

FSUP-H NEWSLETTER

A quarterly newsletter published by CARE Bangladesh, funded by the European Union

5th Issue

Project Background

Food Security for the Ultra Poor (FSUP-H) is a five year project funded by the European Union and being implemented by CARE Bangladesh and three national partners, Sabalamby Unnayan Samity (SUS), Assistance for Slum Dwellers (ASD) and People's Oriented Program Implementation (POPI). The overall project goal is to reduce extreme poverty, food insecurity and vulnerability in the Haor region of Northeast Bangladesh. FSUP-H targets 55,000 ultra poor households, with a focus on ultra poor women, in the three districts of Sunamganj, Netrakona and Kishoreganj.



Photo credit: Cyril Le Tourneur d'Yson

Message from Sekhar Bhattacharjee – FSUP-H Team Leader

As the new team leader of the FSUP-H project and as a native of the Northeast of Bangladesh I have been excited to see the excellent work the project has been doing since 2009 in the Haor region. The recent monitoring survey, along with my own visits to project locations, has highlighted the impressive impact the project has been making on the lives of 55,000 extremely poor women and their dependants. I have been particularly impressed by the strength of the community groups established by the project and hope that the work the project is now doing will ensure these groups continue to function and support the poorest families in the years to come.

As the penultimate newsletter of the project the focus

is on sustainability and the final activities which are taking place to support this. In this edition you will find articles on income generating activity training which was provided to all project participants, community-led savings, Community Development Assistants (CDAs) and their role in the community as well as some stories from the project participants. There will be a final newsletter in December to consolidate learning and reflect on the last five years of the FSUP-H project.

We hope you enjoy this edition and if you have any comments please contact us using the contact details on the final page of this newsletter.



European Union



This project is funded by the European Union

This project is implemented by CARE and its partners

The views expressed in this publication do not necessarily reflect the views of the European Union

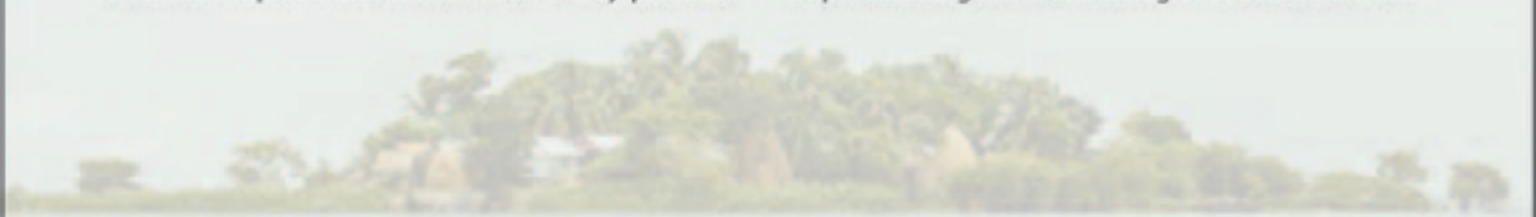
Income Generating Activities (IGA) Reinforcement Training: Towards a Sustainable Learning Outcome

The internal monitoring and evaluation survey in March 2013, found a considerable increase in the mean monthly household income from 3,680 Bangladeshi Taka in the 2010 FSUP-H baseline to 5,976 Bangladeshi Taka in March 2013. The survey also revealed an increase in women's involvement in economic activity with 61.5% of women reportedly carrying out income generating activities (IGAs) either alone or jointly with male members of the household. The positive findings from the survey reinforced some of the results of the Outcome Survey conducted by the Program Coordination Unit (PCU) in May 2012. As well as highlighting a number of positive results from the project, the survey has also helped to identify areas for the project to focus on in the final months.

The survey results, backed up by findings from a study conducted on IGAs in the Haor region, consequently led to the training of 55,000 project participants in selected livelihoods in order to strengthen IGA practices and improve income from commonly practiced

livelihoods in the northeast. The IGA training was designed to improve economic resilience to shocks and stresses among the ultra-poor households, with a special focus on gender sensitive livelihood activities which can be undertaken by women in their homesteads. As the project is approaching its final months, the training was designed to provide useful, accessible and easily applicable techniques to the women participants. The training particularly focused on poultry and livestock rearing as well as fruit cultivation in the homestead.

After receiving the training, participants are now able to put into practice the indigenous techniques discussed in the training. It also enables them to use low cost techniques to maximize homestead based production. Participants are now encouraged to test the techniques from the training and share their findings in the community groups. This allows the participants to compare existing practices and improved indigenous technologies in these activities.



"This time in IGA training, I came to know lots of simple, yet useful, techniques to take care of my poultry. Most importantly these techniques can be applied with hardly any cost! For instance I will now provide food during hatching so the hens don't leave eggs unprotected and I will have more chickens in the future. From now on I will practice this."- Pushpa, IGA refresher training participant, Dhormopasha VDO

Community-led Savings Groups: the Future of Micro Finance in the Haors

Community-led savings groups are an important example of the FSUP-H project's achievement towards ensuring food security and economic empowerment for some of the most marginal communities in Bangladesh. Recent monitoring revealed that 96% of FSUP-H project participants are now involved in these self help community savings groups. Made up of exclusively ultra-poor women, each savings group is part of the wider Village Development Organisation established by the FSUP-H project. Due to the large size of savings groups, many have divided themselves into smaller subgroups. Each subgroup has one group leader who plays a key role to collect savings, organize group meetings and convey group messages to the wider Village Development Organisation (VDO). The monthly savings varies in each VDO and the community-led approach

ensures the savings group members decide how much they can afford to save.

Although the majority of savings groups are saving cash a number of groups have chosen to utilize an indigenous practice of saving handfuls of rice each day. For centuries in rural Bangladesh women have saved a small amount of rice during meal times as a way of keeping food available for unexpected visitors or to be used in times when food is scarce. A number of groups in the FSUP-H project have revived this age-old practice and are using it in their savings groups. Participants in these groups save a handful of rice during the preparation of each meal. The women then gather the rice communally at the end of each week and at the end of the month, they sell the rice at market price within the community or at the local market.

What Community led Saving Groups have to offer to the Ultra Poor?

- ▶ Loans are available at any time with zero interest rate from these groups. This helps to reduce the persistent problem of 'mohajoni rin', the high-interest loan business by local money lenders.
- ▶ Women have easy access to money and consequently to resources. Women can borrow money from the saving group's account within the community. In times of emergency, for instance family sickness, marriage ceremony, school examination fees and similar occasions, project members can take loans from the savings' groups. This strong sense of cohesion contributes a lot to tackling crisis situations among communities.



Women themselves are executing and managing these groups and broadening their areas of involvement outside homestead based activities. Maintaining regular meetings in groups, keeping financial records, dealing with land owners while leasing or mortgaging and going to market to sell products are all experiences which help to improve living conditions, food security and empowerment of the women.

- ▶ Communities reported that since the implementation of saving groups, there is reduced seasonal unemployment among project participants. While previously, women were confined to their home, they now work in their invested sectors along with male counter parts. This new source of women's income plays a key role in minimizing unemployment effects among family members during the lean season.
- ▶ Women are now playing a role as a conduit of community empowerment. In several VDOs, local elites have donated lands to the community-led saving groups. The donors reported that this extraordinary act is heavily encouraged by observing the effective use of minimum resources saved in the savings groups by the ultra poor women. Donated lands are mostly used for collective utilisation and community homesteads.

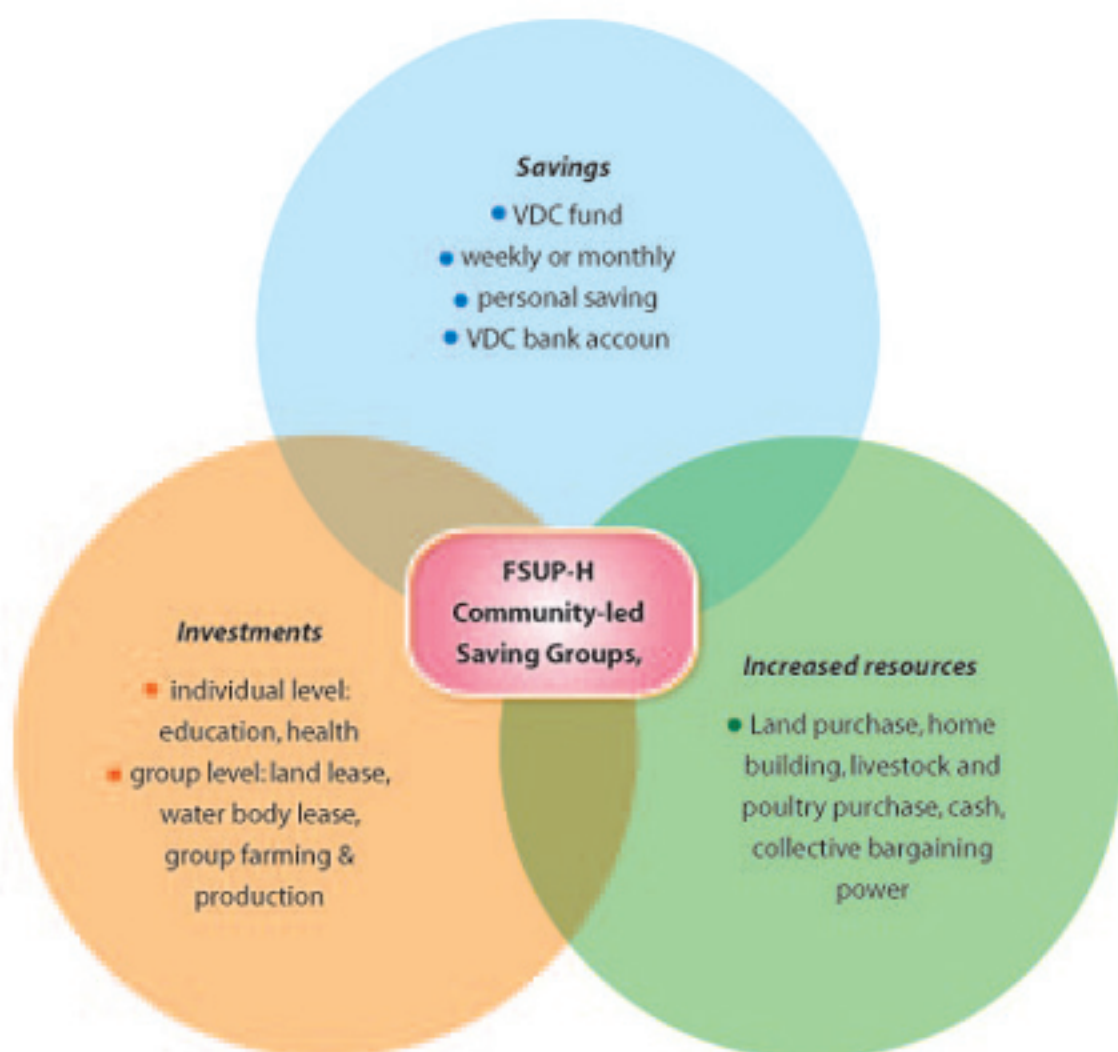




Photo credit: Cyril Le Tourneur d'Ison

In Shohila, under Itna Upazila of Kishoreganj District, 139 women have collectively saved BDT 590,000 in the last 4 years. This inspiring achievement was made possible by undertaking the handful of rice savings approach. The group called 'Shapla saving group' has set an example of effective management of micro-finance by the poor for the poor. With no interest attached, this group lends money to the community members which considerably decreases the reliance on taking loans from local, high interest, money lenders. Shipon, the president of one of the five savings subgroups in Shohila explained, **"We invest money jointly in mortgaging lands. The decision is taken in a participatory way taking into account everyone's opinion"**. Shipon's subgroup has now generated BDT 50,000 profit through group investment. Members have lifted up their poverty situation as well, by taking loans from the group and investing in small scale business. Loan repayment is designed to suit the need of the poor women so VDO member's first stop for financial assistance is these savings groups. Observing the women's success in changing their fate by their own initiative and motivated by the FSUP-H project staff, 11 local elites donated 9 acres of land to these 139 women and their families for 6 years. The women produce rice and seasonal vegetables from this land together with their male counter parts. **"We could not believe, saving also could bring us anywhere...but now you see, the community consider us as successful after seeing our improvement both financially and socially"** - Says Rupia, a Shapla savings group member. Shapla savings group now has a dream to buy land in Itna riverside market and launch a ferry business. If their determination and hard work continues, their dream is not far away.

Community Development Assistants: Facilitating Lasting Changes in Communities



Photo: Sumaiya Ferdous

Improving the skills of the project's Community Development Assistants (CDA) is a part of the sustainability plan of the FSUP-H project. There are now 645 CDAs across the project working areas. CDAs are the local activists who work for positive social change in the community. They specifically raise awareness on health, hygiene and nutrition and mobilize the community in support of the poorest. They also provide information on existing health services and the need for timely utilization of health services. In addition to this they mobilize women solidarity groups (EKATA) to undertake collective action and to create awareness and mobilize communities to end social evils such as early marriage, dowry payment, violence against women and discrimination of women and girls. During

the life of the project the CDAs have been working closely with FSUP-H staff but in the last year have been encouraged to take the lead in community activities.



Photo credit: Mustabshira Zannat

Champa (20) has been working as a Community Development Assistant-CDA since 2009 and has contributed in the community to maternal health, family planning, girls' education, savings, income generating activities and reducing gender based violence to name a few. Dedication and commitment have made her a symbol of reliance in her community, especially among the girls and women. They share their problems with confidence, knowing that Champa will work with them to find a solution. Her work has made her distinguished within the community and has changed her status within her own family as well. Champa states that *"My husband has become cooperative at home and shares my burden of household work. He even cooks food if I am unable to, which was unthinkable a few years back. Both my earning and social status plays a role in this case."*

Though it will stop her source of income, Champa is not worried that the project is on the edge of completion. She says- *"I will continue my work for the people so far I am alive, through this work I have gained love of people which could not be valued financially"*

Rathindra's (19) mother has been a Village Development Organisation member for the last four years. Throughout this time, learning from his mother, he came to the realization that *"working for the community is rewarding in many ways"*. Rathindra, a 12th grade college student, took up the new role as CDA in his own community in Pandergaon village of Dowarabazar in Sunamganj district six months ago.

As a CDA, Rathindra received training on a variety of topics to provide him with the tools he needs to support the poorest families in the community. This training encouraged him a lot, as he explained, *"This training made my role clearer to me... It also fuelled my motivation to work hard to make our Pandergaon VDO a sustainable organisation"*. Rathindra also increased his confidence to conduct court yard sessions without any help from CARE staff. He also emphasized his increased ability to communicate with service providers.

Itee's (34) engagement as a CDA with the community has brought her into a new life. In 2011 her husband died of sickness. As a widow with no children or dependents, Itee became determined to change her life by earning her own income and supporting her community. Through a friend, she came to know about the CDA position at ASD, CARE's partner in Netrokona District. Since then she has been contributing to her community in Khaliaghuri Thana under Netrokona District.

Itee's biggest success as a CDA in Nayapara village in her own words is, *"People here were used to open latrines. They had very poor personal hygiene practices. I have worked very hard to motivate them to change these practices with the guideline from the Health Hygiene and Nutrition flipcharts given by the FSUP-H project. Now you can see people are more aware and informed about these issues. I do not know about the future but at least they are practicing now"*.

FSUP-H project aims to instil a spirit like this in all 645 CDAs working across the Haor region for a lasting social change.

Stories from the Field



Lutfa's Battle Against the Odds



Lutfa, a 17 year old girl in Joykolosh village of south Sunamganj pointed out that girls are not a burden but key to prosperity if they are given the chance they deserve. Since 2010, Lutfa has been a member of the women's empowerment group known as Empowerment Knowledge and Transformative Action (EKATA) facilitated by the Food Security for the Ultra Poor in Haor (FSUP-H) project. This European Union funded project is implemented by CARE Bangladesh and is working in the north-east of Bangladesh to ensure food security through empowering some of the most vulnerable communities in the country.

Previously extremely poor, Lutfa's family are now working together to improve their lives and it is Lutfa who catalyzed this change through her determination to stand against social pressure. Lutfa completed primary education before her participation in FSUP-H project. Due to her family's poverty she was unable to continue her education and remained solely engaged in household chores. Gradually her family members started to see her as a burden as, according to them, she was not bringing anything to the family except costing them money to raise her. Her parents decided to marry her off in order to reduce their 'burden'. They even agreed to pay dowry to the groom's family to let their daughter marry.

Astonishing her parents, Lutfa bravely denied this imposed decision. She convinced them that marrying her off would instead invite more burden and a continuous demand for money from her in-laws. She explained,


I was broken inside, as my dream to educate myself remained unfulfilled and on top of that I started to doubt my abilities to change my life...the EKATA group restored my faith, my dream and abilities. Attending the training sessions taught me about the bad effects of child marriage. This helped me to convince my parents to stop my marriage and instead buy me a sewing machine...now my family members rely on me to take decisions about different matters;

I also contribute financially on a regular basis'

Lutfa's dream to change her and her family's poverty situation was fuelled by the training in literacy and women's empowerment as well as social support she received from the EKATA group. Her EKATA peers encouraged her to take up tailoring and promised to support her by buying clothes. Lutfa convinced her mother to invest the small cash grant of BDT 4,700 from the FSUP-H project to buy a sewing machine for her. Her EKATA peers also came to her home and requested her parents to invest in her instead of letting her be married off. Lutfa's parents were finally convinced and let Lutfa chase her dream to be a self reliant girl.

Lutfa now earns BDT 200-300 a week where most of the customers are her peers. She invests part of her profits on her sibling's education so that their future will be protected. Her busy days are accompanied with a sense of satisfaction and self reliance. After having the courage to negotiate a decision which is often imposed on adolescent girls in Bangladesh and then using her own initiative to help her family escape from poverty, Lutfa has become a name of inspiration in her community. When asked if she will marry, she replied with beaming pride '...**at least not before I am 25 years old**'

EKATA is a platform for extremely poor women and girls to raise awareness on negative social norms such as early marriage, dowry payments and violence against women. The women are taught about their rights and encouraged to share their thoughts in the group as well as at home with their family members. EKATA's knowledge transfer to empower the most marginal communities is playing an innovative role as an alternative education for ultra poor women and girls in the Haor region. They apply soft skills they receive through training sessions, to raise their voice against social odds and to negotiate with dominant social actors at the family and community level. Lutfa's story is just one of a growing voice of adolescent girls in this region of Bangladesh.

A close-up portrait of a woman with dark hair, wearing a blue and white patterned sari. She is looking directly at the camera with a slight smile. The background is a blurred green, suggesting foliage.

New Roles, New life: Kushum Mala Standing Strong with Her Husband

Kushummala (28), a FSUP-H project member since 2010 in Noagaon village of Sunamgarh district, has set an example in her community through hard work and determination to take care of her family after her husband became unemployed. Manik, her husband, was a seasonal labourer but stopped working after an accident in 2012.

After the accident, Manik became afraid and refused to work outside his home saying ***"I will again have an accident; I will be at home instead"***. This left Kushummala taken aback as there was no other person to earn money and her family would have to rely on small sack making business to survive. ***"Suddenly I became the only income earner in the family with an unemployed husband and a school going child, the struggle felt like it was never ending"*** said Kushummala.

Kushummala started a small business making sacks with an FSUP-H cash grant of BDT 4,700. Initially her income was used as an additional contribution to her family income and they managed to save BDT 3,200 in two years. Manik's situation led her to invest the savings back into her business. The project's community facilitator, employed by Assistance for Slum Dwellers (ASD), CARE's partner in Kushummala's community, helped her to make a business plan. The Village Development Organisation (VDO) members have also been a strong support for Kushummala, keeping her motivated throughout this turmoil. With support from her peers and assistance from project staff her confidence has increased simply stating *"well... now I can do it!"*

In addition, Kushummala has started cultivating vegetables in her homestead to add to her family's diet. Kushummala has learnt gardening techniques from

different FSUP-H training sessions. These techniques help to increase production and are free of cost in many cases. This is a big help for her, *"I came to know from the project that if I boil Mergosa leaves and pour the water in the soil, it will kill pests naturally...thus I started growing my own vegetables and fruit. It saves time and money. You know every penny counts."*

Now Manik, her husband, has started to help in household chores as well as taking care of their garden. Kushummala works hard all day and night but she remains hopeful that her husband will return to work soon. The struggle continues as long as the whole responsibility of the family is shouldered by Kushummala. This self-reliant woman is spreading hope among other women proving to her community that women can financially support their family just as men can.

Dedication and Determination: The Key to Accessing Khas land for 80 Families in Netrokona

Amanipur Village, in the District of Netrokona is buzzing with excitement. This year, 80 landless households in the village have received their own plot of land from the government. This great achievement did not come easily and is a result of a one and a half year struggle and the tireless commitment of a few individuals to support the poorest.

FSUP-H project has been working in Amanipur since 2009 to improve the lives and livelihoods of the poorest families. Assisting the poorest families to gain access to resources such as land is an important part of the FSUP-H project. The first stage in accessing government Khas land for landless poor is to raise awareness amongst the community members of the existence of Khas land and the landless poor's right to this land. As Nadira Begum, an FSUP-H project participant in Amanipur explained *"we came to know this is our right to access this land only two years ago. Previously we thought these are rich people's land. When FSUP project started working with us in this village they informed us that this is government's land and only the poor can have them legally"*

After raising awareness on Khas land and motivating the landless families to apply for access to the land the next stage was for FSUP-H project staff to generate support from local influential people. The Community Facilitator, Md. Halim and Project Officer, Arif Islam working for SUS,

FSUP-H's partner in Netrokona, discussed the issue with Md. Fakrul Haque the local Union Parishad (government) member. Md. Fakrul Haque was well aware of the link between extreme poverty and landlessness in his area and became motivated to support the poor in Amanipur. With Md. Fakrul Haque's support the project staff were then able to receive support from other influential figures from the local government including the local advocate and general prosecutor.

Even with this influential support the process still took over a year and half to complete and the project staff along with Md. Fakrul Haque consistently overcame challenges. At the community level, local rich people who claimed the right to the land tried to stop the process by intimidating the project staff. At the government level bureaucracy and frequent changes in government staff, where the highest civil servant responsible for the handover of government land changed three times during the process, led to long delays.

Finally, after all the hard work, news spread that the District Commissioner (DC), the government member responsible for the final sign over of government land to the poor, was about to change and all the work could be lost. As Md. Fakrul Haque explained, *"One night I swam across the Dhonu river to reach the DC office in Netrokona on time. As the DC was about to leave the office to go abroad for education and a new DC was to take his place, I*

thought I must get all the procedures done by the current DC as I do not know, if the new DC would support us! I came to know about DC's departure too late when boats were not available so with all the documents tied to my back I started swimming and then waited outside the DC Office in the morning till the office opened!"

It is this determination that led to the land finally being handed over to 80 landless households. The families are now in the process of making the land suitable to establish their new homes after all the legal documents have been handed over to them. No longer do these families have to live on others land. Each family now has a considerable area of 10 decimals where they can live, grow vegetables, raise livestock and carryout livelihood activities in the years to come. The future is now filled with promise for these families.



Photo: © CARE

photo credit: Masraka Khan

1. After watching performance of Forum Theatre arranged by FSUP-H across project areas, many villagers came to realize the negative effects of some common practices. "This is such a simple thing which I never paid attention to in the last 5 years of our married life! I never used to ask to my wife if she had her food or what is left for her to eat, while she served me everyday...but now after watching this performance, I will start the practice of having meals together with my wife..." - **Amin Muhuri (32), Chatol village, Karimganj, Kishoreganj**



2. Community based saving groups are acting as a strong back up particularly among remote and most marginalized communities. "As floods in these hilly areas are sudden and heavy, it is impossible to prevent damage. Look at my house on the edge of the road, when it floods from the hills my resources wash away each time no matter how I try to protect them by stones and dry woods...but this year my damage could be recovered quickly and with less pressure, as I took loan from our Razai saving group. I will repay them after my harvest"- **Surma Hajong (28), Razai Village, Tahirpur, Sunamganj district**





3. EKATA members are setting examples in their communities in many ways ranging from successful gardening to developing social awareness. Pictured Kabita has learnt basic literacy by attending EKATA sessions; she is writing her name in a CARE staff's note book to show her new life skill. She was one of the EKATA group members in her village that helped to protect a girl from early marriage. **Kabita Barman (15), Nayapara village, Khaliajhuri in Netrokona district**

photo credit: Masreka Khan

4. Donated and government land has created a home for hundreds of previously landless families from the project. "I have a home of my own now for the first time in my life...we all the 30 families in this patti (village), have worked hard to raise the ground, build the protection wall...the Community Facilitator Nisar Jahan apu helped us a lot in establishing this village and making it livable" -Aroti (30) in Itna, Kishoreganj district.



photo credit: Masreka Khan

P r o g r e s s t o d a t e

A total of **39,708** women have accessed government safety nets



310 families now have access government khas land



1,676 women are now members of various community committees,



422 small scale flood protection schemes have taken place during the life of the project

A total of **645 community savings groups** with an overall membership of **54,489 women** have been established

To support the sustainability of Village Development Organizations **645 Community Development Assistants** have been appointed



16,000 women have received technical training on specifically identified gender-sensitive IGAs concentrating around the homestead including livestock and poultry rearing.




Over **52,000 women** are trained on homestead gardening techniques as well as receiving vegetable seeds to supplement their gardens.




284 participants received specialised training from the local government department on poultry vaccinations and agriculture extension.

Meet the partners




 Sabalamby Unnayan Samity (SUS) has been working with underprivileged and marginalised people, especially women, children and adolescents in disaster prone areas of Bangladesh since 1986 and has been working with CARE since 1994.



 Since 1990, Assistance for Slum Dwellers (ASD) has been focused on community development and women empowerment activities across Bangladesh. ASD has been a CARE partner since 1995.



 **POPI** People's Oriented Program Implementation (POPI) has been working with CARE since 1998 and specializes in poverty focused food security programs in hard to reach areas.



"If you have any comments or thoughts you would like to share please do so by contacting Masud Alam Khan (Team Leader) at masudkhan@bd.care.org <<mailto:masudkhan@bd.care.org>>."

This publication has been produced with the assistance of the European Union. The contents of this publication are the sole responsibility of CARE and can in no way be taken to reflect the views of the European Union.

Photo: Angela Platt