What are the communities’ plans for the future?

Early on its third year, SHOUHARDO III has been working with its participants on how they will carry on after the program ends. Some of them shared their plans and aspirations for the future considering the support they received from the program three years on.

CARE Bangladesh’s SHOUHARDO III is designed to address gender equitable food security and nutrition challenges and develop resilience among 168,521 poor and extremely poor households living in the eight districts of Char and Haor regions in Bangladesh. The program is funded by the United States Agency for International Development (USAID), with a non-match complementary funding from the Government of Bangladesh (GoB).

We welcome the new fiscal year with an insurmountable energy to embark on the adjustments we are making in the program on its fourth year (i.e. Fiscal Year 2019). With sustainability in mind, every aspect of our implementation is carefully crafted to ensure that in the near future, we leave behind communities that are able to stand on their own meeting the demands of the challenging times, with access to basic services and have the knowledge and motivation to negotiate with the relevant actors. This phase requires a whole new level of coordination and hard work, but the efforts of staff including from partners have been exceptional more than ever, which makes this whole journey admissible.

In this edition of the newsletter, we are focusing on the fruits of our labor, as we recalibrate our approaches especially in the frontlines. With the women and girls of Bangladesh in our minds, we aim to make an impact in their lives in every step that we take.

Once again we sincerely acknowledge the generous support from communities, partners and colleagues in preparing the contents reflecting the program results, its strategy around community savings groups, WASH interventions and other news of the quarter. I hope you will enjoy reading this issue.
There will be emerging problems in the village so our group needs to continue working. For example, if there is a disaster affecting the community, then we, the Village Development Committee (VDC) members, need to meet and find ways to reduce the harmful effects. The group also needs to register and continue their negotiation with the Union Parishad in line with the community’s needs.

Md. Moktar Ali
Dakshin Char shonai
kazi village
Phulbari upazila
Kurigram district

We will continue our activity by transforming into a youth club. Our aim will be creating awareness for child education and against child marriage. We will also promote sports and cultural events among youths and for this, we will organize big events yearly. To work better we will increase the coordination with Union Parishad and other youth groups.

Helal
Uttar Dampara village
Nikli upazila
Kishoreganj district
Most. Khaleda
Choitanagar village
Kalmakanda upazila
Netrokona district

With this group, we initially started a practice of doing savings and now it has become a habit. When we calculate our savings in our monthly meeting, it gives a pleasure and creates an urge of doing it more. We, by any means, will keep continuing savings and for this, the group must need to exist, whether the program exists or not. We will expand and register the group in future.

Md. Sayed Ali
Balabari village
Nageshwari upazila
Kurigram district

We want to keep going and continue our work as a group which will strengthen our solidarity within the community. Things we learned from SHOUHARDO III will be our assets to move forward and we will share our knowledge and learning to our peers. We will tag along with a savings group run by other renowned NGO. We will sit on monthly basis in post SHOUHARDO III period.
**Collaborative action to develop an appropriate VSLA strategy**

In response to the recommendations that came out in the Midterm Evaluation (MTE), SHOUHARDO III conducted a collaborative study, co-facilitated by Village Savings and Loan Association (VSLA) specialist from CARE’s Access Africa team and Savings and Internal Leading Communities (SILCs), a savings group specialists from Catholic Relief Services in Bangladesh. Based on the MTE recommendation and VSLA study findings, SHOUHARDO III developed a new VSLA strategy.

Salma Begum who lives in Tahirpur upazila under Sunamganj district, shared that she received USD 9 loan and purchased three chickens. In a short span of time, those multiplied to 15 chickens and each day, the hens lay a minimum of four eggs. Not only did her family have access to protein-rich eggs but she also made money out of them at an average of USD36 per month.

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### A comparison on key areas of VSLA between current and MTE recommended practices

<table>
<thead>
<tr>
<th>Current practice</th>
<th>Recommended practice</th>
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<tbody>
<tr>
<td>Number of groups and members</td>
<td>1 group per village (for all 947 target villages) composed mostly of women 18+ years of age</td>
</tr>
<tr>
<td>Duration of the cycle</td>
<td>12-20 months</td>
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<tr>
<td>Frequency of meeting</td>
<td>Group members decide on the frequency</td>
</tr>
<tr>
<td>Management committee</td>
<td>3-5 members</td>
</tr>
<tr>
<td>Types of funds</td>
<td>Mostly loan funds</td>
</tr>
<tr>
<td>Mode of savings</td>
<td>Share-based Equal shares system</td>
</tr>
<tr>
<td>Storage of funds</td>
<td>Bank</td>
</tr>
<tr>
<td>Access to loans</td>
<td>Members can borrow up to 3 times their savings amount</td>
</tr>
<tr>
<td>Mode of documentation</td>
<td>Group by laws * Passbooks * Savings amount * Loan amount * Interest amount * Meeting regulations</td>
</tr>
<tr>
<td>Mode of documentation</td>
<td>Passbooks are stored by each individual. * Other documents stored by treasurer</td>
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</tbody>
</table>
Responding to the WASH Challenge

Reducing the prevalence of water borne diseases is necessary to improve the health and nutritional status of SHOUHARDO III and its participants. In the last three years, the program was supporting the target participants to improve the health and hygiene practices providing limited support for constructing Water, Sanitation and Hygiene (WASH) infrastructure and advocating with Local Government Institutes (LGIs) and Department of Public Health Engineering (DPHE) to allocate more WASH related resources to the target participants. Following the extension proposal, SHOUHARDO III is now targeting to meet safely managed water and sanitation services and improving the hygiene behavior practices of the target households though a market-based intervention.

Moving forward, SHOHARDO III will facilitate the Local Service Providers (LSPs) engagement in WASH service delivery in its program areas. SHOUHARDO III will also build LSPs’ capacity so that they are promoting safely managed WASH services among the participants as part of their business promotion. LGIs and DPHE will also be sensitized to engage LSPs in their service delivery process so that LSPs find a threshold to run the WASH business sustainably.

National level PACC meeting held

SHOUHARDO III held its national level Program Advisory and Coordination Committee (PACC) meeting, chaired by Mr. S.M. Ghulam Farooque, Senior secretary, Local Government Division (LGD), on December 13, 2018 in the LGD conference room, Bangladesh secretariat, Dhaka. Besides reviewing the progress of the decision of the last PACC meeting, the program also updated the forum about the implementation progress and plans. There was a constructive question and answers session where the Chief of Party and USAID representatives addressed all queries raised by the members.

The major decisions that came out from the meeting are:

- The focal points of the PACC participating ministries will visit the program operational area in Sunamganj from 18 to 20 January, 2019 to see the program activities and advise their respective local officials to extend their support and cooperation to the program implementation.

- SHOUHARDO III will submit the result of arsenic tests and coliform tests to the ministry with a copy to DPHE after proper validation by January 31st 2019.

- CARE Bangladesh will submit the extension proposal of SHOUHARDO III for additional two years (i.e. FY21 and FY22).

The Food Journey

Apart from distributing food rations to 49,349 Pregnant and Lactating Women (PLW) in SHOUHARDO III operating areas, the program also provided 155 metric tons of food commodity (wheat, yellow split peas and refined vegetable oil) for distribution in CARE Bangladesh’s emergency program in Cox’s Bazar.

This is part of USAID’s Food for Peace (FFP) initiatives to reduce hunger and malnutrition worldwide – which has been taking place since 1954 and assisted four billion people thus far.
SHOUHARDO III signed an agreement with one of the leading mobile banking service providers, bKash. This agreement aims to ensure easy access to financial services for 10,000 program participants in the deep Haor and remote Char. The program will use mobile transfer for input support. The participants can also use their accounts for other financial services, like money deposits, purchasing goods and mobile top-up. As part of that, bKash has already opened about 3,000 bank accounts in this quarter.

“Before the practice was like, to avoid frequent travel to the bank, we withdrew input support at a time. We sometimes misused the money when the cash is in our hand. Now we can easily withdraw the money, in different amount, from the local bKash shop whenever we need and want to use for our business purpose. We don’t need to travel a long distance from our village anymore. It saves time and money.”

Md. Alamin Mondol
SHOUHARDO III participant
and a bKash account holder.

42 PEP households of SHOUHARDO III obtained Khash land

Landlessness is one of the major challenges for ensuring food security among the PEP in Bangladesh, especially for those who live in the geographically vulnerable areas like Char and Haor. The problem is not only associated with food insecurity but also perpetuates powerlessness among the landless households. According to Bangladesh Bureau of Statistic (BBS) 2016, at least 4.5 million people are landless which poses a huge challenge to address food security in the country. Therefore, the Government of Bangladesh has enacted Khas land settlement policy back in 1997 to distribute Government-owned agricultural land, locally known as Khas land, among the landless families.

“I know this land will be mine. We have a permanent place to stay, nobody can force us to leave this place anymore. I can now plan for the future. I will have my own homestead garden, where I will grow vegetables. I have a dream to establish a poultry business which I understand is very much possible now”.

Nure Ja
SHOUHARDO III participant
Patabuka village, Tahirpur
union Sunamganj district
Rangalirbos is a beautiful village in Royganj union, Nageshwari upazila, Kurigram with the majestic but rapid Dudh Kumar river running through it. This makes it one of the many disaster prone villages in Bangladesh where threats such as flood and soil erosion hampers the overall livelihood of the people. Additionally, lack of education and poor access to income generating activities further adds to the challenge. Joya Begum (35) is one of the landless, poor and vulnerable women who lives with her husband Md. Tunu Mia (37) and two children in the village. It was all manageable when it was just the two of them. But ever since they welcomed their daughter and son in the world, the expenses had increased day by day. Gradually, being a day laborer, Tunu Mia’s income for the family of four, was no longer enough to survive. They had to resort to eating one to two meals per day to tackle the situation. During lean periods, Joya had to work alongside her husband and also offer door to door domestic services in order to make ends meet. But despite Joya’s best effort, her hard work was not enough for a sustainable livelihood and most importantly securing education expenses for her children.

In 2016, Joya was enlisted as one of the participants of CARE Bangladesh’s SHOUHARDO III upon being recommended by the local Village Development Committee (VDC) of the program. She received a five day long training on integrated Comprehensive Homestead Development where she learnt about using homestead to grow vegetables, rear goats and poultry. Additionally, she received BDT 3000 (US$ 36.57) as input support which she invested on buying a goat, 4-5 chickens and some saplings. She started cultivating vegetable in 5-decimal leased land. To her delight, her goat gave birth to three kids within a week of purchase and soon after that her chicken started laying eggs too.

Slowly, life has changed for Joya. Nowadays, she and her family can pick their daily vegetables straight from her rich vegetable garden, eggs from hen and her other income sources are ensuring that they can have three meals a day. Sometimes, she sells eggs at market and the extra money helps her with her children’s education support. She has already sold two goats and saved BDT 3000 (US$ 36.57) for emergency. Engaging in these income generation activities has helped her to enroll her children into school and achieve food, nutrition and income security.

Improved income security has also increased her social acceptance. Men and women in her community often come to her for advice. She is also often invited to attend meetings with the local women solidarity group ‘Empowerment Knowledge and Transformative Action (EKATA)’ to share her success story among the group members. Taking inspiration from Joya’s success, many of the local poor and extremely poor women have also started cultivating vegetables and rearing poultry and goat in their homestead area. She also reaches out to government officials like Sub Assistant Agriculture Office who then visits her house from time to time to give her advice on production and other community people. Joya believes that if all poor and extremely poor people can receive technical knowledge about income generating activities like herself, Bangladesh will no longer have poverty and they will all join her as she sings “We shall overcome, we shall overcome, we shall overcome someday.”

SHOUHARDO III launched a case story writing competition among program staff. ‘Joya to Joyeeta’, written by Md. Sabeed Ali, won the first quarter (October-December 2018) competition. Md. Sabeed Ali is the Program Manager from MJSKS, one of the six implementing partner NGOs of SHOUHARDO III program. He holds double Masters from National University and has rich work experience of almost 18 years in food and nutrition security, WASH, education and program management. Sabeed lives in Kurigram with his wife and two children.
Key changes in the communities that continue to reflect the program results

In the target communities, farmers collectively purchase quality inputs and collectively sell their produce as well.

SHOUHARDO III, along with private seed companies and the Department of Agriculture Extension (DAE), help to develop new improved varieties and encourage farmers to use these varieties. As a result of this collaboration, 42 farmers received foundation mustard seed from Bangladesh Institute of Nuclear Agriculture (BINA) and are now cultivating this improved variety of mustard.

SHOUHARDO III has been mobilizing male champions to disseminate positive messages and raise awareness on ending violence against women. Couple’s dialogues and engagement with local religious leaders also help to sensitize on women empowerment and gender roles.

SHOUHARDO III has been supporting Union Parishads (UPs) to organize the Union Development Coordination Committee (UDCC) meetings with PEP representations where PEP demand services identified collectively in Village Development Committee (VDC) meetings.

Through Growth Monitoring and Promotion sessions and other activities, SHOUHARDO III raised awareness and improved knowledge of health, hygiene and nutrition (including awareness on arsenic and coliform).

SHOUHARDO III’s resilience approach strengthened household preparedness and facilitated the Union Disaster Management Committees for the execution of Union Disaster Management Plan. Community reviews their contingency plan with the participation of men, women, boys, girls, elderly and, in some cases, differently abled people of the community.