

**Government of the People's Republic of Bangladesh
Local Government Engineering Department**

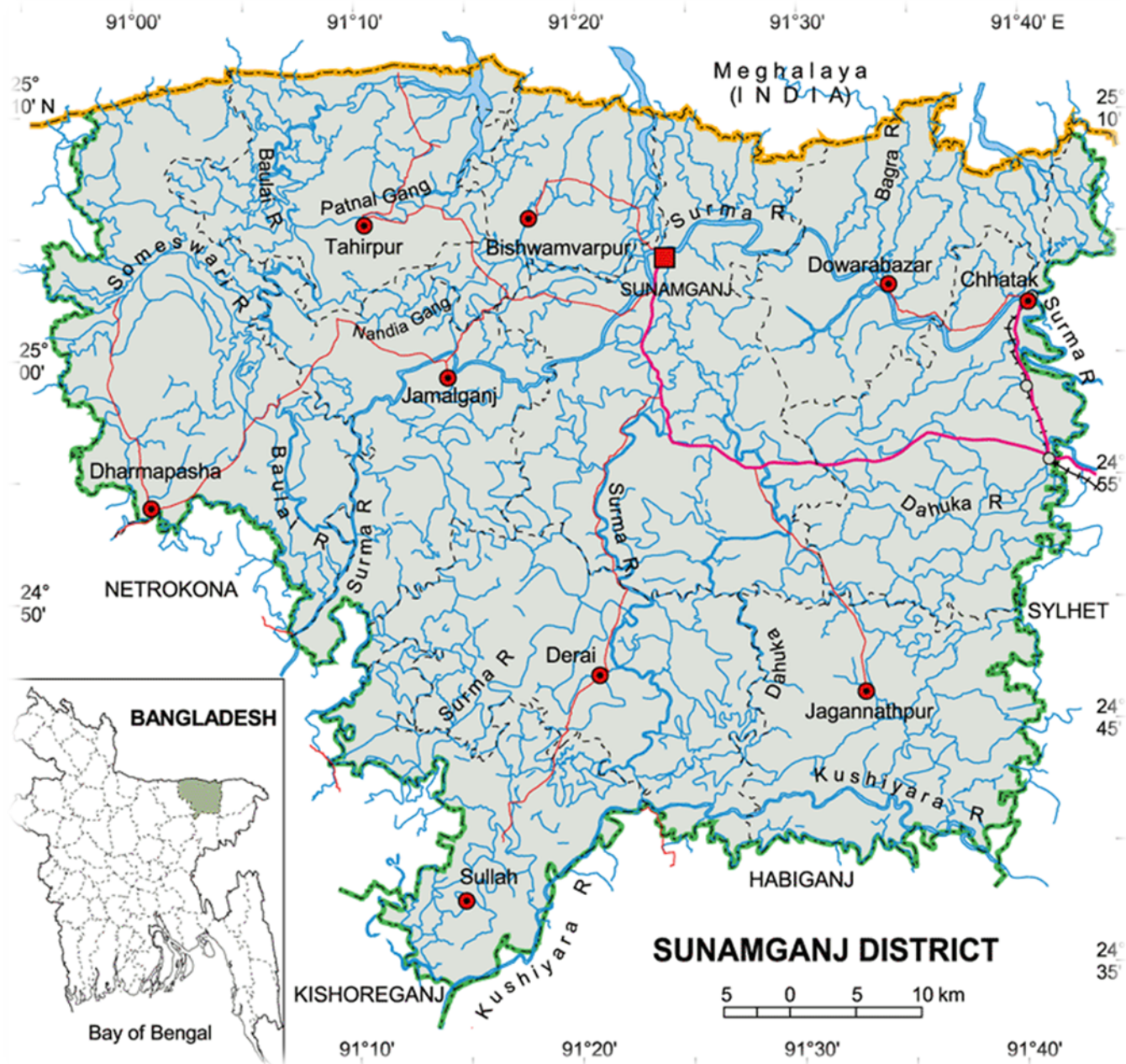
**Annual Report
July 2006 - June 2007
(Completion of Phase 1)**

**Sunamganj Community Based Resource
Management Project**

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I. Project Location Map



Upazila wise year of intervention by SCBRMP

<i>Sunamganj Sadar:</i>	2003
<i>Dakhin Sunamganj:</i>	2003
<i>Biswamvarpur:</i>	2003
<i>Jamalganj:</i>	2004
<i>Tahirpur:</i>	2005
<i>Derai:</i>	2006
<i>Sullah:</i>	2007
<i>Dowarabazar:</i>	2007
<i>Dharmapasha:</i>	2007

II. Abbreviation and Glossary

AWPB	Annual Work Plan and Budget
BARD	Bangladesh Academy for Rural Development
BARI	Bangladesh Agricultural Research Institute
<i>Beel</i>	A saucer-like depression that generally retains water throughout the year
BLRI	Bangladesh Livestock Research Institute
BMC	<i>Beel</i> management Committee
BRRI	Bangladesh Rice Research Institute
BUG	<i>Beel</i> User Group
CBRMP	Community Based Resource Management Project
CDF	Community Development Facilitator
CIRDAP	Center on Integrated Rural Development for Asia & the Pacific
CO	Credit Organization
DAE	Department of Agricultural Extension
DOF	Department of Fisheries
DLS	Department of Livestock Services
GOB	Government of Bangladesh
<i>Haor</i>	A bowl shaped depression between the natural levees of a river mostly found in the northeastern region of greater Mymensingh and Sylhet districts
HH	Household
IFAD	International Fund for Agricultural Development
IMC	Infrastructure Management Committee
IGA	Income Generation Activities
<i>Khal</i>	Canal
LCS	Labour Contracting Society
LGED	Local Government Engineering Department
MVC	Multi-purpose Village Centre
PIC	Project Implementation Committee
PRA	Participatory Rural Appraisal
SMS	Subject Matter Specialist
SO	Social Organizer

III. Foreword

With the end of year 2006-2007, we are ending the phase 1 of Sunamganj Community Based Resource Management Project (SCBRMP). The phase as well as the ending year of the phase 1 was extraordinarily meaningful to us. We came across many challenges, had to struggle in many events, got confused many times with the results, but did not leave the arena without efforts.

The project successfully achieved the targets of phase 1 trigger indicators including access to *beels* where out of 80 the project got transfer of 93 and put operation 68; in mobilizing target community under organizations achieved 1163 against 950 where women CO were 710 (more than 50%); in delivering loan from savings and from project credit line to women achieved 56% and 62% respectively against the target of 50%; in repayment rate of loan achieved 97% against the target of 90%; and finally a comprehensive monitoring system was in place to track the regular progress of the project activities. Assessing the all the MTR as well the IMED recommended that the project should proceed to phase 2.

However, in all five components, as we had successes, we had some failures as well. The failures however did not go unworthy, rather those reflected upon us with the spirit to find ways to success. The success mainly attributed to hard labour and commitment of staffs and associates.

The physical achievements of the project as well as the outputs are quite satisfactory. The outcomes as well presumed positive, but that is subject to a detail study.

Besides Mid-term Review by IFAD and UNOPS, and IMED evaluation, during the phase 1, the project underwent a total four external supervisions by UNOPS and suggested the way forward for effective interventions, and accordingly the project has taken initiative to revise the Project Proposal/proforma (PP).

With the ending of this phase, the project is entering into phase 2 with a load of completing all physical works by this phase. The most challenging issues will be to initiate CO graduation and introducing intermediary institutions for supporting the micro finance activities for better services. The *beel*-access will be another area where more cooperation and coordination will be required from partners for timely access to the *beels*, particularly from Ministry of Youth and Sports for getting timely handover of the *beels* below 20 acres.

The project has many opportunities to assist the community in searching better livelihoods scoping better management capacity, access to resources and improved technologies, credit facilities and a detail monitoring and follow-up system for supporting to achieve results.

Most encouraging part of the project was the supports that the project enjoyed in needs by the LGED high officials and the concerned division of the ministry. It made the project always motivated and committed to achieve results, and not getting worried to face any challenges.

We express our gratitude and thanks to our Ministry, Donor, Partners, Department and Staffs for their wonderful supports and efforts to make us success in work, and place our kind request to continue that support as we can move forward to achieve the ultimate goal of the project to improve the livelihoods of the poor people of Sunamganj.

Sk. Md. Mohsin
Project director
SCBRMP - LGED

1. The Project

Sunamganj Community Based Resource Management Project (SCBRMP) has been being implemented by LGED under the Local Government Division of Ministry of Local Government, Rural Development and Cooperative, with funding of IFAD. The project is for a period of 12 years (MTR revised) that started in January 2003 and will end in June 2014 by three phases. The first phase was for around 5 years that ended in June 2007, second phase is for four years ended in June 2011 and the last phase is for the rest period ended in June 2014. The time-period of phases has been revised by MTR to make the project timing more justified for effective ending. The total cost initially estimated was USD 34.3, but that has been revised by project MTR at USD29.27 million of which IFAD will provide USD 24.94 million, GOB will provide 3.68 million and the rest USD 0.65 million will be contributed by the beneficiaries.

The project designed based on IFAD's Country Strategy Opportunity Paper for Bangladesh which falls in line with the goals declared in the poverty reduction strategy paper of Bangladesh government.

1.1 Project Area and Target Group

Sunamganj, the project area, is the seventh poorest district in Bangladesh. The district divided into eleven upazilas comprising some 2 818 villages. Sunamganj has a total area of 3 670 km² and the total population is estimated at 2 million. Out of the total 349 000 rural households, 51% have no land and are wage labourers and 35% are marginal farmers owning less than 2.5 acres of land. Some 246 000 households are eligible to get benefit from the project and of which project will cover 90,000 households from nine upazilas (MTR revised), these are, Sunamganj Sadar, Dakshin (south) Sunamganj, Biswamvarpur, Jamalganj, Tahirpur, Derai, Dowarabazar, Sullah and Dharmapasha.

Rural Sunamganj is virtually one large drainage basin (*haor*). Most people live in very tight-knit communities under overcrowded conditions in elevated villages, which become islands for around six months a year when the basin is flooded. A powerful elite class exercises control over land and fisheries resources, leaving the poor seriously deprived. The cropping intensity is much lower than the national average. The lack of employment opportunities during the wet season causes men to commute other places to find employments, while women remain without means to generate income. Malnutrition and high unemployment among the majority people are very prominently visible in all upazilas in Sunamganj.

The floodplains of Sunamganj are one of the most productive fisheries in the country. But that have been being enjoyed by some influential classes. Poor fishers are unable to access into those resources by leasing for lack of organization and capital. While the single season *boro* rice is the principal crop, some short duration crops such as mustard, pulses and winter vegetables are also grown. Although production of rice in Sunamganj is surplus, yields are reasonable low. The farming system is very uncertain, and prone to flash floods from early rains. Most of the families raise livestock, but the farming systems are not integrated. Fodder for livestock is not easy to make available. Livestock is usually fed on grass in fallow lands in the dry season or through cut grass and straw, but with limited scope.

There are conflicts in resource users particularly between rice farmers and the *beels* users. Farmers want the water for irrigation in the dry season, while *beel* fishers want to drain the *beel* early for fishing. Social tensions between farmers and fishes are therefore very common in the area.

Siltation of rivers and *khals* is also a major problem in Sunamganj. Siltation leads to raised riverbeds and increased water levels and to a decrease in the water surface area during the dry season. This is causing

changes in water character and in fish production due to the shallower *beel* depths. Siltation is also affecting the dry season fish refuges and contributing to the overall decline in fish production. Enhancing fisheries in Sunamganj will require excavation of the fish habitat. The significant decline in fish production over the last 20 years can also be attributed to the current leasing system, which promotes overfishing; the deforestation of *haor* areas; and the restriction of easy migration of fish during the spawning season by harmful fishing gears and other obstructions.

1.2 Objectives and Scope

The main objectives of the project are to: (i) increase the assets and income of 90 000 households by developing self-governed grass-roots organizations to improve their access to primary resources, employment, self-employment and credit; and (ii) support the development of a institutional base to replicate the project approach in other areas of Bangladesh. The project's objectives are to be realized through financing of five components. These are:

- labour-intensive infrastructure development;
- fisheries development;
- agriculture and livestock production;
- microcredit; and
- institutional support.

As community mobilization and institution building are long processes, the project is being financed under IFAD's Flexible Lending Mechanism (FLM) to allow the project for a longer period of operation. The project will be implemented over 12 years in three phases with a pre-planned exit strategy.

The project approach is people centered attempting to address the difficulties of the communities and assisting them in searching better livelihoods. The following components are being implemented towards that end:

1.3 Components

1.3.1 Community Organization and Microfinance

The objective of this component is to deliver credit services to community organization (CO) members. At grassroots, COs have been being formed with a total target of 3000 (MTR revised) that will be completed by phase 2. COs are formed, man and woman separately, with provisions of savings and regular group meeting. Each CO comprises maximum 30 members led by two office bearers, president and manager, and an additional hand to assist the manager. The CO is run under a byelaw developed based on the values of SHG. Two categories of credits are being received by the CO members. One, against their savings and other from the project credit line against 10% security deposit. The savings therefore plays a very pivotal role in microfinance programme of the project. CO manager and president are trained by the project to maintain the books and accounts and a regular internal audit is conducted to ensure the accountability and transparency of the financial management. Primarily the CO members start to take loan against their savings and only after the CO managers demonstrate their ability to: (i) manage the credit operations; (ii) maintain high recovery rates from the savings funds; and (iii) keep proper records project loan is provided. Loans are granted for all purposes, with priority given to production, including leasing resource bases, raising nurseries, seasonal inputs for crop production, cattle fattening or milch cows, duck and poultry rearing, fish farming, emergencies and marketing. Trained activists, supported by project SMSs and the staffs from the

line ministries provide technical support to CO members. The project credit is channeled through the Bangladesh Krishi Bank (BKB) following a subsidiary loan agreement.

1.3.2 Labour Intensive Infrastructure Development

The objective of this component is to provide employment to the poorest population groups particularly during the slack period of employments. Under this component, four activities are being implemented, building village roads, constructing multipurpose village centers (MVC), installing tube-wells, and setting latrines. Except larger package of roads and constructing MVC, all other activities are being done by PIC/LCS formed by the community. The works are demand-driven. From planning to supervision and in maintenance, community participation is highly ensured. All works are done in close assistance of LGED.

1.3.3 Fisheries Development

The major objective of this component is to provide the poor fishers with access to *beels* on a sustainable basis and initiating development of all those resource bases for increased production by habitat restoration and conservation. The component has a plan of access to 300 *beels* (MTR revised) and a good number of *khals* and ponds. The managements of *beels* and *Khal* fisheries are community-based, but the ponds are managed by small group of indigent women.

The project is providing resources to enable DOF and local administration to implement the Fish Acts and educate communities in improved management of water resources through proper conservation.

Besides, under this component upazila based resource mapping, and other studies, like monitoring of incremental fish production and biodiversity and household livelihood impact, alternative IGA for fishers during slack period and fish processing & marketing study are ton done by outsourcing. Meanwhile upazila based resource mappings have been completed and in use.

1.3.4 Agriculture and Livestock Production

The objective of this component is to promote livestock and crop production to enhance the cash incomes of the poor. Given the delicate agro-ecology and the highly constrained resource base of the target population, the project has started with a cautious move. In the first few years, the project has sought proper understanding of farmers' problems and priorities through participatory interactions and trials. PRAs have been conducted by *upazila* technical teams under assistance of external experts. Once the problems identified and prioritized, solutions tried to be given by research trial and that are further been taken into extension by trainings, demonstrations and field days. This component has been being implemented with collaboration of BARI, BRRI, BLRI, DAE and DLS for initiating adaptive research trial, material development and providing training to staffs and farmers. A per-time agriculture consultant is also working in this component for providing regular backstopping supports.

1.3.5 Institutional Support

The institutional arrangements for the project are based on three important considerations: (i) limitations in staffing of the line departments in Sunamganj; (ii) severe limitations in communications, which add to the cost of delivering services to beneficiaries; and (iii) the need for effective operational scope.

In the first phase, a project management unit (PMU) in Sunamganj, field offices at each working upzila and a liaison unit in Dhaka to assist in expediting the administrative processes were set up. All project offices have sufficiently been staffed and equipped with materials for maintaining the project activities effectively, and partnerships have been established between the project and concern line departments and research institutions like, DAE, DOF, DLS, BARI, BRRI and BLRI to tap the technical services for the community.

The idea of turning the project into a semi-autonomous body (SAB) is yet to take a shape. Project review missions are much with the opinions to seek alternative than to form any SAB.

1. Executive Summary

This annual report covers the period from 1 July 2006 to 30 June 2007 and reflects the progress of total phase 1 part of the project that started in January 2003. The major event during the reporting period was Mid-term Review (MTR) of the project. The MTR has brought some significant revisions in project arrangement to make it further effective and efficient. The area coverage has been revised; staff structure has been changed; the phase period has been rearranged; *beel* numbers have been reduced from 600 to 300; project credit line has been reallocated; the numbers of target households have been reduced from 135000 to 90 000; and finally the project budget has been re-fixed from USD 34.3 million to USD 29.27 million.

The overall progress of all five components was satisfactory. The following sections are discussing that in brief.

2.1 Community Organization and Microfinance

Overall physical achievement of formation of CO, savings accumulation and credit delivery both from savings and project credit line was satisfactory over the phase 1 and during the reporting period. In all those areas performance of women COs were far better than men did. In many cases, women COs have salvaged the men COs to achieve the aggregate targets of the phase. The utilization of savings by CO members was not satisfactory. It was about 29%. However including the depositing security money for loan from project credit line the group savings was used about 64%. To assess critically a good number of COs performance were yet to at desired level. 27% COs saved by below 80% members, 11% COs attendance was below 70%, 16% COs had cash in hand above Tk 1200, 25% COs loan repayment rate was below 100%. The project is aware of the matters and closely monitoring with some specific measures like introduced Community Development Facilitators (CDF) to improve the situation.

2.2 Labour Intensive Infrastructure Development

The overall physical progress of infrastructural activities was satisfactory. Rural roads achieved the progress more than the target over the phase and during the reporting period and impacted on rural livelihoods significantly as understood discussing with the local people. Ensuring safe drinking water project has been facing problem due to arsenic problem. Around 40% tube-wells were contaminated with arsenic in water. Project has started with alternative solutions providing arsenic mitigating water filters. MVC construction could achieve the target of the phase 1 but not the target of reporting period. Over the phase, it achieved 25 out of 20 and during the reporting period only 8 were built against the target of 11. Distribution of latrine achieved the target in both reporting period and the phase. However, it was reported the hygienic practice and maintenance of the latrines were not satisfactory. Lack of awareness of the users was the problem.

2.2 Fisheries Development

The physical achievement in terms of getting transfer of *beel* from concerned ministries was satisfactory against the phase 1 target. However, the yearly access was not satisfactory upon some legal disputes and local problems along with some administrative procedural complexities. In *beel* access, these kinds of problems are quite common and considering that, the overall performance of *beel* access until the reporting period was satisfactory. Out of total 68 accessed *beels* 39 were harvested. The average catch was 286.52 kg/ha that was below the national rate of *beel* production. It is expected with further improved management

and physical development of *beel* the production will be increased. The major success of this component was establishing community management on all accessed *beels* and working in close cooperation with fisheries and other sectors. A good number of conservation campaigns were undertaken with collaboration of fisheries department and local administration to familiarize and introduce the Fish Acts in *beel* fisheries areas.

The achievement of leasing ponds was not satisfactory due to some transfer problems from concern institutions/ District Council. Over the phase, only 50 numbers of ponds were leased against 169, and during the reporting period it was 4 against the target of 110. A total 192 women were trained in fisheries and could involve in pond fish culture to raise their income.

2.3 Agriculture and Livestock Production

A good number of technologies in terms of improved variety of crops and cropping management were disseminated on demands of farmers. A total 38 numbers of different technologies were adopted by the farmers and achieved good results in maximum cases. Demonstration is another sub-component of agriculture. Different activities under agriculture, livestock and food processing were undertaken by demonstrations and having good results, many households adopted those as their additional livelihoods. In agriculture, 711 numbers of demonstrations were undertaken on field crop, tuber crop, vegetables, spices, sesbania, murta, ikor and plant nursery. There were many success stories of all those demonstrations and that have replicated by other members of the community. In livestock 823 numbers of demonstrations on cow rearing, goat/sheep rearing, duck/goose/poultry rearing, fodder cultivation, beef fattening and mini hatchery were operated and maximum of that have been replicated by the other CO members where a good number of women were involved. In food processing 529 numbers of demonstrations were undertaken on pickle preparation, sweet making, paddy preservation, rice husking, *chanachur* preparation etc and in many cases those have been taken as subsidiary source of livelihoods by the community people, particularly the women.

2.4 Major lessons learned

The core lessons learned by the project that the people are pivotal in ultimate success of the project initiatives. In case of *beel*-access, disseminating new technologies, building and maintaining roads, better credit operation, establishing good governance in CO – in all areas people capacity and participation eventually ensure the achievement of the results. Further, partnership and cooperation are largely needed to implement such complex category of project. That cooperation does not come automatically but by continuous regular interactions. In Sunamganj with many externalities, probably much cannot be done, but by priority setting, some selective interventions may come up with good results. Project should focus on those with clear plan and indicators of success.

2.5 Conclusion

The project is satisfied with its achievement. There were few failures but not as such that cannot be recovered. The outcome by project intervention is yet to assess, but assumed the results would be positive in maximum cases. The future days will be more challenging to the project with targeting of completing all physical works in a more limited time. Nevertheless, with gathered knowledge and skill the project is confident to reach the possible height of success. In achieving that, cooperation from partners and other stakeholders will be necessary and SCBRMP will do the best to acquire that. Participation of the people is central - as it has been in the project since inception and the core strength of the project to achieve sustained results lies in it.

2. Introduction

This annual report covers the fifth year of the project (1 July 2006 to 30 June 2007) which was the last year of phase 1 of the project. Along with yearly progress the report gives a view of the project performance over the phase 1 of the project.

By this time Phase 1 Review Mission (Mid-term Review) of IFAD has evaluated the progress of the project during 15 December 2006 to 5 February 2007. The mission reviewing the performance of the project has recommended that the project would proceed from phase 1 to phase 2 subject to IFAD management approval.

The format used in this reporting prescribed by the MTR, and data used has been taken from project's M&E database. The report has highlighted the progress of the development objectives as well as the outputs and activities undertaken by the project. A SWOT was exercised for all components to capture the learning gathered over the phase 1. Staffs as well as CO/BUG members, basically the leaders were participated in SWOT exercise. Besides, where applicable, CO profiles and internal audit reports have been used as the basis of many analysis and comments included in this report.

3. Highlights and key issues

The major highlighted events in the project during the reporting period were:

- ❖ concluding the first phase of the project;
- ❖ MTR/Phase review of the project jointly by IFAD and UNOPS;
- ❖ follow up mission of MTR; and
- ❖ evaluation the project performance by IMED

The IFAD/UNOPS MTR and the IMED evaluation both have shown their satisfaction on the project performance and with some revisions recommended the continuation of the project for phase 2.

The follow-up mission of MTR focused on some specific issues particularly on CO performance, group graduation and *beel* access. This mission as well put forward some recommendations for effective project implementation.

The MTR and the follow-up mission have proposed some vital changes in project structures, area coverage, time-frame, and arrangements of project implementation process. It has proposed to reduce the project working area as well as the targeted households; reorganize the staff structure and phasing down process; reschedule the CO formation plan targeting to complete within phase 2, revise the *beel* access number reducing from 600 to 300, introduce MFI as an intermediary organization for better credit operation, set a criteria for CO graduation and start it from next year.

Project reviewing the all recommendations and suggestions has developed a detail work-plan setting focuses and activities with time schedule. The work-plan marking the status is given in annex 7.

Along with others, the most challenging tasks to the project would be the revision of the project proposal according to the recommendations of Phase Revision, completing the CO formation by second phase, placing MFI in new upazila and implementing the CO graduation plan. *Beel* access, although the number has been reduced, it would not be less challenging, particularly settling some issues with Youth and Sports Ministry.

One another issue would be a strong challenge to the project in arranging safe drinking water for the community due to widespread arsenic problem in the ground water of Sunamganj area.

4. Progress towards objectives

The project has some specific development objectives. These are, mobilizing the targeted community under a specific structure and oriented them for savings and investment for generating income; developing infrastructure and involving people in construction work for increased employment and access to basic services; developing opportunities for rural poor to access into natural resources for better livelihoods; and introducing improved technologies for increased production and income for the people.

Project has done quite good during the reporting period to achieve the targeted development objectives. The purposes of all components have mostly been realized satisfactorily. A good numbers of COs were functional, sufficient amount of Savings was mobilized, a good number of households were served by infrastructures, Infrastructures built were kept operational, household reported income increased by improved infrastructures, beel resources were brought under community management and kept operational, fisheries production was increased , improved technologies were adopted by community, and productions were increased of farmers

However, to assess critically of the CO performance some failures and constraints in achieving the objectives were also observed during the reporting period. First, the utilization of loan from savings and financial and group management of COs were yet to the desired mark. Although 60% savings of COs was used by group members, only 29% of that was used for direct loan and 35% was used as security money for securing loan from BKB. According to the critical indicators, many COs were found their attendance, IOD status was not satisfactory. However, the loan recovery rate was 97%. The project was fully aware of the matter and to overcome the situation introduced CDF for close monitoring and supervision of CO activities.

Secondly, in using of sanitary latrine hygienically and ensuring arsenic free drinking water for the community project achievements were not much satisfactory. 40% tube-wells sunk by the project were found contaminated with arsenic. In case of sanitary latrine, people installed those but often were not much using those hygienic manners. Project is continuing to raise the awareness of the community people on hygienic use of latrine through informal training arranging at group level. The following table shows the achievement of the development objectives of the project:

Table 5.1 Progress towards objectives

Sl. No	Items	Unit		Project Target (MTR revised)	Yearly Status		Phase 1 Status	
					Target	Achieved	Target	Achieved
Institution:								
2	CO operational	Male	No.	1200	487	453	487	453
		Female	No.	1800	495	710	495	710
		Total	No.	3000	982	1163	982	1163
Infrastructure Development:								
1	HH served by infrastructure	Tube-wells	HH	90000	14400	15420	29460	29460
		village protection work	HH	11000	1650	900	2625	4500
		MVC	HH	40000	7700	6000	14000	18750
		Latrine	HH	70000	23067	17705	-	17705
2	Infrastructure functional	Tube wells	No.	3000	480	514	525	982
		village protection work	km.	220	33	18	52.5	90
		MVC	No.	53	11	8	20	25
		Latrine	No.	70000	23067	17705	-	17705
3	HH increased income from infrastructure works	Male	HH	-	-	811	-	4704
		Female	HH	-	-	1037	-	3136
		Total	HH	-	-	1848	-	7840
Fisheries Development:								
1	BUG functional		No.	300	24	22	93	68
2	Beel resources under improved management		No.	300	24	19	93	68
3	Fishers reported production/yield increased	Male	HH	7125	517	1609	2244	1609
		Female	HH	2375	293	120	756	120
		Total	HH	9500	800	1729	3000	1729
4	Pond fishers adopted technology (female)		HH	750	388	17	845	192
5	Water bodies operational	Beels	No.	300	24	19	93	68
		Ponds	No.	150	110	4	169	50
6	Increased fish production	Beel	No.	300	53	44	93	44
		Pond	No.	150	110	4	169	50
7	HH received increased income	Beel	HH	9500	800	1729	3000	1729
		Pond	HH	750	388	17	845	192
Agriculture & Livestock Dev:								
18	Technology selected and disseminated	Demo.	No.	-	-	15	-	38
		Research	No.	-	-	15	-	15
19	Farmers reported production/yield	Male	HH	-	-	1819	-	1995
		Female	HH	-	-	2857	-	3069

Sl. No	Items	Unit		Project Target (MTR revised)	Yearly Status		Phase 1 Status	
					Target	Achieved	Target	Achieved
	increased	Total	HH	-	-	4676	-	5064

5. Component wise Progress: Activities and Output

This section of the report discusses the output level achievements of the project components. The status of the activities is given in the prescribed AWPB along with upazila wise detail information in annex 1 & 1.1.

6.1 Community organization and micro-finance

CO and microfinance complement each other to build self-help group. All development activities in the project have been, in fact, being implemented placing the COs at center. Man and woman COs both have been being formed separately with maximum 30 members in each. During the reporting period, overall CO formation target was achieved by 98% where women CO formation was more than 100% and men CO was at 78%. The Savings accumulation by CO members was Tk 261.01 Lk which was above the target. The average savings per active CO and per member were Tk. 22 385.00 and Tk. 831.00 respectively. The outstanding of savings loan was 29% and the recovery rate was 97%. A large amount of savings around 35% was used as security money for taking loan from project credit line. Numbers of savers in both phase 1 and reporting year achieved by 100%. Loan received from savings and project by amount achieved the target, but by number of loanee from project's credit achieved only 72%. The major reason for failing to achieve the targeted numbers of loanees was as the applicants or their fathers/husbands were loan defaulters with BKB. However, the recovery rate of project loan was satisfactory, at %. Maximum loan revolved to a member for three times, and the maximum size was Tk 14000. In both periods, year and phase, the women performance was significantly better than men were.

Box: 6.1 Income generations

From an uncertainty to aspiration

Salema Begum (40) a landless with four children lives in the village Manigaon under Blimkhali union of Jamalganj Upazila. Her husband was a day laborer mainly worked in collecting and stacking sand. They could hardly manage their meal two times a day. After intervention of SCBRMP Salema joined a woman group formed in her village in 2004 and started to save money in group. It was indeed very hard to her to save, but she did it with an aim to change her lots by taking loan and investing that for better living.

She took first loan amounting to Tk 3000, and bought 400Kg of rice during fall season of market. The stock ensured food security for the family over the year and that could save a good amount of money not buying food during higher market price of that commodity. It was too hard to her to pay back the loan along with savings, but with a strong determination she could manage that. After clearing the first loan, she took second loan amounting to Tk 10000 and bought a rickshaw van for her husband. It brought a big change in their family with a regular income around Tk. 200/day. Finally, by taking third loan of Tk 14000 she bought 14 decimal of land for her own homestead. She now proudly says that she is no more a landless and hopes to continue the efforts to bring more changes in her life. She is very certain of ensuring education to her children and with full of aspiration for a better future.

Salema is very regular in CO activities and an inspiring woman for others who are struggling to bring change in their livelihoods and lives.



6.1.1 Utilization of loans

Until June 30 a total 2165 loans were distributed to CO members for investing in five major sectors, these were: agriculture, fisheries - other than *beel*, livestock, food processing and miscellanies.

Maximum loans were utilized in agriculture sectors than miscellanies and those were followed by livestock, food processing and fisheries respectively. In agriculture sector maximum numbers of loans were used for field crops, vegetables, homestead gardening, nursery raising; in fisheries for pond fish culture; in livestock for cow rearing, beef fattening, goat/sheep rearing and poultry and duck/geese rearing, in food processing for making improved sweetmeats, *chanachurs*, pickles and fish drying; and in Miscellanies for small trade, buying and plying rickshaw, boat making, ferrying boat, rice husking, craft works and net making. Except field crops and large scale vegetables productions in all sectors women used loans more than men. The following table shows a numeric picture of loan utilization by sectors and gender:

Table 6.1 Utilization of loans

Sl. No.	Sectors	Unit	Reporting Year Total			Phase 1 total		
			Men	Women	Total	Men	Women	Total
1	Agriculture	No.	1217	1573	2790	1674	2154	3828
3	Fisheries(closed)	No.	143	311	455	286	774	1060
4	Livestock	No.	1082	2321	3402	1589	3139	4728
5	Food Processing	No.	430	1008	1438	733	1507	2240
6	Miscellanies	No.	2366	3233	5599	3681	5628	9309
	Total	No.						

Box 6.2 Income generation

Minara now can dream for a secure future

Minara (40) from Manigoan village at Vhimkhali union of Jamalganj upazila. A very poor family with four children. The family had no resource as such and hardly could maintain their living on daily laboring by her husband. She joined a CO in November 2004 and it brought a great change in her family. After four months of her enrolment in CO she took a loan amounting to Tk. 4000 from savings and bought six laying geese spending Tk. 1900 and the rest Tk. 2100 she invested in rice cultivation in a leased land. By both investments they could make a profit around TK. 13000 – by selling eggs and ducklings Tk. 5000 and by rice Tk. 8000. They earned a very good return with no mortality of geese and good production of rice under close guidance of the SMS livestock and agriculture of SCBRMP, and Minara continued of rearing geese increasing its numbers and further she took loan from demonstration fund for rearing three goats and three sheeps. She succeeded again to make a good profit and it raised her confident to take more loan from project credit line to expand her investment and she did that. She took a loan of Tk. 12000 and adding with their income they leased in a land of 2.70 acre and started a small grocery shop. It went well. Presently from shop she is making a profit of Tk.1000 per day and by the rest efforts the family is expecting a net- return not less than Tk 60,000.

Once the livelihood, which was very shattered and prone to many uncertainties, now with multiple sources of income that has become stable. Minara's children are now very happy with improved food. They go to school regularly. Maria is determined to educate her children with higher education. With all success and prosperity Minara, however, feels some constraints in rearing geese and livestock and cultivating rice for unavailability of vaccine and medicine in time along with sudden attack of flood.

Otherwise, Minara can dream for a secure future with aspiration.



6.1.2 CO Management

COs performance has been being regularly assessed by monthly monitoring and half-yearly internal audit. Following the MTR recommendation project has introduced trigger indicators to assess some critical areas of CO activities to understand the CO performance. The average performance of COs was yet to reach the desirable target. The June 2007 critical monitoring of total 1163 COs came up with the following picture. 11% COs were below 70% attendance, 27% COs saved below 80% members, 16% COs were with cash in hand above Tk. 1200, 25% COs' savings loan repayment rate was below 100%, 27% COs' project loan repayment rate was below 100%. The project was fully aware of the situation and initiatives have been taken to improve the situation by close monitoring and supervision. Meanwhile CDFs have been introduced for facilitating COs in group and financial management being closely attached.



The following table shows the Upazila wise performance against the trigger indicators as of June 30 2007.

Table. 6.2 CO performance

	Indicators	S'ganj Sadar	Dakhin S'ganj	B'pur	J'ganj	T'pur	Derai	Project total
		N 305	N 217	N 271	N 195	N 123	N 52	N 1163
1.	% of COs below 70% attendance	13	14	9	10	7	4	11
2.	% of COs saved by bellow 80% member	31	31	30	20	24	4	27
3.	% of COs with cash in hand above Tk. 1200	24	25	13	7	7	4	16
4.	% of COs repayment rate below 100% of savings loan	42	24	19	16	18	14	25
5.	% of COs repayment rate below 100% of project loan	50	30	16	15	13	0	27

Besides the monthly critical assessment, an internal audit carried out for the 601 COs older than six months until September 2006. It gives a further critical picture of the CO performance. The audit observed, although the situation has been improving, many COs were not performing well. Out of 601 COs only around 50% COs could conduct their meeting by them own and keep the books and records independently. 586 members in 152 COs were with IODs of that 56 members' payment delayed by three installments. There were MODs as well amounting to Tk. 26240 with 40 loanees. A total 569 numbers of COs were found with cash in hand of that 53 COs each was with more than Tk.5000. Besides, only 201, out of 601COs could ensure 90% attendance. There were many reasons of all those failures. Particularly isolated settlements, bad communication, seasonal externalities, unavailability of bank near to COs were the main reasons for unsatisfactory performance.

The MTR noticed the situation and recommended some measures, along with others, these were revision of training to make it more focused on recovering weakness of members' group management capacity, focusing more on better governance in COs, spreading horizontally the use of savings among members, and building capacity of more members to take role in CO management. Following table shows the microfinance performance of COs during the reporting period and the phase 1. For further detail information, please see the annex 2.

Table 6.3 Microfinance performance of CO

Sl. No.	Items	Indicators	Project target (MTR revised)	Reporting Year			Phase 1		
				Target	Achieved	%	Target	Achieved	%
1	Community Organizations (COs) formed and members enrolled	CO	3000	468	460	98	982	1166	119
		male CO	1200	199	155	78	487	455	93
		Female CO	1800	269	305	113	495	711	144
		Members	90000	13144	13400	102	29460	33240	113
		Male enrolled	37421	5546	4639	84	14610	13337	91
		Female enrolled	52579	7598	8761	115	14850	19903	134
2	Savings mobilized by CO members	Total members	90000	13144	13400	102	29460	31423	107
		Male	37421	5546	4639	84	14610	12580	86
		Female	52579	7598	8761	115	14850	18843	127

Sl. No.	Items	Indicators	Project target (MTR revised)	Reporting Year			Phase 1		
				Target	Achieved	%	Target	Achieved	%
		Total savings in LTk.	2120.00	125.00	142.07	114	186.58	261.01	140
		Savings by male in LTk.	848.00	54.36	60.94	112	92.53	112.44	122
		Savings by female in LTk.	1272.00	70.64	81.13	115	94.05	148.16	158
3	Loans provided to CO members from CO Savings Funds	Total amount in LTk.	1800.00	93.50	127.11	136	52.73	183.91	349
		Amount to male in LTk.	720.00	40.28	53.77	133	26.15	79.57	304
		Amount to female in LTk.	1080.00	53.22	73.34	138	26.58	104.33	392
		Total members	20000	2230	2479	111	1890	4187	221
		Male	12000	884	1144	129	937	1862	199
		Female	8000	1346	1335	99	953	2325	244
4	COs provided credit from Project Credit Line through BKB	Total amount in LTk.	28465.00	662.51	615.43	93	701.15	868.53	124
		Amount to male in LTk.	11386.00	266.39	214.80	81	347.72	302.63	87
		Amount to female in LTk.	17079.00	396.12	400.63	101	353.43	565.93	160
		Total members	52000	13200	7798	59	17662	12696	72
		Male	20800	5470	3013	55	8759	4789	55
		Female	31200	7730	4785	62	8903	7907	89
5	CO accounts audited	Audit	19747	0	0		0	1076	
		CO	3000	600	605	101	600	605	101

Box. 6.3 Community organization

A profile of a progressive CO

Alipur Uttarpara Female CO formed in the Year 2004 with 30 members. All are from one village and belong to poor families holding farming land not more than 2.5 acre. Numbers of members remain same since it started with one occasion of drop-out of three members that was immediately filled up by new members. They have been maintaining regular weekly meeting and savings

The office bearers, Chairman, Manager of the CO have got three days group management, and accounts & book keeping training along with one day refreshers courses on assessing the needs. Besides, more than 5 members have been prepared as alternative leaders undergoing different activities like conducting meeting, assisting in writing books and records, representing CO to different activities, taking roles in social activities etc. Since inception, two elections have taken place for office bearers, but unfortunately leaderships have not been changed upon maximum members' desire to continue the existing leaderships.

All members have been trained in different need based skills that include agriculture, livestock, food processing, raising swamp tree nursery besides group management and accounts and book keeping and they have utilized that knowledge in concerned sectors and achieved quite good results in maximum cases.

The following table shows the training status of the CO members:

Sl. No.	Name of the training	Course duration(day)	Number of participants
1	Technical Training Field	1	13
2	Technical Training Centre (Agr)	1	10
3	Technical Training Centre (LS)	1	10
4	Technical Training Centre (FP)	1	10
5	Swamp Tree Nursery	3	2
6	Accounts Book Keeping	3	2
7	Leadership Development and Group Management	3	1
8	PIC training	1	5

All members have their regular weekly savings and which they started at Tk. 10 per member now increased to Tk. 25. The present savings deposit is around Tk. 58 460 and of that 56% is outstanding in field as loan and more than 25% is being used for security money for taking loan from project credit line. Meanwhile the CO have utilized project credit loan amounting to Tk. 292 000 and all numbers have meanwhile taken loan for three times. The loan ranges from Tk. 4000 to Tk. 14000. All through the time the recovery rate of loan is above 98%.

The CO received demonstration loan amounting to Tk. 19 000 and distributed that among 3 members for different improved and innovative activities, that include vegetables gardening, poultry farming and food processing. All demonstrations have achieved positive impact and replicated by other community people.

One number of tube-well has been sunk by the community by their project implementation committee. Hiring contractor, buying materials, supervising work and making payment have been done by that committee. The CO has their own assigned person to ensure the maintenance of the tubewell. The tubewell has minimum coverage of 30 households within a half Km of radius. The tube-well has been checked for arsenic and found free from arsenic contamination.

100% members have got access to sanitary latrine, and all members have been trained on hygienic use of sanitary latrine and its impacts.

All households of the CO have access to basic services being linked by rural roads. They have MVC to arrange community meeting within their union.

Their fellow feelings among themselves and their sense of dignity and confidence are vividly noticed. The CO has done a good number of community activities including contributing in selecting, constructing and maintaining the village roads, providing land for building MVC, campaigning on social causes, participating local development activities, resolving community disputes with justice etc.

They are fully aware of graduation and confident to go for that, and determined to carry on their activities until they reach their dream.

6.2 Labour intensive Infrastructure Development

The infrastructure activities have been playing a very vital role not only for the project targeted community, but the villagers as a whole. This component is building two categories of roads, RCC and block. The block-road is an innovation of the project aimed at increasing involvement of the community people in construction work with simple management and maintenance skill. It has been approached taking the advantage of locally available resources. It is less costly than RCC and benefiting the community by increased numbers of employments in construction work. It has scope to generate bulk employment during the slack period of employment and make the component more labor intensive. Presently on trial basis it has started doing around 1.5 km of road and if it be proved feasible, more roads will be built by blocks where possible considering the soil and hydrographic nature of the Sunamganj.

During the reporting period under the infrastructural component a total 65 numbers of roads were built of 90 Kms of which 88.5 kms were RCC and 1.5 kms were block roads. By these roads a total 188 villages comprising 24100 households were brought under improved communication. The component, however could not achieve the target of road building during the reporting period. Only 56% work was done. The main reason for that was contractors' negligence. However the achievement against the phase 1 target was more than 1000%. 90 Kms of roads were built against the target of 52.5 kms.

A total 514 numbers of tube wells were installed during the reporting period. The achievement was more than 100%. During phase 1 a total 982 tube-wells were installed against the target of 525. The achievement was around 187%. All the installed tube-wells were tested for arsenic and found contaminated at the rate of 40%. This is a very critical threat to this activity. Sunamganj is with wide spread arsenic problem. Project is actively thinking to seek alternatives for providing people with safe drinking water.

Out of 11, 8 MVC were constructed during the reporting period. 3 MVC could not be constructed due to unavailability of suitable land. All were in use by the communities and acting like a focal point for the community's social and economic activities. CO leaders meeting, social gathering, CO training. using by

Box 6.4 Village road

Village Road: the first priority to the villagers

' Even after a short rainfall we could not use the road, our children could not go to school for almost four to five months, we could not go to market , we had to be locked for the whole wet season, but now it is a great relax . The situation has dramatically changed, even beyond our expectation ' – reaction of a villager of Bagmara in Biswamberpur.

The village roads in Sunamganj built by SCBRMP have impacted largely on villagers. The roads have improved their economy and social status. They have got access to market along with other public facilities and children now can go to school round the year. No matter with day or night, now the villagers can travel any time while required. It has generated employments for the young people by plying rickshaw and van. Direct and timely market access with less cost has impacted on increased profit of their produces. On the one hand as it has increased the access of villagers to higher civic facilities, on the other service providers have got easy access to villagers and that has eventually benefited the both. It has observed after constructing roads many NGOs along with private merchandisers have entered the area with their services.

The community is maintaining the road. They took part in planning, implementation and supervision as well. The process of community participation in constructing the road has given a sense of ownership to the community.

A last kilometer of road has made a link of resource base with villages and villages with Upazila and finally has connected the villages with national road network. The people are now no more isolated. They are very happy with the road which had been their dream for long past years. Undoubtedly, they are benefited by roads, but how far, particularly the poor, that is subject to a study.



other service providers were being taken place in MVC round the year. By phase 1 a total 25 MVCs were built at 25 unions in 5 upazilas. The phase 1 target of constructing MVC was achieved by more than 100%.

The target of distribution and installation of ring latrine was achieved successfully. A total 17 705 latrines were installed against the target of 17 000. It observed, maximum latrines were in use, but with limited hygienic practice and poor maintenance.

The construction work for building road, MVC and installing tube-well generated employment for 7840 poor people of which 3132 were women and 4708 were men. They were engaged in work through PIC. A total 1120 PICs were formed to take part in construction works. The total work was done with extensive participation of the community. In appraisal, planning, implementation, supervision and maintenance - all stages community people actively participated under different committees and societies like IMC, PIC and LCS. Women were actively participated being members of all those committees.

The following table shows the outputs achieved during the reporting period and the phase 1, and further detail Upazila-wise progress is given in annex 1.1.

Table 6.4 Infrastructure performance

Sl. No.	Items	Indicators	Project target (MTR revised)	Reporting Year			1 st . Phase		
				Target	Achieved	%	Target	Achieved	%
1	No. of IMC, PIC & LCS formed	IMC	273	41	37	90	114	120	105
		PIC	3220	578	580	100	1094	1120	102
		LCS							
2	IMC, PIC and LCS members trained	IMC members	2450	369	333	90	1026	1080	105
		PIC members	16000	2890	2900	100	5470	5600	102
		LCS members	-	-	-	-	-	-	-
3	No. of poor engaged/worked in labour intensive construction works	Total members	-	-	1848	-	0	7840	-
		Male	-	-	811	-	0	4708	-
		Female	-	-	1037	-	0	3132	-
4	No. of Tube-wells installed and tested for arsenic	Installed	3000	480	514	107	525	982	187
		Arsenic free	3000					590	
		Beneficiaries	90000	14400	15420	107	29460	29460	100
5	Village road constructed	Km	220	33	18	56	52.50	90	172
		no.	220	0	20		0	65	
6	MVC constructed	no.	53	11	8	73	20	25	125
7	Latrine installed	no.	70000	17000	17705	104	17000	17705	104

6.3 Fisheries Development

Beel fisheries is the most challenging part of the project. The project has an ultimate plan of access to 300 *beels* of which 84 are above 20 acre and the rest are below 20. The phase 1 target of the project was to get access to 93 *beels* (22 are above 20 acre and 71 are below 20 acre) from Ministry of land and Ministry of Youth and Sports respectively. Meanwhile the transfer of *beels* from concern ministry has been achieved but access to community ensured only by 68 *beels* of which 15 were above 20 acre and 53 were below 20. Phase-wise *beel* transfer scheme and achievement during the phase 1 are given in the following tables:

Table 6.5 Beel access schedule

SL No	Upazilla	Activities Started	Beel Handed over Phase 1			Beel hand over Target Phase 2 & 3			Project Total		
		Fiscal Year	>20 acre	<20 acre	Total	>20 acre	<20 acre	Total	>20 acre	<20 acre	Total
1	2	3	4	5	6=(4+5)	7	8	9=(7+8)	10	11	12=(6+9)
1	Sunamgonj Sadar	2003-4	2	24	26	5	14	19	7	38	45
2	South Sunamgonj	2003-4	6	22	28	3	14	17	9	36	45
3	Biswamberpur	2003-4	2	11	13	4	13	17	6	24	30
4	Jamalganj	2004-5	3	7	10	7	23	30	10	30	40
5	Tahirpur	2005-6	5	7	12	7	11	18	12	18	30
6	Dera	2006-7	4	0	4	8	23	31	12	23	35
7	Sulla	2007-8	0	0	0	10	15	25	10	15	25
8	Duarabazar	2007-8	0	0	0	10	15	25	10	15	25
9	Dharmapasha	2007-8	0	0	0	10	15	25	10	15	25
Total			22	71	93	64	143	207	86	214	300

Table 6.5.1 Achievement up to phase 1

SL No	Upazilla	Activities Started	Beel Handed over target Phase 1			Beel hand over Achievement Phase 1		
		Fiscal Year	>20 acre	<20 acre	Total	>20 acre	<20 acre	Total
1	2	3	4	5	6=(4+5)	7	8	9=(7+8)
1	Sunamgonj Sadar	2003-4	2	24	26	2	14	16
2	South Sunamgonj	2003-4	6	22	28	6	19	25
3	Biswamberpur	2003-4	2	11	13	2	9	11
4	Jamalganj	2004-5	3	7	10	0	7	7
5	Tahirpur	2005-6	5	7	12	2	4	6
6	Dera	2006-7	4	0	4	3	0	3
Total			22	71	93	15	53	68

According to *beel* leasing calendar project approached to access for 73 *beels* during the phase 1, but due to some disputes and social causes only 68 *beels* could be accessed. Out of 8 non-accessed *beels*, two could not be accessed due to social problems, one found better be used for agricultural purpose due to excessive siltation, and the rest two *beels* went to court due to some disputes. The following table shows the status of the non-accessed *beels*:

Table 6.6 Problems in *beel* access

Name of <i>beel</i> and Location	Size of <i>Beel</i>	Nature of constraints in access	Remarks
Gozaria nodhi Jolmohal , Sunamgonj Sadar	> 20 acre	Writ petition filed by previous lessee	Project prepared as a added party and monitoring the situation
Hekkani <i>Beel</i> o Kara, South Sunamgonj	<20 acre	Forgone to society	UNO has processed to rectify the transfer
Layek Potir Duba, Biswamberpur	<20 acre	Locally disputed	Community tryinh to det access of the <i>beel</i>
Jani <i>Beel</i> , Jamalgonj	<20 acre	Writ petition filed by previous lessee	Recently cleared in favor of SCBRMP
Lomba <i>Beel</i> o Gol <i>Beel</i> , Jamalgonj	<20 acre	Writ petition filed by previous lessee	Recently cleared in favor of SCBRMP
Hamhamier <i>Beel</i> , Tahirpur	> 20 acre	Totally transferred to agricultural land and being used as paddy field	District administration processing to exclude it from SDCBRMP <i>beel</i> access list
Boro Kolar Dubi, Tahirpur	<20 acre	Locally disputed	Community trying to get access
Moro Medi <i>Beel</i> , Derai	> 20 acre	Writ petition filed by previous lessee	Cleared by court in favor of SCBRMP, now under disposal of DC

Beel access undertook in six upazilas. The detail upazila-wise *beel* access so far achieved by phase 1 is given below.

Table 6.7 *Beel* access

Name of Upazila	1412 (2005-06)	1413 (2006-07)	Total
Sunamganj Sadar	2	14	16
Dakhin Sunamganj	8	17	25
Biswamvarpur	3	8	11
Jamalganj	2	5	7
Tahirpur	0	6	6
Derai	0	3	3
Total	16	42	68

6.3.1 *Beel* User Group

A total 68 BUGs formed comprising 2430 members. Average number of members per *beel* per hector was 4.24. The BUG members were mostly fishers. Few non-fisher who have been included in BUG have significant relationship with the *beel* resources. Maximum of them are poor and their livelihoods are largely dependent on *beel*, like using water for agricultural activities. The women enrolments in BUG were around 11.81 %. The project has a target to raise this rate to 30%.

The BUG functioned under byelaws and governed by an executive committee called *Beel* management Committee (BMC). The BMC comprised seven to nine members with one chairperson, one secretary and one cashier. They have savings and maintain a set of books to maintain proper accounts and records to ensure a transparent management system.

Table 6.8 The fisher and non-fisher and women status in BUG

Name of Upazila	Fisherman	Non-fishers	Women	Total
Sunamgonj Sadar	320	101	86	507
South Sunamgonj	508	265	49	822
Biswamberpur	184	98	83	365
Jamalganj	153	58	15	226
Tahirpur	214	12	41	267
Derai	210	20	13	243
Total	1589	554	287	2430

6.3.2 Beel Fishing

Out of 68 accessed *beels* 55 *beels* underwent fishing and of that 16 *beels* were harvested for second time and 39 for once. *Beels* were harvested by group fishing during the pick season of harvest. No subsistence fishing was in practice. No dewatering was allowed for fishing and usually four types (Seine net, Push net, Lift net etc.) of gears were used in fishing. In most cases BUG members themselves got involved in fishing.

Stocking was not much practiced in SCBRMP *beel* fisheries. Only two *beels* were stocked, one at Sadar and another one at Biswamberpur Upazilas. The BUG members of stocking *beels* were trained on stocking and rearing fish. The average production of those two *beels* was around 675.59kg/hect. It was far lower than the expected production. The project has a target to raise the production more than 1000kg/ha of stocked *beels*.

Table 6.9 Fishing status by terms

Name of Upazila	2 times	1 time	Newly accessed, not yet harvested	Total accessed <i>beels</i>
Sunamgonj Sadar	2	11	3	13
South Sunamgonj	8	13	4	22
Biswamberpur	3	6	2	9
Jamalganj	2	3	2	5
Tahirpur	0	4	2	4
Derai	0	2	1	2
Total	16	39	13	68

The total production of first year was 61.57 mt. The average catch was 286.52 kg/hect. The production increased of the *beels* harvested for second time. It was assumed the production increased due to better conservation and caretaking. To increase production the community took different measures like restricting catch at a particular time, planting trees, guarding and so on. The project as well undertook some *beel* development initiatives like re-excavation, plantation etc. Project has a target to raise the *beel* production to 750kg/hect which is more than the national target of 601kg/ha (DoF).

Apart from above activities in collaboration with local administration and fisheries department project initiated yearly campaign of *beel* conservation through raising awareness of the community about better conservation and prohibiting usages of illegal gears. During the reporting period some 44 awareness campaigns and 105 mobile courts were initiated at different fisheries strategic areas of Sunamganj.

The project was yet to set fish sanctuary, but it was in process. It is decided to promote more than one sanctuary per *beel* and harvest some of those keeping one untouched by rotation.

The BUG members made an average benefit from catch around Tk 961.02 each. Benefit increased from the *beels* harvested for the second time with increased production. The maximum benefit made by one

individual BUG member was around Tk. 7000.00. Few newly accessed *beels* were yet to give benefit to members, but that would benefit them in future years following proper management and conservation. The following table shows the production and benefit made by the BUG members.

Table 6.10 *Beel* production

Name of Upazilla	Total Kg	Total taka	Benefit distributed
Sunamgonj Sadar	4892	799315	293828.00
South Sunamgonj	41298	2802861	877172.00
Biswamberpur	5066	339278	97500.00
Jamalganj	3972	233434	140226.00
Tahirpur	3102	158638	89000.00
Derai	2727	163620	87000.00
Total	61057	4497146	1584726.00

The overall outputs of the fisheries components during the reporting year and phase 1 are given in the following table and for further upazila wise detail information of *beel* performance, please see the annex 4.

Table 6.11 Fisheries performance

Sl. No.	Items	Indicators	Project target (MTR revised)	Reporting Year			Phase 1		
				Target	Achieved	%	Target	Achieved	%
1	<i>Beel</i> developed/ excavated	no.	300	41	33	80	93	55	59
		Acres	4000	670.00	545.00	81	1235.00	809.85	66
2	Khal excavated/re-excavated	no.	33	8	3	38	8	3	38
		Km.	33	11.5	7.7	67	2.00	7.70	385
3	BUG formed and the members enrolled	BUG	300	24	22	92	93	68	73
		BUG members	9500	800	1133	142	3000	2272	76
		Women in BUG	2375	283	110	39	756	186	25
4	<i>Beel</i> accessed by BUG	no.	300	24	19	79	93	68	73
		Acres	4000	392.00	350.00	89	1235.00	1111.64	90
5	Ponds excavated/ re-excavated	no.	150	110	4	4	169	50	30
		Acres	37	27.21	1.00	4	42.25	17.80	42
		Indigent women	750	388	17	4	845	192	23
6	Promotional materials developed and disseminated	Village	450	137	26	19	225	105	47
7	Conservation campaign undertaken	no.	1200	77	55	71	168	145	86
8	<i>Beel</i> harvested	no.	300	53	44	83	93	44	47

Community Based Beel Fisheries Management Tedala Huglia Chatol Beel

Tedala Hugliya Chatol Beel is situated in Dakhin Sunamgonj upazilla of Sunamgonj district. It covers an area of 53.40 acre and belong to one of the largest water system namely Dakhar Haor in northeast floodplain. Its capture area for fisheries is around 23.40 acres and the rest 30.00 acres land is used for agricultural activities specifically for boro rice cultivation. This Beel was transferred to CBRMP on 15 March 2006 and community got access on 1 June 2006.

The BUG of this beel has 40 members of them 14 are fulltime fishers, 16 are part-time and 10 are non fishers but they largely depend on beel water for agricultural activities. The BUG has no women members. It has an executive board of 9 members who have been elected by selection of BUG members. The BMC leads the BUG following a bye-law developed upon their consensus and experts opinions. They sit for regular monthly meeting and their attendance is satisfactory with regular savings.

The leaders have received training on accounts & book keeping, and leadership development & group management. They maintain six books for keeping different records and all financial transactions are maintained by a BUG bank accounts. A profile is maintained for the beel which is updated every year to understand the statues of the BUG performance.

The beel has gone for harvest once and according to the beel profile the status of that is given in the table below:

Sl.No	Production			Expenditure	
	Name of species (local name)	Total Kg.	Tk/kg	Tk.	Item
1	Mola, ,Gutum,cheng, Bujuri, Batasi, Baila , mrigal, lata, Baim,Gulsha, Rohu, Carpio	3466	63.30	219407.00	Lease value
2	Kangla (Foli)	252	47.97	12090.00	Khata
3	Shol ,	1080	90.93	99472.00	Boat and Net
4	Kakila	463	80.19	37130.00	Guarding
5	Aire	220	148.45	32660.00	Office management
6	Bheda	72	51.25	3690.00	Fishing coast
7	Boal	496	107.41	53280.00	Labour cost to BUG
8	Caliboush	29	86.89	2520.00	members
9	Catla	30	72.66	2180.00	Community activities
10	Shing, Magur ,	15	153.00	2300.00	Others
11	Puti	5325	56.41	300435.00	
12	Chanda	1758	28.23	49780.00	
13	Tengra	1321	61.22	80880.00	
14	Koi	84	285.47	23980.00	
15	Gozar	487	104.74	51010.00	
16	Ichha	36	16.11	580.00	
17	Chapila	586	61.51	36050.00	
18	Pabda	2	175.00	350.00	
19	Kholisha	28	72.5	2030.00	
		15752	64.11	1009824.00	
					635336.00

The table shows the prices of different species. It varies with market demands. The price of small indigenous fish like punti, veda, Mola, Gutum and Chang are sold at low price than other varieties. The total sale of 2006-2007 harvest of that beel was Tk 1009824.00 against 15752Kgs of fish. The average price per kg fish was Tk 64.11. Deducting the all expenses BUG could make a profit of Tk 502400.00. The profit was distributed among the BUG members and they got Tk 12560.00 each. BUG members who gave labour during harvesting earned more income.



The BUG members received their profit from beel harvest distributed in presence of district fisheries officer, executive engineer of LGED, Sunamganj and other SCBRMP officials, 19/3/2007

The beel underwent development activities according to a yearly development plan drawn by the BUG members consulting with experts. Each beel has a plan book for yearly development activities. Mainly through PRA the beel users, other villagers, CBRMP staff, consultants and fisheries official prepare an integrated plan for beel development. The development activities comprise, earth work, plantation, setting fish sanctuary, Brush piles etc.

During the reporting period a total 556607.08 cft (Taka – 833160.00) earth work was done engaging some 4564 labour-days. A total 423 poor people were employed in earth work under LCS and each of them earned average Tk 1906.00 during 26 days of work in a range of Tk.1050.00 to 3700.0.

The BUG has a plan to plant swap trees in beel and bringing the land under Boro cultivation during the season. Apart from that, BUG is planning to include women in BUG. Demarcation is the main pillar of successful beel management. In Tedala it has yet partially been done and by next year BUG has a plan to complete the rest.

Community based beel management has brought a big changed in beel management. Yet the approach has some limitations but the BUG determines, by 'learning and doing' that will be overcome and the management will be more efficient. The BUG people are confident to become more organized and with gaining further capacity they can establish a sustainable management for beel fisheries.

6.4 Agriculture and Livestock Production

This component consists of four major activities, agriculture, livestock and food processing. The activities started following a need assessment done by PRA and have been being implemented with partnership with BARI, BRRI, BLRI, DAE and DLS. Meanwhile the component has carried out a few research trials, training and demonstrations for promoting agriculture and livestock through introducing improved crops and cropping managements. In adding values to produces, the food processing as well has contributed to benefitting the community to a large scale.

6.4.1 Agriculture

The bio-physical setting of Sunamganj has made it a single season cultivating area. Winter crops dominate the whole agricultural activities with major threat of early rain and flush flood. Project, in partnership with BARI, BRRI and DAE, has been trying to find scopes with particular thrust on intensifying and diversifying of crops and cropping pattern in project area.

Project has approached with appropriate adaptive research trial and demonstration to introduce promising crop-varieties both for Rabi and Kharf I and been motivating people to go large scale cultivation with successful crop. There is a particular target to capture the fallow land by agricultural activities and increase production and income of the targeted community as well as other farmers.

The project during phase 1 introduced a good number of crops including cereal, vegetable, pulse, oil seeds, and spices. By the reporting year PVS and baby trial of early variety of boro rice were undertaken in five upazilas. Improved varieties of T.Aman were also been taken into PVS trial. Besides other than rice for Rabi season 12 numbers of varieties trialed during 2005-06 that included mustard, wheat, maize, potato, sweet gourd, onion, chickpea, sesame, linseed, lentil, grass pea and mungbean and for Kharif I stem amaranth, Indian spinach, okra, panikachu, mungbean, turmeric, ginger, brinjal, red amaranth and knagkong. Further, examining the results of the trials and farmers interest in reporting year few selected Rabi and Kharif I crops were taken into adaptive research. These were for Rabi, mustard, wheat, potato, sweet gourd, onion, chickpea, sesame and mungbean, and for Karif I stem amaranth, okra, panikachu, mungbean, turmeric, brnjal, red amaranth and knagkong.

Project is planning to shift from trial to demonstration and piloting for large-scale production of potential crop-varieties. By this time few varieties have come out with outstanding performance and that can be selected for that. These are:

Rice: BARI Dhan 27, 45, 41 and 46
Mustard: Bari Sharisha 9
Wheat: Shatabdi
Pulse: BARI Mungbean 5 and 6



Showing production (*Latiraz*) by farmer, Biswamvarpur, Sunamganj

Box. 6.5 New crop

Technology for better livelihood

Shamsul Huda (53) from Nalua village at Surma union in Sunamganj Sadar upazila is a poor farmer with a negligible amount of land. The family lives hand to mouth with a total 10 members.

In late 2004 Shamsul joined a CO formed in his village and participated some training in promoting improved variety of agricultural product with better management. He was selected for an trial of *Latiraz* in 4 decimal of land and following the advice of improved management he could produce 333 Kg of Panikachu (*Latiraz*) of which the market price was Tk.15000 and deducting the production cost of Tk. 400 he could make a net profit of Tk. 1100. Being encourages by the successful production and good income following year Shamsul went to cultivate *Latiraz* in more land and earned similar profit. *Latiraz* was a new improved vegetables variety in Sunamganj district introduced by SCBRMP through BARI.

The new technology has largely improved his living condition. His family is now with good income and a dream of better future.

Shamsul having training and credit support from CO has a plan to lease-in fallow land and go for production with different new improved varieties which have high market value

Being attracted by the success of Shamsul, many poor farmers are also planning to take lease of fallow land during the period of April to August and cultivate improved variety of vegetable with improved management for increased income and better living.

Performance of some potential crops under taken adaptive research by Project with collaboration of BARI and BIRRI.

Table 6.12 Agriculture production

Sl.No.	Name of crop/variety	Average production (kg/ha) 2006-07	National average production (kg/ha) 2006 -07	% increased
	Boro rice hyv	4050	3500	13.58
2.	Transplanted Aman hyv	4500	3500	22.22
3.	Sesame	860	600	30.23
4.	Maize	4897	4000	18.32
5.	Wheat	2401	2230	7.12
6.	Onion	6998	4176	40.33
7.	Chickpea	1000	729	27.10
8.	Mungbean	944	618	34.53
9.	Black gram	987	769	22.09
10.	Linseed	1103	625	43.34
11.	Potato	16016	11400	28.82
12.	Sweet gourd	8916	8500	4.67
13.	Brinjal	28000	25000	10.72

Besides the adaptive research project had some other potential agricultural activities these were raising nursery of fruit trees, timber and swamp trees and regenerating swap forestry in *haor* area. A total 33 numbers of nurseries have been promoted meanwhile where 24 numbers of different kinds of trees have been raised. All nurseries have been being operated by women CO members who were sufficiently trained with assistance of DAE and forest department.

6.4.2 Livestock

Livestock has been being implemented under agriculture component. The major activities include: demonstration, vaccination, treatment and developing para-vet from local community people.

Demonstrations initiated on medium scale broiler and layer farming, beef fattening, goat/sheep rearing, cow rearing, duck rearing, mini hatchery (based on rice husk) and pigeon rearing.

The following table shows the progress of the demonstration under livestock for the phase 1 total and during the reporting period

Table 6.13 Livestock demonstration

Sl No.	Activity	Number of demonstrations						
		Sadar	Dakhin S'ganj	B'pur	J'gonj	T'pur	Derai	Total
1	Cow rearing	85	75	75	81	48	15	379
	Goat rearing	24	5	18		9	5	61
3	Duck rearing/farm	8	24	5	15	6	4	62
4	Poultry farming	10	14	18	-	-	-	42
5	Goose farming	2	-	1	-	-	1	4
6	Pigeon farming	0	-	2	-	-	1	3
7	Fodder cultivation	-	-	2	-	-	-	2
8	Sheep farming	2	5	11	35		3	56
9	Beef fatening	64	32	80	12	16	3	207
10	Mini hatchery	3	-	-	-	-	1	4
11	Layer farm (poultry)	2	-	-	-	1	-	3
	Total							

Under livestock activities few para-vet have been developed with assistance of DLS. The successful trainees on para-vets were provided with a full set of tools as they can go in practice and assist the community people in improved rearing of livestock and poultry birds with necessary advices and essential treatments. The par-vets have been providing the services against some fees and out of 111, 47 functioning in 6 Upazilas. They were doing very well and the fully active para-vets were making an income more than Tk 5000 per month. It was however observed, in many cases the para-vets felt limitation to advise the client properly. There were some drops-out of the para-vets occurred following their preoccupations in other livelihoods.

6.4.3 Food processing

Food processing is another activity implemented under agriculture component. The objective of the activity is to develop the skill of the farmers to bring diversity in processing techniques and add value to their products. A good number of processing activities were undertaken backed by training, demonstration, and field days. Many participants benefited by the training and demonstrations, and improved their livelihoods.

The following table shows the progress of the demonstration of phase 1 total and during the reporting period.

Table 6.14 Food processing demonstration

Sl No.	Activity	Number of demonstration in different upazilas						Total
		Sadar	S. S'ganj	B'pur	J'gonj	T'pur	Dera	
1	Sweet preparation	12	16	32	9	5	11	85
2	Pickle preparation	6	10	15				31
3	Dry fish preparation	5	1	3	12	14	4	39
4	Puffed rice	44	26	68	18	24		180
5	Snacks preparation	4	3	1	6	9		23
6	Paddy preservation	10	12	6	27	1		56
7	Rice husking	45	28			1		74
8	Sweet curd preparation		6					6
9	Prep. of chanachur/cack	5	3	15	12			35
Total		131	105	140	84	54	15	529

Box 6.6 Improved food processing

Hafsa has become a trade-name in local sweetmeat market with her skill and approach

Hafsa, 26, from Betagora village at Dhonpur union of Biswamberpur has been engaged in making sweetmeat as their major source of income. She and her husband both work together on it. The daily earning by that was not as such, only Tk. 75 to Tk.100 and could hardly meet the subsistence needs. They were very frustrated with no alternatives to make their living better. But the situation changed with her enrolment in CO formed by SCBRMP in July 2006. The SMS food processing came forward to assist Hafsa. He called her to join a demonstration course on sweetmeat processing and that training brought a change in her livelihood. With better skill of producing different items and for hygienic process of processing the products make her popular in sweet market. She takes a loan of Tk.4000 from CO savings fund and invests that amount in her sweet producing business. It makes a big change in her income. By a daily investment of Tk. 700 the gross income comes around Tk. 1000. Net profit stands Tk.300 per day. The family is now very happy and planning to expand their business by taking a bigger loan from project credit line and opening a shop in the local market where her husband can sell the product for more income.

Hafsa yet observes some problems in her business. One is the business has a slack period of 3 months and another she lacks the packaging skill for preserving some of the products. She is planning to seek assistance from the project to learn the packaging skill and actively thinking for another additional livelihood to combat the slack period.



6.4.4 Material development

Under this component, a good number of technology extension materials were developed based on the field experiences and lesson learned. A total 20 materials developed on agriculture and fishers during the first phase and among that 14 were developed during the reporting period.

Table 6.15 Agriculture and Livestock performance

Sl. No.	Items	Indicators	Project target (MTR revised)	Reporting Year			Phase 1		
				Target	Achieved	%	Target	Achieved	%
1	Research/trial undertaken and technology/varieties selected by the community	Research/Trial	128	40	40	100	56	40	71
		Technology/varieties		-	15		-	15	
2	Demonstrations under taken and technology/varieties adopted by the community	Demonstrations	7956	1215	1389	114	2196	2063	94
		Technology/varieties rep		-	15	-		38	
		Beneficiaries	7956	1215	1389	114	2196	2063	94
3	Village activist/advanced farmers trained	Activist/advance farmers	1432	50	41	82	1271	1272	100
		Able to implement training	358	12	11	92	500	318	64
4	Vaccine campaign conducted	Vaccine campaign	883	120	85	71	-	191	
		Livestock/poultry vaccinated		-	4188	-		40662	
5	Promotional materials developed and disseminated	Villages	225	30	25	83	225	589	262

6.5 Institutional support

Project tried its best to recruit quality staffs and continued its efforts to enrich their skill by ensuring different training, interactions and exposures. Trainings were arranged by project itself and sent staffs to other training institutions as well. The training provided to staffs include:

- induction training for new staffs;
- self-help group management;
- microfinance management;
- Development communications
- Participatory need assessment skill;
- PRA tools and practices;
- training of Trainers; and
- Gender mainstreaming

Offices were set in all operated upazilas being equipped with necessary staffs and equipments, and put those operational under an accountable management that was reviewed by a regular monitoring system. The project has introduced a policy to give priority to recruit women and ensuring a congenial environment as

they can work with confidence and enthusiasm. Although the numbers of women staffs were very low comparing with men, the numbers have been slowly increasing.

The project has been maintaining very good partnership with line departments and other national and international institutions. In partnership with CIRDAP and BARD under SCOPE support the project strength has remarkably increased to promote grassroots institution. The following table shows the project staff status as of 30 June 2007.

Table 6.16 Staff status

Sl. No.	Office	Staff Position	Project total (MTR revised) (No.)	Phase 1 Provision	Status as of 30 June 2007		
					Male	Female	Total
1	PMU	Senior Officials	10	7	9	0	9
		Assistants	10	4	7	1	8
		Support Staff	9	9	7	1	8
		Others	0	0	0	1	1
PMU Total			29	20	19	3	22
2	Dhaka LO	Senior Officials	1	1	0	1	1
		Assistants	1	1	1	0	1
		Support Staff	1	1	1	0	1
		Others	0	0	0	0	0
Dhaka LO Total			3	3	2	1	3
3	Upazila	Senior Upazila Project Manager	9	5	5	0	5
		Subject Matter Socialists	46	24	21	5	26
		Social Organizers	77	30	27	3	30
		Sub Assistant Engineer	11	0	0	0	0
		Credit Staff	18	10	8	0	8
		Field Staff (CDF+AF)	156	50	28	9	37
		Assistants	18	9	7	1	8
		Support Staff	9	5	4	1	5
		Others	0	0	4	2	6
Upazila Total			344	133	104	21	125
Project Total			376	156	125	25	150

6. Training and Workshop

Training plays the key role in building capacity of the staffs as well as CO members and extending knowledge and skill to adopt new technologies.

During the reporting period and in phase 1 trainings were provided in different subjects at different duration for all components. The major trainings provided to CO members were in:

- accounts and Book keeping;
- leadership development and group management;
- technical training Field;
- technical training Center;

- activist development in:
 - agriculture,
 - livestock,
 - food Processing,
 - health;
- fisheries development

Accounts & bookkeeping and Leadership development & group management trainings were for CO leaders. Technical training for field and center were for general members and these were in fact designed for screening potential farmers selecting for activists. Activist trainings were relatively lengthy course targeted at developing para-extensionists. Training given for agriculture for 6 days, food processing for 6 days, livestock for 12 days and health for 12 days. Activist on health newly introduced during the reporting period and only one batch of 23 activists, all women, received that training.

For fishers component training were provided for one day in resource conservation, one day in fish sanctuary, one day in swap tree plantation and four days in *beel* re-excavation.

Refresher trainings were provided to all activists and CO leaders in respective fields as per the needs.

Besides, at CO level informal training was given by concerned SO and CDF on 22 development issues through a series of discussion.

Apart from above, training was provided to partner's organization, particularly the bank staffs involved in loan operations.

Project initiated a good number of workshops. Few were regular on lessons sharing, planning and reviewing the progress; others were on some issue based. A total 15 workshops were arranged during the first phase of the project and of which 5 were held during the reporting period. The following table gives a summary of the training status and further detail please see annex 1.1.

Table 7.1 Training status

Sl. No.	Areas	Indicator		Project target (MTR revised)	Reporting year			phase 1 total		
					Target	Achieved	%	Target	Achieved	%
1	Institutional Development	# of Training		58	3	1	33	32	7	22
		Recipients	M		-	17			128	
			F		-	4			19	
			T	864	85	21	25	137	147	107
2	Infrastructure Development	# of Training		284	619	617	99	1267	1240	98
		Recipients	M							
			F							
			T	5046	3259	3233	99	-	6680	-
3	Fisheries Development	# of Training		922	287	76	26	289	78	27
		Recipients	M			583			626	
			F			27			28	
			T	17218	2049	610	30	2065	654	32

4	Agriculture and Livestock Development	# of Training		1805	206	418	203	388	658	170
		Recipients	M			3667			6732	
			F			6899			11688	
			T	45713	6982	10566	151	11714	18420	157
5	Micro Credit	# of Training		2606	92	120	130	204	234	115
		Recipients	M			946			2038	
			F			1911			3197	
			T	56862	2140	2857	134	4083	5235	128
6	Non formal	# of Training		39000	5040	6893	137		9592	
		Recipients	M			60608			85633	
			F			91962			125462	
			T	117000 0	10080 0	152570	151		211095	

Training in fisheries could not achieve due to delayed access to *beels*. At institutional part of the training the training duration was revised and extended by days to make it more effective, therefore in the progress although the number against the target gives less figure, the achievement was satisfactory and worthwhile.

The impact of training for CO members particularly of bookkeeping and leadership development, developing livestock activist and fisheries, and informal training were reasonably good.

MTR reviewed the training and recommended some changes to make it more effective and following that a revised training plan will be followed from next year. Particularly instead of developing activist, other than in livestock, approach will be taken to train more farmers under new modules.

7. Gender

Gender development could not be mainstreamed in project and might be it cannot be done as such considering the nature of the project activities. However, a clear understanding on Gender and Development in project and CO members should be established. Following MTR the project is planning to recruit a gender consultant to work in this area with special focus on gender development.

The project meanwhile has trained 12 focal point staffs in gender mainstreaming with the attempt to sensitize others in the project and assist in project planning and implementation to promote gender to a better extent.

8. Monitoring and Evaluation

The project monitoring was carried out with existing system and no study was carried out except RIMS base line. Project activities were monitored monthly, quarterly and yearly basis. During the reporting period a detail AWBP has been introduced being guided by IFAD based on the project logframe (annex 9). For project planning and monitoring that has now been working as the base.

Following the MTR recommendations, computer based data management system has been introduced for CO and BUG with the scope of filtering the trigger indicators to analyze the CO and BUG performance more critically.

Internal audit of CO and BUG have been done up to September 2006 and it was due for the following six months period, but that could not be done and it has been planned to do the next covering the period from 1 October 2006 to 30 June 2007.

COs baseline profiles have been completed of all COs formed until the reporting year. But yearly study to assess the changes comparing the baseline and updated profiles could not be carried out.

The project has been maintaining regular reporting with different departments including IMED and concern ministries. With IFAD it has been maintained reporting on half-yearly basis with RIMS format supplied by IFAD.

This yearly report is being produced very late following some preoccupations as well as staff shortage in M&E section. Following the revision recommended by MTR the section would be reorganized and equipped with staffs as well as MIS assistance to overcome that limitation.

9. Financial Status

10.1 Component wise project expenditure

The overall financial performance of the project both over the first phase and during the reporting period was satisfactory except in few areas like fisheries and other. Due to early rain and some *beel* access problem the development activities in *beel* could not be done as per the target. Under the other head, only CD-VAT against vehicles was paid, otherwise no other expenditure occurred under that head.

Table 10.1 Project expenditure

(Tk. in Lac)

Sl. No.	Components	Project Target (MTR revised) Tk.	Reporting Year			Phase 1 total		
			Target Tk.	Achieved Tk.	%	Target Tk.	Achieved Tk.	%
1	Infrastructure Development	6679.75	1170.00	992.58	85	1024.00	2024.05	198
2	Fisheries Development	2692.00	348.00	131.56	38	784.86	269.19	34
3	Agriculture & Livestock Development	1113.06	158.00	121.37	77	448.47	265.10	59
4	Micro credit	3133.53	216.00	231.40	107	343.46	507.35	148
5	Institutional Development	6056.71	395.00	338.97	86	1213.56	989.05	81
6	Other (CD-VAT & cost escalation)	371.56	0	0	0	612.65	21.56	4
Total		20046.63	2287.00	1815.88	79	4427.00	4076.30	92

10.2 Special Account Statement

The special account statement covering the period from 01-07-2006 to 30-06-2007 states that amounting to USD 2 103 590.67 against 10 withdrawal applications have been claimed and credited to special account of Sunamganj Community Based Resource Management Project, Project Credit No. 567 BD at eight different dates from 17- 07-06 to 21-6-07. The special account statement is given in annex 5.

10.3 Fund withdrawal statement

Including the initial advance of USD 1000 000 a total 25 withdrawal applications were placed to IFAD/UNOPS amounting to USD 5 303 043.44 during the first phase of the project. It is around 18 % of the total budget (MTR revised) of the project. Except one, all those claims have been credited in project's SAFE account. One payment against an overseas exposure was made by IFAD/UNOPS directly to the host of the exposure amounting to USD 3 700. The detail withdrawal status given in annex 4.

10.4 Procurement

Procurement scheduled over the phase 1 was done properly in time with taking concurrence from UNOPS where applicable. The following table shows the procurement done during the reporting period from 1 July 2006 to 30 June 2007.

Table 10.2 Procurement

(Tk in Lakh)

Item	Qnt	Estimated cost (Tk)	Procurement method	Reviewed by UNOPS	Submission date of EOI	Date of short-listing	Date of Bid submission	Date of bid opening	Date of contract signed	Date of contract completion
Good										
Photocopier	2 nos.	165.00	Direct procurement	NA	NA	NA	NA	NA	NA	NA
Generator	1 no.	98.00	Direct procurement	NA	NA	NA	NA	NA	NA	NA
Computer System	2 nos.	185.00	Direct procurement	NA	NA	NA	NA	NA	NA	NA
Furniture	2 sets	230.00	Direct procurement	NA	NA	NA	NA	NA	NA	NA
Service										
Management Consultant	12 mm	1745.00	Continuation	approved	NA	NA	NA	NA	NA	2007
Fisheries Technical Assistance	3 mm	164.00	Continuation	approved	NA	NA	NA	NA	NA	2007
Agriculture Technical Assistance	3 mm	267.00	Continuation	approved	NA	NA	NA	NA	NA	2007
Work										
Godown cum Multipurpose Village Center	14 nos.	4447.00	NCT (Open)	NA	NA	NA	Sep/06 – Feb/07	Sep/06 – Feb/07	Oct/06 – Mar/07	Jan - June/07
Village Protection cum Road	35 km	69280.00	NCT (Open)	NA	NA	NA	Sep/06 – Feb/07	Sep/06 – Feb/07	Oct/06 – Mar/07	Jan - June/07
Water Supply	482 nos.	11335.00	PIC	NA	NA	NA	NA	NA	July/06 – June/07	June/07
Sanitation	17705 nos.	11596.00	PIC	NA	NA	NA	NA	NA	July/06 – June/07	June/07
Beel Development	37 nos.	8307.00	PIC	NA	NA	NA	NA	NA	July/06 – June/07	June/07
Khal Excavation	7 km	2846.00	PIC	NA	NA	NA	NA	NA	July/06 – June/07	June/07
Leased Pond Development	13 nos.	55.00	PIC	NA	NA	NA	NA	NA	July/06 – June/07	June/07

10.5 Audit Status

During the phase 1 the project came across 18 numbers of audit objections amounting to Tk 57 524 256 and by June 2007 except two all were settled. The two unsettled objections, one to office equipments amounting to Tk.706 825 and another to speedboat amounting to Tk. 764 000 were subject to revision of project proposal and that has reviewed by project MTR and recommended for revision. The detail audit observation is given in annex 6.

10. Next Year Plan

A two-day long workshop was arranged to discuss on 2007-08 annual plan. Staffs from all sectors attended the workshop. In the planning along with usual yearly plan of work last year backlogs, MTR recommendations and some demands from fields took into consideration and special strategies were set to address those. The AWPB of 2007-2008 is given in annex 8.

11. Lessons Learned

Over the first phase of the project, the project gathered many lessons. A SWOT was exercised participated by staffs and CO leaders to capture the strength, limitation, scope and constraints in the process of project implementation during the period with the view to take learning from that and utilize in future days of project implementation. The major learnings are given below:

- The first and foremost strength of project-success identified in the teamwork and collaboration among the partners. In maximum cases, it could be achieved, but there was failure as well, as that happened in access to *beel*. The project experienced only citing in appraisal or proposal is not enough to make it done. There are many constraints in the process of project implementation where necessary cooperation significantly lacks from associate partners and it leads to project failure.
- In agriculture, after staging a good number of research trails, project needs to be specific with which crops it will encourage farmers for going with production replication considering possible benefits in line with project objectives of increased income and food security.
- In livestock, it is yet to focus more, particularly on contributing in fodder production and other backward and forward linkages like supply of quality breed of birds and cattle and better marketing of the products.
- In microfinance, the challenge is yet with ensuring prompt delivery of credit, although the situation has reasonably improved.
- For investment of credit needs more areas, particularly for the women. A vast amount lies unused in group account for the lack of proper areas of investments.
- The women credits are largely used by other family members than the women loanees. It is a big limitation in project credit to realize the project objective of empowering women by own income.
- Project has limitation in entrepreneur credit (large-scale credit). At this stage of the project when credit has rolled for third time in many COs, it is highly necessary to explore viable areas for larger investments.

- Block-road may bring a new dimension by scoping increased labour intensive infrastructure development, if it is found effective and efficient comparing with RCC.
- Addressing arsenic issue with effective manner has become crucial where more than 40% tube-well found contain intolerable amount of arsenic.
- Latrines distributed by project are yet to use hygienic manner and with proper maintenance. Awareness on proper use of sanitary latrine should be ensured adequately before distribution.
- *Beel* has no entity, beyond its haor system. For sustained management of *beel* it is necessary to focus on total haor management. Which is not an easy task, but essential for sustainable *beel* fisheries management.
- *Beel* demarcation is a critical issue, but most essential for its development. For doing it successfully administration as well as the community support is necessary. Community's spontaneous participation in demarcation is a true indicator for measuring the interest of them in *beel*.
- *Beel* management is a process that gradually developed through constant encouragement and timely nourishment by appropriate supports like training, assisting at different levels of disputes and placing a system of accountable management.
- BUG sustainability depends on group discipline and that derives from the values of good governance. Majority member's involvement in decision making process and scope of taking active role in group activities are the main source of BUG's strength and affinity.
- Training is necessary to raise the capacity of BUG to deal the organisational and natural resource management.
- For *beel* fisheries restoration not only fish but other aquatic organisms also have to bring under care.
- CO graduation is plan that stated at the beginning of CO formation
- Introducing CDF is a good inclusion for maintenance of CO, but a process should be in place to make it sustainable
- Gender role and needs need to be realised in adequate manners to develop proper policy and scope for the development of women when it is a conditionality to realise the project objectives.

12. Conclusion

The project like SCBRMP, which is highly diverse by components and approaches, demands huge commitments and skill in successful implementation. With the ending of phase 1 the project has ended the learning phase and hopefully the future phases will be implemented more effectively utilizing those learnings. The project has many successes as well some failures, but none of them has gone without challenges.

The core values lie in success of the project are staffs' commitment and accommodating the community people in the process of project implementation. Project tried to develop that and ensured that to a great extent.

The community people are more articulate in their ways to get self – reliant and taking greater roles in local development. Women are more organized to accomplish their roles in group and community, and look forward to extend their roles in more social issues.

The outcome by project intervention is yet to assess, but assumed the results would be positive in maximum cases.

The future days will be more challenging to the project with targeting of completing all physical works in a more limited time. Nevertheless, with gathered knowledge and skill the project is confident to reach the possible height of success. In achieving that, cooperation from partners and other stakeholders will be necessary and SCBRMP will do the best to acquire that.



Interaction and cooperation: the core strength of project approach (CO members sharing their views with Project Director, SCBRMP at Tahirpur, Sunamganj)