



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

9

Annual Report July 2010 - June 2011

Community Based Resource Management Project

Local Government Engineering Department

Community Based Resource Management Project

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



Community Based Fishers Management, CBRMP-LGED

Fish for all – the poor fisher community has got access to beel, manage it by themselves, make their own way of harvesting, sell it for highest profit, consume as they like...They are indeed very happy.

Annual Progress Report 2010 – 2011

Community Based Resource management Project (IFAD Loan No. 567 – BD)

July 2011

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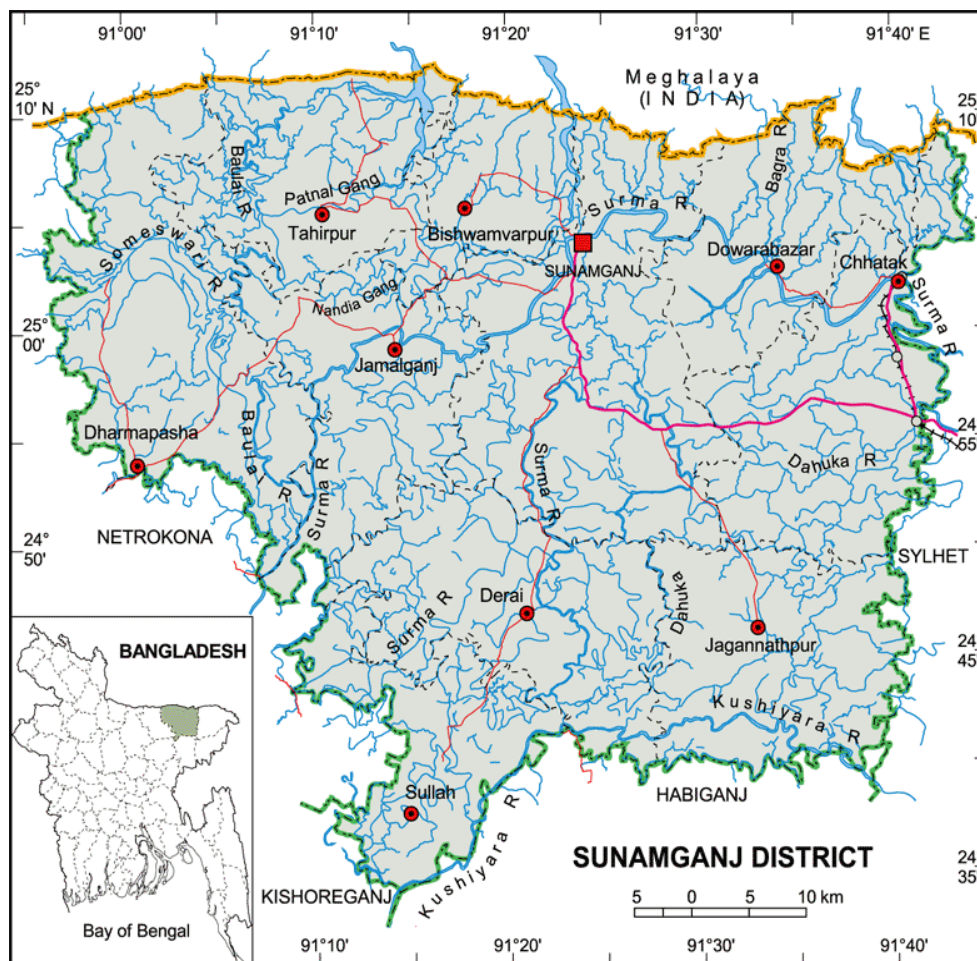
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Abbreviation and Glossary

AI	Artificial Insemination
BARI	Bangladesh Agricultural Research Institute
Beel	A saucer-like depression that generally retains water throughout the year. Other way can say - deeper part of Haor
BMC	Beel management Committee
BRRI	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
<i>Dakhin</i>	South
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
<i>Kandha</i>	Higher levees in haor basin
LCS	Labour Contracting Society
LGD	Local Government Division
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
Dakhin Sunamganj:	2003
Biswamvarpur:	2003
Jamalganj:	2004
Tahirpur:	2005
Derai:	2006
Sullah:	2007
Dowarabazar:	2007
Dharmapasha:	2007
Chhatak:	2010 (with limited work)
Jogannathpur:	2010 (with limited work)

Executive Summary

The report covers the period from July 2010 to end of June 2011, and it was year 8 of 12 years project that plans to end in July 2014. With ending this year the project has also ended its phase two. The report includes the project progress during the reporting period as well as the cumulative status of project's total as of 30 June, 2011.

The year was quite challenging and eventful. All the five components have turned out successfully reaching the targets. The project has reached to attend 86737 households from 1087 villages in 9 upazilas. The project was with full of efforts to assist the people to get increased access to resources, technologies, knowledge and skill and infrastructural facilities. The participation of the community irrespective of man and woman has largely increased in all types of development activities and that has resulted in sustainable progress.

The summary status of the project progress until June 2011 of the components is as follows:

Microfinance component by the end of this reporting year has formed 2995 COs against the total target of 3,000 and enrolled 86,737 members of which 25,194 are men and 61543 are women. The groups have accumulated savings of Tk. 1,138.66lac. The loan so far has disbursed to 43,488 members amounting to Tk. 3,47,706 lac, of which Tk. 1,206.39 lac was provided through revolving CO savings and Tk 1,270.67 lac from project credit line. The project provided Tk. 903.39 lac to Bangladesh Krishi Bank (BKB) for credit operation, but following a decision of IFAD Mission, credit disbursement through BKB has been terminated and the fund given to BKB is in process to divert that to other priority development works like infrastructural development. By this time Tk. 700 lac has been taken back from BKB and around Tk. 200.5 lac, with outstanding Tk.120 lac, lies in operation from project credit line.

Savings accumulations of many groups have reached a level so that they may 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%.

This year a total of 1,974 COs have been brought under internal audit, and it is observed all objections and recommendations of last audit have been addressed quite properly and that has brought a significant change in better governance of COs. Besides Internal audit, 776 COs have undergone through final account in the process of graduation.

The progress of graduation is satisfactory. A total of 1,765 COs have been graduated this year against the target of 1817.

Labour Intensive Infrastructure component has so far built 360 numbers of roads comprising 264 kms in 9 upazilas and that have directly connected more than 900 villages with main road network. The impact of roads on rural livelihoods is very significant and diverse. Apart from roads, this component has installed a total of 2,573 numbers of tubewells, distributed 78848 numbers of slab-latrines (one slab and three rings per package), and constructed 28 numbers of Multi-purpose Village Centers (MVC). To meet the arsenic problem in tubewell water, 1,261 numbers of SONO water filter have been given to community following arsenic test. All these have largely benefited the community people, particularly the women. The work load of women in collecting water has reduced, for better sanitation the intensity of many common diseases have decreased, sitting for group meeting and other social gathering has become easy having MVC at locality.

Building roads through LCS have increased the opportunity of employment of the rural poor, especially for the women. For road maintenance a total of 310 length-persons, all are destitute women and being engaged could earn an average Tk. 2,500 per month. 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 till to date has accessed to 162 numbers of beels of which 116 are below 20 acres and 46 are above 20 acres. A total of 169 BUGs have been formed comprising 5,570 members of which 1,362 are women (24%). Among the accessed beel 143 beels have been harvested with a catch of 7,39,994.8 kg of fish valued to Tk.6,12,46,553. Benefit distributed among the fishers is Tk. 2,35,50,628 and revenue given so far to public account by fishers is Tk. 1,78,82,140. A total of 40 beels have been brought under development through re-excavation and that has generated 22,657 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. The BUG management guidelines have recently been reviewed and updated with the Government declared Jolmohal Management Guidelines 2009. This year project has introduced cage fish culture for the poor BUG women members to realizing more benefit from water resources and increase their income. The fish catch and diversity monitoring report that has been being carried out every year by WorldFish Center reported the overall production, species diversity and income are progressing sustainably in project's beel fisheries.

Agriculture and Livestock production development component so far has introduced 111 numbers of improved technologies including new crops in Sunamganj through research trial and demonstration. Till to date a total of 22935 numbers of farmers, of which 14055 are women, have reported with increased production with project support. Fallow lands have increasingly being brought under cultivation. This year it has reached 281 hectares. 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 farm 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. Three submergible dams have been built for promoting irrigation that will be used in coming winter. A new sand-based simple technology for hatching egg has been introduced on pilot basis. So far the people have adopted that with satisfaction. The overall impact of the component on disseminating improved technology and increasing production and productivity of agriculture and livestock is encouraging and well adopted by the people.

Under institutional support the project has accomplished many activities including training, workshop, discussion and exposures 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 associated with project for project's capacity building. The local Government Engineering Department has been playing a central role in capacity building and guiding the project in its implementation process.

On gender perspectives, women are more invested than men and their progresses are well recognised - locally and nationally. In this year local government (Union Parishad) election their turnout was significant, out of total 279, women were 150 – and they have won in 54 seats.

With ending this year project has completed two successive successful phases. The second phase review reports of the project activities by IFAD and IMED both have concluded with comments of satisfaction. IFAD on general rated the project at 5 (satisfactory) out of 6, and for 'innovation and learning' the project has been rated at 6 (highly satisfactory). IMED in their report recommended that the project activities were directly related to poverty alleviation, and implementation of such project would significantly impact on rural and socio-economic development of the poor people of the country.

The remaining exit phase would be relatively crucial for the project with the last few laps for reaching the ultimate targets to realize project's development objectives. Project by this time is rather mature to deal the people's needs and the people are as well more articulate to pursue the efforts for their wellbeing. With more cooperation of partners and commitment of staff hopefully the coming year will be another eventful year of the project.

Annual Activity Report 2010 -2011, CBRMP-LGED

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 in three phases. The first phase was for around 5 years that ended in June 2007, second phase was for 4 years ended in June 2011 and the last phase is for the rest of the project period. 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 3.68 million and the rest USD 0.65 million is the contribution from the beneficiaries in cash or kind or service.

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 3,50,000 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 2,46,000 households are eligible to get benefit from the project and of which project will cover 90,000 households from nine Upazilas (MTR revised): Sunamganj Sadar, Dakshin (south) Sunamganj, Biswamvarpur, 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 absence 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 an 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 development; 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 overall management. Primarily the CO members start 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). The component being reviewed after phase one has ceased the scope of project credit line following the poor performance of BKB and introduced the provision of CO graduation with a view that the CO will continue their activities afresh clearing all liabilities, closing all transactions, opening new books of records and without any support from project's end.

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, 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 and scope of food security for the community. In context of limited opportunities of agriculture due to many externalities including excessive flooding, heavy soil type, flash flood and so on the project started with a bit cautiously. 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 needs prioritized, solutions were tried to give based on the results of research trials and that were further been taken into extension by demonstration field-days, training and other supports. This component is being implemented with collaboration of BARI, BRRI, DAE and DLS for initiating research, 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 ninth year of the project (July 2010 to June 2011), and the fourth and last year of the second phase. The report includes the yearly progress as well as the performance of the project total until 30 June 2011. 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/BUG 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 to assist the graduation process of CO in December 2010.
- Software consultant from DHAN India has visited the project to introduce SHE software for CO data base management and staff orientation training on the software.

- Undertaken quick survey to understand the status of the performance of graduated CO
- Undertaken Internal Audit.

Infrastructure Development:

- Report produced by BUET on comprehensive technical viability study of block road (Report available).

Fisheries:

- Undertaken 3rd round Fish Catch and Biodiversity Monitoring Study (report available).
- Undertaken Exposure on Cage Fish Culture.
- Undertaken Inter Ministerial Meeting in Sunamganj on water-bodies and visited field in January 2011 headed by Joint Secretary LGD.
- Visited Secretary of LGD and Chief Engineer of LGED and distributing benefit to BUG members in South Sunamganj in May 2011.
- Signed MOU between Ministry of Land and Local Government Division on beel transfer for project operation.
- Undertaken Beel transfer contract agreement between District administration and LGED, Sunamganj in June 2011, which was before between Local Administration and the Project.
- Inclusion of XEn of LGED and UE of LGED as members in District and Upazila Jolmohal Committee respectively.
- Undertaken CBRMP District Jolmohal Monitoring and Evaluation Committee Meeting for two times in April and May 2011 respectively.
- Undertaken Internal Audit.

Agriculture:

- Undertaken field visit by IFAD agriculture specialists headed by Charles Bevan in January 2011 (report available).
- Undertaken agriculture component performance review (report available).

Institutional Support:

- Second phase project review undertaken by IFAD in July 2010 headed by Edward Mallorie (report available).
- Second phase project review undertaken by IMED in May 2011headed by Ms Khodeza Begum, Chief of Communication and Local Government Sector(report available).
- The progress and the performance of the activities during the FY. 2009-2010 have been reviewed in a staff workshop held in 6 July 2010 and the AWPB of the FY. 2010-2011 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.
- Planning Commission team visited project for learning with focus on poverty, environment and climate issues in June 2011.
- HILIP Appriasal Report preparation mission visited field in March 2011.

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 for the wellbeing of the people and involving them 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 2011			Remarks
					Target	Achieved	%	
Institution:								
1	CO Graduated	Male		850	612	582	95	
		Female		2145	1205	1183	98	
		Total	No.	2995	1817	1765	97	
	CO Drop-out	Male	No.	0	0	6	-	
		Female	No.	0	0	3	-	
		Total	No.	0	0	9	-	
2	CO Operational	Male	No.	0	238	262	90	24 behind the target
		Female	No.	0	935	959	97	24 behind the target
		Total	No.	0	1173	1221	96	48 behind the target
Infrastructure Development:								
1	HH served by infrastructure	Tube-wells	HH	90000	85680	38850	45	Considered tubewells with potable water only
		village protection work	HH	93940	92750	115203	124	
		MVC	HH	63600	40800	32400	80	
		Latrine	HH	70000	77543	78848	102	
2	Infrastructure functional	Tube wells	No.	3000	2856	2573	90	
		Sono filter	No.	1261	1261	1261	100	
		village protection work	km.	220	270	264	97	Project target to be reset
		MVC	No.	53	34	28	82	
		Latrine	No.	70000	77543	78848	102	
3	HH increased income from infrastructure works	Male	HH	150000	17 0000	180000	106	Cumulatively counted
		Female	HH	126000	160000	169550	106	Cumulatively counted
		Total	HH	276000	330000	349650	106	Cumulatively counted
Fisheries Development:								
1	BUG functional		No.	300	183	153	84	
2	Beel resources under improved management		No.	300	148	153	103	
3	Fishers reported production/yield increased	Male	HH	7125	4844	4225	87	
		Female	HH	2375	1443	1362	94	
		Total	HH	9500	6287	5570	88	
4	Pond fishers adopted technology (female)		HH	750	107	107	100	
5	Water bodies operational	Beels	No.	300	148	143	97	Project shifted from pond to other feasible technology following mission recommendations
		Ponds	No.	150	64	52	81	
6	Increased fish production	Beel	No.	300	148	143	97	
		Pond	No.	150	64	52	81	
7	HH received increased income	Beel	HH	9500	6287	5422	86	
		Pond	HH	750	277	390	141	
Agriculture & Livestock Dev:								
1	Technology selected and disseminated	Demo.	No.	7956	6700	6735	100	
		Research	No.	128	100	100	100	

Sl. No	Items	Unit		Project Target (MTR revised)	Status as of 30 June 2011			Remarks
					Target	Achieved	%	
2	Farmers reported production/yield increased	Male	HH	12000	9250	8880	96	
		Female	HH	18000	15500	14055	91	
		Total	HH	30000	24750	22935	93	

Project so far has mobilized 86,737 households under 2,995 credit organizations and developed them through the provisions of human and technical training, savings, credit, investment in income generation activities, access to resources, taking part in different social and economic development activities, competing in local government structures and so on.

In due course of time assessing their capacity, graduation of COs has put in place and that is progressing well with the aim at letting them run their organization by their own efforts. By this time 1,765 COs have been graduated of which 582 are male and 183 are female.

Project supports through providing facilities such as improved road network, potable water, water filter for mitigating arsenic contamination, better sanitation have significantly impacted on the wellbeing of the project targeted class in the manner of increased access to basic needs and services. 1,15,203 households by improved road, 38,850 households by tube-well and SONO water filter, and 78,848 households by latrine have directly been benefited. Besides a good numbers of poor people, around 3,49,650 have made earning during the hard time taking part in infrastructural works through LCS and being hired by contractors.

Fishers, particularly the beel fisheries programme, has given the access of the poor fishers to resources and established a responsive resource management that resulted in sustainable increased production of fish and income for around 5,422 fishers. The degraded beels with proper conservation and restoration measures such as establishing fish sanctuary, restricting fishing period and destructive gears, regenerating swamp forestry and so on are impacting on regaining the beel productivity and fish biodiversity.

Under agricultural activities new improved technologies, crops and livestock have been disseminated and a large number of framers, around 22,935 - of which 14,055 (61%) are women, have adopted those and increased their farm production and income thereby.

Seventy percent project's mobilized target people are poor women. Increased access to resources, basic facilities and different skill have made them socio-economically empowered and given organized voice to demand their rights and choices in family, society and further boarder areas like in local government and other institutions for their development. In 2011 Union Parishad election from CO a total of 279 people have competed and of which 150 were women, and from them 54 have won in election. It is really an encouraging turnout that has issued out through their organizational backup and stunning self-confidence.

The project progress from output to impact against the targets set in project's logframe is quite satisfactory. At all levels of the logfarm project has proper means to verify the project's performance (see annex VI. Page 62)

4. Component-wise Project Progress

4.1 Microfinance

Microfinance component has been playing the core role to mobilize the targeted community and facilitate the process of capacity building of the people. The concept of mobilization of credit group lies in the idea of SHG. The project took a target of forming 3000 COs comprising 90000 households, and that has almost completed reaching 2,995 COs of which 2,145 are female and 850 are male. Project following some changes in credit line and upon the recommendations of second phase review mission by IFAD has stopped forming COs further except few that were in planning until June 2011.

Table 2: Overall microfinance performance of COs

Sl.#	Items	Indicators	Project target	Reporting year			Project total as of 30 June 2011	
				2010-2011				
				Target	Achieved	%	Achieved	%
1	Community Organizations (COs) formed and members enrolled	CO	3000	27	27	100	2995	100
		male CO	1200	3	3	100	850	71
		Female CO	1800	24	24	100	2145	119
		Members	90000	744	779	105	86737	96
		Male enrolled	37421	70	84	120	25194	67
		Female enrolled	52579	674	695	103	61543	117
2	Savings mobilized by CO members	Total members	90000	31996	43995	138	86737	96
		Male	37421	6737	10390	154	25194	67
		Female	52579	25259	33606	133	61543	117
		Total savings in LTk.	2120	211.00	186.33	88	1138.66	54
		Savings by male in LTk.	848	55.00	31.21	57	351.08	41
		Savings by female in LTk.	1272	156.00	155.12	99	787.58	62
3	Loans provided to CO members	Total amount in LTk.	1060	255.00	183.16	72	1206.39	114
	from CO Savings Funds	Amount to male in LTk.	450	100.00	28.88	29	370.64	82
		Amount to female in LTk.	610	155.00	154.29	100	835.75	137
		Total members	15000	8767	4668	53	20028	134
		Male	7000	3167	655	21	5591	80
		Female	8000	5600	4013	72	14437	180
		Recovery (%)	100	100	88	88	97	97
4	COs provided credit from Project Credit Line through BKB	Total amount in LTk.	5700	0	0.10	-	2270.669	40
		Amount to male in LTk.	2280	0	0.00	-	732.242	32
		Amount to female in LTk.	3420	0	0.10	-	1538.427	45
		Total members	52000	0	2	-	23960	46
		Male	20800	0	0	-	8118	39
		Female	31200	0	2	-	15842	51
		Recovery (%)	100	100	43	43	95	95
5	CO accounts audited							
		CO	3000	1974	1974	100	2995	100
6	Final accounts done	Final accounts		828	776	94		59
			2995				1765	
7	CO graduation	Total	2995	828	776	94	1765	59
		Male	850	222	213	96	582	68
		Female	2145	606	563	93	1183	55

During the reporting period 27 COs have been formed enrolling 744 members. The progress in CO formation as well as member enrolment during the reporting year is satisfactory. In both cases, the achievements are 100 and 105 percent respectively, and where women enrolment is more than that of men.

Microfinance activities have so far reached to cover 86,737 members in 2,995 COs, of which 61,543 are women and 25,194 are men.

The average rate of enrolment of members per CO is 29. The savings accumulation by 86,737 CO members has reached Tk. 1,138.66 lac against the target of Tk. 2,120.00 lac, and thereby the achievement is 54%. Members' savings accumulation once which reached above the target is now falling following the CO graduation and as an impact of ceasing project credit line.

A total of Tk. 3,477.06 (Tk.1,206.39 + Tk.2,270.67) lac from savings and project credit line has been disbursed to 43,988 CO members from around 2,618 COs. For internal audit 1,974 COs and final

account 828 graduating COs were targeted and have done accordingly. Trainings in capacity building of CO members particularly for promoting alternative leaders and preparation for graduation have been provided to 284 and 125 COs respectively.

Savings accumulations of many groups have reached at a level so that they can now lend loan among their members from their own fund, instead of taking loan from bank and other sources and thereby can take preparation for graduation.

Project loan target could not achieve during the reporting year. It has achieved only 40%. In fact following the graduation and excluding the three old and three new Upazilas from project credit service the disbursement scope of project credit has largely decreased.

Loan recovery while reaching at the fag end in graduating upazila, it is getting slower and stiff being encountered with the willful defaulters. However project is careful about that and is taking all out efforts to ensure recovery and implement the graduation plan properly and in time. Recovery so far of savings loan is 88% (cumulative 97%) and of project loan is 43% (cumulative 95%).

Internal CO audit

During the reporting period a total 1,974 COs have been audited. The audit findings give a detailed picture of the performance of COs. It has shown many weakness of COs - particularly in the area of financial management and governance, but better than last year.

The internal audit was carried out during January 2010 to December 2010 by a team of 85 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 1,509 COs, formed by 31 July 2010, were brought under internal audit from six Upazilas: Jamalganj, Tahirpur, Derai, Dowarabazar, Sulla and Dharmapasha.

Besides, 776 COs from Sunamganj Sadar, South Sunamganj, Biswamvarpur, Jamalganj and Tahirpur Upazilas were brought under final accounts. The performances of COs of all those nine Upazilas are found, by and large, similar.

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

- i. CO performance in terms of maintaining the books and records independently has improved. More than 65% COs are found fully able to maintain the books and records properly, and 5% lack that skill substantially.

In conducting meeting the performance has also improved. 66% COs are found able to conduct the meeting independently.

Meeting attendance has not improved. Only 22% COs are at above 90% attendance.

- ii. 92 % savings has been deposited in bank A/C in time, and total cash in hand is Tk. 36, 67,962 with 1,330 COs. In 693 COs, the cash in hand is found from 1,200 to Tk. 5,000 amounting to total Tk. 2,059,201. The following major reasons are found related to cash in hand:

- Leader captured and leadership was not being rotated;
- Books and accounts were not checked by members regularly in group meeting;
- CDF and SO did not check the entry/record of the books and registers on regular basis;
- During the June closing bank delayed in transaction/receiving deposit from COs;
- Recommendations were not followed properly given by last audit, and finally; and
- Negligence, as well as ill motives of some leaders.

- iii. Cumulative savings utilization is Tk. 4,96,59,900 and during the audit period the rate of realization is 81%. The total installment overdue is Tk. 14,74,118 and of that delayed by 3 and 3+ installments have reached to Tk. 887410 and the matured overdue is Tk. 32,63,056. It has been observed where the leaders are involved in irregularity such as with IOD or cash in hand; there the trend of delaying repayment of loan is widespread.
- iv. Cumulative project loan disbursement in 1509 COs is Tk. 4,16,39,000 and the rate of realization is 64%. The amount against total installment overdue is Tk. 19,3841 and of that with delayed by 3 and 3+ installments has reached to Tk. 1,25,675 and the matured overdue loan is Tk. 38,53,305. The problems observed in repaying project loan are similar to savings loan as mentioned above.
- v. The repayment rate of loan for Demonstration is 56%. In some cases as observed during previous audit demo loans have not been properly recorded in CO registers and pass-books.
- vi. During the audit period out of the total earning from interest both from savings and project loan, Tk. 1,27,480 has been distributed among Presidents and Tk. 201583 among Managers of the COs respectively. Besides, an amount of Tk. 3,02,705 has been raised against bad debt reserve fund. The collection from interest has been made and booked properly and further put in the process of distribution.
- vii. BKB is continuously slow to charge the 10% interest from CO and it is creating a prevailing problem in loan management particularly calculating the outstanding.
- viii. Due to wrong posting following wrong A/C number in the deposit slips difference has been occurred in 398 COs and it has resulted in inaccurate statement. The statements need to be rectified and all relevant documents need to be corrected without any delay.
- ix. As it was observed during the last audit, this time as well, according to the record, the performance of informal and formal training has been found quite unsatisfactory. It is reported that due to non-recording of training in register the real figure of training given is difficult to assess. It assumes more than 90% trainings have been accomplished against the yearly target.
- x. The elements of good governance largely lack in many COs. Leadership rotation, assets building for sustainability, developing the affinity with rest of the society – all these are yet to achieve in a good number of COs.

Utilization of loans

Until June 30, 2011 a total of 62,088 loans have been distributed to CO members. The loanees have mainly invested in 05 major sectors. These are - petty trades, agriculture & livestock, aquaculture, food processing and some other areas such as buying rickshaw, van, boat, fishing net etc.

Major investments have gone into small trades and then respectively into livestock, agriculture and food processing. In agriculture, loans have been used for field crops, vegetables cultivation, 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 items, prickles preparation 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 in 2009 with a plan to phase-out all COs gradually. A guideline developed and further has been revised to make it effective in facilitating the process. The staff involved in graduation has further been refreshed with learning and knowledge sharing. The project has set a plan to graduate all COs from five Upazilas by June 2012. It is a revised plan that has been drawn upon considering the reality and reviewing the context.

In the reporting year the target was to graduate 828 COs and has achieved 776 (94%). The progress of older upazilas is however not along with the target. As the project is reaching the closer to complete the graduation, it is getting stiff with remaining willful defaulters. However with peer group pressure and taking the support from local administration and representatives, project is finding alternatives to make the graduation done in time.



During project evaluation in May 2011, Mrs. Khodeza Begum, Chief of Communication and Local Government Sector of IMED attending a CO graduation meeting at Bhatilapur, Jamalganj Sadar Union and shared her views with graduated CO members.

The following table shows the CO graduation status of all upazilas:

Table 3: CO graduation status

Sl. #	Upazila	Year: 2010-11			Cumulative as of June 2011	
		Target	Achieved	%	Total target	Achieved
1	Sunamganj Sadar	96	59	61	425	388
2	South Sunamganj	84	47	56	373	336
3	Bishwambarpur	127	81	64	422	376
4	Jamalganj	240	226	94	290	276
5	Tahirpur	161	159	99	187	185
6	Derai	50	102	204	50	102
7	Dowarabazar	20	25	125	20	25
8	Sulla	30	46	153	30	46
9	Dharmapasha	20	31	155	20	31
	Project	828	776	94	1817	1765

Others

The SHE software has gone in operation in all upazilas with the support by IFAD and DHAN Foundation. It would bring integrity in data entry as well as make the work easy for data analysis, although it has very lately introduced.

Although the project's support target for CO is until graduation, a systematic review has been being carried out at post –graduation level to understand the functional status of the graduated COs. It has been done this year, but the report is yet to produce.

4.2 Infrastructure Development

Infrastructure component has been contributing significantly in improving the economy and human capital of the community. It has brought a measurable change in the livelihoods of the people of Sunamganj. The project has put its all innovative skill to improve the infrastructure of Sunamganj area which is quite difficult due to its extreme low laying geophysical setting along with other externalities. With all constraints, project, however has done well to accomplish the targets.

Following table shows the performance of infrastructure component:

Table 4: Performance of infrastructure component

Sl.#	Items	Indicators	Project target	Reporting year 2010-2011			Project total as of 30 June 2011	
				Target	Achieved	%	Achieved	%
1	No. of IMC & LCS formed	IMC	273	15	15	100	270	99
		LCS	690	150	162	108	777	112
2	IMC and LCS members trained	IMC members	2450	150	150	100	2700	110
		LCS members	6900	1500	1620	108	7770	112
3	No. of poor engaged/worked in labour intensive construction works	Total members	276000	67500	72900	108	349650	126
		Male	150000	35500	40000	112	180000	120
		Female	126000	32000	32900	103	169650	134
4	No. of Tube-wells installed	Installed	3000	400	19	4.75	2573	86
5	SONO water filter distributed	Set	-	1261	1261	100	1261	100
6	Village road constructed	Km	220	40	40	100	264	120
		No.	220	55	55	100	360	163
7	MVC constructed	no.	53	1	1	100	28	53
8	Latrine installed	No.	70000	7000	9000	128	78848	112

During the reporting year the component has installed 19 tubewells; distributed 1,261 numbers of arsenic mitigating SONO water filters; constructed 40 kms of village road accompanied with 7 culverts, 6 U drains, 10 pipe culverts; 1 Multipurpose Village Centers (MVC), distributed 9,000 sanitary latrines and maintained side-slope and shoulder of 90 numbers of roads.

Project upon IFAD mission recommendation following arsenic problem has ceased the plan of installing tubewells further, and after water testing is distributing SONO filters to contaminated tubewells for rectifying the water and make it potable. In Sunamganj, arsenic is widespread in ground water. In 11th Project Steering Committee (PSC) meeting held on 6 March 2011 the arsenic issue was extensively discussed and Secretary of Local Government Division instructed DPHE to provide deep tubewells to the community where CBRMP has organizations. During the reporting year 55 roads have been constructed comprising 40 kms, and of which 36.5 were built by the community through LCS.



One of the biggest constraints in Sunamganj is wide spread arsenic in ground water. Potable water has been a major demand of the community, but due to arsenic although there is provision in project for tube-wells, it could not being materialized in full potential. However to overcome the crisis, at least to some extent, Project is providing SONO water filter and pursuing DPHE to extend assistance together with the project. By this time 1261 numbers of SONO water filters have been provided and these are being used by the community.

Out of targeted 1 MVC, that has been constructed at Derai.

A total of 9,000 sanitary latrines have been provided to equal numbers of CO members. Project has given Tk. 500 for a package of one slab and three rings. In all cases it has been observed that members added money to accumulate more rings and for fencing.

In reporting year 125 numbers of roads have been taken under maintenance engaging 310 women length persons, and 40.6 km. of roads have been taken under tree plantation programme Each length persons, who are extreme poor, have got average Tk. 2,500 per month against their services.

Community involvement in road construction work through LCS has generated 1,33,600 labour-days of employment and where 2,960 numbers of people were employed of which 2110 were women and earned equally with men Tk.200 per day. The road improvement has many good impacts on rural people's lives

and wellbeing including increased access to public facilities, improvement of livelihoods, increase social security and mobility, particularly for the women. A block road feasibility study that carried out last year by a few experts from BUET has produced the report during the reporting year. The report finds some advantages of the concrete block based road and suggested its further scope of improvement and diverse uses. The summary of the report is in annex III, Page 50)



Newly built concrete block based submergible village road at Jamalganj, Sunamganj. For the first-time concrete block based village road introduced by CBRP-LGED. A total of 172 km block road has been built at different upazilas of Sunamganj for linking the remote villages with main road network and resource bases. The concert block road is highly flexibly to fit in with the flooding nature of Sunamganj and reasonably cost effective

The following table shows a cost comparison between RCC and CB as in 2010- 2011:

Item	Unit	RCC road Type-2 (100 m)				Concrete block road (100 m)			
		Volume	Rate	Cost Tk	percent	Volume	Rate Tk	Cost Tk	percent
Cement	Bag	192	355	68160	37%	190	355	67450	43%
Sand(F.M-1.8)	Cu.ft	453	9	4077	2%	507	9	4563	3%
Sand(F.M-0.8)	Cu.ft	538	9	4842	3%	533	9	4797	3%
Crushed stone (20mm down grade)	Cu.ft	908	40	36320	20%	1013	40	40520	26%
M.S rod(10mm dia)	Kg	992	45	44640	24%	N/A	N/A	N/A	0%
Polythene sheet	Sq.ft	2152	1.5	3228	2%	N/A	N/A	N/A	0%
Block moulds	No.					100	65**	6,500	4%
Labour days	Day	165	140	23100	13%	251	130	32,630	21%
Total				184,367	100%			156,460	100%

Overall impact of road improvement is remarkable. It has created scope for many new jobs, increased transportation facilities, reduced time and cost of travelling, increased mobility and access to different social and economic services, and further improved social security significantly.

4.3 Fisheries Development

Fisheries are the most challenging component of the project. The major activities of this component are accessing to beels and establishing community based management system. The project with assistance of Land Ministry, Local Government Division of Ministry of Local Government, Rural Development and Cooperative and Local Administration has been undertaking the challenges, and yet the result is satisfactory in terms of access and introducing management by the fisher community.

Following table shows the overall performance of the fisheries component:

Table 5: Overall performance of the fisheries component

Sl. #	Items	Indicators	Project target	Reporting year 2010-2011			Project total as of 30 June 2011	
				Target	Achieved	%	Achieved	%
1.	BUG formed and member enrolled	BUG No.	300	36	26	72	162	54
		Member No.	9500	1062	576	54	5570	59
		Women No. in BUG	2375	336	205	61	1362	57
2.	Beel accessed by BUG	No.	300	33	19	58	162	54
		Acres	3827.3	1278.38	509.09	38	2833.47	74
	Beel demarcated	No.	300	64	21	33	105	35
3.	Beel Developed	No.	300	60	40	67	145	48
		Acres	4000	639	165.53	26	595.33	15
4.	Khal excavated/re-excavated	No.	33	8	7	88	27	82
		Km.	33	6.5	6.89	106	35.059	106
5.	Ponds excavated/re-excavated	No.	150	13	1	8	52	35
		Acres	37	7.05	0	0	30.83	83
		No. of Indigent women	750	57	0	0	244	33
6.	Conservation campaign undertaken	No.	1200	56	29	52	260	22
7.	Fish sanctuary established	No.	150	16	15	94	34	23
8.	Beel harvested	No.	300	149	143	96	143	47
9.	Piloting undertaken	Cage fish culture			20		20	
		Beel dredging			1		1	
10.	Beel audited	No.	300	126	126	100	126	42

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 6: Phase-wise beel access plan

Upazila	Beel Handed over in 1st Phase			Beel Handed over in 2nd phase			Target for 3rd Phase (under process)			Project Total		
	>20 acre	<20 acre			<20 acre	Total	>20 acre	<20 acre	Total	>20 acre	<20 acre	Total
2	3	4	5=(3+4)	6	7	8=(6+7)	9	10	11=(9+10)	12	13	14 (12+13)
Sunamganj Sadar	2	24	26	1	9	10	2	2	4	5	35	40
South Sunamganj	6	22	28	3	4	7	1	4	5	10	30	40
Bishwambarpur	2	11	13	2	5	7	1	4	5	5	20	25
Jamalganj	3	7	10	2	11	13	5	13	18	10	31	41
Tahirpur	5	7	12	6	11	17	0	0	00	11	18	29
Dera	4	0	4	9	8	17	3	17	20	16	25	41
Sulla	0	0	0	8	10	18	2	5	7	10	15	25
Dowarabazar	0	0	0	4	1	5	3	8	11	7	9	16
Dharmapasha	0	0	0	9	6	15	0	5	5	9	11	20
Chatak	0	0	0	6	0	6	3	6	9	9	6	15
Jogonathpur	0	0	0	3	0	3	5	0	5	8	0	8
Total	22	71	93	53	65	118	25	64	89	100	200	300

Two Memorandums of Understanding have 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

162 beels (46 > 20 acres + 116 < 20acres) have come under project and those have been distributed to the fisher community.

Few beels following MOU could not be accessed as the lease tenures of previous leasees are yet to complete, and few are beset with some disputes. Nine beels even given upon lease values have not yet been accessed following demarcation, deformation and social conflicts. These 9 beels are in a process of interchange.

By June 2011 a total of 162 BUGs have been formed comprising 5,570 members and of which 1,362 are women (24 %). The women participation has increased comparing to last year (22%), project has however a target to raise it to at least 30%.

To enhance the capacity and skill of the BUG members the project has continued special training for the BUG members in assistance with WorldFish Center and the Department of Fisheries. In line with the present 'Government Jolmohal Management Guidelines 2009' the modules of the training have further been revised and strengthen for more effective results.

The training included:

- Leadership development and group management
- Account & Book keeping
- Open water fisheries management/ Beel management: policy and process
- Resource conservation: acts and rules
- Establishing and management of fish sanctuaries
- Swamp tree nursery raising and plantation
- Fish processing & marketing
- Cage fish culture
- Re-excavation/ LCS based earth work implementation
- Familiarization with NJMG and its implications

After receiving training BUGs are utilizing their acquired knowledge and skill in different beel resource development activities, including:

- Raising nursery
- Swamp tree plantation in beel areas
- Fixing demarcation pillar accompanied with swamp plants for live and sustained marking
- Establishing katha and fish sanctuary
- Re-excavation for beel habitat restoration and promoting better water connectivity
- Mass conservation campaign
- Raising cage fisheries, and so on

All those activities have been being implemented in project support and 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. 1,78,82140. They were regular in paying the lease fee and have faced no problem to pay that by their own source of resource.

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

Table 7: Lease value payment status

Items	1 st year (Bengali) 1412	2 nd year (Bengali) 1413	3 rd year (Bengali) 1414	4 th year (Bengali) 1415	5 th year (Bengali) 1416	6 th year (Bengali) 1417	7 th year (Bengali) 1418	Total
Revenue (Tk.)	499696	1011638	1802263	1802263	1982233	5262217	5521830	17882140

The BUG members get benefit from beel fisheries by selling fish and from wages earned by giving labour in catching fish. The profit from selling fish is equally distributed to BUG members, but wages is given on work basis in catching fish.

During the reporting year by selling fish the BUG members have got benefit of Tk. 1,0028,867 and by wage earned around Tk. 56,30,140. The maximum benefit during the reporting period received by individual fisher is Tk. 20,000 – double than the last year. However the average benefit received by each member is Tk. 2,577 which is more than the last year of Tk. 2,050. Wage earned by BUG members has as well increased from Tk. 2,559 to 3,425 in 2011.

The fish average catch which was around 69.31 kg/acre in 2010 has increased to 96 kg/acre in 2011. It is to be noted, BUG catches fish leaving a good quality of fish in sanctuary. Therefore the real production of the beel does not reflect by catch. According to sample based fish catch and biodiversity monitoring report of WorldFish, the production of CBRMP beel fisheries is around 275 kg per acre and which is higher than the national beel production average of 249 kg per acre. Among all the beels highest catch this year was occurred in Naida Nadi beel. It was 699.51 per acre. Out of total harvested beels, it has been observed, in 104 beels the catches have increased, in 9 the catches have remained same, and in 30 the catches have decreased. The decrease of catches have occurred in those beels where fish sanctuary and re-excavation work have been undertaken recently, and the beels are yet to increase the catch are subject to restoration by re-excavation and improved connectivity.

This year the sale price per Kg has slightly decreased from Tk.90 to 89. It does not mean that the fish market price has fallen, but the types of fishes in beels have influenced the prices.

The overall progress of the beel fisheries is remarkable, and it is expected with improved management skill of BUG the trend of the progress would be sustained. The progress is attributed to increased better management of beel resources.

The following table shows the results of the overall direct benefits from beel resources in a summary form over the last four years:

Table 8: Summary results of beel fishers

Sl.#	Particulars	Unit	FY 2007 - 2008			FY 2008 - 2009			FY 2009 - 2010			FY 2010 - 2011			Remarks
			Beel > 20 acre	Beel < 20 acre	Total	Beel > 20 acre	Beel < 20 acre	Total	Beel > 20 acre	Beel < 20 acre	Total	Beel > 20 acre	Beel < 20 acre	Total	
1	Beel accessed	Number	15	55	70	18	60	78	34	104	138	46	116	162	Cumulative
	Beel dropped out	Number	0	0	0	0	0	0	5	5	10	4	5	9	
	Existing Beel	Number	15	55	70	18	60	78	29	99	128	42	111	153	
2	Beel area	acre	912	441	1353	1297	1510	2807	2442	925	3367	2701.65	977.05	3678.7	Cumulative
3	Beel Users Group	Number	15	55	70	18	60	78	34	104	138	46	116	162	Cumulative
4	BUG member:														
	Men	Number	772	1259	2031	1092	1195	2287	1558	2053	3611	1959	2249	4208	Cumulative
	Women	Number	101	198	299	205	315	520	359	594	953	624	738	1362	Cumulative
	Total	Number	873	1457	2330	1297	1510	2807	1917	2647	4564	2583	2987	5570	Cumulative
5	Beel harvested	Number	12	42	54	17	46	63	26	84	110	40	103	143	
	Area	Acre	645	343	988	1726	385	2111	2010	742	2752	1896.94	866.87	2763.81	
6	Catch	Kg	59732	56823	116555	73043	40384	113427	113287	77457	190744	161156.75	105429.7	266586.5	
	Catch/Acre	Kg	92.61	165.66	117.97	42.32	104.89	53.73	56.36	104.39	69.31	84.96	121.62	96	
7	Sale	Tk.	3688669	2687247	6375916	6352362	2836138	9188500	10685698	6555131	17240829	14410097	9242523	23652620	
	Sale/Kg	Tk.	61.75	47.29	54.70	86.97	70.23	81.01	94.32	84.63	90.39	89.42	87.67	89	
8	Income	Tk.	4247000	3656000	7903000	8303000	4001000	12304000	14404853	11185609	25590462	20425184	22516316	42941500	
9	Profit Distributed:														
	Total	Tk.	944310	1167567	2111877	2303405	1232245	3535650	3496972	2642807	6139779	5910227	4118640	10028867	
	Distributed at	Number of beel	12	42	54	17	46	63	26	84	110	40	103	143	
	Distributed to	Number of member	499	900	1399	919	972	1891	1380	1615	2995	1669	2223	3892	
	Per member received	Tk.	1892.00	1297.00	1509.56	2506.00	1268.00	1869.73	2534.00	1636.00	2050.01	3541.18	1852.74	2576.79	
10	Wage earned:														
	Total	Tk.	478473	293561	772034	1663166	380378	2043544	2811442	1415269	4226711	3830816	1799324	5630140	
	Earned at	Number of beel	12	42	54	17	46	63	26	84	110	40	103	143	
	Earned by	Number of member	434	492	926	478	540	1018	669	983	1652	606	1038	1644	
	Earned per member	Tk.	1102.47	596.67	833.73	3479.43	704.40	2007.41	4202.45	1439.74	2558.54	6321.48	1733.45	3424.66	

The BUG members have 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 selling) has been found quite lucrative and popular to them. Besides, the trend of investing in insurance along with other different new sectors is continued.

Internal Audit of BUGS

Internal audit is carried out yearly after the completion of beel harvest. 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 weakness in management.

The major findings of the last year audit (July 2009 – June 2010) are:

- I. Regular savings during the audit period was Tk. 2, 88,483. Savings was quite regular in maximum BUGs.
- II. During the audit cash in hand was found Tk. 28,875. In individual BUG maximum cash in hand was Tk. 15,489 and minimum Tk. 3,120. A total of 14 BUGs were found with cash in hand above the limit of Tk. 1000. The financial statement states that total amount received was Tk. 3,64,53866.25, and expenditure was Tk. 3,08,01690.25, and balance at bank was Tk. 70,46,408 and cash in hand was Tk. 28,875.
- III. A difference was found of Tk. 6,86,462 in comparing with Bank reconciliation statement, which in fact credited to CO accounts for beel development activities following proper instruction. It made upon a prior decision of the project. The cash book rightly reflected the transactions.
- IV. During the audit period the total wage earned by BUG members was Tk. 39,07,230 from beel development activities such as re-excavation, and the profit received from catch was about Tk. 62,06,599. Most of the transactions found were done in time and maintaining the agreed rules.
- V. The attendance of BUG members in BUG meeting was on an average 74% and thereby rated satisfactory. Few members who could not attend BUG meeting was mainly for seasonal migration during the slack period of fishing.
- VI. The record keepings of most BUGs were found satisfactory and quite well maintained. Particularly, all documents related to development activities were found updated and very well kept.
- VII. The process documentation and all the background papers, like PRA works, master list of households from beel command villages and other inventories were found updated and well preserved at all BUGs.
- VIII. Byelaws/rules of governance were introduced to 104 BUGs and all of those found have been following the rules of governance except few those were formed recently.



চাটল-উদয়তারা বিল, দক্ষিণ সুনামগঞ্জ
বিল ব্যবহারকারী সংগঠনের সদস্যদের মধ্যে লাভবানতা বিতরণ ও অভিজ্ঞতা বিনিময়
 প্রধান অতিথি : জনাব আবু আলম মোঃ শহীদ খান, সিনিয়র প্রকল্প পরিচালক, জেলা পরিদপ্তর, সুনামগঞ্জ
 বিশেষ অতিথি : জনাব মোঃ ওয়াহিদুর রহমান, প্রধান প্রকল্প পরিচালক, জেলা পরিদপ্তর, সুনামগঞ্জ
 আয়োজনে: পিবিআরএমপি-এলজিইডি, সুনামগঞ্জ।

Profit Distribution Ceremony of Beel Users Group, Chatol Uday Tara Beel, South Sunamganj. The ceremony was attended by Mr. Md. Abu Alam Shahid Khan, Secretary of LGD; Mr. Md. Wahidur Rahman, Chief Engineer of LGED; Mr. Md. Faizur Rahman, Deputy Commissioner, Sunamganj; Mr. Md. Mokbul Hossain, Superintendent Engineer of LGED; Sk. Md. Mohsin, Project Director of CBRMP-LGED, Mr. Md. Sultan Ahmad, District Fisheries Officer, Sunamganj along with others. In 2010-2011 a total of 13310 kg fish was harvested from this beel valued of Tk. 13,60,340 and from that after setting aside all the expenses each of total 51 members got Tk. 20,000. In 2009 -2010 they got Tk.8,500 each. Both the fish production of the beel as well as the diversity has increased under responsive Community Based Resource Management

The following shows the financial statement of Chatol Udaytara Beel of the year 2010-2011:

Expenditure	Amount	Income	Amount
Lease Value:	61052	Balance from last year:	108013
Khata Setting:	51778	Subscription:	1020
Boat and Net:	20500	Fish Sale:	1360340
Labour cost for harvesting:	214620	Others:	1645
Social contribution:	2600	Project Fund	65000
Office Management:	6270		
Profit Distribution:	1020000		
Ritual Ceremony:	15887		
Others:	5014		
Beel Development:	65000		
Total:	1462721		1536018
Balance:	73297		1536018
	1536018		1536018

Initially the BUG of this beel faced many problems in accessing to resources and establishing management in midst of vested interest group pressure, encroachment, poaching, their own leadership crisis and so on, but with their organized efforts and improved management they have overcome those successfully. Financially the beel is now absolutely sustained.

- IX. Out of a total 126 BUGs, 55 were found able to maintain the books and records efficiently, 64 partially and the rest 7 poorly.
- X. It was found that 67 BUGs could able to conduct the regular group meeting independently, 51 were partially and the 6 were not able to conduct the meeting without assistance from SO or CDF.
- XI. Training for capacity building was under taken for 3,310 BUGs members and the rest 279 were yet to get any training.
- XII. Women enrollment in BUG so far reached 23%, where the performance of Sadar and Dowarabazar was not satisfactory. During the last audit the rate of women's involvement was 22%. The project is critical to raise it to 30%, and in few BUGs it has already reached.
- XIII. The leadership rotation took place in 56 BUGs and all elections carried out on the secret ballots basis.
- XIV. 25 BUGs developed some assets valued to Tk. 3,33,340 and 23 BUGs contributed to different social causes such as assisting very poor in treatment; maintain essential ritual activity and son on costing an amount of Tk. 1,30,504.
- XV. The audit rated the BUGs based on a set of criteria and graded 36 BUGs (28%) at A, 77 (61%) at B and the rest 13 (10%) were at C. Last year that status was 21% at A, 68% at B and 11% at C.

Upon review of the report it is understood that the overall performances of BUGs were quite good and progressing. In a few areas particularly in financial management some further regularity is required. Transactions of BUG through the BUGs' Bank accounts have largely improved. However, regularity in meeting, members' attendance, and savings need to be further improved.

Governance is crucial in BUG management. Regularities in following BUG management guidelines, particularly of leadership rotations in BUG are strictly monitored. This year 36 BUGs were in schedule for election and all have taken place in time. In maximum BUGs, new leaderships have emerged. In all new BMC women have own a few seats.

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, establishing of fish sanctuaries and dredging. All the activities implemented in consultation and collaboration with respective District and Upazila Committees formed for evaluating and facilitating the beel fisheries activities of the project.

This year the performance of beel re-excavation is not satisfactory. Late receding of water and early, now and then, raining has hampered the work. However to overcome this recurrent problems project has introduced dredging this year on piloting basis. The performance of that is however yet to assess. If it be proved successful, the problem in re-excavation of beel would largely be overcome.

Under the beel development activities, during the reporting year earth work has been undertaken in 40 beels, constructed 2 beel connecting road of total 2.7 km, planted 15,0493 saplings of swamp trees in 53 beels, Set boundary pillars in 21 beels, and 10 beels have brought under pillar-based plantation scheme.

By beel re-excavation work 22,657 labour-days of employment has been generated where 4,548 labors have involved and among those 248 were women. Each labour has earned Tk.217/ labourday, and men and women have been paid equally.

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

MOU, it is a condition that DC will yearly report to Ministry of Land on the beel management performance of the project.

Research and Study

The project in collaboration with WorldFish Center has been implementing fish catch/ bio-diversity monitoring and BUGs member livelihood impact study. The fish catch monitoring is conducted yearly, and the BUG livelihood study bi-yearly. During the reporting period 3rd round monitoring of fish catch/biodiversity has been carried out. The studies are done on sample basis. For fish catch 45 beels including 5 as control and for BUG livelihood study 125 representative households have been included. A set of parameters for the studies have been chosen to understand 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

The findings of the study on fish catch undertaken this year reflects positive impacts of the fisheries programme of the project in terms of increased fish production and species diversity.

The project in support with the WorldFish Center has produced a book on fish species comprising pictures and necessary information to make the people familiar with the available fishes of haor region.

Other activities

During the reporting period beel side agricultural activities have been continued in Sadar, Dakhin Sunamganj, Biswamvarpur and Jamalganj Upazilas for nine beels. However the planation on beel side is doing better than crops cultivation, and project is stressing more on scaling up the plantation work further to restore swamp forestry in haor areas.

This year cage fish culture has been introduced on pilot basis for the women BUG members. A package of five cages has been given to 10 women. Every year each cage can produce two cycles of production with a net profit around of Tk. 25,000. If this piloting comes out successfully, project has a plan to expand this technology for the indigent women replacing the pond fish culture as it has many limitations to implement.

Apart from the above activities, in collaboration with local administration and fisheries department project initiated campaigns for fish conservation and observed Fisheries Day with the objectives to make the people aware of the fish conservation acts and other responsibilities for practicing responsive fisheries. During the reporting period 35 numbers of mobile courts have been staged at different strategic points of

the Sunamganj haor basin by the local administration in association with project staff and fisher community.



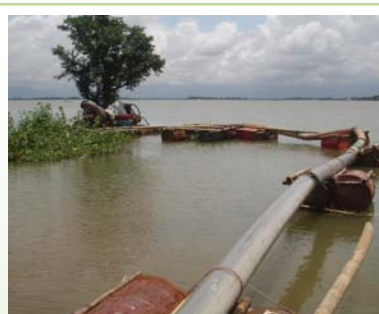
Swamp forestry around the Dhala Pakna Beel in Jamalganj, Sunamganj. A total of 23000 trees have been planted and being caretaking by the community, particularly by the women under the provision of length-persons.

Sunamganj haor area once was very rich in swamp forestry and that had huge contribution to fisheries and aquatic ecology. Present decreases of fish production, increased wave action are largely attributed to degradation of swamp forestry. Project has taken a swamp reforestation programme. By this time, 150493 numbers of trees have been planted around 53 Beel areas and has the plan to continue that over the project period. The beel users group have been oriented to ensure caretaking the forest, and many women are involved to produce saplings to expedite the reforestation programme.



Cage fish culture introduced by project on piloting basis following a recommendation of IFAD Mission and expected an additional production from available water resources.

4 packages (5 cages in one package) have been given to 40 poor women BUG members at four upazilas. The women have been trained in and gathered knowledge through an exposure in Chandpur where this technology has been largely being used and achieved sustainability. It is expected each package will produce 1750 kg of mono-sex Tilapia valued of at least Tk. 1, 92,500 and by that a net income would be made of Tk. 64,481 in a cycle of maximum 6 months.



Mini improvised dredger has been deployed in Boro Tinbila beel, 2011

For the first time Project has tried to re-excavate the beel through dredging being an alternative to overcome the seasonality problem. Delayed receding of water and early rain usually leaves a very limited time (15 – 30 days) for carrying out re-excavation through usual earth work done by LCS.

4.4 Agriculture and Livestock Production

This component has diverse activities and over the time it has gone through with many trials and dissemination of technologies in partnership with concerned institutes, departments and farmers. A good number of improved crops and technologies, around 111 (see annex IV, Page 53), have been introduced by this component in Sunamganj and that are getting popular and cultivations of those are expanding particularly in fallow lands. Project has been trying to support in livestock sectors through many efforts such as improving the breed, giving technology of better feeding and disease control. A possible alternative for door-step service has also been tried through developing para-vets from the community. The supports of this component have largely been adopted by the community and have much impact on increasing the primary production and reducing the poverty and malnutrition of the poor rural people.

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

Table 9: Performance of agriculture and livestock production

Sl.#	Activities	Indicators	Project target	Reporting year 2010-2011			Project total as of 30 June 2011	
				Target	Achieved	%	Achieved	%
1.	Adaptive research trial undertaken	Adaptive research trial	128	8	8	100	100	78
2.	Piloting undertaken	Piloting	-	11	11	100	11	-
3.	Demonstrations under taken	Demonstrations	7956	1150	1189	103	6608	83
4.	Seed/input supports provided	Crop	-	28	28	100	28	-
		Farmers	-	1000	1043	104	2563	-

5.	Village activist/advanced farmers trained	Activist/advance farmers	1432	20	20	100	1374	96
6.	Vaccine campaign conducted	Vaccine campaign	883	200	199	100	847	95
		Livestock/poultry vaccinated	-	40000	42369	105	223216	-
7.	Promotional materials developed and disseminated	Villages	225	-	3	-	575	255
8.	Plantation	Road side (km/plant)	-	9	4.5	50	40.6	-
		Beel side (beel/plant)	-	136695	82874	60	-	-
		Beel pillar based (beel /plant)	-	-	1890	-	-	-

This year 8 numbers of adaptive research trials, 1,189 numbers of demonstration, 94 field days, a good number of trainings, workshop, mass vaccination and de-worming for livestock, constructing infrastructure for promoting irrigation, introducing sand based hatching technology, and developing promotional materials have been undertaken by agriculture and livestock component.

The following information gives the status of the key research and extension work.

The research activities

Adaptive research trial on rice - a total of four activities:

- Adaptive Research Trial on BR19 purification in Boro season
- Adaptive Research Trial on earliness and yield in Boro season
- Adaptive Research Trial on BRRI dhan 33, 44, 49,51 and 52 in Aman season
- Adaptive Research Trial on BR 22, 23 and BRRI dhan 46 in Aman season

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

- Varietal Performance test of ground nut
- Varietal Performance test of sweet potato

Adaptive research trial on livestock – a total two activities:

- Beef fattening
- Fodder Cultivation ()

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

- Mustard (BARI Saraisha 9;BARI Sarisha 11)
- Sweet gourd (Highbred ; Local -baromashi)
- Wheat(Shatibdi)
- Black gram(BARI Mug 5; BARI Mug 6; BARI Mug 3)
- Country bean (IPshan 2; BARI Seem 4,5,6)
- Jute, Mesta (Fulguni Tosha: BARI Atom Pat 38)
- Potato (BARI Alu 7 - Diamond)

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 have been conducted using necessary useful instruction materials.

In Participatory Variety Selection (PVC) BRRI 44, 46 have come out very successfully, but for Boro, project has experienced some mixed results. So far some 36 improved varieties including local check have been tried for Boro rice with an aim at providing farmers an early variety with better production. Primarily farmers chose BRRI dhan 45, 27 (Boro), but with some shattering problems along with low yield comparing with widely practiced BRRI dhan 29 they have later taken less interest in it. However BRRI is aware of the issue and working on for a more improved early Boro crop that suits properly and may get popular to the farmers.



Improved variety of Aman (BRRI-44) for increased production in Jamalganj

Till to date a total of 29 new improved varieties of field and other crops (5 rice, 5 vegetable and pulse, and 9 fruit) have so far been introduced in Sunamganj and that has enormous positive impact on production and income, and benefited the farmers. The BRRI 44 takes less production time than local variety and produces 5.2 ton/ha. Farmers are taking huge interest in it. By this time project has supported 567 farmers with BRRI improved variety Aman seeds at different upazilas of Sunamganj and the result is amazing. More farmers are getting inclined to cultivate improved varieties of Aman on their own initiatives. Along with BRRI 44 project has introduced BRRI-46 too for expanding Aman production in Sunamganj.

The following table shows the status of the demonstration for 2009-10 in all Upazilas:

Table 10: Status of the demonstration in all Upazilas

Sl. No.	Activities	Demonstration by upazilas									
		Sadar	South	B.Pur	J.gang	T.Pur	Derai	D.bazar	Sulla	D.pasha	Total
Agriculture:											
01	Major field Crop	-	-	-	13	24	77	124	47	96	381
02	Taber Crop	-	-	-			5	5			10
03	Vegetables	-	-	-	7	11	36	50	16	69	189
04	Spices	-	-	-	-	-	-	-	-	-	-
06	Murta	-	-	-	-	-	-	-	-	-	-
07	Ikor	-	-	-	-	-	-	-	-	-	-
08	Nursery	-	-	-	-	-	-	3	-	-	3
	Agriculture Total				20	35	118	182	63	165	583
Livestock :											
01	Cow rearing	-	-	-	10	12	60	133	37	95	347
02	Goat rearing	-	-	-		5	10	18		34	67
03	Duck rearing/farm	-	-	-	5	7	5		22	23	62
04	Poultry farming	-	-	-	-	-	3	-	-	-	3
07	Fodder Cultivation	-	-	-	-	-	-	-	-	-	
08	Sheep farming	-	-	-	-	-	-	18	5	-	23
09	Beef fattening	-	-	-	5	-	-	-	-	15	20
10	Mini hatchery	-	-	-	-	-	-	-	-	-	-
	Livestock Total				20	24	78	169	64	167	522
Food processing :											
01	Sweet preparation	-	-	-	-	-	-	20	-	-	20
02	Pickle preparation	-	-	-	-	-	-	-	-	-	-
03	Dry fish preparation	-	-	-	-	-	-	-	6	-	6
04	Puffed rice	-	-	-	-	2	-	9	-	-	11
05	Snacks preparation	-	-	-	-	-	-	-		-	-
06	Paddy preservation	-	-	-	9	3	1	-	6	-	19
07	Rice husking	-	-	-	1	16		5	6	-	28
08	Sweet curd preparation	-	-	-	-	-	-	-	-	-	-
09	Pre.ofchanachur/cake	-	-	-	-	-	-	-	-	-	-
10	Others	-	-	-	-	-	-	-	-	-	--
	Food processing Total	-	-	-	10	21	1	34	18	0	84

Under training activities 9,643 farmers have received technology training through the arrangement of technical training field and center and 30 farmers in raising swamp tree nursery.



Irrigation is not much in practice in Sunamganj. Project is trying to improve the scope of that where there is possibility. To that effort, by this time three submergible dams have been constructed at Sunamganj Sadar on pilot basis. Hopefully those will support the community covering a total command area of 1850 hectares of land from 18 villages in winter cropping from coming winter (2011-2012). Apart from that, buried pipe irrigation also is in process to introduce for promoting irrigation in Sunamganj.

During the reporting year a total of 890 farmers have been introduced with new technologies through field days.

Under agricultural infrastructure development three submergible dams for irrigation have been constructed on pilot basis which have a command area of 1,100 hectares of land comprising 18 villages. During coming winter the water hold by the dams are going to be used. Besides dam, project is planning to introduce buried pipe irrigation technology, and construct more dams where feasible.

In the reporting period 199 numbers of mass vaccination campaigns for livestock and poultry birds have been arranged in close support of DLS. By that programme a total of 42,359 numbers of livestock and poultry birds have been vaccinated. Along with the mass vaccination, mass de-worming campaign has also been undertaken and vaccinated around 22,701 numbers of livestock.

Under fruit tree promotion a total of 23 orchards of different fruits including Apple kul, Mango, Litchi, and Lemon have been raised by this year. Improving local variety of Jujube is undergoing with increased interest of the community. This year 883 trees have gone under budding.

Following table shows the performance of some promising crops in Sunamganj. All promising crops have gone into replication and repetition with a total of 413 farmers in 50 ha for rice, and 800 farmers in 180 ha of land for other than rice.

Table 11: Performance of some promising crops in Sunamganj

Sl #	Crop	Production ton/ha				Net Profit (crop + biomass) Tk 2010- 11	Crop life cycle (days)
		National average	Project				
			2008-09	2009-10			
1	Mustard	1.04	0.9	1.18	1.32	87500	75-100
2	Sweet gourd	9.06	9.00	12.81	10.39	60320	120-150
3	Rice (BRRI dhan 46 and 44)	2.35	4.8	4.23	4.46	73700	130-140
4	Wheat	1.84	1.21	2.92	1.84	31595	100-110
5	Country bean	5.36		15.52	14.55	100700	200-220
6	Potato	16.66	18.21	20.32	21.73	21000	90-95

The project initiated a program on breed development by introducing improved variety of bulls. Under that programme a total of 15 bulls have been in service at Sadar, South, Jamalganj, Derai, Bishwambarpur, Tahirpur and Sulla upazilas. The bull service has been being given mostly 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 850 calves have been given birth being inbred by the supplied bulls in three upazilas (Sadar, South and Jamalganj).

Apart from bull service, In Jamalganj, an Artificial Insemination (AI) center has been being operated with assistance of DLS and through that center and visiting on calls about 242 cows have been inseminated and till to date given birth 44 calves of improved varieties, while expected 72. More skill is required, particularly to attend the calls outside the center, for better results. During the reporting period for goat breed development, 2 more goats have been included with existing 20 Black Bengal bucks. From that service a total of 750 kids have so far been produced in Biswamvarpur, Tahirpur Derai and Sulla upazilas respectively.



Charles Bevan, Agriculture Specialist from IFAD is visiting a mustard field in Derai, Sunamganj, 2011.

Improved variety of Mustard, along with other a few promising crops, has successfully introduced in Sunamganj for cultivation in fallow land. The 'BARI Sarisha 9' Mustard is producing around 1.32 ton /ha in 80/85 cropping days. More and more farmers are taking interest in cultivating it. Last year they were 440 farmers and this year it has risen to 630 with coverage from 98 to 115 ha of land.



Mass vaccination and deworming programme is undergoing in Sunamganj Sadar. Villagers have gathered their livestock for vaccination and deworming. The programme has huge impact on livestock improvement. Since inception a total of 229571 livestock have been vaccinated under this programme with technical and other input supports from Department of Livestock Services.



Integrated homestead farming concept done well to make the poor rural family financially solvent and secured with food availability

Shabikun Nahar lives at chalband village of Solukabad union of Bishwambarpur Upazila. Until 2004 the family hardly could meet the essential needs of living of five members – husband and three children, with irregular income from seasonal trading, some production from 27 decimals land, and other irregular income. In late 2004 Shabikun joined CBRMP programme and became member of a Credit Group. That brings a big change in her life. She receives basic training, starts small savings and taking further training becomes a local vaccinator. Later she get oriented on integrated homestead farming concept and taking credit first Tk. 4,000 and secondly 14,000 build on her 27 decimal homestead an integrated farm house including a fish nursery pond of 15 decimal, garden of different improved vegetables varieties producing over the season, backyard rearing improved layer hen of sonaly variety, fruit garden of different varieties of trees such as Mango, Black berry, Jackfruit, Guava Litchi, Coconut, Latkan and Olive along with some medicinal plants. Out of all those efforts now she has an income of total Tk. 1,32,000 a year (from vaccination Tk. 42,000, from fish pond Tk. 48,000 from poultry 22,000). The 'one house one farm approach' has made her family financially sufficient. The family has no food crisis and enjoys good diet three times a day with egg, vegetable fish and meat quite regularly. The nutrition status of the family members thereby has increased. She has renovated her house and very happy as the family now can bear the expenses of the education of their children who are their future.



Brooding of chicks just after hatched out

Joshna Begum, once failed, but later has done the hatching successfully. She has made a net profit of Tk. 2300 investing Tk. 2500 for egg, transportation and kerosene in 21 days. She bought an egg at Tk. 10 and sold the one-day old chick at Tk. 30 each. The rate of hatchability was 85%. She tested her skill with 200 eggs and hopes to go for hatching with full capacity of 1500 eggs next round. One problem is unavailability of required feasible eggs, otherwise no problem in marketing chick and duckling. There is wider market. Joshna sold her product at home contacting a trader. Sand based mini egg hatching technology introduced in Sunamganj for the first time. Project on piloting basis has started it this year. It is very simple technology and easy to manage with minimum care. The box has the capacity to hatch 1500 eggs in 21 to 28 days depending on the types of birds. A total of 8 hatching boxes have been given to the community after an exposure for acquiring practical knowledge on it. By this time 1st round hatching has been completed, and only Joshna first time failed to produce product otherwise all have successful come out with expected results.

For development of poultry sector a total of 2,671 Sonali breed pullets have been supplied to 300 poor farmers at Jamalganj, Tahirpur, Derai, Dowarabazar, Sullah and Dharmapasha Upazilas. The farmers have got the pullets, maximum are women.

In the reporting period under the seed support programme for the extension of cultivation in fallow land a total of 175 ha of land (13 ha of lands for Potato, 57. ha for Mustard, 15 ha for Wheat, 9 ha for Black gram, 24 ha for Sweet gourd, 11 ha for Country bean and 20 ha for Rice) have been brought under cultivation involving 1043 farmers. Last year it was around

150ha and 353 numbers of farmers were involved.

Apart from crops, through plantations a total of 109 acres of kandha has been brought under swamp forestry.

Besides, without seed support, around 500 farmers with their own inputs around 62 ha of fallow lands have brought under cultivation using new technologies provided by the project. All these crops have done better comparing with national average productions.

Project is aware about the sustained agriculture and to promote that IPM is always encouraged to adopt it by the farmers. To that end, technologies such as preparing compost, using sex pheromone trap, applying balanced fertilizer and so on have been introduced in field.

Recently a new technology - sand-based egg hatching, has been introduced on piloting basis at eight upazilas giving one hatching box at each upazila. The result is satisfactory, and farmers are now prepared to go with full production. Project has taken a plan to disseminate the technology at larger scale through exposure and hands-on training programme.

4.5 Institutional Support

Following table shows the performance of institutional support component:

Table 12: Performance of institutional support component

Sl. No.	Items	Indicators	Project Target	Reporting year 2010-2011		Cumulative Progress as of 30 June 2011 (%)
				Target	Progress (%)	
1	Equipment and furniture	No.	174	16	16 (100%)	146 (84%)
2	Vehicles	No.	216	13	11 (85%)	192 (89%)
3	Manpower	No.	193	210	156 (74%)	156 (81%)
4	Contingency (office establishment)	Office	11	11	11 (100%)	11 (100%)
5	TA	M/M	182	23	17 (74%)	114 (63%)

During the reporting year total Tk. 757.39 lac has been allocated for the institutional support against appointment of required staff at nine upazila offices, arranging of 18 batches staff training, procuring transports, office equipment and machineries including motorcycles, computers, and furniture.

All procurements have been done following the PPR 2008 and IFAD procurement guidelines

During the reporting year the total project staff as of June 2011 have been 148 (men 137, women 11). Required trainings have been arranged (detail information in training section) for the staff and all expenditures including salary & allowance have duly been met in time.

Following table shows the project staff status:

Table 13: Project staff status

Table 16: Project Staff Status							
Sl#	Office	Staff position	Project total (No)	Reporting year 2010-2011 (No)	Status as of 30 Jun 2011 (No)		
					Men	Women	Total
1	PMU	Senior Officials	10	10	10	-	10
		Assistants	10	5	3	2	5
		Support Staff	9	9	-	-	9
		Others	0	-	-	-	-
PMU total			29	24	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	-	-	-	-
Dhaka Liaison Office total			3	3	2	1	3
3	Upazila	Senior Upazila Project Manager	9	9	7	2	9
		Subject Matter Specialists	46	25	24	1	25
		Social Organizers	77	56	54	2	56
		Sub Assistant Engineer	11	8	6	2	8
		Assistants	18	14	13	1	14
		Support Staff	18	9	9	-	9
		Others	9	-	-	-	-
Upazila total			188	121	113	8	121
Project total			220	148	137	11	148

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, DCC and UCC have sat at regular intervals.

Section: III Training

Training has been playing very vital role in building capacity of the community, project staff and institutions involved in the project. It has undergone a massive change over the time since inception of the project. In many cases the contents of the training have been revised to make it more effective to needs. The approaches as well as the tools of training have also been changed on demand. To understand the changes, that largely differ with the project appraisal, see annex V, Page 58. The project arranges in-house as well as field based training as required. A few trainings are being outsourced for quality results.

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

Table 14: Summary of training arranged by the project

Sl.#	Areas	Indicator	Project target	Reporting year 2010-2011			Project total as of 30 June 2011	
				Target	Achieved	%	Achieved	%
1	Institutional Development	# of Training	66	09	4	44	55	83
		# of trainee	1250	170	71	42	1103	88
2	Infrastructure Development	# of Training	490	186	122	66	405	83
		# of trainee	9250	4278	2912	68	8983	97
3	Fisheries Development	# of Training	922	180	122	68	607	66
		# of trainee	19822	4886	3613	74	14709	74
4	Agriculture and Livestock Development	# of Training	2950	430	350	81	2614	88
		# of trainee	83000	12661	9643	76	75171	90
5	Micro Credit	# of Training	2606	198	176	89	1440	55
		# of trainee	56862	5762	4489	78	35252	62
6	Non formal	# of Training	39000	7810	5832	75	37054	95
		# of trainee	1170000	156200	138346	89	900835	77

The following table has given further detail of the training activities during the reporting period with gender disaggregated status.

Table 15: Training details

Components	Name of the trainings	Category of trainees	Batches	Number of trainees			Female to male ratio (%)
				F	M	Total	
Micro finance	Accounts & Bookkeeping	Manager & A. Manager	16	294	52	346	85:15
	Refresher on Accounts & Bookkeeping	Manager & A. Manager	8	161	10	171	94:06
	Leadership Development & Group Management	President & Alternative President	10	190	32	222	86:14
	Refresher	President & Alternative President	4	84	1	85	99:01
	Ref. CO Auditor	Project Staff	2	5	80	85	6:94
	Bank Orientation Course	BKB & Project Staff	6	3	48	51	6:94
	Accounts & Bookkeeping	CDF	1	7	11	18	39:61
	Special Training on Credit Management	CO Member	113	2183	918	3101	70:30
	Graduation Training	Project Staff	2	2	36	38	5:95
	Training on CO Graduation	CO Member	12	218	74	292	75:25
	Orientation on SHE Software	Project Staff	2	9	71	80	11:89
	Sub Total:		176	3156	1333	4489	70:30
Infrastructure	IMC formation & practice	CO Member	6	60	0	60	100:0
	LCS formation & practice	LCS Member	115	2087	745	2832	74:26
	SONO Filter Management	Project Staff	1	1	19	20	5:95
	Sub Total:		122	2148	764	2912	74:26
Fisheries	Orientation and lesson sharing on good practice	BUG Member	8	60	209	269	22:78
	Resource conservation	BUG Member	8	23	145	168	14:86
	Fish sanctuaries	BUG Member	8	23	145	168	14:86
	Swamp Tree Nursery	CO/BUG Member	3	38	32	70	54:46
	Swamp Tree Plantation	BUG Member	15	73	314	387	19:81
	Fish Processing & marketing	BUG Member	2	21	26	47	45:55
	Profit Distribution Program of BUG		5	103	406	509	20:80
	Orientation on Beel Re-excavation method	LGED & Project Staff	1	1	37	38	3:97
	Re-excavation method	BUG Member	52	469	1016	1485	32:68
	Leadership Dev., Acc. & Beel Mgt.	BMC Leader	16	52	314	366	14:86
	Cage Culture	Women BUG Member	2	40	0	40	100:0
	Ref. BUG Audit	Project Staff	1	1	32	33	3:97
	Exposure visit	Project Staff & BUG Member	2	16	39	55	29:71
	Sub Total:		123	920	2715	3635	25:75
Agriculture	Vaccinator Development Training	CO Member	1	7	14	21	33:67
	Refresher on Vaccinator Development Training	CO Member	2	11	34	45	24:76
	Technical Training (Field)	CO Member	312	7543	1225	8768	86:14
	Technical Training (Center)	CO Member	34	683	104	787	87:13
	Sub Total:		349	8244	1377	9621	86:14
Institution	Capacity Building & Networking of Self-help Group	CDF	1	12	7	19	63:37
	Monitoring & Evaluation of Development Projects	Project Staff	1	0	2	2	0:100
	Training on Gender and Gender Based Violence	CDF	1	14	15	29	48:52
	Training on Data entry in SHE Software	Project Staff	1	3	18	21	14:86
	Sub Total:		4	29	42	71	41:59
	Grand Total:		774	14497	6231	20728	70:30
Non Formal		CO members	-	103787	34559	138346	75:25

The impact of trainings is significant. A large numbers of women comprising 14,497 (70% of the total) have got different formal trainings and that have resulted in their increased empowerment and wellbeing. Staff skills particularly in CO graduation, technology transfer, LCS mobilization, responsive fisheries management, conflict mitigation have remarkably improved to assist the community with their changed

demands. Apart from formal training, project has carried through non-formal training as well at group level on different issues including, among others, gender development, environment improvement, and there too women make up 75% of the total participants. Where required, project has taken assistance from concerned institutes like different line departments to make the training more effective.

Section: IV Gender

Gender is crosscutting in project implementation process. All supports of the project are cautiously screened so that women do not get deprived. In maximum investments of CBRMP, women have overridden the men. During the reporting year the project has taken many efforts to promote gender values in project initiatives.

The trainings in Gender Development have comprehensively focused on the women rights, violence against women, and empowerment. The achievement in empowering the women has been tried



Rokeya, a role model of economic empowerment is sharing her experience of success in life. For her outstanding roles in becoming economically self-sufficient she has been awarded by LGED in a ceremony of observing IWD 2011. The ceremony was attended by State Minister of Local Government, Rural Development and Cooperative, Secretary and Deputy Secretary of Local Government Division and Chief Engineer of LGED.

Rokeya and her family, live in Dowarabazar, Sunamganj, was deeply plunged into poverty. Though her husband, Salim, had some tailoring skill, he could not invest that skill due to lack of financial ability. He used to do other works but his income was inadequate for maintaining a family of 5 members. In that awful situation Rokeya came to know about CBRMP activities. She took interest in that and formed a female Credit Organization in January, 2008 and became the Manager of that Samity.

From the project Rokeya received training in Accounts & Book keeping and technical training in income generating activities. Later, she took a loan of Tk. 6,000 from CBRMP and bought two sewing machines and started tailoring at home. From her income within 3 years of time she bought 6 additional sewing machines to increase her own income and provide a source of income employing 60 other poor women in her tailoring shop. At present her six sewing machines work non-stop. Her running capital is Tk.50,000 and monthly income is Tk.7,000 to 8,000. Last year Rokeya bought 100 decimal of land and built a new house. There were uncertainty and acute food crisis in her family, but that days are over. She can now provide necessary quality food for her family. Rokeya dreams that soon she will run her business with 20 sewing machines and will be able to generate more income not for her alone but for more other poor women from her village. Thereby her economic empowerment is being transmitted to others wellbeing.



State Minister of LGRD&C, Secretary Of LGD and Chief Engineer of LGED are being shared the CBRMP activities through miniature models on different activities of CBRMP in IWD 2011 Expo.

They took huge interest in the activities particularly in rural concrete block road, community based beel fisheries management, and scope of women involvement in different activities targeting to poverty reduction.

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 project activities are much in line with MDG 3. It joined with IFAD commitments and made a plan with some extra challenges. The results of that are mixed. In the case of piloting of JoB center, introducing mechanized turning machine for pottery, and engaging women in pond fish cultures could not achieve targeted results. Job Center is yet to establish due to lack of proper site, turning machine is yet to be adapted by artisan, and pond fish culture scheme has been rejected for not getting lease-in ponds for long-term. However project has its plan to establish job center, but rejected the scheme for pond fish culture and in place of that introduced cage fish culture for the poor BUG women fishers. This year project could not carry out its total training programme for gender development due to absence of gender expert.

The days like International Women Day, Safe Motherhood Day have been being observed to make the community aware about the roles, values and rights of the women. In many cases all those

make the community aware about the roles, values and

Days are observed jointly with other likeminded organization – like NGOs, Local Administration and line departments. This year project has participated in the International Women Day arranged by LGED and two of the community women participants have been awarded from Rural Development Sector for their outstanding achievement in becoming economically self-sufficient and inspiring others to get financially and socially empowered.

One remarkable achievement in gender aspect is this year's participation of women in local government (Union Parishad) election. The women turnout was significant. Of total 279 participants from CO, 150 were women and from them 54 have won in the election. The project had no extra effort in it, but through the usual effective process of people's mobilization and empowerment women have got encouraged to broaden their participation in more critical areas of decision making.

One major achievement of the project, the Project Director of CBRMP has been acknowledged by LGED as the best project director of the year 2011 for his persistent efforts in rural poverty alleviation and ensuring increased women participation and securing their stake in development.

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

Table 16: Status of project performance in gender development at key areas

Activity			Indicators	Achievement up to June 2011			Female to Male ratio (%) (Status of consecutive two years)	
				Female	Male	Total	Status as of June 2010	Status as of June 2011
Interest groups formation			No. of groups formed	2145	850	2995	72:28	72:28
Member enrolment			Members enrolled	61543	25194	86737	71:29	71:29
Savings mobilization			No. of members accumulated savings	61543	25194	86737	71:29	71:29
			Value of total savings accumulated (in Lk,Tk.)	787.58	351.08	1138.66	66:34	69:31
Loans received by group members	From savings fund	No. of members received loans	14437	5591	20028	72:28	72:28	
		Value of loans given to member (in Lk.Tk.)	835.75	370.64	1206.39	69:31	69:31	
	From project fund	No. of members received loans	15842	8118	23960	66:34	66:34	
		Value of loans given to member (in Lk,Tk.)	1538.43	732.24	2270.67	68:32	68:32	
Training provided to Infrastructure Implementation Monitoring Committees (IMC)			No. of IMC members trained	1189	793	1982	61:39	60:40
Road maintenance by length-persons			No. of Length persons	310	0	310	100:00	100:00
Labourdays of employment construction work			No. of person-days of employment	169650	180000	349650	33:67	49:51
Access to beel resource			No. of members accessing	1362	4208	5570	22:78	24:76
Pond aquaculture			No. of members involved	244	0	244	100:00	100:00
Training provided to group members directly related to income-earning	Micro-credit management	No. of members received training	24402	10283	34685	70:30	70:30	
	Fisheries management	No. of members received training	2828	11754	14582	19:81	19:81	
	Technology dissemination	No. of members received training	56370	18339	74709	75:25	75:25	
	LCS management	No. of LCS members received training	5567	3416	8893	58:42	63:37	

It is observed that women participation in project activities is more than that of men. Women are getting more and more involved in development activities and taking lead roles in decision making process in home and society

Section: V Monitoring & Evaluation, and Knowledge Management

The project monitoring system has effectively been in place. Project's performance has been monitored on monthly, quarterly, half yearly and yearly basis. Besides regular monitoring during the reporting period two studies have been carried out including 3rd cycle of fish catch, bio-diversity monitoring study and technical study of block road (reports available). For agriculture sector a detailed performance of the component has also been carried out (report available). To be in line with the recommendations of second phase of the project some targets of the project activities are to be changed, but that are subject to revision of the project proposal, which is in process.

During the reporting period one half yearly workshop has been arranged for progress review and one yearly workshop has been arranged for progress review and preparing the next year activity plan. A detail AWBP has been drawn based on the project log-frame and which works as the basis of project implementation. During the reporting period, the Project Steering Committee and District Project Coordination Committee sat for at regular interval to review the yearly progress of the project activities.

For BUG a detailed monitoring system has been put in operation to capture all necessary data to analyze the performance and results of beel management yearly and on monthly basis.

Apart from above, internal audits (including final accounts) for CO and BUG have been carried out covering 1,974 COs and 126 BUGs The audit reports are available.

SHE software for monitoring microfinance activities as well as for household wellbeing has been introduced with full potential operating at upazilas and centrally.

Project has produced many articles and briefs on project activities for internal and external uses that included contributing for UN sessions and for different Newsletter. This year four staffs have attended overseas workshops arranged by IFAD. Four on knowledge Management and one on Monitoring and Evaluation

Section: VI Financial Status

1. Component-wise expenditure

A total of Tk.2889.00 Lac was allocated for the year of 2010 - 2011 AWPB (see annex I & II, Page 41, 49) for the five components of the project from which Tk.2809.00 Lac was spent excluding beneficiary's contribution of around Tk.240 lac(The detail component wise expenditure break up is given in table 17). The overall progress is more than 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 2010-2011			Cumulative status as of 30 June 2011		
			Target	Achieved	%	Target	Achieved	%
1	Infrastructure Development	6679.75	1410.50	2038.04 ¹	144	7888.00	8453.70	107
2	Fisheries Development	2692.00	469.98	247.80	53	1591.89	1457.58	92
3	Agriculture & Livestock Development	1113.07	172.56	145.18	84	839.98	727.42	87
4	Micro credit	3133.53	78.57	38.53	49	1672.07	1158.56	69
5	Institutional Development	6056.72	757.39	579.45	77	3955.92	3373.73	85
6	Other (CD-VAT & cost escalation)	371.56	0	0	-	-	40.11	11
Total		20046.63	2889.00	3049.00	106	15947.86	15211.1	95

¹ the figure is including the contribution of beneficiary amounting to around Tk.240 lac

2. Special account statement

The Special Account Statement covering the period from 1 July 2010 to 30 June 2011 states that an amounting to USD 28,10,134.90 against 9 withdrawal applications has been claimed and USD 39,36,013.48 against 11 withdrawal applications (9 nos. in reporting year and 2 from previous year) has been 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 20,00,000 a total 71 withdrawal applications have been placed to IFAD until 30 June 2011. The project expenditure so far has stood at USD 35,76,088.57 as on 30 June 2011 and which is 72 % of the total budget of the project.

4. Procurement

The procurement plan was duly approved by the PSC and where necessary concurrences have been taken by IFAD. All procurements have been 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 2010 to 30 June 2011:

Table 18: Procurement done during July 2010 - June 2011

Item	Qnt	Cost incurred (LTk)	Procurement method	Reviewed by IFAD	Date of procurement completion	Remarks
GOOD						
Motorcycle	nos. 10	13.25	N-Direct Procurement	NA	30/06/11	Procured from government own factory
Computer	Set. 9	6.87	NP-RFQ	NA	26/05/11	Value was within threshold for RFQ
Photocopier	nos. 2	2.30	NP-RFQ	NA	02/05/11	Value was within threshold for RFQ
Wireless	Set. 1	0.92	NP-RFQ	NA	20/06/11	Value was within threshold for RFQ
Generator	No. 1	0.97	NP-RFQ	NA	20/06/11	Value was within threshold for RFQ
Furniture	Set. 1	0.59	NP-RFQ	NA	30/06/11	Value was within threshold for RFQ
Other equipment	Lump sum	1.35	NP-RFQ	NA	30/06/11	Value was within threshold for RFQ
SERVICE						
Management Consultant	12 mm	21.29	Continuation	approved	30/06/11	Procured for long time
Agriculture Technical Assistance	4 mm	3.44	Continuation	approved	30/06/11	Procured for long time on short-time basis
Gender Consultant	2 mm	2.10	Continuation	approved	30/06/11	Procured for long time on short-time basis
Fisheries Consultant	2 mm	1,80	Continuation	approved	30/06/11	Procured for long time on short-time basis
Fish catch monitoring	no.1	61.27	Continuation	approved	30/06/11	Procured for long time
Evaluation	no.1	10.00	Single source	approved	31/12/10	Exclusive experts

Item	Qnt	Cost incurred (LTk)	Procurement method	Reviewed by IFAD	Date of procurement completion	Remarks
						required
WORK						
Village Protection cum Road	40 Km	1589.99	NP-Open Tender Method	NA	30/06/11	-
MVC construction/Godown	no. 2	18.39	Continuing	NA	30/06/11	Done under NP-OTM
Water Supply & Sanitation	nos. 9019	295.63	LCS	NA	30/06/11	Done by local community
Beel Development	nos. 40	45.07	LCS	NA	30/06/11	Done by local community
Khal Excavation	6.89 Km		LCS	NA	30/06/11	Done by local community
Agriculture infrastructure	nos. 3	38.28	LCS	NA	30/06/11	Done by local community

5. Audit status

The project went through an external audit during 23 October to 21 November 2010 covering a period from 1 July 2009 to 30 June 2010 and the report was produced on 13 December 2010. The audit raised objections on four issues and none of them were serious. Three of them have by this time been justified, and one is pending which is related to not maintaining proper formalities for giving time extension to contractor. This is nothing related to any financial misconduct, but some lacking in processing of documents. The issues have been clarified and shortly it would be settled. The external audit for the period of 1 July 2010 to 30 June 2011 is due but yet to start. Usually it takes place during the month of December.

Section: VII Lessons learned

Project learning: Challenges, and Opportunities

The project has many successes and that mainly attribute to its innovative and dynamic approaches, persistent commitment of staff and popular participation of the people. Cooperation and timely support from donor and other development partners are to be highly acknowledged too for making such a comprehensive project successful.

Being on the threshold of entering the exit phase of the project, now the challenges are to set proper strategies and activities therefore the project can conclude its tenure ensuring sustained impacts.

The main challenges to achieve would be:

To graduate all the COs in time and encourage them to keep functional without project support, or if really some supports the graduated COs require to keep them functional - what roles will the project play within its project period?

Similar concern lies with BUG, how will it be institutionalized and thereby will be functional after the project end, and for that what will be the roles and tasks of the project to accomplish during the exit phase?

So far the impacts of agriculture and livestock component are satisfactory, and largely of that are attributed to well-coordinated efforts of the project and concerned line departments. The farmers may

need further support from line departments for continuous progress after project end. A sustained linkage between the farmers and the line departments would therefore be necessary, and how it can be built and what projects will do for that - to define something practical and ensure that is indeed a challenge to the project.

Other challenges are:

To find some alternatives for beel re-excavation to overcome the seasonality, e.g. delayed receding of water and early rain that give very limited time for re-excavation work. The project however is trying to overcome that constraint introducing dredging so that even after inundation of beel re-excavation can be done. But it is yet at piloting stage.

Extended irrigation facilities by using surface and underground water to bring fallow land under cultivation is yet to find not easy. Project has however built three submergible dams on pilot basis in modified and relatively low cost basis those will go for functioning during this winter. Their sustainability in terms of operation and maintenance after the project end might be to consider.

For expedite the agriculture and livestock production, for necessary inputs and marketing support, backward and forward links are to be further developed through systematic and extended contacts. For example, sand based egg hatching has big opportunity, but reliable eggs for hatching are not always available. Similarly in the case of cage fish culture, right sizes of fingerlings are not always available when require. Apart from that, medicines and other disease control measures for agriculture and livestock are also not always easy to get accessed as required.

There are a good numbers of opportunities project can further materialize to increase production and wellbeing of the people. There are huge fallow land that can be brought under cultivation with project introduced high yielding various crops; expanding scope of irrigation intensity of crop cultivation can be increased; vast water resource can be used further in intensify manner, such as through cage fish culture, for more production; Systematic fruit garden with intercropping can largely be introduced; integrating homestead farming has scope to introduced for many families, and better marketing with effective intervention in value chain is yet to develop for securing more income.

Project has established good contact with large numbers of farmers and that can be brought under some structure like Farmers' Field School for more effective dissemination of technologies. The field school concept may further be transformed into 'Farmers' Life School' through including discussion other livelihood capitals building elements such as health, ecology, environment, food and nutrition, family planning etc.

Section: VIII Conclusion

With ending this year project has completed two successive successful phases. All through that period, the project has undergone many challenges and learning. Completing this year project is entering the exit phase. The most crucial phase to accomplish all liabilities, and to take the last few laps for reaching the ultimate targets to realize project's development objectives. Project by this time is rather mature to deal the people's needs and the people are as well more articulate to pursue the efforts for their wellbeing. With more cooperation of partners and commitment of staff hopefully the coming year will be another eventful year 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 2010 -2011	Status
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	Followed accordingly and the progress reviewed in project review meetings
Microfinance:		
2.	No more CO will be formed during 2010 -2011, except, if required, BUG for beel resource management	In July 2011, 27 COs were formed, and after that formation of CO has been closed
3.	Documents including members' profiles of all COs are to be updated to ensure timely entry of data in SHE software	Followed accordingly
4.	The progress of graduation of CO in Sunamganj Sadar, South Sunamganj and Biswamvarpur will be monitored quarterly with report to PMU/PD	Monitoring was in place and reported accordingly
5.	COs have not yet been graduated in Sunamganj Sadar, South Sunamganj and Biswamvarpur are to be graduated by the end of September 2010	Yet to complete, but strongly in process to compete soon.
6.	COs older than three years or received/processed credit for third time are to be brought under graduation process	Brought accordingly under a detailed plan
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	Monitored and reported accordingly
8.	In quarterly project review meeting with MF report the loan outstanding status is to be included	Included accordingly
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.	Followed accordingly
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.	Followed accordingly
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	Followed accordingly
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	Test completed by BUET, instead of DPHE. DPHE failed to do the work on time.
13.	No tubewells are to be sunk, before confirmation whether those are free from arsenic contamination	Followed
14.	Tube-wells sunk by project and contaminated by arsenic are to be listed and submitted to DPHE along with proposal of providing SONO filter	Followed accordingly
15.	A budget is to be prepared and submitted to PMU for required SONO filter	Done accordingly
16.	A CO based reconciliation report on fund received for tube-well and latrine is to be prepared and submitted to FM from Upazila office and FM should adjust the advance against expenditure	Done and on going

Sl. No.	Key decisions for the year 2010 -2011	Status
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.	Done and ongoing
18.	The roads and MVC are yet to complete but scheduled in 2009-10 are to be included in 2010-11 planning as carried over scheme.	Done and ongoing
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"> Maximum 33kms (including carried over from 2009-10) roads can be built in each Upazila Road covered up to 5 kms is to be built by LCS and longer than that will be bided out to contractors. 	Followed and ongoing
Fisheries Development:		
20.	The status report of the management of the ponds rehabilitated by project is to be produced in project quarterly review meeting	Produced, presented and discussed on
21.	Reconciliation statement of project funded beel development is to be submitted in quarterly project review meeting	Done accordingly
22.	Unspent amount allotted to the schemes for 2009-10 under fishers component is to be returned to project fund	Done
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	Followed and a doable strategy put in place
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	Carried out accordingly and results presented in project review meetings
26.	A study is to be conducted to assess the results of all activities under this component	The study carried out

Section: IX Looking forward for the success in 2011 – 2012: key decisions

Taking lesson in consideration the project has drawn some key strategic decisions to make the year 2011 -2012 successful

The following table shows the key decisions for the year 2011- 2012:

Table 20: Key strategic decisions for the year 2011-2012

Sl. No.	Activity No. of the component	Decision	Key Accountability	Timeframe
1	1	The COs are yet to graduate in Sunamganj Sadar, South Sunamganj and Bishwambarpur to be analyzed to identify the proper reasons of MOD, staff involved to prose the loans of all those MODs, and thereafter actions are to be proposed to PMU with necessary recommendations and mentioning the time frame for the actions taken	SUPM, CM,SSO	September 2011

Sl. No.	Activity No. of the component	Decision	Key Accountability	Timeframe
2	2	Outstanding of BKB loan should be reconciled between CO and BKB accounts	SUPM, CM	July 2011
3	3	Upazila will have to strictly follow the graduation process and preserve the document properly. PMU will follow up the process and feedback as required.	SUPM,CM,SSO	Continued
4	4	The bad debt money of graduated COs is to be deposited to Project Fund/Account	SUPM,CM,SSO	July 2011
5	5	During 2012-2013 under microfinance programme 50 COs each in Derai, Dowarabazar and Dharmapasha will be functional. To select the CO the following criteria will be followed: <ol style="list-style-type: none"> 1. Membership should be 25 – 30 2. The CO regular in meeting, savings, disbursing loan, investing properly and recover rate, is good. 3. Regular in proper documentation of all records 4. Bye-laws is properly followed and leadership rotated 5. CO involved in social and other development works 	SUPM,CM,SSO	July 2011
6	6	Graduated CO will be undergone a quick survey	SUPM.CM, SSO	August 2011
7	7	SHE software will be functional being fully registered with all data from CO and HH information	SUPM,CM	August 2011
8	1	Beel demarcation pillar based plantation is to be completed	SUPM,ASC	April 2012
9	2	Reorganized the engagement of length-person as required. For that guidelines will be provided by PMU	SUPM,ASC	August 2011
10	3	To distribute the benefit from road-side plantation a tripartite contract will be done following the LGED guidelines	SUPM,ASC	June 2012
11	1	The list of the roads, MVC and village protection walls included in the yearly programme should be sent to PMU by 20 July 2011	SUPM,IMS	July 2011
12	2	Proposal, need for this year, should be sent for culvert/U drain required for the roads built by the project	SUPM,IMS	August 2011
13	3	Land registration for the MVC s	SUPM,IMS	August 2011

Sl. No.	Activity No. of the component	Decision	Key Accountability	Timeframe
		proposed for this year should be completed by 15 October 2011		
14	4	Maintenance of MVC should be completed by 20 October 2011	SUPM,IMS	August 2011
15	5	DPHE is to be contacted to arrange tube-wells for the COs are yet to get tube-well. The progress of that is to be informed Project Director - CBRMP on trimonthly basis	SUPM,IMS	Continued
16	1	The necessary preparation, including reorganizing BUG according to present guidelines, mobilizing and paying lease value, for handing over 45 beels is to be taken	SUPM,FSC	August 2011
17	2	UCC should be informed about the beel dredging	SUPM,FSC	August 2011
18	3	Ongoing beel dredging should be completed by 15 September 2011	SUPM,FSC	August 2011
19	4	It should be ensured that After beel dredging report is produced by UNO to DC	SUPM,FSC	August 2011