

Char Development and Settlement Project CDSP B (AF) Bangladesh



Impact Case Study on Cluster Villages for Rehabilitating Landless Char Dwellers in CDSP Phases I-IV, B(AF) (LRP 1977-1991) (CDSP Phases 1994-2024)



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Government of Bangladesh / IFAD / Government of the Netherlands



Implementing Government Agencies:

- Bangladesh Water Development Board (BWDB)
- Ministry of Land (MoL)
- Local Government Engineering Department (LGED)
- Department of Public Health Engineering (DPHE)
- Forest Department (FD) and NGOs

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Preface

This impact case study report has been written as a follow-up step of recommendation and agreed actions of IFAD Supervision Mission 2021 fielded for the Char Development and Settlement Project-CDSP B(AF). SM's recommendation was to conduct some impact studies on CDSP-initiated interventions related to land reclamation and settlement.

The current study focuses and concentrates on cluster village interventions initiated by LRP and also later on implemented by CDSP Phases during nearly the last three decades i.e. 1978 to 2018 (end of CDSP Phase IV). There have been other agencies that have also established cluster villages. A total of five sample cluster villages have been included as evidence and for comparison purposes. The idea of settlement of landless poor char dwellers through jhot khatians (settling about 30 families on a cluster basis through a single khatian was implemented in Char Baggar Dona. LRP's last two activities mentioned above were a 40 ha research plot on Char Baggar Dona, Noakhali, and a pilot polder of 2,000 ha where landless farmers' cooperatives has been allowed to cultivate crops and live together in a cluster.

It was the policy of the Government of Bangladesh to allocate newly accreted and reclaimed lands to landless farmers. This was supported strongly by The Netherlands development policy which, in the case of LRP, was aimed at providing and transferring jointly the development of the appropriate technology to increase the accretion and reclamation of new land and to reduce the negative effect of erosion of existing agricultural land for the benefit of the poor farmers.

The overall objective of the study is to assess the extent of changes to socio-economic conditions of the cluster village/guchhagram/ashrayan households living in their allotted cluster villages since inception across LRP through CDSP Phases I to IV. Other objectives include answers to the questions: (i) How many households are living there since establishment?, (ii) How many of them migrated somewhere leaving/selling their rights and possessions?, (iii) How many of them re-built their houses with better structure?, (iv) Have their family members enjoyed easy access to educational institutions?, (v) How are they earning their livelihoods for their families? (vi) What are their limitations and barriers to living socially and with neighbours?

The study has been broadly qualitative in nature. The main data collection tool has been a focus group discussion (FGD) tool aiming to gain insights into CV residents' motivations and social practices, as well as how they view or perceive their experiences, char '*somaj*'/communities, and other aspects of life. Besides, a two-hour sharing and dissemination meeting was also held in the project conference room with field-level staff members of CDSP B(AF) where the participants were requested to provide feedback on two major issues: (i) conditions of cluster village(s) and (ii) the kinds of support which are needed in cluster villages(s).

During process of impact studies focuses were on background and rationale of establishments, the current situations of cluster villages and future development opportunities, key lessons learned and recommendations for future projects.

The author is very much thankful to those who have helped by providing relevant information.

Abbreviations

CDSP	Char Development and Settlement Project
DAE	Department of Agriculture Extension
DDP	Digital Defenders Partnership
DES	Directorate Estuarine Survey
DC	Deputy Commissioner
DPHE	Department of Public Health Engineering
DPP	Development Project Pro forma
DTL	Deputy Team Leader
EDP	Estuary Development Programme
EKN	Embassy of the Kingdom of the Netherlands
ESPP	Estuary Studies and Pilot Project
ICZM	Integrated Coastal Zone Management
IFAD	International Fund for Agricultural Development
IMED	Implementation Monitoring and Evaluation Division
Jamabandi	Settlement case
Jotdar	Powerful person having big agricultural farm
Khabuliyat	Deed of agreement
Khal	Canal, creek
Khas	Government owned land
Khatian	Record of right
Killa	Earthen raised field, used as shelter for cattle
LGED	Local Government Engineering Department
Madrassa	Religious school
MES	Meghna Estuary Study
MoL	Ministry of Land
Mouza	Small geographical unit
MRA	Micro finance Regulatory Authority
NGO	Non Governmental Organization
PCD	Project Coordinating Director
PD	Project Director
SFG	Social Forestry Group
SO	Sectional Officer
TA	Technical Assistance
TUG	Tube Well User Group
UP	Union Parishad
Upazila	Sub-district

Weights and measures

1 decimal (dec)	= 0.01 acres
1 acre (ac)	= 0.405 ha = 100 decimals
1 hectare (ha)	= 2.47 acres = 247 decimals
1 bigha	= 33 decimals

Executive summary

Section 1.1 includes an introduction and background. It describes the process of land accretion of the Ganges-Brahmaputra-Meghna rivers and their tributaries including 230 rivers, canals, and streams. The Government of Bangladesh tends to bring coastal chars new lands under a productive human settlement with the goal of a better economic situation for char dwellers. To reduce the social, institutional, and environmental vulnerability faced in char areas, development interventions were necessary to provide a sense of security at different levels and to unleash the development potential that the chars offer.

Section 1.2 includes a brief on the launching of LRP to research the land reclamation and settlement process. In 1977 Government of Bangladesh launched a project named Land Reclamation Project (LRP) with the grant support of the Kingdom of the Netherlands and engaged in the collection of data on the ever-changing morphological conditions and consequently the great mobility of tidal channels and *khals*.

Section 1.3 includes the rationale for the impact case study on cluster village intervention. The current study focuses and concentrates on cluster village interventions initiated by LRP and also later on implemented by CDSP Phases during project periods 1978 to 2018. Besides, there have been also other agencies that have established many cluster villages.

Section 1.3 includes the objectives of the study to assess the extent of changes to socio-economic conditions of the cluster village/guchhagram/ashrayan households living in their allotted cluster villages since inception from LRP to CDSP Phases I to IV.

Section 2 includes study areas, population, samples, and methodology for the study. It also briefly describes locations and the total number of cluster villages and samples thereof. The areas include locations of different cluster villages initiated and developed by LRP, CDSP Phases I to IV, and a couple of cluster villages developed by other agencies.

Sections 3 and 4 describe the development approaches of different project interventions and the achievement thereof. These include (i) initiative of land settlement by the Land Reclamation Project (1978-1991), (ii) the role of CDSP in land settlement, (iii) cluster villages as a means of rehabilitation and settlement of coastal char dwellers, and (iv) variations in cluster village design/types/input support.

Section 5 documents results and impacts of cluster villages on the lives of coastal landless char dwellers by summarizing basic key information on sample CVs gathered using FGD tool. It also explains how secured land title and pond area brought changes and impacts CV families' life styles, employment and livelihood including socio-economic status in char somaj/community.

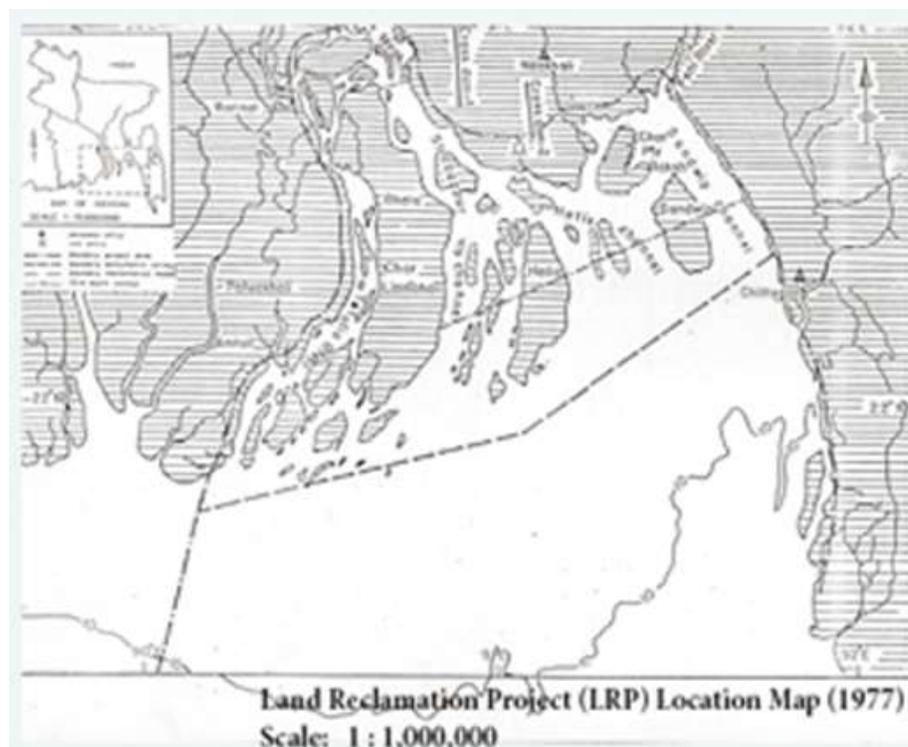
Section 6 describes and summarises the concluding remarks and ways forwards. Establishing a cluster village (CV) is globally recognized as an efficient and environmentally friendly approach towards the settlement of landless poor coastal char families. CDSP has built 104 cluster villages (CVs) in different coastal chars. Building of cluster villages was initiated by the Land Reclamation Project (LRP) and continued by CDSP through its four phases. The Land Settlement through the cluster village approach has brought significant social changes among the settlers. It has enhanced the social status of settlers from landless to landowners. More significantly, it has brought social peace reducing social conflict, which has been a common phenomenon in controlling land. Still, many CV families have no access to the land for farming allotted to them. Local land grabbers have forced them to sell their possessions. Some of them have surrendered to this illegal pressure.

Impact Case Study on Cluster Village for Rehabilitating Landless Char Dwellers by CDSP Phases I-IV

1.1. Introduction and background

The major part of Bangladesh has been formed by alluvial deposits of the Ganges- Brahmaputra- Meghna rivers and their tributaries including 230 rivers, canal, and streams. These rivers supply huge quantities of sediments to the delta. Obviously, most of the sediment supply is washed away into the deeper parts of the Bay of Bengal. Only a small part of the total sediment load settles on the low-lying lands in the delta area, resulting in accretion and a gradual seaward expansion of the delta. On the other hand, at many locations in the delta, continuously migrating tidal channels attack the unprotected river banks. This severe current and wave attack during the monsoon period, combined with the effects of cyclones, causes considerable erosion. The continuing process of erosion and accretion results in the loss of valuable agricultural land which is replaced elsewhere only after reclamation of the newly accreted lands so that these new lands can be populated and cultivated. Still the net result is that thousands of families annually lose their land, and their means of subsistence.

The Government of Bangladesh works to bring coastal chars under productive human settlement with the goal of a better economic situation for char dwellers. To reduce the social, institutional and environmental vulnerability faced in char areas, development interventions are necessary to provide a sense of security at different levels and to unleash the development potential that the chars offer.



1.2 Launching of LRP to research on the land reclamation and settlement process

Infrastructural engineering works, like the construction of embankments, bank protection structures, cross dams and closure dams can be built for combating erosion and to stimulate the natural sedimentation and accretion processes. However, such human interference in the natural system and the sensitive morphological behaviour of the rivers and estuaries needs to be studied and investigated carefully beforehand to avoid failures and possible negative effects elsewhere. It is obvious that such studies require basic data on the topography, bathymetry, relevant hydraulics, morphology, and sedimentology of the area. To address and fulfill such requirements, in 1977 Government of Bangladesh launched a project named Land Reclamation Project (LRP) with the grant support of the Kingdom of the Netherlands; and engaged in the collection of these data. Because of the ever-changing morphological conditions and consequently the great mobility of tidal channels and *khals* this was a continuous process. The major activities included in LRP were (i) regular hydrographic survey, (ii) studies on the morphological phenomena and tidal propagation, (iii) salinity and sediment distribution in the project area, (iv) a 40 ha research plot on Char Bagger Dona, Noakhali, and (v) a pilot polder of 2,000 ha where landless farmers' cooperatives have been allowed to cultivate crops. Within the framework of LRP the non-governmental organization Nijera Koi organized landless co-operative societies of which 30 co-operatives were settled in the pilot polder.

1.3 Rationale for the impact case study on cluster village intervention

The current study focuses and concentrates on cluster village interventions initiated by LRP and also later on implemented by CDSP under different phases during project periods 1978 to 2018 (end of CDSP Phase IV). Besides, there have been other agencies that have established many cluster villages. A total of five sample cluster villages have been included for evidence and comparison purposes. The idea of settlement of landless poor char dwellers through *jhot khatians* (settling about 30 families on a cluster basis through a single *khatian*) was implemented in Char Bagger Dona. LRP's last two activities mentioned above were (iv) a 40 ha research plot on Char Bagger Dona, Noakhali, and (v) a pilot polder of 2,000 ha where landless farmers' cooperatives have been allowed to cultivate crops and live together in a cluster.

It was the policy of the Government of Bangladesh to allocate newly accreted and reclaimed lands to landless farmers. This was supported strongly by the Netherlands development policy which, in the case of LRP, was aimed at providing and transferring land jointly, and developing the appropriate technology to increase the accretion and reclamation of new land as well as reducing the negative effect of erosion of existing agricultural lands for the benefit of the poor farmers.

The results of the research plot on Char Bagger Dona proved that the policy was fruitful in regard to the considerable increase in agricultural yields that make a substantial contribution to the development of Bangladesh. Within the framework of LRP the non-governmental organization Nijera Kori organized landless co-operative societies, of which 30 co-operatives were settled in the pilot polder. Later on LRP's follow-up project Char Development and Settlement Project (CDSP) Phases I to IV implemented and established quite a good number of cluster villages in different shapes and nature in different locations of char islands. Not only CDSP, but other

Government agencies like Bangladesh Army, Local Government Engineering Department, Disaster Management Directorate, Ministry of Land, international NGO *Friendship*, Bangladesh Red Crescent Society have built many cluster villages in the name of *Guchagram* colonies. A couple of samples from other agencies have been included in this study to get comparative scenarios.



CV for Widows at Baggar Dona Initiated by LRP



CV for 21 Families at Nangulia built by CDSP IV



CV with School & Community Centre by Friendship INGO



CV House for 10 households built by Bangladesh Army

1.4 Objectives of the study

The overall objective of the study is to assess the extent of changes to socio-economic conditions of the cluster village/ guchhagram/ ashrayan shelters' households living in their allotted cluster villages since inception from LRP to CDSP Phases I to IV. Other objectives include:

- How many households are still living there since establishment?
- How many of them migrated somewhere leaving/selling their rights and possession?
- How many of them re-built their houses with better structure?
- Have their family members enjoyed easy access to educational institutions?
- How are they earning their livelihoods for their families?
- What are their limitations and barriers to living socially and with neighbours?

2. Study areas, population, samples and methodology for the study

2.1 Locations and total number of cluster villages and samples

The areas include locations of different cluster villages initiated and developed by LRP, CDSP Phases I to IV and couple of cluster villages developed by other agencies like Red Crescent Society, Disaster Management Directorate, and Ministry of Land. A total of 105 cluster villages have been built by CDSP Phases I to IV during two and half decades. More than 3,200 char landless families have been given shelters with permanent land titles/*khatians*.

Cluster village infrastructures built during CDSP I to IV phases

Infrastructure	CDSP I	CDSP II	CDSP III	CDSP IV	Phase Totals
DTWs (no.)	-	561	600	1541	2141
Test tubewell	-	-	18	6	24
Hygienic latrines (no.)	4000	3379	8500	25639	41518
Cluster villages (no.)	34	36	33	2	105

Note: CDSP II CVs includes LRP's 30 plus 6 in Hatiya = 36

The number of sample cluster villages is 17.

- CDSP I: 7
- CDSP II: 2
- CDSP III: 2
- CDSP IV: 1
- Other agencies: 5
(includes Birosrestha Ruhul Amin Palli, Red Crescent Killa No. 2, Hamar Jora 3 No. Colony, Jagadananda, Swapnobina Ashrayan Colony and Ershad Colony No. 9)

2.2 Methodology, data collection, analysis and reporting

The study has been broadly qualitative in nature. The main data collection tool has been a focus group discussion (FGD) tool aiming to gain insights into CV residents' motivations and social practices, as well as how they view or perceive their experiences, char '*somaj*'/communities, and other aspects of life. Like all qualitative methods, FGD tool has been open-ended with a total of 17 checkpoints/questions to collect mostly qualitative data i.e. words and narrative explanations. A total of 17 FGD sessions were conducted with 10-15 participants from each selected cluster village/guchhagram/ashrayan colony in project areas. In impact assessment, FGDs were very useful and played a vital role to help explore why certain changes have or have not happened. Sometimes FGD data have been triangulated with existing available secondary data.

Besides, a two-hour sharing and dissemination meeting was also held in the project conference room with field-level staff members of CDSP B(AF) where the participants were requested to provide feedback on two major issues:

- Conditions of cluster village(s)?
- What kinds of support are needed in cluster villages(s)?

Data collection and analysis: Data has been collected by two Monitoring Officers (MEOs) under the guidance and supervision of the Monitoring Evaluation and Knowledge Management Adviser. Interviews were conducted with the selected cluster village residents/households comprising both men and women. Related evidence has been captured in the form of pictures and videos. Data analysis was done by the ME&KM Adviser. Summarized information has been organized into individual impact case profile formats in MS Excel. Impact assessment findings and results have been shared with relevant sectors/units.

Report writing: First, a draft report and a summary of findings and results have been produced and shared with relevant sectoral heads with a request for their comments and feedback. The feedback/suggestions received have been incorporated when finalizing the report. An assessment summary report will also be included in the Knowledge Management section of the upcoming CDSP B(AF) progress report.

3.1 Initiative of land settlement by Land Reclamation Project (1978-1991)

Land Reclamation Project (LRP) is the first project related to the reclamation of land and redistributing the land to the landless. The LRP was initiated in 1978 along with the EIP¹ and DDP² funded by the Dutch; evolving in parallel with these two projects and implemented by the BWDB. LRP was based on two development parts: (i) water-based part consisted of studying the estuary and possibilities for future development and (ii) the land-based development part consisted of the development of Char Baggar Dona-I.

Re-distribution of newly accreted char land by LRP started in 1985 in the Char Baggar Dona known as CBD-I. A total of 895 families from 30 cooperative societies have been given 2.5 acres of khas land (2.00 acres for cultivation and 0.50 acre for homestead, pond, and kitchen garden) per family. They were housed in 30 cluster village communities, one for each cooperative, and settled on the banks of 30 ponds of cluster villages. Land *kobilot* (a form of collective *khatians/jot khatians*) is registered in favour of each president and secretary of each cooperative for a period of 15 years initially. *Jot khatian* has been done due to temporary settlement. During CDSP II and CDSP III, these collective *khatians* were split up and re-distributed among 913 members. (Source: p. 13, Impact of the Char Development and Settlement Projects I, II and III, Technical report no. 7, CDSP III)

A 100 acre (40 ha) research plot was operated on Char Baggar Dona by LRP. The research was to establish cultivation and land use practices, and to have optimum yields from new saline soil. Major research areas were (i) agricultural research on crop variety, fertilizer, pesticides, and sowing dates etc., (ii) drainage research to establish methods of quick desalination of newly accreted lands, (iii) implementation of the research result by demonstration and extension services.

To ensure participation in water management operations and maintenance of water control works, a non-governmental agency named Nijera Kori was engaged by the Embassy of the Government of the Netherlands to organize landless co-operative societies of which 30 co-operatives were settled in the pilot polder. It is learned from the FGD session conducted in CV#11 (Widow Colony,

¹ EIP-Early Implementation Projects of BWDB.

² DDP-Delta Development Project – a development project of BDWB in Polder 22 in the Southwestern Delta.

at Char Baggar Dona) that when they were working as cooperative members in the research plot along with Nijera Kori they suffered and were harassed too much there by the local *jotdars* (land grabbers) and some local power holders. With the help of CDSP I, they got rid of that suffering.

3.2 The Role of CDSP in Land Settlement

A major thrust of CDSP is to assist the Government of Bangladesh and particularly the Ministry of Land (MoL), in implementing the government land settlement policy. CDSP I was the first project where the MoL distributed *khas* land in the chars through a project. The land settlement experience of LRP made it clear that the MoL should be an implementing partner in the project with its own Project Proforma.

The strategy developed during CDSP I and further refined in CDSP II was characterized by

- Enhancing the transparency of the settlement process;
- Improving the efficiency of the land bureaucracy;
- Special attention to women's rights in land settlement; and
- Monitoring the entire process from identification of *khas* land to the handing-over of land to the selected eligible landless.

3.3 Cluster Villages as a Means of Rehabilitation and Settlement of Coastal Char Dwellers

A cluster village (CV) is considered a great means to rehabilitate and provide settlement to the landless poor rural population in emergency situation. It is more appropriate for coastal char dwellers where governmental institutional arrangements are really scarce. The number of landless poor char dwellers is growing because of natural disasters like floods, river erosion, cyclone, poverty, and legal disputes. Both government and non-government agencies are building cluster villages changing traditional housing and facilities to modernized housing facilities that includes schools, community centres etc.

3.4 Variations in Cluster Village Design/types/input supports

The study finds that the most common modality of cluster village intervention is that each CV household has land for a homestead of area 16 to 40 decimals and a share of a community pond of area 100-150 decimals, DTWs as sources of safe drinking water and a latrine.



A CV House provided by CDSP I



A Pond in a Cluster Village

A DTW has been installed in each CV for each 15 families. There have been differences in types of houses, amount of land for homestead and land for farming. For example: CDSP has provided two types of housing:

- A tin-shed house and a latrine for each family;
- A tin-shed twin house with a common latrine for two families.

Besides, other agencies like Bangladesh Army established a long tin-shed house for 10 families in ten living rooms and common 4 room latrines and a common bath house (see Appendix A on FGD information). Cluster village interventions implemented by CDSP and other organizations have been very useful to settle landless poor char families.

4. Cluster villages initiated by LRP and continued by CDSP Phases

4.1 Cluster villages established by CDSP Phase I

CDSP-I has built a total of 34 of cluster villages (CVs) in three Char areas of Noakhali district: Char Majid (CM), Char Bhatir Tek (CBT), and Char Baggar Dona I (CBD I). These cluster villages were built around a pond that is jointly owned by the settlers. These prototype cluster villages were constructed by MoL and usually 30 houses were constructed on the banks of a pond, and each family/household was allotted 0.12 acres for homestead and 0.04 acres of land on the pond. In some areas, CV settlers were allotted arable land also agriculture. The poorest of the poor landless were settled in the cluster villages. The CV families had faced a number of problems during the establishment of cluster villages, and strong support from the Deputy Commissioner by engaging the police force made it possible to materialize the CV construction program smoothly.

4.2 Cluster villages established by CDSP Phase II

CDSP II has built 36 cluster villages in different locations in South Hatiya including Bandartila, Nijhum Dwip). Out of 36 CVs, 32 CVs were built by CDSP II which were originally initiated by LRP and 6 CVs were built by CDSP II in South Hatiya. The then Secretary of the Ministry of Land emphasized that the design of cluster villages should be environment friendly, socially acceptable, and easy for repairs by the landless settlers.

As per the request of the Secretary, MoL, CDSP-II constructed 3 types of CV houses in South Hatiya as per the design developed by Sheltech Consultant Pvt. Ltd. After construction, local people were asked to put their comments/suggestions on the good or bad side of each type and were asked to choose best one or most suitable one for them. Three cluster village houses were:

- Twin house with RCC roof, brick walls, a separate pit latrine with a cowshed;
- Twin house of CI Sheet and fitting and fixing with iron angle plus a separate pit latrine;
- Twin CI sheet house fitted with wooden structure plus a separate latrine.

Local people choose the wooden structure CI sheet house as maintenance in the future will be easy and they understand the technical aspects of small repairs. The other reason for choosing the wooden structure CV house is that it can be easily removed during natural calamities such as cyclones and river erosion.

Saline weather and the salinity in the soil are not favourable for the other two types of cluster villages. After considering the local people's view, MoL finally approved the wooden structure twin house with CI sheet as a model for cluster village in CDSP-II.

4.3 Cluster villages established by CDSP III

CDSP III has built 33 cluster villages in different areas of Boyer Char. These cluster villages were also built around a pond that was jointly owned by the settlers. These prototype cluster villages and houses were built by MoL and each of the CV families was allotted both lands for their homestead and a share of a pond.

4.4 Cluster villages built by CDSP IV

CDSP IV constructed only two cluster villages in Char Nangulia. The cluster villages were around two ponds where 42 households were settled on the banks of two ponds. These prototype cluster village families were given land for homestead only. The families were not given land for agriculture.

4.4 Cluster villages built by other development agencies

A total of 5 CVs samples have been included for FGDs under 'other development agencies' who developed many cluster villages cum schools. This inclusion is to contrast with CVs established by CDSP.

5. Results-Impacts of Cluster Villages on the Lives of Coastal Landless Char Dwellers

5.1 Physical settings of housing and environments in cluster villages

The main purpose of cluster villages was to provide landless households with shelter within a reasonable time frame minimizing their vulnerabilities. Primarily three basic needs were considered – a piece of secured land, a living house, a source of domestic and safe water, and latrines. The study identified three types of clustering housing. These were:

- A housing system that includes a tin-shed house having 10 rooms for living and latrines with 4 rooms and one bathroom. For example, CV# 9 no. Birashrestha Ruhul Amin Palli at Char Mohiuddin. For safe drinking water, 2 DTWs were established.
- A twin-house system having a common latrine to be shared by two families. Two DTWs were established for safe drinking water.
- A tin-shed house system having a hygienic latrine for each CV family. Two DTWs were established for each cluster village.

The study finds the following key basic information on sample cluster villages during physical visits and has been presented in Table 1 below.

Table 1: Basic Information on Sample Cluster Village

Appendix Ref.	FGD ID for CV	Local CV ID	Year of Estd.	Established by	Location / Char	No. of HHs in CV	No. of Migrated HHs	Migration (%)
A.1	CS-FGD#1/17	CV#11	1998	CDSP I	CBD I	13	4	31
A.2	CS-FGD# 7/17	CV# 9	1997-98	CDSP I	CBD I	30	2	7
A.3	CS-FGD#5/17	CV#11	1992	CDSP I	CM	32	6	19
A.4	CS-FGD#2/17	CV#8 & 9		CDSP III	BC	60	60	100
A.5	CS-FGD#3/17	CV#3 TH		CDSP III	BC	32	24	75
A.6	CS-FGD#4/17	CV#12		CDSP I	CM	30	7	23
A.7	CS-FGD#6/17	CV#5	1996-97	CDSP I	CM	30	25	83
A.8	CS-FGD#8/17	CV#1	1998	CDSP I	CBT	30	15	50
A.9	CS-FGD#9/17	CV#9	2001	BD Army	Char Mohi.	100	10	10
A.10	CS-FGD#10/17	CV#AC	2017	CDSP IV	CN	21		0
A.11	CS-FGD#11/17	CV#5	1982	Red Crescent		25		0
A.12	CS-FGD#12/17	CV#3	1999	BD Army	Jagadana nda	100	10	10
A.13	CS-FGD#13/17	CV#S.bina	2015	BD Army		50		0
A.14	CS-FGD#14/17	Ershad Colony	1990	BD Army	SC	50	10	20
A.15	CS-FGD#15/17	CV#25	1986	CDSP I	CBD I	24	3	13
A.16	CS-FGD# 6/17	CV#6	2003	CDFSP II	S.Hatiya	24		0
A.17	CS-FGD# 7/17	CV#3	2003	CDSP III	S.Hatiya	32	8	25

5.2 Secured land ownership of land and pond area

The study finds that cluster villages have provided both security and land ownership for the CV families. In most cases, each CV family has received 0.12 acre of land for homestead and 0.04 acre of the pond area. Permanent land titles have been provided by MoL in the names of each family. In LRP, land titles were initially given to 30 co-operatives. During CDSP II these collective land titles/*khatians* were split-up and re-distributed among families.

The impact case study finds that each family has received land for homestead from 16 decimals to 50 decimals including pond areas. In many CVs, each CV family has agricultural land for cropping outside CV areas. The area of agricultural land for each CV family ranges from 50 decimals to 250 decimals. The study finds that there are some cluster villages where no agricultural land is distributed. For example, (i) CV#1, Char Majid, (ii) CV Swapnobina, (iii) CV Hamar Gora, 3 no. colony, Jagadananda and (iv) CV of Haji Idris Mia Bazar, Nangulia.

During FGD sessions, a couple of CV families have mentioned that they have been given agricultural land but they have not got access to the agricultural land allotted to them. In most cases, *Jotdars*/land grabbers have forced them to sell their possession to them. Sometimes they have acquired duplicate *khatians* reported by CV residents (for more detail refer to section Appendix A.8, CV# 1, Nabagram, Dhansiri UP, Upazila-Companyganj, Noakhali).

5.3 Impact on employment and livelihoods

The study finds that CV families have several sources of their household income and livelihoods:

- Agriculture farming on their allotted land for homestead and outside CV areas.\
- Poultry and livestock rearing in their houses.
- Aquaculture in the CV ponds and sharing benefits on the basis of land title.
- Open water fishing including *bagda* fry collection in the river, e.g. Bhalua river.
- Agriculture labour within and nearby CV locations.
- Wage labour outside CVs.
- Professional jobs in both Government and NGOs including private sector.
- Non-farm IGA like cap sewing, tailoring and producing handicraft products.
- Operating van/rickshaw.
- Earning from overseas remittances.

During FGDs with the CV residents/households, the survey team members have open discussions on diversified income and livelihood sources which have been summarized and presented in the following sections in detail.

5.3.1 Agriculture (crops and homestead vegetables) as income source

The CV families who have got land for agriculture directly farm land and grow seasonal crops (paddy, okra, soybean, etc.), for example the CVs of Char Baggar Dona. CV families who have space for homestead gardening grow vegetables mostly for their own consumption. Sometimes, they sell excess vegetables to neighbours and nearby market places. Some CV families borrowed microfinance loans from NGOs and are investing in the farming land. Sometimes they take *cot* (mortgage in) of other's land and farm crops which are suitable and have demand in the market. CV households in CDSP III and many areas of CDSP I and II areas (e.g. Char Baggar Dona) can directly farm land.



Homestead Agriculture in CV by CDSP IV



Homestead Agriculture in CV by CDSP IV



Agri-crop: Soybean in Char Baggar Dona



Agri-crop: Okra/vendi in Char Baggar Dona

5.3.2 Livestock and poultry rearing

Almost all CV households rear poultry birds and ducks mostly for their own consumption and also sell the excess. CV families have their own community pond where backyard duck farming is being done. CV households can fulfill their protein requirements from eggs and duck meat.



5.3.3 Aquaculture in the CV ponds and sharing benefits on the basis of land title

Average size of each CV pond is more than 100 decimals. These CV ponds retain water round the year, even in the dry season, so are good for aquaculture practices. CV households jointly do aquaculture in the ponds and share the benefits as per title deed agreements. It is reported that many male members of CVs are involved in fishing in the rivers. Specifically, males of CVs of Boyer Char and Madhya Bagga are involved in fishing using small-medium and large boats/trawlers in the river the Meghna and Bhalua respectively. The study finds that many women members borrow loans from NGOs and invest in fishing business. As a result their household incomes increase significantly.



Small fishing boat in Bhalua river near CV# 25, CBD



Medium fishing boat in Bhalua river, Near. CV# 25, CBD



Fishing boats near Tankir Ghat, Boyer Char



Women fishing in CV# 25, CBD

The study finds that many CV ponds have silted and as a result retention capacity has also reduced significantly when compared with the establishment stage. These ponds need re-excavation to facilitate proper aquaculture practices. Besides, aquaculture, these ponds are used for rearing ducks.

5.3.4 Open water fishing by CV members

The study finds that many male CV members catch fishes in open water like ‘beels’/ditches, canals using traditional fishing jals (nets) e.g. push net/*thela jal*, *jhaki jal*, *behal jal*, *changa jal*, and fishing traps e.g. *anta*, *harol* and *chai* etc. In most cases they consume the daily catches at household levels and sometimes sell the excess catches in the local market.



Using Thela jal, in CV#25, CBD



Fishing net- Jhaki jal, CV#1, CBD



Fishing jal- Behal jal I canal of CV# 25, CBD



Changa jal being used in Bhalua river



Fishing trap-Anta



Fishing trap-Harol

5.3.5 Agriculture labour within and nearby CV locations

The study finds that not all CV households have access to agriculture land for farming. Because many CV households have not received agricultural land. Both women and men of CV households work as agriculture labourers in and around CV areas. Many households are highly dependent on income from work in agriculture farming. They suffer much during the rainy season when the fields are submerged. For example, CV women of Char Baggar Dona are paid labourers for plucking okra (vendi). Women get Tk. 2-3 per kg of okra plucking.



5.3.6 Wage labour outside CVs

Demand for wage labour has increased due to extension of agriculture practices, introduction of HYV and hybrid crops and increase in cropping patterns across CDSP areas. Scope of work as wage labourers is important for unemployed men and women because coastal char areas lack small and medium industrial zones.

5.3.7 Professional jobs in both Government and NGOs, including private sector

During FGD sessions, the CV households have reported that couple of their family members are employed in government services (e.g. Police, Primary School Teachers), private services (e.g. salesman in TV show room, RFL group).

5.3.8 Non-farm IGA like cap sewing, tailoring and producing handicraft products

In almost all CVs, women are engaged in non-farm IGAs e.g. cap sewing, tailoring, quilt making, making traditional handicrafts like mats, baskets, fishing traps and nets. Refer to section 5.5 for more information on non-farm IGAs.

5.3.9 Operating easy bike and van/rickshaw

CV males are driving easy bikes, motorized rickshaws, and vans-goods carriers. The impact study reveals that in most CVs the males engaged themselves in operating trading/small businesses in local markets. Access to micro-finance loans provided by NGOs is of great help in owning motorized vehicles.

5.3.10 Earning from overseas remittances

Due to the availability of loans from NGOs, CV women are sending their family members to foreign countries for overseas employment and getting foreign remittances. e.g. Mrs. Amena begum, Ashrayan Colony, Harmar Jora, Jagodananda, borrowed Tk. 4,00,000 from two NGOs: BRAC & SSUS and sent her son to South Africa and now she is receiving foreign remittance from her son. For detail refer to Appendix A.

5.4 Current conditions and suggestions for improvements of cluster villages

During a discussion with CDSP field level staff members have provided valuable comments and feedbacks on two major issues. These were (i) Current conditions of cluster village(s) and (ii) what kinds of support are needed in cluster villages(s). The summary of the findings was as follows.

Current conditions of cluster villages (CVs)

- Many cluster villages (CVs) are now in very poor condition and lack proper sanitation (safe latrines) and safe drinking water (DTWs).
- Very few CVs have a community graveyard and as a result CV households suffer too much in case of death of any family member and have a problem to comply with religious funeral

disciplines properly. They have to spend much time for searching for a graveyard in nearby communities.

- Many CV families have not received land titles yet. Many CV families are spending quite a significant amount of money for operating civil suits in the courts.

Scope for training on Income Generating Activities (IGAs) involving CV families

- CV women need to be involved in training initiatives of CDSP's IGAs especially in handicrafts, cap sewing, tailoring, and daripata rope making.
- CV families who are lacking hygienic latrines should be provided latrines on a priority basis.
- CV lacking DTWs also can be given DTWs immediately to solve their problem of safe drinking water.
- CV household members should be organized using the project's field-level institutions (FLIs) and motivate themselves to participate in the re-excavation of their own CV pond.
- Selected CV women need to train as poultry vaccinators/IGAs for vaccination of poultry birds.

For more details, refer to Appendix B.

5.5 Making shital pati/traditional bed mat and baskets

FGD findings shows that most CV women broadly engaged themselves in making common handicraft goods e.g. baskets, fishing traps using bamboos etc. Making 'shital pati' or traditional bed-mat from naturally grown plant mutra (*Schumannianthus dichotomus*), is a common non-farm IGA operated by CV women. CV women also make traditional household goods like baskets, cages for rearing chickens, *kula* (rural handy blower) for clearing rice/paddy, and pulses. The local brokers buy those craft goods from CV housing at their doorsteps.





5.6 Making Arabian designed caps

Making Arabian designed caps by women is an important income generating activity (IGA) for women of cluster villages. These caps are exported to Arabian Middle East countries. Often women do cap sewing work in a group. They have mentioned that if they work together then they can help each other in case any mistakes. Women do not need to go for marketing, Selected brokers used to collect finished caps at their doorsteps. On an average each cap sewing women earns Tk. 4,000 per month. For more details, refer to Appendix A.



5.7 Naturally decomposable rope from Daripata: Another important non-farm IGA is making environmentally friendly rope from *daripata* (*Typha elephantiana*) that grows naturally in water-logged water bodies. Rope made from *daripata* is also exported to Arabian and Middle East countries due to its' special character of quickly decomposing into soil. It could be efficient replacement of ropes from nylon and plastics. For more details, refer to Appendix A.



5.7 Participation of CV women members in NGOs group savings and micro-finance programs

Aiming to increase their own capital fund, all CV families have participated in NGO group savings to generate group savings. Due to participation, they have now opportunities for further investments in both farm and non-farm income-generating activities (IGAs).

The study finds that all sample CV families have NGO memberships (some women have memberships with multiple NGOs) and they are actively involved in group savings and MF programs. Both national and regional NGOs are reported to be active in cluster village areas BRAC, ASA, Grameen Bank, SSUS, DUS, COAST, Nijera Kori, Prisom, Buro, N-RAS, RIC, and Heed Bangladesh. The table#1 shows CV women names who are members of NGOs and are operating group savings and micro-credit for IGAs.

Table# 2: CV Women participating in group savings and operating IGAs using NGO MF Loans

Women resident	CV	Name of CV	Savings generated	NGO	MF loan (Tk.)	IGA/investment in
Mrs. Hosneara		CV#9	20,000	??	60,000	Fish business
Mrs. Sahida		CV#3, TH	25,000 & 2 DPS @200	SSUS	1,00,000	Business
Mrs. Bhanusha Rani		CV#1	70,000	SSUS	50,000	Fish business
Mrs. Aklima		Govt. CV	40,000		4,00,000	Sent son to South Africa
Mrs. Sakhina Khaton		Swapnabina	2,20,00	BRAC	1,00,000	Invested in fish business
Mrs. Sufia Khaton		CDSP IV CV	15,000		25,000	Invested in agri-farming
Mrs. Sunaja Khaton		CV#12 CM	40,000		1,00,000	Invested in agri-farming
Mrs. Saleha Khaton		Ershad Colony	25,000	SSUS+DUS	50,000 +50,000	Invested in fish business
Mrs. Amena Begum		Jagodananda	25,000	BRAC+SSUS	4,00,000	Sent son to South Africa
Mrs. Sima		CV#6, SH	17,000	RIC		
Mrs. Shahina		CV#3 SH	18,000	DUS	1,00,000	

5.8 Migration of CV families from cluster villages to new locations

The study reveals that in the beginning 681 households (HHs) have been settled the selected 17 CVs. Out of 683 households, 124 (18%) households have sold their possessions and left the CVs. The rate of migration in cluster villages is about 18% with a minimum of 7%, and maximum of 83%. One cluster village# 8 of Zore Dighi cluster villages in Boyer Char has completely eroded into the river. The households of the eroded CVs, have taken shelter on the embankment near Tankir Bazar, Boyer Char.

6. Conclusion and ways forward

Establishing a cluster village (CV) is recognized as an efficient and environmentally friendly approach towards the settlement of landless poor coastal char families. All CV houses have been built around the banks of a community pond. These ponds have been built as a source of domestic water. Besides, each pond becomes a natural habitat for birds (e.g. kingfishers, parrots, woodpeckers, eagles, doves, and storks, and wildlife animals like jackals, rabbits, pigs etc. These ponds are being used also for fish culture. They are perennial in nature where sweet water is available round the year and have potential for aquaculture.

All most all CV households rear poultry birds and ducks mostly for their own consumption as a chief source of protein, and sometimes they also sell when there is excess. CV families have their own community pond where backyard duck farming is being done. CV households can fulfill their protein requirements from eggs and duck meat. The study finds that currently, CV families suffer from a lack of poultry vaccinators, as a result, they lose poultry birds in the case of epidemic poultry and livestock diseases. The CV families request training on non-farm IGAs e.g. women poultry vaccinators and local paravets.

A DTW was provided per 15 CV families as a source of safe drinking water, but currently, most of them are not operational. The CV families are in great need of DTWs that can meet their demand for safe drinking water. All locations are in the command areas of CDSP B (AF). During FGD sessions the CV families have made an earnest request whether CDSP can provide them with DTWs urgently. Besides, the participating CV families in the FGDs, have mentioned that most latrines are not now operational and they are living in very poor and unhygienic conditions. Few families have renovated their latrines. To cover the Government's policy of 100% coverage of hygienic latrines, CDSP B(AF) can provide all CV families immediately. CDSP B(AF) has a provision of providing latrines for each poor family and one DTW for every 10 families for safe drinking water for all 102 cluster villages. It is noted that CDSP has a policy of placing any kind of support ensuring set-back distance for future protection of such inputs. It is recommended that CDSP B(AF) should provide immediately hygienic latrines for each CV family and a DTW for 10 families of CVs.

The impact study finds that CV families become members of NGOs and are operating group savings as a result all of them have access to microfinance loans. Some of them are using micro-credit for operating businesses like agriculture farming and tailoring houses. If CDSP B(AF) can provide income-generating activity (IGA) training on different farm and non-farm trades, they will have the opportunity to multiply their household income several times. Because they already have access to micro-finance from NGOs.

The Land Settlement through the cluster village approach has brought significant social changes among the settlers. It has enhanced the social status of settlers from landless to landowners. More significantly, it has brought social peace reducing social conflict, which has been a common phenomenon in controlling land. Still, many CV families have no access to land for farming allotted to them. Local land grabbers have forced them to sell their possessions. Some of them have surrendered to their illegal pressure.

Appendix A: Summary of FGD Info from 17 Sample Cluster Villages

A.1 The key FGD findings from the CV#11 with 13 widow families, CDSP I (CS-FGD#1/17),



Profile/history of CV#11: CV no. 11 was allotted to 13 poor landless widows. All of them came from Hatiya, Ramgati due to river erosion there. Each family received 40 decimals of land for homestead including a share of the pond and a trine, 5 families @ 160 decimals of land for agriculture, and 8 families @ 180 decimals of land for agriculture. One DTW for drinking water for each CV. The CV families were very happy because each CV has provided physical protection against the *jotdars* (land grabbers) and local power holders. As a CV holder, they have got opportunity to take part in CDSP I's development programs.



Cluster village no. 11 (Bidhoba palli) is in Pankhar Bazar, Char Baggar Dona I, is one of two Bidhoba Palli having 13 widows who were originally working in the LRPs 50-acre research plot being organized by the then NGO-Nijera Kori. The widows have suffered a lot by local *jotdar* (land graver) and local power holder. All efforts of settlement attempts were failed. Then they have settled with the support of CDSP II. The story of Mohasena documented in Box#1 would provide more insights as stated in box below:

Box#1: The story of suffering when working with LRP research in the beginning of CV establishment

In 1987 we (the widows) first came (from Ramgati, Hatiya, Laxsmipur) and used to live near Atcopalia cross road. We used to beg door to door for the whole day. When asked by LRP, we agreed and joined to work in research plot. At that time with the help of NGO-Nijera Kori, we (fifty families) formed a cooperative. When we have tried to make house in a *khas* land, the local elite and powerful leaders have broken our houses several times. Once, they kept us locked in houses at night. The then M.P. Md. Shajahan rescued us. The *jotdars* and power leaders looted our rice crop from the research field several times. When we were suffering repeatedly, Mr. Liakat Ali, Project Area Coordinator of CDSP I came forward to help us and advised us to visit project CDSP I and talk to staff members, and requested us to let them know about our problems. Then we canceled our memberships from Nijera Kori and joined and became members of CDSP I. CDSP I first proposed us to accept the procedures of jot khatians. When we requested CDSP I to give us single *khatians* for each family. Then in 1998, Plot-to-surveys (PTPS) was done, and finally completed PTPS for the two cluster villages. The CVs were allotted to 23 widows, and we (11+12=23 families got *khatians*. We have given land of .16 acres homestead and 0.04 acres of the pond area. Every family has got a house and a latrine. We were given two DTWs in two widows cluster villages. The cluster villages give us physical protection against the *jotdars* (land grabbers) while it gave the project the opportunity to target us with special activities (homestead agriculture, fisheries) through the NGO programs. If there was no CDSP I then we would never get *khatians* /land titles in our names and houses. We are very grateful ever to CDSP for giving us permanent shelter and social dignity.

Current status/security/education: Out of 13 families 4 families have sold their possessions/rights to (2 neighbours and outsiders) others who came from Kankini Char and left CV. CV families are sending their children to Primary school near CV#14 and High School near established in the old research plot of LRP. Males work as labours in agriculture field. Women do some IGAs like tailoring, cap sewing, and making quilts.

Livelihoods security/access to NGOs group & microfinance program:

Most of the family has membership in NGO groups and active in group savings and enjoying microfinance loan facilities. NGOs agencies are: Asha, DUS, and Nijera Kori. Some of them do IGAs using NGO loan in agriculture, small business like tailoring, tea stall and small shop. Mohasena's son runs tailoring shop in his own shop in nearby market, Jahhura's son operates a tea stall and Khdiya's son serves in a TV shop in Dhaka. Son of Jahanara is educated and teacher in local Madrasha.



Socio-economic/other issues: Some of them have received land through *khatian* from areas of Char Jabbar and Char Jubilee. When go to land office to pay tax, the land officers are denying to receive land taxes from them.

Expectation from CDSP: The CV residents requested to them so that they can pay tax for their land as per *khatians* given by CDSP. DTWs are not working, they are seriously suffering from safe drinking water. If CDSP can provide us that will be great boon to them.

A.2 The key FGD findings from the CV# 9's 30 families, CDSP II (CS-FGD# 7/17)



Profile/history of CV# 9: The CV no. 9 of Madhya Bagga was allotted to 30 poor landless families by CDSP I in 1997-98. Most of them came from Ramgati, Somitir bazar and Pariskar bazar. Each family received 30 decimals of land area including pond area. Two (2) DTWs for safe drinking water for the 13-CV families. But, currently both DTWs are not operational. They have got 220 decimals of land for agriculture farming. They have received land titles on April 2005



Current status/security/education: Out of 30 families, 10-15 years ago Mr. Jebel Huq and Md. Aminul Huq sold and left. Then new members came in and at present 30 families. They are sending their children nearby schools at Pankhar bazar and Atcopalia. Males working on agriculture lands, 20 women doing cap sewing IGA and 7 women making mats using nylon canes. Couple families are making quilts.



Livelihoods security/access to NGOs group & microfinance program: Most of the families have membership with NGOs-Coast, BRAC and Nijera Kori. They deposit group savings regularly. Many families of this do IGAs like cap sewing and quilt sewing.

Expectation from CDSP: The DTWs are not working, they are seriously suffering from safe drinking water. If CDSP can provide us that will be great boon to them.

A.3 The key FGD findings from the CV# 1 with 30 families of Hindu fisherman community, CDSP I(CS-FGD#5/17)



Profile/history of CV# 1: The CV no. 1 (located in Char Mojid, Purbo Char Bata UP, Subarna Char). This CV was allotted to 30 poor landless families of Hindu fisherman community. Most of them came from Somirhat, Char Bata. Subarna Char, Noakhali.

They used to live there on rental houses. Each family received 12 decimal land for homestead and 4 decimal of pond share. CV has been established in 1995. Each family has received a house and a ring-slab latrine. Two DTW given to 30 families. One DTW for drinking water is still operational and the other is not operational.



Current status/security/education: Out of 30 families 6 families have sold their possession and left. The new 6 families came from Hasina colony, Chattogram. They are sending their children to Primary school and High Schools near at Jobayer Bazar Char Majid. The schools are in a Cyclone Shelter built by CDSP I. Couple families send their sons, to Saikat College, Khasher Hat, Subarna char.

Livelihoods security/access to NGOs group & microfinance program:

Most of the families belong to fisherman (Jala Das). They used to catch fish in the river of the Meghna. Many families have fishing boats at Chairman ghat. Son of Gagadish, Pabitra is serving in police department. Two girls have tailoring house. Three male members are serving in RFL group. Eight women make fishing nets. They have been trained by their Fisherman Society. Many of them are members of NGOs-SSUS. One family bought a boat using loan money (Tk. 2,00,000). They do fish culture. This year they made a profit of Taka. 1,50,000 and that amount for construction of a Hindu temple.



Socio-economic/other issues: They have nothing to mention in regards to problems and they live cordially.

Expectation from CDSP: The CV residents requested if CDSP can give them two DTWs that will be great boon for them. Safe water is their prime need.

A.4 The key FGD findings from the CV# 8&9 with 60 families, CDSP III (CS-FGD#2/17)

Profile/history of CV# 8&9: The CV no. 8&9 located in Purbo Dash Number, Boyer Char. These CV were allotted to 32+28=60 poor landless families of community. Most of them came from Teliar Char. They have settled on the banks of Jore Dighies (Dual Ponds). Each family received 8 decimal of land including share of pond area. The 32 families of CV# 8 have received houses and latrines. The families of CV#9 were not given any houses, but they have received Tk. 880 per family for construction of houses. They have received also ring slabs for latrines.



Current status/security/education: Out of 32 families of CV#9, 20 families sold their possession @Tk. 30,000 to others, and 7 families of CV#8 sold their possession @ Tk. 30,000 to others. The CV#8&9 eroded

by river erosion. A total of 22 out of 60 families of these two CVs took shelter on the embankment near Tankir Ghat, close to shop of Murad Businessman, district Laksmipur as shown above.

Livelihoods security/access to NGOs group & microfinance program:

Most of the families are member of NGOs and they operate group saving program. The noted NGOs are Asha, SSUS, DUS. They have received *khatians* from land office. But, their CVs have eroded completely by river erosion. Many of them are members of NGOs-SSUS. Mrs. Hasina has savings of more than Tk. 20,000 and she has borrowed Tk. 60,000 and invested in the river (fish business). Couple of families operating non-farm IGAs like cap sewing and quilt making. They sell those items to brokers/agents.

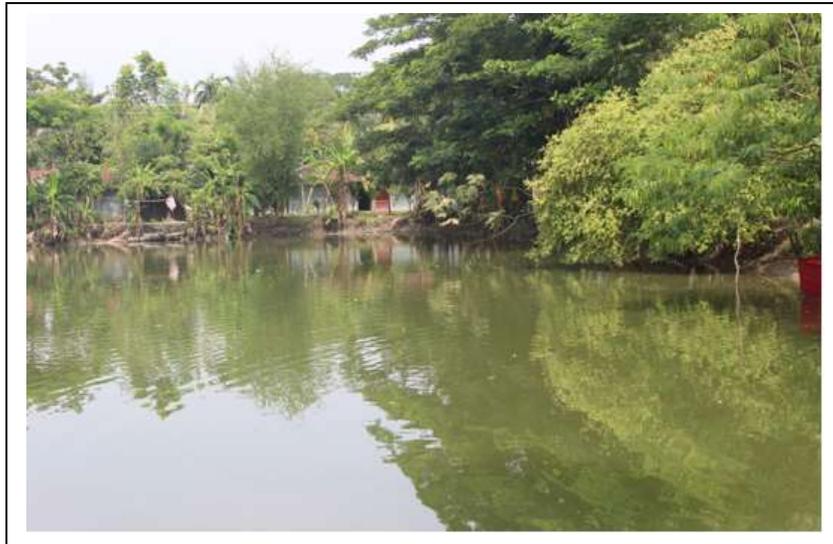


Socio-economic/other issues: They have no problems and they are living cordially.

Expectation from CDSP: The CV residents requested if CDSP can give them at least one DTW that will be great boon for them. Safe water is their prime

need. They need also latrines.

A.5 The key FGD findings from the CV# 3 no. Twin house with 32 families, CDSP III (CS-FGD#3/17)



Profile/history of CV# 3 Twin House Boyer Char, Hatiya, Noakhali, located near Tankir bazar (eastern side). This cluster village is also known as twin-house CV. A total of 32 families accommodated in 16-twin house built with CI sheet roofed and bamboo made fencing walls. Each house has one toilet for two families. Two DTWs given for 32 families (currently, none is operational now). Each family has received 8 decimal land including share of pond given by MoL. Most of them came from South Hatiya and a couple of them came from Ramgoti. Main reasons were severe river erosion and loss of homes.



Current status/security/education: Out of 32 families 24 families sold their possession @Tk. 30,000 to others during 2005-2006. It is reported that they are now residing nearby Jalil Commander Market. Currently 32 families are living there. The children go to Tankirbazar Primary School. For higher study (college) students go to Khasher Hat College.

Livelihoods security/access to NGOs group & microfinance program: Major male members catch fish in the river. Some works as agri-labours and in the brick fields. Women are engaged in making handicrafts like cap sewing (sells each cap @Tk. 600-1000), quilt making, tailoring and



important handicraft-rope making from locally called Daripata (Hogla pata). The rope is environmentally friendly in contrast to plastic and nylon cane. It is reported that ropes are exported to Middle East countries. Most women are members of NGOs. Noted NGOs are SSUS, N-RAS. They participate in groups program and MF loan program. Sabiha Akter has a DPS (@ Tk. 500) account/month. Several women have taken MF loan Tk. 10,000 to 15,000 and investing that in buying boat



for fishing.

Socio-economic/other issues: They had no problems in the settlement and they are living there with cordial love of each other's.

Expectation from CDSP: The twin CV residents requested if CDSP can give them at least one DTW and latrines for them individually which will be a great boon for them. They have a single latrine for two families.

Box# 2: A Case of Non-Farm IGA Rope Making Operated by Ms. Nasima (Nurunnahar)

Hogla (Coastal region of Noakhali known as **Daripata**) is a tall aquatic grass growing in a cluster. It's scientific name is *Typha elephantiana* of family *Typhaceae*. It may attain two to five meters. The leaf blades are flattened and composed of spongy tissue.

An Important Non-Farm Income Generating Activity (IGA) by Nasima: Couple of families of Boyer Char, Hatiya are making traditional rope from Daripata. We have found that those ropes are exported to Middle-East countries by some vendors due to its environmentally friendly behaviour- easily decomposable to soil and improve soil health, it is used as a replacement of plastics or nylon ropes which are not decomposable and deteriorate soil health.



Nasima (and Her husband Mr. Jahir are resident of Twin-House No. 3 of Cluster Village, Near Tankir Ghat, Boyer Char, Hatiaya, Noakhali. Nasima uses Daripata (Hogla) plants. For making rope from Daripata, Nasima uses the practice of making veni with hair. At start, she takes three pieces of Daripata and uses a style of Veni making process. When the rope becomes about 15-18 inches, she then ties the rope to a stand or pillar/bamboo. Then, she continues to make longer rope.



Dry Daripata is brought from Bhola where it grows well supplied by known vendor who also purchase the whole production as soon she makes it in bundle of 5000 hath (2500 yards). She gets Tk. 200 for each 500 yards of rope.

A.6 The key FGD findings from the CV# 12 no. Char Majid with 30 families, CDSP I (CS-FGD#4/17)



Profile/history of CV# 12, Char Majid, Subarna Char, Noakhali, located near Bhuier Hat. Thirty families have been given shelter with 30 houses along with ring slabs for each family for making latrines for them and two DTWs for safe drinking water. Each family has received 16 decimals for homestead and pond share supported by CDSP I. Also, each family has got an average of 50 decimal of land for agriculture. In the beginning, the settlers received house with doubled roofed CI sheet slab, but later on, all houses are re-built the roofs with four-CI sheet slabs. They came here jointly from neighbouring somaj to save their agri-land.



Box#3: Case of Sunaja who has made poverty a history living in cluster village

Mrs. Sunaja, wife of Md. Jashim Uddin of CV no. 12 has a family of 12 members. About 26 years ago they came in Char Mojid from Samir Hat area and later on they joined as CV members of CV# 12. They become member of NGO-SSUS. They borrowed Tk. 60,000 and spent that some of money to take mortgage (locally called ‘Cot’) agriculture land of 480 decimals. She cultivated paddy (variety ‘Swarna’). Last year she has sold paddy for Tk. 10, 05000. She is rearing 8 cows valued Tk. 2,20,000., and 18 poultry bird. She became member of WMG. She is very accepted women and socially work for women empowerment. This year she has participated in the position of warm member of UP. She is very thankful to CDSP for supporting them.



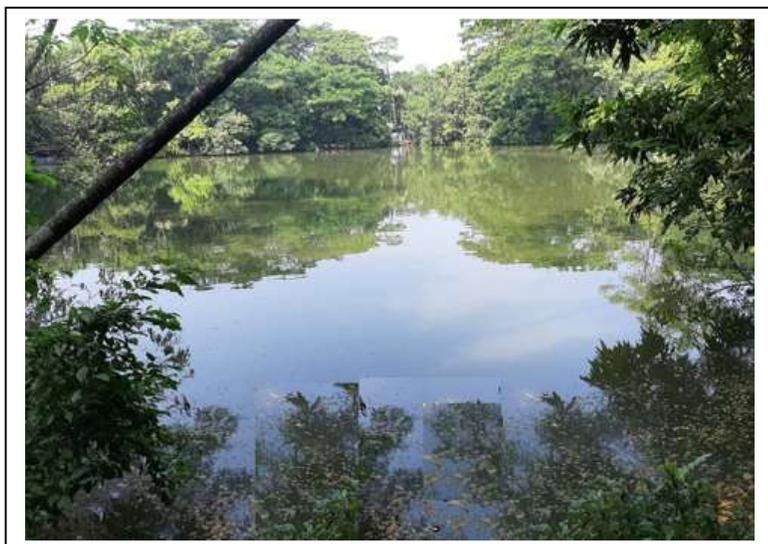
Current status/security/education: Out of 30 families of CV#12, 7 families sold their possession to others, It is reported that they are now residing the char of Bhanga Chur, Char Cleark and Char Laksmi. The new families have not come back to take their possession. Their children go to school of Zobayer Bazar, Char Majid.

Socio-economic/other issues: They had no problems during settlement and they live cordially.

Livelihoods security/access to NGOs group & microfinance program: Major male members are engaged themselves in fishing and agri-labours. Women do several types of non-farm IGAs like cap sewing, quilt making, tailoring and mat making using mutra (patipata grass-a perennial plants grows naturally in water logged areas), baskets using bamboos. Women member serves in CDSP as cook. Most families are members of NGOs (SSUS) who operate group saving programs. Some women borrowed MF loans. Mrs Sunaja borrowed Tk. 10,000 and invested in agri-farming. It is reported that Khatija purchased cows using loan money.

Expectation from CDSP: The CV residents requested if CDSP can give them two DTWs for safe water and hygienic latrines which will be great boon for them. Safe water is their prime need.

A.7 The key FGD findings from the CV# 5 no. Char Boishakhi, with 30 families, CDSP I (CS-FGD#6/17)



Profile/history of CV# 5, Char Boishakhi, UP-Dhanshri, upazila-Companiganj, Noakhali. is locally known as colony. This colony was established in 1996-97 where 30 families have been settled. Most of them came from Hatiya due to river erosion and some came from Sandwip and Ramgoti areas. Each family has been given a tine shed house and latrine (5 rings and one slab). Two DTWs were given for 30 families. Each family received 16 decimal land including share of pond, and 84 decimal of agriculture land outside colony area. *But, 90% families were unable to take possession of the khas land occupied the influential land grabbers. They were bound sell their agri-land with little amount of land (ranging Tk. 20,000 to Tk.25,000) to the land grabbers.*



Current status/security/education: Out of 30 families 25 families sold their possessions and left colony. New 25 families came from Hatiya. Their children go to school of Thanar Hat area. More than 6 students go to collages located in Sonapur, Maizdee and Basur Hat.

Socio-economic/other issues: They have suffered several times by local influential leaders when they were trying to take possession of their allotted agri-lands. Finally, they have been forced to sell their possession of agri-lands. Still they have civil cases on land in the courts.

Livelihoods security/access to NGOs group & microfinance program: Major male members work as agriculture labours. Women engage themselves in cap sewing, tailoring (10 nos.) , mat making (5 no.) and mora (local plastic cane tools) etc. Md. Abdullah is a teacher of Thanner Hat Dakhil Madrasha and a son of Belayet works in Grameen Bank.

Expectation from CDSP: Colony residents requested if CDSP can give them two DTWs for safe water and hygienic latrines which will be great boon for them. Safe water is their prime need.

A.8 The key FGD findings from the CV# 1 no. Nabagram with 30 families, CDSP I (CS-FGD#8/17)



Profile/history of CV# 1, Nabagram, Dhansiri UP, Upz-Companyganj upazila-Companyganj, Noakhali. is locally known as colony. This colony was established in 1998 where 30 families have been settled. Most of them came from Hatiya and Companyganj. Reasons were river erosions. Each family has been given a tin-shed house, One slab and 5 rings for latrine. Two DTWs were given for safe drinking water. Each family received 16 decimal of land for homestead and share of pond. Each family has given 134 decimals land for agriculture, but 90% families have not yet get access and possession to agricultural lands, the local land gravers taken those lands.



Current status/security/education: Out of 30 families 15 families sold their possessions and left colony. New 15 families are living with 15 families. There are no problems in homestead areas, but there are problems in agri-lands. They have civil cases for agricultural land. The area of 8 ponds is about 80 acres. Besides, 2 acres of land have been kept reserved for mosque, temples and schools and graveyard. It is reported that except space for house and pond, many lands has been captured by local jotdars/land gravers and they have managed many duplicate *khatians*. There are civil case for 82 acres of 8 pond areas in the court.

Livelihoods security/access to NGOs group & microfinance program: Major male members work as agriculture labours and daily labours nearby colony sites and markets. Women engage themselves in tailoring. Many families rear poultry birds and livestock animals. Children go to Nabagram Primary and High School. Mrs, Kamrunnahar is a primary school teacher. Mr. Helal Uddin is also a primary School Teacher. Most women are members of NGO Group and they participate in group savings. Noted NGOs are DUS, ASA, BRAC. Some women borrowed MF loan of TK. 50,000 each and have invested in cow rearing and agri-farming.

Expectation from CDSP: The CV families requested if CDSP can provide DTWs for them. They also want some help for repairing their houses. *There is water logging in their approach road to CVs.* This need to be repaired.

A.9 The key FGD findings from the CV# 9 no. Birashrestha Ruhul Amin Palli (Govt. CS-FGD#9/17)



Profile/history of CV# 9, Birashrestha Ruhul Amin Palli, Char Mohiuddin, Subarna Char, Char Jubilee UP, Noakhali. This colony was established in 2001 by Bangladesh Army. One hundred families were settled there in 10 tin shed CI



sheet roofed houses. In each house 10 families have been accommodated with 2-roomed common toilet facilities and one bath room. Five DTWs established @ 2 houses. Every family has been given 10 decimal of land including share of pond. Most of the families came from Hatiya due to affected by river erosion. Some families came from Char Mohiuddin.



Current status/security/education: Out of 100 families 10 families sold their possessions and left colony. New 10 families have joined with 90 old families are living with 90 families. They have no problems during taking possessions. Currently, they have crisis of safe water due to damage of DTWs. Many of them now have installed rings slab toilets due to damage of common latrines.

Livelihoods security/access to NGOs group & microfinance program: Major male members work as agriculture labours and daily labours nearby colony sites and markets. Women engage them in tailoring (7) and cap sewing (10) as non-farm IGAs. Most of the women are members of NGO groups. Noted NGOs are BRAC, Prism, Borow Bangladesh and SSUS. They operate group saving programs. Many members borrow MF loans. Mrs. Kanchan Begum borrowed Tk. 70,000 and bought an Auto rickshaw driven by his family members. Mrs. Kanchan has paid her loan installments completely from incomes of their auto. All children of this colony families go to primary and high schools of Char Mohiuddin. Students have to go for higher study to the Char Jubilee Degree College.

Expectation from CDSP: The CV families requested if CDSP can provide DTWs and latrines for them. They also want some help for repairing their houses. During Covid lockdown period every families got Tk. 1000 to buy rice, pulses, salt, potato and soap through local NGO-Burow, Bangladesh.

A.10 The key FGD findings from the CV# 1 no. Idris Mia Bz. with 21 families, CDSP VI (CS-FGD#10/17)



Profile/history of CV named Adarsha Colony/Haji Idris Mia Bazar Guchhagram, Upz-Subarnachar, is locally known as Guchhagram/colony. This colony was established in 2017 by CDSP IV. Twenty-one families were settled in this colony. Each family has been given a house, latrine attached to each house. Houses were built around the bank of the pond. Each family got land title/*khatian* for 20 decimals including share of pond. No family has given any land for agriculture. Two DTWs have been installed for 21 families. Two bathing platforms have built for the purpose of washing clothing and bathing. Most of the families came here from Katakhalī canal bank areas near DS-II which has been washed away into river.



Box#4: A case of hardship for livelihood and improved life style

Mrs. Amana Khatun (a destitute women) wife of Md. Abul Bashar. Husband has just disappeared nine years ago. She does not take care of her and her young son. Before coming to this colony, she purchased 80 decimal land with Tk. 80,000 in the area of Katakhalī canal and DS-II. When DS-II disappeared into the river due to river erosion, she has lost her land also into river. Then, she takes shelter in this CV in 2017.

Before coming in this CV, she was in the house of Md. Abdur Rab of Char Nangulia. She used to make handicraft household goods from bamboos like fishing trap-chai, baskets etc. and sell in the markets. People also come to me to buy such goods. My monthly income from was more than Tk. 900.

She has produced vegetables and sold those in the local markets. Her income from vegetable was 7-9 thousands taka per year. Her main business is selling country bean seeds. Seasonally, her income was more than Tk. 10,000. She rears three ducks and couple of chickens. She has experienced in agriculture farming. If CDSP can provide her a piece of agri-land, as a destitute she will be able to lead a better life.

Current status/security/education: Currently, 19 families are living in the colony. Two houses are still locked. Why these two houses have not been allotted could not be answered by anyone. They have faced lot of troubles in getting possession. This was because of absence of CDSP IV project administration due to end of CDSP IV. Local influential person Mr. Enam Mistry captured 4 houses and taken in his possession. Then, Mr. Azad, Chairman allotted couple of houses to landless families. Still, two houses are under lock and keys.

Livelihoods security/access to NGOs group & microfinance program: The male members work as agriculture labours and daily labours nearby colony sites and markets. Women have memberships with NGOs. (BRAC). They participate in group savings. Some women have taken MF loans for running IGAs. Mrs. Sufia Khatun has borrowed Tk. 25,000 and invested in agri-farming IGA. Mrs. Nourunnahar also taken Tk. 40,000 and invested in agri-farming IGA. Besides, couple of women are making mats, mora (cane tools) as non-farm IGAs. They sell those handicrafts items to local markets.



Expectation from CDSP: The CV families requested if CDSP can provide them land for agriculture then they can grow crops and vegetable for their own consumption. In case of good production then can consume and sell excess crops to market and earn money.

A.11 The key FGD findings from the CV# 5, Red Crescent Killa with 25 families, (CS-FGD#11/17)



Profile/history of CV named as 5 no. Red Crescent Killa, Char Majid, UP Purbo Char Bata, Subarna Char, Noakhali, is locally known as Red Crescent Killa. This shelter has been built by Bangladesh Red Crescent in 1982 and 25 families were rehabilitated. Each family received 32 decimals of land including pond share. Each family has got 150 decimals of agri-land in the field. There were two ponds: In the first pond, 10 houses (4-roofed tin shed) were built on the banks, and accommodate 10 families, and in the second pond, 15 houses (4-roofed tin shed) were built on the banks, and accommodate 15 families. One latrine was built for each 5-families. One DTW was established for safe drinking water. Most of the families came from Santir hat and Samir hat areas. It is reported that they got khatians for agri-land, but have not received khatians for homesteads.



Current status/security/education: Currently, 16 families are living in the colony. Nine families have left and reported that they are living in Char Nangulia. Daughter of one migrated family occupied her their parent's house. Hence, now there are 17 families.

Livelihoods security/access to NGOs group & microfinance program: The male members work as agriculture labours and daily labours. Some male members catch fishes in the rivers. Couple of women makes mora and pati (mats) using plastic and nylon canes. Children of this colony go to School in Renu Mia Bazar. Two daughters of Belal Majhi study at colleges of Hatiya and Saikat College at Khaher Hat. Most women are members of NGOs-Asa, Brac, SSUS. They are participating in group saving program. Mrs. Taoka Khatun has a savings of Tk. 14,000. Besides, many women borrowing loan from NGOs MF program. Mrs. Nurunnahar Begum borrowed Tk 59,000 and invested her capital in agri-faring IGAs.

Box#5: A case of non-IGA operated by Mrs. Torika Begum

Torika Begum (35 yrs.) wife of Md. Nur Uddin of this guchhagram is living here since 1982. Torika makes mats, jaynamaj (mat for prayer) using 'mutra' a perennial plant growing in water logging areas. She purchases 80 pieces of patipata plant for Tk. 100. She usually makes a mat with 180 pieces of plants. She sells a mat for Tk. 300-400. She earns about Tk. 1000-1500 per month. She can sell her goods at door step when brokers come. Alternatively, she goes to Bhumihin Bazar for selling her products. She informed that Mrs. Rupiya Khatun also makes mats.

Expectation from CDSP: The CV families have reported that some of them learning tailoring supported by Social Development Foundation (SDF). They need sewing machine, latrine and DTWs, if CDSP can provide they will be able to run non-farm IGA with that support.

A.12 The key FGD findings from the CV# 3, Colony, S Jagadananda with 100 families, (CS-FGD#12/17)



Profile/history of CV named as 3 no. Colony, South Jagadananda, UP Dhan Siri, Upz Kabirhat, Noakhali, is locally known as Ashrayan colony. This colony has been built in 1999 by Bangladesh Army. In ten tin-shed houses 100 families have been accommodated (@10 per tin-shed house. Each family has got 7 decimals (50 families) and @ 4 decimals (50 families). No family has given any agri-land. About 50 families have received khatians and 50 families yet not received khatians. Four DTWs established for safe drinking water. Every tin-shed house has 4 common toilets and one bath room. In 2019, two cemented ghat/washing plat forms have been built by LGED. During 2005-2010, ten families have sold their possessions and left colony. Most families were landless and they came from Sundalpur, Companyganj areas.



Current status/security/education: Currently, 100 families are living in the colony. Most latrines are not operational. Many families have established latrine personally. The children of these colonies go to Chowdhururir Hat School.

Livelihoods security/access to NGOs group & microfinance program: The male members work as agriculture labours and daily labours. Women engaged in cap sewing (10 women) and tailoring (4 women). All women are members of NGOs: DUS, SSUS, and BRAC. All of them are operating group savings program. Many of them has savings more than Tk. 20,000. Some women have borrowed MF loans. Mrs. Amena has got MF loan amounted to Tk. 4,00,000 from BRAC, and Tk. 2,00,000 from SSUS. She has invested that some of money to send her son to South Africa.

Expectation from CDSP: The CV families want training on non-farm IGA like tailoring. They need latrines.

A.13 The key FGD findings from the CV# Swapabina with 50 families, (CS-FGD#13/17)



Profile/history of CV named as Swapna Bina Ashrayan, Bhuiya Gram, in between Noler char and Dorbesh Bazar road, UP Chanandi, Hatiya. This ashrayan colony established by LGED in 2015. Every family has got a tin-shed house, and a latrine. Four DTWs have been established. Each family received 12 decimals of land including pond share. They have not received any agri-land. Most families have come from Caring Char after affected by river erosion. A ghatla (concrete bath house) for domestic washing and baths has been built on the bank of the pond. No, family has got yet khatians from the MoL.

Current status/security/education: All 50 families are still living in the colony peacefully. DTWs are operational.



Livelihoods security/access to NGOs group & microfinance program: The male members work as agriculture labours and daily labours. Some of them work in brick fields. Women rear poultry birds and livestock. Mrs. Suraya operate a tailoring house in her residence, Couple of women engaged in cap sewing. Most children (80%) go to Madrasha of Islampur. Some children go to School of Dorbesh Bazar and Purbo Char Bata. All families become member of NGO group and participate group saving programs of NGOs. Noted NGOs are BRAC, SSUS, DUS. Most families have taken MF loans. Mrs. Sakia Khatoon has borrowed Tk. 1,00,000. Her husband invested that some of money in fish business.

Expectation from CDSP: The CV families want training on non-farm IGA like tailoring, handicrafts, because they have not been given any agri-lands for farming.

A.14 The key FGD findings from the CV# 1, Ershad Colony with 50 families, (CS-FGD#14/17)



Profile/history of CV named as Ershad colony, Char Majid, Puro char Bata, Subarna Char, Noakhali. It is located near Zobayer Bazar. This was established in 1990 the Govt. and allotted to 50 families. Each family has received one tin-shed house, a latrine and 16 decimal land including pond share. Each family has received 164 decimals of agriculture farming. The families came from Hatiya, Char Laksmi, Samir Hart and char Majid. Most of them were affected by river erosion.



Current status/security/education: Out of 50 families, 10 families have sold their possessions and left colony. They sell homestead @ Tk. 15,000 per house and Tk. 50,000 per acre of agri-land. All latrines have damaged. Couple of families re-installed their latrines. DTWs are not fully operational.

Livelihoods security/access to NGOs group & microfinance program: The male members work as agriculture labours and daily labours.. Women rear poultry birds and livestock. Mrs. Tasmina and Hasina are sewing caps. Ten women are making pati/mat from *patipata* and sell in the local market. All of them have received *khatians* from MoL.

Expectation from CDSP: The CV families want training on non-farm IGA like tailoring, handicrafts,

A.15 The key FGD findings from the CV#25's 24 families, LRP/CDSP I (CS-FGD# 15/17)



Profile/history of CV# 25: The CV no. 25 of Madhya Bagga was allotted to 24 poor landless families by LRP/CDSP I in 1986. This is located in ward no. 4 of Char Jubilee UP, Subarna Char, Noakhali. Each family received 50 decimals of land for homestead, and share of pond. Each family have also received 200 decimals of agri-land outside their pond and homestead. Only two normal hand-tubewell given but no DTWs. Besides 14 families were given one 3-rings slab latrine. They were not given any houses. Most families were landless and came here from WAPDA union and nearby areas of the CV. In 2014, 11 families have received latrines from union Parishad.



Current status/security/education: Out 24 families, 3 families have sold their possessions at a cost of Tk. 1,00,000 and left the colony.

Livelihoods security/access to NGOs group & microfinance program: The male members work as agriculture labours and daily labours. Women rear poultry birds and livestock. Twenty women are sewing cap and sell those to brokers who exports those to Middle East countries. Some women make baskets using bamboos and canes,



Expectations from CDSP: The CV families want training on non-farm IGA like tailoring, handicrafts, they need latrines and DTWs. If CDSP can provide them they will highly benefited and grateful.

A.16 The key FGD findings from the CV#6's 24 families, CDSP II (CS-FGD# 16/17)



Profile/history of CV# 6, Purbo Biri Biri): Purbo Biri Biri, 6 no. CV, Jahajmar, Upz.-South Hatiya, Noakhali, CDSP II Phase. This CV has been allotted to 25 families by CDSP II in 2003. This is located at Jahajmari, Upz. South Hatiya. Each family has 16 decimals of land (10 decimals for homestead and 6 decimals for pond areas. No. houses or latrine were provided by CDSP II. In 2016, Bangladesh Red-Crescent Society provided twin shed house and one latrine to each family. A DTW has been established jointly by 35 families funding collectively. No families have received any khatians/land titles from MoL through CDSP



Current status/security/education: At present 40 families and in the past 35 families. No families migrated or no new family immigrated.

Livelihoods security/access to NGOs group & microfinance program: Out of 40 families 28 families catch fish in nearby rivers and 12 family members work as agriculture labours. Four women are tailors, 4 women produce handicrafts items from bamboos and canes. Twenty women produce designed quilt and mats using canes. No family members are engaged in any Govt./NGOs. Thirty families out of 40 families have membership with NGOs. They are operating group savings program and also using MF loan for various IGAs. Mrs. Sima has savings of Tk. 17,000 and Mr. Shahina Akhter has group savings Tk. 18,000 and she borrowed Tk. 1,00,000 from in NGO-Hid Banglaa and RIC and purchased 32 decimals of agri-land.

Expectations from CDSP: The CV families like to get training on non-farm IGA like tailoring, handicrafts, they need latrines and DTWs. If CDSP can provide them they will highly be benefited and grateful. They have a civil case in the court and fighting since 2016 against land grabber named Nantu shareng. Once peoples of Nantu have damaged their latrines. If CDSP can do anything in regards to this civil case, that will be great boons for them.

A.17 The key FGD findings from the CV#3's 32 families, CDSP II (CS-FGD# 17/17)



Profile/history of CV# 3, Aladigram, CDSP II Phase): Aladigram, 3 no. CV, Burirchar, Upz.-South Hatiya, Noakhali, CDSP II Phase. There were 32 families since 2003 and 8 families left after selling their rights. Four new families joined with the rest 24 families and now 28 families are living in the 3 no. CV. CDSP provided a tin shed house and a latrine for each family. The families came from Nalchira after losing their homes into river due to erosion. They have never suffered by any bahinis/armed gangs.



Current status/security/education: At present 28 families are living and in the past there were 32 families. Eight families were migrated No families migrated or no new family immigrated after selling their rights. Later on four families have joined with 24 families.

Livelihoods security/access to NGOs group & microfinance program: Twenty five male members of 32 families catch fish in the river. Members of 3 families work as agri-labours. Some families produce handicraft items and sell those to local markets. All-female members are group members of NGO-Deep Unnoyan Shangstha (DUS) The CV members have participated in the groups of local NGO-DUS. Highest group savings, Fatema Tk. 22,000 and MF amount Tk. 70,000.

Expectations from CDSP: There have been civil cases for about 15 years. Court has given a verdict in favour of CV families. CV families have to spend about Tk. 30,000,00 for the operation of the civil cases. The CV families like to get training on IGAs, and require DTWs and latrines. They have to spend a lot of time collecting safe drinking water from distance.

Appendix B: Feedback/comments from 17 CDSP Field staff members

Summary on the feedback and comments from 17 project field staff members on two key points:

- Conditions of cluster village(s)?
- What kinds of support are needed in cluster villages(s)?

1. The key feedback/comments about current conditions of cluster village(s) as given by field staff members were as follows:

- Many cluster villages (CVs) are in poor conditions and lack proper sanitation (safe latrines) and safe drinking water (DTWs)
- Very few women are engaged in income-generating activities (IGAs).
- Many women are rearing poultry birds (chicken and ducks) but lack vaccination facilities in case of attacks of infectious diseases.
- CVs have very limited educational facilities.
- Many CV families have not yet received land title documents/khatians.
- Several CV families have left CVs after selling their rights land/possession to others.
- Several CVs are still maintaining civil suits to retain or get back land rights and they have to spend a lot of money for the operation of civil suits.
- Many living CV houses are in very poor conditions and need renovations for safe and comfortable living.
- Ponds of some CVs need re-excavation to facilitate fish culture and duck rearing.
- Some CV-entrance/approach roads are in very poor conditions and very vulnerable to kinds and school-going students.
- Many CVs have no community graveyard and CV households suffer too much in case of death of any family member and have to look for the distant graveyard of other communities.

2. The key feedback/comments about the kinds of support needed in cluster villages(s) in the future?

- CV Women should be included in the project's IGA programs.
- CV families who are lacking hygienic latrines should be provided latrines on a priority basis.
- CV lacking DTWs also can be given DTWs immediately to solve their problem of safe drinking water.
- The CV household members should be organized using the project's field-level institutions (FLIs) and motivate themselves to participate in the re-excavation of their own CV pond.
- Selected CV women need to train on poultry vaccinators/IGAs for vaccination of poultry birds
- CV women need to involve in training initiatives of CDSP's IGAs especially in handicrafts, cap sewing, tailoring, and daripata rope making.