

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



Women and men work together for beel resource (waterbody) management

Annual Progress Report
2008 – 2009
Community Based Resource Management Project
(IFAD Loan No. 567 –BD)

December 2009

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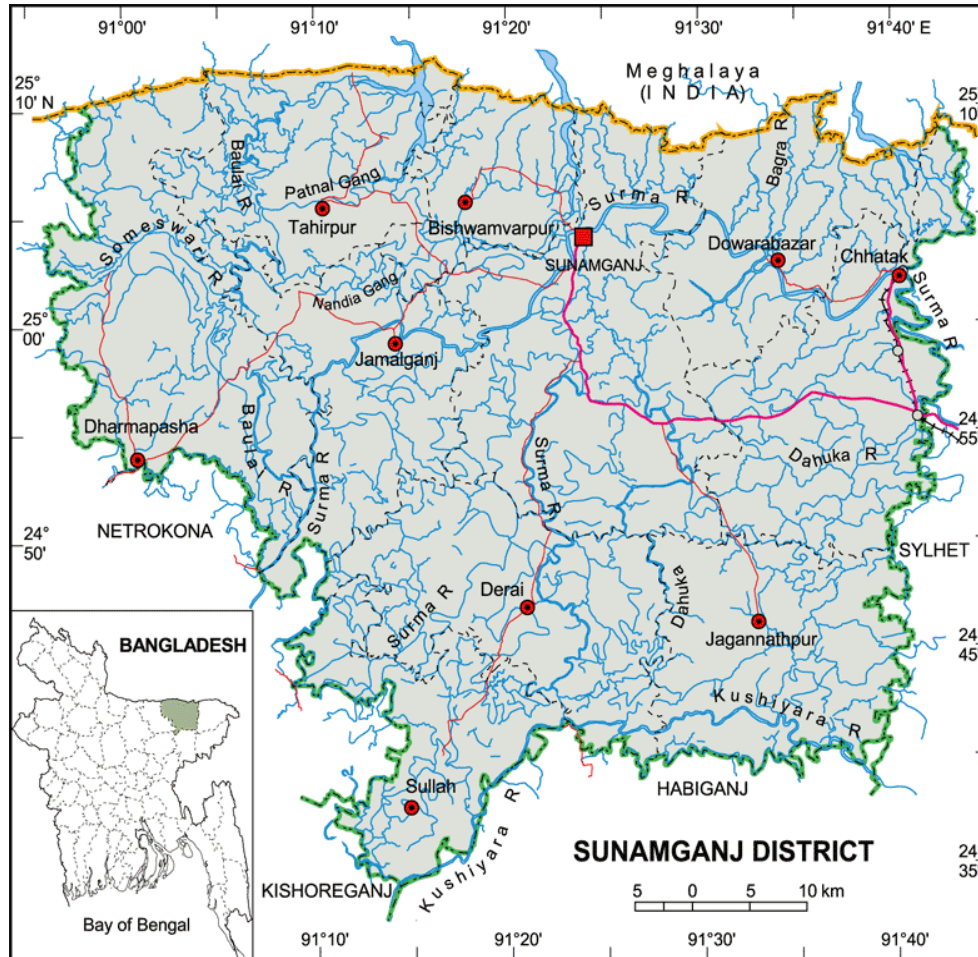
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Abbreviation and Glossary

BARI	Bangladesh Agricultural Research Institute
Beel	A saucer-like depression that generally retains water throughout the year
BMC	Beel management Committee
BRRl	Bangladesh Rice Research Institute
BUG	Beel User Group
CBRMP	Community Based Resource Management Project
CDF	Community Development Facilitator
CO	Credit Organization
DCC	District Coordination Committee
Haor	A bowl shaped depression between the natural levees of a river mostly found in the north-eastern region of greater Mymonsingh and Sylhet districts
GOB	Government of Bangladesh
HH	Household
IFAD	International Fund for Agricultural Development
IMC	Infrastructure Management Committee
IGA	Income Generating Activities
LCS	Labour Contracting Society
LGED	Local Government Engineering Department
PIC	Project Implementation Committee
PRA	Participatory Rural Appraisal
SMS	Subject Matter Specialist
SO	Social Organizer
MOL	Ministry of Land
MVC	Multi-purpose Village Centre
MTR	Mid-term Review
IMED	Implementation, Monitoring and Evaluation Department
Khal	Canal
UCC	Union Coordination Committee

Project Working Location Map



Year-wise Project Intervention:

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

Executive Summary

This report covers the period of July 2008 to June 2009. The report includes the yearly progress as well as the performance of the project-total until 30 June 2009.

The year was a consecutive successful year of the project. The project came across many challenges, but with effective approaches and team work that could finally be overcome. With the end of the year 2008-2009 the project has arrived at a viable stage in terms of reaching the outreach and building capacity of them. The project has meantime covered 9 upazilas, 57 unions, 959 villages. In all these areas the achievement is 100%. By June 2009 the project outreach stands at 69897 against the target of 73839 and of which 48117 are women and 21780 are men. The project is rightly on track to reach the total project outreach, 90000 households, by December 2010.

The summary statuses of the project progress until June 2009 of different components are as follows:

The **microfinance component** has formed a total 2465 Community Organisations (CO) of which 749 are male and 1716 are female and they have raised Tk. 71455000 as their own savings of which Tk. 45007000 by women and Tk. 2648000 by men. A good quantity of amount around Tk. 75362000 has been disbursed as loan from savings to 11297 members and they invested that amount in different income generating activities. From project credit line through Bangladesh Krishi Bank (BKB), a total of 23583 members of which 8081 are men and 15502 are women have taken loan amounting to Tk. 222841000. The recovery rate of loan is 91 %. A total 14174 CO members have so far been trained in different aspects for raising their capacity to become self-managed group. For ensuring transparent and accountable activities of CO a detail internal audit is carried out by the project every year. Considering age, group fund, managerial capacity and project support status the project has a plan to declare graduate of the 3000 COs towards establishing self-help group. Meantime 68 COs have so far been declared graduate and are doing their work independently.

Under labour **intensive infrastructural component** the project has built around 175 numbers of roads comprising total 177 Kms. and installed 2 284 numbers of tube-wells for providing drinking water facility to more than 70 000 households. Arsenic has been tested of suspected 1204 tube-wells and found with 635, and to address the arsenic problem 102 SONO filters have so far been distributed on piloting basis. For better sanitation a total 63813 water sealed latrines have been distributed to similar numbers of households. In 30 unions, 26 numbers of Multipurpose Village Centres (MVC) have been constructed for the community so that they can make social gathering and take shelter during flooding. For road maintenance 247 poor women as length-person have been employed for a longer period of contract, and further the project has created 298 800 labour-days of employment for the poor by involving them in different construction works. The rural roads have brought major changes in people's livelihoods with many alternative scopes in formal and informal sectors.

Under **fisheries development component** a total 78 numbers of beels (20 are above 20 acre and 58 are below 20 acre) have been transferred to the Beel Users Group (BUG) through MoU with Ministry of Land and Ministry of Youth and Sports. A total 163 numbers of BUGs have been

formed in which 21 % members are women. 72 numbers of beels have been re-excavated by LCS and that have given employment to poor for 95 000 labour-days. 21 numbers of sanctuaries have so far been established on pilot basis to promote fish biodiversity. 20 numbers of beels have been brought under promoting swap forestry in haor area. Meanwhile Tk.7098093 revenue/lease value has been given by the BUGs to government and Tk.19 898 689 has been raised by selling fish and wage earning. A total 3927 BUG members have meantime been trained in group and community fisheries management by the project. The fishers are no more wage labours in beels those are owned by others, but they are now making their earning harvesting their own beels. The component is working in close cooperation of Department of Fisheries (DOF) and Local Administration and has a target to transfer 300 beels to fisher community by the year 2011.

Agriculture and livestock production component has conducted around 3952 numbers of demonstrations to promote improved varieties of crops. 117468 numbers of livestock and poultry birds have been vaccinated and 17156 numbers of cattle have been brought under deworming programme under this component. A total 40 nurseries have so far been raised and those produced around 3 Lac different varieties of plants. A total 797 Jujube plants have undergone budding and transferred to *Baukul*, *Thaikul* and *Applekul*. At village level 170 numbers of vaccinators have been developed to ensure services for the community at door-step. A total 52574 farmers have so far been trained in different improved technologies and management by this component. In research and promotional activities the component is being assisted by Bangladesh Agricultural Research Institute (BARI), Bangladesh Rice Research Institute (BRRI), Bangladesh Livestock Research Institute (BLRI), Department of Agriculture (DAE) and Department of Livestock Services (DLS) under Memorandum of Understanding.

The **institutional support component** till to date has undertaken many different activities including trainings, workshops, exposures for knowledge dissemination, policy promotion and skill development of the project staffs, partner's institutions and community people with support from Bangladesh Rural Development Academy(BARD Comilla), Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP), WorldFish Centre, BARI, BRRI, DAE, DOF, DLS , BKB, Youth Department, Local Administration and other development agencies. The implementing agency of the project, LGED takes a key role in institutional support to the project.

The learning so far gathered through success and failures has largely benefited the project to set proper strategies and achieve results.

Section: I The Project Context

1. Introduction

Community Based Resource Management Project (CBRMP) has been being implemented by Local Government Engineering Department (LGED) under Local Government Division of Ministry of Local Government, Rural Development and Cooperatives with funding from IFAD. The project is for a period of 12 years (MTR revised) 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 4 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 implementation further justified with an effective ending. The total cost initially estimated was USD 34.3, but that was revised by project MTR to USD 29.27 million of which IFAD provides USD 24.94, GOB provides 3.68 million and the rest USD 0.65 million is contributed by the beneficiaries.

2. Project Area and Target Group

Sunamganj, the project area, is one of the most underdeveloped districts in Bangladesh. The district consists of 11 (eleven) Upazilas comprising some 2782 villages with 350000 households and a total population is slightly more than 2 million. Out of the total households, 51% have no land and are wage labourers, and 35% are marginal farmers owning less than 2.5 acre 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): Sunamganj Sadar, Dakshin (south) Sunamganj, Biswambarpur, Jamalganj, Tahirpur, Derai, Dowarabazar, Sullah, and Dharmapasha.

Rural Sunamganj is virtually one large drainage basin (haor). Most of the people live here in very tight-knit clusters under overcrowded conditions in elevated villages, which become islands for about six months during the monsoon time. Rural Sunamganj is quite rich in natural resources such as plain land for rice cultivation and beel for capture fisheries but that are highly controlled by a powerful elite the majority people have little access to that. The cropping intensity is much lower than the national average and the land is used for single crop mainly for boro. The poor have to live on very uncertain and short duration seasonal activities for their livelihoods. The men usually commute particularly during wet season to nearer cities to find employments, while women remain without any means of income. Malnutrition and high unemployment among the majority people are very prominently visible in all upazilas of Sunamganj.

The low lying land of Sunamganj is highly prone to flood particularly to flash flood rushes down the Meghalaya hill tracts during April and hits the standing boro rice awaits harvesting. Siltation of rivers and khals is also a major problem in Sunamganj. Siltation leads to raise riverbeds and increase the intensity of flooding and other effects that have high impact on decreasing of fish production. To retain fish habitat it is necessary to re-excavate the canal, river and beels on urgent basis. The significant decline in fish production over the last 20 years can also be attributed to the current leasing system and absent of proper conservation measures which

have largely contributed to overfishing, deforestation of swamp forestry and restricted easy migration of fish during the spawning season.

The communication in Sunamganj has long been lying underdeveloped. Maximum area is isolated from the main land road network. During monsoon they use boat but in dry season having no proper road network they have to depend on the traditional means of transportations. The poor communication has further negative impact on overall developments in this area such as education, water and sanitation, technology extension along with other essential support services. With all those limitations the socio-economic progress in Sunamganj is very slow.

3. 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:

- Microfinance;
- Labour-intensive infrastructure development;
- Fisheries development;
- Crop and livestock production; and
- Institutional support.

As community mobilization and institution building is a long process. The project has been being financed under IFAD's Flexible Lending Mechanism (FLM) to allow the project with sufficient time in pursuing longer-term development objectives. The project will be implemented over 12 years in three phases with a well designed exit strategy.

The project approach is demand-driven attempting to address the difficulties of the communities and assisting them in searching better livelihoods for them. The following components are being implemented towards that end.

4. Components

Microfinance:

The objective of this component is to deliver credit services to Community Organization (CO) members. Two categories of credits are being delivered to the CO members. One, against their savings and the other from the project credit line channelled through BKB against 10% security deposit. CO manager and president are being trained by the project to maintain the books and accounts and regular internal audit is being conducted to ensure accountability and transparency of the management. Primarily the CO members starts to take loan against their savings and upon demonstration the ability of better managing the credit operations, maintaining recovery of the savings loan and keeping proper records the project loan is given. The loan is granted for all purposes with priorities on increasing primary production, access to resources and investing to practice of new technologies for increased income and food security. Trainings on different IGAs are given to CO members by concerned Subject Matter Specialists

and other training staff with the support of Department of Agricultural Extension (DAE), Department of Livestock Services (DLS) and Department of Fisheries (DOF).

Labour-Intensive Infrastructure Development:

The objective of this component is to build basic infrastructures and provide employment to the poorest population group particularly during the slack period. Under this component four activities are being implemented: village roads, village multipurpose centers, installing tube-wells, and setting latrines. Except large packages for roads and village multipurpose centres those are being implemented by LGED's enlisted contractors through open tender all other works are being implemented by Labour Contracting Society (LCS) formed by the community. The works are demand-driven. From planning to supervision and in maintenance community participation is highly ensured.

Fisheries Development:

The major objective of this component is to provide the poor fishers access to water-bodies, ensure a community based resource management and develop the fish habitat and production with physical and conservation measures. The component has a plan of access to 300 beels (revised).

The project is being implemented in partnership with Ministry of Land, Ministry of Youth and Sports, Local Administration, Department of Agriculture and the WorldFish Center (WFC) formed by mutual Memorandum of Understanding (MoU).

The approach follows by the component is participatory. From planning to monitor - in all areas the fisher and the other stakeholders have extended involvement to implement the activities of this component.

Crop and Livestock Production:

The objective of this component is to promote livestock and crop production and thereby increase income of the community and food security. In context of the delicate agro-ecology of Sunamganj and the highly constrained resource base the project started with a bit cautious manner. In the first few years, the project became familiar with the farmers' problems and priorities through participatory rural appraisals (PRAs). PRAs were conducted by Upazila technical teams under assistance of external experts. Once the problems were identified and prioritized, solutions were tried to be given based on the results of research trial and that were further been taken into extension by demonstration field-days and training. This component has been being implemented with collaboration of BARI, BRRI, DAE and DLS for initiating adaptive research trial, material development and providing training to staff and farmers.

Institutional Support:

Institutional supports have been conceived on three important considerations: (i) limitations of staff in line departments in Sunamganj; (ii) severe limitations in communication and transportation, which add cost in delivering services to beneficiaries; and (iii) the need for appropriate technologies with proper modes of dissemination.

In the first phase, a Project Management Unit (PMU) has been set-up in Sunamganj, and project has established field offices at each working Upazila and a liaison unit in Dhaka. All project offices have been deployed with sufficient number of staffs to implement all activities. At grassroots, COs have been being formed with a total target of 3000 (MTR revised) that will be completed by the end of second phase of the project. 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, manager and one alternative leader, assistant manager, under a set of duties and responsibilities stipulated in the bye-laws with an aim to make the CO self-reliant in the course of time.

Section: II The Project Progress

1. Introduction

This report covers the seventh year of the project (July 2008 to June 2009) and the second year of the second phase. The report includes the yearly progress as well as the performance of the project-total until 30 June 2009.

The format used in this reporting has been prescribed by the MTR where data were taken from project M&E system. The report has highlighted the progress of the development objectives as well as the outputs and activities undertaken by the project. SWOT has been exercised for all components to capture the learning over the period of reporting. Staffs as well as CO/BUG members, basically the leaders were participated in SWOT exercise. Besides, quarterly, yearly and half yearly project review workshops, various impact surveys conducted by the project, CO profiles and internal audit reports have been used as the basis of many analysis and comments included in this report.

2. Highlights and Key Events

There have been a good number of highlighted events occurred during the reporting period. Among those some major events are being noted below under different categories.

Microfinance:

- Initiative was taken to introduce software based MIS for monitoring microfinance activities following IFAD recommendation.
- CO graduation process was introduced to the three Upazilas - Sadar, South Sunamganj and Biswambarpur - after reviewing by IFAD mission and a plan was drawn to graduate 163 COs from that Upazilas by June 2009.
- Final audit of 25 selected COs (Surma & Jahangirnagar unions under Sadar Upazila) prior to CO graduation were conducted on pilot basis during the reporting period.
- All out efforts were put in place to ensure 'zero financial liability' of CO before graduation. A case by case follow-up process was introduced to recover over-dues and cash-in-hand to that end.

- Project has made the policy for operating savings loan only. In case of Dwarabazar, Sullah, Dharmapasha, Jamalganj, Tahirpur and Derai where project credit loan has meanwhile been given decided to stop.

Infrastructure Development:

- An impact study on LCS member worked to build block road was conducted during the reporting period.

Fisheries:

- Two large beels Matian and Baldawere have finally been accessed by the project after settling two years legal dispute in higher court.
- Internal audit on BUG performance was conducted.

Agriculture:

- Baby trials of Aman and Boro rice were introduced along with the dissemination of some improved winter crops.

Study, Exposure and Training:

- Fisheries biodiversity and BUG members' livelihood study were conducted by the WorldFish Center (WFC).
- A KAP survey on accounts and book keeping training was conducted during the reporting period.
- Two exposures in one package (one for line departments on Sustainable Resource Management and another for project staff on Self-help Group Management) were undertaken in October 2008.
- Training introduced on open water resource management in collaboration with the WorldFish Center and Department of Fisheries

Institutional Support:

- The progress and the performance of the activities during the FY. 2007-2008 were reviewed in a staff workshop held in July 2008 and the AWPB of the FY. 2008-2009 was also finalized in that workshop.
- Project Steering Committee (PSC) meeting was held for two times. District Coordination Committee (DCC) and Upazila coordination Committee sat on regular basis to deal the project issues. Apart from that an Inter Ministry water body related committee meeting was held during the reporting period.
- IFAD undertook a supervision mission for the project in January 2009.

3. Progress towards objectives

The project is operated against a few development objectives those are to be realized during the project period. The key objectives are: mobilizing the targeted community in group and oriented them on savings and investing for generating income; developing infrastructure and involving people in construction work for increased income 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.

During the reporting period the project has done quite well to achieve the objectives. In all areas of five components the project achievements in terms of objectives were satisfactory.

The following table shows the achievements of the development objectives of the project:

Table 1 Achievements of the development objectives of the project

Sl. No	Items	Unit		Project Target (MTR revised)	Yearly Status		Cumulative status as of 30 June 2009	
					Target	Achieved	Target	Achieved
Institution:								
2	CO operational	Male	No.	1200	850	710	850	710
		Female	No.	1800	1450	1684	1450	1684
		Total	No.	3000	2300	2384	2300	2394
Infrastructure Development:								
1	HH served by infrastructure	Tube-wells	HH	90000	57600	63600	57600	63600
		village protection work	HH	93940	70455	69174	70455	69174
		MVC	HH	63600	42000	31200	42000	31200
		Latrine	HH	70000	51159	54843	51159	54843
2	Infrastructure functional	Tube wells	No.	3000	1782	2120	1782	2120
		village protection work	km.	220	155	162	155	162
		MVC	No.	53	35	26	35	26
		Latrine	No.	70000	50290	54843	50290	54843
3	HH increased income from infrastructure works	Male	HH	149580	26223	33576	107687	116734
		Female	HH	74790	13111	16788	53843	58367
		Total	HH	224370	39334	50365	161530	175102
Fisheries Development:								
1	BUG functional		No.	300	197	109	197	109
2	Beel resources under improved management		No.	300	99	8	192	76
3	Fishers reported production/yield increased	Male	HH	7125	4345	2772	4345	2772
		Female	HH	2375	1537	555	1537	555
		Total	HH	9500	5882	3327	5882	3327
4	Pond fishers adopted		HH	750	150	35	467	227

Sl. No	Items	Unit		Project Target (MTR revised)	Yearly Status		Cumulative status as of 30 June 2009	
					Target	Achieved	Target	Achieved
	technology (female)							
5	Water bodies operational	Beels	No.	300	192	78	192	78
		Ponds	No.	150	105	54	105	54
6	Increased fish production	Beel	No.	300	66	63	66	63
		Pond	No.	150	50	50	50	50
7	HH received increased income	Beel	HH	9500	8295	3327	8295	3327
		Pond	HH	750	342	227	342	227
Agriculture & Livestock Dev:								
18	Technology selected and disseminated	Demo.	No.	-	-	636	-	1461
		Research	No.	-	-	9	-	39
19	Farmers reported production/yield increased	Male	HH	-	17441	14844	17441	14844
		Female	HH	-	32018	37716	32018	37716
		Total	HH	-	49459	52560	49459	52560

Under microfinance activities a total of 69897 households were enrolled under 2462 COs. A total of Tk. 2982.03 Lac (both from savings and project credit line) was disbursed as loan to CO members and Tk. 714.55 Lac accumulated against savings as of June 2009.

Under Infrastructure activities a total of 63600 household were brought under safe drinking water, 69174 households directly benefited by improved road network, 31200 households got access to MVC, and 54843 household were brought under hygienic sanitation facilities. Besides, 175102 CO members were employed by infrastructural development activities.

Under fisheries activities 3327 households got access to waterbodies as of June 2009, and that added an amount of Tk12800579 to their yearly income. Introducing better management and physical development productions of 70 beels have increased. Efforts made to restore ecology in baor area by planting swamp trees and with other habitat restoration and conservation schemes in participation of community, and that resulted in positive impacts as reflected in some studies

Under agriculture activities 52560 households have been able to increase production in adopting new improved technologies.

Women constitute more than 50% of the project beneficiaries. Through social and others capital building their capacity has largely been developed and that was quite visible in the project working area during the reporting period.

4. Component-wise Project Progress

The following chapters discuss component-wise physical progress of the project:

4.1 Microfinance

Table 2 Overall microfinance performance of COs

Sl.#	Items	Indicators	Project target	Reporting year 2008-2009			Cumulative status as of 30June 2009		
				Target	Achieved	%	Target	Achieved	%
1	Community Organizations (COs) formed and members enrolled	CO	3000	500	658	132	1948	2465	126
		male CO	1200	200	125	63	873	749	86
		Female CO	1800	300	533	178	1075	1716	160
		Members	90000	20000	18178	91	63004	69897	111
		Male enrolled	37421	10000	3468	35	30202	21780	72
		Female enrolled	52579	10000	14710	147	33238	48117	145
2	Savings mobilized by CO members	Total members	90000	65000	61316	94	65000	61316	94
		Male	37421	25000	18488	74	25000	18488	74
		Female	52579	40000	42828	107	40000	42828	107
		Total savings in LTk.	2120.00	250.00	245.80	98	635.64	714.55	112
		Savings by male in LTk.	848.00	100.00	73.90	74	276.45	264.47	96
		Savings by female in LTk.	1272.00	150.00	171.90	115	359.19	450.07	125
3	Loans provided to CO members from CO Savings Funds	Total amount in LTk.	1060.00	350.00	311.26	89	702.73	753.62	107
		Amount to male in LTk.	450.00	150.00	108.03	72	356.15	293.65	82
		Amount to female in LTk.	610.00	200.00	203.24	102	346.58	459.98	133
		Total members	15000	7000	3945	56	11926	11297	95
		Male	7000	3000	1031	34	5112	4230	83
		Female	8000	4000	2914	73	6814	7067	104
		Recovery (%)	100	100	80	80	100	89	89
4	COs provided credit from Project Credit Line through BKB	Total amount in LTk.	5700.00	900.00	400.97	45	3001.15	2228.41	74
		Amount to male in LTk.	2280.00	350.00	114.55	33	1297.72	724.35	56
		Amount to female in LTk.	3420.00	550.00	286.42	52	1703.43	1504.06	88

Sl.#	Items	Indicators	Project target	Reporting year 2008-2009			Cumulative status as of 30 June 2009		
				Target	Achieved	%	Target	Achieved	%
		Total members	52000	20000	2995	15	49162	23583	52
		Male	20800	8000	730	9	21521	8081	38
		Female	31200	12000	2265	19	27641	15502	56
		Recovery (%)	100	100	79	79	100	91	91
5	CO accounts audited	Audit	19747	2100	1804	86	4572	4043	88
		CO	3000	2100	1804	86	2100	1804	86

Progress status

During the reporting period 658 COs were formed enrolling 18178 members. The average rate of enrolment of members per CO was 28 which were slightly below of the target of 30. The savings accumulation by CO members was reached to Tk.245.80 lac against the target of Tk. 250.00 lac, and thereby the achievement was 98%. A total of Tk. 3112.41 lac from savings and project credit line was disbursed to 6940 CO members from around 2000 COs, training provided to 500 COs, internal audit of 2100 COs were targeted for this year but achieved 1804.

Microfinance activities have so far reached around 69897 clients through 2462 COs of which 21780 are women and 4811 are men. The progress in CO formation as well as member enrolment during the reporting year was satisfactory. In both cases, the achievements were 132 and 91 percent respectively, and where women enrolment was more than that of men.

Members' savings accumulation has also achieved more than the target set. A total 61316 (after dropout & graduated) members have saved around Tk. 714.55 lac by 30 June 2009 against the target of 65000 and Tk. 635.64 lac respectively. Savings accumulations of many groups have reached at a level so that they can now lend loan among their members by their own fund, instead of taking loan from bank.

Loan from savings fund has achieved by 89 percent. Project loan target could not be achieved during the reporting year. It has achieved only 45 percent. Loan disbursement from project fund could not achieve the target. In fact following the graduation and excluding the three new Upazilas from project credit line the disbursement scope of project credit has largely decreased. Recovery of savings loan is 80% (cumulative 89%) and of project loan is 79% (cumulative 91%).

Internal CO audit

During the reporting period a total 1804 COs have been audited. The audit findings give an in-depth picture of the CO performance. It reflects many weakness of COs - particularly in the area of group management.

The internal audit was carried out during November 2008 by a team of 123 members comprising CDF, SO and other staff from CBRMP. President and Managers of COs also participated in the audit work. COs books and records were checked and information recorded in prescribed working papers. For verification, information was compared with bank statement where

applicable. A total 1804 COs, formed by 30 June 2008, were brought under audit from nine Upazilas: Sunamganj Sadar, Dakhin (South) Sunamganj, Biswambarpur, Jamalganj, Tahirpur, Derai, Dowarabazar, Sulla and Dharmapasha. The performances of COs of all these nine Upazilas were found, by and large, similar.

The findings on core issues of the internal audit are given below:

CO performance in terms of maintaining books and records independently has improved. More than 54% CO found fully able to maintain the books and records properly, and 12% lack that skill badly.

In conducting meeting the performance has improved. 74% COs are found able to conduct the meeting independently.

Meeting attendance has improved. 61% COs are with above 90% attendance.

90% savings has been deposited to bank A/C in time and total cash in hand is Tk. 5448532 with 1551 COs.

In 1026 COs cash in hand was found from Tk. 1200 to Tk. 5000 amounting to total Tk.4984407

In 342 COs it has gone above Tk 5000 amounting to total Tk. 3199574. On query it was found long distance of bank caused the main problem in timely depositing the cash in bank. However some other reasons such as negligence were also observed.

From savings loan total instalment overdue was Tk. 3483087 and of that with delayed 3 and 3+ instalments reached to Tk. 2285711

The matured overdue loan was Tk. 1939957. It observed where the leaders are with IOD or cash in hand; there the trend of delaying repayment of loan was prevailed.

From credit line loan the amount against total instalment overdue was Tk. 11802622 with delayed of 3 and 3+ instalment was reached to Tk. 7950221 and the matured overdue loan was Tk.7336311. It observed, alike the savings loan, where the leaders are with IOD or cash in hand there the trend of delaying repayment of loan was prevailed.

The repayment rate of loan for Demonstration was 72%. In some cases demo loans were not properly recorded in CO register and pass-books.

Found no asset creation at COs but all COs had some common assets.

No social contribution records were found in the CO. But maximum COs had some social contributions to the society.

Regular CO monitoring

During the reporting year CO performance was regularly monitored on monthly basis against a few critical indicators. It observed that out of nine upazilas the performance of Biswambarpur was worst. In all critical areas of CO performances, Biswambarpur performed quite unsatisfactorily.

Following table shows upazila-wise performance of COs against the critical indicators:

Table 3 Upazila-wise performance of COs against the critical indicators

Sl.#	Indicators	Sadar	D. S'ganj	B'pur	J'ganj	T'pur	Derai	D' Bazar	Sulla	D'Pasha	Project total
	Total number of COs	425	373	422	317	259	205	156	153	152	2462
1	% of COs below 70% attendance	28	38	75	34	19	15	00	00	08	32
2	% of COs saved by bellow 80% member	53	35	81	42	53	33	00	27	05	44
3	% of COs with cash in hand above Tk. 1200	40	32	42	19	10	09	00	03	03	24
4	% of COs repayment rate below 100% of savings loan	56	56	75	44	50	22	10	01	01	45
5	% of COs repayment rate below 100% of project loan	61	50	58	36	41	28	02	00	00	39

Utilization of loans

Until June 30, 2009 a total of 50098 loans have been distributed to CO members. The loanees have mainly invested in five major sectors; these were small trades, agriculture, Aquaculture, livestock, food processing and some other areas such as buying rickshaw, van, boat, fishing net etc.

Major investments have gone into small trades and other areas, and then respectively into livestock, agriculture and food processing. In agriculture, loans have been used for field crops, vegetables, homestead gardening and nursery raising; in fisheries for pond fish culture; in livestock for cow rearing, beef fattening, goat/sheep rearing and poultry/geese rearing; in food processing for making sweetmeats, confectionary products, prickles and fish drying.

Other than field crops and large-scale vegetable production, women have used loans more than the men done.

Graduation

The project has started graduation program from this year to phase out all COs gradually. A guideline has been developed for that based on the learning gathered from piloting the graduation of 25 COs in Sadar Upazila and reviewing that by a workshop attended by staffs involved in graduation. The staff involved in graduation were trained on the process by a one day training. The project has set a plan to graduate all COs from three Upazilas (1220 COs) by June 2010 and under that plan 163 COs



Union level workshop for awarding the best COs and aware the community about CO graduation in presence of public representatives

After graduation CO member receiving benefit from project director, CBRMP in presence of Union Parishad Chairman, Jahangirnagar, Sunamganj Sadar

were targeted to graduate during the reporting year. The achievement so far against that target was 68: Sadar-21, South-29, B.pur-18. Upon reviewing the progress of graduation status it has been understood it took some time for the staff as well as the CO to assimilate the process for a smooth graduation. From next year Jamalganj and Derai Upazila will also be included in CO graduation. The whole process of CO graduation has been being actively guided by IFAD Microfinance Consultant.

4.2 Infrastructure Development

Following table shows the performance of infrastructure component:

Table 4 Performance of infrastructure component

Sl.#	Items	Indicators	Project target	Reporting year 2008-2009			Cumulative status as of 30June 2009		
				Target	Achieved	%	Target	Achieved	%
1	No. of IMC & LCS formed	IMC	273	50	36	72	222	196	88
		LCS	440	562	125	22	1813	1376	76
2	IMC and LCS members trained	IMC members	2450	450	360	80	2450	1791	73
		LCS members	2200	2810	1125	40	9055	7380	82
3	No. of poor engaged/worked in labour intensive construction works	Total members	224370	39334	50365	128	161285	175102	109
		Male	149580	26223	33576	128	107523	116734	109
		Female	74790	13111	16788	128	53762	58367	109
4	No. of Tube-wells installed	Installed	3000	400	600	150	1782	2120	119
5	Village road constructed	Km	220	40	37	93	155	162	105
		No.	220	40	21	53	155	142	92
6	MVC constructed	no.	53	10	1	10	35	26	74
7	Latrine installed	No.	70000	12100	15784	130	50290	54843	109

During the reporting year under Infrastructure Development component the project was planned to install 400 numbers of tubewells, construct 40 km village roads and 10 numbers of Multipurpose Village Centers; install 12100 sanitary latrines and maintain side slope and shoulder of 75 numbers of roads (63 km) constructed last year.

Against that plan 600 (150%) numbers of tubewells have so far been installed. In Sunamganj arsenic is a predominate problem. It has observed that more than 50% tubewell installed by the project are contaminated by arsenic. It is indeed a big concern and project is in search to find some alternatives for ensuring potable water for the community since safe drinking water has

been a big crisis in Sunamganj. In last project steering committee (PSC) meeting the issue was discussed and the committee proposed for installing deep tubewells to address the issue.

During the reporting year 37 km roads (21 nos.) was constructed and all of those were concrete block road. Total 88 numbers of packages were done by contractors and 81 numbers by LCS formed with CO members. Out of the total roads 18 km road was submergible and that has linked the beel resource base with main stream road network.

Out of 10 numbers of MVC only one could be constructed. The reasons for failing to construct the MVC were many. Among those unavailability of contractors, problem in mobilizing the materials at site in time, and unavailability of suitable land for constructions were to mention. However the project is hopeful by next year (2010) construction of all MVC would be completed.

A total of 15784 numbers of sanitary latrines were provided to 15784 CO members. Project gave Tk. 500/- for a package of one slab and three rings. In many cases it observed the members added some money to accumulate more rings and fencing the latrine

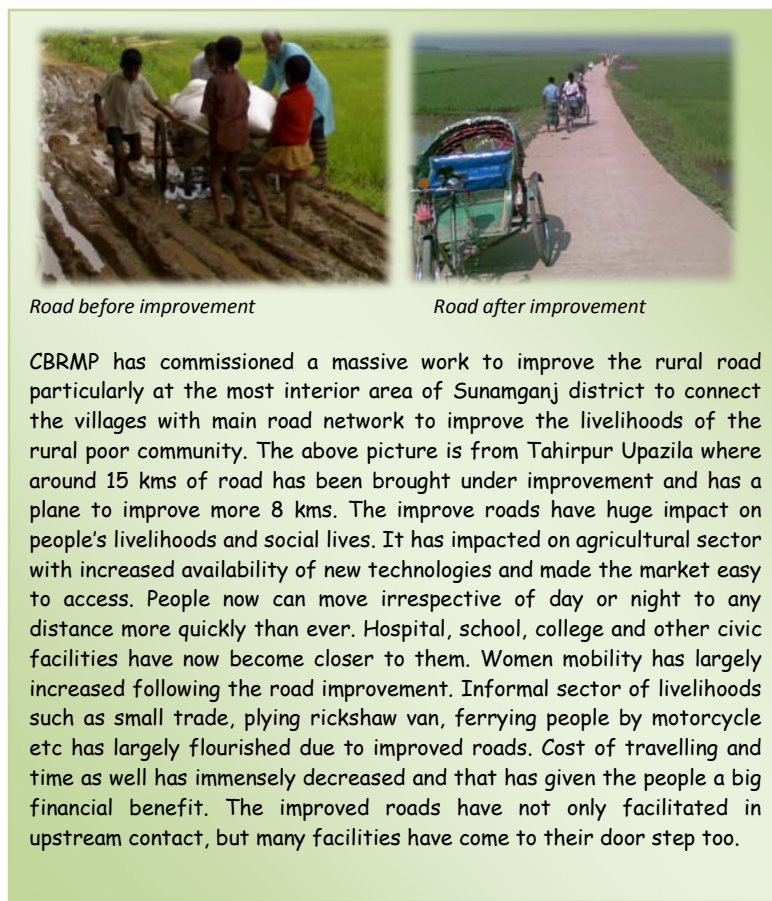
In reporting year 57 numbers of roads were taken for shoulder maintenance and 55 numbers of roads for top repairing. Besides, 186 women length persons were working in routine road maintenance and 29 km. of roads were taken under tree plantation program. The road improvement has many good impacts on rural people's lives and livelihoods including increased access to civic facilities, improvement of livelihoods, and increased the value of natural capitals.

4.3 Fisheries Development

Following table shows the overall performance of the fisheries component:

Table 5 Overall performance of the fisheries component

Sl. #	Items	Indicators	Project target	Reporting year 2008-2009			Cumulative status as of 30 June 2009		
				Target	Achieved	%	Target	Achieved	%



Sl. #	Items	Indicators	Project target	Reporting year 2008-2009			Cumulative status as of 30 June 2009		
				Target	Achieved	%	Target	Achieved	%
1	Beel developed/ re-excavated	No.	300	50	44	88	118	56	47
		Acres	4000	817	134.20	16	5203	1107.05	2
2	Khal excavated/ re-excavated	No.	33	10	7	70	20	13	65
		Km.	33	15	9.21	78	28	22.21	79
3	BUG formed and the members enrolled	BUG	300	99	11	11	174	109	63
		BUG members	9500	3015	610	20	8295	3327	40
		Women in BUG	2375	1100	268	24	2426	555	23
4	Beel accessed by BUG	No.	300	99	8	8	264	78	30
		Acres	4000	2622	903.75	34	4817	2053.05	43
5	Ponds excavated/ re-excavated	No.	150	30	4	13	105	54	51
		Acres	37	7.7	0.7	9	31.68	18.5	58
		Indigent women	750	150	35	23	467	227	49
6	Promotional materials developed and disseminated	Village	450	99	10	10	274	145	53
7	Conservation campaign undertaken	No.	1200	130	98	75	348	343	99
8	Beel demarcation	No..	300	51	44	86	93	56	60
9	Fish sanctuary established	No.	-	-	-	-	21	21	100
11	Beel harvested	No.	300	66	63	95	66	63	95
	Beel audited	No.	300	-	-	-	70	70	100

Status of Beel hand over

The project has an ultimate plan of access to 300 beels of which 86 are above 20 acres and the rest are below 20 acres. Phase wise beel accessed plan is given in the following table:

Table 6 Phase-wise beel access plan

SL No	Upazila	Activities Started	Beel handed over plan Phase 1			Beel hand over plan 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)

SL No	Upazila	Activities Started	Beel handed over plan Phase 1			Beel hand over plan Phase 2 & 3			Project Total		
		Fiscal Year	>20 acre	<20 acre	Total	>20 acre	<20 acre	Total	>20 acre	<20 acre	Total
1	Sunamganj Sadar	2003-4	2	24	26	5	14	19	7	38	45
2	South Sunamganj	2003-4	6	22	28	3	14	17	9	36	45
3	Biswambarpur	2003-4	2	11	13	4	13	17	6	24	30
4	Jamalgonj	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	Derai	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

By this time the project has got accessed to 78 beels of which 18 are above 20 acre and the rest 60 are below 20 acres against a target of total 264. During the reporting period the access was made to 8 only against the target of 99. Due to some procedural problem along with legal and social disputes the target could not been achieved.

By June 2009 a total of 109 BUG were formed comprising 2807 members of them 520 (18%) were women. Out of 109, 78 BUGs have got access to beels.



Women member of BUG sorting fish for adding value to harvest

To enhance the capacity and skill of the BUG members the project introduced a special comprehensive training for the BUG member in assistance of WorldFish Center and the Department of Fisheries.

The training included:

- Leadership development
- Account & beel management
- Open water fisheries management
- Resource conservation
- Fish sanctuaries
- Swamp tree nursery
- Plantation in swamp area
- Fish processing & marketing

- Re-excavation/ earth work
- Exposure/exchange visit for BUG

After having training BUGs took a few activities for beel resource management including:

- Fixing demarcation pillar
- Establishing Katha and Sanctuary
- Re-excavation
- Conservation campaign and so on

In all those activities the project provided inputs and implemented in collaboration with different concerned departments and institutes, particularly the Local Administration, Department of Fisheries, and Local Government Institutions.

By this time the BUGs have given revenue (lease value) to government amounting to Tk. 7098093 and received benefit from beel by sale and wage earning around Tk. 12 800879. The wage they earned by giving labour to catch fish in the beels.

The following table shows the status of benefit of BUG members as of June 2009:

Table 7 Status of benefit of BUG members as of June 2009

Items	1 st year 2005 - 06	2 nd year 2006 -07	3 rd year 2007 - 08	4 th year 2008-09	Cumulative as of June 2009
Revenue (Tk.)	499696	1011638	1802263	1982233	7 098 093
Benefit Total (Tk.)	Nil	2603242	3728723	6498814	12 800 579
-By Sale (Tk.)	Nil	1883995	2000465	4204335	8 088 595
-By Wage earning (Tk.)	Nil	719247	1728258	2294479	4 711 984

The fish catch which was around 47kg/acre in 2007 increased to 126.27kg/acre in 2008, but decreased during 2009 to 73.53 kg/acre. The decline in catch occurred due to less inundation in haor basin following low rainfall in 2009, and accessed to some big beels took place during very late season of harvesting. The average benefit received by each member increased from Tk. 2237.37 to Tk 2987.63 in 2009. The BUG members utilized their earning from beels in diverse areas including small trade, buying/leasing in land, releasing land from mortgage etc. Out of all investments trading rice (paddy husking and trading) found quite lucrative and popular to them. Investing in it Tk. 15 000, one can make a net profit around of Tk. 10 000 per month, and this trade may be continued at least for six months a year.



Fisher receiving benefit Tk. 2000 after beel harvest from Union Nirbahi Officer, South Sunamganj

Internal audit

The project has conducted an internal audit to expose the BUG performance and understanding the weakness to assist the BUG for building its capacity and bring accountability and transparency in management. The summary of audit findings are given below:

The major findings of the audit are:

- The attendance of BUG members in BUG meeting was on an average 62%. The achievement was not satisfactory against the project target of 90%. Preoccupation, migration and seasonality mainly undermined the attendance.
- The record keepings of most BUGs were updated and well maintained. Particularly documents related to development activities were found well kept. A total Tk.3387921 was distributed to BUG members from income came from fishing.
- The process documentation and all the background papers, like PRA work, master list of households and other inventory were found well kept at all BUGs.
- Byelaws have been introduced to 70 BUGs, but all of them are yet to follow that properly. Twelve have been following the byelaw properly and 45 partially.
- Out of total 70 BUGs, 25 were found fully capable to maintain the regular books and records properly, 40 partially and 5 were very poor in it.
- In conducting meeting, it observed 14 BUG could conduct the meeting independently, 45 partially and the 11 were not able to conduct the meeting without the assistance of SO or CDF.
- Training for BUG capacity building has done so far for 70 BUGs in 202 batches and the rest 139 trainings of similar numbers of batches are yet to complete.
- Women enrolment in BUG so far has increased to 18%. But the performance of South Sunamganj, Jamalganj and Tahirpur was not satisfactory in it.
- The leadership rotation has undergone in 36 BUGs when it was due for 51 BUGs.
- Five BUGs have developed some assets valued to Tk. 37,500 and 14 BUGs contributed to some social causes amounting to Tk. 44,572.

The internal audit concluded the report with the comments that:

- The overall performance of BUGs is relatively good;
- In many areas particularly in group governance and cash management further attention is required;
- All transactions of BUG should be made through BUG bank account;
- Training should be initiated based on needs; and
- More focus is necessary to increase attendance of BUG members and there SO and CDF should take special efforts.

Beel development

An extensive development activity was undertaken for beels development. The activities included earthwork, swamp tree plantation, setting of demarcation pillar and establishing of fish sanctuaries. All the activities implemented in consultation and collaboration of respecting district and upazila committees formed for overseeing the fisheries management activities of the project.

Under the beel development activities, earth work was done in 50 beels; constructed 7 numbers of total 5.094 km of beel connected roads; planted 43000 saplings of swamp tree in 14beels; Set boundary pillars in 44 beels, established fish sanctuaries in 21 beels.

All the development activities were physically supervised by concerned government officials including DC, LGED's XEN, DFO and UNOs, UEs, UYDOs and UFOs and gave input for quality work.

Through beel excavation work around 61647 labour-days employment was generated by three months of work.

Research and Study

The project in collaboration with WorldFish Center has been implementing fish catch/ bio-diversity and BUGS member livelihood impact study. During the reporting period first round of both studies were carried out. The findings of that study will be used as base line. The study on fish catch will be conducted yearly, but the BUG livelihood impact study will be conducted at two years interval. The study will be done on sample basis. For fish catch 30 beels and for BUG livelihood study 125 households have been selected for that. A set of parameters for the studies have been chosen to reflect the project impact over the period of project operation. The parameters are:

For fish catch/biodiversity:

- (i) Fish production
- (ii) Species and bio-diversity observation
- (iii) Increase in fish length observation
- (iv) Catch composition
- (v) Sale prices
- (vi) Observation of quality of beel water

For the BUG household livelihood impact study:

- (i) Household size
- (ii) Education and literacy
- (iii) Land holding
- (iv) Physical condition of housing, sanitation
- (v) Household asset ownership
- (vi) Household income
- (vii) Household expenditure
- (viii) Source of credit
- (ix) Women mobility
- (x) Household food and nutrition status

The summaries of the findings of the surveys are given in annex A and B

Other activities

During the reporting period beel side agricultural activities were introduced in Sadar, Dakhin, Biswambarpur and Jamalganj Upazilas. But the yield was not satisfactory. Delayed cropping and lack of constant care and knowledge gap were the main reasons for that.

Apart from the above activities, in collaboration with local administration and fisheries department project staged some campaigns for fish conservation through raising awareness of the community, confiscating illegal gears from beels and markets. During the reporting period 98 mobile courts were staged at different strategic points of the Sunamganj haor basin.

4.4 Agriculture and Livestock Production

Following table shows the performance of agriculture and livestock production component:

Table 8 Performance of agriculture and livestock production

Sl.#	Activities	Indicators	Project target	Reporting year 2008-2009			Cumulative status as of 30 June 2009		
				Target	Achieved	%	Target	Achieved	%
1	Adaptive Research trial undertaken	Adaptive Research Trial	128	9	9	100	74	83	112
2	Demonstrations under taken	Demonstrations	7956	1152	967	84	4500	3952	88
3	Village activist/advanced farmers trained	Activist/advance farmers	1432	40	19	48	1351	1331	96
4	Vaccine campaign conducted	Vaccine campaign	883	210	165	79	536	471	88
		Livestock/poultry vaccinated			53652			117468	
5	Promotional materials developed and disseminated	Villages	225	226	240	106	427	444	104

This year 9 numbers of adaptive research trials; Baby trial on BRR I Dhan 44 and BRR I Dhan 46 (Aman season); 967 numbers of demonstration; 200 field days; a good number of training , workshop, mass vaccination and de-worming for livestock; constructing infrastructure for promoting irrigation; and developing promotional materials were undertaken by Agriculture and Livestock component.

The 9 research activities undertaken were:

Adaptive research trial on rice - a total three activities:

1. Validation of fertilizer recommendation in popular rice variety;
2. Bakanae disease management; and
3. Advanced line adaptive research trial.

Small technology, but big impact

Kabir Hossain (32) is born in a poor farmer family. He lives at Chandpur of JamalgaajSadarUpazila in Sunamganj district. Kabir had got no scope for education and inherits a small piece of land of 30 decimal. He used to maintain a very hard life on day laboursing with newly married wife. He was very uncertain with his life until Community Based Resource Management Project (CBRMP) came forward with its development assistance. Kabir got enrolled in Community Organisation (CO) formed by CBRMP and became a very active member in CO. He started to save in CO, took training on social awareness and gained a significant confidence to bring a change in life. Having training in improved crop and farm management and with some seed support from CBRMP he cultivated high yielding Brinjal in his small land aiming to make a good income, and he achieved that. Spending an amount of Tk. 5 200 that he arranged by taking loan from his CO he could make a sale of Tk. 25 000, and earned a profit of Tk. 19 800. The land produced 69 monds (2588 Kg) of Brinjal which was 3 times more than the usual production. With that result, Kabir has become highly encouraged and planning to cultivate more land taking lease that usually lies fallow. He is hopeful that he will be able to bring good result, and the increased income will create a better future for his family. A small technology has eventually brought a significant change in Kabir's life.



Kabir and his wife in their crop field – which is their hope for future

Adaptive research trial on other than rice – a total four activities:

4. Country Bean (BARI sheem 1 ,4, local);
5. Radish (Tasa Kisa-Pinky, Rocky-45);
6. Tomato (BARI tomato-3,14); and
7. Bitter Gourd (BARI korola-1, Tia).

Adaptive research trial on livestock – a total two activities:

8. Fodder ; and
9. Quality breed by hybrid bull.

During the reporting period five crops got input supports for extension of cultivation aiming to capture more fallow land. The crops were:

- Mustard (BARRI sharisha -9/11);
- Wheat (shatabdi, Bijoy);
- Potato (diamond/cardinal);
- Mung bean (BARI-5/6); and
- Sweet gourd (Hi-breed).

All the research activities were carried out involving BARI, BRRI and BLRI respectively. To disseminate the research results sufficient number of demonstrations, trainings and field days were conducted accompanied with necessary promotional materials.

In Participatory Variety Selection (PVC) for Boro rice project has experienced some mixed results. It started in 2005 and continued until 2007 with some 36 varieties including local check. The major focus of the research was to provide the farmers with an early variety crop with better production. Primarily farmers chose BRRI dhan 45, 27 (Boro) and line BR 7011 89 - 3- 2. But during baby trial in their own field under their own management they came across shattering problems along with low yield comparing with BRRI dhan 29 and it impacted negatively on farmers' interest. Project as well as BRRI is thinking to initiate an another spell of adaptive research in searching for a better variety of Boro for the famers.

The following table shows the status of the demonstration in all Upazilas:

Table 9 Status of the demonstration in all Upazilas

Sl. No.	Activities	Demonstration by upazilas									
		Sadar	South	B.Pur	J.gang	T.Pur	Derai	D.bazar	Sulla	D.pasha	Total
Agriculture:											
01	Major field Crop	15	30	30	37	25	24	10	8	1	180
02	Taber Crop	5	2	6	-	3	-	8	-	-	24
03	Vegetables	14	20	10	7	24	13	6	19	23	136
04	Spices	2	-	2	-	2	1	3	-	1	11
06	Murta			1							1
07	Ikor			1							1
08	Nursery	2	3	3	-	1	2	-	-	-	11
	Agriculture Total	38	55	56	44	57	40	27	27	25	369
Livestock :											
01	Cow rearing	27	25	28	39	57	30	6	12	10	234
02	Goat rearing	4	10	3	-	2	1	3	-	-	23
03	Duck rearing/farm	4	15	2	-	3	-	3	4	-	31
04	Poultry farming	-	5	2	-	1	--	-	-	-	8
07	Fodder Cultivation	-	-	4							4
08	Sheep farming	3	-	5	14	-	-	3	-	-	25
09	Beef fattening	10	15	16	-	5	2	14	3	10	75
10	Mini hatchery	2	-				1				3
	Livestock Total	50	70	60	53	68	34	29	19	20	403
Food processing :											
01	Sweet preparation	4	1	7	0	28	7	1	0	0	48
02	Pickle preparation	0	10	4	-	-		-	-	-	14
03	Dry fish preparation	-	-	5	2	2	3	-	-	-	12
04	Puffed rice	-	15	7	21	24	1	-	5	0	73
05	Snacks preparation	0	0	1	-	-	-	3	-	-	4
06	Paddy preservation	8	2	-	-	-	-	-	-	-	10
07	Rice husking	5	7	-	3	2	1	2	-	-	20
08	Sweet curd preparation	3	-	-	-	1	-	-	-	-	4
09	Pre.ofchanachur/cake	-	-	-	2	1	-	-	1	-	4
10	Others	-	-	3	-	3	-	-	-		6
	Food processing Total	20	35	27	28	61	12	6	6	0	195

Under training activities 15534 farmers received technology training through technical training field and centre and 25 farmers in raising swamp tree nursery.

A total of 7886 farmers were introduced with new technologies through field days.

Three infrastructural schemes included in AWPB could not be implemented due to being overlapped by LGED's rubber dam programme.

During the reporting period 165 numbers of mass vaccination campaigns for livestock and poultry birds were arranged with cooperation of DLS. By that programme a total of 53652 numbers of livestock and poultry birds were vaccinated. Along with the mass vaccination, mass de-worming campaign was also undertaken and vaccinated around 12164 numbers of livestock.

One very popular effort project took to improve local variety of jujube tree by setting bud (scion) with high breed variety. Under that effort 797 trees have undergone budding and 14 fruit gardens been established by some selected farmers keen to disseminate the technology.

Following table shows the performance of some promising crops in Sunamganj:

Table 10 Performance of some promising crops in Sunamganj

Sl #	Crop	Production ton/ha			Net Profit (crop+biomass) Tk 2008-09	Crop life cycle (days)
		National average	Project			
			2007-08	2008-09		
1	Mustrad	1.04	0.80	0.90	63655	75-100
2	Sweet gourd	9.06	8.90	9.00	57990	120-150
3	Rice (BRRI dhan 46 and 44)	2.35	-	4.8	54940	130-140
4	Wheat	1.84	2.40	1.21	20315	100-110
5	Potato	16.66	15.21	18.21	54000	90-95

The project initiated a program on breed development by introducing improved variety of bulls. Under that programme a total of 9 bulls have been provided at Sadar, South, Jamalganj, Deraiupazilas. The bull service is being given in a systematic manner through field days. A special training has been given to bull owner in caretaking the bull with proper feeding and save them from diseases.

During the reporting period under the seed support programme for extension of cultivation in fallow land a total of 102 hectares of land (3.5 ha of lands for potato, 77.5 ha for mustard, 14 ha for wheat, 1 ha for mungbean, and 6 hac for sweet gourd) have been brought under cultivation involving 304 farmers. Last year it was around 25 hectares and 87 numbers of farmers were involved. Besides without seed support farmers with their own inputs around 18.5 hectare of fallow land (2 ha of lands for potato, 7 ha for mustard, 6 ha for wheat, 3.5 hac for sweet gourd) have brought under cultivation using new technologies disseminated by the project. All these crops have done better in production comparing to national average except wheat. Due to some weather problem the wheat cultivation could not do well.

Potato, Mustarded, Wheat, Sweet gourd, high bread Boro and Aman all these crops have gone into replication in all upazilas the project has intervened.

4.5 Institutional Support

Following table shows the performance of institutional support component:

Table 11 Performance of institutional support component

Sl. No.	Items	Indicator s	Project Target	Reporting year 2008-2009		Cumulative Progress as of 30 June 2009 (%)
				Target	Progress (%)	
1	Equipment and furniture	No.	174	9	9(100)	120(69)
2	Vehicles	No.	216	58	48(83)	180 (83)
3	Manpower	No.	193	203	188(82)	188(97)
4	Contingency (office establishment)	Office	11	11	11(100)	11(100)
5	TA	M/M	329	164	151 (92)	210 (64)

During the reporting year total Tk. 838.17 lac was allocated for the institutional support against appointment of required staff at nine upazila offices; arranging of 18 batches staff training; procuring office equipments and machineries including two jeeps, one speed boat, 50 motorcycles, and five bicycles.

Accordingly necessary numbers of computers, office equipments, furniture, jeeps, speed boat, five bicycles were procured. Only in case of motorcycle in case of 50, 40 motorcycles were procured. All procurements were done following the PPR 2006 guideline and IFAD rules of procurement. Detail information regarding the procurement is given in the procurement section.

During the reporting year the total project staff as of June 2009 was 336 (male-254, female-82). Like previous years three types of training were arranged (detail information in training section) for the staff as per requirement and all expenditures including salary & allowance were duly met.

Following table shows the project staff status:

Table 12 Project staff status

Sl#	Office	Staff position	Project total (No)	Reporting year 2008-2009	Status as of 30Jun 2009		
					Male	Female	Total
1	PMU	Senior Officials	10	10	9		9
		Assistants	10	10	6	2	8
		Support Staff	9	9	9		9
		Others	0	0		1	1
PMU total			29	29	24	3	27
2	Dhaka LO	Senior Officials	1	1		1	1
		Assistants	1	1	1		1
		Support Staff	1	1	1		1

Sl#	Office	Staff position	Project total (No)	Reporting year 2008-2009	Status as of 30Jun 2009		
					Male	Female	Total
		Others	0	0			0
Dhaka Liaison Office total			3	3	2	1	3
3	Upazila	Senior Upazila Project Manager	9	9	7	2	9
		Subject Matter Specialists	46	46	32	5	37
		Social Organizers	77	63	61	3	64
		Sub Assistant Engineer	11	11	7	1	8
		Credit Staff	18	18	14	1	15
		Field Staff (CDF+AF)	156	151	77	54	131
		Assistants	18	18	12	3	15
		Support Staff	9	9	9	0	9
		Others	0	0	9	9	18
Upazila total			344	325	228	78	306
Project total			376	357	254	82	336

The project is supported and guided by three committees at different levels from ministry to Upazila levels. At ministry level it has a Project Steering Committee (PSC), at District level - District Coordination Committee (DCC) and at Upazila level - Upazila Coordination Committee (UCC). During the reporting period PSC sat for twice, DCC once and UCC for 2 to 4 times as required.

The project arranged exposure to visit institution like NABARD and DHAN Foundation in India to enhance the knowledge particularly in the field of building Self Help Group (SHG) and linking them to Bank. Besides the project staff, representatives from Ministry of Local Government and Rural Development, Planning Commission, Bangladesh Krishi Bank and LGED were included in that exposure. The project took interest in the MIS of microfinance used by DHAN Foundation if it be introduced to its group based credit management.

Section: III Training

Following table gives a summary of the trainings arranged by the project:

Table 13 Summary of training arranged by the project

Sl.#	Areas	Indicator		Project target	Reporting year 2008-2009			Cumulative status as of 30 June 2009		
					Target	Achieved	%	Target	Achieved	%
1	Institutional Development	# of Training		58	7	17	243	46	41	89
		Recipients	M			276			691	
			F			100			186	
			T	864	166	376	227	473	877	185
2	Infrastructure Development	# of Training		284	95	106	112	284	166	58
		Recipients	M			1010			1868	
			F			1392			2011	
			T	5046	1682	2402	143	2960	3879	131
3	Fisheries Development	# of Training		922	136	88	65	612	325	53
		Recipients	M			1707			5760	

Sl.#	Areas	Indicator		Project target	Reporting year 2008-2009			Cumulative status as of 30 June 2009		
					Target	Achieved	%	Target	Achieved	%
			F			580			1027	
			T	19822	3620	2287	63	10678	6787	64
4	Agriculture and Livestock Development	# of Training		1805	312	731	234	1188	1800	151
		Recipients	M			4215			14846	
			F			15880			37728	
			T	45713	7482	20095	268	31318	52574	168
5	Micro Credit	# of Training		2606	193	209	108	563	624	111
		Recipients	M			1006			4337	
			F			3722			9837	
			T	56862	4621	4728	102	12796	14174	111
6	Non formal	# of Training		39000	8695	7952	91		25443	
		Recipients	M			73639			235295	
			F			129013			381896	
			T	1170000	217375	202652	93		617191	

Training has been playing a very vital role in building capacity of all institutions involved in the project. In many cases the contents of the training have been changed to make it more effective to needs. The approach as well as the mode of training has also been changed on demand. The project arranged in-house as well as field based training as required. A few trainings were also outsourced for better results.

The following section gives a detail status of the training activities of different components:

Under micro-credit component target of training was for 193 batches and of which
53 were on Accounts book keeping for manages;
31 were on leadership development & Group Management for president;
53 were on Refresher for accounts & book keeping
40 were on Refresher for group management & leadership development;
10 were on Audit Debriefing for internal auditors;
04 were for Bank staff; and
02 Accounts book keeping for CDF Training

Total participants were around 4621. Among those 1405 CO Managers and 1222 presidents were trained. In refreshers training 954 Managers, 944 Presidents, 77 bank staff and 126 auditors were trained. Besides, 43 batches of graduating COs and 126 batchers of most problematic COs were brought under training on different issues for making the graduation process smoother.

One KAP survey was carried out for understanding the impact of Account and Bookkeeping Training. The survey found that knowledge level of the participants was good, but not in practice as such. Some specific problems were identified for the gap in practice. These were:

- Negligence and dependency on SO/CDF in writing books and accounts
- Delayed delivery of registers to CO in some cases hampered the immediate practice after having training, and in many cases that ceased the knowledge acquired by the training
- Illiteracy or lower level of education
- lack of physical fitness (lower eye sight,)
- Over engagement of Manager to other works
- Lack of adequate knowledge and skill
- Assistant Manager has little scope of practice in presence of Manager

The KAP survey came out with a few recommendation and following that some measures have been taken such as: reoriented the Managers and President focusing on some specific areas; module of the training was reorganised and brought changes in contents; SO and CDF were further trained for effective follow up of supervision of Managers and President activities; and provision was introduced to engage assistant manager in maintaining the books of accounts in presence of Manager. The recommendations were taken in effect and that produced good results for better management of CO.

Under fisheries development target of training was for 136 batches.

60 were on field based management training
 05 were on leadership development
 07 were on account & beel management
 02 were on resource conservation
 02 were on fish sanctuaries
 14 were on swamp plantation
 12 were on fish processing & marketing
 25 were on re-excavation/ earth work
 03 were on open water fisheries management
 05 were on swamp tree nursery
 01 were exposure/exchange visit for BUG members

Total participants were around 3620. Among those 52 were trained in resource conservation, 52 were in fish sanctuaries, 92 were in fish processing & marketing, 89 were in swamp tree nurseries, 621 were in re-excavation method, 649 were in youth livelihoods development activities, 561 were in field based training, 142 were in leadership development accounts & beel management. Besides, 29 staff were trained in open water fisheries management.

Under Agriculture and Livestock Development target of training was for 312 batches.

246 were on technical training field for CO members,
 63 were on technical training centre for CO advanced members,
 2 were on livestock activist
 1 was for orienting staff on technology dissemination

Total participants were 7482. Among those 14282 farmers attended technical training field, 1239 farmers attended technical training centres including modern rice culture technology 216, homestead gardening 227, Poultry rearing 390, Cow rearing 226, beef fattening 113, goat/sheep rearing 24, food processing 43, activist & ref. activist (livestock) were 19 & 45 respectively, and rest of the farmers received some need based special trainings.

The trainings have largely impacted on generating alternative sources of income for small to marginal farm holders.

Nursery ensured her a secure livelihood

Renu Begum (50) lives in Baggber village of Biswambarpur Upazila in Sangamon district. Her husband Imtaj Ail is a poor farmer and owns a land of 30 decimal including the homestead. They have two sons. Before joining the CO of CBRMP, They had been living from hand to mouth. Joining CO she began to save and got the chance to take a two-day swamp tree nursery training initiated by the project. After taking training she took a loan amounting to Tk 4000 from CO and invested into raising a nursery.

Renu started a hijol (swamp tree) nursery with 5000 saplings at backyard and after one year she earned around Tk.27000 selling only 1500 saplings. The return made her highly encouraged and she leased in a land of 20 decimal and expanded her nursery with

an investment of Tk. 8000 that she managed by taking another loan from the project credit line. She and her husband they work together in nursery and she hopes that her nursery will give her an income of Tk. 50,000 a year and will ensure a secure live in future. Renu has a plan to diverse her nursery with more other valuable plants for more income. She is very happy having a very certain scope of income. They have some problem in marketing, but they hope with assistance from CBRMP that they can overcome. The family had immense financial crisis; food deficit was quite severe, but now the situation has been changed. The effort taken by Renu has brought a big change in the family and that has put her in high esteem in the family as well as in the society.



Renu and her family with their nursery

Under Infrastructure Development the target of training was for 95 batches.

42 were on infrastructure management training for IMC members,
28 were on LCS training for CO members engaged in LCS works
25 were on PIC training for PIC members.

Total participants were 1682. Among those 744 IMC members were trained in infrastructure supervision to ensure the quality of works of roads and MVC, 1658 LCS members were trained in implementation of block road, road maintenance and earth works

Self -employee Pintu is an example for the unemployed youth to follow

Pintu (37) is a poor young man lives in a small village Bhavanipur of Tahirpurupazila under Sunamgonj district. Most of the people of this village are very poor. They have very limited contact with the main land of Sunamganj and highly deprived from all the civic amenities such as education, health, marketing and so on. Pintu completed secondary level education but after that poverty could not allow him to go further. He desperately searched for a job, but ended with no result. He badly fell in frustration, but that did not continue eventually. CBRMP opened a door for him.

Pintu joined CO during April 2006 and soon he became an active CO member. He inspired with the activities of CBRMP particularly the work of developing vaccinator from the community. He enlisted him with that programme and having training for 14 days he developed him a very successful vaccinator. His service has largely impacted on the livestock and poultry birds in his working



Pintu in field with vaccination kit

area. People from 10 villages have been getting services from him and he usually make an earning amounting to Tk. 6 000 to 7 000 per month. He is no more unemployed and very happy with his job. He says *"I am too happy with my service. It gives me good income and the scope to serve my community. It has raised my esteem in the society."* He had to maintain a family with six persons in strong hardship, but that has become past now. He has now many dreams to make his life better. The community as well as the line department is also very happy with the service of Pintu. It is certainly an exemplary effort to other unemployed youth to follow.

Under Institutional Support the target of training was for 07 batches.

- 1 was on induction,
- 5 were on staff development training,
- 1 were overseas exposures (one arranged by project and another by Partner Organisation)

Total participants were 166. Among them 21 were newly recruited staff, 61 in CO graduation, 100 were in gender promotion. 23 CDFs were trained in Accounts and bookkeeping, 139 staff from different levels were trained on different subjects with assistance of BARD. Besides a total of 32 persons from project and other partners institution and departments were participated in an overseas exposure aimed to gain knowledge for building self-help group and the operation of microfinance institution.

The overall impact of the trainings was significant. Staff awareness and orientation towards project mission and vision have further been development. Gender sensitivity among the staff have raised noticeably. The concept of CO graduation has now properly been understood by the staff and CDFs and COs. The staff has become more skill in technology dissemination. The BUG members have become more oriented towards community based fisheries management and fish conservation. The training has impacted the staff much on to get motivated to work in team and communicate the project values to grassroots and other concerned. However the project is constantly in process to review the modules of the trainings to make those more effective and need based.

Section: IV Gender

During the reporting year the project took many initiatives to establish gender values in project activities. To achieve that, a good number of trainings for staff and CO members were arranged. In all project activities gender equity was tried to maintain. The roles of women have duly been appreciated by the project ensuring their participation at different levels of decision making process including in home, broader society and local government institution.

The training in Gender Development extensively focused on the women right, violence against women, and empowerment. The achievement in empowering the women was tried to realize through asset building, access to natural resources, employment generation, creating agriculture based income generating activities, and access to information.



Observing Safe Motherhood Day jointly with other organisations

The days like International Women Day, Safe Motherhood Day were observed to make the community aware about the roles, values and rights of the women. In many cases all those Days were observed jointly with other likeminded organisation – like CARE and Local Administration.

From Manager of a Small Community Organisation to Upazila Vice -Chairperson

Jharna Rani Das (35) was born in a most remote village Penile of Dowarabazar Upazila. Jharna, had to struggle a lot in her childhood. She is 5th among her six brothers and sisters. She could not continue her education after class ten due to acquit poverty in her family. She got married at 17, but deserted soon by her husband and had to be back to her parent's home. Struggle continued that started from childhood. But that could not stop her from conquering the destiny. Opportunity comes when SCRRMP-LGED starts working in her area. She joins a women Community Organisation (CO), receives trainings in Group Development, Accounts and Bookkeeping, Good Governance and other skill development and soon becomes manager of that CO by her commitment and contribution to the organisation. The management process of CO develops her to be a good leader and that put her forward with an inspiration to become a leader in the society in future, and that opportunity also comes soon to her.

She competes in recent Upazila election 2009 as a vice-chairperson and wins in the election beating her closest contender by 318 votes. While she was asked to comment on her success, she replies, "It is SCBRMP that has put me in a process of working with the people, articulated me to work in a group and gave me the skill to lead the people in crisis. Our activities have developed the people's confidence and trust on us along with a strong affinity". She claims those are all that in fact has worked for her to win in the Upazila election.

She expresses her strong desire to devote her to attain the needs of the people, such as road, electricity, deep tube-well those they have been always discussing about in the CO meeting. She stresses more on establishing women rights in the society. She highly appreciates the SCBRMP-LGED approach and activities to reduce poverty of the poor in Sunamganj.

She had been dreaming from school life to be an active contributor to the society, but under many constraints that could not become true. Now the chance has come, and she will not lose a bit of that to fulfil her that dream. She seeks cooperation and blessing from every people as she can serve the people successfully. She is grateful to SCBRMP-LGED as it has imparted in her heart a confidence to work for the people with values. Jharna hopes to make her Upazila one of the best developed Upazilas. According to the CO byelaws she is no more the manger of her organisation, but an ordinary member. The CO is progressing well in all aspects, and she takes the CO as her entity in the society.

In three Upazilas SCBRMP-LGED CO members competed for the post of Upazila Vic-Chairperson and from two upazilas - one from Dowarabazar and one from Biswambarpur - they have come out successfully.



Jharna in work at Upazila Parishad Office

The following table shows the status of CBRMP's performance in gender development:

Table 14 Status of project performance in gender development

Activity		Indicators	Achievement up to June 2009			Ratio between male and female
			Male	Female	Total	
Interest groups Formation		No. of groups formed	747	1715	2462	30:70
Member enrolment		Members enrolled	21780	48117	69897	31:69
Savings mobilization		No. of members accumulated savings	18488	42828	61316	30:70
		Value of total savings accumulated (in LTk.)	264.47	450.07	714.55	30:70
Loans provided to group members	From savings fund	No. of members received loans	4230	7076	11297	37:63
		Value of loans given to member (in LTk.)	293.65	459.98	753.62	39:61
	From project fund	No. of members received loans	8081	15502	23583	34:66
		Value of loans given to member (in LTk.)	724.35	1504.06	2228.41	33:67
Training for LCS members		No. of LCS members	3321	4059	7380	45:55

Activity		Indicators	Achievement up to June 2009			Ratio between male and female
			Male	Female	Total	
		trained				
Training for Implementation Monitoring Committees (IMC)		No. of IMC members trained	716	1075	1791	40:60
Road maintenance by length persons		No. of Length persons	0	186	186	0:100
Rural poor engaged/worked in labour intensive construction works		No. of group members engaged in work	116734	58367	175102	67:33
Access to beel resource		No. of members accessed	2772	555	3327	82:18
Pond aquaculture		No. of members involved	0	227	227	0:100
Training for members	Micro-credit management	No. of members received training	4337	9837	14174	31:69
	Fisheries management	No. of members received training	5760	1027	6787	85:15
	Technology dissemination	No. of members received training	14844	37716	52560	28:72

It is observed that women participation in project activities is more than that of male, except in labour intensive construction works, access to beel resource. But in those cases as well it has been progressing to reach quality.

Section: V Monitoring and Evaluation

The project monitoring system was in place with more effective manner. The project performance on activities and finance were monitored on monthly, quarterly, half yearly and yearly basis. Besides regular monitoring during the reporting period a few studies were carried out including i) impact study on livelihoods of BUG members, ii) completion of one cycle of fish catch and bio-diversity monitoring study, iii) KAP survey on the impact of Accounts and bookkeeping training for CO managers/assistant managers, v) A quick impact study on LCS members engaged in block road construction.

During the reporting period two quarterly and one half yearly workshop were arranged for progress review and one yearly workshop was arranged for progress review and preparing the next year activity plan. A detail AWBP has been drawn based on the project log-frame and that works as the basis of project operation. During the reporting period, the Project Steering Committee sat for twice and District Project Coordination Committee sat for once to review the yearly progress of the project activities.

For BUG a detail monitoring system has been put in operation to capture all necessary data to analyse the performance of beel management.

Apart from above, internal audits for CO and BUG were carried out covering 1804 COs and 72 BUGs. The audit reports are available.

Section: VI Financial Status

1. Component-wise Procurement

A total of Tk. 3543.55 lac was allocated for the year of 2008-2009 AWPB for the five components of the project (The detail component wise expenditure break up is given in table 15)

The overall progress is 73%. Among the components the performances of infrastructure and institutional support were satisfactory, but not of others. In fisheries development, progress was less mainly due to non receiving of beels in time from concern Ministries. This component could spend only Tk. 267.02 lac against the allocation of Tk. 497.28 lac.

In Microfinance component a transfer to BKB for credit operation did not made following a strategic decision of IFAD Mission and thereby an amount of Tk. 500.00 lac could not be spent.

In Agriculture & Livestock Component the reason for the less progress was due to failure to construct agricultural infrastructure for promoting irrigation. The plan of that work needs to be reviewed upon LGED's programme for constructing a rubber dam within same command area.

PSC went through the issue and the committee proposed to reallocate the budget categories and as there is high demand of rural road in the project area the unspent fund may be used for that. The project was requested to inform the issue to IFAD through ERD and take necessary initiative in this regards.

Following table shows the component-wise expenditure status:

Table 15 Component-wise expenditure status

Sl.#	Components	Project target	Reporting year 2008-2009			Cumulative status as of 30 June 2009		
			Target	Achieved	%	Target	Achieved	%
1	Infrastructure Development	6679.75	1431.72	1401.70	98	4486.83	4428.44	99
2	Fisheries Development	2692.00	497.28	323.12	65	956.97	753.29	79
3	Agriculture & Livestock Development	1113.06	157.14	102.00	65	536.26	476.53	89
4	Micro credit	3133.53	569.24	59.47	10	1569.55	1057.11	67
5	Institutional Development	6056.71	838.17	666.49	80	2598.68	2196.62	85
6	Other (CD-VAT & cost escalation)	371.56	50.00	18.55	37	71.56	40.11	56
Total		20046.63	3543.55	2571.33	73	10219.85	8952.10	88

2. Special account statement

The Special Account Statement covering the period from 01-07-2008 to 30 -06 -2009 states that an amounting to USD 2971978.00 against 12 withdrawal applications have been claimed and credited to Special Account of Sunamganj Community Based Resource Management Project, Project Credit No. 567 BD at 11 different dates from 1 July 2008 to 30 June 2009.

3. Fund withdrawal statement

Including the revised initial advance of USD 2000 000 a total 49 withdrawal applications were placed to IFAD until 30 June 2009. The project expenditure so far stood USD 10761583 as on 30 June 2009 and which was 53% of the total budget of the project.

4. Procurement

The procurement of the project that carried out in the period is shown in the following table. The procurement plan was duly approved by the PSC and where necessary concurrence was taken by IFAD. All procurements were done following the PPR 2008.

The following table shows the procurement done during the reporting period from 1 July 2008 to 30 June 2009:

Table 16 Procurement done during July 2008 - June 2009

Item	Qnt	Cost incurred (LTK)	Procurement method	Reviewed by IFAD	Submission date of EOI	Date of short listing	Date of Bid submission	Date of bid opening	Date of contract signed	Date of contract completion
Goods										
Photocopier	2 nos.	1.90	Open Tender Method (NCB)	NA	NA	NA	06 Jan/09	06 Jan/09	15 Mar/09	15 Apr/09
Generator	1 no.	0.87	Direct procurement	NA	NA	NA	NA	NA	NA	June 2009
Computer System	4 nos.	3.90	Open Tender Method (NCB)	NA	NA	NA	06 Jan/09	06 Jan/09	15 Mar/09	15 Apr/09
Furniture	1 set	4.58	Direct procurement	NA	NA	NA	NA	NA	NA	June 2009
4WD vehicles	2 nos.	71.08	Direct procurement from state owned firm	NA	NA	NA	NA	NA	NA	June 2009
Speed boats	1 no.	11.39	Open Tender Method (NCB)	NA	NA	NA	06 Jan/09	06 Jan/09	23 Mar/09	23 May/09
Motor cycle	40 nos.	37.20	Direct procurement from state owned firm	NA	NA	NA	NA	NA	NA	June 2009
Bicycles	5 nos.	0.29	Direct procurement	NA	NA	NA	NA	NA	NA	June 2009
Service										
Management Consultant	12 mm	17.63	Continuation	approved	NA	NA	NA	NA	NA	June 2009
Fisheries Technical Assistance	4 mm	3.68	Continuation	approved	NA	NA	NA	NA	NA	June 2009
Agriculture Technical Assistance	4 mm	4.23	Continuation	approved	NA	NA	NA	NA	NA	June 2009
MIS Consultant	3 mm	2.72	Continuation	approved	NA	NA	NA	NA	NA	June 2009
Gender Consultant	4 mm	3.66	Continuation	approved	NA	NA	NA	NA	NA	June 2009
Micro credit Consultant	3 mm	2.60	Continuation	approved	NA	NA	NA	NA	NA	June 2009
Work										
Village Protection cum Road	37 km	1088.57	Open Tender Method (NCB) /LCS	NA	NA	NA	Jul/08 Mar/09	Jul/08 Mar/09	Aug/08 Apr/09	Sep/08 June/09
MVC construction	1 no.	34.49	Open Tender Method	NA	NA	NA	Jul/08 Mar/09	Jul/08 Mar/09	Aug/08 Apr/09	Sep/08 June/09
Water Supply	600 nos.	129.66	LCS	NA	NA	NA	NA	NA	July/08 June/09	June/09
Sanitation	15784 nos.	84.93	LCS	NA	NA	NA	NA	NA	July/08 June/09	June/09
Beel Development	44 nos.	170.75	LCS	NA	NA	NA	NA	NA	Sep/08 June/09	June/09
Pond aquaculture	4 nos.	4.95	LCS	NA	NA	NA	NA	NA	Nov/08 June/09	June/09
Khal Excavation	9.21 km	49.27	LCS	NA	NA	NA	NA	NA	Nov/08 June/09	June/09

5. Audit Status

The project went through an external audit in October 2009 covering a period from 1 July 2008 to 30 June 2009 and the report was produced on 31 December 2009. The audit raised 8 objections amounting to Tk 119.42 Lac. However the issues related to objections are not major as such. The project has no pending audit objections to settle.

Section: VII Lessons learned

The project has learned many lessons through its activities. Among those the most important lesson is constant efforts and commitment never fails to reach the goal.

The activities conducted by CBRMP are too unpredicted to achieve the results. But persistent efforts to bring results gather a good amount of learning that help to do better in future

In all components project has encountered many obstacles, but project flexibility in strategy process helped the project to come out from all those obstacles successfully.

Regular interactions and reviewing the failure and progress with staffs and partners have guided the project to ultimate success.

The project with such multi-interventions requires close cooperation and support from partners and the recipients for effective implementation.

Section: VIII Conclusion

Like other past years the project has many successes and failures too. But failures have not been left unchallenged. The project put all out efforts to achieve the goal of the year. The culture of constant efforts has largely developed the skill of staff and the people to engage them in work more effectively. CBRMP introduced many new initiatives during the reporting period such as graduating CO and is gathering confidence to approach towards an effective end of the phase two of the project.

Section: IX Looking forward for the success in 2009 – 2010

Taking lesson in consideration the project has drawn some key strategic decisions to make the year 2009 -2010 successful

Table 17 Key strategic decisions for the year 2009-2010

Sl. No.	Key decisions for the year 2009 -2010
Microfinance:	
04	Command villages of the beels targeted for the 2 nd and 3 rd phases of the project should be given priority in case of CO formation planned for the current year.
05	Special strategy should be adopted to recover credit due/instalment in Sadar, South and B'pur upazilas assigning specific responsibilities for all staff.
06	Savings loan amount should be gradually increased with decreasing of BKB loan in Jamalganj, Tahirpur & Derai upazilas.
07	Approval of Project Authority should be taken regarding fixation of CDF salary

Sl. No.	Key decisions for the year 2009 -2010
	based on their performance and service period following the range: Tk. 2000/- for service period after 2 years, Tk. 2500/- for service period after 2.5 years Tk. 3000/- for over 3 years.
08	At sadar, South & B'pur upazilas, small size savings loan of six month duration to be given until December, 2009 to fit with the time line of graduation.
Infrastructure Development:	
09	During the road side plantation adequate space should be kept for further widening of the roads, if necessary.
10	Quality of works should be maintained ensuring supervision by community in implementing of all kinds of infrastructural works.
11	Special training should be arranged for the contractors selected for project infrastructure works and their masons as well where nature of works, technical specification, means of maintaining quality and supervision by community will be included.
12	Evaluation of performance for length persons engaged in CBRMP road maintenance activities to be done for more effective services
Fisheries Development:	
13	Following the government water body management guidelines-2009, all existing BUGs under the project to be reformed and at the same time initiatives to be taken to form BUG at the command villages of those beels selected for handing over to project during 2009-2010.
14	Vegetable cultivation should be introduced in the up land of beels by poor members of BUG with priority to women
15	All out preparation should be taken for successful implementation of pond aquaculture program as per current year target.
16	If the management of Jamlabaj beels under South Sunamganj could not be brought at satisfactory level, this beel is to be replaced and legal action should be taken accordingly
17	Reports to be prepared on beels where production has been decreased mentioning reasons and recommendations and accordingly future actions will be taken to enhance the production of beels
Agriculture and Livestock Production:	
18	Sufficient number of field days to be conducted to promote bull services
19	All agriculture and livestock related research and input support will be taken in those COs performed well
20	Flip chart will be prepared for better dissemination of knowledge
Training:	
21	Necessary tables and chairs to be procured for upazila training centres.
22	Training should be made further effective by increasing practice sessions
Institutional Support:	
23	Each upazila will make month-wise break-up of all targeted activities following the year plan of 2009-10 and progress will be reviewed against that in quarterly project workshop.
24	SUPMs will submit to the project director performance evaluation report for staff working in the upazila offices
25	Special Union Coordination Committee meeting should be arranged to discuss/share the progress of activities of 2008-2009 and work plan of 2009-2010.
26	Initiatives to be taken for employing staff at vacant posts of all upazilas.
27	SUPMs will prepare the estimated budget of office operating cost with monthly break up based on previous experiences and Finance Manager will finalize according to DPP budget provision taking approval from Project Authority.

