

## Notes for 'CLP Overview'

### Slide 2- CLP Mission

CLP phase 2 started in 2010, and operational activities wrapped up end of February 2016. After a decade of work on the chars of north-west Bangladesh we have a lot to share. To help disseminate lessons learnt and our results, we recently published a series of lessons learnt briefs which focused on a variety of thematic areas, one of which was women's empowerment. As we will go through today, CLP's comprehensive package greatly enhanced the empowerment of the over 78,000 women it directly worked with in 8 districts as well as benefitted their households and the wider community.

The overall objective of CLP was to "Improve the livelihoods, incomes and food security of at least one million extremely poor and vulnerable women, children and men living on remote isolated riverine char islands of north-western Bangladesh."

### Slide 3- Why the Chars?

Chars are riverine islands that are formed by the mighty currents of Bangladesh's river. Chars vary in size and characteristics: while some are small and very temporarily inhabited, others range over several square kilometres and have been around for many years. Some chars are attached to the mainland during the dry season, while others are extremely remote and require hours-long boat rides, motorcycle journeys and hikes to reach.

Chars were traditionally used as grazing grounds for cattle, but have now become home to hundreds of thousands of extreme-poor households. These households are faced with several environmental and economic challenges. Firstly, the chars are vulnerable to flooding and erosion which means that every year, extreme-poor families on the chars lose their homesteads and assets to these environmental occurrences if they are not properly prepared. In addition to environmental challenges, there are also significant economic barriers such as a lack of livelihood diversity among char-dwellers who mainly rely on irregular and seasonal agricultural day labour as their sole source of income. These challenges can make it virtually impossible to break free of the cycle of poverty.

Because of their remoteness, and the high operational costs, there are few services available on the chars. Access to quality education and health services are scarce unless the family can afford to travel to the mainland, and formal financial institutions are almost non-existent. Although there are NGOs and government services in some areas, for the vast majority of households with whom we worked, CLP was the only organisation providing any kind of assistance. The Government of Bangladesh and other private actors are reluctant to invest in things like infrastructure, schools and so on, for the obvious reason that permanent structures get washed away by river erosion.

All of this, in combination with lack of knowledge and education, generally means that the extreme-poor living on the chars have worse health, food security, nutrition and literacy than comparable people living on the mainland.

#### **Slide 4- Who does CLP work with?**

CLP worked with extreme-poor households through a female member. All 78,026 of our core participants were female, but activities also benefitted their household and the wider community.

CLP selected extreme-poor households by using the following criteria:

- Household had no land or access to land (not even owning the land their homestead was on);
- Total household assets were worth less than Tk5,000 (approximately £43.50);Owning a cow outright would disqualify them; a part-ownership share would be OK. They can own two sheep / goats and up to 10 chickens or ducks, but more than that would disqualify them. They should also have no other asset such as a sewing machine or agricultural equipment that they could use to generate a steady income;
- Members of household had no job / regular employment;
- Household were credit-less and were not receiving cash or asset grants from another programme;
- The participant must have been a resident on char for at least 6 months;
- Female participant had to be willing and able to attend weekly meetings.

Over 97% of households that were selected had savings of less than Tk500 (£4.35) before Programme intervention. The average savings amount was Tk. 82 per household. In addition, 96% of households had less than Tk. 5,000 (£43.50) in productive assets. The average value of assets was Tk. 1,532 per household.

#### **Slide 5- What does CLP do?**

CLP offered a comprehensive package of support that lasted usually around 18 months for 6 separate cohorts. The first cohort, Cohort 2.1 began receiving support in 2010. The last cohort, Cohort 2.6 just recently finished receiving its support in February 2016.

CLP's activities comprised eighteen sub-projects - some of the main ones are highlighted on this slide.

##### *Social Development*

- One of the first activities to start up; social development groups were formed with 15-20 of CLP's female participants
- Social development groups met weekly and were taught a curriculum that ranged from managing household finances/loan management to disaster preparedness, WASH, dangers of dowry/child marriage etc.
- Also included couples counselling with spouse for increased gender-sensitivity

##### *Supporting health and nutrition*

- CLP trained local women as health and nutrition workers (CSKs/CPKs) to service chars communities
- Because of lack of access to quality health care on the chars, CLP facilitated over 32,000 satellite clinics, which benefitted our participants, their households and the wider community

- This work will continue post-CLP because of the multiple partnerships we have established between various implementing organisations and Standard Chartered, the Center for Zakat Management and BRAC

#### *Asset Transfer, services & livelihoods training*

- Women choose their own productive asset to invest in and CLP provides them with an asset grant values at Tk. 17,500 (approximately £152)
- 98% of our participants chose cattle
- Monthly stipend for asset maintenance and household expenses
- Livelihoods training is provided to participants on cattle-rearing, poultry-rearing, and homestead gardening

#### *Flood Protection*

- To increase household resilience, CLP raised 31,763 plinths for over 77,000 CLP and non-CLP households to help protect their homesteads and assets during annual floods
- 62,978 workers were employed through the Programme's Infrastructure Employment Project during the lean seasons between planting and harvesting when extreme-poor households usually lose their main source of income (day labouring)

#### *Water, sanitation, hygiene*

- CLP gives households access to improved water source by building new or improving existing tube-wells
- CLP aimed to improve household access to sanitary latrine by providing them with a grant for building a latrine above flood level, on plinth, with privacy shelter and water seal
- This initiative targeted wider community as well

#### *Community-Based Organisations*

- To help facilitate CLPs work, the Programme established various community-based organisations such as Village Development Committees to spearhead social development, Village Savings and Loan groups to increase access to finance and provide the women we work with a safe place to save, and Char Business Centres (CBCs) to aid local market development and create linkages with mainland actors

#### *Market Development*

- CLP formed milk and meat business groups for participants to share production knowledge with each other, as well as form connections with other market actors such as input dealers and buyers
- CLP sought to increase access to market inputs by connecting budding farmers with chars input dealers
- CBCs established to link char farmers with other market actors like input providers and buyers

#### *Partnerships*

- CLP has worked hard to become partners with private and government actors to continue our work on the chars and ensure progress ensues after the Programme comes to an end in March 2016
- Important partnerships have been established, particularly in the areas of health, education and microfinance