

Notes for 'CLP's Approach to Building Resilient Livelihoods'

Slide 2 – CLP's Approach and Outputs (1 of 3)

- The transfer value went up over time, starting at Tk15,000 for Cohort 2.1; but increasing with inflation.
- Choice of asset: in earlier cohorts, choices were much more skewed to heifers – between 2/3rds and 3/4s of participants would choose heifers. However, this went down to 45% in Cohort 2.6. Meat, as we'll see later, can be more profitable than milk / selling calves.
- Stipends were higher for the first six months, to ensure extreme poor families had some family consumption support, but also had enough to pay for additional inputs for their cattle, such as fodder and concentrated feed.
- 25,963 HHs received stipends via mobile (bKash) – 33.3% of the total.

Slide 3 – CLP's Approach and Outputs (2 of 3)

- Not all CPHHs were raised on plinths. Reasons not: already above the water line; land area / topsoil not available; areas of high risk of erosion = unsuitable for plinth investment.
- Employment / IEP. CLP also provided a grant to HHs that were not able to provide labour under the IEP, e.g. due to age, illness, disability etc.
- Considering the average income when participants joined CLP – under Tk1,900 per month (around £17.20) – the IEP income was a good wage. Most workers worked for around a month.
- CLP tried to encourage at least 15% of the IEP work to go to females; we just missed this, reaching about 12.5%. We published a report on why this was; the main reasons were cultural restrictions and the presence of other easier income options.

Slide 4 – CLP's Approach and Outputs (3 of 3)

- CLP noticed that, in many cases, HHs that had been through CLP didn't always seem to spend a great deal more on food than they had when they began. Homestead gardens, poultry and diversification into leasing land explained some of this puzzle. Many HHs supplemented their diets with additional food that they had grown themselves, meaning they didn't have to spend much more of their income, while still diversifying their diet in a healthy fashion.
- Livestock Service Providers are a great sustainability success for CLP. They were trained up by CLP to provide para-vet services. The vast majority of LSPs are still active in char areas, even long after CLP has left. They have made the transition from the voucher-based support that CLP implemented (giving CPHHs vouchers for para-vet services etc that the LSPs provided) to direct cash transactions. This is because HHs quickly realised the value of the vaccinations, health services and other advice given by LSPs. Anecdotally, some LSPs informed CLP staff that they were now earning up to Tk20,000 per month (£182). However, many earned in the region of Tk8-10,000 per month (£73 –£91). LSPs were also highly active in our markets components, often being part of the Chars Business Centres membership and also Executive Committee. This is because they could clearly see the value of organised approaches to increasing business opportunities on the chars.
- Regarding artificial inseminators, upgrading animals' genetic traits is absolutely key to increasing productivity. In the milk arena, it can make a huge difference. CLP staff met two ladies at a milk collection centre: one with 1.5 litres of milk in her bucket; the other with

nearly 5 litres. Both, however, had only one cow. The difference was that one was an improved genetic breed, while the other was a 'Deshi' or local cow. With an improved cow and good management, some chars milk producers have managed to hit 10-12 litres per day. However, the average from CLP's milk market project is 1.64 litres per day. This still represents a 26% increase over the baseline of 1.3 l/day.

- Markets wasn't a 'core' activity; it was a pilot in some areas. Around 5,600 HHs participated, roughly 34% were ex-CLP CPHHs.

Slide 5 – Income change by Cohort

	2.1	2.2	2.3	2.4	2.5	Avg
Baseline Value Adjusted to 2014 Values	31.0	24.0	19.0	18.3	20.2	22.5
October 2014 Survey Values	42.0	39.0	45.0	51.0	43.4	44.1
Difference	11.0	15.0	26.0	32.7	23.2	21.6
% Difference	35.5%	62.5%	136.8%	178.7%	114.9%	105.7%

- Some quite significant differences here. On average a doubling, but some cohorts, e.g. 2.4, close to tripling income.
- Why is Cohort 2.1 so high? It's likely to do with time of data collection. Baseline data was collected during April / May, so incomes may have been high due to plentiful agricultural work. October is in the 'lean season' or 'monga', when there is less agricultural labour required, therefore HHs see a seasonal dip in earnings for approx three months.

Slide 6 – Income Taka pppd

- This shows non-inflation-adjusted income, compared to 24pppd for adjusted figures.
- It also goes to 2015, so there's additional data there that doesn't appear in the previous slide. That's because it's based on a different dataset – bi-monthly surveys.
- The October 2015 survey data has only just been analysed in draft, so wasn't available for this presentation. But will be published.
- This clearly shows that, even after CLP's assistance ended mid-2012, income continued to rise, to 38.6 Taka pppd in 2014, then again to Tk47.8 in 2015. This increase is also likely to be more than the inflation rate, which was around 7.5 to 8.5% for much of CLP's implementation period.

Slide 7 – Mean Profit / Cow / Month (Taka)

	Milk	Meat
2012	698	1387
2014	870	1749
Difference	172	362
% Difference	24.6%	26.1%

- Both making profit.
- Might assume that everyone would go for meat – more money.
- However, many female participants indicated they prefer heifers because they're smaller and easier to control. They also want to build up their herds through retaining calves.
- In addition, some told us that they prefer the regular income from milk sales, even if lower than selling an animal for meat, rather than the 'lumpy' income flows from animal sales.

- Recent data from October 2015 indicates that income jumped even more – up to 2.564 Taka per cattle per month (pcpm). Compared to the baseline of Tk 1,387 pcpm, this represents nearly a doubling – an 85% increase in monthly profit.

Slides 8 and 9 – Baseline vs Oct 2014 Proportion of Income from Different Sources

- The tables below give the averages and absolute and percentage changes.
- Key thing to note is the very high reliance on agricultural wage labour – on average, 81% of income is from this source.
- Then it shifts enormously to the post-CLP picture, where on average less than half of income is from wage labour.
- Most of the increase comes from ‘livestock’ and ‘other’ sources of income.
- We know from the study ‘Why do some households do better than others at raising their asset values’ that income diversification is a very important driver of success.

Proportion of Income from Different Sources - Baseline

	2.1	2.2	2.3	2.4	2.5	2.6	Avg
Wage Labour	78.3	67.0	91.0	83.8	84.8	81.3	81.0
Land	0.2	0.4	0.3	0.2	0.7	0.6	0.4
Livestock	1.0	2.7	0.8	0.4	1.2	1.6	1.3
Other	19.6	28.7	7.9	15.5	13.3	16.5	16.9

Proportion of Income from Different Sources - Oct 2014

	2.1	2.2	2.3	2.4	2.5		Avg
Wage Labour	42.5	48.8	45.6	37.1	44.7		43.7
Land	12.1	9.7	9.9	6.8	5.8		8.9
Livestock	13.1	13.1	14.6	24.3	20.4		17.1
Other	32.4	28.4	30.0	31.9	29.1		30.4

Absolute Changes

	2.1	2.2	2.3	2.4	2.5		Avg
Wage Labour	-35.8	-18.2	-45.4	-46.7	-40.1		-37.2
Land	11.9	9.3	9.6	6.6	5.1		8.5
Livestock	12.1	10.4	13.8	23.9	19.2		15.9
Other	12.8	-0.3	22.1	16.4	15.8		13.4

Percentage Changes

	2.1	2.2	2.3	2.4	2.5		Avg
Wage Labour	-45.7%	-27.2%	-49.9%	-55.7%	-47.3%		-45.2%
Land							
Livestock							
Other	65.3%	-1.0%	279.7%	105.8%	118.8%		113.7%

Slide 10 – Case Study, Nazma Begum

- An illustration from the Team Leader’s last visit to the chars (25 Feb) of the kind of diversification that some CPHHs choose.

- The slide is fairly self-explanatory.
- From memory, the VSL loan was in the region of Tk7,000 (£64) – which is quite large compared to many that are reported. Often they are more in the region of Tk 1000 (£9) to 4000 (£36).
- She had only relatively recently purchased the sewing machine, so she didn't say what income she's earning.
- Nazma intended to sell her bull at Eid, hoping to get at least Tk50k (£455) for it, possibly as much as Tk75k (£682).

Slide 11 - Expenditure Change by Cohort

Tracking similar kinds of changes as those presented in the Income Slide No. 16. On average, a doubling of expenditure.

Expenditure Change by Cohort

	2.1	2.2	2.3	2.4	2.5	Avg
Baseline Value Adjusted to 2014 Values	23.5	21.0	18.3	18.3	20.2	20.3
October 2014 Survey Values	38.5	37.0	42.6	46.6	38.5	40.6
Difference	15.0	16.0	24.3	28.3	18.3	20.4
% Difference	63.8%	76.2%	132.8%	154.6%	90.6%	103.6%

Slide 12 – Percentage of HHs spending more than 70% of their income on food

- The more a household spends on food, the less money it has to weather shocks, invest in productive assets, pay for education, and so on. Clearly, spending over 70% of HH income on food means that they are very close to the vulnerability line.
- The major take-away from this slide is the massive change in the percentages of HHs spending more than 70% of their income on food.
- Averages – nearly 82% of HHs very vulnerable at the baseline; while in 2015 only 8.5% were in the same condition.
- Nevertheless, this 8.5% raises the question – why is it not 0%? What is it that means these HHs are still spending very large proportions of their money on food?
- The next slide – and reasons for success and difficulties re increasing asset values – may give some clues.

Slide 13 – Asset Value Quintiles, Baseline vs Oct 2014.

This slide has animations and needs to be played in PowerPoint on slideshow mode. The second chart (Oct 2014) overlays the baseline, illustrating visually the change in asset values across the quintiles.

Draw out the fact that not all households succeed and the reasons for this.

Quotes from the report 'Why do some households do better than others...'

- **Success**
- Over 70% of successful HHs said 'good cattle management.'
- 50% said land investment.
- 40% said a combination of GCM and investment in land.

- Other forms of investment and income diversification also cited regularly, e.g. small business.
- **Difficulties**
- Poor reinvestment the most commonly-cited (32% of HHs), e.g. non-productive assets (house), food etc;
- Shocks such as flooding, erosion, other disaster (21%). E.g. invest in land lease, but it becomes flooded. Erosion of HH causing loss of assets.
- Death of cattle or disease (18.4% of HHs). Vaccination, cattle feeding / watering implicated.
- Payment of dowry (18.5% of HHs)
- Payment of loans (13.2%); human illness (13.1%).

Direct quote from the report: “Managing cattle correctly combined with investment in land is considered the most significant route to success; over 70% of those interviewed cited good cattle management, while over 40% cited the combination of both cattle and land investments as important. Other forms of investment diversification also have positive impacts such as investing in grocery shops or starting a tailoring business. The main reasons for difficulty can be placed in two categories: natural and person-centred. Natural causes are due to shocks from outside the control of the participant household that cause a loss of assets, such as flooding or river erosion. Person-centred causes were where it was the participant’s decisions that caused the loss of their assets. These decisions include investing poorly, for example in businesses in which the participant had little knowledge, or paying dowries.”

Slide 14 – Cash savings, baseline vs Oct 2014.

This slide has animations and needs to be played in PowerPoint on slideshow mode. The second chart (Oct 2014) overlays the baseline data, illustrating visually the change in cash savings.

- Still significant numbers of households that do not hold substantial sums in cash.
- CLP estimates that Tk3,000 is needed for a family to relocate after an erosion event etc.
- Although average savings figures are above Tk3,000 this is clearly being skewed by smaller proportions of HHs having large savings.
- Only 19% of HHs reach Tk3,000 or above.
- Was this the right amount for our graduation figure? The answer is almost certainly ‘no.’ The threshold was set entirely by CLP head office staff; it wasn’t field tested or run through even a focus discussion group. While it might technical and financially be sound, nevertheless, it differs significantly from people’s actual practices and, it seems, from their desires.
- No study, but repeated field visit questions show that most people answer in the range Tk500 to Tk2000, with occasional Tk2,500. Almost no-one has answered Tk3,000.
- Most people said that, as soon as they get cash – e.g. from VSL savings – they invest it, usually in productive activities (sheep, goats, poultry, land, small business etc), with some investment in health, education. Very rare for it to be used for consumption – although again, this is not a formal study.
- Also, many people commented that holding cash on the chars is risky, because of the ease with which people’s homes (which are rarely locked or even lockable) can be entered or broken into.

Slide 15 – Plinth, still residing

- A previous study indicated plinth erosion at 3% per year.

- Design life of 15 years (i.e. all plinths gone by Year 15), but current erosion running slightly below that. Possible there will still be some in 20 years' time.
- Can be other reasons for not living on a plinth – migration, movement of HH within the same area, being joined by a family member and needing more space etc.
- Few examples of eviction by elites / muscle-men.
- Big question – will people have the money to pay for a plinth when (if) they get eroded? For some 'super-graduates', possibly yes. It will be interesting to find out what the situation is in 10 years.
- Not just a monetary thing, however – questions of power, control over access to land, availability of top-soil etc.
- Average cost of a plinth per household: Tk20,000 (£185).

Slide 16 – CPHHs on 3MD+5FG

- Food groups are given below.
- Explanation of high figure for Cohort 2.1. Again, probably seasonal effect – monga vs. non-monga period.

Food item	Food group	No.
Rice	Cereals and tubers	1
Wheat/ Other cereals		
Potato (incl. sweet potato)		
Pulses/Beans/ Nuts	Pulses	2
Milk/ Milk Products	Milk	3
Meat	Meat and Fish	4
Poultry		
Eggs		
Fish and Seafood (fresh/dried)		
Dark green vegetable – leafy	Vegetables	5
Other vegetables		
Sugar/ Honey	Sugar	6
Fruits	Fruits	7
Oil	Oil	8

- Although CLP also tracks the WFP's 'Food Consumption Score', most chars-dwellers use 'three meals a day (3MD)' as a proxy for poverty.
- However, CLP also knows that, sometimes, a family may eat plain rice with a little salt or chili three times per day, but still say they've had their 3MD. It is not a particularly nutritious diet.
- So CLP tracks 3MD + 5FG (food groups); which indicates that HHs have met their own 3MD criteria, but are also eating a reasonably diverse diet, not just a rice-based set of meals.

Slide 17 – Water.

- Change of policy halfway through CLP, from a community resource to an individual CPHH resource.
- Through CLP's M&E system, the contradiction between CLP's Graduation approach and improved water supply (IWS) policy became apparent. The Graduation criteria required all

CPHHs to have access to an IWS. However, the water policy treated water as a community benefit. They were installed where certain concentrations of HHs could not access water; but they weren't targeted specifically at water. Therefore many CPHHs that were being tracked for Graduation were failing on this indicator.

- CLP modified the policy from early 2013 onwards, targeting each CPHH.
- Had to go back and 're-sweep' to add water points for previous cohorts.
- Restricted by access (e.g. difficult to go back and operate in areas that CLP had moved on from, because logistics not in place) and budget.
- Also differences in when data was collected – many 're-sweep' areas had water points installed AFTER IMLC had collected data. Thus these numbers are almost certainly under-estimates.

Slide 18 – Latrines

- Point out the high standard.
- The sanitary latrine must have an unbroken water seal; be at least 10m away from the water point; be on a plinth above the floodline.
- We found in the early cohorts, many people were breaking the water seal, thus rendering the latrine non-compliant with CLP's hygiene standard.
- Some households may have access to a 'better' latrine – certainly better than open defecation – but we still don't count it because it doesn't reach all the indicators.
- Cohort 2.6 – work was still underway, so actual numbers will be higher.

Slide 19 – Women's Empowerment

- CLP's initial attempts to measure empowerment were largely expert-driven, but became very complicated and still didn't really answer the question 'Is this woman empowered?' very well.
- Indicators were therefore chosen after another long and intense research effort, with the participation of many chars women; as was the 'pass mark'. So this represents the view of those being measured, rather than outside 'experts'.
- This gives it authenticity, but could also hide factors that are important but less-considered, such as ability to influence e.g. government / non-government activities.
- CLP recognises that WE / indicators are a qualitative thing and will undoubtedly change as the economic and social status of women changes over time. For example, some ex-participants are now participating in local politics; have large herds of cattle and many different income streams; are sending children to school or college on the mainland; and so on. Obviously, the empowerment indicators for them would undoubtedly be different. Nevertheless, CLP assesses that this scorecard represents a good way of tracking women's empowerment status before, during and for some time (maybe a short time!) after CLP assistance finishes.
- Cohorts 2.1 to 2.3 have no baseline as the Empowerment Scorecard was completed after baseline for Cohort 2.3.

Slide 20 – Summary

A summary of various average statistics, from baseline to October 2015 survey data. As highlighted in many slides above, the averages hide a large amount of variation. Nevertheless, they are generally indicative of the substantial changes that a household can expect once it has been through the CLP Programme.