



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

10

# Annual Report

July 2011 - June 2012

Community Based Resource Management Project

Annual Report, July 2011 - June 2012

July 2012

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



*IFAD President Dr. Kanayo Nwanze met CBRMP's community people in Sunamganj and shared his encouraging vision and development possibilities for the people of Bangladesh*

## **Annual Progress Report 2011 – 2012**

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

**July 2012**

**TABLE OF CONTENTS**

Page No.

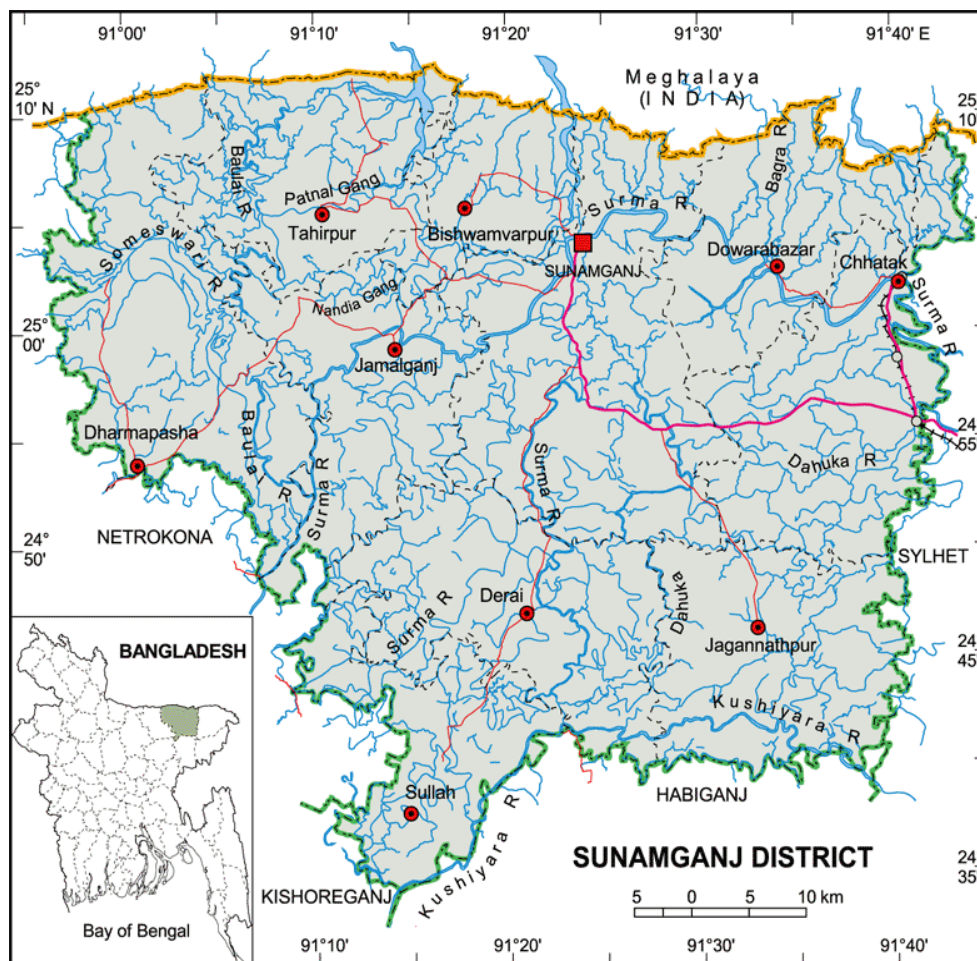
|              |  |    |
|--------------|--|----|
|              | Project Location Map                     | IV |
|              | Executive Summary                        | V  |
| Section I.   | The Project Context                      | 1  |
| Section II.  | The Project Progress                     | 3  |
| 1.           | Introduction                             | 3  |
| 2.           | Highlights and Key Events                | 3  |
| 3.           | Progress towards Objectives              | 5  |
| 4.           | Component-wise Progress                  | 6  |
|              | 4.1 Microfinance                         | 6  |
|              | 4.2 Infrastructure Development           | 10 |
|              | 4.3 Fisheries Development                | 12 |
|              | 4.4 Agriculture and Livestock Production | 18 |
|              | 4.5 Institutional Support                | 23 |
| Section III. | Training                                 | 24 |
| Section IV.  | Gender                                   | 27 |
| Section V.   | Monitoring and Evaluation                | 27 |
| Section VI.  | Financial Status                         | 28 |
| 1.           | Component wise Project Expenditure       | 28 |
| 2.           | Special Account Statement                | 28 |
| 3.           | Fund Withdrawn Statement                 | 28 |
| 4.           | Procurement                              | 28 |
| 5.           | Audit Status                             | 30 |

|               |  |    |
|---------------|--|----|
| Section VII.  | Lesson Learned   | 30 |
| Section VIII. | Conclusion   | 31 |
| Annexe I      | Annual Progress 2011-2012  | 32 |
| Annexe II     | Annual Work Plan and Budget 2012-2013  | 39 |
| Annexe III    | Financial Statement  | 46 |
| Annexe IV     | Key Findings of Fish Catch & Bio-diversity and Livelihoods Impact Monitoring | 47 |
| Annexe V      | List of Technologies and Improved Crops Introduction                         | 58 |
| Annexe VI     | CBRMP Log frame: Progress against Indicators (as of June 2012)               | 62 |
| Annexe VII    | CBRMP LOG-FRAME (MTR Revised 2007)   | 64 |

## 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                     |
| <i>Dakhin</i> 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 2011 to end of June 2012, and it was year 9 of 12 year project with ending in July 2014. The report includes the project progress during the reporting period as well as reflects the cumulative status of project's total as on 30 June, 2011.

The year was quite challenging as well as eventful. All the five components have turned out successfully reaching the targets. The project has reached to attend 86737 households from 1090 villages in 11 upazilas. The project exerted full 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 development activities and that has resulted in remarkable progress in their livelihoods.

The summary status of the project progress until June 2012 of the all components is as follows:

Microfinance component by the end of this reporting year has formed 2995 COs against the total target of 3000 and enrolled 86737 (96%) of the total target of which 25194 are men and 61543 are women. The groups have accumulated savings of Tk. 1213.81 lac. The loan so far has disbursed to 44466 members amounting to Tk. 3538.93 lac, of which Tk. 1268.27 lac was provided through revolving CO savings and Tk. 2,270.66 lac from project credit line. The project provided Tk. 914.56 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. 214.56 lac, with outstanding Tk.89.49 lac, lies in operation from project credit line.

Savings accumulations of many groups have reached a level so that they can now lend loan among their members by their own fund, instead of taking loan from bank and thereby reached at the stage of graduation. Cumulative recovery of savings loan was 99 % and for project loan was 96 %

This year a total of 1089 COs have been brought under internal audit, and it is observed all objections and recommendations of last audit have been addressed adequately and that has brought a significant change in better governance of COs. Besides Internal audit, 939 COs have undergone through final account for graduation.

The progress of graduation is satisfactory. A total of 2704 COs have been graduated this year against the target of 2835.

Labour Intensive Infrastructure component has so far built 462 (LCS: 270 nos. and Contractor: 192 nos.) numbers of roads comprising 315 kms in 9 upazilas and that directly connected more than 900 villages with main road network. The impact of roads on rural livelihoods is very significant. Apart from roads, this component has installed a total of 2595 numbers of tubewells, distributed 78848 numbers of slab-latrines (one slab and three rings per package), and constructed 30 numbers of multi-purpose village centers (MVC) and .... Number of village protection walls. To meet the arsenic problem in tubewell water, 1261 numbers of SONO water filter have been given to community to mitigate arsenic problem. 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 and village protection walls have given protection of villagers from catastrophic wave action and saved their lives and livelihoods.

Building roads through LCS has 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 - could have been engaged with an average earnings of Tk. 2500 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 202 numbers of beels of which 153 are below 20 acres and 49 are above 20 acres. A total of 217 BUGs have been formed comprising 7157 members of which 1707 are women (24%). Among the accessed beel 167 beels have been harvested with a catch of 263,925 kg of fish valued to Tk.28, 675,033. Benefit distributed among the fishers is Tk. 12246687 and revenue given so far to public account by fishers is Tk. 27,054,651. A total of 50 beels have been brought under development through re-excavation and that has generated 117862 labour-days of employment for the poor. The beel management by BUGs has become stronger and the conservation measures of the resources have become more systematic and brought good results in fish production and species diversity. The BUG management guidelines have further been reviewed and rationalized with the Government declared Jalmahal Management Guidelines 2009. This year project has introduced cage fish culture for the BUG women members to realizing more benefit from water resources and increase income of the poor women fishers. 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 in sustained manner.

Agriculture and Livestock production development component so far has introduced 115 numbers of improved technologies in Sunamganaj through research trial and demonstration. Till to date a total of 69,653 numbers of farmers, of which 52,238 are women, have reported with increased production with project supports. Fallow lands have increasingly being brought under cultivation. This year it has reached 262 hectors. 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. Besides that, buried pipe based irrigation technology has been introduced for the first time in haor area by the project to promote agriculture. 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, and discussion to build the capacity of the project staff and partners for effective service delivery. A good numbers of institutions including BARI, BRRI, BLRI, 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's progresses are significantly recognized - locally and nationally. Women for their outstanding performance in becoming economically solvent have been rewarded nationally.

The project's total progress until 30 June 2012 is satisfactory. 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 satisfactory.

The project has many successes and some failures too, and all those have enriched the project with substantial learning and that might help it to an effective end.

## **Annual Activity Report 2011-2012, 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 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 process further justified and for 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 2,782 villages with 350,000 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 was chosen to be financed under Flexible Lending Mechanism (FLM) to allow the project a sufficient time in pursuing longer-term development objectives. The project will be implemented over 12 years in three phases with a predetermined 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, Ministry of Youth and Sports, Local Administration, Department of Agriculture and the WorldFish Center (WFC) formed by mutual Memorandum of Understanding (MoU).

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

## **Crop and Livestock Production:**

The objective of this component is to promote livestock and crop production and thereby increase income 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 2011 to June 2012). The report includes the yearly progress as well as the performance of the project total until 30 June 2012. 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 exercises. 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 source of many analysis and comments for this report.

## **2. Highlights and Key Events**

There have been a good number of highlighted events took place 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 COs in April, 2012
- Arranged a special meeting with BKB for recovering credit fund from BKB.

### **Infrastructure Development:**

- IFAD president visited the project's infrastructural activities including project innovated block road and village protection wall during July 2012.
- A team of national journalists both mass and print media visited different infrastructural work built by the community August 2012.

### **Fisheries:**

- Undertaken 3rd round Fish Catch and Biodiversity Monitoring Study.
- Undertaken Exposure on Wetland biodiversity rehabilitation project at Pabna in June, 2012.
- Undertake Fish Catch and Biodiversity Monitoring result dissemination workshops for stakeholder.
- DG local government division visited Chatal udaytara Beel and attended in profit distribution program
- Honorable MP of Sunamganj 1 and 5 attended in two profit distribution in Jamalganj and Dwarabazar.
- Undertaken Ministerial Beel Committee Meeting in Dhaka on 31/01/2012 on issues of water-bodies management headed by Joint Secretary LGD.
- Undertaken Internal Audit.
- IFAD president Mr. Kenyo Newanzee visited fisheries activities Bishwambarpur Upazila in July 2012.
- A team of national journalist both mass and print media visited fisheries activities and made media telecast (report available).
- Panel Lawyer of CBRMP (Supreme Court Division) visited Sunamganaj and discussed with BUG and coordinator on critical legal issues of beels fisheries.

### **Agriculture:**

- Undertaken agriculture component performance review (report available).
- DG of Local Government division visited Sand based mini hatchery in Sunamganaj sadar on 1<sup>st</sup> June 2012

### **Institutional Support:**

- The progress and the performance of the activities during the FY. 2011 - 2012 reviewed in staff workshop held in August, 2012 and the AWPB of the FY. 2012 - 2013 has also been finalized in that workshop.
- Project Steering Committee (PSC) meeting held on 24/6/2012. 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.
- Multi Dimensional Poverty Assessment Tools (MPAT) training arranged by IFAD at Sunamganaj in June, 2012

### 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 additional 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 its set 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 2012 |          |     | Remarks |
|--------------------------------------|---|----------------------------------|-----|------------------------------|---------------------------|----------|-----|---------|
|                                      |   |                                  |     |                              | Target                    | Achieved | %   |         |
| Institution:                         |   |                                  |     |                              |                           |          |     |         |
| 1                                    | CO Graduated                                  | Male                             |     | 1200                         | 824                       | 782      | 95  |         |
|                                      |   | Female                           |     | 1800                         | 2012                      | 1922     | 96  |         |
|                                      |   | Total                            | No. | 3000                         | 2836                      | 2704     | 95  |         |
|                                      | CO Drop-out                                   | Male                             | No. | 0                            | 0                         | 7        | -   |         |
|                                      |   | Female                           | No. | 0                            | 0                         | 3        | -   |         |
|                                      |   | Total                            | No. | 0                            | 0                         | 10       | -   |         |
| 2                                    | CO Operational                                | Male                             | No. | 0                            | 20                        | 61       | 305 |         |
|                                      |   | Female                           | No. | 0                            | 130                       | 220      | 169 |         |
|                                      |   | Total                            | No. | 0                            | 150                       | 281      | 187 |         |
| Infrastructure Development:          |   |                                  |     |                              |                           |          |     |         |
| 1                                    | HH served by infrastructure                   | Tube-wells                       | HH  | 90000                        | 85680                     | 77850    | 91  |         |
|                                      |   | village protection cum road work | HH  | 93940                        | 92750                     | 138440   | 148 |         |
|                                      |   | MVC                              | HH  | 63600                        | 40800                     | 13500    | 33  |         |
|                                      |   | Latrine                          | HH  | 78406                        | 77543                     | 78406    | 101 |         |
| 2                                    | Infrastructure functional                     | Tube wells                       | No. | 2595                         | 2595                      | 2595     | 100 |         |
|                                      |   | Sono filter                      | No. | 1261                         | 1261                      | 1261     | 100 |         |
|                                      |   | village protection cum road work | km. | 335                          | 270                       | 315      | 116 |         |
|                                      |   | Village protection wall          | km  | 4.5                          | 4.5                       | 2.25     | 50  |         |
|                                      |   | MVC                              | No. | 30                           | 30                        | 30       | 100 |         |
|                                      |   | Latrine                          | No. | 78406                        | 77543                     | 78848    | 101 |         |
| 3                                    | HH increased income from infrastructure works | Male                             | HH  | 149580                       | 175500                    | 309150   | 176 |         |
|                                      |   | Female                           | HH  | 170000                       | 170000                    | 206100   | 121 |         |
|                                      |   | Total                            | HH  | 224370                       | 351000                    | 515250   | 147 |         |
| Fisheries Development:               |   |                                  |     |                              |                           |          |     |         |
| 1                                    | BUG functional                                |                                  | No. | 300                          | 215                       | 202      | 94  |         |
| 2                                    | Beel resources under improved management      |                                  | No. | 300                          | 215                       | 202      | 94  |         |
| 3                                    | Fishers reported production/yield increased   | Male                             | HH  | 7125                         | 5800                      | 5450     | 94  |         |
|                                      |   | Female                           | HH  | 2375                         | 1700                      | 1707     | 100 |         |
|                                      |   | Total                            | HH  | 9500                         | 7500                      | 7157     | 95  |         |
| 4                                    | Pond fishers adopted technology (female)      |                                  | HH  | 284                          | 280                       | 284      | 101 |         |
| 5                                    | Water bodies operational                      | Beels                            | No. | 300                          | 215                       | 202      | 94  |         |
|                                      |   | Ponds                            | No. | 64                           | 64                        | 64       | 100 |         |
| 6                                    | Increased fish production                     | Beel                             | No. | 300                          | 215                       | 202      | 94  |         |
|                                      |   | Pond                             | No. | 64                           | 64                        | 64       | 100 |         |
| 7                                    | HH received increased income                  | Beel                             | HH  | 9500                         | 7500                      | 7157     | 95  |         |
|                                      |   | Pond                             | HH  | 284                          | 280                       | 284      | 101 |         |
| Agriculture & Livestock Development: |   |                                  |     |                              |                           |          |     |         |
| 1                                    | Technology selected and disseminated          | Demo.                            | No. | 7544                         | 7500                      | 7564     | 100 |         |
|                                      |   | Research                         | No. | 287                          | 111                       | 111      | 100 |         |
| 2                                    | Farmers reported production/yield increased   | Male                             | HH  | 20000                        | 18000                     | 17415    | 97  |         |
|                                      |   | Female                           | HH  | 60000                        | 55000                     | 52238    | 95  |         |
|                                      |   | Total                            | HH  | 80000                        | 73000                     | 69653    | 95  |         |

Project so far has mobilized 86737 households under 2995 credit organizations and developed them through 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.

Graduation process of COs has further consolidated and that is progressing well with the aim at letting them run their organization by their own efforts. By this time 2704 COs have been graduated of which 782 are male and 1922 are female.

Project initiated facilities such as improved road network, village protection wall, potable water, water filter for mitigating arsenic contamination, better sanitation have significantly impacted on the wellbeing of the project targeted community. 137,340 households by improved road, 11,00 households by village protection wall, 77,850 households by tube-well and SONO filter, and 78,406 households by latrine have directly been benefited. Besides a good number of poor people, around 515,250 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 3892 fishers. The degraded beels conservation and restoration measures such as re-excavation, establishing fish sanctuary, restricting fishing period and destructive gears, regenerating swamp forestry and so on are impacting on regaining beel productivity and biodiversity

Under agricultural and livestock development activities new and improved technologies 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. Constant increased access to resources, basic facilities and different skill have made them socio-economically empowered and given voice to demand their rights and choices in family, society and further boarder areas like in local government and other institutions for their development. The elected members in Union Parishad Election in 2011 from CO are playing good roles in raising the confidence of the common for larger participation in local governance in future.

The project progress from output to impact against the targets set in project's logframe is quite satisfactory. At all levels of the logfarme 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 their capacity building. The concept of mobilization of credit group lies in the idea of SHG. The project took a target of forming 3,000 COs comprising 90,000 households, and that has almost completed reaching 2995 COs of which 2145 are female and 850 are male.

Table 2: Overall microfinance performance of COs

| Sl.# | Items   | Indicators                | Project target | Reporting year |          |     | Project total as of 30 June 2012 |     |
|------|---|---------------------------|----------------|----------------|----------|-----|----------------------------------|-----|
|      |   |                           |                | 2011-2012      |          |     |                                  |     |
|      |   |                           |                | Target         | Achieved | %   | Achieved                         | %   |
| 1    | Community Organizations (COs) formed and members enrolled | CO                        | 3000           | 0              | 0        |     | 2995                             | 100 |
|      |   | male CO                   | 1200           | 0              | 0        |     | 850                              | 71  |
|      |   | Female CO                 | 1800           | 0              | 0        |     | 2145                             | 119 |
|      |   | Members                   | 90000          | 0              | 0        |     | 86737                            | 96  |
|      |   | Male enrolled             | 36000          | 0              | 0        |     | 25194                            | 70  |
|      |   | Female enrolled           | 54000          | 0              | 0        |     | 61543                            | 114 |
| 2    | Savings mobilized by CO members                           | Total members             | 90000          | 33725          | 20696    | 61  | 86737                            | 96  |
|      |   | Male                      | 36000          | 7130           | 4288     | 60  | 25194                            | 70  |
|      |   | Female                    | 54000          | 26595          | 16409    | 62  | 61543                            | 114 |
|      |   | Total savings in LTk.     | 1213.81        | 51.42          | 75.15    | 146 | 1213.81                          | 100 |
|      |   | Savings by male in LTk.   | 485.52         | 20.50          | 9.11     | 44  | 360.19                           | 74  |
|      |   | Savings by female in LTk. | 728.29         | 30.92          | 66.03    | 213 | 853.61                           | 117 |
| 3    | Loans provided to CO members from CO Savings Funds        | Total amount in LTk.      | 1268.27        | 16.00          | 61.88    | 387 | 1268.27                          | 100 |
|      |   | Amount to male in LTk.    | 379.09         | 5.33           | 8.45     | 159 | 379.09                           | 100 |
|      |   | Amount to female in LTk.  | 889.18         | 10.67          | 53.44    | 501 | 889.18                           | 100 |
|      |   | Total members             | 15000          | 300            | 478      | 159 | 20506                            | 137 |
|      |   | Male                      | 7000           | 100            | 63       | 63  | 5654                             | 81  |
|      |   | Female                    | 8000           | 200            | 415      | 208 | 14852                            | 186 |
|      |   | Recovery (%)              | 100            | 100            | 88       | 88  | 99                               | 99  |
| 4    | COs provided credit from Project Credit Line through BKB  | Total amount in LTk.      | 2270.66        | 0              | 0        |     | 2270.66                          | 100 |
|      |   | Amount to male in LTk.    | 732.24         | 0              | 0        |     | 732.24                           | 100 |
|      |   | Amount to female in LTk.  | 1538.42        | 0              | 0        |     | 1538.42                          | 100 |
|      |   | Total members             | 23960          | 0              | 0        |     | 23960                            | 100 |
|      |   | Male                      | 8118           | 0              | 0        |     | 8118                             | 100 |
|      |   | Female                    | 15842          | 0              | 0        |     | 15842                            | 100 |
|      |   | Recovery (%)              | 100            | 100            | 24       | 24  | 96                               | 96  |
| 5    | CO accounts audited                                       | CO Audit                  | 3000           | 150            | 150      | 100 | 2995                             | 100 |
|      |   | Final accounts            | 2995           | 1071           | 939      | 88  | 2704                             | 90  |
| 6    | CO graduation   | Total                     | 2995           | 1071           | 939      | 88  | 2704                             | 90  |
|      |   | Male                      | 850            | 241            | 199      | 83  | 782                              | 95  |
|      |   | Female                    | 2145           | 830            | 740      | 89  | 1922                             | 96  |

Microfinance activities have so far reached to cover 86,737 members in 2,995 COs, of which 61,543 are women and 25194 are men.

The average rate of enrolment of members per CO is 29. The savings accumulation by 86,737 CO members has reached to Tk1,213.81 lac against the target of Tk. Tk1213.81 lac, and thereby the achievement is 100%. Members' savings accumulation once which reached above the target is now constantly falling following the CO graduation and as an impact of ceasing project credit line.

A total of Tk. 3538.93 (Tk.1268.27 + Tk.2270.66) lac from savings and project credit line has been disbursed to 44,466 CO members from around 2,651 COs. For internal audit 150 COs and final account for 939 graduating COs were targeted and have completed accordingly.

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 go for graduation.

Loan recovery while reaching at the fag end in graduating upazila is getting stiff with the willful defaulters. However project is careful about that and has consolidated its efforts to ensure recovery and complete



the graduation plan in time. Recovery so far of savings loan is 88% (cumulative 99%) and of project loan is 24% (cumulative 96%).

### **Internal CO audit**

During the reporting period a total of 1,089 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 previous year.

The internal audit was carried out during January 2011 to December 2011 by a team of 15 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 150 COs, were brought under internal audit from three Upazilas: Derai, Dowarabazar, and Dharmapasha.

Besides, 939 COs from Sunamganaj Sadar, South Sunamganaj, Bishwambarpur, Jamalganj Tahirpur, Derai, Dowarabazar, Sulla and Dharmapasha upazilas were brought to undertake 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 77% COs are found fully able to maintain the books and records properly, and 23% lack that skill substantially.
- ii. In conducting meeting the performance has also improved. 97% COs are found able to conduct the meeting independently.
- iii. Meeting attendance has also improved. 45% COs are at above 90% attendance.
- iv. 94 % savings has been deposited in bank A/C in time, and total cash in hand is Tk. 464,510 with 144 COs. In 150 COs, the cash in hand is found from 1200 to Tk. 5,000 amounting to total Tk. 228,560 in 88 COs. The following major reasons are found related to cash in hand:
  - Leader captured and maximum cases leaderships are not being rotated;
  - Books and accounts are not checked by members regularly in group meeting;
  - CDF and SO don't check the entry/record of the books and registers on regular basis;
  - During the June closing banks delay in transaction/receiving deposit from COs;
  - Recommendations were not followed properly given by last audit; and finally
  - Negligence, as well as ill motives of some leaders.
- v. Cumulative savings utilization is Tk. 8,439,000 and during the audit period the rate of realization is 95%. The total installment overdue is Tk. 180,488 and of that delayed by 3 and 3+ installments have reached to Tk. 40,560 and the matured overdue is Tk. 22,160. 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 common.
- vi. Cumulative project loan disbursement in 150 COs is Tk. 84,000 and the rate of realization is 100%.
- vii. The repayment rate of loan for demonstration is 87%.
- viii. During the audit period out of the total earning from interest both from savings and project loan, Tk. 119,286 has been distributed among Presidents and Tk. 194,362 among Managers of the

COs respectively. Besides, an amount of Tk. 1201 has been raised against bad-debt reserve fund, since there was not any bank loan activity.

- ix. Although there is some progress, BKB is yet to charge the 10% interest from CO and it is creating a problem in loan management particularly calculating the outstanding accurately. The matter should be resolved immediately by charging interest and crediting in account, and thereby regularized all transactions of project credit line.
- x. Due to wrong posting following wrong A/C number in the deposit slips difference has been occurred in 59 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.
- xi. As it was observed during the last audit, this time as well, according to the record, the performance of informal and formal training has not been found satisfactory. It is reported that due to non-recording of training in register the real figure of training given is difficult to assess. It is informed from the Training Coordinator of PMU, more than 90% trainings have been conducted against the yearly target.
- xii. The elements of good governance values 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 numbers of COs

### **Utilization of loans**

Until June 30, 2012 a total of 63,404 loans have been distributed to CO members. The loanees have mainly invested in 05 major sectors. These were - petty trades, agriculture & livestock production and rearing, aquaculture, food processing and some other areas such as buying rickshaw, van, boat, fishing net etc.

Major investments have gone to small trades and then respectively into livestock, agriculture production 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, pickles 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 set of guidelines developed and further has been revised to make it effective in facilitating the process. The staff involved in graduation has further been refreshed through learning and knowledge sharing. The project has set a plan to graduate all COs from five Upazilas by Sep'12.

In the reporting year the target was to graduate 1,071 COs and has achieved 939 (88%). The progress of older upazilas is however not along with the target. As the project is reaching the closer to complete the graduating, the graduation is getting stiff for willful default cases. However with peer group pressure and taking the assistance from local administration and representatives, project is finding alternatives to make the graduation done in time. The following table shows the CO graduation status of all upazilas.

Table 4: CO graduation status

| Sl. # | Upazila         | Year: 2011-12 |          |     | Cumulative as of June 2012 |          |
|-------|-----------------|---------------|----------|-----|----------------------------|----------|
|       |                 | Target        | Achieved | %   | Total target               | Achieved |
| 1     | Sunamganj Sadar | 37            | 15       | 41  | 425                        | 403      |
| 2     | South Sunamganj | 37            | 9        | 24  | 373                        | 345      |
| 3     | Bishwambarpur   | 46            | 10       | 22  | 422                        | 386      |
| 4     | Jamalganj       | 109           | 79       | 72  | 385                        | 355      |
| 5     | Tahirpur        | 147           | 140      | 95  | 332                        | 325      |
| 6     | Derai           | 143           | 142      | 99  | 245                        | 244      |
| 7     | Dowarabazar     | 198           | 191      | 96  | 223                        | 216      |
| 8     | Sulla           | 170           | 169      | 99  | 215                        | 215      |
| 9     | Dharmapasha     | 184           | 184      | 100 | 215                        | 215      |
|       | Project         | 1071          | 939      | 88  | 2835                       | 2704     |

### Others

The SHE software is operational in all upazilas. It has brought integrity in data entry as well as made the work easy for data analysis.

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

### 4.2 Infrastructure Development

Infrastructure component has been contributing significantly in improving the economy of the community. It has brought a measurable change in the livelihoods of the people of Sunamganaj. The project has put extra innovative to improve the infrastructure of Sunamganaj 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 5: Performance of infrastructure component

| Sl.# | Items                         | Indicators  | Project target | Reporting year 2011-2012 |          |      | Project total as of 30 June 2012 |      |
|------|-------------------------------|-------------|----------------|--------------------------|----------|------|----------------------------------|------|
|      |                               |             |                | Target                   | Achieved | %    | Achieved                         | %    |
| 1    | No. of IMC & LCS formed       | IMC         | 335            | 50                       | 40       | 80%  | 330                              | 99%  |
|      |                               | LCS         | 2311           | 255                      | 301      | 118% | 1232                             | 75%  |
| 2    | IMC and LCS members trained   | IMC members | 2345           | 450                      | 435      | 97%  | 2310                             | 99%  |
|      |                               | LCS members | 34665          | 1725                     | 3010     | 236% | 25980                            | 75%  |
| 3    | No. of Tube-wells installed   | Installed   | 2595           | 22                       | 22       | 100% | 2595                             | 100% |
| 4    | SONO water filter distributed | Set         | -              | 1261                     | 1261     | 100% | 1261                             | 100% |
| 5    | Village road constructed      | Km          | 335            | 30                       | 30       | 100% | 315                              | 94%  |
|      |                               | No.         | 335            | 35                       | 35       | 100% | 462                              | 211% |
| 6    | MVC constructed               | no.         | 30             | 2                        | 2        | 100% | 30                               | 100% |
| 7    | Village Protection wall       | km          | 4.5            | 2.25                     | 2.25     | 100% | 2.25                             | 50%  |
| 8    | Latrine installed             | No.         | 78406          | 00                       | 00       |      | 78848                            | 101% |

During the reporting year the component has constructed 9 village protection walls of total 2.25 kms, distributed 1261 numbers of arsenic mitigating SONO water filter; constructed 30 kms of village road and 1 multipurpose village center (MVC).

Project upon IFAD mission recommendation following arsenic problem has continued to not installing tube-wells further, and after water testing distributed SONO filters to contaminated tube-wells for rectifying the water and make it drinkable. In Sunamganaj arsenic is widespread in ground water. In 11<sup>th</sup> 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 tube-wells to the community where CBRMP has organizations. In respond to instruction from secretary of Local Government DPHE has taken initiatives and installed 53 deep tube-wells for CBRMP organized poor people. During the reporting year 55 roads have been constructed comprising 30 kms and that were built by the community through LCS.

Upon strong demand, one MVC, has been constructed at Derai.

In reporting year 150 numbers of roads have been taken under maintenance engaging 310 women length-persons, and 30 km. of roads have been taken under tree plantation programme Each length persons, who are extreme poor, have got on average Tk. 2500 per month against their service.



Anandonagar village protection wall (VPW) has saved the lives, properties and livelihoods of 134 households from devastating wave action. CBRMP has built a total of 9 village protection walls in its project area and has a plan to build more. The VPW is planned and built by the community through LCS and with the technical support from project and LGED. Two categories of VPW are built one is by concrete block and another is by brick.

of livelihoods, increase social security and mobility particularly for the women.

In Reporting year, 9 (2.25km in length) Village protection wall have been constructed in 9 villages at different upazilas in Sunamganaj. The wall has saved around total 1100 households with their lives and livelihoods from the severe damage of wave action. .

#### 4.3 Fisheries Development

Fisheries are the most challenging component of the CBRMP. The major activities of this component are accessing beels and establishing community based sustainable 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 that challenge, and yet the result is satisfactory in terms of access and introducing community based management by the fisher community.

Following table shows the overall performance of the fisheries component:



IFAD President visited project innovated block road and interacted with the community at Narayanpur village, Kathoyor Union, Sunamganaj Sadar Upazila at Sunamganaj district in July 2012.

He expressed his satisfaction understanding the huge impact on people's lives and livelihoods by a tiny road of 500mtrs costing USD 10,000 only. He shared his happiness being among the people and gets the opportunity to assist them in improving their wellbeing. He was accompanied by Mr. Md. Wahidur Rahman, Chief Engineer, LGED; Thomas Rath, Country Programme Manager, IFAD; and Project Director of CBRMP.

Community involvement in road construction work through LCS has generated 135,000 labour-days of employment and where 3000 numbers of people were employed of which 1350 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

Table 6: Overall performance of the fisheries component

| Sl. # | Items                            | Indicators            | Project target (2 <sup>nd</sup> revised) | Reporting year 2011-2012 |          |     | Project total as of 30 June 2012 |     |
|-------|----------------------------------|-----------------------|--|--------------------------|----------|-----|----------------------------------|-----|
|       |                                  |                       |  | Target                   | Achieved | %   | Achieved                         | %   |
| 1.    | BUG formed and member enrolled   | BUG No.               | 300                                      | 88                       | 55       | 63  | 217                              | 72  |
|       |                                  | Member No.            | 9500                                     | 2837                     | 1587     | 56  | 7157                             | 75  |
|       |                                  | Women No. in BUG      | 2375                                     | 1004                     | 345      | 34  | 1707                             | 72  |
| 2.    | Beel accessed by BUG             | No.                   | 300                                      | 79                       | 40       | 51  | 202                              | 67  |
|       |                                  | Acres                 | 6500                                     | 2107.18                  | 1707.14  | 81  | 4540.61                          | 70  |
|       | Beel demarcated                  | No.                   | 300                                      | 99                       | 18       | 18  | 115                              | 38  |
| 3.    | Beel Developed                   | No.                   | 300                                      | 50                       | 50       | 100 | 157                              | 52  |
|       |                                  | Acres                 | 1300                                     | 66.7                     | 35.83    | 54  | 631.16                           | 49  |
| 4.    | Khal excavated/re-excavated      | No.                   | 63                                       | 18                       | 18       | 100 | 39                               | 62  |
|       |                                  | Km.                   | 63                                       | 18                       | 18       | 100 | 41.00                            | 65  |
| 5.    | Ponds excavated/ re-excavated    | No.                   | 64                                       | 0                        | 0        | 0   | 64                               | 100 |
|       |                                  | Acres                 | 30.83                                    | 0                        | 0        | 0   | 30.83                            | 100 |
|       |                                  | No. of Indigent women | 284                                      | 0                        | 0        | 0   | 284                              | 100 |
| 6.    | Conservation campaign undertaken | No.                   | 1200                                     | 100                      | 100      | 100 | 1145                             | 95  |
| 7.    | Fish sanctuary established       | No.                   | 150                                      | 25                       | 7        | 28  | 41                               | 27  |
| 8.    | Beel harvested                   | No.                   | 300                                      | 168                      | 167      | 99  | 167                              | 56  |
| 9.    | Piloting undertaken              | Cage fish culture     |  |                          | 20       |     | 20                               |     |
|       |                                  | Beel dredging         |  |                          | 1        |     | 1                                |     |
| 10.   | Beel audited                     | No.                   | 300                                      | 152                      | 151      | 99  | 151                              | 50  |

### Status of Beel access

The project has an ultimate plan of access to 300 beels of which 100 are above 20 acres and the rest are below 20 acres. Phase wise beel accessed plan is given in the following table:

Table 7: Phase-wise beel access plan

| Type of MOU with signing date | Area of Beel  | Handed over from Ministry | Handed over to Community | Under processing to hand over | Selected to hand over by 1420 bengali year | Under prosecution | Not possible to hand over because of many reasons (replacement) | Total | Remarks |
|-------------------------------|---------------|---------------------------|--------------------------|-------------------------------|--|-------------------|---|-------|---------|
| First phase (12/9/2006)       | Above 20 acre | 22                        | 18                       | 0                             | 0  | 0                 | 4   | 22    |         |
|                               | Below 20 acre | 0                         | 0                        | 0                             | 0  | 0                 | 0   | 0     |         |
|                               | Sub-total     | 22                        | 18                       | 0                             | 0  | 0                 | 4   | 22    |         |
| Second phase (6/05/2010)      | Above 20 acre | 53                        | 30                       | 8                             | 1  | 1                 | 12  | 52    |         |
|                               | Below 20 acre | 136                       | 114                      | 7                             | 1  | 0                 | 15  | 137   |         |
|                               | Sub-total     | 189                       | 144                      | 15                            | 2  | 1                 | 27  | 189   |         |
| Third phase (10/11/2011)      | Above 20 acre | 18                        | 1                        | 12                            | 5  | 0                 | 0   | 18    |         |
|                               | Below 20 acre | 51                        | 39                       | 7                             | 4  | 1                 | 0   | 51    |         |
|                               | Sub-total     | 69                        | 40                       | 19                            | 9  | 1                 | 0   | 69    |         |
| Total                         |               | 280                       | 202                      | 34                            | 11   | 2                 | 31  | 280   |         |

Three Memorandums of Understanding have been signed so far between Ministry of Land and Local Government Division on transferring 280 beels being 93 above 20 acres and 187 below 20 acres. Of that by this time 202 beels (49 > 20 acres + 153 < 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 tenure of previous leasees are yet to complete and few are involved with some local disputes. Nine beels even given upon lease values have not yet been accessed following problems upon demarcation, deformation and social conflicts. These 9 beels are actively in the process if those could be interchanged.

By June 2012 a total of 169 BUGs have been formed comprising 7,157 members and of which 1,707 are women (24%). The women participation is same comparing to last year (24%), 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 member in assistance with WorldFish Center and the Department of Fisheries. In line with the present 'Government Jalmahal Management Guidelines 2009' the modules of the training have been revised to make it more effective.

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 by project support and in collaboration with different relevant 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. 27,054,651 They were regular in paying the lease fee and have done it very systematically and faced no problem meet that by their own source of funding.

The following table shows the year-wise lease fee payment from 2005 to 2012.

Table 8: Lease value payment status:

| Items            | 1 <sup>st</sup> year<br>(Bengali)<br>1412 | 2 <sup>nd</sup> year<br>(Bengali)<br>1413 | 3 <sup>rd</sup> year<br>(Bengali)<br>1414 | 4 <sup>th</sup> year<br>(Bengali)<br>1415 | 5 <sup>th</sup> year<br>(Bengali)<br>1416 | 6 <sup>th</sup> year<br>(Bengali)<br>1417 | 7 <sup>th</sup> year<br>(Bengali)<br>1418 | 8 <sup>th</sup> year<br>(Bengali)<br>1419 | Total    |
|------------------|---|---|---|---|---|---|---|---|----------|
| Revenue<br>(Tk.) | 499696                                    | 1011638                                   | 1802263                                   | 1802263                                   | 1982233                                   | 5262217                                   | 7275089                                   | 7419252                                   | 27054651 |

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 for catching is given on work basis.

During the reporting year by selling fish the BUG members have got benefit of Tk. 12,246,687 and by wage earned around Tk.5659,606. The maximum benefit during the reporting period received by individual fisher was Tk. 20,000 – double than the last year. However the average benefit received by each member was Tk. 2,713.05 and which was more than the last year of Tk. 2,577. Wage earned by BUG members has decreased from Tk. 3,425 to 2848.32 in 2011. The fall in wage earning occurred due to less efforts required in fish harvest following some improved systematic catch introduction.

The fish average catch which was around 69.31 kg/acre in 2010 increased to 96 kg/acre in 2011 and 66 kg/acre in 2012. The catch decreased mainly following less production in overall haor area in the year 2012. However it is to be noted, BUG catches the fish leaving a good number of fishes in sanctuary. Therefore the real production of the beel should be higher. Out of total harvested beels, it has been observed, in 125 beels the catches have increased, in 15 the catches have remained same, and in 27 the catches have decreased. The decrease of catches has occurred in those beels where fish sanctuary and re-excavation work have been undertaken during recent years.

This year the average sell price per Kg has increased from Tk.89 to 109.

The overall progress of the beel fisheries is good, 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 9: Summary results of beel fishers:

| Sl.# | Particulars         | Unit           | FY 2008 - 2009 |                |          | FY 2009 - 2010 |                |          | FY 2010 - 2011 |                |          | FY 2011- 2012  |                |          | 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         | 18             | 60             | 78       | 34             | 104            | 138      | 46             | 116            | 162      | 49             | 153            | 202      | Cumulative |
|      | Beel dropped out    | Number         | 0              | 0              | 0        | 5              | 5              | 10       | 4              | 5              | 9        | 0              | 0              | 0        |            |
|      | Existing Beel       | Number         | 18             | 60             | 78       | 29             | 99             | 128      | 42             | 111            | 153      | 49             | 153            | 202      |            |
| 2    | Beel area           | acre           | 1297           | 1510           | 2807     | 2442           | 925            | 3367     | 2701.65        | 977.05         | 3678.7   | 3140.34        | 1400.27        | 4540.61  | Cumulative |
| 3    | Beel Users Group    | Number         | 18             | 60             | 78       | 34             | 104            | 138      | 46             | 116            | 162      | 49             | 153            | 202      | Cumulative |
| 4    | BUG member:         |                |                |                |          |                |                |          |                |                |          |                |                |          |            |
|      | Fishers             | Number         | 1092           | 1195           | 2287     | 1568           | 2073           | 3641     | 1969           | 2249           | 5570     | 2492           | 2958           | 5450     | Cumulative |
|      | Women               | Number         | 205            | 315            | 520      | 359            | 594            | 953      | 624            | 738            | 1362     | 660            | 1047           | 1707     | Cumulative |
|      | Total               | Number         | 1297           | 1510           | 2807     | 1917           | 2647           | 4564     | 2583           | 2987           | 5570     | 3152           | 4005           | 7157     | Cumulative |
| 5    | Beel harvested      | Number         | 17             | 46             | 63       | 26             | 84             | 110      | 40             | 103            | 143      | 44             | 123            | 167      |            |
|      | Area                | Acre           | 1726           | 385            | 2111     | 2010           | 742            | 2752     | 1896.94        | 866.87         | 2763.81  | 2650           | 1320.09        | 3970.09  |            |
| 6    | Catch               | Kg             | 73043          | 40384          | 113427   | 113287         | 77457          | 190744   | 161156.75      | 105429.7       | 266586.5 | 155491         | 108434         | 263925   |            |
|      | Catch/Acre          | Kg             | 42.32          | 104.89         | 53.73    | 56.36          | 104.39         | 69.31    | 84.96          | 121.62         | 96       | 58.68          | 82.14          | 66       |            |
| 7    | Sale                | Tk.            | 6352362        | 2836138        | 9188500  | 10685698       | 6555131        | 17240829 | 14410097       | 9242523        | 23652620 | 16969465       | 11705568       | 28675033 |            |
|      | Sale/Kg             | Tk.            | 86.97          | 70.23          | 81.01    | 94.32          | 84.63          | 90.39    | 89.42          | 87.67          | 89       | 109.13         | 107.95         | 109      |            |
| 8    | Income              | Tk.            | 8303000        | 4001000        | 12304000 | 14404853       | 11185609       | 25590462 | 20425184       | 22516316       | 42941500 | 28534083       | 29677291       | 58211374 |            |
| 9    | Profit Distributed: |                |                |                |          |                |                |          |                |                |          |                |                |          |            |
|      | Total               | Tk.            | 2303405        | 1232245        | 3535650  | 3496972        | 2642807        | 6139779  | 5910227        | 4118640        | 10028867 | 6906963        | 5339724        | 12246687 |            |
|      | Distributed at      | Number of beel | 17             | 46             | 63       | 26             | 84             | 110      | 40             | 103            | 143      | 41             | 111            | 152      |            |
|      | Distributed to      | No. of member  | 919            | 972            | 1891     | 1380           | 1615           | 2995     | 1669           | 2223           | 3892     | 1602           | 2912           | 4514     |            |
|      | Per member received | Tk.            | 2506.00        | 1268.00        | 1869.73  | 2534.00        | 1636.00        | 2050.01  | 3541.18        | 1852.74        | 2576.79  | 4311.46        | 1833.70        | 2713.05  |            |
| 10   | Wage earned:        |                |                |                |          |                |                |          |                |                |          |                |                |          |            |
|      | Total               | Tk.            | 1663166        | 380378         | 2043544  | 2811442        | 1415269        | 4226711  | 3830816        | 1799324        | 5630140  | 3445894        | 2213712        | 5659606  |            |
|      | Earned at           | Number of beel | 17             | 46             | 63       | 26             | 84             | 110      | 40             | 103            | 143      | 45             | 97             | 142      |            |
|      | Earned by           | No. of member  | 478            | 540            | 1018     | 669            | 983            | 1652     | 606            | 1038           | 1644     | 820            | 1167           | 1987     |            |
|      | Earned per member   | Tk.            | 3479.43        | 704.40         | 2007.41  | 4202.45        | 1439.74        | 2558.54  | 6321.48        | 1733.45        | 3424.66  | 4202.31        | 1896.93        | 2848.32  |            |

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 being found quite lucrative and popular to them. Besides, the trends of investing in insurance along with other different new sectors are being observed.

**Profit Distribution Ceremony of Beel Users Group, Tedala Huglia Chatol Beel, South Sunamganaj, Sunamganaj.**



was not satisfactory. During the last audit the rate of women's involvement was 23%. The project is critical to raise it to 30%, and in few BUGs it has already reached.

- The leadership rotation took place in 67 BUGs and all elections carried out on the secret ballots basis.
- 23 BUGs developed some assets valued to Tk. 409,270 and 21 BUGs contributed to different social causes such as assisting extreme-poor in treatment; maintaining essential ritual activities and so on contributing to an amount of Tk. 149,774.
- The audit rated the BUGs based on a set of criteria and graded 69 BUGs (46%) at A, 53 (35%) at B and the rest 26 (17%) were at C. Last year that status was 28% at A, 61% at B and 10% at C.

The overall performance of BUGs was quite good. 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.

### **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 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 households are covered for the studies. 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, Bishwambarpur 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 consolidated that introduced on pilot basis before this reporting year particularly 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 of Tk. 25, 000. The result of piloting is mixed. Some areas the women have done good, but at some other places haven't.

Apart from the above activities, in collaboration with local administration and fisheries department project initiated campaigns for fish conservation and observation of 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 initiated at different strategic areas of the Sunamganj haor basin by the local administration in association with project staff and fisher community.



IFAD President Dr. Kanayo Nwanze is distributing beel benefit to BUG members of Abua Beel at Bishwambarpur being accompanied by Mr. Md. Wahidur Rahman, Chief Engineer, LGED; Mr. Thomas Rath, Country Programme Manager, IFAD; and Sk. Md. Mohsin, Project Director, CBRMP-LGED

#### 4.4 Agriculture and Livestock Production

This component has diverse activities and over the time it has accomplished many trials and disseminated technologies in partnership with concerned institutions, departments and specialists. A good numbers of improved crops and technologies, around 115 (see the annex), 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 some efforts such as improving the breed, giving technology of better feeding and disease control. A possible alternative for door-step service has also tried through developing para-vets from the



Project is trying to improve the scope of irrigation where there is possible. One buried pipe irrigation scheme has been introduced at Derai upazila on pilot basis targeting a catchment of 50 hectares of land.

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 10: Performance of agriculture and livestock production

| Sl.# | Activities                                       | Indicators                      | Project target | Reporting year<br>2010-2011 |          |     | Project total as of 30<br>June 2011 |     |
|------|--|---------------------------------|----------------|-----------------------------|----------|-----|-------------------------------------|-----|
|      |  |                                 |                | Target                      | Achieved | %   | Achieved                            | %   |
| 1.   | Adaptive research trial undertaken               | Adaptive research trial         | 287            | 11                          | 11       | 100 | 111                                 |     |
| 2.   | Piloting undertaken                              | Piloting                        |                |                             | 1        |     |                                     |     |
| 3.   | Demonstrations under taken                       | Demonstrations                  | 7544           | 540                         | 956      | 177 | 7564                                | 100 |
| 4.   | Seed/input supports provided                     | Crop                            |                | 6                           | 6        | 100 | 9                                   |     |
|      |  | Farmers                         |                | 1000                        | 1353     | 135 | 3916                                |     |
| 5.   | Village activist/advanced farmers trained        | Activist/advance farmers        | 1432           | 40                          | 27       | 78  | 1405                                | 98  |
| 6.   | Vaccine campaign conducted                       | Vaccine campaign                | 1136           | 180                         | 164      | 91  | 1011                                | 89  |
|      |  | Livestock/poultry vaccinated    |                |                             | 40101    |     | 263307                              |     |
| 7.   | Promotional materials developed and disseminated | Villages                        | 595            | -                           | -        |     | 575                                 | 97  |
| 8.   | Plantation                                       | Road side ( km/plant)           |                | 8                           | 8.4      | 100 | 49                                  |     |
|      |  | Beel side ( beel/plant)         |                | 105600                      | 64236    | 61  | 22331                               |     |
|      |  | Beel pillar based( beel /plant) |                | 13405                       | 2977     | 22  | 3407                                |     |

This year 11 numbers of adaptive research trials, 956 numbers of demonstrations, 66 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.

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:

1. Adaptive research trial considering drought tolerance in Borro season
2. Adaptive Research trial: earliness and yield in borro season
3. Alternating wetting and drying
4. PVS trial: Variety selection in T. Aus



Mass vaccination and De-worming program is undergoing in Bishwambarpur Upazilla. DLO, Sunamganaj attended the program. The program has huge impact on livestock development. Since inception a total of 263307 livestock vaccinated and distribute de-worming tablets for total 81844 numbers of animals.

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

1. Tomato: Application of P with & without liming
2. Potato: Application of P with and without liming
3. Mustard: Application of boron
4. Cauliflower: Application of boron

Adaptive research trial on livestock – a total three activities:

1. Establishment of Model breeder Farm (Duck)
2. Establishment of Model breeder Farm (Hen)
3. Establishment of mini hatchery (Sand method)

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

- Mustard (BARR sharisha :9, 11 )
- Sweet gourd (Highbred)
- Wheat (Shapabdi:)
- Black gram (BARI Mug 5,6)
- Country bean (BARI seem 4, 5, 6, Ipshan 2)
- Potato (Diamond, Cardinal )

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 quite 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.



Weighting yield of rice produced by Adaptive Research trial in boro season in sadar upazilla (Attended by Chief scientific Officer and chief, BRRI, Habiganj, and DD, DAE, Sunamganaj)

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

Table 11: Status of the demonstration in all Upazilas

| Sl. No.               | Activities             | Demonstration by upazilas |       |       |        |       |       |         |       |         |       |
|-----------------------|------------------------|---------------------------|-------|-------|--------|-------|-------|---------|-------|---------|-------|
|                       |                        | Sadar                     | South | B.Pur | J.gang | T.Pur | Derai | D.bazar | Sulla | D.pasha | Total |
| Agriculture:          |                        |                           |       |       |        |       |       |         |       |         |       |
| 01                    | Major field Crop       | 15                        | 14    | 36    | 16     | 24    | 10    | 42      | 18    | 12      | 187   |
| 02                    | Tuber Crop             | 2                         |       |       | 6      | 1     | 5     | 18      |       | 3       | 35    |
| 03                    | Vegetables             | 22                        | 6     |       | 26     | 3     | 31    | 77      | 2     | 21      | 188   |
| 04                    | Spices                 | 1                         |       |       | 16     |       | 13    | 22      |       |         | 52    |
| 06                    | Murta                  |                           |       |       |        |       |       |         |       |         | 0     |
| 07                    | Ikor                   |                           |       |       |        |       |       |         |       |         | 0     |
| 08                    | Nursery                |                           |       |       |        |       |       | 2       |       |         | 2     |
| Agriculture Total     |                        | 40                        | 20    | 36    | 64     | 28    | 59    | 161     | 20    | 36      | 464   |
|                       |                        |                           |       |       |        |       |       |         |       |         |       |
| 01                    | Cow rearing            | 14                        | 28    | 33    | 42     | 21    | 29    | 62      | 16    | 28      | 273   |
| 02                    | Goat rearing           | 10                        |       | 3     | 2      | 2     | 5     | 12      |       | 4       | 38    |
| 03                    | Duck rearing/farm      | 2                         |       |       | 1      | 2     | 4     | 56      |       |         | 65    |
| 04                    | Poultry farming        | 1                         |       | 1     | 2      | 1     | 1     |         |       |         | 6     |
| 07                    | Fodder Cultivation     |                           |       |       |        |       |       |         |       |         | 0     |
| 08                    | Sheep farming          | 9                         |       |       | 7      |       | 6     | 8       | 4     | 9       | 43    |
| 09                    | Hen rearing            | 3                         | 3     |       |        |       |       | 24      |       |         | 30    |
| 10                    | Beef fattening         | 1                         | 2     |       | 5      |       | 2     | 24      |       |         | 34    |
| 11                    | Mini hatchery          |                           |       |       |        |       |       |         |       |         | 0     |
| Livestock Total       |                        | 40                        | 33    | 37    | 59     | 26    | 47    | 186     | 20    | 41      | 489   |
|                       |                        |                           |       |       |        |       |       |         |       |         |       |
| 01                    | Sweet preparation      |                           |       |       |        |       |       |         |       |         |       |
| 02                    | Pickle preparation     |                           |       |       |        |       |       |         |       |         |       |
| 03                    | Dry fish preparation   |                           |       |       |        |       |       |         |       |         |       |
| 04                    | Puffed rice            |                           |       |       |        |       |       |         |       |         |       |
| 05                    | Snacks preparation     |                           |       |       |        |       |       |         |       |         |       |
| 06                    | Paddy preservation     |                           |       |       |        |       | 3     |         |       |         |       |
| 07                    | Rice husking           |                           |       |       |        |       |       |         |       |         |       |
| 08                    | Sweet curd preparation |                           |       |       |        |       |       |         |       |         |       |
| 09                    | Pre.of chanachur/cake  |                           |       |       |        |       |       |         |       |         |       |
| 10                    | Others                 |                           |       |       |        |       |       |         |       |         |       |
| Food processing Total |                        | 0                         | 0     | 0     | 0      | 0     | 3     |         |       |         | 3     |

During the reporting year a total of 956 farmers have been introduced with new technologies through demonstrations.

Under agricultural infrastructure development one buried pipe irrigation technology for irrigation, have been constructed on pilot basis which have a command area of 50 hectors of land comprising 2 villages. Besides this, project is planning to more buried pipe irrigation technology where feasible.



Intercropping Zinger with litchi garden  
(Dowarabazar Upazila)





Apart from crops, through plantations a total of 26 hacs of kandha have been brought under swamp forestry.

Besides, without seed support, around 550 farmers with their own inputs around 72 ha of fallow land have brought under cultivation using new technologies provided by the project. All these crops have done better comparing to national average productions.

A new technology - sand-based egg hatching, which was introduced last year on pilot basis at eight upazilas have been found become popular to the villagers and some farmers have meantime gone with full production. Project has taken a plan to disseminate the technology at larger scale through exposure and hands-on training programme.



Training and technology have made Anwara of Derai economically solvent. Sand based hatching technology along with the vaccination skill has given her a new live and livelihood and inspired other to improve their living.

## 4.5 Institutional Support

Following table shows the performance of institutional support component:

Table 13: Performance of institutional support component

| Sl. No. | Items                              | Indicators | Project Target | Reporting year 2011-2012 |              | Cumulative Progress as of 30 June 2012 (%) |
|---------|------------------------------------|------------|----------------|--------------------------|--------------|--|
|         |                                    |            |                | Target                   | Progress (%) |  |
| 1       | Equipment and furniture            | No.        | 174            | 10                       | 10 (100%)    | 158 (84%)                                  |
| 2       | Vehicles                           | No.        | 192            | 0                        | 00           | 192 (100%)                                 |
| 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%)     | 1131 (72%)                                 |

During the reporting year a total of Tk. 540.20 lac was allocated for the institutional support against staff salary, staff training, procuring office equipment and machineries including computers, equipment and furniture.

All procurements were carried out following the PPR 2008 and IFAD procurement guidelines

During the reporting year the total project staff power as of June 2012 were 141 (men 132, women 9). Required trainings were arranged (detail information in training section) for the staff and all expenditures including salary & allowance were duly met in time.

Following table shows the project staff status:

Table 14: Project staff status

| Sl#                        | Office   | Staff position                 | Project total (No) | Reporting year<br>2011-2012<br>(No) | Status as of 30 June 2012 (No) |       |       |
|----------------------------|----------|--------------------------------|--------------------|-------------------------------------|--------------------------------|-------|-------|
|                            |          |                                |                    |                                     | Men                            | Women | Total |
| 1                          | PMU      | Senior Officials               | 10                 | 8                                   | 8                              | -     | 8     |
|                            |          | Assistants                     | 10                 | 5                                   | 4                              | 1     | 5     |
|                            |          | Support Staff                  | 9                  | 9                                   | 9                              | -     | 9     |
|                            |          | Others                         | 0                  | -                                   | -                              | -     | -     |
| PMU total                  |          |                                | 29                 | 22                                  | 21                             | 1     | 22    |
| 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                 | 21                                  | 20                             | 1     | 21    |
|                            |          | Credit Officer                 | 9                  | 9                                   | 9                              | -     | 9     |
|                            |          | Social Organizers              | 77                 | 44                                  | 43                             | 1     | 44    |
|                            |          | Sub Assistant Engineer         | 11                 | 9                                   | 8                              | 1     | 9     |
|                            |          | Assistants                     | 18                 | 15                                  | 13                             | 2     | 15    |
|                            |          | Support Staff                  | 18                 | 9                                   | 9                              | -     | 9     |
|                            |          | Others                         | 9                  | -                                   | -                              | -     | -     |
| Upazila total              |          |                                | 197                | 116                                 | 109                            | 7     | 116   |
| Project total              |          |                                | 229                | 141                                 | 132                            | 9     | 141   |



Apart from regular staff, project involves in community people at grassroots for building people's institution, resource mobilization and technology extension. By the reporting year a total of 128 people were 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. 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 sat in meeting 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 evolved through massive changes 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 largely been changed on demand.

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

Table 15: Summary of training arranged by the project

| Sl.# | Areas                                 | Indicator     | Project target | Reporting year<br>2011-2012 |          |     | Project total as of<br>30 June 2012 |     |
|------|---------------------------------------|---------------|----------------|-----------------------------|----------|-----|-------------------------------------|-----|
|      |                                       |               |                | Target                      | Achieved | %   | Achieved                            | %   |
| 1    | Institutional Development             | # of Training | 66             | 5                           | 2        | 40  | 57                                  | 86  |
|      |                                       | # of trainee  | 1250           | 114                         | 30       | 26  | 1133                                | 91  |
| 2    | Infrastructure Development            | # of Training | 490            | 113                         | 114      | 101 | 519                                 | 106 |
|      |                                       | # of trainee  | 9250           | 2260                        | 2803     | 124 | 11786                               | 127 |
| 3    | Fisheries Development                 | # of Training | 922            | 331                         | 124      | 37  | 731                                 | 79  |
|      |                                       | # of trainee  | 19822          | 11392                       | 3786     | 33  | 18495                               | 93  |
| 4    | Agriculture and Livestock Development | # of Training | 2950           | 114                         | 68       | 60  | 2682                                | 91  |
|      |                                       | # of trainee  | 83000          | 3195                        | 1813     | 57  | 76984                               | 93  |
| 5    | Micro Credit                          | # of Training | 2606           | 102                         | 54       | 53  | 1494                                | 57  |
|      |                                       | # of trainee  | 56862          | 2848                        | 1372     | 48  | 36624                               | 64  |
| 6    | Non formal                            | # of Training | 39000          | 2500                        | 752      | 30  | 37806                               | 97  |
|      |                                       | # of trainee  | 1170000        | 50000                       | 13319    | 27  | 914154                              | 78  |

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

| Components            | Name of the trainings                              | Category of trainees       | Batches | Number of trainees |      |       | Female to male ratio (%) |
|-----------------------|--|----------------------------|---------|--------------------|------|-------|--------------------------|
|                       |  |                            |         | F                  | M    | Total |                          |
| <b>Micro finance</b>  | Ref. CO Auditor                                    | Project Staff              | 0       | 0                  | 0    | 0     | 0                        |
|                       | Bank Orientation Course                            | BKB & Project Staff        | 5       | 1                  | 50   | 51    | 2:98                     |
|                       | Accounts & Bookkeeping                             | CDF                        | 0       | 0                  | 0    | 0     | 0                        |
|                       | Special Training on Credit Management              | CO Member                  | 49      | 862                | 459  | 1321  | 65:35                    |
|                       | Graduation Training                                | Project Staff              | 0       | 0                  | 0    | 0     | 0                        |
|                       | Training on CO Graduation                          | CO Member                  | 0       | 0                  | 0    | 0     | 0                        |
|                       | Orientation on SHE Software                        | Project Staff              | 0       | 0                  | 0    | 0     | 0                        |
|                       | Sub Total:   |                            | 54      | 863                | 509  | 1372  | 63:37                    |
| <b>Infrastructure</b> | IMC formation & practice                           | CO Member                  | 0       | 0                  | 0    | 0     | 0                        |
|                       | LCS formation & practice                           | LCS Member                 | 114     | 1956               | 847  | 2803  | 70:30                    |
|                       | SONO Filter Management                             | Project Staff              | 0       | 0                  | 0    | 0     | 0                        |
|                       | Sub Total:   |                            | 114     | 1956               | 847  | 2803  | 70:30                    |
| <b>Fisheries</b>      | Orientation and lesson sharing on good practice    | BUG Member                 | 8       | 188                | 535  | 723   | 26:74                    |
|                       | Resource conservation                              | BUG Member                 | 18      | 97                 | 366  | 463   | 21:79                    |
|                       | Fish sanctuaries                                   | BUG Member                 | 14      | 76                 | 320  | 396   | 19:81                    |
|                       | Swamp Tree Nursery                                 | CO/BUG Member              | 0       | 0                  | 0    | 0     | 0                        |
|                       | Swamp Tree Plantation                              | BUG Member                 | 19      | 79                 | 357  | 436   | 18:82                    |
|                       | Fish Processing & marketing                        | BUG Member                 | 1       | 16                 | 8    | 24    | 67:33                    |
|                       | Open Water Fisheries Management                    | Project Staff              | 1       | 0                  | 22   | 22    | 0                        |
|                       | Orientation on Beel Re-excavation method           | LGED & Project Staff       | 0       | 0                  | 0    | 0     | 0                        |
|                       | Re-excavation method                               | BUG Member                 | 43      | 356                | 884  | 1240  | 29:71                    |
|                       | Leadership Dev., Acc. & Beel Mgt.                  | BMC Leader                 | 18      | 65                 | 358  | 423   | 15:85                    |
|                       | Cage Culture                                       | Women BUG Member           | 0       | 0                  | 0    | 0     | 0                        |
|                       | Ref. BUG Audit                                     | Project Staff              | 1       | 1                  | 28   | 29    | 3:97                     |
|                       | Exposure visit                                     | Project Staff & BUG Member | 1       | 3                  | 27   | 30    | 10:90                    |
|                       | Sub Total:   |                            | 124     | 881                | 2905 | 3786  | 23:77                    |
| <b>Agriculture</b>    | Vaccinator Development Training                    | CO Member                  | 0       | 0                  | 0    | 0     | 0                        |
|                       | Refresher on Vaccinator Development Training       | CO Member                  | 1       | 7                  | 24   | 31    | 23:77                    |
|                       | Technical Training (Field)                         | CO Member                  | 39      | 807                | 308  | 1115  | 72:28                    |
|                       | Technical Training (Center)                        | CO Member                  | 28      | 412                | 255  | 667   | 62:38                    |
|                       | Sub Total:   |                            | 68      | 1226               | 587  | 1813  | 68:32                    |
| <b>Institution</b>    | Procurement Training                               | Project Staff              | 1       | 1                  | 2    | 3     | 67:33                    |
|                       | Multidimensional poverty Assessment Tools (Survey) | Project Staff              | 1       | 0                  | 27   | 27    | 0                        |
|                       | Training on Gender and Gender Based Violence       | CDF                        | 0       | 0                  | 0    | 0     | 0                        |
|                       | Training on Data entry in SHE Software             | Project Staff              | 0       | 0                  | 0    | 0     | 0                        |
|                       | Sub Total:   |                            | 2       | 1                  | 29   | 30    | 3:97                     |
|                       | Grand Total:                                       |                            | 362     | 4927               | 4877 | 9804  | 50:50                    |
| <b>Non Formal</b>     |  | <b>CO members</b>          | 752     | 8711               | 4608 | 13319 | 65:35                    |

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 have made up 75% of the total participants. Where required, project has taken assistance from concerned institutions like different line departments to make the training more effective.

#### Section: IV Gender

Gender development is crosscutting to all project activities. Staff, project partners and community at all levels gender issues have extensively been oriented to address it adequately with proper values in project implementation process.

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 2012 |        |         | Female to Male ratio (%)<br>(Status of consecutive two years) |                        |
|--|--------------------------|--|-----------------------------|--------|---------|---|------------------------|
|  |                          |  | Female                      | Male   | Total   | Status as of June 2011  | Status as of June 2012 |
| 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.) | 853.61                      | 360.19 | 1213.81 | 66:34   | 70:30                  |
| Loans received by group members  | From savings fund        | No. of members received loans                  | 14852                       | 5654   | 20506   | 72:28   | 72:28                  |
|  |                          | Value of loans given to member (in Lk.Tk.)     | 889.18                      | 379.09 | 1268.27 | 69:31   | 70:30                  |
|  | 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                     | 0                           | 0      | 0       | 60:40   | 0:0                    |
| Road maintenance by length-persons   |                          | No. of Length persons                          | 304                         | 0      | 304     | 100:00  | 100:00                 |
| Rural poor engaged/worked in labour intensive construction work                |                          | No. of person-days of employment               | 150000                      | 154630 | 304630  | 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               | 863                         | 509    | 1372    | 70:30   | 63:37                  |
|  | Fisheries management     | No. of members received training               | 881                         | 2905   | 3786    | 19:81   | 23:77                  |
|  | Technology dissemination | No. of members received training               | 1226                        | 587    | 1813    | 75:25   | 68:32                  |
|  | LCS management           | No. of LCS members received training           | 1956                        | 847    | 2803    | 63:37   | 70:30                  |

It is observed that women participation in project activities is more than that of men. Women are constantly getting more and more involved in development activities and taking lead roles in decision making process in home and greater 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 BUG livelihood impact study. For agriculture sector a detailed performance of the component has also been carried out. 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 actively 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 1089 COs and 151 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. One article on Gender and Road has been published in book titled Gender, Roads and Mobility in Asia, published by Practical Action.

## Section: VI Financial Status

### 1. Component-wise expenditure

A total of Tk.3,100.00 Lac was allocated for the year of 2011 - 2012 AWPB (see annex I & II, Page 41, 49) for the five components of the project from which Tk.3,095.79 Lac was spent excluding beneficiary's contribution Tk.7.35 lac (The detail component wise expenditure break-up is given in table 17). The overall progress is more than 99.86%. 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<br># | Components                          | Project<br>target | Reporting year<br>2011-2012 |          |      | Cumulative status as of 30<br>June 2012 |          |     |
|---------|-------------------------------------|-------------------|-----------------------------|----------|------|---|----------|-----|
|         |                                     |                   | Target                      | Achieved | %    | Target                                  | Achieved | %   |
| 1       | Infrastructure Development          | 11852.78          | 2078.92                     | 2119.06  | 102  | 9966.92                                 | 10462.64 | 105 |
| 2       | Fisheries Development               | 2672.86           | 377.04                      | 376.73   | 99.  | 1968.93                                 | 1926.66  | 98  |
| 3       | Agriculture & Livestock Development | 1084.47           | 98.12                       | 88.50    | 90   | 938.10                                  | 786.92   | 84  |
| 4       | Micro credit                        | 1356.55           | 9.31                        | 8.55     | 92   | 1344.55                                 | 1169.12  | 87  |
| 5       | Institutional Development           | 4814.19           | 540.20                      | 510.30   | 94   | 4496.12                                 | 3900.04  | 87  |
| 6       | Other (CD-VAT )                     | 40.11             | 0                           | 0        | -    | 40,11                                   | 40.11    | 100 |
| Total   |                                     | 21820.96          | 3103.59                     | 3103.14  | 99.9 | 18765.62                                | 18285.49 | 97  |

1 the figure is including the contribution of beneficiary amounting to around Tk.7.35 lac

## 2. Special account statement

The Special Account Statement covering the period from 1 July 2011 to 30 June 2012 states that an amounting to USD 3,826,037.79 against 11 withdrawal applications has been claimed and USD 3,826,196.39 against 11 withdrawal applications (10 nos. in reporting year and 1 from previous year) has been credited including previous due of USD158.60 to Special Account of Sunamganaj Community Based Resource Management Project, Project Credit No. 567 BD on 11 different dates from 1 July 2011 to 30 June 2012.

## 3. Fund withdrawal statement

Including the revised initial advance of USD 2,000,000 a total 82 withdrawal applications have been placed to IFAD until 30 June 2012. The project expenditure so far has stood at USD 22,383,694 as on 30 June 2012 and which is 83 % 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 from IFAD. All procurements have been done following the PPR 2008 and IFAD procurement guidelines, as required.

The following table shows the procurement done during the reporting period from 1 July 2011 to 30 June 2012:

Table 18: Procurement done during July 2011 - June 2012

| Item                             | Qty      | Cost incurred ( LTK) | Procurement method | Reviewed by IFAD | Date of procurement completion | Remarks                                    |
|----------------------------------|----------|----------------------|--------------------|------------------|--------------------------------|--|
| GOOD                             |          |                      |                    |                  |                                |  |
| Computer                         | Set. 5   | 5.75                 | NP-RFQ             | NA               | 26/05/12                       |  |
| Photocopier                      | nos. 4   | 6.25                 | NP-RFQ             | NA               | 02/05/12                       |  |
| Wireless                         | Set. 0   | 0.0                  | NP-RFQ             | NA               | 20/06/12                       | Value was within threshold for RFQ         |
| Generator                        | No. 1    | 1.00                 | NP-RFQ             | NA               | 20/06/12                       | Value was within threshold for RFQ         |
| Furniture                        | Set. 1   | 11.50                | NP-RFQ             | NA               | 30/06/12                       |  |
| Other equipment                  | Lump sum | 4.00                 | NP-RFQ             | NA               | 30/06/12                       | Value was within threshold for RFQ         |
| SERVICE                          |          |                      |                    |                  |                                |  |
| Management Consultant            | 12 mm    | 21.00                | Continuation       | approved         | 30/06/12                       | Procured for long time                     |
| Agriculture Technical Assistance | 4 mm     | 7.00                 | Continuation       | approved         | 30/06/12                       | Procured for long time on short-time basis |
| Gender Consultant                | 0 mm     | 0                    | Continuation       | approved         | 30/06/12                       | Procured for long time on short-time basis |
| Fisheries Consultant             | 2 mm     | 1,80                 | Continuation       | approved         | 30/06/12                       | Procured for long time on short-time basis |
| Fish catch monitoring            | no.1     | 70.00                | Continuation       | approved         | 30/06/12                       | Procured for long time                     |
| Evaluation                       | no.1     | 10.00                | Single source      | approved         | 31/12/12                       | Exclusive experts required                 |
| WORK                             |          |                      |                    |                  |                                |  |
| Village Protection               | 30 Km    | 1615.00              | NP-Open            | NA               | 30/06/12                       | Done by local                              |

| Item                       | Qnt     | Cost incurred ( LTk) | Procurement method | Reviewed by IFAD | Date of procurement completion | Remarks                 |
|----------------------------|---------|----------------------|--------------------|------------------|--------------------------------|-------------------------|
| cum Road                   |         |                      | Tender Method      |                  |                                | community               |
| MVC construction/Godown    | no. 2   | 21.00                | Continuing         | NA               | 30/06/12                       | Done under NP-OTM       |
| Water Supply & Sanitation  | nos. 22 | 8.40                 | LCS                | NA               | 30/06/12                       | Done by local community |
| Beel Development           | nos. 50 | 166.97               | LCS                | NA               | 30/06/12                       | Done by local community |
| Khal Excavation            | 18 Km   | 120.00               | LCS                | NA               | 30/06/12                       | Done by local community |
| Agriculture infrastructure | nos. 3  | 38.28                | LCS                | NA               | 30/06/12                       | Done by local community |

## 5. Audit status

The project went through an external audit during 23 October to 21 November 2011 covering a period from 1 July 2010 to 30 June 2011 and the report was produced on 27 December 2011. The audit raised objections on four issues and none of them were serious as such. Three of them have by this time been justified, and one is pending which is related to Vat & Tax. This is nothing related to any financial misconduct, but some lacking in processing of documents. The issues have been clarified and shortly it will be settled. The external audit for the period from 1 July 2011 to 30 June 2012 is due but yet to start. Usually it takes place during the month of September.

## 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 that would be:

To graduate the entire 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 rest period of the project that will make successful ending of the project on building institution of fisher community.

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 continuous support from line departments for continuous progress. A sustained linkage between the farmers and the line departments would be necessary, and how it can be built and what projects will do for that - to define practically and ensure that is indeed a challenge to the project. Besides, ending the

rest amount of activities of agriculture and livestock component with a proper strategy is quite a critical task to 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, flash flood etc. that give very limited time to undertake re-excavation work. The project however was trying to overcome that constraint introducing dredging so that even after inundation of beel re-excavation can be done. But the result is not satisfactory

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 and one buried pipe based irrigation system on pilot basis in modified form but its effectiveness and sustainability in terms of operation and maintenance after the project end might be to consider.

How CBRMP will be set with HILIP in Sunamganaj as the latter does not overlap the CBRMP activities rather build some synergy. Particularly in beel management, infrastructural activities and livelihood improvement activities how the both will work together during the rest of the period of CBRMP. This is indeed a big issue that should be addressed properly.

## **Section VIII: Conclusion**

By this time the overall project success is well recognized. Project is close to its end. The most crucial issue to the project is to end the project accomplishing all liabilities, and realize the targets set to achieve the project's development objectives. To draw a proper strategic plan towards that is a priority need for the project. The knowledge and skill that so far gathered by the project will therefore should be utilized towards that end. Project seeks supports from all concerned to meet that need for an effective accomplishment of project's activities.