

# Food and Economic Security

Prepared for  
SHOUHARDO  
CARE Bangladesh



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## **1 Executive Summary**

The overall goal of SHOUHARDO is to ‘Sustainably reduce chronic and transitory food insecurity’. Given that improvements in food and livelihood security are an outcome of the programme’s integrated approach, the study focused on those activities that protect and promote livelihoods through enhancing economic activities, and which were implemented under programme sub-specific objective (SSO) 1.3: ‘Vulnerable households are engaged in new or enhanced economic activities that increase their production /income and build assets’. Three villages, located in the urban, char and haor areas, were visited during the enquiry. The selection took account of the need to visit villages where implementation of Core Occupational Group (COG) activities, particularly savings groups and Income Generating Activities (IGAs), had sufficient time to mature, following the development of the revised programme strategy.

Programme activities implemented under SSO 1.3 contribute to the acquisition of productive assets, enhancement of household income and an increase in households' ability to meet food and non-food livelihood priorities, thereby contributing to improvements in food availability, access and utilization. A review of the programme Indicator Performance Tracking Table indicated that COG activities, within the overall operating framework of SHOUHARDO, had been effective in improving livelihoods and reducing food insecurity. This was supported by the information gathered during the enquiry, indicating that COG activities can be considered to have successfully met the objectives of the programme, both in terms of the community’s perception of programme benefits, and in terms of supporting livelihood diversification and increased food security.

Sustainable increases in food availability were reported as a direct result of the agricultural and Comprehensive Homestead Development (CHD) activities. These were also reported to have contributed to improvements in food utilization, both as a result of increases in agricultural production, and through the synergies developed with health and education messages promoted by other parts of SHOUHARDO. Although the income derived from agricultural and CHD activities was reported to have led to increases in food access, improvements in food access were primarily associated with IGA activities, the income derived from the IGAs leading to changes in both consumption and expenditure patterns. When combined with participation in SHOUHARDO programmes which provided health and nutrition messages, these programmes also led to improvements in food utilization through changes in dietary quality and consumption patterns.

The majority of community members interviewed during the enquiry reported an increase in the types of different food groups consumed; an increase in the number of meals consumed per day from two to three; increased expenditure on food items; and increases in income to levels that would meet the income targets developed for the programme. Positive changes in loan seeking behavior were also reported. Women participants for the most part reported increased levels of confidence, self-esteem, and participation in household decision making, this being most notable where women had most control over household (HH) income most notably in the IGA and CHD programmes.

Food security indicators which seemed most resilient to change were those relating to meal frequency and consumption during the monsoon / flood season. Problems in maintaining consumption levels was most commonly reported from participants in the char area village, and were most notable from those community members not engaged in individual or collective IGAs. At a general level this information indicates that COG activities, and the alternative livelihood options developed in the rural areas, were not as yet considered sufficient by communities to consider themselves to be food secure or resilient to the impact of the monsoon floods, this being most noticeable for community members participating in COG activities where the productive

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assets, and the income derived from these activities, was still considered vulnerable to the impact of floods. This underlines the importance of further prioritizing the disaster preparedness and mitigation programmes implemented by SHOUHARDO, and ensuring that the benefits of these programmes are available to all PEP households. It also underlines the importance, particularly in agricultural, livestock and CHD programmes, of further developing and considering the mainstreaming of Disaster Risk Reduction (DRR).

Information gathered during community interviews on COG activities underlined the importance of the multi-sectoral integrated approach adopted by the programme. Examples of programmes reported to have had a positive impact on the effectiveness of COG activities in improving livelihoods and food security included: mound extension and protection programmes; nutrition, health and sanitation programmes, and right based programmes supporting the empowerment of women. In adopting this approach the programme has developed technical expertise in a large number of areas. Although a number of positive changes in human resource management have occurred following the revision of the programme strategy, this area could be usefully reviewed when developing the next programme. This is particularly important given the innovative nature of a number of COG activities.

One of the strengths of the programme is the manner in which it has engendered a sense of ownership and participation, and built capacity within the communities, this being reinforced by the positive changes in food security reported by community and VDC / SDC members. In all the areas visited community members reported that they would continue with COG activities, indicating that the support provided had been effective in developing sustainable programmes. Communities also reported the development of capabilities and knowledge through participation in the activities associated with the COGs, with training programmes being well received. The effectiveness of the training and support provided in agriculture, micro and small enterprises, and CHD was noted as being particularly effective.

Assets transferred through the programme were also highly valued, although a more transparent selection process, and clarity on the 'value' of the asset in terms of both current and potential value, would assist in reducing questions regarding the effectiveness of the selection process, and the perceived value of participation in some of the COGs. Effective linkages were noted to have been developed with local Government, particularly in agriculture and livestock rearing, with community members also reporting better knowledge of, and access to these services. An improved understanding of the benefits of effective market analysis was noted in the urban IGA programmes, with links to upstream markets and the private sector being most notable in small enterprises.

The review of the effectiveness of COG systems and approaches resulted in the following ranking of activities. Community managed savings programmes were ranked highest given: the rapid uptake and development of these programmes following the initial training, and their effectiveness in protecting and promoting food and livelihood food security, and in promoting women's empowerment. Collective IGAs / small business were ranked second, this reflecting CARE's EDU unit's ability to effectively apply important lessons gained from the programme in the development of innovative approaches to small businesses development. These programmes were found to have supported the development of alternative livelihood options, developed the capabilities of participating community members, and empowered women participants.

Individual IGAs / micro-enterprises were ranked third, given the reported benefits gained from the assets transferred and training provided in the urban areas in terms of income, improved food access, women's empowerment, and the development of social assets and capabilities. The CHD programme in the haor region was ranked at the same level, given the success of the vegetable

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production component of this programme, and its impacts on food security. Agriculture, and livestock IGAs, would have received a much higher ranking had these programmes either contained IGA support, or in the case of the livestock IGAs been more effectively supported and developed. Key recommendations arising from the study included:

- i) **Community Based Savings Programmes:** guidelines developed by the programme should be reviewed in light of existing CARE guidelines which have been applied successfully in other countries, and applied to the future development of the programme.
- ii) **Collective IGAs / Small Enterprises:** the small business strategy developed by EDU could be usefully further resourced and expanded in the development of future programmes, It is important that lessons learnt from current activities are documented and shared.. Furthermore a number of examples of small businesses development based on collective activities in agriculture and livestock were noted during the enquiry. Information on these initiatives should be collated by the programme, and information developed which would assist the further development of these programmes and their replication in other areas. Finally, there is a need to ensure improved business development support for community based collective programmes
- iii) **IGA / Micro-enterprises:** the benefits reported by the communities in the development of IGAs, particularly in terms of improvements in food access and utilization, should be recorded with a view to underlining the importance of continued support to these activities. Cash grants were provided to a number of participants to support their activities and although this was reported to have yielded positive results in the majority of cases, the provision of a no interest loan, repayable over a long time period may be a preferable means of support. Finally, business development support and training modules should be further developed, and training provided to both staff and the communities.
- iv) **Livestock IGAs:** there is a need to more carefully consider the impact of initial costs and delayed returns inherent in these activities. Participants would benefit from additional support during the start up period, and more appropriate programme designs should be developed. In addition more account should be taken of local livestock strategies in the programme design, with a wider range of interventions offered to community members.
- v) **Agricultural Activities:** participants should be able to also participate in IGAs. In addition advocacy on land access should be more closely linked with the programme, and particularly with the development of collective IGA activities based on the use of agricultural technologies.
- vi) **Disaster Risk Reduction:** given the impact of floods on rural livelihoods, DRR mainstreaming, particularly in terms of the flood protection of homesteads, should be made more readily available to all poor and extremely poor households. Furthermore, DRR mainstreaming into all COG activities in rural areas would be beneficial.
- vii) **Development of Technical & Learning Capacity:** the effectiveness of all COG programmes could be improved through more specific analysis, monitoring and improved levels of programme support. The management and institutional structure of the programme should be revised with a view to providing more specific technical support at all levels in each COG area. The role and support provided by CARE EDU should be expanded, and learning and knowledge management further supported.

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### **3 Abbreviations and Acronyms**

BDS	Business Development Training & Support
COG	Core Occupational Group
DAE	Department of Agriculture Extension
DAP	Development Assistance Programme
DD	Direct Delivery
DoF	Department of Fisheries
DRR	Disaster Risk Reduction
EDU	CARE Economic Development Unit
FFP	Food for Peace
GD	Group discussion
GO	Government organisation
GoB	Government of Bangladesh
HH	Households
HS	Homesteads
IPTT	Indicator Performance Tracking Table
MTR	Mid-Term Review
M&E	Monitoring and Evaluation
NGO	Non-government organisation
PEP	Poor and Extremely Poor (households)
PNGO	Partner non-government organisation
RBA	Rights based approach
SAD	Social Association for Development
SDC	Slum Development Committee
SSI	Semi-Structured Interview
SO	Strategic Objective
SSO	Sub-Specific Objective
UP	Union Parishad
USAID	United States Agency for International Development
VDC	Village Development Committee

## **4 INTRODUCTION**

### **4.1 The SHOUHARDO Programme**

The SHOUHARDO Programme is funded through USAID Food for Peace (FFP) Title II, operating from October 2004 to May 2010. The overall goal of SHOUHARDO is to ‘Sustainably reduce chronic and transitory food insecurity of 400,000 households (HHs) in 18 districts of Bangladesh’. The Program specifically targets some of the poorest and most disenfranchised populations of Bangladesh. To reach the goal, SHOUHARDO follows a governance and people centred Rights Based Approach (RBA) which encompasses agriculture, nutrition, disaster management, women’s empowerment and infrastructure. SHOUHARDO has four Strategic Objectives (SOs):

- 1) Strategic Objective 1 (SO1): Improved availability / economic access to food through strengthening livelihoods, entitlements and enhancing accountability of service providers.
- 2) Strategic Objective 2 (SO2): Sustainable improvement in the health and nutrition of project participants.
- 3) Strategic Objective 3 (SO3): Enhanced empowerment of 400,000 women and girls from targeted vulnerable HHs.
- 4) Strategic Objective 4 (SO4): Targeted communities and institutions are better able to prepare for, mitigate and respond to natural disasters.

The core message of SHOUHARDO is that “communities become effective and proactive problem solvers with assistance from responsive local support institutions”. To achieve this message, SHOUHARDO addresses not only the availability, access and utilization issues that lead to food insecurity, but also the underlying issues that contribute to vulnerabilities such as a lack of participation, social injustice, and discrimination that hold people back from realizing their full potential in leading healthy and productive lives.

SHOUHARDO’s total resource is just under USD 130 million, comprising both cash and commodities, and is USAID’s largest food security programme globally. The programme operates in both the rural and urban areas of the country, operating in 2,205 rural villages, and 137 urban slums. A total of 11 Ministries and 4 Government departments are involved in the programme. 95% of implementation occurs through 44 local partner non-government organisations (PNGOs), the remaining 5% being through direct delivery by CARE SHOUHARDO staff.

SHOUHARDO builds on earlier food security initiatives developed by CARE, and operates in four major regions of Bangladesh: Kishoreganj, Rangpur, Tangail and Chittagong. Each region has its own unique environment, the regions being similar only in that communities are dominated by poor and extremely poor (PEP) households. These are some of the most marginalised groups in Bangladesh due to a combination of several factors including their remoteness, the harshness of the environment, and inequalities in the distribution of natural resources.

### **4.2 Thematic Study Objectives**

The objective of the thematic study is to assess the ‘Approaches’ and ‘Systems’ introduced by SHOUHARDO to achieve the programme’s Strategic Objectives (SOs). Specifically the study aimed to:

- i) Assess how effectively the approaches are contributing to positive change, and how sustainable these changes are. Prioritize the different approaches being employed in

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relation to successfully achieving the thematic area, clearly identifying which approaches are bringing most benefit, and identifying other approaches which are not being as effective. The consultant team needs to explain the reasons behind why each of the approaches is being effective, or not effective, as the case may be.

- ii) Examine other approaches, if any, being used by other projects in CARE Bangladesh to achieve the same end point. This will be to a limited scale.
- iii) Provide recommendations on how the approaches can be improved for future programming, especially in relation to the 'Impact Statement' and 'Impact Groups' CARE has committed to. This will be based on the knowledge derived from this study, as well as knowledge acquired from other studies the consultant may have undertaken in this topic.

### 4.3 Thematic Study Focus

The overall goal of SHOUHARDO is to 'Sustainably reduce chronic and transitory food insecurity' this being achieved through the four programme objectives outlined above. Food security is therefore an outcome of all programme activities, i.e. of the programme as a whole.

Through a process of dialogue with the CARE Bangladesh HQ team, and given the range of programme activities that directly or indirectly impact food security, it was decided that the thematic study should focus on those components of SHOUHARDO that aim to protect and promote livelihoods, by enhancing those economic activities that increase production, and / or income and build assets.

The thematic study was therefore focused on Specific Objective 1: 'Improved availability and economic access to food for targeted vulnerable households through strengthening livelihoods, securing entitlements and enhancing accountability of service providers', and more specifically on sub-specific objective 1.3: 'Vulnerable households are engaged in new or enhanced economic activities that increase their production /income and build assets'

#### 4.3.1 Livelihoods and Food Security

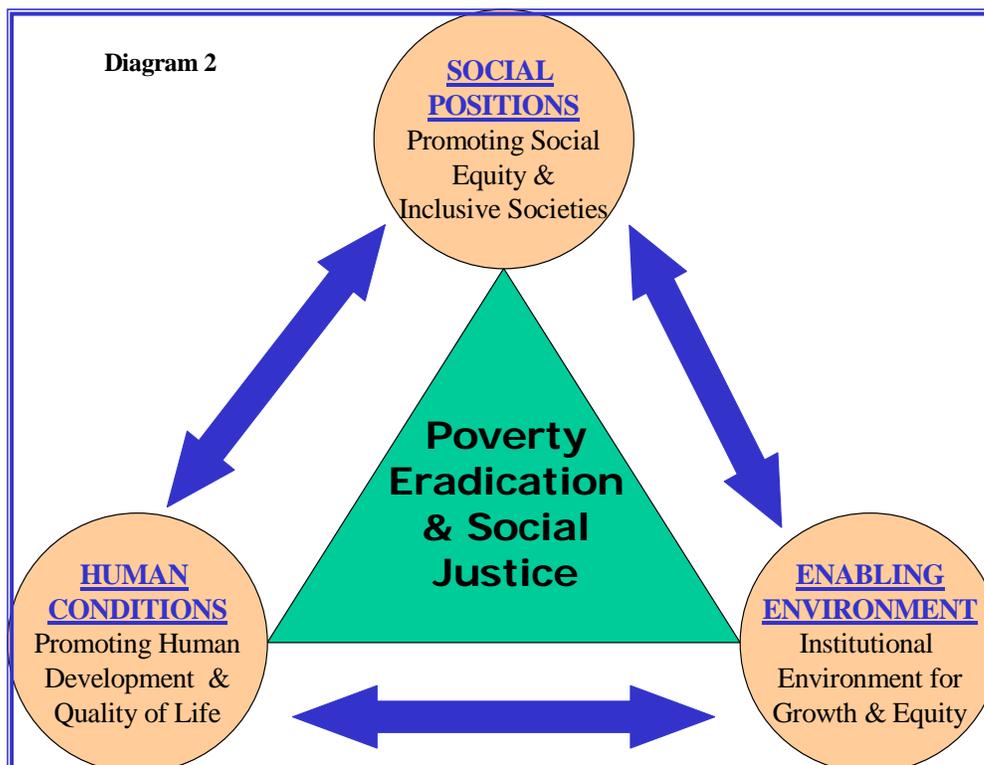
The focus of the study within the overall framework of SHOUHARDO is most readily conceived through consideration of CARE's Unifying Framework (see next page), the study being focused on the "Human Conditions" part of the framework, which is focused on improving livelihood security.

Ellis (2000)<sup>1</sup> suggests a definition of livelihood as "the activities, the assets, and the access that jointly determine the living gained by an individual or household". Livelihoods deal with people, their resources, and what they do with these, and are about creating and embracing new opportunities. Furthermore, while gaining a livelihood people have to cope with risks and uncertainties, such as floods, erratic rainfall, pressure on the land, increasing food prices. These uncertainties, together with new and emerging opportunities, influence how material and social assets are managed and used and what choices people make. The study was therefore focused on the following areas: risk and vulnerability reduction and management; productivity, income and livelihood strategies; access to resources, markets and social services; and the development of assets this including both 'soft' assets (e.g. human capabilities and social capital) and 'hard' assets e.g. financial and physical capital (See Appendix 1).

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<sup>1</sup> Ellis F. 2000. Rural livelihoods and diversity in developing countries. Oxford: Oxford University Press.

CARE's Unifying Framework for Poverty Eradication & Social Justice



The chronic and transitory food insecurity and vulnerability of the communities targeted by the SHOUHARDO programme derives from their overall household livelihood insecurity in terms of their capabilities, assets (both hard and soft assets) and means of making a living. Programme activities implemented under Sub-Specific Objective 1.3 contribute significantly to the acquisition of productive assets, enhancement of household income and an increase in households' ability to meet food and non-food livelihood priorities, thereby contributing to improvements in food availability, access and utilization.

**4.3.2 Programme Activities: Core Occupational Groups (COGs)**

The Intermediate Results (IRs) for Sub-Specific Objective (SSO) 1.3 outline the specific activities which were considered during the enquiry.

**1) IR1.3.1: Capacity of HHs to Identify New Income Options Enhanced**

- i) Activity 1.3.1.1: Strengthen income generating livelihood practices from agriculture resources of participant HHs
- ii) Activity 1.3.1.2: Innovative urban IGAs promoted and linked to markets to diversify income
- iii) Activity 1.3.1.3: Selection of suitable rural based IGAs and capacity building of beneficiaries around these to diversify income.

**2) IR1.3.2: Market Access Enhanced**

- i) Activity 1.3.2.1: Construction/development of markets with special access for women entrepreneurs

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- ii) Activity 1.3.2.2: Suitable markets identified and linked with communities
- iii) Activity 1.3.2.3: Local buyers/collectors identified from village and capacity built to act as hub to wider market

Due to time constraints the enquiry focused on all the activities outlined above except for the construction and development of markets. The study therefore focused on Core Occupational Group (COG) activities, and particularly on the following COGs: IGAs, Savings Groups; Agriculture / Fisheries; and Comprehensive Homestead Development (CHD).

## 5 Methodology

The general steps in taken in developing the thematic study are outlined below:

- 1) Review of secondary materials and documents.
- 2) Interviews with CARE staff members.
- 3) Development of the field enquiry design and tools.
- 4) Purposeful selection of enquiry field sites taking account focus of the thematic study and time available for field work.
- 5) Implementation on the field enquiry.

### 5.1 Field Enquiry Design

A total of twelve days were allocated for field work, this allowing for three sites to be visited, with three days spent at each site. A generalized field schedule for the enquiry in each village and slum was outlined as follows:

- 1) **Day One:** Meeting with CARE Regional and Partner Staff, Local Government Officials, Representatives of the Private Sector. Group meeting with VDC / SDC members.
- 2) **Day Two:** meetings with COGs, with a target set of three per village / slum.
- 3) **Day Three:** HH interviews with households from each COG interviewed on the first day

Based on the decision to visit three communities during the enquiry, purposeful sampling of the villages was made through a process of dialogue with the CARE Bangladesh HQ team. The study was focused on locations where implementation and approaches related to the Core Occupational Group (COG) programmes had sufficient time to mature, post the mid-term review and the development of the revised programme strategy.

Given the objectives of the study, and the requirement to develop information which would enable an effective review of systems and approaches to be made, it was determined to focus the enquiry on 2-3 COGs, thereby enabling a more comprehensive review of 2-3 programme elements to be undertaken.

Given the very particular, and well developed, programming history in Bangladesh related to IGA and credit programmes, and the considerable work undertaken by CARE post the mid term review in these areas, the development of savings groups, and the range of IGA programmes formed the focus of the enquiry, and determined to a large extent the selection of the rural and urban sites visited during the enquiry. The senior management of team of SHOUHARDO also wanted to ensure that information was captured on the agriculture and fisheries programmes, and rural sites were hence chosen that would enable the enquiry to also consider these COGs.

## **5.2 Field Enquiry Tools**

The field enquiry sought to develop information on the effectiveness of COG programme approaches and systems in assisting vulnerable households in the development of new or enhanced economic activities. Tools developed as part of the enquiry focused on gathering information on the strengths weaknesses, opportunities, and constraints (SWOC) of both the programmes as a whole, and of their individual components, and to develop information on the perceived benefits and effectiveness of each COG programme considered.

At the community level, information was primarily collected using a semi-structured interview format. This also formed the basis for interviews held with other key stakeholders. Given CARE's focus on women's empowerment in the impact statements, issues pertaining to gender were also considered throughout, a 'gender lens' being applied during the interview process.

### **5.2.1 Semi – Structured Interview Format**

#### **A) COG Activities: Perception of Approaches**

1. **Selection & Participation:** Perception of selection process and entry into COGs; benefits of group and individual participation; changes that have arisen through participation; empowerment and women's participation; linkages developed.
2. **Capabilities & Assets:** Perception of training programmes; skills / capacities developed and transferred (capabilities / human capital); value of assets transferred, and developed through participation in the programme (Soft assets: social and political capita. Hard Assets: physical, financial,
3. **Linkages;** specifically developed through COG participation: VDC/SDC; other farmers; traders; entrepreneurs; GoB services.

#### **B) COG Activities: Overall Effectiveness of Systems and Approaches**

1. **Perception of Programme & Changes**
  - COG Overview & links to other SHOUHARDO Programme Elements
  - General comments on COG programmes (SWOC)
  - Main benefits / changes brought about by the programme/s. (S): *Well being; social and economic standing; coping with crisis; accessing resources etc.*
  - Income; consumption patterns; food security and coping capacity
  - What have been the most effective programmes? Why?
  - Describe opportunities to develop COG programmes (O)
2. **Sustainability**
  - Actions taken to continue with / improve the changes / activities?
  - Any risks to the benefits / activities continuing? If so what actions can you take?
  - Role of VDC / SDC and COG groups.
  - Linkages developed: markets, traders; GoB institutions etc.

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### ***5.2.2 Information on Livelihood Strategies, Income, Assets & Food Security***

Semi-structured interviews were designed to capture information on changes in livelihood strategies, and accompanying changes in income and assets (SEE Appendix 9.1) brought about by COG activities. Information was gathered on accompanying changes in food security indicators; although these could not be solely attributed to the impact of COG activities, but reflected the impact of the SHOUHARDO programme as a whole.

To develop an understanding of the effectiveness of the programme components stakeholders / community members were asked probing questions on changes in their livelihood strategies and on food security indicators during the interviews. These questions aimed to illicit information on the performance indicators indicated in the Indicator Performance Tracking Table (IPTT): average number of months of food provisioning; types of different food groups consumed; seasonal migration; expenditure patterns; participation in household decision making; loan seeking behaviour and income gained through participation in the activities. Clearly, given the form of the enquiry, a degree of caution needs to be applied when considering information obtained on these indicators during the community interviews. With this in mind specific information gathered on these indicators is not reported. However, this information has been considered when considering the effectiveness of the programmes in reaching livelihood and food security objectives.

### **5.3 Study Sites & Stakeholder Interviews**

Three study sites were selected in one urban and two rural areas:

1. Patita Para village, Bhuapur:Union / Upazila, Tangail Region; Char Area.
2. Gastola Slum; Bhairob Pourashava; Kishoregonj District / Region: Urban Area.
3. Rahmatpur Village, Kewarejore Union; Mithamone Upazila; Kishoregonj District / Region: Haor Area

Per the enquiry design, group interviews were firstly held with CARE Regional Staff and subsequently with VDC / SDC community representatives in each village. Group interviews were then held with members of the selected Core Occupational Groups, these being followed by key informant interviews with selected individuals from these groups. Additional meetings were also held with CARE and PNGO staff, local entrepreneurs, and local Government representatives. An overview of the group discussions and key informant interviews is outlined in the table below.

The number of people gathered for the discussions was often larger than the numbers indicated in the table below, given that the groups invariably increased in direct proportion to time. Furthermore most community discussions included VDC/SDC members and office holders as well as people from SHOUHARDO households. The enquiry relied on the goodwill and willingness of the people interviewed to share often personal information, and on the support of the SHOUHARDO's programme staff.

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**Table of: Locations, Meetings, Participants**

Location	Type of Meeting (1)	Type of COG (2)	Participants			Remarks
			Women	Men	Total	
<b>Patita Para Village</b>						
Bhuapur Union Upazila	GD		3	5	8	SHOUHARDO Staff at Tangail RO
	GD		7	5	12	VDC members
	GD	IGA	6	2	8	Individual and Collective
	GD	IGA	8		8	Collective
Tangail Region;	KI	IGA				SYNERGY Entrepreneur
	GD	Agriculture / Fisheries	4	2	6	
Char Area	KI	All	2	1	3	Programme discussion with Upazila staff
	KI	IGA	1		1	Clothes Making – Sewing machine
	KI	IGA	1		1	Goat Rearing
	KI	Agriculture		1	1	Cereals
	KI	Agriculture	1		1	Vegetables
	GD		5	5	10	VDC members
		<b>Total Participants</b>	<b>38</b>	<b>21</b>	<b>59</b>	
<b>Gastola Slum</b>						
Bhairob Pourashava	GD		1	7	8	SHOUHARDO Staff at Kishoregonj RO
	GD		8	3	11	SDC members
	GD	IGA	7	1	8	Collective and Individual
Kishoregonj Region:	GD	Savings	8	1	9	
	KI	IGA	5	2	7	Collective
	KI	IGA	1		1	Clothing Business
Urban Area.	KI	Savings	1		1	
	KI	Savings	1		1	
	KI			2	2	Discussion with PNGO SAD staff
	KI			2	2	EDU & Urban Facilitator
	GD		5	2	7	SDC members
		<b>Total Participants</b>	<b>37</b>	<b>20</b>	<b>57</b>	
<b>Rahmatpur Village<sup>2</sup></b>						
Kewarejore Union	GD		7	5	12	VDC members
	GD	CHD	7		7	
	GD	Savings	8		8	
Mithamone Upazila	GD	Agriculture / Fisheries		5	5	
Kishoregonj District	KI			1	1	Regional Manager SHOUHARDO Kishoregonj RO
	KI			1	1	EDU Kishoregonj
Haor Area	KI			1	1	CARE Field Supervisor Kihoregonj
		<b>Total Participants</b>	<b>24</b>	<b>13</b>	<b>37</b>	

**Key:** GD: Group Discussion  
KI: Key Informant

<sup>2</sup> Poor weather meant that only 2 days were spent at Rahmatpur

## **6 Overview of Core Occupational Group (COG) Activities**

This section outlines the programme components implemented to achieve the goal of programme Sub Specific Objective 1.3:

*‘Vulnerable households are engaged in new or enhanced economic activities that increase their production /income and build assets’*

As noted previously due to time constraints the enquiry did not consider activities related specifically to market development, with a focus placed on four of the programme components or Core Occupational Group (COG) activities: IGAs, Savings Groups; Agriculture / Fisheries; and to a more limited extent, Comprehensive Homestead Development (CHD).

### **6.1 Income Generating Activities (IGA): “Supporting Initiative & Involvement”**

In rural and urban areas, during the development of the programme, the lack of alternative income-generating opportunities was often cited by the community as their priority problem. SHOUHARDO aimed to address this issue by identifying and analyzing opportunities to expand or introduce new livelihood options through training, technology and market development, while developing innovative ways to provide skills training through for example apprenticeship arrangements or peer to peer approaches. Programmes were targeted to the extreme poor and poor households (PEP), with a focus on women. CARE field facilitators or partner frontline staff facilitated the VDC / SDC to both identify the scope of alternative IGAs, and select participants through community consultation, analyzing the opportunities to expand or introduce livelihood activities. IGA groups were subsequently formed to facilitate further development, and linkages developed to community based savings groups.

The original menu of possible IGAs that could be developed by the programme was quite expansive. In practice a focus was placed on livestock (cow, goat) rearing in the rural areas, and areas such as food processing (fried rice, puff rice); grocery shops; handicraft (bamboo work, mat, jute product, and embroidery) and dry food processing in both urban and rural areas. Other than training, and the transfer of physical assets (goats, sewing machines etc.) in some cases the programme also provided “seed” grants to the participants, and assisted in both the development of marketing channels, and the development of links with technical partners. CARE and PNGO front line staff assisted in both arranging technical support and the training from partners (technical partners, consultants, the private sector) and monitored activities. Within the model developed by the programme partners were responsible for both preparing training modules and the provision of: follow-up support; the transfer appropriate technology, and the establishment of a marketing channel through the private sector.

A number of key lessons were learnt during the process of IGA implementation, which were captured in the mid-term review and were reflected in development of the subsequent programme strategy. An assessment of the IGA programme in June 2007 noted that the programme was facing a number of key challenges in formulating a strategy, staff facing a number of challenges in selecting development directions for the communities particularly in rural areas. The assessment recommended the development of: an agreed strategy, effective measurement scales, ranking systems, and business plans. The programme subsequently focused on ensuring that IGA participants received further support in business management, market analysis and the development

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of effective market linkages, with a view to ensuring that participants became sustainable entrepreneurs.

The CARE Economic Development Unit (EDU), which had been working with SHOUHARDO in the development of the programme in a number of sites, subsequently focused its activities on 6,500 household of the 142,000 participating in the programme with the objective of developing sustainable small enterprises. This further elaboration of the IGA strategy, with a more deliberate focus on the development of small enterprises, and support to the further development of community members entrepreneurial skills, was based on a number of lessons derived from the programme, the strategy aiming to take greater account of the variation in technical, marketing, management and accounting skills amongst targeted community members. EDU subsequently worked closely with IGA participants to: assess their current activities, identify improvement areas, develop their capacity for business management and link them with financial institutions for future sustainability. Those participants who demonstrated additional characteristics in their business practice, investment decisions, fund management and business growth were treated as entrepreneurs and targeted for further support in the development of their small businesses. The following approaches were taken by EDU towards small enterprise development

### **Individual IGA**

As part of the SHOUHARDO programme, EDU has further assisted individuals who had been provided with inputs for initiating IGAs or small business, by linking them with markets and providing training on business management. Following the programme mid-term review this strategy was further expanded with a view to assisting in future enterprise creation.

### **IGA Clusters / Groups**

EDU had developed considerable experience in developing collective IGAs through the development of Community Business Incubators (CBI), which had been successfully developed during previous CARE programmes. The CBI is a group of self managed community members, capable of implementing collective initiatives for economic development using their own savings for investing in businesses and marketing.

Based on this experience, EDU began to further develop clusters of similar IGA participants in the rural and urban areas as part of the SHOUHARDO programme, with the objective of supporting IGA participants to become entrepreneurs. Clusters were developed through advanced training in product development market led design, and new production techniques.

### **Business Development**

Per the above the CARE EDU aims to support SHOUHARDO in developing entrepreneurial skills through developing service providers in key areas in order to assist poor rural farmers further develop their businesses. CARE EDU's Economic Empowerment Model for the Marginalized aims to provide development practitioners at CARE Bangladesh with a viable framework that aims to:

- Pinpoint and evaluate community potential for economic development
- Explore economic opportunities and market opportunities for the community
- Develop and implement a plan of action for each community
- Train selected leaders with high business and leadership potential to develop themselves and their communities into aspiring go-getters of sustainable income
- Equip participants in the community with enterprise tools
- Provide investor information for partnering

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- Provide the poor and marginalized with sustainable sources of income by (a) developing and expanding small enterprises and (b) creating employment opportunities with considerable scope for transforming into proprietors of small enterprises
- Advocate for a business enabling environment and pro-poor policies/regulations that encourage participation of the marginalized in economic activity

CARE facilitated the initiation of number specific enterprise development pilots, these informing the development of small enterprise programmes, such as that developed by SYNERGY, which was visited during the enquiry. One of the objectives of these programmes is to develop an effective exit strategy by ensuring that: linkages are developed between community entrepreneur groups and private sector investment partners, and between financial and non-financial business support service providers, with local markets linked to further markets upstream. Within these programmes CARE is paying particular attention to enabling access to information, technology and innovation for the target groups.

### **6.2 Community Managed Savings Programmes**

At the onset of the programme it was noted that in the geographic areas targeted by the programme that there appeared to be few organizations providing credit to vulnerable households. Households were therefore forced to rely on moneylenders when shocks occurred. It was noted that the problem was more acute in the chars, haor and coastal zones than in other areas of the country. A high level of demand for credit, either for consumption or investment was noted, however, for the extreme poor, regular micro-credit activities were not considered as the most appropriate option, as both investment and repayment schedules were noted to be problematic. It was recommended that the programme support the development of savings based credit models, these enabling groups to build and manage their own capital.

SHOUHARDO therefore aimed to facilitate the introduction of community-managed savings programmes for the highly vulnerable, based on proven models used in Bangladesh. One of the stated design objectives was that the programmes should serve as a secure, community-managed safety net to enable extremely poor households to access their own saved resources when a shock occurred. In the original DAP proposal one of the objectives outlined for the programme was that it should work with other NGOs to expand the reach of savings and credit programmes to remote areas, with the programme providing initial seed capital to participants, primarily through the development of effective linkages with IGA programmes.

### **6.3 Agriculture and Fisheries Programmes**

Activities implemented as part of these programme aimed to increase production, increasing food availability both through addressing underlying political and social risks and enhancing livelihood capabilities. Technical assistance and training, provided by project staff and partners, aimed to promote: sustainable farming practices, more productive and more diversified farming systems, and improved fisheries.

#### **6.3.1 Cultivation of Best Practices in Food Crop Production**

Increasing the agricultural production of smallholders and sharecroppers is a key activity in improving food security in rural areas. During the enquiry for the DAP it was noted that although improved technologies are available, that their uptake by many of the poorest farmers had been disappointing, with smallholders continuing to use very basic cropping techniques. Farmers have been impeded from adopting improved technologies by poor access to factors of production (land, labor, capital and knowledge) and because of bottlenecks in both the supply and in the demand

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side, mainly because of poor infrastructure but also because of the absence of a good extension system.

SHOUHARDO supported smallholders and sharecropper farmers in increasing agricultural production through training and support on crop management and providing information and support in developing cropping alternatives. The programme was targeted at vulnerable households who relied on sharecropping for their livelihoods, and small and marginal farmers. Training in crop management was based on adapted Directorate of Agricultural Extension (DAE) models, this model including the identification of advanced farmers to provide peer to peer support.

Supported by the CARE Regional technical manager, local NGO partner, and volunteer, training was provided Upazila and Union level officers of the Department of Agriculture Extension (DAE), such as the Sub Assistant Agriculture Officer, the training focusing on crop management topics including: watering, bed preparation, weeding, plantation methods, seed preservation methods, preparation of organic fertilizer; preparation of organic pesticide; and identification of the characteristic of good seeds. Agricultural potential was also enhanced through the rehabilitation of small-scale infrastructure and the introduction of new and tested cropping practices appropriate for targeted areas.

Programme activities aimed to bring about behavioral changes which would lead to sustainable increases in yields, thereby contributing to improvements in food availability for poor households, while simultaneously enhancing the effectiveness and accountability of both government and non-government institutions. In terms of asset transfers, the programme supported farmers through the provision of seeds for one season. Seed distributed included: rice, wheat, maize, nuts, potato, oil crops, pulses and a variety of vegetable seeds including tomato, beans, leafy vegetables, okra, cucumber, and pumpkin.

### ***6.3.2 Fishing: Adoption of Best Practices in Fish Culture & Capture***

Technical assistance and training, provided by project staff and partners, aimed to promote: sustainable and improved fishing practices. Through a process of consultation, frontline staff assisted the VDC and the fisherpersons group formed by the programme in both the identification and scope of the fisheries programme. This process included an analysis of the opportunities to expand or introduce new activities through training, technology and market development.

Based on this analysis, support was provided in arranging for the use of long-term water bodies, and / or the provision of technical support which would support the adoption of best fishing / fisheries practice through training and technology transfer by Department of Fisheries (DoF) and other research institutions. The process of developing fish culture programmes included the identification of natural resources, including government, public and small-scale water bodies (seasonal ditches) by the community and the development of an action plan in which Khash ponds<sup>3</sup>, ditches, canals, and roadside ditches were excavated / re-excavated for fish culture through the participation of extreme and poor households in food for work (FFW). Fish capture programmes were supported through the provision of training and support in the key aspects of fishing, for example: appropriate fishing seasons / times; the supply of fishing equipment and materials, and support to the sharing of indigenous knowledge and practices.

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<sup>3</sup> Landlessness and lack of access to land are among the major problems in Bangladesh. Improved access to Khash (public land) from government will greatly improve the livelihoods of the poor and marginalized, and forms an integral part of CARE's advocacy activities linked to the programme

## **6.4 Comprehensive Homestead Development (CHD)**

CARE has had success with CHD programmes previously, comprehensive homestead development (CHD) being a natural extension of homestead gardening, with the primary difference being that it makes more effective use of different types of space in and around the homestead, and includes the planting of different types of tree species as an integral component. The gardens promoted by CHD hence aimed to be more diverse than existing gardens, providing important nutrients to the diet, and using gardening techniques that made better use of locally available inputs such as manure and natural pesticides such as neem<sup>4</sup>.

The programme was targeted to landless households and households with less than 0.25 acres of cultivable land. Plant material and seeds were provided from existing sources, or via the programme, which also established local nurseries for this purpose. Training provided as part of the programme included training on gardening practices, and the provision of links to nutrition education programmes. Contact farmers were also selected in each village for training in gardening practices, each farmer being subsequently responsible for training and assisting secondary adaptors.

During previous programmes it had also been noted that although mostly rice was consumed in the households, vegetables were both commonly consumed and sold, and represented both an important nutritional component of the household diet and an income-earning opportunity for women. Given the high potential for vegetable gardening from intensely managed plots, and the fact that local markets for vegetables were present that were relatively easy to access, vegetable production became an important focus for the programme. It was also noted that vegetable gardening was an important activity for women and adolescents, and furthermore that the majority of contact farmers and secondary adaptors participating in the previous CHD programme had been women, this reflecting women's role as primary homestead caretakers.

## **6.5 Overview of Site Locations: Food Security and Vulnerability**

Through a process of dialogue with the CARE Bangladesh HQ team the enquiry focused on locations where implementation and approaches related to the Core Occupational Group (COG) programmes, particularly those related to Income Generation Activities (IGAs), Savings Groups, Agriculture & CHD had sufficient time to mature following the mid-term review and the development of the revised strategy for the programme. The enquiry was implemented in one urban slum, and in two (2) villages, located in Kishorganj and Tangail regions, these being located in the 'Haor' and 'mid-Char' areas respectively.

### **6.5.1 Tangail Region: Char Area**

Tangail is located in the 'Mid Chars' area. Char is the Bengali term for a "mid-channel island that periodically emerges from the riverbed as a result of accretion. Char is also used to refer to other land in the active flood plain that is subject to erosion and accretion. The chars of Tangail are located in the active river channels of the Jamuna and Teesta rivers, and are subject to inundation during the monsoon, when boats become the major form of transport. As water levels fall during

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<sup>4</sup> The Neem tree is a source of environment-friendly biopesticides. The unique feature of neem products is that they do not directly kill the pests, but alter the life-processing behavior in such a manner that the insect can no longer feed, breed or undergo metamorphosis. However, this does not mean that the plant extracts are harmful to all insects. Since, to be effective, the product has to be ingested; only the insects that feed on plant tissues succumb. Those that feed on nectar or other insects, such as butterflies, bees, and ladybugs, hardly accumulate significant concentrations of neem products.

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the post-monsoon and winter periods, large expanses of land are exposed. As in the haor areas, boat transport is confined to the main river channels and multiple modes of transport are required to move about the char areas.

Food insecurity in the chars is a function of the shocks and stresses that affect food availability, access and utilization. Crop losses resulting from floods and erosion reduce the availability of food at both the household and community levels, while fishery resources, traditionally a source of both income and food, are in decline. Markets, especially in the highly dynamic chars in the main river channel, are highly undeveloped and do not serve as effective conduits for food, poorly developed infrastructure also making it difficult to transport commodities in large quantities. Floods and erosion also affect the physical assets of households, especially poorer households located on river banks and the lowest part of the char, both through the loss of assets when floods occur too quickly for households to move, and through forced sales to cover movement and/or recovery costs. Resulting reductions in income limit access to food and reduce household's abilities to cope. During periods when food is in short supply for low income households, a number of coping strategies are undertaken, one of the most common being a reduction in the number and type of meals.

### ***6.5.2 Kishorganj Region: Haor Area.***

Kishorganj is in the 'haor' area, where there are large expanses of low-lying land and communities live on elevated earthen mounds scattered throughout the area. During the wet / monsoon season, the haor region fills with water and the village mounds become islands within a vast expanse of water; at this time the only means of transport is by boat. In the dry season, after the water subsides, the area is mono-cropped with rice and boat transport is confined to the main river channels.

Flash floods and wave erosion reduce the availability of food and affect household assets in the same way as floods and erosion in the char areas. Only one crop of rice is produced annually in the haor areas, and this can be severely affected by the floods. Furthermore, homestead areas on the mounds tend to be smaller, placing limitations on the opportunity to produce food and income using homestead resources. Fishing is a significant activity in the livelihoods of vulnerable households in the haor areas, and a particular feature of food insecurity is the exclusion of powerless fisher households from traditional fishing grounds. Powerful individuals have found various ways to gain control over fishing grounds at the expense of the traditional low income fisher households. Markets are also underdeveloped and inaccessible, especially for households living in the deep haor, hours by boat from the nearest significant market facilities. Distance limits the availability of food in the market and access to food even for those households with income.

### ***6.5.3 Kishorganj Region: Urban Slum Area.***

There are around 35 million urban dwellers in Bangladesh: by 2030 the urban population may reach 80 million. Approximately 45% of the urban population live in poverty, of which 25% are classed as extreme poor. In the urban slums, food is more readily available than in the remote rural areas, however, access to and utilization of food are greater sources of food insecurity, and the factors contributing to food insecurity, such as poor health and the exclusion of marginal groups can be significant, with many of the poor spending over 60 percent of their income on food. While there are more jobs available in urban areas, there is a large pool of labour, households with limited human capital having difficulty obtaining employment in anything other than piecemeal work at very low wages. In addition the congested space in urban slums limits income-generating opportunities. Poor urban households are also vulnerable due to their social exclusion from participation and decision-making.

## **7 Enquiry Findings**

The Indicator Performance Tracking Table (IPTT) data on selected livelihood and food security indicators provides evidence of the efficiency of programme and COG activities in improving livelihoods and increasing food security. The lack of disaggregated information on these indicators at the level of specific COG activities means that information is not currently available which would support an evaluation of the effectiveness of the systems and approaches associated with the COG activities. This forms an important caveat to the conclusions derived from the thematic study, particularly given that these are derived from a limited number of key informant and community interviews, from three of the villages covered by the programme. The findings reported are therefore based on the most part from the information that was shared by the participating communities, which was triangulated with information provided by other key informants and stakeholders.

### **7.1 Livelihoods and Food Security**

#### ***7.1.1 Measures of Effectiveness***

The overall goal of the SHOUHARDO programme is to ‘Sustainably reduce chronic and transitory food insecurity’ Food security outcomes achieved by the programme are hence an outcome of the multi-sectoral approach adopted by the programme. Changes in food security indicators reported by the communities are hence an outcome of the interaction and synergy between the COG activities considered during the study - agricultural production and fisheries, IGAs, CHD, savings programmes – and of other SHOUHARDO programme components – development of productive infrastructure, education for women and girls, water and sanitation, disaster preparedness and mitigation, and improved governance and civil society strengthening etc.

Within this framework COG activities contribute to the acquisition of productive assets, to the enhancement of household income, and to development of household capabilities. The changes in livelihoods resulting from these activities increasing households' abilities to meet their food and non-food livelihood priorities, thereby contributing to improvements in food availability, access and utilization

The effectiveness of the SHOUHARDO programme and hence the effectiveness of approaches and systems developed by the programme, in reducing food insecurity are most readily considered through a consideration of reported changes in the relevant indicators of the Indicator Performance Tracking Table (IPTT). These include both measures of participation in the programme and measures of the impact of the programme on key livelihood and food security indicators. The latter include: average number of months of food provisioning, and types of different food groups consumed per day (outcome indicators associated with SO1); the percentage of households that no longer need to depend on seasonal migration (associated with SSO1.2), the development of an enabling environment; and household expenditure patterns on food; borrowers taking loans from local moneylenders; and household average income per month and income sources per annum, all of which are directly linked SSO 1.3.

A review of the programme IPTT indicated that both the programme, and COG activities, have been effective in improving livelihoods and increasing food security, the programme reaching programme targets in all of the areas outlined above, except in the following areas: average number of months of food provisioning where the original target had been to increase the baseline from 5.2 to 8 months, and the programme had achieved an average of 6.81 months; and in the number of

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income sources, where the original target had been to increase the baseline from 1.2 to 1.8, and the reported sources was currently 1.7.

IPTT data on selected livelihood and food security indicators therefore provides evidence of the efficiency of programme and COG activities in improving livelihoods and increasing food security. However, the development of disaggregated information on these indicators at the level of specific COG activities would greatly assist in evaluating the effectiveness of the systems and approaches associated with the individual COG activities. The development of this type of information would also clearly assist in further enhancing the learning and knowledge management component of future programmes.

### ***7.1.2 COG Activities***

The enquiry focused on the effectiveness of COG activities in developing economic activities, and related increases in production, income, and assets. Information was gathered during the enquiry on changes in livelihood strategies, and accompanying changes in income and assets, this in turn providing information of changes in food security status. Clearly, given the limitation of the enquiry, a considerable degree of caution needs to be applied when considering information obtained on food security indicators from the community, and hence specific information on these indicators is not reported. However, this information has been considered when assessing the effectiveness of the COG programmes in reaching livelihood and food security objectives and is referred to when considering the effectiveness of the individual programmes.

Information gathered during the enquiry indicated that COG activities can be considered to have successfully met the objectives of the programme in terms of the community's perception of programme benefits, and in terms of supporting livelihood diversification and increased food security, particularly when framed within impact of other SHOUHARDO programme elements. Per the objective of this programme component, improvements in food security status reported during the enquiry can be considered to be attributable to the increased production and income resulting from the asset transfer and the capabilities developed as a result of the training received from the programme. The importance of the synergy developed with other SHOUHARDO programme components in achieving livelihood and food security outcomes was also underlined, and this is more fully expanded in the following section.

Sustainable increases in food availability were reported as a direct result of the agricultural and CHD activities. These programmes were also reported to have contributed to improvements in food utilization, both as a result of the agricultural production supported by these programmes, and from the synergy developed between these programmes and the health and education messages promoted by other parts of SHOUHARDO. Although the income derived from agricultural and CHD activities was reported to have led to increases in food access, improvements in food access were primarily associated with IGA activities, the income derived from the IGAs leading to changes in both consumption and expenditure patterns. When combined with participation in other SHOUHARDO programmes which provided health and nutrition messages, these programmes also led to improvements in food utilization through changes in dietary quality and consumption patterns.

The majority of community members interviewed during the enquiry reported an increase in the types of different food groups consumed; an increase in the number of meals consumed per day from two to three; increased expenditure of food items; and increases in income to levels that would meet the income targets developed for the programme. Positive changes in loan seeking behavior were also reported, while women participants for the most part reported increased levels

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of confidence, self-esteem, and participation in household decision making, this being most notable where women had most control over household income, most notably in IGA and CHD (vegetable production) activities.

Interestingly the food security indicators which seemed most resilient to change were those relating to meal frequency and consumption during the monsoon / flood season. As noted most respondents reported that they were now able to consume three meals a day, this being most marked from HH interviewed in the urban areas. In the haor areas women participating in CHD / vegetable production reported that they were able to both eat three meals a day and spread their consumption across the monsoon season however this information was not triangulated through individual household interviews. Problems in maintaining and increased frequency of meals, and of maintaining consumption were most commonly reported from participants in the char area village, and were most notable from those community members not engaged in individual or collective IGAs.

At a general level this information indicates that COG activities, and the alternative livelihood options developed in the rural areas, were not as yet considered sufficient by communities to consider themselves to be food secure or resilient to the impact of the monsoon floods, this being most noticeable for community members participating in COG activities where the productive assets, and the income derived from these activities, was still considered vulnerable to the impact of floods. This underlines the importance of further prioritizing the disaster preparedness and mitigation programmes implemented by SHOUHARDO, and ensuring that the benefits of these programmes are available to all PEP households. It also underlines the importance, particularly in agricultural, livestock and CHD programmes, of further developing and considering the mainstreaming of Disaster Risk Reduction (DRR) in these activities.

### ***7.1.3 Multi-Sectoral Integrated Programming Approach***

As noted previously, it is important to note the importance of the integrated approach implemented by the programme in achieving changes in chronic and transitory food security, and hence changes in food security status reported by the COG programme participants should be considered as reflecting not only changes brought about by the individual programme components but by participation of the community members in the various components of SHOUHARDO.

#### ***7.1.3.1 Programming Synergies***

Information gathered during community interviews on COG activities underlined the importance of the multi-sectoral integrated approach adopted by the programme. Examples of programmes reported to have had a positive impact on the effectiveness of COG activities in improving livelihoods and food security included:

- i) ***Disaster Mitigation Programmes:*** programmes implemented in the haor region were reported to have had a considerable impact, both promoting and protecting livelihoods. Livelihood strategies development and enhanced by these programmes leading to increases in income, and improved food availability, access and utilization.

Mound extension and protection programmes were reported to have led directly to increases in the income of poor and extremely poor (PEP) households, both through participation in cash for work activities; and indirectly through increasing the time available to male HH members to seek work away from their villages during the monsoon season. In addition, the development of CHD activities, and particularly vegetable production on the extended areas of the mound, had both led to improvements in dietary quality, and increased the incomes of participating households

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though the sale of the vegetables in local markets. Food availability had also been increased through the positive benefits gained from the development of the crop protection embankment, which benefited all members of the community with access to agricultural land, significantly reducing the risk associated with agricultural production.

The integration between SHOUHARDO programmes can therefore be considered to have been very effective in both promoting and protecting livelihoods, and increasing food security while minimizing vulnerability. The only question that arises is whether the exact model used for mound protection in the village visited is replicable in other areas. The success of the CHD programme, and particularly of the vegetable production component, is to some extent a direct consequence of the fact that the average area now available for production on the edge of the mound for a participating household is approximately of 60 ft in length. Furthermore the total area increased by the programme was also sufficient for all PEP community members to benefit from the programme.

As a final note, it was reported that male members of the community who had participated in the development of the mound protection programme, were now employed by communities on other mounds to assist them in the development of their own mound protection programmes. Details on this activity were not collected during the programme, however clearly this could be considered as a nascent collective IGA which may benefit from further business training.

- ii) **Nutrition:** nutritional information received both by those directly participating in the programme, and by family members, was reported to have had a considerable impact on food utilization, particularly on those households who were also engaged in CHD and agricultural production activities. The impact of nutritional educational messages on food consumption habits was most strongly reported in both the haor area, and the urban slum. This is an important finding since in the haor area consumption patterns were essentially positively reinforced by the messages given the concurrent increase in vegetable production. In the urban slum nutritional information impacted on women's purchasing decisions in the markets, this impact on food access being related both to increases in income from the IGA programmes, and the increased role of women in household decision making. The contribution of the supplementary food ration received as part of the programme on household budgeting was noted during HH interviews in the urban area, where it was reported that this enabled further HH expenditure on other food items, thereby increasing food availability and access.
- iii) **Health / Sanitation Programmes:** Bangladesh has one of the highest all case disease burdens in the world, this having a considerable impact on livelihoods and food security. Decreases in disease burden were noted by households in all the villages visited during the enquiry, and were referred to particularly by communities in the urban slums and haor areas. Other than the direct benefits reported in well being, it was also reported that subsequent decreases in health expenditure had enabled increased expenditure on food on non-food items, these programmes thereby having a direct impact on food and livelihood security, both through their direct impact on health and nutritional status and on food access.
- iv) **Women's Rights and Empowerment:** interviews with community members who had participated in COG activities underlined the important impact of information received from SHOUHARDO on women's rights and entitlements on women's livelihoods and household food security. These programmes were found to have developed an effective synergy with the changes in livelihood strategies and options bought about by COG activities, enhancing women participants confidence in assuming an increasing role in household decision making. This was reported by women COG participants in all villages, and particularly amongst women

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participating in IGAs, CHD and savings programmes. Changes in food access and utilization were reported as a direct result of these developments, with women reporting a greater voice in the purchasing of food, particularly with regard to different food types.

### **7.1.3.2 Technical Capacity**

These findings underline the importance of adopting a multi-sectoral approach to food security in both rural and urban areas. In adopting this approach however the programme has had to develop technical expertise in a large number of areas: agricultural production; fisheries, development; infrastructure; education for women and girls; water and sanitation; disaster preparedness and mitigation in addition to supporting programmes that aim to improve governance and strengthen civil society. The above findings have highlighted the positive complementarities and synergies derived from the interaction of these programmes in addressing food insecurity, however, this is clearly a very ambitious agenda, which holds within it the risk that technical expertise may be too thinly spread, and that programme staff may become overwhelmed by the number and varied tasks that they are expected to fulfil, particularly at village level.

Although a number of positive changes in human resource management, particularly with regard to the roles and responsibilities of staff members, have occurred following the revision of the programme strategy, this area could be usefully reviewed when developing the next programme. This is particularly important given the innovative nature of a number of COG activities, and the need to both monitor and provide effective support to communities in a number of areas if the positive gains made, and potential developed through these programmes is to be fully realised.

## **7.2 Approaches to the Development of COG Activities**

### **7.2.1 Ownership and Sustainability**

In the communities visited both the office holders and members of the VDC/SDC demonstrated a high degree of knowledge of both the SHOUHARDO programme and of the COG activities implemented by community members. An appreciation of the strengths, weakness and opportunities offered by the programmes, and of the importance of developing effective linkages with local government bodies, markets, and entrepreneurs was reported throughout the enquiry. In nearly all cases, individual community members and VDC/SDC members and representatives were able to discuss how the activities initiated by SHOUHARDO would continue following the end of the programme.

One of the strengths of the programme is clearly the manner in which it has engendered a sense of ownership and participation, and built capacity within the communities, this being reinforced by the positive changes in livelihoods and food security reported during both community and VDC / SDC meetings. In all cases community members reported that they would continue with activities initiated under the programme, this indicating that the support provided has been effective in developing sustainable programmes.

### **7.2.2 Selection & Participation in COG Groups**

- i) **COG Selection Process:** the selection procedures regarding participation in the COG programme components were reported to be unclear and made with an apparent lack of transparency in all the rural villages visited. In all cases community members reported that they had participated in the development of the community action plan, and were aware of the objectives and planned activities under the programme. However, decisions regarding the

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allocation to different groups would appear to have been made by the VDC based on agreed programme criteria, without the full participation of community members.

This indicates that in the villages visited although discussions on the general criteria developed for selection into the different COG activity areas, following a review of the programme strategy during initial implementation did occur with the VDC that subsequently community members did not fully participate in decisions related to the selection and allocation process. This underlines one of the findings of the mid-term review where it was indicated that more time should have been allocated at the initiation of the programme to allow for community participation and consultation in the development of programme activities.

- ii) ***Benefits of Participation in COG Groups:*** a number of benefits were reported from participation in the COG groups formed to support the development and sharing of knowledge on programme activities, these included: the sharing & gaining of experience and knowledge; improved access to appropriate support and advice; improved linkages with VDC/SDC, CARE staff, GoB services, and a greater knowledge and understanding of potential market linkages. In some cases, participation was also reported to be associated with improved social standing in the community, and the development of confidence and self-esteem, these being most strongly reported by members of savings groups, IGA group members in the urban areas; those participating in the small enterprise IGA in the char area; and the CHD group in the haor areas.

These findings suggest that benefits from participation in these groups have positively affected the enhancement and development of livelihood strategies with concurrent positive impacts on the food security status of participating community members. It was also noted that the positive experience gained from group participation, particularly from the savings groups and CHD group in the haor area, had led to the adoption of COG activities by other community members. The benefits gained from participation also clearly influenced the probability of these groups continuing following the end of the programme. This was most notable in the case of the savings group, where positive synergies and linkages had been developed with the IGA groups in the urban areas, and the CHD group in the haor area. As would be expected, this was also demonstrated amongst those community members involved in and developing collective IGAs. The continuation of group activities was less likely in the case of livestock IGA, agricultural and fisheries groups in the villages visited, while groups linked to the development of individual IGAs in both urban and rural villages are unlikely to continue in their current form, the sharing of information and knowledge being more likely to occur through social networks developing through the savings programmes.

Related to the above, the level of participation in the COG activity groups during the programme was noted to be variable across communities and groups. In some cases community members reported that they had effectively developed the timing, frequency and function of these meetings (savings, collective IGA, CHD vegetable groups), while in other cases it was reported that community members had not participated in the meetings since they had other priorities to attend to when the meetings were held, or that the meetings were held too far from their homes. This was most commonly reported by members of livestock IGA, agriculture and fisheries groups.

Although some degree of variation in participation is to be expected, particularly following initial engagement and training, these findings suggest that it would be useful for CARE to both more carefully monitor the function, meeting frequency, and benefits gained from participation in these groups with a view to both facilitating further community ownership and participation, particularly of those group members apparently marginalized by current

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arrangements. Perhaps not unexpectedly, it was noted that the groups most likely to continue with group related activities at the end of the programme are those that have derived the most benefits from group participation. The common characteristic noted was that group members clearly perceived and understood the added value of continued participation,

Although community members who had participated in livestock IGA, agricultural and fisheries activities had gained benefits from participation in the programme, and improved their linkages with GoB services, for the most part the benefits of continued group participation was not as evident as amongst other groups. It should be noted however that there was a strong sharing of knowledge on these activities through existing, and / or newly developed social networks, and that community members reported the importance of support from the VDC in developing effective linkages with GoB services.

Members of the agricultural and fisheries groups in the villages visited had not participated in the development of IGAs linked to their programmes, while the development of IGAs in rural areas based on livestock rearing had not been targeted with market and business development skills to the same extent as reported by collective IGA participants, or IGA participants in the urban areas. The opportunity to further develop activities implemented by these groups though further support related to micro / small business development would doubtless increase both the level of benefits gained and degree of participation / sustainability of these groups.

- iii) ***Benefits of Participation in COG Activities:*** these were closely related to the benefits gained from participation in the COG groups and included the sharing and development of technical knowledge; knowledge & development of linkages with local services / markets; development of physical and financial assets; improved social standing, self-esteem and confidence; and increased HH decision making. This area is more fully explored on the section of the effectiveness of the COG programmes; however, it is important to note that all programmes can be considered to have had a positive impact on food security and livelihoods, although the degree of this impact was found to vary both across groups and between regions and areas.

### 7.2.3 Training & Support

Communities reported the development of key capabilities and knowledge through participation in the activities associated with the COGs. Training programmes were generally well received, although with some variation noted across communities & between COGs.

- i) ***Agriculture:*** training, particularly in crop management, the development of organic fertilizers, organic pesticides and farming practices were highly valued by community members in the char area, but less so by communities in the haor area. This can be attributed to the fact that in the char area village women participants reported a considerable return on vegetable production from fallow land areas, this having an important impact on food availability, and from sales, on food access. Male community members in these areas also reported a considerable increase in production of cereal crops (up to 50%) and hence in food availability. Community members in the haor village visited did not practice agricultural production in fallow land areas, although apparently this was implemented by other communities in the haors, furthermore the increases recorded in both vegetable and rice production in the village were associated with the CHD and disaster mitigation programme respectively.

The value of the training provided in agriculture production was clearly effective in increasing production, in a sustainable manner in the char village, training supporting increased

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production yields by both male and female participants. The extra income derived from agricultural sales was reportedly used to both increase food access, and also to expand agricultural production activities. One female participant however used this investment to increase her production of jute in following seasons, as the local return on this crop was higher than that gained from vegetable production. This highlights the need for a more detailed analysis of local agricultural farming systems and markets to made in the development of future agricultural support activities.

The training provided on rice cultivation was not so highly valued by participants in the haor area, however, the development of the crop protection mound, and its impacts on increasing the effective length of the agricultural season were noted in this area. It was reported by key informants that training in vegetable production had led to a considerable increase in production in the fallow land areas of other villages, and hence that agricultural training could also have a considerable impact on food security in the haor areas, with a concomitant increase in the income available to female participants. In both villages the development of agricultural training activities had led to improved linkages with local government agricultural services, this benefiting communities both through the immediate provision of training, and in terms of the community's ability to access these services in the future.

- ii) **CHD:** training in CHD practices was very well received and highly valued in both rural villages visited. Training in vegetable production was highly valued by participating members in the village in the haor area, the high levels of production resulting from the supply of inputs and the training provided leading to direct increases in food availability, access and utilization.

In the village in the char area it was noted that benefits from the development of homestead gardens was closely associated with homestead raising, CHD increasing the value of a small area of land that if protected, could provide a source of nutrition and income during the monsoon season. Interviews were not held directly with community members who had benefited from the CHD programme however this issue was discussed during meetings with the VDC, during which the value of raising homesteads for asset protection was underlined.

Training in CHD therefore clearly can offer considerable benefits to participants. The level of improvement in the food security status of women participants in the haor village is quite remarkable, while the potential contribution of to the food security status of those with raised and protected homesteads in the char areas should also be noted.

- iii) **IGA livestock:** the short training received in the rearing of cows and goats was reported to be of considerable value by community members in both the village in the char areas, and from the single participant in the urban area. In the char area however it was noted that the level of training in business development, and in developing market linkages was fairly minimal, and could be of further assistance particularly with regard to informing future investment decisions.
- iv) **IGAs: Micro & Small Enterprises:** training received in business development and management was more developed in the urban areas. In the char area village, those engaged in IGA / micro-enterprises reported that they had received training in record keeping, but did not report additional assistance. The textile / vegetable collective IGA was the only example of a small enterprise visited in the rural areas during the enquiry, this small enterprise had been operating for five months at the time of the enquiry, and hence training was reported to have primarily focused on the process of production, as opposed to business training per se, although such training was an inherent part of enterprise development plans.

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In urban areas training in basic business and management concepts was reported by all participants, with participants in the collective IGA on candle making having received further training related to the management and development of their business. The basic training in business and management concepts received was highly valued by all IGA participants in the urban areas, community members reporting the importance of the information that had been transferred through the ‘five fingers of business’ model<sup>5</sup>. Training related to the purchase of inputs / materials, sales, market analysis, and investment had been received by members of collective IGAs, who had clearly gained considerable benefit from this training, and who were also able to identify and clearly express their future training support requirements.

Training in support of IGA development was more highly developed in the urban areas than in the rural areas visited, while the development of a collective small enterprise was a relatively recent development. Clearly, as recognized by CARE staff in the rural areas, there is considerable potential for both further business support training in the rural areas, both in terms of individual / micro-business, and related to the development of collective small enterprises.

In the urban areas training had been more focused and advanced, and had facilitated the development of individual IGAs to a point where in some cases community members could benefit from further training. Members of candle business had clearly benefited from the additional support received, while the Karchupi collective IGA clearly required further support in developing an effective business model. Both these latter examples highlight the need to develop further training models, and develop the capacity of local staff to further support business development. The current model of small enterprise development adopted by the programme will be of considerable benefit in furthering the development of both of these small enterprises.

- v) ***Community Based Savings Programmes:*** support to the development of community based savings programmes was found to vary between the villages visited, and to have a variable history in terms of the focus placed on the development programme. This culminated in the development and application of training guidelines following the MTR which were reported to have had a considerable impact on both stabilizing and assisting the development of existing groups, and in the uptake of the savings model developed by community members.

Urban community savings group members reported that prior to adoption of the new CARE savings model, that they had been members of a range of different credit and savings programmes implemented by a number of agencies in the area. Following orientation and training five women’s savings groups were formed, women participants reporting that their willingness to participate in the SHOUHARDO scheme had been facilitated by the fact that the model responded directly to their needs and requirements for a community based savings scheme, these including: the management of their own savings; flexibility of the model in terms of payment schedules and interest rates; ease of access to funds.

In rural villages various forms of savings groups were noted in terms of membership: female only, male only and mixed groups. Some of these groups had been formed at the beginning of the programme, however all groups reported that the management and function of the groups had benefited from the additional support and training provided by SHOUHARDO. The innovative approach taken to developing the savings groups in the village in the haor area is of particular note, members contributing rice which was subsequently sold by those managing the

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<sup>5</sup> Skill, Demand, Benefit (income), Capital, and Household Benefits

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programme, cash savings being invested in an account in the local bank. It was noted that the regular savings contributions in this group continued to be in the form of rice.

The recent training and development of new guidelines for community based savings has had a considerable impact in all of the villages visited during the enquiry. The model developed, which in turn was based on that developed in the DFID Chars programme, was reported to reflect community needs and requirements, and hence uptake and development in the communities visited has occurred at a considerable rate, with the model also being adopted by non SHOUHARDO community members. Many community members also reported that this was now the only savings / credit group to which they belonged.

### ***7.2.4 Value of Assets Transferred***

Assets transferred by the programme were noted to be highly valued by community members. However, a more transparent selection process, and clarity on the 'value' of the asset in terms of both its current and potential value, would assist in reducing questions regarding both the effectiveness of the selection process, and a focus, noted in some areas, on the actual 'value' of the initial assets transferred, as opposed to a focus on potential returns..

#### ***7.2.4.1 Agriculture***

The general package of seed transfer and training was found to be valued more highly by communities in the village in the char area village, where it was reported that the resulting cereal production, and vegetable production from previous fallow land areas had a considerable impact on participants food security status, through both recorded increases in food availability and subsequent increases in food access. In the village in the haor area, the increase in vegetable production developed through the CHD programme was also highly valued by the communities, improving food security through increased food access and availability, and improved dietary quality.

The value of the assets transferred was noted by community members to be low when compared with other transfers made by the programme, community members highlighting both the importance of the training support provided by the programme, and also the limitations placed on returns from the transfer given the lack of available land. However, as noted above, crop management practices adopted by community members as a result of training, when combined with the inputs supplied by the programme were reported to have had a considerable impact on production.

The main constraints to the development of agriculture production, and hence to the value of the programme, were reported by the community in the char area to be both the lack of available land and of access to land. The group member involved in cereal production, and VDC members noted that greater returns from the transfer could be obtained if the programme also included the transfer of agricultural technologies, for example irrigation pumps and tillage machines / oxen. Group participants and VDC members also highlighted the vulnerability of productivity and income gains to flooding and a lack of water during the dry season, this again highlighting the need for associated investments in risk reduction, and irrigation programmes.

Increasing agricultural production of food crops for smallholders and sharecroppers is a key outcome for improving food security in rural areas. The agricultural potential of community members participating in this programme has been increased in a sustainable manner, and in a form which has led to increased food availability and access. In the case of agricultural

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production it is difficult to separate the value of the inputs from the training provided in new cropping practices. However, the programme could greatly benefit from further support in the adoption of new technology, in the development of collective IGAs, and in the provision of further support in gaining access to land.

### **7.2.4.2 IGA Livestock**

Information on the value of livestock assets transferred as part of the programme was obtained only from COG participants in the village in the char area. Interestingly, during the meeting with the VDC IGA programmes were ranked as the most effective COG activities in this village, however IGA micro / small businesses were rated above those of livestock rearing. This was primarily due to the fact that increases in income, and subsequent changes in food security status, were delayed for a period of approximately one year for goats and two years for cattle. Livestock were thus being considered as a 'non liquid' asset during the initial rearing period, and as a physical / financial asset, at possible risk from the impacts of floods and diseases, once fully reared.

Community members, who had reared livestock for a period of more than two years, reported increased levels of income, and improvements in food frequency, and dietary quality. Income was derived from the sale of offspring and of milk, the returns reported, particularly from goat rearing, appearing to be sufficient to reach programme income targets when combined with other sources of HH income.

Although community members reported that the costs in rearing livestock were relatively high, these including the provision of food and fodder, in general they felt that the value of the asset outweighed the management costs. The sustainability of this activity as an alternative livelihood strategy should however be reviewed given that a number of programme participants who reported that they were re-investing the income gained from livestock rearing in agricultural production. This of course can also be considered as a positive development, in that the assets gained from this activity generate sufficient income to enable further productive investment. However, it is important to note that this transfer of income to agricultural productivity also reflects previous livelihood strategies in the char area regarding the rearing of livestock by PEP HHs.

Unfortunately community members who had received cattle in the village in the haor area were not interviewed due to the impact of the monsoons on the last day. Interviews with the regional management team did however raise a number of questions as to the sustainability of this strategy, particularly given the particular constraints associated with cattle rearing in the haors: land access, and access to feed and fodder during the monsoon season. This would seem to raise questions as to the appropriateness of this transfer to the PEP community members, when compared to other possible livestock options: ducks, chickens, and geese.

All community members interviewed placed a high value on the livestock assets transferred as part of this programme, and seemed to have accepted the initial outlay in costs in lieu of the value of returns on this investment in the mid to long term. This does however raise questions as to the level of risk associated with the transfers, and whether the transfer of these types of assets to PEP community members should be considered without some form of additional support, for example a small food or cash transfer, or more effective support in addressing costs associated with the raising of livestock: food, shelter, disease treatment etc.

The assets do have an immediate re-sale value, and although sales in the initial stages of the programme were not reported during the enquiry, it would be important to maintain

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information in the future on asset sales throughout the programme. CARE staff members reported the limitations at the time of programme development of the types of livestock transfer that were considered, for example poultry rearing was not considered a feasible option at the time of programme development due to the avian flu epidemic. It would be useful to revisit this issue in future programmes, considering both the types of livestock transferred by the programme, and the potential for both market development and collective IGAs.

It is important when considering an IGA to be able to carefully differentiate this from an asset transfer programme. This implies the development of a programme development plan that takes full account of running and capital costs, of the likely returns on the investment made, and those support and training components noted in the development of other IGA programmes. These considerations do not appear to have been applied to the development of the livestock IGA activities supported by the current programme.

### **7.2.4.3 IGA / Micro Enterprises**

IGA programmes were ranked as the most effective programmes in the urban and char villages. Assets transferred as part of the programme included productive assets (sewing machines / cloth making machines) and cash grants. These assets have been greatly valued by community members and have successfully supported stabilization or expansion of IGAs / micro – enterprises.

Income derived from these activities has been used to improve food security, primarily through improved access, with improvements in food consumption and dietary quality reported. Incomes have also been used to support health and education costs, and for building up savings. The importance of participation in the savings groups was reported in the urban areas, savings reportedly being used to support the possible future expansion of the IGA / micro-enterprise. However, it was noted that the majority of community members with IGAs / micro-enterprises were not considering further expansion of their IGAs, given that current income was considered sufficient to meet existing needs, the need to balance the risks associated with further expansion against current returns, and the time required for further business development.

It is important to note the range of IGA activities that have been supported through this programme, particularly in urban areas, these include: ‘door to door business’ for example the buying and resale of clothes; the development of small grocery stores; the sale of cooked produce in the local markets or on the streets; the resale of rice purchased from large urban markets; the making and repair of clothes; investment in rickshaw and ‘van’ businesses; and investment in beauty parlors. Assets transferred by the programme were reported to have supported either the development of completely new IGAs, or to have assisted in the expansion of existing activities. In both cases the limitations on development prior to support from the programme were reported to have been the high costs of loans / credit, and / or the lack of business knowledge.

Physical assets were for the most part transferred to on going businesses, or to those with existing skills which would enable them to make effective use of the asset. From the limited number of interviews made, those who had received physical assets continued to use them in their business. Clearly it would be beneficial to monitor the use of assets transferred by the programme, a point that was highlighted during interviews with two women participants: the first had failed to effectively develop the planned IGA with the grant allocated, while the second seemed to have essentially invested the grant in her husbands business, apparently to facilitate the continuation of the business given the large number of people who currently owed

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money to the business. These examples highlight the difficulties inherent in supporting individual IGAs, particularly in urban areas, and raise issues relating to both the effective targeting of support, the monitoring of outcomes, and the value of asset transfers, particular cash transfers. In the future the programme should consider the value of making no interest loans, and opposed to grants, to support business plans developed by the community.

Clearly the IGAs supported by the programme have greatly facilitated community members in the development of alternative livelihood strategies, and in the development of more resilient livelihoods, most households reporting that they were more food secure. However, CARE may wish to consider the development of a series of clear access and monitoring criteria in the future development of these types of programmes. EDU's strategy to focus on the development of collective IGAs clearly reflects the need to develop an effective strategy that takes account of the complex operating environment and risks inherent in supporting individual IGAs, particularly in urban areas. However, the effective development of community savings clubs may offer another means to support individual IGAs, either through facilitating access to credit or by providing training to savings club members with IGAs who wish to further invest in the IGAs that they have already developed.

### **7.2.4.4 IGAs / Collective / Small Enterprises**

During the enquiry interviews were held with members of the following collective / small enterprises: candle making; Karchupi making (urban); and textile / vegetable dyeing programme (Bhuapur). Community members participating in the candle business had received productive assets, and specific business training (see training section) both of which were reported to be highly effective, with the business currently on the point of expansion. The levels of income reported by women participants was sufficient to move eight families above programme income targets, with a subsequent improvement in improved food access.

Women participating in the Karchupi business had received training, productive asset transfer, and incomes from participation in a local business. Incomes reported by participants were again above programme targets, with concurrent improvements in food security status and indicators noted. It was however noted that further business support and training would be required before the group could fully develop their own business.

Women participating in the vegetable dyeing group, which is being developed with direct entrepreneur support, had received both productive assets and start up capital, the business being linked to identified markets. Women participants had high expectations for the business, noting a number of benefits which had already accrued though participation. These included: higher self-esteem and social standing; increased participation in household decision making and improvements in their food security and livelihood status.

Interviews with stakeholders involved in small / collective enterprises highlighted the importance of this IGA development strategy. The value of the training provided to participating community members has been outlined previously, while the benefits gained from the transfer of physical and financial assets in support of business development were self evident, and highlight the increased value of this form of programme support to groups of people who have been assisted in developing an affective business plan, and a market based strategy.

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### **7.2.5 Linkages**

SHOUHARDO aimed to support the development of sustainable improvements in food security through developing innovative approaches that linked households, communities, local government and civil society. All COG activities contained elements that aimed to assist, support and build on the development of an enabling environment for the programme. The effective development of these linkages to a large extent depended on the effective development of associated SO1 components, which are the subject of an accompanying thematic study.

#### **7.2.5.1 Access to Government Services**

A key component of COG activities was based on the development or strengthening of functional linkages between participating community members and representatives and service providers related to key livelihoods issues identified by the COG group members.

VDC and community members in agricultural and livestock IGAs reported the development of effective linkages with agricultural support services at the Union Parishad, and Upazila level. The importance of developing access to livestock / veterinary services was also reported, with community members reporting that access and use of these services had improved based on the connections made during the implementation of the programme and as a result of the application of the knowledge gained through other components of the SHOUHARDO programme regarding their rights and entitlements.

Interviews with Upazila level officials indicated a good knowledge, participation and support to the programme, and a commitment to continued support to the communities despite existing constraints in service provision. In the urban areas linkages were being developed with the chamber of commerce, facilitated by CARE, with a view to supporting small enterprise development.

Linkages made through the implementation of COG activities had both supported the engagement (provision of training and assistance) of local Government services in the development of COG activities, and the development / reinforcement of knowledge and communication channels between the communities, the VDCs and local Government representatives. Whether these linkages are likely to be sustained beyond the life of the programme depend on a number of factors that were not specifically considered during the enquiry given that the enquiry was being implemented simultaneously with a team considering Governance related issues.

#### **7.2.5.2 Market Linkages:**

The development of effective market linkages for IGA activities is considered essential in the development of sustainable enterprises. These were noted to be well developed in the case of the collective and small enterprises visited during the enquiry, the textile / vegetable dyeing small enterprise developing a marketing channel through the private sector. The development of effective market linkages was noted to be generally poorly developed with regard to both urban and rural individual IGAs. However IGA / micro-enterprise participants in the urban areas demonstrated a good knowledge of the importance of understanding and developing linkages to local markets. Participants in the CHD programme in the haor areas also demonstrated a good knowledge and awareness of local market linkages this being most clearly developed in relation to vegetable sales.

Lessons learnt from the programme have underlined the importance of developing effective marketing channels in the development of small enterprises, and these lessons are currently being developed and applied in the programme. Developing effective linkages for those participating in micro-enterprises, particularly to upstream markets, has proved more problematic. However, in some cases those engaged in IGAs in the urban areas have clearly applied the business training

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they have received to date in analyzing local marketing opportunities, and in further developing social networks and local knowledge to assist in the development of their businesses.

The development of assembly markets was not considered during the enquiry, however it was reported that there has been considerable success in developing these markets for the sale of agricultural produce, and that lessons learnt from this experience could be readily applied in the development of small businesses / collective IGAs in the agricultural, livestock and fisheries sectors.

### **7.2.5.3 Private Sector**

Two of the collective / small businesses visited during the enquiry illustrated how CARE had assisted in arranging technical support and the training from the private sector. The textile / vegetable dyeing small enterprise also illustrated the effective development of linkages between the community, entrepreneur groups and private sector investment partners.

## **7.3 Effectiveness of COG Activities**

### **7.3.1 Community Ranking of COG Activities**

In terms of the overall effectiveness of the COG activities it is important to note the ranking of the programme components made by community members during the initial VDC meetings in the rural areas. In the village in the char area, IGAs were considered the most important of COG activities, with CHD ranked second. This was related primarily to the constraints and risks associated with agriculture and fishing, and with the apparent low levels of vulnerability and risk associated with CHD activities when these are combined with homestead raising activities, the latter forming a clear priority for PEP households and VDC members.

In the village in the haor area, vegetable production was ranked as the most important activity, this being associated with the income gained from sales in the local market, and changes in consumption patterns. The development of savings groups was ranked second. Again this ranking reflects the importance of risk reduction to the communities, again highlighting the importance of disaster mitigation activities in protecting and promoting the livelihoods, and improving the food security of these communities.

### **7.3.2 Cross-Cutting Theme Mainstreaming DRR**

DRR mainstreaming clearly underpins the sustainability of livelihoods and food security in the rural areas visited by building more resilient communities, and hence it is important that disaster risk reduction (DRR) is further mainstreamed in the future development of COG activities. DRR programmes noted during the enquiry which have increased the effectiveness of the COG activities are:

- i) **Mound extension and protection:** in the haor areas has supported income diversification strategies, and added considerably to the sense of well being and safety. Vegetable production on the extended mounds, through sales and consumption, has led to improvements in food availability, access and utilization. Household income has also increased as male household members can now spend more time working as day laborers away from the household during the monsoon season.
- ii) **Crop protection embankment:** the construction of the embankment has had a considerable impact on agricultural production of the whole community, leading to increases in food

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availability. Although not reported in the haor village visited, it was noted through discussion with the CARE team that production had been increased in other programmatic areas through the provision of short maturing rice.

- iii) **Homestead raising:** reported by community members in the village in the char areas as the key intervention in developing sustainable livelihoods, and improving food security. CARE should consider developing a more effective means of support to those PEP households who do not have access to sand, and hence are currently unable to fully participate in the programme.
- iv) **Sanitation / Health Interventions:** considerable impact on reducing 'costs' associated with disease burden with subsequent positive impacts on HH income, and food access.

### 7.3.3 Ranking of COG Activities

The enquiry focused on the effectiveness of COG activities in achieving the programme objective of developing new or enhanced economic activities. To develop an understanding of the effectiveness of the programme information was collected on changes in livelihoods and livelihood strategies, and on food security indicators indicated in the indicator tracking table. This information has been considered when assessing the effectiveness of the COG programmes in reaching livelihood and food security objectives and was considered as a key factor when ranking the effectiveness of the individual COG activities.

Information gathered during the enquiry indicated that COG activities can be considered to have successfully met the objectives of the programme in terms of the community's perception of programme benefits, and in terms of supporting livelihood diversification and increased food security.. As noted on the section on general findings IPTT data on selected livelihood and food security indicators provides further evidence of the efficiency of programme and COG activities in improving livelihoods and increasing food security. However, the lack of disaggregated data on these indicators at the level of specific COG activities, means that evidence is not currently available which would support a full evaluation of the effectiveness of the systems and approaches associated with the individual COG activities. This forms an important caveat to the ranking of the effectiveness of COG activities outlined in the matrix, particularly given that these are derived from a limited number of key informant and community interviews.

Ranking exercise, per the matrix below, aimed to assist in the analysis of the effectiveness of COG systems and approaches implemented by the programme. A low ranking does not imply that this particularly component of the SHOUHARDO programme should not be considered in future programmes, but aims to highlight areas that could improved in future iterations of the programme.

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### 7.3.3.1 COA Activities Effectiveness Matrix

Area of Enquiry	4) IGA livestock	3) IGA / Micro-enterprise	2) IGA / Small Enterprise	3) CHD	4) Agriculture	1) Savings
<b>Selection</b>	Low	Low (Rural)	High	High	Low	Self selecting
<b>Participation</b>	Low	Low	High	High	Low	High
<b>Value of Training</b>	High rearing Low business	High urban Low rural	High	High	High (char) Low (haor)e	High ( 2 yrs)
<b>Linkages</b>	Low	Low	Medium	Medium	Medium	
GoB services	High / medium	Low	Medium	High / medium	High / medium	-
Markets	Low	Low / medium: local Markets	High	High (haor): local Markets.	Low – Medium: local Markets.	
Private Sector	Low	Low	High	Medium haor village	Low	
<b>Value of Asset Transfer</b>	High	High:	High:	Low - Medium	Low – medium	
<b>Productive Value</b>	Medium	Medium to High	High	Medium to High	Medium to High	
<b>Risks</b>	Medium – High: i) Delayed income ii) Input costs iii) Flood /disease	High Business i) failure ii) Sale of assets	Low to medium	Low - medium When linked with disaster mitigation.	Low – medium Floods / disease	Low Use of Model
<b>Strengths</b>	a) Training rearing b) Income	a) Training b) Ownership c) Empowerment	a) BDTS <sup>6</sup> b) Mkt linkages c) Empowerment	a) Veg. production b) Empowerment	i) Training ii) Use of fallow land	a) Ownership b) Empowerment
<b>Weakness</b>	i) IGA plan ii) Delayed income	i) Monitoring ii) IGA plan	i) BDTS ii) Monitoring		i) BDTS ii) Continued support	Areas of Model
<b>Constraints</b>	i) Initial costs ii) Land availability	Monitoring & training support	Coverage	Land holding size	Land Access	Size of funds
<b>Opportunities</b>	i) Develop effective IGA models ii) Other livestock	Saving Gp links	High potential collective IGAs development	EP income and food sources	Collective activity	High potential micro IGA development
<b>Sustainability</b>	Medium	Medium	High	High (haor)	Medium to high	High

<sup>6</sup> Business development training and support

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Community managed savings programmes were given the highest rank given their reported effectiveness in protecting and promoting food and livelihood food security, in reducing risk and vulnerability, and in promoting women's empowerment. The development of collective IGAs / small business was ranked second, this reflecting the SHOUHARDO programme's, and CARE's EDU unit's ability to effectively learn and apply important lessons in the innovative development of approaches to small businesses development during the life of the programme. These programmes were found to have supported the development of alternative livelihood options, developed the capabilities of participating community members, had a positive effect on the livelihoods and food security of participating community members, and empowered women participants.

Individual IGAs / micro-enterprises were ranked third given the reported benefits gained from these programmes in the urban areas in terms of income, vulnerability and risk reduction, women's empowerment, and the development of social assets, and the capabilities to manage and develop IGAs. The CHD programme in the haor region, based on the activities reviewed during the enquiry, was given an equal ranking given the success of the vegetable production component of this programme, and its impacts on food security, livelihoods and women's empowerment. However since equivalent activities in the other rural site visited were not reviewed, there is a considerable risk of overestimating the effectiveness of this activity as a stand alone programme as opposed to considering it within the context of CHD programmes implemented in other locations. It is likely that agriculture, and livestock IGAs, both of which were implemented in the rural areas, would have received a much higher ranking had these programmes either contained IGA support, or in the case of the livestock IGAs been more effectively supported and developed

Fisheries activities are not considered since these were poorly developed in the char area visited, while in the haor village, the constraints to the development of this sector meant that the main focus of activities was on the advocacy campaign currently being implemented by CARE. This should be taken as reflective of the possible benefits of fisheries programmes in other programme areas, but mainly reflects the constraints on the enquiry.

### **1. Community Managed Savings Programmes**

Support provided in the development of community based savings programmes was ranked highly by all communities during the enquiry, particularly by communities in the urban areas, and by communities in the rural village in the haor area. Although the start up of the programme appears to have varied, both in terms of the saving models developed and the degree of uptake by local communities, training implemented during the last two years, based on the implementation of the guidelines developed by CARE Bangladesh<sup>7</sup> seems to have supported the development of a 'savings' culture amongst targeted communities.

The 'wave' of development of savings groups in the areas visited, both amongst SHOUHARDO participants and other members of the community is quite extraordinary, and can be attributed to the fact that effective support and training were supplied to communities at a time of high demand for these services. The support provided in the development of savings programme appears to be one of those cases where the right support has been made available at the right time, in the right place, with the outcome that there has been a high uptake and use of the service provided. Participating members, the majority of whom were women, were clearly empowered by the support

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<sup>7</sup> These were based on the model being used by the DFID supported CHAR programme at the time. Interestingly these have subsequently been further developed based on the Village Savings and Loan model developed by CARE.

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provided to both manage the programme and their own financial resources, thereby gaining greater control over the development and protection of their own lives and livelihoods.

The effectiveness of the programme is most readily illustrated by the readiness and apparent ease of uptake, the spontaneous adoption and development by non targeted communities, and the tangible sense of empowerment expressed by participants. Participation in savings programmes were reported to have had a considerable impact on the majority of indicators of the IPTT, particularly noticeable was the reported decrease in the use of loans from money lenders. Several community members reported that they had not previously joined credit groups active in their area, but felt more comfortable with the SHOUHARDO model given that they felt they were in more control of their own savings.

Loans from the savings groups had been used to support a range of community members needs including IGA and small business development, and children's education, Loans has also been used by PEP households to cope with a range of livelihood shocks, thereby protecting livelihoods and food security, and providing an important community-managed safety net.

### **2. Collective IGAs / Small Enterprises**

Community members, the majority of whom were women, participating in the collective IGAs / small enterprises visited during the enquiry reported a considerable impact on their well being, and food and economic security from participation in the programme. The perceived benefits of participating in a collective, as opposed to an individual IGA, were also reported, these included: access to resources and finance; development of more effective market linkages; larger potential income; and shared learning.

The small enterprise model implemented as part of SHOUHARDO by CARE EDU clearly offers considerable potential for the future development of small enterprises, particularly given the emphasis placed on the development of effective linkages with the private sector, and the effective development of upstream market linkages. The effectiveness of this model was most apparent during the visit made to the textile / vegetable dyeing enterprise, were the potential for engagement of other community members in the provision of inputs, particularly in the agricultural sector, was noted.

Interviews with members of the candle and Karchupi making IGAs in the urban areas highlighted the fact that there was still room to improve and expand on business support services for nascent small enterprises, this also highlighting the need for close monitoring and continued support in the development of effective market and private sector linkages.

### **3. IGAs / Micro-Enterprises**

IGA programmes were ranked as the most effective programmes in the urban and char villages, benefits reported included improved food access and consumption, the use of additional income for a range of household needs, and the empowerment of women both through increased confidence and participation in household decision making and expenditure.

Assets transferred as part of the IGA support activities included productive assets (sewing machines / cloth making machines) and cash grants. These assets have been greatly valued by community members and have successfully supported stabilization or expansion of IGAs / micro – enterprises. Some risk in the transfer of these assets was noted however, and it would be useful to more effectively develop targeting and monitoring criteria should the same entry point be considered in future programmes, the use of no interest loans, as opposed to grants could also be considered. Basic business training and IGA group participation have had an important impact in

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the development of IGAs / micro-enterprises, although given the size of these enterprises linkages to markets to date have for the most part been made at the local level.

Most participants reported that they were 'comfortable' with the current size of their business and with the contribution made to HH income, Decisions related to the possible further expansion of the micro-enterprises appeared to be influenced by a reluctance to invest more time in managing the business, and a reluctance to take further financial risks given the important benefits already gained. Most IGA participants had also become members of SHOUHARDO initiated community savings programmes, particularly in the urban areas. Per the section above members reported the benefits of being able to manage their own savings, and the potential to use these savings in the future for the further development of their business, once other more pressing needs, and priorities had been attend to.

The important impacts of individual IGAs / micro- enterprises on food access and livelihood protection and on risk reduction were noted during the enquiry. Savings groups may offer a more effective means of supporting micro-enterprise development in the future, in a manner which may both considerably reduce the risks associated with the current asset transfer model, and which with appropriate support and training may support both the further development of micro and small enterprises.

### **4. Agriculture / CHD (3)**

Crop Management, including training in land preparation, seed preservation, and development of organic fertilizers and organic pesticides has been very effective in increasing the production of participating community members, Furthermore, the linkages developed and support provided by GoB services have been effective in supporting the development of the activities, and the implementation of the training programme. The introduction of vegetable production in fallow areas and on the mounds in the haor areas through CHD supported activities have resulted in increases in production which have translated into improved food access and utilization, and the empowerment of women through both the management of these activities and participation in decisions relating to the use of income gained from market sales.

Community members participating in agriculture, and members and representatives of the VDC in the char area reported that production could be further increased through the provision of appropriate agricultural technologies (irrigation; mechanical tillage etc.), through assistance in gaining access to land, and possibly through the development of collective IGAs.

CARE is already engaged in the development of an advocacy campaign which will assist PEP households in gaining access to land, and clearly given productive constraints, this is considered a priority activity. It would be useful to undertake further analysis of the agricultural programmes developed to date with a view to assisting participating community members in further enhancing their production along the lines mentioned by participating community members. The potential for the development of collective IGAs based on agriculture should be further examined, and take account of the experience of existing agricultural groups. In the village in the haor area visited a group of six community members had received a rice husking machine from the programme, and were sharing the income gained with the VDC. Unfortunately the gathering of further information on how this collective was formed, decisions relating to the transfer of the asset, and the role of the VDC in the IGA was not possible on the last day of the enquiry as planned. However this example is illustrative of both the potential benefits to be gained from the formation of collective enterprises, and of the need for transparency and agreed business plans in the development of these programmes.

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### **4. Livestock IGAs**

The food security and livelihood benefits of this activity, based on goat and cow rearing, is delayed for a period of approximately 1.5- 2 years. Following this initial period community members who had reared both cows and goats reported improvements in food availability and access from the income derived from the sale of offspring and milk. The training in livestock rearing, and the support and participation of local Government services in the programme were reported to have been very useful and effective by community members, who also reported improved access and use of these services following the period of initial training, Training in business development and management however were reported to have been minimal, and clearly this is one area of these activities that could be greatly improved upon in the future.

All community members interviewed placed a high value on the livestock assets transferred as part of this programme, and seemed to have accepted the initial outlay in rearing and management costs in lieu of the value of possible returns on this investment in the mid to long term. This does however raise questions as to the level of risk associated with these transfers, and whether the transfer of these types of assets to PEP community members should be considered without some form of additional support, for example a small food or cash transfer, or more effective support in addressing costs associated with the raising of livestock: food, shelter, disease treatment etc.

It is important when considering an IGA to be able to carefully differentiate this from an asset transfer programme. This implies the development of a programme plan that takes full account of running and capital costs, of the likely returns on the investment made, and those support and training components noted in the development of other IGA programmes. These considerations do not appear to have been applied to the development of the livestock IGA activities supported by the current programme.

The assets transferred do have an immediate re-sale value, and although sales in the initial stages of the programme were not reported during the enquiry, it would be important to maintain information in the future on asset sales throughout the programme. CARE staff members reported the limitations at the time of programme development of the types of livestock transfer that were considered, for example poultry rearing was not considered a feasible option at the time of programme development due to the avian flu epidemic. It would be useful to revisit this issue in future programmes, considering both the types of livestock transferred by the programme, and the potential for both market development and collective IGAs.

## **8 Recommendations**

### **8.1 Participation and Selection**

- i) There is a need to improve transparency and dialogue with the VDC/SDC regarding participation and allocation to COG activities.
- ii) There is a need to review the form and function of the COG activity groups. Although benefits from participation in these groups were reported by in all COG groups interviewed, the level of participation, and perception of value, was found to vary considerably.
- iii) Participation in IGAs should be open to all poor and extreme poor members the community, including those participating in other COG activities. It was noted that CARE is currently piloting such an approach

### **8.2 Community Based Savings Programmes**

- i) Current guidelines developed by the programme should be reviewed in light of existing CARE guidelines which have been applied successfully in other countries, and applied to the future development of the programme.
- ii) Key areas of the programme highlighted during the enquiry which could be usefully revised included: role of 'crisis' funds; agreed savings period; implementation of individual pass books.
- iii) There is a need to more clearly understand the institutional and savings and credit programme environment in the operational areas. Information on savings and credit programmes operating in the programme areas, and the degree of participation of community members in these programmes, should be developed.
- iv) The programme could usefully develop further information on IGAs / micro- enterprises supported by the savings programmes. This information could assist in both the development of future IGAs, and in the development of information on business and training support needs which may assist in the further development of micro-enterprises.

### **8.3 Collective IGAs / Small Enterprises**

- i) The current programmes developed with the support of CARE EDU, and the small business strategy developed by this unit could be usefully further resourced and expanded in the development of future programmes, It is important that lessons learnt from current activities are documented and shared.
- ii) There is a need to ensure improved business development support for community based collective programmes.
- iii) A number of examples of small businesses development based on collective activities in agriculture and livestock were noted during the enquiry. Information on these initiatives could usefully be collated by the programme, and information developed which would assist the further development of these activities and their replication in other areas.

### **8.4 IGA / Micro-enterprises**

- i) The benefits reported by the communities in the development of IGAs, particularly in terms of improvements in food access and utilization, should be recorded with a view to underlining the importance of continued support to IGAs / micro-enterprises.
- ii) Cash grants were provided to a number of participants to support their activities and although this was reported to have yielded positive results and investment in the IGA in the majority of

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cases the provision of a no interest loan, repayable over a long time period may be a preferable means of support.

- iii) Business development support and training modules should be further developed, and training provided to both staff and the communities.
- iv) Support provided to IGA / micro-enterprises from savings groups should be more closely monitored with a view to more effectively targeting further business development training.

### **8.5 Livestock IGAs**

- i) There is a need to more carefully consider the impact of initial costs and delayed returns on community member's food security and livelihood strategies in the short to mid term. Those participating in these programmes would benefit from additional support during the start up period of these programmes, and appropriate programme designs should be developed.
- ii) More account should be taken of local livestock strategies and livelihood constraints in the design of appropriate programmes, with a wider range of interventions offered to community members, for example duck and chicken rearing.
- iii) The programme should review the noted reinvestment of returns from livestock IGAs in agriculture reported in the village in the char area during the enquiry.

### **8.6 Agricultural Activities**

- i) Participants should be able to also participate in IGAs.
- ii) The current advocacy campaign on agricultural land access should be closely linked with the development of collective IGA activities based on the use of agricultural technologies (irrigation; tilling etc.).
- iii) Information on land holding status, and changes in this indicator, should be collected by the programme, this providing an important indicator of livelihood security in the rural areas
- iv) There is a need to review those factors influencing the sustainability of programme impacts, particular with reference to the development of CoB services and community agricultural practices based on local market demand.
- v) The types of seed transferred, and the programmes distribution frequency (currently one off distribution) should be reviewed based on a more detailed understanding of livelihood strategies and local markets. There is a need to further develop information on the effectiveness of current agricultural programme asset transfers by region.
- vi) . The programme should record successes in crop management training, DRR, fallow land production, and vegetable production, and ensure that these lessons are shared across the programme.

### **8.7 Disaster Risk Reduction**

- i) Given the impact of floods on rural livelihoods, DRR mainstreaming, particularly in terms of the flood protection of homesteads, should be made more readily available to all poor and extremely poor households.
- ii) Further development of DRR mainstreaming activities should occur, particularly in agricultural, livestock and CHD programmes.

### **8.8 M&E System**

- i) Data could be usefully collected on existing indicators per the COG activities. This information when combined with qualitative data would enable more effective analysis of the effectiveness of COG activities.

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- ii) The income targets set for the programme could be usefully redeveloped based on the poverty lines currently applied in Bangladesh. Analysis of income data could be enhanced by the further development of the information on household expenditure patterns, with data collected on expenditure on both food and non food items.
- iii) The analysis of food access could be enhanced the application of both the Household Food Insecurity Access Scale (HFIAS), and Household Dietary Diversity Score (HDDS).

### **8.9 Development of Technical & Learning Capacity**

- i) The effectiveness of all COG programmes could be improved through more specific analysis, monitoring and improved levels of programme support.
- ii) The management and institutional structure of the programme should be revised with a view to providing more specific technical support at all levels in each COG area.
- iii) The role and support provided by CARE EDU should be expanded, and further support provided to partner agencies in the design of IGA programmes.
- iv) Improved learning and knowledge management would greatly enhance the effectiveness of current COG activities.

### **8.10 ‘Impact Statement’ and ‘Impact Groups’**

The TOR requests the provision of recommendations on how the approaches can be improved in relation to CARE’s ‘Impact Statement’ and ‘Impact Groups’. The four population groups and the corresponding impact visions are:

- i) Socially and economically marginalized women are empowered.
- ii) The most marginalized groups in urban areas have secure and more stable livelihoods.
- iii) Extremely poor people in rural areas whose well-being in political, economic and social realms as assessed by poor rural communities obtain the lowest ranking. Special attention will be paid to people who are trapped in a set of unequal power relations.
- iv) The most vulnerable people and communities prone to disasters and environmental change build resilient livelihoods.

Although discussions were held with VDC and community members in the villages visited as to the definitions developed by the community in the identifying PEP households, information was not gathered as to their perspectives on the most marginalized PEP HH, or on the community members which were considered to have the lowest ranking in these communities. One can assume however that there would be a degree of overlap between the extremely poor people in rural and urban areas, socially and economically marginalized women, and the most vulnerable populations prone to disasters and environmental change. A brief review undertaken during the enquiry noted the following as characteristics used by the community in the definition of the extreme poor: female headed households (widowed and divorced women); lack of extended family support; the sick and infirm; no access to land; work as maids; lack of savings; income only sufficient for immediate needs; no access to Government services. Members of these groups had been targeted for inclusion in COG activities, most notably in the CHD and IGA programmes.

As noted previously, information on the CHD programme was gathered only in the village in the haor area, however, when combined with disaster mitigation activities and the extension of available land-holdings the impact on the livelihoods and food security situation of women participants was noted to have been considerable. The CHD programme is currently primarily targeted to the extreme poor, specifically to landless households and households with less than 0.25 acres of cultivable land. As noted previously the

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considerable impact of the CHD programme in the haor areas was to a large extent attributable to the extent of land available for this activity, which supported a high yield of vegetables, which could latterly be sold in the local market. Other components of the programme that were not considered fully in the enquiry include both training in the various components of the programme, including the use of organic fertilizer, the development of vegetable gardens and nurseries, and the transfer of chickens and goats. CARE has had success with CHD programmes previously, and hence this COG activity would appear to offer considerable potential in supporting the livelihoods of the impact groups.

In terms of IGAs, female headed household members were noted to be members of both the IGA and savings groups in the urban areas. A general assumption however may be that the impact groups would be likely to have insufficient funds, income, or savings to participate in these activities, in which case other more innovative means of supporting participation would need to be developed. The most effective means would be through training and either the provision of a no interest loan or a cash grant to initiate the activity, with perhaps also the provision of a regular cash transfer over a stipulated period of time.

As noted previously, other than improvements in livelihood and food security, participation in IGAs has also been associated with the development of confidence and self-esteem, and the empowerment of women through greater participation in HH decision making. These findings were amplified for community members participating in collective IGAs, and the inclusion of impact group members in the development of collective IGAs could be further usefully explored.

In terms of participation in savings groups, the temptation would be to provide a grant to enable participation in these groups; however lessons from the development of savings groups in other countries indicate that this can be counter-productive, and that it is better to allow decisions regarding the use of grants, loans, or income to the community member. Having noted this challenge, participation in these groups was found to have positive impacts on livelihoods and food security, and the empowerment of participating community members. Ensuring access to savings groups, through continued support and promotion, could provide an effective means of supporting impact group members in the mid-term.

## 9 Appendices

### 9.1 Enquiry Tool Development: Assets and Capabilities

Household Livelihood Security is defined as adequate and sustainable access to income and resources to meet basic needs including adequate access to food, potable water, health facilities, educational opportunities, housing, and time for community participation and social integration. Livelihoods can be made up of a range of on-farm and off-farm activities that together provide a variety of procurement strategies for food and cash. Thus, each household can have several possible sources of entitlement which constitute its livelihood. Entitlements include the rights, privileges and assets that a household has, and its position in the legal, political, and social fabric of society.

The risk of livelihood failure determines the level of vulnerability of a household to income, food, health and nutritional insecurity. The greater the share of resources devoted to food and health service acquisition, the higher the vulnerability of the household to food and nutritional insecurity. Therefore, livelihoods are secure when households have secure ownership of, or access to, resources, and income earning activities, including reserves and assets, to off-set risks, ease shocks, and meet contingencies. Households have secure livelihoods when they are able to acquire, protect, develop, utilize, exchange, and benefit from assets and resources.

#### ASSETS AND CAPABILITIES

Poverty and vulnerability are reduced by the building up and use of different kinds of assets. These comprise hard assets such as belongings, cash, land; and soft assets such as skills and abilities, organized and informal networks, and relationships. Assets are used daily in the livelihood strategies of all of us. For poorer people, the fewer the assets, the more vulnerable they are. Six related asset types are often referred to:

#### Hard Assets

1. **Financial Capital:** The financial and liquid economic resources e.g. savings, cash, credit, remittances, pensions,
2. **Physical Capital:** Belongings, goods, tradable items. Basic infrastructure (e.g. transport, shelter, energy, communications, and water systems), production equipment, and other means that enable people to pursue their livelihoods.
3. **Natural Capital:** The natural resource stocks from which resource flows useful for livelihoods are derived e.g. land, water, wildlife, biodiversity, and environmental resources.

#### Soft Assets

1. **Social Capital:** The quantity and quality of social resources (e.g. networks, membership in groups, social relations, and access to wider institutions in society) upon which people draw in pursuit of livelihoods. The quality of the networks is determined by the level of trust and shared norms that exist between network members. People use these networks to reduce risks, access services, protect themselves from deprivation, and to acquire information to lower transaction costs.
2. **Political Capital:** Political capital is defined broadly as the ability to use power to further political or economic positions, which in turn affects livelihood options and outcomes. It

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refers to the legitimate distribution of rights and power, and how illicit operations of power can frustrate efforts of the poor to access and defend entitlements. Illicit use of political power by state officials and community elites can divert significant resources away from the poor, while the poor can organize themselves into groups to facilitate change.

3. **Human Capital / Capabilities:** The skills, knowledge, abilities, training, education, capacity of labor and good health, which are important to the pursuit of livelihood strategies.