

**BRAC-Char Development and Settlement Project
2000 – 2004**

MID-TERM EVALUATION REPORT

Dilruba Banu

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**Research and Evaluation Division, BRAC
BRAC Centre, 75 Mohakhali, Dhaka 1212, Bangladesh
Tel: 9881265, 8824180, Fax: 880-2-8823542, 8823614
E-mail: research@brac.net**

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ABSTRACT

Char Development and Settlement Project is designed to link the poor char people to mainstream development. Through five local NGOs the project commenced a series of interventions such as group formation and provision of credit, extension with regard to economic activities, and provision of health, legal and education services. BRAC has taken the role of monitoring and supporting institution of those local NGOs. This mid-term evaluation aimed to review the progress of the project to date, and to determine the likelihood of achieving results at outcome level. The study shows a different economic strata in the char areas, 47% of the study population is identified as very poor which is quite high compared to the national average. The project covered 83% of the total eligible households of the sample areas who can join the VO. The activities of the project are likely gender sensitized. The expected outcomes, in the very small sample visited for this evaluation, appear to be generally positive in improving the socioeconomic condition of the project participants. The increased accesses to NGO credit, which the women's participation created for their husbands, have improved status of women at household level. At community level, the opposition voiced by the male section to women's participation in income earnings, was reported to be gradually declining over time, as women's contribution to household material well-being becomes evident. The likelihood of achieving expected outcomes for institutional environment of the VOs is generally considered to be quite high. Sustainability at individual level, in which VO members carry on the benefits of the project throughout their lives, is appropriate for the current phase of BRAC-CDSP.

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1.0 INTRODUCTION

The mid-term evaluation report is organized as follows:

Section 1 briefly describes the context of the BRAC-Char Development and Settlement Project (CDSP) and the programme implementing organizations as partners.

Section 2 summarizes the objectives and methodology of the mid-term evaluation.

Section 3 is the longest section and presents, as concisely as possible, the

- **findings**, objectively verifiable information obtained by this evaluation;
- **analyses**, explanations of findings where necessary;
- **recommendations**, on how BRAC-CDSP might be improved; and
- **lessons learned** by the partners.

Section 4 is a brief conclusion on key issues based on substantial evidence of findings and analyses.

1.1 The Context

Bangladesh is located on a delta plain, crossed over by mighty rivers like the Padma, Meghna, Jamuna, and their numerous tributaries and all these merge into the Bay of Bengal in the south of Bangladesh. The rivers overflow an enormous amount of silt and part of this deposit in shallow waters off the coast. The sedimentation, at the end, result in the formation of new land, coastal char. Consequently, these are low lying and the soils have a relatively high salinity with low contents of organic materials. It causes low fertility compared to older land and there is dynamic physical environment that changes over the seasons and years. When the chars are high enough to be free from frequent flooding by seawater, these are invariably occupied by the settlers come from different parts of main land.

Powerlessness, vulnerability, isolation, physical weakness and poverty interlock the char people. Only government is marginally present in these chars with a few development initiatives. However, the government does not have a separate char development strategy. Therefore, outside assistance seems to be required to give the settlers some chances for the betterment of their livelihoods.

1.2 BRAC-CDSP Programme in Bangladesh

In 1994, Royal Netherlands Embassy and the Government of Bangladesh initiated a Char Development and Settlement Project (CDSP) in the coastal areas of southeast Bangladesh. It provided infrastructure development against flooding, distribution of *khas* (unutilized) land among the landless char people, assistance in income generating activities and facilitation on health and education. Two local Non-Government Organizations (NGOs) were contracted by the project to be involved in community development in the initial phase.

Later, in 1998, Bangladesh and The Netherlands decided to continue the cooperation in a more extended form. Therefore, the second phase of CDSP started in October 1999 that

covers 13 coastal areas in three districts of Noakhali, Feni and Chittagong. The new phase aims to give NGOs a prominent and more independent place in the overall effort and to increase the efficacy of NGO interventions by improving the support given to the NGOs. BRAC was approached to take up the role of monitoring and supporting institution of local NGOs that would actually interact with the char dwellers.

The long-term objective of CDSP phase II is to improve the economic situation and the living condition of the coastal people of southeast Bangladesh with special reference to the poor people.

CDSP II project seeks to achieve the long-term objective by realizing three more short-term objectives:

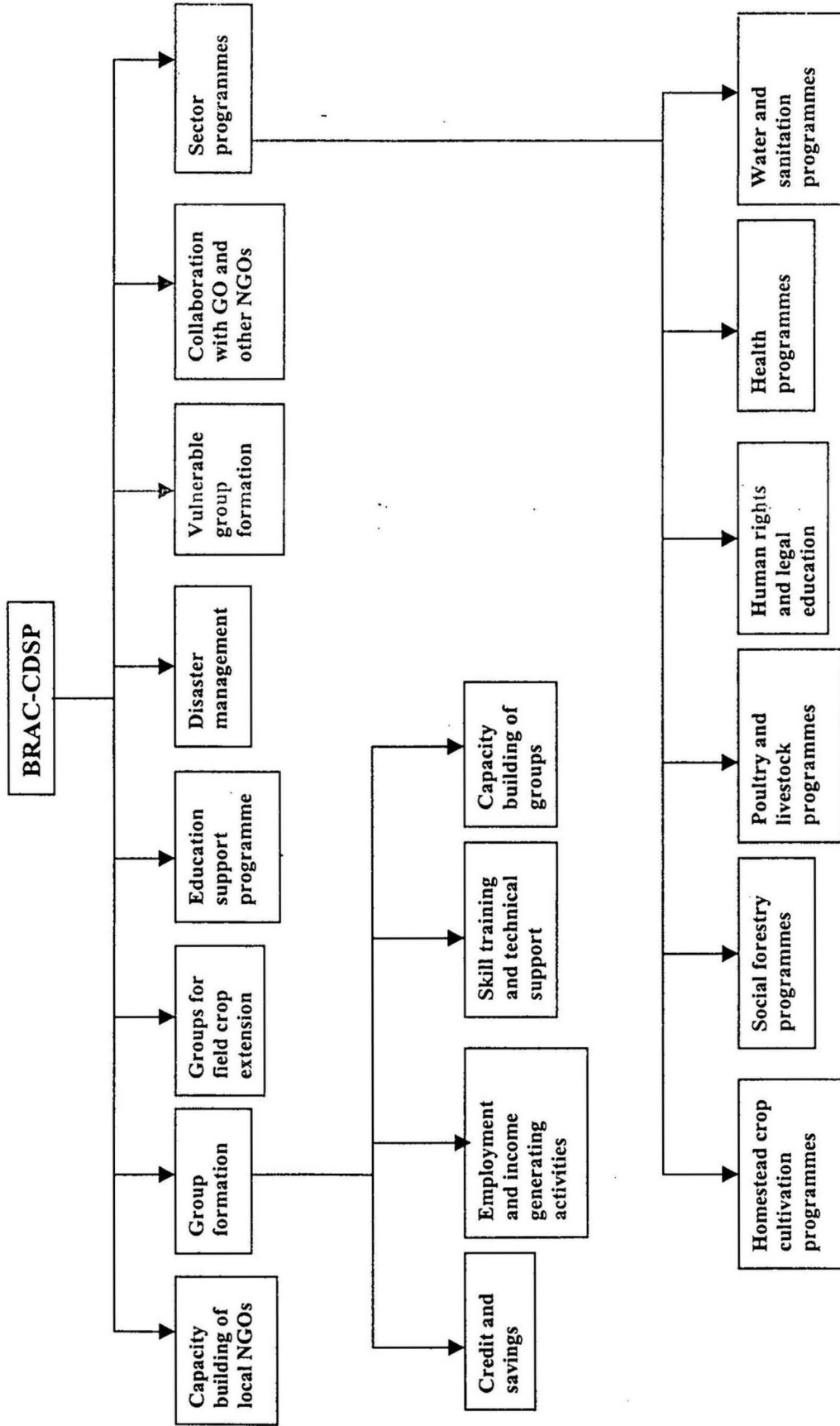
- To promote an institutional environment that sustain the proposed CDSP interventions;
- To accumulate and disseminate knowledge on the coastal areas; and
- To improve the economic and social situation of the people in the coastal chars in a direct and sustainable way.

Within the contract of five years BRAC-CDSP provides monitoring and support services to the implementing NGOs on the first and third objectives. The aims were to promote an institutional environment that can sustain char development interventions by imparting training to settlers in the chars. The programme commenced a series of interventions such as group formation and provision of credit, extension with regard to economic activities, provision of health, water and sanitation, education and legal aid services, and knowledge on disaster management. The target group of BRAC-CDSP is the poor people of coastal chars with following characteristics:

- Landless labours;
- Destitute women;
- Small tenants and/or landowners; and
- Very small landowners and fishermen.

Figure 1.1 illustrates the activities of BRAC-CDSP in the project areas.

Figure 1.1: Activities of BRAC-CDSP



1.3 Partner NGOs

BRAC screens, selects, trains and coordinates the partner NGOs who implement the BRAC-CDSP in 11 of the 13 project areas. The five partner NGOs have signed a three-year contract with BRAC-CDSP that will end in mid 2003.

Table 1.1: Partner NGOs and their project areas

Partner NGOs	Project areas
1. Unnayan Porikalpanaya Manush (UPOMA) Noakhali Sadar, Noakhali	Char Baggardona II, part of Char Moradona
2. Sagarika Samaj Unnayan Sangstha (SSUS) Char Bata, Noakhali Sadar, Noakhali	Char Majid, Char Ganchil-Torabali, Char Lakshmi, part of Char Moradona
3. Noakhali Rural Action Society (NRAS) Noakhali Sadar, Noakhali	Char Bhatirtek
4. Young Power in Social Action (YPSA) Mirsharai, Chittagong	Muhuri Char
5. Dwip Unnayan Sangstha (DUS) Hatiya, Noakhali	South Hatiya, Bandartila (East Nijhum Dwip), Char Osman (South Nijhum Dwip)

2.0 THE MID-TERM EVALUATION

2.1 Objectives of the Mid-term Evaluation

The mid-term evaluation has two specific objectives.

- To review the progress to date; and
- To determine the likelihood of achieving results at the outcome level.

BRAC's priority issues are for the mid-term evaluation to address:

- The effectiveness of overall management of BRAC-CDSP; and
- The relevance of BRAC-CDSP (i) to promote an institutional environment that can sustain BRAC-CDSP intervention, and (ii) to improve the economic and social situation of the participants in a sustainable way.

The mid-term evaluation organised issues from the inception report of BRAC-CDSP 2000-2004 on progress, design and implementation of BRAC-CDSP, achievement of results, and issues of sustainability.

2.2 Methodology

2.2.1 Sources of data

Data for the mid-term evaluation was collected from BRAC-CDSP personnel, partner organisations' executives and field coordinators, village organisations (VO)¹ and the people of project areas (Annex 1).

2.2.2 Data collection techniques

Data were collected through

- **document review** to understand design of BRAC-CDSP;
- **interview** of the partner NGO and BRAC executives to interpret the implementation of the programme;
- **focus group discussion** to collect information from the programme participants on changes brought about by BRAC-CDSP;
- **ranking exercise** using participatory approaches to understand the characteristics of different wealth groups identified by the community people through their own definition; their self-assessment on poverty situation and changes occurred due to involvement in BRAC-CDSP; and
- **observation** during site visits for overall understanding of the study samples.

2.2.3 Data collection and analysis

To understand VO members' perception on the impact of BRAC-CDSP on their lives the evaluation randomly selected one VO each from five partner NGOs (Table 2.1). To obtain the economic context where the sample members reside, the ranking exercise considered all 413 households of the community surrounding the sample VO member households. It is noteworthy that majority of the char inhabitants is poor and vulnerable consequently they are involved in NGO intervention. Therefore, the evaluation revealed that 82% (340) of the community households is involved in different VOs under BRAC-CDSP (Annex 2, Table 1).

¹ BRAC developed village organisations (VO) to mobilize the rural poor, particularly women. VO offers a forum where they can address their own needs and agenda regarding development. One VO usually has 4-5 small groups each consisting of five members with a leader selected from among themselves. Each VO also has a management committee. BRAC uses the VOs as a vehicle for reaching its various services such as credit, health and education to VO members. BRAC-CDSP uses the similar concept of VO on its programme implementation.

Table 2.1: Sample of the mid-term evaluation

Partner NGOs	Total VOs formed	Sample VOs (areas)	Members of sample VOs	Total households in sample communities
UPOMA	154	Jaba (Char Moradona)	26	97
SSUS	154	Chaitali (Char Majid)	32	55
NRAS	103	Sonali (Char Bhatirtek)	18	29
YPSA	23	Sahebdi Nagar (Muhuri Char)	27	169
DUS	120	Agomoni (South Hatiya)	24	63
Total	554	5	127	413

Data were collected in June 2002 and was recorded manually in meetings and entered into computer files at the end of data collection to facilitate analysis and drafting of reports. Conclusions and recommendations are based on the evidence available supplemented by analysis.

3.0 EVALUATION FINDINGS: ANALYSES AND RECOMENDATIONS

3.1 Profile of Sample Char Areas and Population

3.1.1 Vulnerability context

The vulnerability context frames the external environment in which people exist. All five sample areas are coastal chars accreted from the sea. The respondents mentioned that people started living here since 1960 and in few areas since the late eighties. Poor people from adjacent areas who had no land, and in many cases they lost their land somewhere else because of erosion had come to inhabit in these areas. Initially the char dwellers started to live in the places they could occupy forcefully on their own. Later government initiated a land settlement process where the char dwellers got 1.5 to 2 acres of land proportionally to their family size for 99 years lease. The respondents, however, felt that there is ambiguity in government's role in land settlement procedure, so many dwellers were not abiding by the rules and regulation. They were occupying land as much as they could manage. In most of the cases there are no official deeds on these lands. Moreover, there were many poor people residing temporarily on government's *khas* (unutilized) land, school building and embankment. People mentioned that recently CDSP has taken an initiative with government to resettle the char dwellers according to the set rule.

The main income generating activity of the male char dwellers is agricultural work. Besides, they do small trading, business, day-labouring, fishing, rickshaw/van pulling, earth digging, and so on. Due to seasonal fluctuation of income opportunities the male char dwellers frequently migrate out to the nearest district towns or to the capital city. The females are mostly housewives and do some other conventional home-based economic activities like poultry and livestock rearing, vegetable cultivation, sewing, cane work, and so on. Involvement of women in these activities is increasing due to CDSP interventions, which has been explored in the following chapters in this report.

Over the last five years the situation of the char areas was reported to have changed in the following ways. Brick built shelter centre was established for coping with disaster.

Schools, NGO offices, roads, etc. have been constructed. Tubewells and safe latrines have been installed to enhance healthy environment for the char dwellers. Due to development interventions of the government and especially of NGOs the employment opportunities have increased. Furthermore, the NGOs and the media have managed to raise char people's consciousness to some extent to invest on their own socioeconomic development.

3.1.2 Livelihood resources

The wealth ranking exercise provides a picture of different wealth groups that exist in the sample study areas. In accordance with the pattern of resources, the char dwellers identified four wealth groups in the char areas where the five sample VOs are located. People require a range of resources to secure positive livelihood outcomes. The evaluation tried to understand the strength of resources of the char people. Available livelihood resources of four identified wealth groups and the missing resources are presented in the following table.

Table 3.1: Wealth category and livelihood resources in sample char areas

Wealth category	Household # 413	Livelihood resources
Rich	5.6% (23)	<ul style="list-style-type: none"> • Possess more than 100 decimals of land. • Surplus food over the year. • Stable sources of income from service, business and shop. • Possess tin roofed house, tubewell, sanitary latrine, pond, livestock and poultry. • Sons do work in foreign countries.
Middle	17.9% (74)	<ul style="list-style-type: none"> • Possess around 100 decimals of land. • Possess shops, small business and low level job. • Do agricultural work, poultry and livestock rearing, homestead gardening, and rickshaw/van pulling. • Household size is big. • Can manage food all over the year.
Poor	29.8% (123)	<ul style="list-style-type: none"> • Own homestead with a few amount of land. • Sell manual labour. • Do rickshaw pulling and cane work. • Possess small business, poultry and livestock. • Produce vegetables in leased land. • Big household size with young children. • Frequently migrate out for employment. • Food deficit for two or three months over the year.
Very poor	46.7% (193)	<ul style="list-style-type: none"> • Do not own homestead and live on government's land and embankment. • Few are female-headed households with young children. • Sell manual labour. • Produce vegetables in leased land. • Do seasonally available work and fishing. • Frequent borrow from others. • Food crisis over the year.

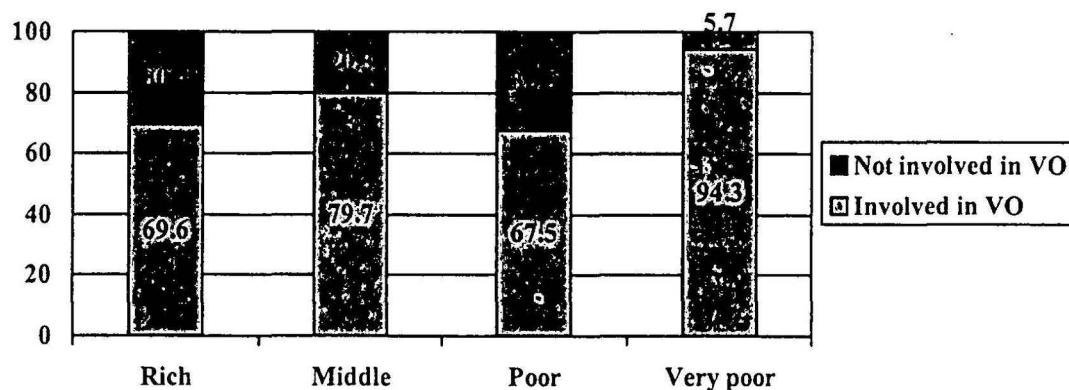
Table 3.1 shows that around one-fourth of the total population of the study areas belong to rich and middle class who have enough land and regular income. They have better

housing and can afford a secure life over the year. Thirty percent of the study households are identified as poor who possess homestead and rarely own some agricultural land. They do sharecropping in other's land. Many people of this group are self-employed but they hardly manage subsistence for the whole year. They sell manual labour as well and seasonally migrate out for employment. The very poor group makes up 47% of the study population that is quite high compared to national average where about 25% to 30% is extreme poor. It substantiates that mostly poor people come to inhabit in the coastal chars and makes a different profile of the poverty situation. Majority of them does not have homestead of their own, so they dwell in government's *khas* (unutilized) land and on the embankment. They sell manual labours to large farms or to businesses of the rich people. Fishermen belong to this group. The female-headed households mostly belong to this very poor category. The table shows that the economic solvency has gradually descended from the higher to the lower wealth groups. The villagers mentioned that rich households have comparatively better access to various income sources, which make their livelihoods sustainable.

3.1.3 Targeting effectiveness

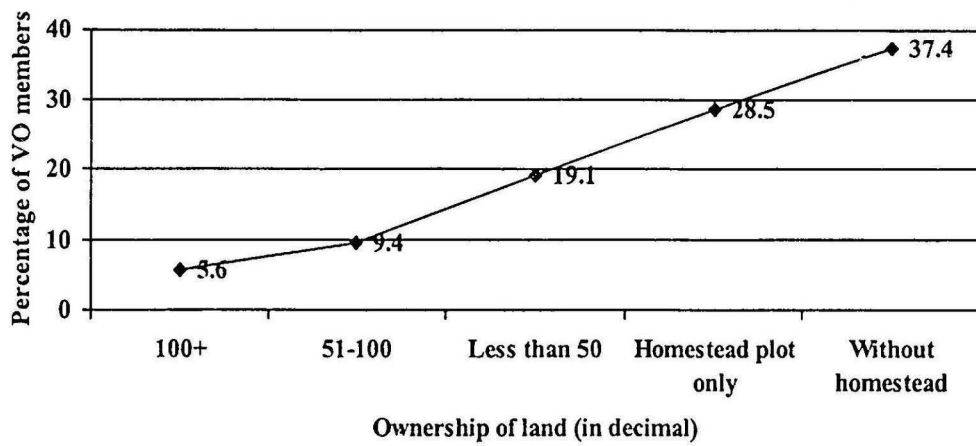
Table 3.1 implies that the study areas are vulnerable with respect to economic condition as around 77% of the study people belong to poor and very poor group. They satisfy the condition of involving in VOs under BRAC-CDSP. Figure 3.1 shows the targeting effectiveness of BRAC-CDSP for their VOs. It includes all VO member households in the sample VO areas.

Figure 3.1: Percentage of households by wealth category and involvement in VO



Data show well coverage of the VO eligible households for the project. Even though there are some non-eligible households have been included, BRAC-CDSP managed to cover 94% (182) of self-identified extreme or very poor households in the VOs (Annex 2, Table 1). Figure 3.2 substantiates the findings as 85% (289) of the VO member households has come from less than 50 decimal and lower groups. This is 83% of the total households (348) who literally satisfy the criteria to be VO eligible household (Annex 2, Table 2).

Figure 3.2: Percentage of VO members by ownership of land



3.2 Appropriateness of BRAC-CDSP Design for Sustainable Results

The five partner NGOs of BRAC-CDSP found the development rationale of this project to be very “appropriately focused”² to improve the condition of poor people who are the most disadvantaged in that coastal area. At the same time it tries to improve the skills and capacity of the VO members and to engage them in different income generating activities to increase their income, reduce their miseries and improve the quality of their lives.

The expected results of BRAC-CDSP, stated as outputs, impacts and their performance indicators, are mostly “appropriate”. Although two years period is not enough to assess the impact, a positive change is visualised in the participants’ lives and specially in their economic activities under the sector programmes. However, the half-yearly progress report on BRAC-CDSP describes activities or completed activities rather than expected consequences of those completed activities. Some do not adequately outline the extent to which the poor people are incurring changes in their lives after being involved in BRAC-CDSP.

BRAC-CDSP promotes an institutional environment that can sustain char development interventions and that can sustain the intended results of the current programme by strengthening the five local NGOs and by imparting training to settlers in the chars. The executives of the partner NGOs ranked the design of BRAC-CDSP for promoting institutional environment for the poor people through formation of group as “good”.

It is not possible to provide support to members “door to door” so they have taken group approach. The staff of BRAC-CDSP believes that in this way they are able to develop unity among the VO members. They are trying to make the members understand that it is

² BRAC and the partner NGOs were asked to rate on appropriateness of the design, rationale, partnership and resource utilization of BRAC-CDSP. The rating were 1 for good/appropriate/adequate, 2 for satisfactory, and 3 for not good/inappropriate/inadequate.

the members who own the VOs and if they work as a group they will be able to build their capacity and improve their socioeconomic condition.

To improve the economic and social situation of the char dwellers BRAC-CDSP extended a series of development interventions. Still, the partner NGOs feel that the volume of input is not enough to bring a radical change on the lives of poor people. The NGOs have been involved in BRAC-CDSP for three year. In the middle of this project it is revealed that the VO members got opportunities to earn for their families. However, the partner organisations have made a recommendation to extend the project time for improving the socioeconomic condition of the members in a sustainable way. Therefore, the validity of designing BRAC-CDSP to improve the socioeconomic condition of its participants is ranked “satisfactory”.

Nevertheless, BRAC implement its CDSP programme through the local partner NGOs that is more effective. The staff of these NGOs are mostly locally recruited so they can easily communicate to the villagers. On the other hand by working with a large NGO like BRAC the capacity of the local small NGOs has been building up gradually. The knowledge received from BRAC-CDSP is now being followed to their other development interventions as the partner NGOs mentioned.

Recommendation 1: Project period needs to be extended for organisational development and capacity building of the partner NGOs to implement CDSP in a sustainable manner.

3.2.1 Gender sensitivity in BRAC-CDSP

Gender issues are integrated in all policies and guidelines of BRAC-CDSP as designed. The gender sensitivity in BRAC-CDSP activities are ranked “good” by the partner NGOs. The partner NGOs work for both men and women and majority of the VOs is formed for women. The women of the char area are more vulnerable compared to men. Again it is easier for an NGO to work with women because most of the times women are available in the homestead. The male frequently goes outside of the char area for income earnings. For that reason the number of VO for female is more than that for male.

Through the human rights and legal education programme the VO members receive awareness on gender issues. One partner NGO reported that they even try to improve gender relations of the members within their households. There is no mixed group meeting within the male and female groups. In farmers’ forum and local community leader (LCL) workshop (activities have been described later in detail) both male and female member can participate. It was reported that in mixed group meeting the attendance and participation of female members were very low. Women in char areas are conservative to come out in front of male stranger but they speak in front of the community people since they know each other.

For gender sensitisation the partner NGOs try to set up the venue of LCL workshop in a place convenient for women. The female members do not like to sit in a market place for a meeting because the community as a whole criticises for that. One partner mentioned

that the members fix the time and the place for meeting in a participatory way, whereas another partner reported that the timing of LCL workshop mostly depend on the availability of the chairman and members of the UP. Notwithstanding women are becoming conscious about their rights being involved in BRAC-CDSP, despite they speak less compared to male members in such mixed group workshops.

Recommendation 2: The overall outreach of the project is low. A critical mass of outreach is needed to bring about an environment where women can more comfortably engage in outside.

3.2.2 Strength and weakness of BRAC-CDSP to fulfil its rationale

The partner NGOs pointed out the strength and weakness of BRAC-CDSP related to its operations and overall project design.

Strength: The appropriateness of BRAC support to fulfil the objective of BRAC-CDSP is opined as “satisfactory”. The strength of BRAC-CDSP is the members receive technical support from both the partner NGOs and BRAC. Sector activity-wise training to the members is another strong point of BRAC-CDSP, which was not in CDSP-I phase as two old partners mentioned. The third strong point is that the members can receive modern technology from the project such as hybrid poultry birds and hybrid seeds. Finally, BRAC-CDSP could ensure proper coordination among CDSP, BRAC, the partner NGOs and the programme beneficiaries.

Weakness: The first weak point of BRAC-CDSP is defined as small package of inputs like training and working capital those are supplied to the VO members. They mentioned that the volume is too small to undertake a new enterprise. Secondly, there is only one sector specialist in individual programme from BRAC for five partner NGOs, which is not sufficient. While the BRAC-CDSP started the programme, all partners needed sector specialist at a time. The group facilitators of the partner NGOs receive training from BRAC and then train the VO members. The chief executive of NRAS feels that the presence of sector specialists in the training of group members would be more useful and effective. Thirdly, BRAC appointed a male sector specialist for the HRLE programme of BRAC-CDSP. This sector deals on social discrimination and gender issues and majority of the VO members is female so they feel comfort to talk to a woman rather than a man. Fourthly, there are fewer programmes on raising awareness on human rights for the community people so many of them still do not like women to walk and work out. Finally, there is no group facilitator for the micro-credit programme, so the group facilitators of the sector programmes collect loan instalments from the VOs.

3.2.3 Appropriateness of partnerships for results

CDSP partnership with BRAC is “very appropriate” having authority for policy and strategic decision-making for accountability to the donor, Royal Netherlands Embassy. BRAC partnership with partner NGOs is widely seen as “appropriate”. NGO partnership with their beneficiaries seems “mostly appropriate”.

3.3 Appropriateness of Resource Utilization

3.3.1 Human resources

This sub-section intends to assess the appropriateness of organisational staffing in BRAC and partner NGOs to implement BRAC-CDSP. Table 3.2 shows the staff position and VO-staff ratio of the partner NGOs.

Table 3.2: Staff position and VO-staff ratio in BRAC-CDSP

NGOs	Field coordinator	Group facilitators	Total	Members organised	VO-staff ratio
UPOMA	1	11	12	3408	284
SSUS	1	15	16	3890	243
NRAS	1	9	10	2445	245
YPSA	1	7	8	573	72
DUS	1	8	9	2515	279

Note: YPSA could not cover all targeted households due to land settlement problem.

As reported the human resources in the partner NGOs for implementing BRAC-CDSP is “inadequate”. The partner NGOs are working with the staff as they applied in their project plans of BRAC-CDSP at the initial stage. At the middle of the project it was required to employ mid-level staff like accountant and supervisor to run the programme successfully. Some NGOs like SSUS work in three isolated areas; therefore, one field coordinator cannot supervise effectively the implementation of the programmes. The partners cannot ensure proper and effective monitoring due to lack of adequate human resources. So it is necessary to appoint one supervisor to oversee all sector programmes and one accountant for this project. The partners reported that now they are filling up the gaps with the staff of their own programmes as they are committed to both BRAC and CDSP to accomplish the programme successfully.

BRAC-CDSP staffs of the partners received training on different programmes, which were useful for developing their skill. The weakness identified for the human resources is the short duration for training of skill development. There is only 14 days schedule for training on four sector programmes that is not enough for a group facilitator receiving enough knowledge on technical issues. Field coordinators mentioned that BRAC has sector specialist for every individual sector programme but in a partner NGO group facilitators are responsible for overseeing all sector programmes, which they feel is a weakness of the programme. They suggested employing one specialist for one or two sector programmes to achieve better outcomes. The group facilitators are now monitoring 10 VOs (300 households) every week, which make their work overloaded. The executive director of SSUS suggested that overseeing five VOs (150 households) in a week is ideal for a group facilitator where he or she can ensure the quality. He perceives that VO members’ opinion need to be considered in planing and implementing BRAC-CDSP. It should be useful if they could raise members’ perception in a participatory way. Majority of the staff lack knowledge on application of participatory rural appraisal (PRA), which is effective to work with illiterate poor at grass-root level. He feels the need to arrange

training for his staff on PRA methods. He even showed interest on having a resource person in SSUS in this regard.

Recommendation 3: BRAC-CDSP needs to appoint accountants for its partners to provide significant improvement for budget control and financial accountability. PRA training to the group facilitators might enhance their insights and capabilities to carry on the programme in a more member-responsive manner.

3.3.2 Physical resources

The physical resources of BRAC-CDSP appear “adequate”. Yet few working areas of BRAC-CDSP are too far to conduct regular activities. Sometimes they cannot find any suitable place for their site office. The roads are in very poor condition. The group facilitators are provided bicycles. The female NGO workers are not accustomed to riding bicycle in the coastal area. However, in few cases they are paid Tk. 300 only per month that is very low to go to the working areas everyday. BRAC-CDSP needs to enhance the support of World Food Programme to implement the Vulnerable Group Development Programme that is recommended in the proposal of BRAC-CDSP.

3.3.3 Financial resources

The opinion of partner NGOs on the adequacy of financial resources varies widely. Some are “satisfied”, others feel that financing is “inadequate”. The weakness identified for the financial resources was lack of budget for training of members on different sector activities. So the partners who work in different isolated areas face problem to get the members together for training and its refreshers. The initial capital provided to the members involved in sector activity helped start a new enterprise only. Members cannot earn from that in a sustainable manner if the enterprise is not expanded proportionately that requires more investment. BRAC and the partners feel that less financial support ultimately affect the programme negatively.

For the micro-credit component of BRAC-CDSP the partners have to depend on external funding agencies. However, the partners received fund from either NGO Cooperation Unit (NCU) of BRAC or from Pally Karmo Sahayak Foundation (PKSF) for their micro-credit programmes. The partner NGOs cannot receive financial support on micro-credit programme from more than one donor at a time. There is a bilateral agreement between the partners and BRAC not to use money from other funds in the components of BRAC-CDSP.

3.3.4 Planning and management

BRAC has appropriate organisational structures for management of CDSP. As mentioned by the partners BRAC provided overall policy direction to partner NGOs and helped execute the policy at field level. Management is demonstrating openness of communications and interest in more efficient geographic distribution of partner NGOs. BRAC looked for local partners to implement CDSP at the local level. Five NGOs were

selected on the basis of their development activities. There is a scope for the partners to give feed back on the management in bimonthly coordination meeting of BRAC-CDSP where their executive directors and field coordinators remain present.

3.3.5 Reporting and monitoring

Accounting procedures need to be adequate for budgetary control and financial accountability. The accounting procedures were “adequate” as mentioned by the partners.

Analysis of the inception and progress reports would help identify the impact of BRAC-CDSP on its participants. It is also needed to identify the constraints and opportunities for the achievement of results. The reporting requirements of BRAC-CDSP are adequate and demonstrated in the inception and progress reports. The partners have monthly sector-wise reporting system through which the target and cumulative achievement could be known regularly. NRAS fixes their target on weekly basis. They feel that it helps achieve the target on time. The coordination meetings are held every two months where all the partners submit their progress reports to BRAC. The partner NGOs do monitoring of their own performance. They received training from BRAC on programme monitoring. DUS argued to change the reporting format to some extent. For example they mentioned that there was no scope to note the amount of savings withdrawal.

The partners mentioned that except internal monitoring there is no other evaluation system of BRAC-CDSP. SSUS opined that a baseline survey could be useful at initial stage of the project, without that it is now difficult to assess the impact of the programme. Furthermore, there was no budget for the mid-term evaluation of the project. BRAC did it for their own interest. YPSA has done an internal evaluation on its BRAC-CDSP programme to assess whether they are fulfilling the member’s requirement or not.

Recommendation 4: The adequacy of monitoring and evaluation of BRAC-CDSP need to be increased and improved, especially in performance assessment of partner NGOs, staff and programme beneficiaries.

3.4 Achievement of Results

3.4.1 Capacity building of partner NGOs

To develop necessary skill to implement CDSP, the staff of local NGOs received training from BRAC on management information system (MIS), strategic planning, micro-credit management, communication development, human rights and legal education and gender, and VO formation and savings management. The partners mentioned that the training has enhanced the capacity of staff to implement the programme effectively. YPSA expressed its need to receive training on planning, evaluation and monitoring to improve their self-assessment capacity.

The entire programme is based on skill training so it is necessary to give this training to all staff of partner NGOs working in BRAC-CDSP. Due to poor infrastructure and poor

salary package, there always remains a chance for skilled person to quit the job. Some partners have already faced this problem. It may help to train sufficient number of staff so that the problem of drop out would not adversely affect the implementation of the programme.

3.4.2 Group formation for credit and development activities

All the five sample VOs were formed during 2000 and the number of members organized in these VOs ranged from 18 to 32. Table 3.3 shows the number of VOs and the members of the five partner NGOs under BRAC-CDSP.

Table 3.3: VO and membership status of the partner NGOs

Issues	UPOMA	SSUS	NRAS	YPSA	DUS
VOs formed	154	156	103	23	120
Members organised	3408	3890	2445	573	2515

Note: YPSA could not cover all targeted households due to land settlement problem. On the other hand other NGOs could include more members because of continuous increase of population in the char areas.

The VO meetings are conducted with all the members every week. In addition to collection of savings and loan instalments, there is an awareness building process on different social issues in these meetings. The issues include agricultural activities, vegetable cultivation, forestation, poultry and livestock rearing, fish cultivation, health and sanitation, nutrition, human rights and legal issues, and disaster management. Normally the group facilitators of respective NGO choose a issue for a meeting. The VO members can raise any problem related to VO activities that needs to be discussed in this meeting. Their active participation in the meeting helps dissolve such problems. The members mentioned that the level of their knowledge on these issues has been increased due to their attendance in the group meeting. They have gathered new knowledge on how to increase income. VO members felt that it would be better if their husbands were also present in these meetings, but that may not be possible because at that time they go out for work. The members reported that their husbands remain present in the meeting while they receive loans, which indicates the possibility of controlling women's loan by their male partners.

Savings and credit

Savings create a financial base for the VO members. Each member deposit savings of Tk. 10 per week. Earlier the poor char people did not have access to any formal savings system with interest. The members now willingly deposit savings as much as possible in the respective NGOs as they reported. The VO members feel that there might be an impact of the savings in their lives in future, because due to poor economic condition they can hardly save cash in the household. They save *mushti chaal* (a handful of rice) everyday, which they consume during food crisis. A few members irregularly save coin in earthen bank (pot), which is often cracked to meet up family necessities those require small amount of money. However, most of the members hope to invest their savings on children's education and marriage in future. The members are not satisfied to the

withdrawal system of the savings in NGOs. They wish to withdraw their saving whenever it is necessary, but that would not be possible because of the set rule of the NGOs, the field coordinators reported.

The micro-credit programme provides a banking service to the VO members catering their special needs on carrying out income generating activities. Credit is given without any collateral. It is noteworthy that CDSP do not provide financial support to the micro-credit programme of the partner NGOs. BRAC provides the technical support and the programme is funded by other donors of the partners. Findings show that majority of the sample members received loans ranged Tk. 1,000-7,000 from respective partner NGOs. The NGOs reported that the members demand larger credit but it often does not match to their membership length and the required amount of savings balance on their individual accounts with the NGO. Table 3.4 shows total loan, no of borrowers, and savings status of the partner NGOs.

Table 3.4: Loan and savings status of the partner NGOs

Issues	UPOMA	SSUS	NRAS	YPSA	DUS
Loan disbursed (Tk.)	18,90,000	1,06,22,560	42,74,000	1,77,000	57,34,000
No of borrowers	575	1813	1844	59	951
Savings (Tk.)	14,25,065	20,33,610	11,59,771	2,67,717	15,01,948

Loan is primarily used in household economic activities, which might not be owned by the VO members. Many members reported that their husbands or any adult male member of the household used the loan on their own business, because they were the breadwinners of the family. They informed that women in this area were not involved in a large-scale income generating activities, which needs large cash investment. Consequently, the ownership and control over loan turn into the male members. Men even pay the weekly instalment of the loan with a few exceptions. Members of female-headed households use loans in their own activities; accordingly they pay the instalments. It was reported that being involved with VO under the BRAC-CDSP, a considerable number of members generated self-employment and used the loan on their own.

As stated, micro-credit impacts on member households both economically and socially. Members who received loans recently mentioned that though loan could not change their household economy yet, it seemed to make a significant difference in planning for future as it increased the cash capital for their family business. VO members who were engaged in sector activities of vegetable cultivation, poultry and livestock rearing, and fish cultivation from BRAC-CDSP were using loan money for these activities as well. It has increased their household income and their well-being has improved significantly. Access to loans has increased the status of the member women in her family and in the community. Members mentioned that micro-credit programme increased their credit-worthiness to the rich people and the traditional moneylender. The rich people even borrowed money from VO members when necessary.

Employment and income generating activities

The sample members referred to a range of economic activities they were involved in. These include livestock and poultry rearing, tailoring, bamboo and cane work, knitting of fishing nets, fish fry collection, small trading, drying fish, vegetable plantation, horticulture nursery work, and so forth. Availability of most of these activities fluctuates in different seasons. Majority of the women is involved in more than one economic activity. As reported, women in the coastal areas are too conservative to work outside of their homestead for income earning. All sample members mentioned that they did not go too far of their homestead for economic activities, because it affected other responsibilities to the family, which they were bound to do. The members take help from their husbands and children to sell their own product at market. They even sell these sitting at home. Sometimes the wholesaler comes to pick the product from members' households.

The income earned by women is mainly consumed in the household. Apart from this they use their income for buying toiletries and small assets like poultry birds. They also spend income on children's education and on repayment of loan instalment to NGOs. The member women share ideas with their husbands on how their income will be used, but basically husbands make the decision. Members' involvement in income generating activities has made impact on their family as well as on their community. Now they can afford three meals in a day for the families, which was not possible before joining the VO. Few of them have renovated their houses. Their children are going to the NGO schools. The member women could manage to buy personal items like small jewellers. They are shouldering the family expenses. As such their husbands and other family members give them importance in the family affairs. They can participate in familial decision making process. They have received training on health and human rights issues for which they get importance in the community. The members feel that their husbands realise these changes brought about by their wives' involvement in income generating activities. So, they support them as needed to carry out these activities.

Skill training and technical support

The VO members who are involved in sector programmes initiated by BRAC-CDSP received skill training. After receiving training the members disseminate their new knowledge to other members. Thus, all members of a VO learn more or less on a specific activity. Sector training includes poultry and livestock rearing, cow fattening, vegetable cultivation, homestead plantation, and horticultural nursery work. The members mentioned that they are getting more benefits due to receiving technical knowledge on their economic activities. Income from these activities has been increasing gradually. The members sell their produce to the villagers. So, they are now getting importance in the community. It has increased their social status as well.

The partner NGOs receive technical support from the sector specialists in BRAC. The specialists train the group facilitators of the NGOs on different sector programmes and arrange timely refresher courses for them. The group facilitators are now skilled to run

the programme successfully as they mentioned. While the group facilitators impart skill training to the VO members, the sector specialists remain present in the training class and in few cases impart training to the VO members directly. The sector specialists visit the field to supervise the programmes when needed. The VO members are practising their newly acquired technical knowledge at field level, and these are different to what they did before receiving training.

Capacity building of groups

The records of the sample VOs revealed that the members regularly attended VO meetings, repaid loan instalments and deposited weekly savings. The VO activities run through the small groups consisting of five members each. It helps increase the strength and cohesion of the VO. The members perceive the VO as a platform to learn and discuss about issues related to their practical life.

All five leaders of the sample VOs received training on group formation and savings where they have learnt how to conduct the VO activities. The field coordinator of SSUS mentioned that the leaders who have not received training yet can not direct the VOs effectively. They are less cooperative with the NGO staff on implementing the programme.

The way to build up an institution through BRAC-CDSP is ranked “satisfactory” by the field coordinator of YPSA. He argues that leadership skill and capacity building of the members to give an institutional structure to the VO yet to be reached. There is no training on leadership development for the VO management committee. In the training of VO formation and savings management, few aspects of leadership like how to manage a group, what are the duties of the VO president, etc. are focussed. The quality of a leader and its development needs to be discussed in separate sessions. They demand training on record keeping system. The VO members are illiterate and the implementing NGOs are now keeping the records on their credit and savings. If the members cannot develop their skill on record keeping the VOs would not sustain in future when the NGOs will withdraw their support.

Recommendation 5: The VO leaders are not always the right persons for record keeping. The implementing NGOs should select a few members from each VO and train them to keep accounts of their VOs.

3.4.3 Groups for field crop extension

Under the field crop extension programme the partner NGOs organise bimonthly farmers’ forum for the VO members and their husbands who are involved in crop cultivation. Through this forum the members get knowledge on modern technology of crop cultivation and the application of high yield variety seeds and pesticides. The members mentioned that after receiving new knowledge they are now producing vegetables in a different way with low labour and low cost. Likewise, they are getting more profit due to higher vegetable yield. In SSUS, it is reported that the female

members were hesitant to speak out in front of male farmers in this forum. They arranged separate meeting for the female farmers. The partner NGOs wanted to have resource persons from concerned government and non-government offices in farmers' forum. The farmers may receive appropriate knowledge from them in this regard.

Recommendation 6: One person should be responsible for farmers' forum who will work on field crop extension programme only. S/he should not be in charge for other programme of BRAC-CDSP, as s/he needs to communicate at different level of government and NGOs for improving the programme.

3.4.4 Education support programme

To eradicate illiteracy and to develop their technical, conceptual and human skills, all partner NGOs operate non-formal primary schools in their working areas supported by BRAC Education Support Programme. As a result of the programme's special emphasis on the enrolment of girls, about 70% of the children in these schools are female.

Formerly, there was no non-formal school in the working areas of the partner NGOs. The children used to go to the government primary schools even though these are not always situated in their own villages. So the attendance in the school was low. In government primary schools the students need to buy books and other reading and writing materials which the poorer households cannot afford. Due to economic insolvency their parents frequently sent them for income earnings. The children collect cow dung from the field and glean paddy from the crop field after harvesting. Non-formal schools offer almost free education and the students need to buy only copy books for writing in following new classes that is agreed by their parents. The parents are very much concerned about their children's education. They attend parent's meeting regularly and try to send their children to the schools everyday. The attendance rate in the school is high. Mostly the parents are associated with the VOs of BRAC-CDSP where they could earn regularly after being involved in sector activities. So withdrawing children from of the schools for income earning during the crisis period is not a common practice in these schools.

The VO members mentioned that the non-formal NGO schools brought a positive change on their children's' lives even though the number of schools for children was not enough. Children are now able to read and write. They are now able to write letter on behalf of their parents to their relatives living far away. They even teach their parents how to sign. The members reported that they have received awareness on different life skills from their children, which is the part of their lessons in school. Their knowledge on health and hygiene has given them a chance to lead a safe and healthy life through its practices.

Recommendation 7: The people of char areas are very poor. They used to employ their children in income earnings rather than sending them to school. Provision for the students to receive financial support or any subsidised food during the seasonal crisis of food would resist seasonal dropout from the schools.

3.4.5 Disaster management

BRAC-CDSP attempts to raise awareness among the project participants as well as people in the community against natural disaster. Both the VO members and the NGO partners have identified drought, excess rainfall, floods and water logging as the main disasters for them in this coastal area. In the group meetings the partner NGOs aware the members on disaster management i.e. preparedness, meaning of different signals, safe shelter, protecting assets, sustaining during disaster, and so on. The members disseminate their knowledge to the community people. The members felt that the programme has increased their level of awareness on preparedness and coping management during disaster because they have received new knowledge. Some of the precaution they knew before but did not follow properly.

3.4.6 Other services

Vulnerable group development programme

As mostly the poor people live in the coastal char areas, BRAC-CDSP intended to initiate the vulnerable group development (VGD) programme for them. In this programme BRAC plays the role of the implementing agency, whereas the World Food Programme and Bangladesh Government provide fund and assistance respectively. The programme has not started as yet. The partners only made a list of the poor people in their respective working areas who are eligible for the VGD card, and submitted the list to BRAC-CDSP.

Collaboration with government and other NGOs

The partners take help from the government offices like agricultural extension programme in case of imparting training to the members. Such collaboration helps implement their programme successfully. The partner NGOs take the advantages of BRAC's other programmes. They collect good quality seeds for crop cultivation and seedlings for homestead plantation. From BRAC the health workers collect salt and medicine and sell those in the community. The partner NGOs need support from BRAC to extend the project of BRAC-CDSP.

3.4.7 Sector programmes

Homestead crop cultivation programme

Homestead crop cultivation programme has been initiated in BRAC-CDSP to provide nutritious food to the dwellers and generate employment and goods for trading and income earning. Char women have an active role in this programme with the assistance of men and the children. Based on the land-size there are two types of female farmers under the BRAC-CDSP programme. The VO members mentioned that the partner NGOs gave three-day training to model farmers and day-long training to general farmers on vegetable cultivation. They collect seeds from the respective partner NGOs and BRAC provides support to the growers. The sector specialists of BRAC monitor the cultivation

of the farmers regularly. Table 3.5 shows the total number of model and general farmers for five sample NGOs.

Table 3.5: Members involved in homestead crop cultivation programme

Number	UPOMA	SSUS	NRAS	YPSA	DUS
Model farmers	200	255	175	64	95
General farmers	902	1042	750	75	375

Majority of the farmers reported that before being involved in this programme they used to produce vegetable in their homestead, but they did not know the procedure of producing good quality vegetable. They could not make profit due to lack of knowledge on appropriate technology in this regard. They were not even aware on seed quality and proper application of fertiliser and pesticides. Therefore, they could manage to grow vegetable for their own consumption only. Now they are producing vegetable on a large-scale and earn profit by selling these in local and distant market. The VO members reported that large-scale vegetable production has changed the food habits of the char dwellers. Now they are including vegetable in their daily food item as they can afford it in a low price from the local market. Formerly it was costly as these were brought from the district town.

Homestead crop cultivation programme has changed on the pattern of economic activities of the female VO members. Rather than being involved in conventional activities for females like home gardening, poultry and livestock rearing, and post harvesting work, the members are now actively involved in field crop production like seed collection and preservation, seedbed preparation, uprooting seedlings and transplanting. Therefore, agriculture extension services helped them improve their skill on farm management and disease control and producing more agricultural products. Consequently, it meets their nutritional requirements and helps them earn more from agricultural enterprises. Members involved in homestead crop cultivation programme mentioned that intensive involvement of some VO members in this work has made rapid changes in their economic condition that inspired them all to earn more from this work.

Social forestry programme

Social forestry programme is a new area of intervention for the char dwellers. Under the social forestry programme BRAC-CDSP is carrying out extensive plantation on homesteads and farmlands of the VO members. There are both horticulture nursery workers and homestead plantation workers in this programme. Table 3.6 shows the number of members in the partner NGOs involved in social forestry programme. The nursery workers received six-day training from the respective NGOs on land preparation, cultivation, preparation of composed fertiliser, and application of fertiliser and pesticides. The sector specialists of BRAC-CDSP assisted in this regard. There is a two-day training schedule for the homestead plantation workers. After completion of the training the nursery workers received seeds of fruit and timber trees and plastic bags from the respective partner NGOs as their initial working capital. The homestead plantation workers received saplings of fruit and timber trees as well.

Table 3.6: Members involved in social forestry programme

Number	UPOMA	SSUS	NRAS	YPSA	DUS
Horticulture nursery workers	16	20	12	5	12
Homestead plantation workers	475	692	502	75	221

The VO members involved in this activity mentioned that they worked in this project with the assistance of their family members. However, social forestry programme has improved the technical skill of their family members. Members of DUS mentioned that instead of them their husbands and brothers have training on social forestry. The nursery workers who sell saplings from their plots earn money on a regular basis that have reflected on schooling of their children and food intake as they mentioned. On the other hand, the homestead plantation workers mentioned that they had to wait for earning till the plants matured. However, it is a positive indication that most of the VO members have planted fruit and timber trees in their homestead as a future investment. The nursery workers require loan on this activity, because they feel that it may be a profitable household business for them if they can do it in a large-scale. However, the expansion of nursery plot may negatively impact on member household due to limited local demand, as mentioned by the project liaison officer of BRAC-CDSP. The VO members emphasised on the environmental impact of this programme in coastal areas. They even mentioned that plantation of tree would protect the environmental degradation of the coastal chars and would ultimately impact positively on their social and economic lives.

Poultry and livestock programme

Poultry and livestock rearing are customarily assigned to the women in Bangladesh. The traditional way of rearing poultry and livestock does not require much space and time. Women can do it simultaneously with their other household chores. The poultry and livestock programme of BRAC-CDSP demonstrates how an integrated package of sector specific training, input and marketing services can enable large number of VO members to be involved in productive economic activities. Table 3.7 shows the number of VO members in poultry and livestock programme in five partner NGOs.

Table 3.7: Members involved in poultry and livestock programme

Number	UPOMA	SSUS	NRAS	YPSA	DUS
Poultry workers	25	25	25	15	25
Key rearers	1000	1013	725	149	398
Cow rearers	50	148	50	48	25
Goat rearers	100	19	100	21	25

The VO members mentioned that their involvement in this programme has made a difference on their practices of rearing poultry and livestock. Previously they did not have enough knowledge on health, cleanliness and diseases of their birds and animals. In case of illness the members only tried to give treatment and most of the cases poultry and livestock died. After being involved in this programme the members received training on various aspects of poultry and livestock rearing including vaccination and feeding to

reduce the mortality risks and increase the productivity. As initial working capital the poultry rearers received birds from their respective NGOs at cost and sometimes free. The sector specialists of BRAC-CDSP provide technical support and regular monitoring in different poultry and livestock rearing activities. The members mentioned that they got immediate outcomes from these activities. Practice of their new knowledge reveals a positive change in the health of their poultry and livestock. It has increased their skills. They have managed to increase their average income since inception of this programme. According to the VO members, the produce from these activities is now being consumed in their households leading to a nutritional impact on their family health. Most of them said that now they had small amount of ready cash in hand, which they spent for their children's education. This achievement shows not only a significant increase in income level but also a positive change in their livelihood. Members look out for expansion of these activities with financial assistance of the credit programme of respective partner NGO.

Human rights and legal education

The social disciplinary structure of char areas is different from the main land. Due to social and economic backwardness the char people have to struggle against nature and social exploitation. BRAC-CDSP intends to increase the socio-political and legal awareness of its members as well as the community people by offering legal literacy course and legal assistance under its human rights and legal education (HRLE) programme. The HRLE programme includes holding workshop with the local community leaders, train BRAC-CDSP staff of partner NGOs on different social and legal issues, and raise awareness of the programme participants on these issues through paralegal classes at the VO level. The paralegal *sebika* (course facilitator and service provider) gets Tk. 250 from BRAC-CDSP and Tk. 10 from an individual member after completion of every single course.

All partner NGOs reported that paralegal classes had been introduced to a large extent in their VOs. Of the five samples, members of three VOs reported that they attended paralegal classes. Due to knowledge received from paralegal classes the members are now more concerned about women oppression as the female staff of SSUS informed. They also helped the victims of acid throwing. The VO members reported that knowledge gained on legal rights enabled them to get privileges of marriage registration and bride wealth and to voice their concern against illegal divorces, polygamy, malpractice of dowry, early marriage, and violence against women.

The local community leader (LCL) workshops are organised at the union level. BRAC brings together religious leaders, the local government body, and opinion leaders to discuss social, legal, and economic issues. The partner NGOs mentioned that LCL workshops increased the awareness of the community people and the leaders on malpractice of different social ills like early marriage, polygamy, dowry, illegal divorce, etc. They are now also aware of family and land laws of Bangladesh and the civic responsibility of elected, traditional and religious leaders in upholding these laws. The leaders are mostly invited to the marriage ceremonies of the villages. They now look after

the registration of marriage and fees. Involvement of the influential persons in these issues make a difference positively. The field coordinator of SSUS cited one example. One elderly person came to a LCL workshop and learnt about different forms of women oppression. Then he disclosed that his son often beat his daughter-in-law. He asked for help from SSUS against that oppression and they all together managed to make his son understand and to stop beating. In another workshop a female VO member argued with the *kazi* (marriage register) for charging more money in a particular marriage ceremony.

There are representatives of VO members in LCL workshops. The field coordinator of YPSA mentioned that only a few VO members get a chance to be present in LCL workshop. They often do not disseminate their learning to other members in the VO meetings. He feels that the number of VO members in this workshop should be increased otherwise the process of social empowerment through this programme will not work properly.

Health programme

Char people are deprived of proper medical facilities due to their distant living from the main land. Under its health programme BRAC-CDSP provides a range of medical services to the VO members and the community that includes health and nutrition education, family planning, immunization, and basic curative services. Table 3.8 shows the number of health workers in the partner NGOs. All of them were female and individually responsible for 300 households. Normally they visit 15 households per day. There is a loan revolving fund of Tk. 500-1000 for each health worker. They buy medicine, saline, salt and medical kits with this money and repay it by selling those to the community. They do not pay any interest for this loan and this is supplied as their working capital. One partner NGO informed that the health workers now earn Tk. 300-350 per month selling these items.

Table 3.8: Members involved in health programme

Number	UPOMA	SSUS	NRAS	YPSA	DUS
Health workers	10	13	8	4	8

The VO members mentioned that the health workers made the medical facilities available at household level. They get treatment of 10 common diseases and can buy medicine from them. They also acquired knowledge on first aid, family planning, and pregnancy related care from the health workers. The VO members reported that regular visit of health workers increased the number of contraceptive users and reduced morbidity of pregnant women, and improved the general health of the community people to some extent.

The VO members receive health and nutrition education from health forum held bimonthly in each VO. Members said that char inhabitants are now more aware on drinking safe water and on cleanliness after defecation. Before inception of health forum they did not have clear idea on the nutrition and food value of locally available foods. Vegetables are now available in the char areas because of homestead crop cultivation

programme. This new knowledge has effected their food intake. The members pointed out that they were trying to reduce malnutrition from the entire char area.

One staff of SSUS feels the need to make the VO members aware on human immunodeficiency virus (HIV) and sexually transmitted (STD) diseases. She mentioned that the male inhabitants of char area seasonally went out for employment, they might carry these diseases. It has become essential to make the char people conscious about the preventives of these incurable diseases.

Recommendation 8: NRAS and SSUS have programmes on disabled people in their respective working areas. Both of them strongly recommended initiating a programme on disabled people in the next phase of BRAC-CDSP. The coastal area is disaster prone, so they felt to initiate programmes on both preventive and curative aspects against disability. They argued that to improve the socioeconomic condition of the coastal people, the disabled people should not be ignored in the development intervention of BRAC-CDSP.

Water and sanitation programme

The char dwellers frequently suffer from waterborne diseases on due to excessive use of ditch and tidal water and lack of safe latrine. BRAC-CDSP initiated water and sanitation programme through mass campaigning to raise the awareness of char dwellers on health and hygiene issues and to support them in owning tubewells in a group and safe latrine individually.

The people have now more or less access to tubewell water as at the first phase CDSP installed a number of tubewells in this char area under its infrastructure development programme. At this second phase, the NGOs have helped the VO members own tubewells through a contributory fund. A few VO members of DUS informed that they could not install tubewell because they are dwelling temporarily on the embankment. The members reported that most of the tubewells were affected due to salinity. As such, they face problem of safe drinking water. Many villagers still depend on pond water for drinking. They boil the water and then drink it. The partner NGOs hope that BRAC-CDSP would take necessary steps in this regard.

The partner NGOs have employed five masons and private producers each for making rings and slabs of latrines. All of them are female VO members and are given both training and materials worth Tk. 5000 to start their business. There was no mason in the char area before. Now the masons produce these in the villages. The health workers motivate the VO members and the villagers to buy these safe latrines. The number of users has been increasing gradually and it is positively affecting the general health of the community people. Therefore, the incidence of diarrhoea has decreased even though the rate of change is very slow.

3.5 Changes on Member Women's Lives

The expected changes of the VO members from BRAC-CDSP are employment opportunity, taking three meals a day, schooling for children, and proper clothing and medication of all family members. The ranking exercise revealed that the involvement in BRAC-CDSP has made changes in the lives of about all the members of the five sample VOs to some extent.

Earlier the member's lives were intensely affected by seasonal vulnerability. In such crisis they could hardly manage a single meal a day. They often sold out their poultry and livestock. They frequently borrowed from traditional moneylenders with high rate of interest to cope with crisis. In most cases the male earners migrated out for employment to leave the family in miseries. The members reported that before joining BRAC-CDSP they did not go out of their homestead without getting permission of their husbands. They observed *pardah* (literally, veil) to come out in front of strangers. They had to use an umbrella to hide themselves in front of strangers while they walked through the road.

At present their involvement in BRAC-CDSP has changed the situation. Majority of the VO members is involved in income earning, so they can contribute to family expenses. The members reported that they could afford family expenses for few days in case of their husbands' illness. Migrating out of male members during seasonal crisis has reduced. The training and support programmes of BRAC-CDSP have increased their knowledge and skill on appropriate use of existing resources. The role of husbands as the sole decision-maker in the household was reported to be declining, particularly with respect to household expenses and children's education and marriage. The practice of joint decision making by both members and their husbands is also pronounced indicating increased status of women at household level. Members now go outside of their homestead for income generation. In most cases they do not need husband's consent to go out for VO related work whenever it is necessary. In summary the project has improved the VO member's position in their immediate family and in the society.

The members summarised both strength and weakness of their joining in VO under BRAC-CDSP.

Strengths:

- Created opportunity to earn regularly.
- Accumulated own savings, which would be a capital for investment in future.
- Received training on technical skill.
- Received knowledge on education, health, nutrition, crisis and disaster management, and so on.
- Access to NGO loans.
- Do not need to go to traditional moneylender for borrowing.
- Gained knowledge on human rights and legal aids and raised awareness on gender discrimination and social injustice.
- Developed leadership and interpersonal skill.
- Improved social and economic status both at household and community level.

Weaknesses:

- Given insufficient amount of loan to initiate a new enterprise.
- Materials supplied as initial capital for some enterprises are not sufficient.
- Sometimes the members cannot give proper attention to their small children due to VO-related activities.
- Negative attitude of mothers-in-law due to not giving enough time to household chores.

Members involved in BRAC-CDSP mentioned that two years was not enough to reveal the impact of the programme on their lives. Despite they were requested to assess the poverty situation of the study population. Their self-assessment showed that even though getting opportunities for income earning about 72% of the member households run with food deficiency, occasionally or chronically, over the year (Table 3.9). This is anticipated, as the resource endowment of the char people is identified as impoverished (Table 3.1).

Table 3.9: Distribution of households by poverty self-assessment and involvement in VO

Poverty self-assessment	VO*	Non-VO	Total
Surplus	7.4	20.5	9.7
Equal	21.5	26.0	22.3
Occasional deficit	19.7	39.7	23.2
Chronic deficit	51.5	13.7	44.8
Total	100.0 (340)	100.0 (73)	100.0 (413)

* Includes all VO member households in the sample VO areas.

However, the VO members mentioned that the economic situation was gradually improving and they were hopeful to have better socioeconomic condition in near future.

3.6 Sustainability of Results

The staff of the partner NGOs rated “not good” for the extent to which it is likely that the benefits of BRAC-CDSP will continue without donor support. They mentioned that the partner NGOs are very likely to have adequate capabilities to implement BRAC-CDSP, except for financial capability. They have micro-credit programme supported by other funding agencies. The revolving fund of that programme with other revenue generating activities may support to continue a few components of BRAC-CDSP without donor fund. With reference to that all partners need to expand their programmes of revenue generation otherwise they have to reduce the operation cost of other programmes.

The staff of SSUS mentioned that they were preparing VO as an institution so the members will be able to continue the project activities without the support of their respective organisation in future. They are trying to bring the VOs under a federation, which will help the VOs to be self-sufficient. The SSUS field coordinator thinks that without donor support SSUS will be able to continue the project. The executive director of SSUS argued that they worked in a disaster prone area and their aim was to recover the

char people from disaster. All of them are committed to their work. If BRAC withdraws its financial support they have to continue the programme at any cost.

The field coordinator of UPOMA mentioned that the short period of project and low level of inputs are the main constraints of BRAC-CDSP. The partner NGOs have taken two years to train their staff whereas their involvement with BRAC-CDSP is for three years only. At present they are operating the programme at a full course. They expect to reach the target at the end of this project but cannot assure the expected outcomes.

The result that BRAC-CDSP is expecting to achieve at the end will not sustain if the project is not extended, the partners felt. Moreover, sustainability of the impact of BRAC-CDSP on member's lives largely depends on the role of the government. It should ensure infrastructure development of the char areas.

3.7 Lessons Learned by Partner NGOs of BRAC-CDSP

BRAC and the partner NGOs illustrated the lessons they have learned through working with BRAC-CDSP.

BRAC: Land settlement for the char people is essential to bring them into development intervention. There are many poor people living temporarily in government's land and embankment. As such to include them in the VO is a risk factor for a partner NGOs. NGO representation in the process of land settlement among the char people is essential as they directly implement CDSP at the field. Different committees in the government and donors hold meeting on a regular basis to review the progress of CDSP. Presence of the Project Director of BRAC-CDSP helps to make the rapid progress of the decisions taken in the meetings. Sometimes knowledge gaps on the programmes appeared between head office and local office of the government. The link between government's offices at head office and local level need to be strengthened.

UPOMA: The people of char areas are very much needy. They prefer welfare type of support during crises due to lack of employment opportunities. Through BRAC-CDSP, the field coordinator and other CDSP staff received some skill training which were very much helpful for implementing the programme.

SSUS: SSUS has been working with CDSP since its first phase. Initially they opposed the involvement of BRAC in this project, as they wanted to receive inputs directly from CDSP. However, CDSP replied that they have only one monitoring officer for whom it is impossible to monitor five local NGOs. Now SSUS realised that they were unaware on different sectoral issues like agriculture, poultry, livestock and so on. Now they are learning from the sector specialists of BRAC. SSUS is now ready to welcome any other national NGO to work together because they believe that they can learn some thing new from them. SSUS could not demand proper resources at the beginning of the project. During the implementing period when they realised shortage of resources they could not claim it due to budget constraints. SSUS feels that they did not have enough experience

in preparing a good budget. So, now they are facing problem. They are learning by doing. They hope to overcome this problem in future.

NRAS: The gain of NRAS through working with BRAC-CDSP is capacity building for its staff, which is now being followed by other programme staff of NRAS. They even hired external trainer to train their members. Organisational development through BRAC-CDSP is another benefit for NRAS, which they felt important for their sustainability. They can now plan need-based programme.

YPSA: YPSA could manage its organisational development through working with BRAC. On the other hand, the VO members have become a development partner of YPSA.

DUS: DUS realises that there was a lacking on their plan to implement CDSP, which they submitted to BRAC. There was no provision to give honorarium to the para-professionals like model farmers, poultry workers, and so on. The programme staff are also overloaded with the credit activity. It should be better to employ new staff responsible for credit only.

4.0 CONCLUSIONS

The half-yearly progress report of BRAC-CDSP adequately demonstrates the achievement of the programme. However, necessary data are not available to assess the changes that have been brought about to the participants' lives being involved with this programme. The expected outcomes, in the very small sample visited for this evaluation, appear to be generally positive in improving the socioeconomic condition of the project participants. No significant difference of expected result has been observed between members of five sample VOs that implies the homogeneity of the members regarding their economic condition and similar volume of inputs provided to them by the partners. The only difference has been observed in the schedule of receiving training for both staff and the VO members as this depends on the availability of the resource persons.

Regarding changes in members' lives, the impact of BRAC-CDSP inputs is small but visible. There were no credit and savings programmes in this area before. They have now the chance to earn for their families. The increased access to NGO credit, which the women's participation created for their husbands, has improved status of women at household level. Better treatment by husbands is apparent even though the evaluation recommends to the partner NGOs to emphasise on increasing women's control over their loans. At the community level, the opposition voiced by the male section to women's participation in income earnings, was reported to be gradually declining over time as women's contribution to household material well-being becomes evident. The villagers agreed on the enhanced status particularly for the women who have been trained in certain skills, such as model farmer, nursery worker, poultry worker, health worker, mason and other occupational skills. The members have a sense of personal investment in their own development and they take over the responsibility for that. They raise their

voices in different social and family issues because of their awareness gained from human rights and legal aid education.

The likelihood of achieving expected outcomes for institutional environment of the VOs is generally considered to be quite high. Sustainability at the level of individuals, in which VO members carry on the benefits of BRAC-CDSP throughout their lives, is appropriate for the current phase of BRAC-CDSP. Consideration should be given to adjusting the BRAC-CDSP design and implementation in any next phase to strengthen organizational capacities. A subsequent phase can address strengthening the institutional enabling environment. Special attention is needed to identify opportunities for cost recovery and revenue generation intended to meet demand of sustainability without donor support.

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BRAC, (2001), "Inception Report, BRAC-Char Development and Settlement Project, 2000 to 2004", BRAC, Dhaka

ANNEXES

Annex 1:

List of people contacted

1. Mr. Gunendu K. Roy, Project Directors, BRAC-Char Development and Settlement Project
2. Md. Younus Miah, Project Liaison Officer, BRAC-Char Development and Settlement Project
3. Mr. Abdul Haque, Field Coordinator, Unnayan Porikalpanaya Manush
4. Md. Ruhul Matin, Executive Director, Sagarika Samaj Unnayan Sangstha
5. Md. Zahir Uddin, Field Coordinator, Sagarika Samaj Unnayan Sangstha
6. Ms. Shibani Bhounik, Area Coordinator and Monitoring Officer, Sagarika Samaj Unnayan Sangstha
7. Md. Abdul Hashem, Chief Executive, Noakhali Rural Action Society
8. Md. Kausar Ahmed, Field Coordinator, Noakhali Rural Action Society
9. Gazi Muhammad Mainuddin, Field Coordinator, Young Power in Social Action
10. Md. Nizam Uddin, Project Coordinator, Dwip Unnayan Sangstha
11. Anonymous VO members and community people

Annex 2:

Table 1: Distribution of households by wealth category and involvement in VO

Wealth category (n)	Involved in VO*	Not involved in VO
Rich (23)	4.7 (16)	9.6 (7)
Middle (74)	17.4 (59)	20.5 (15)
Poor (123)	24.4 (83)	54.8 (40)
Very poor (193)	53.5 (182)	15.1 (11)
Total (413)	100.0 (340)	100.0 (73)

* Includes all VO member households in the sample VO areas

Table 2: Distribution of households by ownership of land and involvement in VO

Ownership of land (decimal)	VO*	Non-VO	Total
100 or more	5.6 (19)	12.3 (9)	6.8 (28)
51-100	9.4 (32)	6.8 (5)	9.0 (37)
Subtotal	15.0 (51)	19.1 (14)	15.8 (65)
Less than 50	19.1 (65)	5.5 (4)	16.7 (69)
Homestead plot only	28.5 (97)	58.9 (43)	33.9 (140)
Without homestead	37.4 (127)	16.4 (12)	33.7 (139)
Subtotal	85.0 (289)	80.8 (59)	84.3 (348)
Grand total	100.0 (340)	100.0 (73)	100.0 (413)

* Includes all VO member households in the sample VO areas