



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

8

## **Annual Report** **July 2009 - June 2010**

### **Community Based Resource Management Project**

**Local Government Engineering Department**

**Community Based Resource Management Project**

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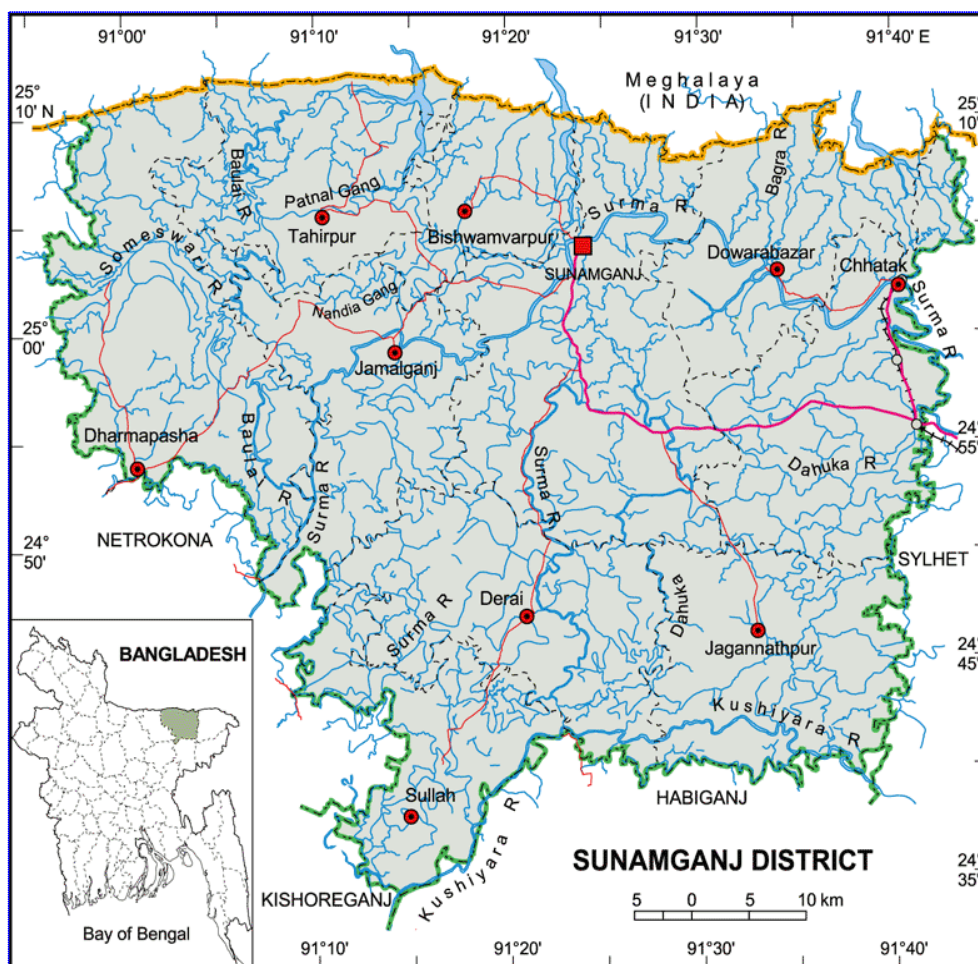
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## Abbreviation and Glossary

AI	Artificial Insemination
BARI	Bangladesh Agricultural Research Institute
Beel	A saucer-like depression that generally retains water throughout the year
BMC	Beel management Committee
BRRRI	Bangladesh Rice Research Institute
BUG	Beel User Group
CBRMP	Community Based Resource Management Project
CDF	Community Development Facilitator
CO	Credit Organization
CTA	Chief Technical Advisor
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 Mymensingh 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
UNO	Upazial Nirbahi Officer

## Project 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

The report covers the period from July 2009 to end of June 2010, and it was year 7 of 12 years project that plans to end in July 2014. The report includes the project progress during the reporting period as well as the cumulative status of project's total activities accomplished as of 30 June, 2010.

The year was quite satisfactory and eventful. All the five components have turned out successfully to achieve the targets. The project has reached to attend 85051 households from 1087 villages in 9 upazilas. The project was actively in the process to assist the people to get more access to resources, technologies, credit, knowledge and skill and infrastructural facilities. The participation of the community irrespective of man and woman has largely increased in all types of project activities and that has resulted in the sustainability of project achievements.

The summary status of the project progress until June 2010 of the components is as follows:

Microfinance component by the end of this reporting year has formed 2968 COs against the total target of 3000 and enrolled 85051 (95 % of the total target) members of which 24804 (66 % of the total target) are men and 60247 (114 % of the total target) are women. The groups have accumulated savings of Tk. 952.33 lac. The loan so far has disbursed to 40617 members amounting to Tk. 3293.8 lac, of which Tk. 1023.23 lac was provided through revolving CO savings and Tk2270.57 lac from project credit line. The project so far has provided Tk. 903.39 lac to Bangladesh Krishi Bank (BKB) for credit operation.

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 and thereby prepared for graduation. Cumulative recovery of savings loan was 94% and of project loan was 92%.

A total of 989 COs (76 % of the target) have been graduated this year against the target of 1227. The process has given the project reasonable learning and that would help in implementing the CO graduation more effectively in upcoming years.

This year a total of 2484 COs (89% of the target) have been brought under internal audit against a target of 2794 and it is observed all objections and recommendations of last audit have been addressed properly and that has brought a significant change to better governance of COs.

Labour Intensive Infrastructure component has so far built 195 numbers of roads comprising 213 kms in 9 upazilas and directly connected 627 villages with mainstream road network. The impact of roads on rural livelihoods is very positive and diverse. Apart from roads, this component has installed a total of 2480 numbers of tubewells, distributed 65095 numbers of slab-latrines (one slab and three rings per package), and constructed 27 numbers of Multi-purpose Village Centers (MVC). All these have largely benefited the community people, particularly the women at large. The work load of women in collecting water has reduced, for better sanitation the intensity of many common diseases has decreased, sitting for group meeting and other social gathering has become easy having MVC at locality.

Introducing LCS for road building has increased the opportunity of employments of the rural poor, especially for the women for two months a year during the slack period. Besides, for road maintenance a total of 277 length-persons, all are destitute women - could engage them for an earnings of Tk. 50 per day. Introduction of concrete block-road with its innovative features like simple design; built by locally available materials; higher scope of community involvement,

particularly for women, at all stages of road construction and maintenance; cost effectiveness; scope of higher safety; and resilience to survive in submergible condition in haor area has brought a major breakthrough to address the communication problem in project area and generated additional opportunities of employments for the poor.

Fisheries Development component has meantime accessed to 138 numbers of beels of which 104 are below 20 acre and 34 are above 20 acres. A total of 161 BUGs have been formed comprising 5949 members of which 1335 are women (22% against the target of 30%). Among the accessed beel, 110 beels have been harvested with a catch of 190744 kg of fish valued to Tk. 17240829. Benefit distributed among the fishers is Tk. 6139779 and revenue given so far to public account by fishers is Tk. 9419217. A total of 128 beels have been brought under development through re-excavation and that has generated 111660 labourdays of employment for the poor. The beel management by BUGs has become stronger and the conservation measures of the resources has become more systematic and brought good results in fish production and species diversity.

This year a MOU has been signed between Ministry of Land and Local Government Division on transferring 211 numbers of beels to the project against a target of 300. This is indeed a big achievement in beel transfer process of the project to fisher community. For getting transfer of rest of the beels primary work has been completed.

Agriculture and Livestock production development component so far has introduced 7 numbers of new crops in Sunamganj which have been proved effective through research trial and chosen by the farmers. A total of 65514 numbers of farmers, of which 48347 are women, have received training in improved technology. Fallow lands of 369.75 acres have been brought under cultivation and initiatives have been taken to increase it further in future years through seed support programme. In livestock development the component has some specific successes like promoting improved variety of livestock and poultry birds through AI support, bull services, delivering chicks, providing mass vaccination and de-worming services in assistance of concerned line departments. The component has significant impact on improving the livelihoods of poor farmers through better uses of their crop land and backyards. Women involvement in many areas like plant nursery raising, homestead gardening, backyard poultry and livestock rearing have made them economically solvent and socially empowered.

Under institutional support the project has accomplished many different initiatives including training, workshop, discussion, exposure – in country and abroad, to build the capacity of the project staff and partners for effective service delivery. A good numbers of institutions including BARI, BRRI, BLRI, BARD-Comilla, DAE, DoF, DLS, Local Administration and WorldFish Center have been assisting the project for project's capacity building. The local Government Engineering Department has been playing a crucial role in capacity building and guiding the project in its implementation process.

The overall project progress against the yearly targets is satisfactory. Some recent impact studies have revealed that the housing condition, access to water and sanitation, household assets, food security, child nutrition, and income of the project beneficiaries have significantly improved upon project supports ( see the summary on key impacts in annex III).

The project has many successes and some failures too, and all those have enriched the project with substantial learning for more effective interventions in future.

## **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, *Dakhin* (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-managed 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 channeled 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 centers 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 eighth year of the project (July 2009 to June 2010) and the third year of the second phase. The report includes the yearly progress as well as the performance of the project total until 30 June 2010.

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. Staff 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 for 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:**

- Undertaken IFAD support mission for two times to assist the graduation process of CO
- Software consultant from DHAN India has visited the project to introduce SHE software for CO data base management
- Undertaken quick survey to understand the status of the performance of graduated CO

#### **Infrastructure Development:**

- Undertaken technical viability study of block road by Bangladesh University of Engineering and technology (BUET)
- Undertaken road impact study guided by IFAD Consultant ( report available)

#### **Fisheries:**

- Undertaken IFAD Supervision Mission in September 2009
- Undertaken 2nd round BUG livelihood Impact Study ( report available)
- Undertaken 2nd round Fish Catch and Biodiversity Monitoring Study ( report available, see the summary in annex II))
- Undertaken Fish Marketing study ( report available)
- Visited by State Minister Land Beel Fisheries and distributed benefit to BUG members
- Visited by four local MPs and taken part in benefit distribution to BUG members
- Signed MOU between Ministry of Land and Local Government Division on beel transfer to CBRMP

## **Agriculture:**

- Undertaken Agriculture Impact Study

## **Exposure and Training:**

- Visited Cambodia by project staff to gather knowledge on Co-Management based Fisheries
- Visited Malaysia by project partners to gather knowledge on Co- Management fishers and research activities arranged by WorldFish Center
- Visited Baor project by project staff to understand the community based fisheries resource management
- Undertaken training programme in BARD Comilla for staff development

## **Institutional Support:**

- The progress and the performance of the activities during the FY. 2008-2009 have been reviewed in a staff workshop held in 07 July 2009 and the AWPB of the FY. 2009-2010 has also finalized in that workshop.
- Project Steering Committee (PSC) meeting has been held for two times. District Coordination Committee (DCC) and Upazila coordination Committee sat on regular basis to discuss and deal with the project issues. Apart from that an Inter-ministries water body related committee meeting was held during the reporting period.
- IFAD CTA for Bangladesh has visited project activities prior to Project Phase Review Mission 2010



*IFAD CTA for Bangladesh Mr. Edward Mallorie in field to interact with graduated COs.*

## **RIMS Survey:**

- Undertaken second round RIMS survey ( report available)

### **3. Progress towards objectives**

The project is operated to achieve a few development objectives. The key objectives are: mobilizing the targeted community under self-help savings group ; developing infrastructure and involving people in construction work to ensure alternative employment ; developing opportunities for rural poor to access into natural resources; and introducing improved technologies for increased production and income.

During the reporting period the project has largely realized the objectives. In all areas of five components the project achievement is significant.

The following table shows the project achievements towards its objectives:

Table 1: Achievements of the development objectives of the project

Sl. No	Items	Unit		Project Target (MTR revised)	Status as of 30 June 2010			Remarks
					Target	Achieved	%	
Institution:								
1	CO Graduated	Male		1200	484	386	80	
		Female		1800	811	603	74	
		Total	No.	3000	1295	989	76	
	CO Drop-out	Male	No.	0	0	4	0	
		Female	No.	0	0	1	0	
		Total	No.	0	0	5	0	
2	CO Operational	Male	No.	0	359	457	-27	Being phased out
		Female	No.	0	1309	1517	-16	Being phased out
		Total	No.	0	1668	1974	-18	Being phased out
Infrastructure Development:								
1	HH served by infrastructure	Tube-wells	HH	90000	75600	74400	98	
		village protection work	HH	93940	91378	90951	100	
		MVC	HH	63600	32400	32400	100	
		Latrine	HH	70000	68353	65095	95	
2	Infrastructure functional	Tube wells	No.	3000	2520	2480	98	
		village protection work	km.	220	214	213	100	
		MVC	No.	53	27	27	100	
		Latrine	No.	70000	68353	65095	95	
3	HH increased income from infrastructure works	Male	HH	149580	29341	22198	76	
		Female	HH	74790	14670	11099	76	
		Total	HH	224370	44011	33298	76	
Fisheries Development:								
1	BUG functional		No.	300	183	161	88	
2	Beel resources under improved management		No.	300	148	143	97	
3	Fishers reported production/yield increased	Male	HH	7125	4844	4614	95	
		Female	HH	2375	1443	1335	93	
		Total	HH	9500	6287	5949	95	
4	Pond fishers adopted technology (female)		HH	750	50	56	112	
5	Water bodies operational	Beels	No.	300	148	143	97	
		Ponds	No.	150	64	64	100	
6	Increased fish production	Beel	No.	300	148	110	74	
		Pond	No.	150	64	54	84	
7	HH received increased income	Beel	HH	9500	6287	5949	95	
		Pond	HH	750	277	283	102	
Agriculture & Livestock Dev:								
1	Technology selected and disseminated	Demo.	No.	7956	5104	5419	106	
		Research	No.	128	89	92	103	
2	Farmers reported production/yield increased	Male	HH	16750	17344	17167	99	
		Female	HH	16750	48216	48347	100	
		Total	HH	33500	65560	65514	100	

Under microfinance activities a total of 85051 households have so far been enrolled under 2968 COs. A total of Tk. 3293.79 Lac (both from savings and project credit line) has been disbursed as loan to CO members and Tk. 952.33 Lac accumulated against savings as of June 2010. A total of 989 COs have become graduated and moved to run their organization by them own.

Under Infrastructure activities a total of 74400 household have been brought under drinking water facility, 90951 households directly have been benefited by improved road network, 32400

households have got access to MVC, and 65095 household have been brought under hygienic sanitation facilities. Besides, 208399 CO members have been employed by infrastructural development activities.

Under fisheries activities 5949 households have got access to beel (waterbodies) as on end of June 2010, and that has added an amount of Tk. 2050 to their yearly income by fish selling and Tk. 2610 by wage earning. Introducing better management and habitat restoration, production of 110 beels have increased. Efforts made to restore ecology in haor area by planting swamp trees and with other conservation schemes resulted in positive impacts.

Under agriculture activities 65514 households have been able to increase production through receiving improved technologies.

Women constitute 71% of the project beneficiaries. Through social and other asset building their livelihood capitals have largely been increased and that is vividly visible in the project area.

The project progress from output to purpose against the targets set in the Logframe is quite satisfactory (see the annex IV).

#### 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 2009-2010			Project total as of 30 June 2010	
				Target	Achieved	%	Achieved	%
1	Community Organizations (COs) formed and members enrolled	CO	3000	500	506	101	2968	98
		male CO	1200	143	100	70	847	70
		Female CO	1800	357	406	114	2121	117
		Members	90000	18794	15154	81	85051	94
		Male enrolled	37421	5245	3024	58	24804	66
		Female enrolled	52579	13549	12130	90	60247	114
		Total members	90000	18794	15154	81	85051	95
2	Savings mobilized by CO members	Male	37421	5245	3024	58	24804	66
		Female	52579	13549	12130	90	60247	115
		Total savings in LTk.	2120.00	269.00	237.78	88	952.33	45
		Savings by male in LTk.	848.00	88.50	55.39	63	319.87	38
		Savings by female in LTk.	1272.00	180.50	182.39	101	632.46	49
3	Loans provided to CO	Total amount in	1060.00	396.00	269.61	68	1023.23	96

Sl.#	Items	Indicators	Project target	Reporting year 2009-2010			Project total as of 30 June 2010	
				Target	Achieved	%	Achieved	%
	members	L Tk.						
	from CO Savings Funds	Amount to male in L Tk.	450.00	123.10	48.11	39	341.76	75
		Amount to female in L Tk.	610.00	272.90	221.49	81	681.47	112
		Total members	15000	4781	5360	112	16657	111
		Male	7000	1418	879	62	5109	72
		Female	8000	3363	4481	133	11548	144
		Recovery (%)	100	100	85	85	94	94
4	COs provided credit from Project Credit Line through BKB	Total amount in L Tk.	5700.00	76.00	42.15	55	2270.57	40
		Amount to male in L Tk.	2280.00	27.00	7.89	29	732.24	32
		Amount to female in L Tk.	3420.00	49.00	34.26	70	1538.33	45
		Total members	52000	1131	377	33	23960	46
		Male	20800	414	37	9	8118	39
		Female	31200	717	340	47	15842	50
		Recovery (%)	100	100	62	62	92	92
5	CO accounts audited	Audit	19747	2864	2554	89	6597	33
		CO	3000	2794	2484	89	2738	91

## Progress status

During the reporting period 506 COs have been formed enrolling 15154 members. The average rate of enrolment of members per CO is 30. The savings accumulation by CO members has reached to Tk. 237.78 lac against the target of Tk. 269.00 lac, and thereby the achievement is 88%. A total of Tk. 311.76 lac from savings and project credit line has been disbursed to 5737 CO members from around 482 COs. For internal audit 2794 COs were targeted for this year but has achieved 2484. Training in capacity building of CO members particularly for promoting alternative leaders has been provided to 1621 COs.

Microfinance activities have so far reached the outreach of 40617 members through 2068 COs, of which 27390 are women and 13227 are men. The progress in CO formation as well as member enrolment during the reporting year is satisfactory. In both cases, the achievement is 101% and 81% respectively, and where women enrolment is more than that of men.

Members' savings accumulation has also achieved more than the target estimated. A total 85051 members have saved around Tk. 952.33 lac by 30 June 2010 against the target of 92804 and Tk. 937.89 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 and thereby prepared for graduation.

Loan from savings fund has achieved by 68%. Project loan target also could not be achieved during the reporting year. It has achieved only 55%. Loan disbursement from project and savings fund could not achieve the target. In fact following the graduation and excluding the three old and three new Upazilas from project credit line the disbursement scope of project credit has largely decreased. Recovery of savings loan is 85% (cumulative 94%) and of project loan is 62% (cumulative 92%).

### **Internal CO audit**

During the reporting period a total 2014 COs have been audited. The audit findings give a detailed picture of the performance of CO. It has shown many weakness of COs - particularly in the area of financial management and governance.

The internal audit was carried out during January to February 2010 by a team of 74 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 necessary. A total of 1495 COs, formed by 31 December 2009, were brought under audit from six Upazilas: Jamalganj, Tahirpur, Derai, Dowarabazar, Sulla and Dharmapasha. And other 519 COs from Sunamganj Sadar, South Sunamganj, Biswambarpur, Jamalganj and Tahirpur Upazilas came under audit following final accounts and profit distribution. 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 51% CO found were fully able to maintain the books and records properly, and 12% lacked that skill badly.
- In conducting meeting the performance has been improved. 63% COs were found able to conduct meeting independently.
- Meeting attendance has improved. 44% COs were with above 90% attendance.
- 91% savings has been deposited to bank A/C in time and total cash in hand was Tk. 32.23 lac with 1348 COs.
- In 616 COs cash in hand was found from Tk. 1200 to Tk. 5000 amounting to total Tk. 15.08 lac.
- In 166 COs it has gone above Tk 5000 amounting to total Tk. 13.92 lac as total.
- The following major reasons were found related to cash in hand:
  - leader captured and leadership has not being rotated;
  - books and accounts are not checked by members regularly;
  - CDF and SO don't check the entry/record of the books and registers on regular basis;
  - during the June closing bank delays in transaction/ receiving deposit from CO;
  - recommendations were not followed properly given by last audit, and finally



- negligence, as well as ill motives of some leaders.
- From savings loan total installment overdue was Tk. 13.38 lac and of that with delayed 3 and 3+ installments reached to Tk. 8.35 lac.
- The matured overdue loan was Tk. 16.18 lac. It observed where the leaders were with IOD or cash in hand; there the trend of delaying repayment of loan was rampant.
- From credit line loan the amount against total installment overdue was Tk. 8.18 lac with delayed of 3 and 3+ installment reaching Tk. 5.59 lac and the matured overdue loan Tk. 39.37 lac. 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 rampant.
- The repayment rate of loan for Demonstration was 68%. In some cases demo loans were not properly recorded in CO register and pass-books.
- Maximum COs had some social contributions to the society, but that was not properly recorded in book of records.

### Regular CO monitoring

During the reporting year CO performance has been regularly monitored on monthly basis against critical indicators. It has observed that out of nine upazilas the performance of Biswambarpur was worst. In all critical areas of CO performances, Biswambarpur has 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	96	84	127	335	304	289	266	220	253	1974
1	% of COs below 70% attendance	27	33	89	22	22	18	9	16	9	22
2	% of COs saved by bellow 80% member	34	98	94	41	60	40	13	38	10	41
3	% of COs with cash in hand above Tk. 1200	69	60	54	17	9	15	10	7	2	18
4	% of COs repayment rate below 100% of savings loan	97	98	89	46	37	32	28	46	1	42
5	% of COs repayment rate below 100% of project loan	100	98	90	21	32	21	0	0	0	35

### Utilization of loans

Until June 30, 2010 a total of 57418 loans have been distributed to CO members. The loanees have mainly invested in five major sectors. These were - petty 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 utilized loans more than the men done.

## Graduation

The project started graduation program last year with a plan to phase-out all COs gradually. A guideline was 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 has been trained in the process. The project has set a plan to graduate all COs from five Upazilas (1295 COs ) by June 2010 and under that plan 1227 COs were targeted to graduate during the reporting year. The achievement so far against



*A graduated CO member receiving benefit from UNO, Sunamganj Sadar Upazila.*

that target is total 989, in Sadar - 329, South - 289, B.pur - 295, Jamalganj -50 and Tahirpur - 26. It was a slow start, but gradually with better understanding of the process the graduation is getting momentum. From next year Jamalganj, Tahirpur, Derai, Dowarabazar, Sulla and Dharmapasha Upazila will also be included in CO graduation. The whole process of CO graduation has been being actively guided by IFAD Microfinance Consultant. The present CO formation and graduation plan of the Project is given in the following table:

Table 4: CO graduation plan

Sl. #	Upazila	CO formation(nos.)			CO dropped out (nos.)	Graduation Plan (nos.)						
		Up to June'10 (actual)	2010-11	Total		2008-09 (actual)	2009-10 (actual)	2010-11	2011-12	2012-13	2013-14	Total
1	Sunamganj Sadar	425	0	425	0	21	308	96	0	0	0	425
2	South Sunamganj	376	0	376	3	29	260	84	0	0	0	373
3	Bishwambarpur	422	0	422	0	18	277	127	0	0	0	422
4	Jamalganj	385	0	385	0	0	50	240	95	0	0	385
5	Taherpur	330	20	350	0	0	26	161	92	71	0	350
6	Derai	289	50	339	0	0	0	50	162	127	0	339
7	Dawarabazar	267	60	327	1	0	0	20	138	168	0	326
8	Sulla	221	25	246	1	0	0	30	123	92	0	245
9	Darmpasha	253	60	313	0	0	0	20	138	155	0	313
	Total	2968	215	3183	5	68	921	828	748	613	0	3178

## 4.2 Infrastructure Development

Following table shows the performance of infrastructure component:

Table 5: Performance of infrastructure component

Sl.#	Items	Indicators	Project target	Reporting year 2009 - 2010			Project total as of 30 June 2010	
				Target	Achieved	%	Achieved	%
1	No. of IMC & LCS formed	IMC	273	53	52	98	247	90
		LCS	440	613	458	75	1834	416
2	IMC and LCS members trained	IMC members	2450	477	520	109	2311	94
		LCS members	2200	3065	4123	135	11503	522
3	No. of poor engaged/worked in labour intensive construction works	Total members	224370	44011	33298	76	208399	92
		Male	149580	29341	22198	76	138933	93
		Female	74790	14670	11099	76	69466	93
4	No. of Tube-wells installed	Installed	3000	400	360	90	2480	82
5	Village road constructed	Km	220	52	51	98	213	96
		No.	220	52	53	102	195	88
6	MVC constructed	no.	53	1	1	100	27	50
7	Latrine installed	No.	70000	13510	10252	76	65095	92

During the reporting year under Infrastructure Development component the project planned to install 400 numbers of tubewells, construct 52 km of village roads, 1 number of Multipurpose Village Centers (MVC); distribute 13510 sanitary latrines and maintain side-slope and shoulder of 21 numbers of roads constructed last year.

Against that plan 360 (90%) numbers of tubewells have so far been installed. In Sunamganj arsenic is a dominant problem. Following a recent survey covering 1208 tubewells It has been found that around 56% tubewell sunk 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 Project Steering Committee (PSC) meeting held on 29 June 2010 the arsenic issue was extensively discussed and instructed project to find some solutions to ensure safe drinking water for the people. During the reporting year 51 km roads (53nos.) has been constructed and all of those are concrete block roads.

Out of targeted 30 numbers of MVC, 27 have been constructed during the reporting period. The reasons for failing to complete the target were unavailability of contractors, problem in mobilizing the materials at site in time and unavailability of land for constructions are to mention.

A total of 65095 numbers of sanitary latrines were provided to 65095 CO members. Project has given Tk. 500/- for a package of one slab and three rings. In many cases it has observed that members added some money to accumulate more rings and for fencing.

In reporting year 21 numbers of roads have been taken for maintenance. Besides 277 numbers of women length persons have been working round the year for routine road maintenance and 37 km. of roads have been taken under tree plantation program. The road improvement has many



Concrete block road being built by the community people, Dwarabazar.

good impacts on rural people's lives including increased access to public facilities, improvement of livelihoods, increase social security and mobility, particularly for the women.

### 4.3 Fisheries Development

Following table shows the overall performance of the fisheries component:

Table 6: Overall performance of the fisheries component

Sl. #	Items	Indicators	Project target	Reporting year 2009-2010			Project total as of 30 June 2010	
				Target	Achieved	%	Achieved	%
1	BUG formed and member enrolled	BUG No.	300	70	52	74	161	53
		Member No.	9500	2800	2622	94	5949	62
		Women No. in BUG	2375	840	780	93	1335	56
2	Beel accessed by BUG	No.	300	70	65	93	138	46
		Acres	4000	1306	3395	259	3388	84
	Beel demarcated	No.	300	57	30	53	88	29
3	Beel Developed	No.	300	71	73	103	128	42
		Acres	4000	950	1469	155	2578	64
4	Khal excavated/re-excavated	No.	33	3	3	100	16	48
		Km.	33	3	3.05	102	25	75
5	Ponds excavated/re-excavated	No.	150	10	10	100	64	43
		Acres	37	2	2.5	101	21	57
		No. of Indigent women	750	50	56	112	283	37
6	Promotional materials developed and disseminated	Village	450	-	135		280	62
7	Conservation campaign undertaken	No.	1200	50	50	100	393	33
8	Fish sanctuary established	No.	300	-	-		21	

Sl. #	Items	Indicators	Project target	Reporting year 2009-2010			Project total as of 30 June 2010	
				Target	Achieved	%	Achieved	%
9	Beel harvested	No.	300	135	110	81	110	36
10	Beel audited	No.	300	66	66	100	66	22

### Status of Beel access

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 7: 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)
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	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	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

A Memorandum of Understanding has been signed between Ministry of Land and Local Government Division on transferring 211 beels being 75 above 20 acres and 136 below 20 acres. Of that by this time 138 beel (34 > 20 acres + 104 < 20 acres) have literally come under project and those have been distributed to the fisher community.

By June 2010 a total of 161 BUGs have been formed comprising 5949 members and of which 1335 are women (22 %).

To enhance the capacity and skill of the BUG members the project introduced a special comprehensive training for the BUG member in assistance with WorldFish Center and the Department of Fisheries. This skill building process has been continuing with some modification of the modules to make it further effective and need based.

The training included:

- Leadership development and group management
- Account & book keeping
- Open water fisheries management/ Beel management

- Resource conservation
- Establishing fish sanctuaries
- Swamp tree nursery and plantation
- Fish processing & marketing
- Re-excavation/ LCS based earth work
- Exposure/exchange visit for BUG members

After receiving training BUGs utilized that in different beel resource development activities, including:

- Swamp tree plantation
- Fixing demarcation pillar accompanied with swamp plants for live marking
- Establishing Katha and Sanctuary
- Re-excavation for beel habitat restoration and promoting better water connectivity
- Mass conservation campaign and so on

In all those activities the project has 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. 9419217

The following table shows the year-wise lease fee payment from 2005 to 2010.

Table 8: Lease value payments

Items	1 <sup>st</sup> year 2005 - 06	2 <sup>nd</sup> year 2006 -07	3 <sup>rd</sup> year 2007 - 08	4 <sup>th</sup> year 2008-09	5 <sup>th</sup> year 2009-10	Cumulative as of June 2010
Revenue (Tk.)	499696	1011638	1802263	1982233	4123387	9419217

The BUG members get benefit from beel fisheries by selling fish and from wages earned by catching fish. The profit from selling fish is equally distributed to BUG members, but wages is given to them who give labour in catching fish.

By sale the BUG members have got benefit of Tk. 6139779 and by wage earned around Tk. 4226711. The wage they earned by giving labour to catch fish in the beels. The maximum benefit during the reporting period received by individual fisher is Tk. 10000. However the average benefit received by each member is Tk. 2050 which is more than the last year of Tk. 1870. Wage earned by BUG members has as well increased from Tk . 2007 to 2610 in 2010.



State Minister, Land, distributing benefit to BUG members, Jamalganj

The fish catch which was around 53.73 kg/acre in 2009 increased to 69.31 kg/acre in 2010, and the rate per Kg the sale price has increased from Tk.81 to 90.

All these progress are attributed to increasing better management of beel resources. The following table shows the results of the overall direct benefits from beel resources in a summary form.

Table 9: Summary results of beel fishers

Sl.#	Particulars	Unit	FY 2007 - 2008			FY 2008 - 2009			FY 2009 - 2010			Remarks
			Beel > 20 acre	Beel < 20 acre	Total	Beel > 20 acre	Beel < 20 acre	Total	Beel > 20 acre	Beel < 20 acre	Total	
1	Beel access	Number	15	55	70	18	60	78	34	104	138	cumulative
2	Beel area	acre	912	441	1353	1297	1510	2807	2442	925	3367	cumulative
3	Beel Users Group	Number	15	55	70	18	60	78	34	104	138	cumulative
4	BUG member:											
	Fishers	Number	772	1259	2031	1092	1195	2287	1568	2073	3641	cumulative
	Women	Number	101	198	299	205	315	520	359	594	953	cumulative
	Total	Number	873	1457	2330	1297	1510	2807	1917	2667	4584	cumulative
5	Beel harvested	Number	12	42	54	17	46	63	26	84	110	
	Area	Acre	645	343	988	1726	385	2111	2010	742	2752	
6	Catch	Kg	59732	56823	116555	73043	40384	113427	113287	77457	190744	
	Catch/Acre	Kg	92.61	165.66	117.97	42.32	104.89	53.73	56.36	104.39	69.31	
7	Sale	Tk.	3688669	2687247	6375916	6352362	2836138	9188500	10685698	6555131	17240829	
	Sale/Kg	Tk.	61.75	47.29	54.70	86.97	70.23	81.01	94.32	84.63	90.39	
8	Income	Tk.	4247000	3656000	7903000	8303000	4001000	12304000	14404853	11185609	25590462	
9	Profit Distributed:				0			0			0	
	Total	Tk.	944310	1167567	2111877	2303405	1232245	3535650	3496972	2642807	6139779	
	Distributed at	Number of beel	12	42	54	17	46	63	26	84	110	
	Distributed to	Number of member	499	900	1399	919	972	1891	1380	1615	2995	
	Per member received	Tk.	1892.00	1297.00	1509.56	2506.00	1268.00	1869.73	2534.00	1636.00	2050.01	
10	Wage earned:											
	Total	Tk.	478473	293561	772034	1663166	380378	2043544	2811442	1415269	4226711	
	Earned at	Number of beel	12	42	54	17	46	63	26	84	110	
	Earned by	Number of member	434	492	926	478	540	1018	663	956	1619	
	Earned per member	Tk.	1102.47	596.67	833.73	3479.43	704.40	2007.41	4240.49	1480.41	2610.69	

The BUG members utilized their earning from beels in different areas including small trade, buying/leasing in land, releasing land from mortgage etc. Out of all investments trading rice (paddy husking and trading) has been being found quite lucrative and popular to them. Besides, they are investing the income from beel as premium to insurance along with other different new sectors.

### Internal Audit of BUGS

Inter audit is carried yearly following the harvest of beels. This is a very important instrument to get in-depth picture of the BUG performance and thereby taking necessary steps to assist BUG to overcome the poor areas of its performance.

The major findings of the last year audit (July 2008 – June 2009) are:

- Regular savings during the audit period was Tk. 157937. Savings was quite regular in maximum BUGs.
- During the audit cash in hand was found Tk.92818.00. In individual BUG maximum cash in hand was Tk. 58527.00 and minimum was Tk. 108.00. A total of 12 BUGs were found with cash in hand above the tolerable limit of Tk. 1000.00
- The balance sheet states that total amount received was Tk. 27657651, and expenditure was Tk.25143440, and balance at bank was Tk. 2191239 and cash in hand was Tk. 92818. The difference of Tk. 230154 was found credited to respective CO accounts. It made upon a prior decision of the project. The cash book rightly reflected the overall cash status.
- During the audit period the total wage earned by BUG members was Tk. 1703416 from beel development activities, and the profit received from catch was about Tk.4125242.

- The attendance of BUG members in BUG meeting was on an average 93% and rated satisfactory. Few members could not attend BUG meeting due to seasonal migration.
- The record keepings of most BUGs were found update and quite well maintained. Particularly all documents related to development activities were found very well kept.
- The process documentation and all the background papers, like PRA works, master list of households from beel command villages and other inventories were well preserved at all BUGs.
- Byelaws were introduced to 58BUGs and all of those found have been following the clauses quite well except two that were formed newly.
- Out of total 66 BUGs, 21 were found fully able to maintain the books and records properly, 40 partially and the rest 5 were not as such.
- In conducting meeting it observed 23 could conduct the meeting independently, 40 partially and the 3 were not able to conduct the meeting without the assistance of SO or CDF.
- Training for capacity building was under taken for 8286 BUGs members and the rest 155 were yet to get any training.
- Women enrolment in BUG so far reached 22%, where the performance of Sadar and Jamalganj was not satisfactory. During the last audit the rate of women involvement was 12%. The project is critical to raise it to 30%, and in few BUGs it has already reached.
- The leadership rotation took place in 51BUGs and all elections carried out on secret ballots basis.
- 22BUGs developed some assets valued to Tk. 239985 and 41 BUGs contributed to social causes amounting to Tk. 130278.
- The audit rated the BUGs based on a set of criteria and graded 14 BUGs (21%) at A, 45 (68%) at B and the rest 7 (11%) were at C. Last year that status was 24% at A, 41% at B and 16% at C. Three BUGs have declined from A to B due to their poor performance in conservation of beels. A good number of BUGs those who were in C category have improved their performance and moved up to B.

## **Beel development**

An extensive development activity has been undertaken for beels development during the reporting year. 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.

This year the performance of beel re-excavation was better than ever. It has happened due to prior proper planning and organized efforts have been put in place.

Under the beel development activities, during the reporting year earth work has been done in 60 beels; constructed one beel connecting road of total 0.8 km; planted 26941 saplings of swamp tree in 21 beels; Set boundary pillars in 32 beels.



By beel re-excavation work 50013 labourdays of employment has been generated where 3898 labours have been involved among those 160 are women. In LCS 1649 are from BUG of which 143 are women. Individually each LCS member has earned an amount of Tk. 2381 at the rate Tk 186/ labourday.

All the development activities were physically supervised by concerned government officials including DC, XEN (LGED), DFO and UNOs, UEs, and UFOs and gave input for quality work. The Deputy Commissioner was largely involved in the work to make it properly done. He issued letter to all UNOs to assist the work and supervise the progress regularly, and finally they have reported to DC upon an evaluation of work and expressed satisfaction.



*Beel being re-excavated by the community people, Sunamganj Sadar.*

### ***A stewardship to restore the nature with motherly care and passion***

Lakshmi Rani (45), conservator of a swamp forest. She is associated with CBRMP since 2005 as member of a microcredit organization. For the last two years she has been working as conservator of the swamp forest developed around the Dhalapakhna beel by project support. She gets a monthly remuneration of Tk. 2100 for her work and that makes her living.

Lakshmi is an indigent widow has no earning member in family. Her life was too tough to maintain and immensely lonely before this engagement. She is very happy with the present work. It gives her earning and a scope as well to do something for the community that has impact on promoting better environment and increased production of beel resources. She is no more alone or feel lonely rather pass busy day to take care of 3150 swamp trees. Her care for the plants has reached a level of devotion. It is difficult to see the plants separately from her life. Her love for the plants is deeply rooted in her heart and that has given the plants an extensive care and growth in return.



## **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 2nd round

studies of both have been carried out and it will help the project to get a comparative picture of overall performance of project intervention in fisheries. The study on fish catch is being conducted yearly, but the BUG livelihood impact study at two years interval. The studies are done on sample basis. For fish catch 45 beels, 5 are control, 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:

- Fish production
- Species and bio-diversity observation
- Increase in fish length observation
- Catch composition
- Sale prices
- Observation of quality of beel water

For the BUG household livelihood impact study:

- Household size
- Education and literacy
- Land holding
- Physical condition of housing, sanitation
- Household asset ownership
- Household income
- Household expenditure
- Source of credit
- Women mobility
- Household food and nutrition status

### **Other activities**

During the reporting period beel side agricultural activities have been introduced in an extended manner in Sadar, Dakhin, Biswambarpur and Jamalganj Upazilas for nine beels. Yield is quite satisfactory than previous year.

Apart from the above activities, in collaboration with local administration and fisheries department project initiated some campaigns for fish conservation through raising awareness of the community, confiscating illegal gears from beels and markets. During the reporting period 45 mobile courts have been 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 10: Performance of agriculture and livestock production

Sl.#	Activities	Indicators	Project target	Reporting year 2009-2010			Project total as of 30 June 2010	
				Target	Achieved	%	Achieved	%
1	Adaptive research trial undertaken	Adaptive Research Trial	128	9	9	100	92	71
2	Demonstrations under taken	Demonstrations	7956	1152	1467	127	5419	68
3	Village activist/advanced farmers trained	Activist/advance farmers	1432	25	23	92	1354	94
4	Vaccine campaign conducted	Vaccine campaign	883	200	177	89	648	73
		Livestock/poultry vaccinated			35990		180847	
5	Promotional materials developed and disseminated	Villages	225	100	128	128	572	254

This year 9 numbers of adaptive research trials; 1467 numbers of demonstration; 288 field days; a good number of training , workshop, mass vaccination and de-worming for livestock; constructing infrastructure for promoting irrigation; and developing promotional materials have been undertaken by Agriculture and Livestock component.

The 9 research activities undertaken are:

Adaptive research trial on rice - a total three activities:

- Validation of fertilizer recommendation in popular Boro rice Variety
- Variety Comparison against cold tolerance
- Determination of field duration of BRRI dhan 29 with varying seedling age
- PVS trial considering cold injury

Adaptive research trial on (other than rice) a total of four activities:

- Varietal performance test of ground nut
- Varietal performance test of sweet potato
- Varietal performance test of flower production).

Adaptive research trial on livestock – a total two activities:

- Beef fattening
- Fodder Cultivation

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

- Mustard (BARRI sharisha -9/11);
- Wheat (shatabdi, Bijoy);
- Potato (diamond/cardinal);
- Country bean

- Mung bean (BARI-5/6);/ blackgram and
- Sweet gourd (Hi-breed, Baromashi).

All the research activities have been carried out involving BARI, BRRI and BLRI respectively. To disseminate the research results sufficient number of demonstrations, trainings and field days were conducted in assistance of 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. To address the issue BRRI set a trial during the reporting period in searching of a better variety, but that has been damaged by early flash flood in March 201. However BRRI as well as project is thinking to set a trial next season. The following table shows the status of the demonstration for 2009-10 in all Upazilas:

Table 11: Status of the demonstration in all Upazilas

Sl. No.	Activities	Demonstration by upazilas									
		Sadar	South	B.Pur	J.gang	T.Pur	Dera	D.bazar	Sulla	D.pasha	Total
Agriculture:											
01	Major field Crop	24	27	29	68	54	46	59	26	55	388
02	Taber Crop	9	7	4		5	3	4		2	34
03	Vegetables	8	12	11	32	25	28	29	27	51	223
04	Spices	5					1	4		2	12
06	Murta										0
07	Ikor										0
08	Nursery	4	4	6			2				16
	Agriculture Total	50	50	50	100	84	80	96	53	110	673
Livestock :											
01	Cow rearing	16	19	14	53	59	57	38	27	28	295
02	Goat rearing			6		12	6	12		5	41
03	Duck rearing/farm	4	5		13	12	2	9	7	6	54
04	Poultry farming	5	3	6						7	16
07	Fodder Cultivation										0
08	Sheep farming		3		22			4	3	5	37
09	Beef fattening	5		4	23	10	2	27	8	22	96
10	Mini hatchery										0
	Livestock Total	30	30	30	111	93	67	90	45	73	539
Food processing :											
01	Sweet preparation	6	3	4		11	6	3			33
02	Pickle preparation		2	2							4
03	Dry fish preparation				2		3				5
04	Puffed rice		5		57	52	4	2	11		131
05	Snacks preparation							3			3
06	Paddy preservation	4			10		9	3	5		31
07	Rice husking			4	8	7		4	3		26
08	Sweet curd preparation					6	9				15

Sl. No.	Activities	Demonstration by upazilas									
		Sadar	South	B.Pur	J.gang	T.Pur	Derai	D.bazar	Sulla	D.pasha	Total
09	Pre.of chanachur/cake					2			2		4
10	Others						3				3
	Food processing Total	10	10	10	77	78	34	15	21	0	255

Under training activities 12954 farmers have received technology training through the arrangement of technical training field and centre and 37 farmers in raising swamp tree nursery.

During the reporting year a total of 708 farmers have been introduced with new technologies through field days.

Under agricultural infrastructure development three submergible dams for promoting irrigation were included during the reporting year, but one could not be implemented following overlapping with LGED's rubber dam programme. The two dams will bring around 250 ha of land under irrigation facilities during winter season.

In the reporting period 177 numbers of mass vaccination campaigns for livestock and poultry birds were arranged in assistance with DLS. By that programme a total of 35990 numbers of livestock and poultry birds have been vaccinated. Along with the mass vaccination, mass deworming campaign has also been undertaken and vaccinated around 21582 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 this year a total of 804 trees have gone under budding and 32 fruit gardens have been established by some selected farmers interested to disseminate new technologies.

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

Table 12: Performance of some promising crops in Sunamganj

Sl #	Crop	Production ton/ha			Net Profit (Tk) (crop + biomass) 2009 – 10	Crop life cycle ( days)
		National average	Project			
			2008-09	2009 -10		
1	Mustard	1.04	0.9	1.18	83115	75-100
2	Sweet gourd	9.06	9.00	12.81	64450	120-150
3	Rice ( BRRI dhan 46 and 44)	2.35	4.8	4.23	67340	130-140
4	Wheat	1.84	1.21	2.92	46595	100-110
5	Country bean	5.36		15.52	98700	200-220
6	Potato	16.66	18.21	20.32	57300	90-95

The project initiated a program on breed development by introducing improved variety of bulls. Under that programme a total of 15 bulls were provided at Sadar, South, Jamalganj, Derai, B.pr, Tahirpur and Sulla upazilas. The bull service has been being given in a systematic manner through field days. A special training has been given to bull owner in caring the bull with proper feeding and better health support. Till to date a total of 124 calves have been given birth by inbreeding of the supplied bulls in three upazilas (Sadar, South and Jamalganj).

During the reporting period for breed development of goat a total of 20 Black Bengal bucks have been provided at B.pur, Tahirpur Derai and Sulla upazilas and those have gone in service.

For development of poultry sector a total of 1258 Sonali breed pullet have been supplied to poor farmers, maximum are women, at Jamalganj, Tahirpur, Derai, Dowarabazar, Sullah and Dharmapasha Upazilas.

In the reporting period under the seed support programme for the extension of cultivation in fallow land a total of 149.7 hectares of land (5.74 ha of lands for potato, 98.05 ha for mustard, 6.27 ha for wheat, 5.42 ha for mungbean, and 20.85 ha for sweet gourd) have been brought under cultivation involving 353 farmers. Last year it was around 102 hectares and 304 numbers of farmers were involved. Besides without seed support farmers with their own inputs around 79.75 hectare of fallow land (12.55 ha of lands for potato, 25.10 ha for mustard, 12.95 ha for wheat, 29.6 ha for sweet gourd) have brought under cultivation using new technologies provided by the project. All these crops have done better in production comparing to national average.

Few crops for better production have gone into replication in most of the project area. The crops include - Potato, Mustard, Wheat, Sweet gourd, Country bean, high bread Boro and Aman.



*Improved variety sweet gourd: one of the most popular variety crops introduced by CBRMP with assistance of BARI*





***Sandha has turned the wheel of economy to make her family better-off***

Sandha Rani (37) married with 3 children lives in Bhangadohor Purbapara under Tarol Union of Derai Upazila. They had been living on cultivating a 20 decimal land and selling off-farm labour by her husband. The life was too hard to maintain.

When CBRMP arrived in her village in 2008 she joined one female CO and started to save some money in group fund with a hope if it comes up to do something in future. It worked. Having training and with the assistance of SMS livestock of CBRMP, and taking a loan amounting to Tk 6000 under demonstration scheme she started a layer duck farm with some 100 ducks and that now has grown with 300. She is very successful in duck farming and it is now giving her a yearly profit of around Tk. 46, 000/-. Sandha and her husband both are taking interest to expand their farm. With income from farm they have brought a significant change in living. There is no food shortage, the house has been re-built in better form, and even they can now save some for future. A good number of people are now taking interest to start duck farming being inspired by Sandha. She has now become a model in that area to become financially solvent investing relatively a small amount of money. CBRMP as well is very keen to promote duck farming in Derai area since the area has the comparative advantage with its huge perennial source of water-bodies.



***Shukla has brought a hope for her family***

Shukla Rani (25), married with one child live in Gopinagar village of Joysree union, Dharmapasha. The family is literally landless has a house built on government khash land. Her husband is an agricultural laborer and hardly can meet the need of the family by his income.

But the situation has been changed with an initiative by Shukla. Receiving a 14 day training given by CBRMP in assistance of Department of Livestock Services on vaccination skill in April 2009 she became a vaccinator. She provides service to around 400 households in more than 6 villages and is making an earning of Tk. 2000 - 3000 per month. The family is now very happy and as the community with her sincere service. With the income of Shukla the family has renovated their house. Now the family has no crisis as such to meet the regular household requirements. She is much confident to bring more changes in family and build a secure future. She plays a vital role in her CO to encourage other fellow members to initiate efforts to bring changes in family. Shukla's family now works centering her. CBRMP has developed more than 190 vaccinators and of that around 75 are actively working in their area and making a regular income



### ***A successful introduction of a variety of rice to beat the flash flood!***

Agriculture is the main source of the people's livelihood in Sunamganj. Boro rice is the single crop in this area but which is highly vulnerable to early flash flood occurs in mid to late April. CBRMP under MoU sought BRRI's support for a suitable early variety Boro rice that can be harvested avoiding the flash flood. BRRI through a participatory variety selection conducted a trial comprising 22 Boro varieties including one check variety (advanced line) which is yet to release from BRRI in farmers field at four Upazilas - Sunamganj Sadar, Jamalganj, Biswambarpur, Tahirpur and at BRRI R/S, Habiganj in 2006-2007; and the check variety came out successfully with farmers' choice for its early fruit bearing quality, preferable plant height, quality of rice and better yield.

To promote that variety, CBRMP provided 44 kg check variety seed to twenty farmers (trial farmer) for seed multiplication in Biswambarpur in 2007 -2008. Yield achieved from 5.0 to 6.4 ton/ha. The project organized field-days on those plots for the farmers living around and information was provided to the operators on proper storing of seed so that that could be distributed to interested farmers next year cultivation.

Nozir Uddin is a marginal farmer from Durgapur village of Dhonpur union of Biswambarpur Upazila. He collected 30 kg check variety seed from trial farmer to grow it in his field. He sowed the check variety seeds in 180 decimal of land. It was found that the production of check was better than the other varieties. It produced 6.6 ton/hactore compared with 6.2 ton/hector and 4.2 ton/hector by BRRI dhan 29 and BRRI dhan 28 respectively.

Nozir Uddin and other farmers are impressed by the performance of check variety. Its crop cycle is shorter (10-14 days earlier than BRRI dhan 29) and yield is better than BRRI dhan 29, which is yet the most popular variety in the locality.

This success has positively impacted on rice cultivation and attracted many farmers in that area. It has some shattering problem, but yet it has been being preferred by farmers in haor region. In one year the check variety has gone into cultivation in 24 acres of land in Biswambarpur. It is indeed a major success of the project in its effort to introduce a variety that has every chance of harvesting before the devastating flash flood.



## 4.5 Institutional Support

Following table shows the performance of institutional support component:

Table 13: Performance of institutional support component

Sl. No.	Items	Indicators	Project Target	Reporting year 2009-2010		Cumulative Progress as of 30 June 2010 (%)
				Target	Progress (%)	
1	Equipment and furniture	No.	174	10	10 (100%)	130 (75%)
2	Vehicles	No.	216	13	1 (8%)	181 (84%)
3	Manpower	No.	193	202	180 (89%)	180 (93%)
4	Contingency (office establishment)	Office	11	11	11 (100%)	11 (100%)
5	TA	M/M	166	20	16 (80%)	85 (51%)

During the reporting year total Tk. 754.91 lac has been allocated for the institutional support against appointment of required staff at nine upazila offices; arranging of 10 batches staff training; procuring office equipment and machineries including 12 motorcycles, 1 bicycle, 5 computers and 1 set of furniture.

Accordingly necessary numbers of computers, office equipment, furniture and bicycle have been procured. All procurements have been done following the PPR 2008 and IFAD procurement guidelines

During the reporting year the total project staff as of June 2010 has been 186 (male-161, female-25). Required trainings have been arranged (detail information in training section) for the staff and all expenditures including salary & allowance have duly been met.

Following table shows the project staff status:

Table 14: Project staff status

Sl#	Office	Staff position	Project total (No)	Reporting year 2009-2010 (No)	Status as of 30 Jun 2009 (No)		
					Male	Female	Total
1	PMU	Senior Officials	10	10	9		9
		Assistants	10	10	5	1	6
		Support Staff	9	9	8		8
		Others	0	0		1	1
PMU total			29	29	22	2	24
2	Dhaka LO	Senior Officials	1	1		1	1
		Assistants	1	1	1		1
		Support Staff	1	1	1		1
		Others	0	0			
Dhaka Liaison Office total			3	3	2	1	3
3	Upazila	Senior Upazila Project Manager	9	9	6	3	9
		Subject Matter Specialists	46	46	27	2	29
		Social Organizers	77	69	57	4	61
		Sub Assistant Engineer	11	11	8	1	9
		Credit Staff	18	18	12	3	15
		Assistants	18	18	9		9
		Support Staff	9	9	9		9
		Others	0	0	9	9	18
Upazila total			188	180	137	22	159
Project total			220	212	161	25	186

Apart from regular staff, project involves community people at grassroots for building people's institution, resource mobilization and technology extension. By the reporting year a total of 128 people have been engaged of which 74 were male and 54 were female.

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 has arranged exposure to make visit of staff in Cambodia and partners including representatives from Ministry of Local Government and Rural Development, Planning Commission, DC and LGED in Malaysia, and Thailand to enhance the knowledge particularly in the field of natural resource management.

### Section: III Training

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

Table 15: Summary of training arranged by the project

Sl.#	Areas	Indicator		Project target	Reporting year 2009-2010			Project total as of 30 June 2010	
					Target	Achieved	%	Achieved	%
1	Institutional Development	# of Training		58	09	10	111	51	87
		Recipients	M			113		478	
			F			42		228	
			T	864	176	155	88	706	81
2	Infrastructure Development	# of Training		284	107	117	109	283	99
		Recipients	M			708		2576	
			F			1484		3495	
			T	5046	1868	2192	117	6071	120
3	Fisheries Development	# of Training		922	211	159	75	483	52
		Recipients	M			3380		9114	
			F			884		1937	
			T	19822	3424	4264	125	11051	55
4	Agriculture and Livestock Development	# of Training		1805	466	464	99	2095	116
		Recipients	M			2323		17167	
			F			10631		48347	
			T	45713	13000	12954	100	65514	143
5	Micro Credit	# of Training		2606	598	640		1433	54
		Recipients	M			5111		11071	
			F			11478		19692	
			T	56862	17000	16589	98	30763	54
6	Non formal	# of Training		39000					
		Recipients	M			41376		276671	
			F			91023		472919	
			T	1170000	137625	132399	96	749590	64

Training has been playing a very vital role in building capacity of all sectors and institutions involved in the project. In many cases the contents of the training have been revised 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 598 batches and of which

- 59 were in Accounts book keeping for managers
- 44 were in leadership development & Group Management for president
- 47 were in Refresher for accounts & book keeping
- 43 were in Refresher for group management & leadership development;
- 02 were in Audit Debriefing for internal auditors
- 02 were for Bank staff
- 03 were in Accounts book keeping for CDF
- 02 were in Special Training on credit management for project staff
- 01 was in Graduation Training for project staff
- 210 were Special Training in credit management for CO members.
- 185 were in graduation training for CO members.

Total participants were around 17000. Among those 1313 were CO Managers and 1021 were Presidents. In refreshers training 896 Managers, 835 Presidents and 90 Auditors were trained. Besides, 37 staffs were trained in books & record keepings. 22 staffs were trained in graduation process and practice.

For building capacity of CDF some special training has been undertaken during the reporting period. Sixty CDFs were trained in Accounts & Bookkeeping 159 batches of graduating COs and 291 batchers of most problematic COs have been brought under training on different issues for making the graduation process systematic.

Under fisheries development target of training was for 211 batches.

- 54 were in field based management training
- 16 were in leadership development, account & beel management
- 21 were in resource conservation
- 21 were in fish sanctuaries
- 27 were in swamp tree Nursery & plantation
- 07 were in fish processing & marketing
- 62 were in re-excavation/ earth work
- 02 were in open water fisheries management
- 01 was exposure/exchange visit for BUG members

Total participants were around 3424. Among those 209 were trained in resource conservation, 209 were in fish sanctuaries, 44 were in fish processing & marketing, 206 were in swamp tree nurseries, 1785 were in re-excavation method, 1268 were in field based training, 212 were in leadership development accounts & group management. Besides, 09 staffs & 13 numbers of BUG members have been participated in an exposure visit to Baor Fisheries Management. Apart from that under fishers component 23 staffs have been trained in internal audit of BUG

Under Agriculture and Livestock Development target of training was for 466 batches.

420 were in technical training field for CO members,

43 were in technical training centre for CO advanced members,

03 were in livestock activist/ Vaccinator and Refreshers course for vaccinator

Total participants were 13000. Among those 11953 farmers have been attended in technical training field, 930 farmers in technical training centers including modern rice culture technology 118, homestead gardening 118, Poultry rearing 274, cow rearing 219, beef fattening 115, goat/sheep rearing 46, activist development & refreshers course for activist (livestock) were 23 & 48 respectively, and the rest of the farmers have received some need based special trainings.

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

Under Infrastructure Development the target of training was for 107 batches.

63 were in infrastructure management training for IMC members,

43 were in LCS training for CO members engaged in LCS works

01 was in Infrastructure Development & Management for Sub. Assit. Engineer.

Total participants were 1868. Among those 652 IMC members were trained in infrastructure supervision to ensure the quality of works of roads and MVC, 1529 LCS members were trained in construction of block road, road maintenance and earth works; 11 Sub Assit. Engineers have been trained in Infrastructure Development & Management.

Under Institutional Support the target of training was for 09 batches.

07 were in staff development training,

02 were overseas exposures (one arranged by project and other by Partner Organization)

Total participants were 176. Among them 48 were in gender promotion, 79 staff from different levels have been trained in different subjects with assistance from BARD. Besides a total of 28 persons from project and other partner institutions and departments have participated in overseas exposure aimed at gaining knowledge for sustainable natural resource management and public policies in this regards.

The overall impact of the trainings is commendable. Staff awareness and orientation towards project objectives have further been development through training. Gender sensitivity among the staff have been raised significant. The concept of CO graduation has now properly been established and implementing successfully by the staff and CDFs and COs. The staff has become more skill in technology transfer. The BUG members have become more aware towards community based fisheries management, fish habitat restoration and conservation. The training has impacted the staff much on to get committed to work in team and communicate the project objectives to grassroots and other concerned. The project is yet constantly in process to review the trainings process to make it more effective and efficient.

## Section: IV Gender

During the reporting year the project took many efforts to promote gender values in project initiatives. A good number of trainings for staff and CO members were conducted to achieve that. In all project activities gender fairness has been tried to maintain. The roles of women have duly been appreciated by the project and the efforts has been continued to ensure their participation at different levels of decision making process including in home, society and local government institution.

The training in Gender Development comprehensively focused on the women rights, violence against women, and empowerment. The achievement in empowering the women has been tried to realize through asset building, access to natural resources, employment generation, creating agriculture based income generating activities, and access to information. Efforts have been taken to improve and introduce new technology to bring development in women livelihoods where they have advantages.

The days like International Women Day, Safe Motherhood Day have been 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 organization – like CARE, Local Administration and line departments. This year project has participated in the 100<sup>th</sup> International Women Day that was arranged by LGED and two of our community women participants have been awarded for their outstanding roles in self-development and inspiring others towards that.



*Jahanara, a CO member sharing her experience and success of life to the audience attended the daylong event on the occasion of International Women's Day 2010 in presence of Minister of Local Government, Rural Development & Cooperative.*

Project gender consultant and one of our women SUPMs attended the Gender Workshop arranged by IFAD in Cambodia and have returned with a commitment to enrich the project focus on some specific areas in a periodic manner incorporating MDG3 Torch. The work is progressing.

A special event has been taken to commemorate the 100<sup>th</sup> International Women Day by publishing a booklet on a few women champions from the community.

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

Table 16: Status of project performance in gender development

Activity	Indicators	Achievement up to June 2010			Female to Male ratio (%)
		Female	Male	Total	
Interest groups formation	No. of groups formed	2121	847	2968	72:28
Member enrolment	Members enrolled	60247	24804	85051	71:29
Savings mobilization	No. of members accumulated savings	60247	24804	85051	71:29
	Value of total savings accumulated (in Lk,Tk.)	632.56	319.87	952.33	66:34

Activity		Indicators	Achievement up to June 2010			Female to Male ratio (%)
			Female	Male	Total	
Loans received by group members	From fund savings	No. of members received loans	11549	5109	16657	69:31
		Value of loans given to member (in Lk.Tk.)	681.47	341.76	1023.23	67:33
	From fund project	No. of members received loans	15842	8118	23960	66:34
		Value of loans given to member (in Lk,Tk.)	1538.33	732.24	2270.57	68 :32
Training provided to LCS members		No. of LCS members trained	5129	3780	8909	58 : 42
Training provided to Infrastructure Implementation Monitoring Committees (IMC)		No. of IMC members trained	1488	955	2443	61 : 39
Road maintenance by length-persons		No. of Length persons	277	0	277	100 : 00
Rural poor engaged/worked in labour intensive construction work		No. of person-days of employment	69466	138933	207919	33 : 67
Access to beel resource		No. of members accessing	1335	4614	5949	22 : 78
Pond aquaculture		No. of members involved	283	0	283	100 : 00
Training provided to group members	Micro-credit management	No. of members received training	21315	9448	30763	69 : 31
	Fisheries management	No. of members received training	1909	9140	11049	17 : 83
	Technology dissemination	No. of members received training	45494	15546	61040	75 : 25

It is observed that women participation in project activities is more than that of men in maximum cases, except in labour intensive construction works, access to beel resource, and some cases in training. But in those areas as well the situation is changing. Women are getting more and more involved in development and capacity building activities.

## Section: V Monitoring and Evaluation

The project monitoring system has been in place effectively. 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 have been carried out including i) 2<sup>nd</sup> cycle impact study on livelihoods of BUG members, ii) completion of 2nd cycle of fish catch and bio-diversity monitoring study, iii) Performance study of vaccinators ,iv) A road impact study.

During the reporting period two quarterly and one half yearly workshop have been 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 two and District Project Coordination Committee sat for two 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 analyze the performance and results of beel management.

Apart from above, internal audits (including final accounts) for CO and BUG were carried out covering 2484 COs and 66 BUGs. The audit reports are available.

## Section: VI Financial Status

### 1. Component-wise expenditure

A total of Tk. 3222.18 lac was allocated for the year of 2009-2010 AWPB (see in annex I) for the five components of the project from which Tk. 3210.00 lac were spent (The detail component wise expenditure break up is given in table 17). The overall progress is almost 100%. The performances of all components are satisfactory.

Following table shows the component-wise expenditure status:

Table 17: Component-wise expenditure statuses

Tk. in Lac

Sl.#	Components	Project target	Reporting year 2009-2010			Cumulative status as of 30 June 2010		
			Target	Achieved	%	Target	Achieved	%
1	Infrastructure Development	6679.75	1990.67	1987.22	100	6477.50	6415.66	99
2	Fisheries Development	2692.00	459.94	456.49	99	1416.91	1209.78	85
3	Agriculture & Livestock Development	1113.06	107.72	105.70	98	643.98	582.24	90
4	Micro credit	3133.53	64.00	62.93	98	1633.55	1120.04	69
5	Institutional Development	6056.71	599.85	597.66	100	3198.53	2794.27	87
6	Other (CD-VAT & cost escalation)	371.56	0	0	-	71.56	40.11	56
Total		20046.63	3222.18	3210.00	100	13442.03	12162.11	90

### 2. Special account statement

The Special Account Statement covering the period from 01-07-2009 to 30 -06 -2010 states that an amounting to USD 4500521.37 against 12 withdrawal applications has been claimed and USD 4501862.67 against 13 withdrawal applications (10 nos. from reporting year and 03 from previous year) credited to Special Account of Sunamganj Community Based Resource Management Project, Project Credit No. 567 BD on 11 different dates from 1 July 2009 to 30 June 2010.

### 3. Fund withdrawal statement

Including the revised initial advance of USD 2000 000 a total 61 withdrawal applications were placed to IFAD until 30 June 2010. The project expenditure so far stood at USD 18096360 as on 30 June 2010 and which was 62% of the total budget of the project.

### 4. Procurement

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 and IFAD procurement guidelines – if required.

The following table shows the procurement done during the reporting period from 1 July 2009 to 30 June 2010:

Table 18: Procurement done during July 2009 - June 2010

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
<b>Goods</b>										
Photocopier	2 nos.	1.88	Open Tender Method (NCB)	NA	NA	NA	09 Sep 2009	09 Sep 2009	29 Oct 2009	11 Nov 2009
Generator	1 no.	1.00	Direct procurement	NA	NA	NA	NA	NA	NA	June 2010
Computer System	5 nos.	3.95	Open Tender Method (NCB)	NA	NA	NA	09 Sep 2009	09 Sep 2009	03 Nov 2009	24 Nov 2009
Furniture	1 set	4.34	Direct procurement	NA	NA	NA	NA	NA	NA	June 2010
<b>Service</b>										
Management Consultant	12 mm	20.14	Continuation	approved	NA	NA	NA	NA	NA	June 2010
Agriculture Technical Assistance	4 mm	3.10	Continuation	approved	NA	NA	NA	NA	NA	June 2010
Gender Consultant	4 mm	3.88	Continuation	approved	NA	NA	NA	NA	NA	June 2010
RIMS survey	1 no.	12.05	Single source	NA	NA	NA	15 Mar 2010	NA	15 Apr 2010	02 May 2010
Road Impact Study	1 no.	10.00	Single source	NA	NA	NA		NA	26 Apr 2010	02 May 2010
Fish catch monitoring study	1 no.	67.01	Continuation	approved	NA	NA	NA	NA	NA	June 2010
Fish processing and market study	1 no.	5.00	Single source	NA	NA	NA		NA	29 May 2010	07 June 2010
Resource mapping	2 Uz	29.75	Open Tender Method (NCB)	NA	NA	NA	25 Mar 2009	25 Mar 2009	20 Aug 2009	17 Jun 2010
Agriculture impact study	1 no.	4.00	Single source	NA	NA	NA	28 Feb 2010	NA	15 Apr 2010	Not completed
<b>Work</b>										
Village Protection cum Road	51 km	1670.52	Open Tender Method (NCB) /LCS	NA	NA	NA	Jul/09 – Mar/10	Jul/09 – Mar/10	Aug/09 – Apr/10	Sep/09 – June/10
MVC construction	1 no.	51.23	Open Tender Method	NA	NA	NA	Jul/09 – Mar/10	Jul/09 – Mar/10	Aug/09 – Apr/10	Sep/09 – June/10
Water Supply	360 nos.	87.10	LCS	NA	NA	NA	NA	NA	July/09 – June/10	June/10
Sanitation	10252 nos.	65.69	LCS	NA	NA	NA	NA	NA	July/09 – June/10	June/10
Beel Development	73 nos.	274.03	LCS	NA	NA	NA	NA	NA	Sep/09 – June/10	June/10
Pond aquaculture	10 nos.	8.25	LCS	NA	NA	NA	NA	NA	Nov/09 – June/10	June/10
Khal Excavation	3.05 km	47.50	LCS	NA	NA	NA	NA	NA	Nov/09 – June/10	June/10
Agriculture infrastructure	2 nos.	13.00	LCS	NA	NA	NA	NA	NA	Nov/09 – June/10	June/10

## 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 have brought objections are not crucial as such. The project has no pending audit objections to settle. The external audit for the period of 1 July 2009 to 30 June 2010 is due but yet to start. Usually it takes place during December.

## Section: VII Lessons learned

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

Effective knowledge management has played a key role in all aspects of project success.

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 achievement.

The project of 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. Persistent efforts have sharpened the skill of the staff to intervene effectively. CBRMP introduced many new initiatives during the reporting period such as improved concrete block road, a different model of group graduation, involving LCS in road construction and all these have achieved significant success and given confidence us to approach towards an eventful end of the phase two of the project.

## Section: IX Last Year Key Decision and Status

The following table shows the last year key decisions and status

Table 19: Last year key decision and status

Sl. No.	Key decisions for the year 2009 -2010	Status
Microfinance:		
04	Command villages of the beels targeted for the 2 <sup>nd</sup> and 3 <sup>rd</sup> phases of the project should be given priority in case of CO formation planned for the current year.	Followed and done
05	Special strategy should be adopted to recover credit due/installment in Sadar, South and B'pur upazilas assigning specific responsibilities for all staff.	Followed and achieved the objectives
06	Savings loan amount should be gradually increased with decreasing of BKB loan in Jamalganj, Tahirpur & Derai upazilas.	Followed and achieved the objectives
07	Approval of Project Authority should be taken regarding fixation of CDF salary 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.	Implemented
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.	Followed and achieved the objectives
Infrastructure Development:		
09	During the road side plantation adequate	Followed ,but could not fully

Sl. No.	Key decisions for the year 2009 -2010	Status
	space should be kept for further widening of the roads, if necessary.	implemented due to lack of space
10	Quality of works should be maintained ensuring supervision by community in implementing of all kinds of infrastructural works.	Followed and the objectives largely achieved
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.	Meeting was arranged for the contractors, but not for the mason.
12	Evaluation of performance for length persons engaged in CBRMP road maintenance activities to be done for more effective services	Being done on regular basis
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.	Followed
14	Vegetable cultivation should be introduced in the up land of beels by poor members of BUG with priority to women	Followed and objectives are largely achieved
15	All out preparation should be taken for successful implementation of pond aquaculture program as per current year target.	Carried out
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	Yet to settle
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	Report prepared
Agriculture and Livestock Production:		
18	Sufficient number of field days to be conducted to promote bull services	Followed and objectives are largely achieved
19	All agriculture and livestock related research and input support will be taken in	Followed

Sl. No.	Key decisions for the year 2009 -2010	Status
	those COs performed well	
20	Flip chart will be prepared for better dissemination of knowledge	Yet to develop
Training:		
21	Necessary tables and chairs to be procured for upazila training centres.	Followed and done
22	Training should be made further effective by increasing practice sessions	Followed and the objectives largely achieved
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.	Followed and objectives largely achieved
24	SUPMs will submit to the project director performance evaluation report for staff working in the upazila offices	Done
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.	Done
26	Initiatives to be taken for employing staff at vacant posts of all upazilas.	Done
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.	Followed

## Section: IX Looking forward for the success in 2010 – 2011: key decisions

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

The following table shows the key decisions for the year 210 - 2011

Table 20: Key strategic decisions for the year 2010-2011

Sl. No.	Key decisions for the year 2009 -2010
General:	
1.	All upazilas are to set monthly targets of activities following 2010-11 activity plan and against that the progress will be assessed in project quarterly activity review meeting
Microfinance:	
2.	No more CO will be formed during 2010 -2011, except, if required, BUG for beel resource management
3.	Documents including members' profiles of all COs are to be updated to ensure timely entry of data in SHE software
4.	The progress of graduation of CO in Sunamganj Sadar, South Sunamganj and Biswamvarpur will be monitored quarterly with report to PMU/PD
5.	COs have not yet been graduated in Sunamganj Sadar, South Sunamganj and Biswamvarpur are to be graduated by the end of September 2010
6.	COs older than three years or received/processed credit for third time are to be brought under graduation process
7.	The performance of SO/CDF in loan recovery and others CO management activities are to be monitored and reviewed by concerned SUPM on monthly basis and reported to PMU/PD
8.	In quarterly project review meeting with MF report the loan outstanding status is to be included
9.	SO/CDFs should prepare realistic plan for field supervision in specific format. Concerned SUPM should monitor the supervision activities of SO/CDF exclusively and report to PMU.
10.	The plan for graduation in Jamalganj, Tahirpur, Derai, Sullah, Dharmapasha and Dowarabazar during 2010-11 is to be implemented in stipulated time. The graduation should be done in a very transparent manner following all the rules and process and all the documents in this regard are to be preserved properly.
11.	The account of 6.5% interest and the bad debt recovery against project credit line should be updated and credited to specific account, and the a report should be prepared and submitted to PMU by concerned SUPM
Infrastructure Development:	
12.	Tubewells sunk by project are yet to undergo arsenic test are to be done by next three months with the assistance of DPHE
13.	No tubewells are to be sunk, before confirmation whether those are free from arsenic contamination
14.	Tubewells sunk by project and contaminated by arsenic are to be listed and submitted to DPHE along with proposal of providing SONO filter
15.	A budget is to be prepared and submitted to PMU for required SONO filter
16.	A CO based reconciliation report on fund received for tubewell and latrine is to be prepared and submitted to FM from Upazila office and FM should adjust the advance against expenditure
17.	The roads which are yet to complete (partly incomplete of a single road) but final payment have been made are to be completed by LCS after reviewing and a list of all the roads is to be prepared.
18.	The roads and MVC are yet to complete but scheduled in 2009-10 are to be included in

Sl. No.	Key decisions for the year 2009 -2010
	2010-11 planning as carried over scheme.
19.	During 2010-11 fiscal year all proposals for roads are to be prepared under the following guidelines being confined to AWPB: <ul style="list-style-type: none"> <li>• Maximum 33kms ( including carried over from 2009-10) roads can be built in each Upazial</li> <li>• Road covered up to 5 kms is to be built by LCS and longer than that will be bided out to contractors.</li> </ul>
Fisheries Development:	
20.	The status report of the management of the ponds rehabilitated by project is to be produced in project quarterly review meeting
21.	Reconciliation statement of project funded beel development is to be submitted in quarterly project review meeting
22.	Unspent amount allotted to the schemes for 2009-10 under fishers component is to be returned to project fund
23.	The progress of swamp forestry is unsatisfactory. A comprehensive/indicative plan with proper strategy is to be drawn in time to achieve the target of 2010-11
24.	
Agriculture and Livestock Production:	
25.	The results of the agriculture and livestock research activities conducted in 2009-10 are to be presented in nutshell in project review meeting
26.	A study is to be conducted to assess the results of all activities under this component