see the things critically and guiding us to do our works with precision. Building self-help group as well as developing sustained beel management is overriding challenge to us. In both cases people's participation and their capacity building are the major points those are to be addressed adequately. Another issue of arsenic problem in ground water is a major concern of the project. So far the people's response achieved is encouraging, and the assistance and cooperation received from partners and donors are highly contributory to build our confidence to step forward reaching the ultimate goal of the project.

Community Based Resource Management Project
Financial statement
30th June, 2006.

Figure in Lac. Taka

Resources	Notes	Cumulative Prior Period	Current Period	Cumulative Current Period
Government of Bangladesh	1	80.00	508.00	588.00
Loan form Development Partner (a) RPA (b) DPA	2	1122.81 2.40	903.48	2026.29 2.40
Others Resources (BC)	3	10.51	-	10.51
Cash Opening Balance	4	-	253.60	
Total Resource		1215.72	1665.08	2627.20

Expenditure and Cash				
Earth & Civil Work		309.48	749.61	1059.09
Equipment & Materials		49.86	9.86	59.72
Vehicles		83.83	7.43	91.26
Technical Assistant, Training & Studies		176.24	136.96	313.20
Micro Finance		60.39	190.00	250.39
Intuition Support :				
Salaries & Allowance		179.03	133.68	312.71
Other Operating cost		81.74	64.53	146.27
CD/ VAT		21.56	-	21.56
Total : Expenditure		962.12	1266.62	2228.74

Cash Closing Balance				
Imp rest Account / SAFE Account		118.84	00	00
Operating Account (RPA)		119.08	382.78	382.78
Operating Account (GOB)CD/VAT		15.68	15.68	15.68
Total Closing Balance		253.60	398.46	398.46
Total expenditure & cash		1215.72	1665.08	2627.20

Note: The accompanying notes are an integral part of this Financial Statement.

Verified
20-9-06
MD. TOFAZZAL HOSSAIN MIAH
 Audit & Accounts Officer
 Foreign Aided Project Audit
 Community Based Resource Management Project
 Local Government Engineering Department

20-9-06
Sk. Md. Mohsin
 Project Director
 Community Based Resource Management Project
 Local Government Engineering Department