

Char Development and Settlement Project Phase IV Bangladesh

Technical Report No. 17

Impact of employment in project works on members of Labour Contracting Societies

April 2018

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)
- Department of Agriculture Extension (DAE)
- Forest Department (FD) and NGOs

Technical Assistance:

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- Socioconsult

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A. Introduction

A Labour Contracting Society (LCS) is an organised group of men and/or women who are contracted to carry out works for a government agency or project. Under public procurement rules they can be selected to implement works without going through a competitive procurement process – with the objective of providing employment for poor local people living in the vicinity of the works being carried out. LCSs can undertake either construction of new infrastructure or maintenance of existing infrastructure (usually roads).

LCS have a long history in Bangladesh, having emerged from the Integrated Rural Works Programme in the early 1980's. Recently completed IFAD projects that have included LCS including the Sunamganj Community Based Resource Management Project and the Market Infrastructure Development Project in Charland Regions (co-financed by the Netherlands). Apart from CDSP IV, current projects supported by IFAD that involve LCS include the Haor Infrastructure and Livelihood Improvement Project (HILIP), Coastal Climate Resilient Infrastructure Project (CCRIP), and Participatory Small-Scale Water Resources Management Project (PSSWRMP); the last two of these projects are co-financed with ADB. All these projects have been implemented by the Local Government Engineering Department (LGED).

The inclusion of LCS in these projects has aimed at providing some of the poorest households, particularly women from these households, with an income that will, maybe with further help from the project, set them on a pathway out of poverty.

Although LGED has placed considerable emphasis on carrying out works using LCS in the projects that it implements, LCS are also part of BWDB policy. The Guidelines for Participatory Water Management (GPWM) 2001 as well as in the National Water Policy (NWPo) 1999 say that 25% of earthworks for any public water project will be implemented by LCS¹. This is repeated in the Participatory Water Management Bidhimala of 2014, which says that BWDB should offer Water Management Organizations (WMO) contracts for at least 25% of earthworks of any public water project, with the actual work being done through LCS – which would be contracted by the WMO.

As part of the completion evaluation process for CDSP IV, an evaluation of LCS has been carried out. This work was done in mid-2017. The study aimed to gather information about the institutional functioning of LCS (what work has been done and how much have they earned etc) and the profile, earnings and use of earnings of individual members of LCS. This information will be useful in learning lessons about the use of LCS as a tool for poverty reduction².

Data was collected from a sample of 160 members of 20 LCS using a questionnaire (Annex 1). Pre-LCS data was based on the recall of respondents and so may not be as accurate as information on the current situation. Nineteen of these LCS were organised by LGED (11 for earth road construction, 4 for markets and 4 for cyclone shelters) and one LCS by DPHE for latrine construction. Although LCS works were also carried out for the BWDB sub-component of CDSP, these were not included in the study as these contracts were done in the name of WMG. In addition, this paper includes a review of all LGED and DPHE contracts for LCS works.

¹ BWDB usually refers to an LCS as a Landless Contractors Society.

² Much useful information on the operation of LCS and ideas for the future can also be found in "Labour Contracting Societies, exploring a transformational approach towards self-reliance", under preparation for IFAD by Shamind Neelormi

B. Review of LCS contracts in CDSP IV

Annex 2 contains a list of all LGED and DPHE contracts with LCS since the start of CDSP IV up to September 2017. In total (excluding proposed contracts that did not take place) there have been 56 LGED contracts with LCS, valued at a total of Tk 52.4 million, and 11 DPHE contracts with LCS valued at a total of Tk4.38 million. In addition, BWDB signed 42 contracts with WMG worth about Tk 12 million, plus construction of nine WMG centre buildings worth Tk 4.2 million. BWDB contracts with WMG included khal excavation, re-sectioning of embankments, silt removal, and installing and removing cross bunds to control silt.

Initially all LGED LCS contracts were for earth roads, but following a recommendation from an IFAD mission, the scope of LCS works was expanded to include markets and cyclone shelters, and more recently LCS have been engaged for HBB (brick) roads. The contracts for cyclone shelters were all for earthworks in raising land around the shelter, and some of the market works were also for land raising. The number of contracts by type of work is shown in Table 1.

Table 1: Number of LCS contracts

Type of works	Number of contracts	
Earth road	28	42%
Market	11	16%
Cyclone shelter	13	19%
HBB road	4	6%
Latrine (DPHE)	11	16%
Total	67	100%

LCS in CDSP IV have provided more employment for men than for women. Out of 67 LCS, 31 were composed of only men, 8 were only women, and 28 were mixed (Table 2). Contracts for roads were mostly with male groups, while cyclone shelters and latrines were mostly with mixed groups.

Table 2: Composition of LCS

Type of works	Number of LCS			
	Men	women	mixed	Total
Earth road	18	5	5	28
Market	8	3	0	11
Cyclone shelter	1	0	12	13
HBB road	4	0	0	4
Latrine (DPHE)	0	0	11	11
Total	31	8	28	67

LCS contracts specify the number of men and women to be employed and the number of days that they will work. For 67 contracts, a total of 1,734 people (24% of whom were women) were to be employed for an average of 51 days (Tables 3 and 4). As a small number of people working in more than one LCS contract, the numbers of individuals doing LCS work will be a little less than 1,734. On average, there were 25.9 persons per LCS, with fewer in the DPHE latrine works LCS and more in earth road LCS. The DPHE LCS also provided a significant shorter period of employment.

Table 3: Numbers of members of LCS groups

Type of works	Total number of LCS members						Average number persons per LCS
	Men		Women		total		
Earth road	835	63%	256	61%	1091	63%	39.0
Market	147	11%	55	13%	202	12%	18.4
Cyclone shelter	185	14%	70	17%	255	15%	19.6
HBB road	80	6%	0	0%	80	5%	20.0
Latrine (DPHE)	68	5%	38	9%	106	6%	9.6
Total	1315	100%	419	100%	1734	100%	25.9
	76%		24%		100%		

Table 4: Average working days in LCS contracts

Type of works	Days per LCS
Earth road	48
Market	68
Cyclone shelter	69
HBB road	34
Latrine (DPHE)	16
Overall	51

With smaller LCS and a shorter period of employment, the DPHE LCS only generated relatively little employment. Most employment (60%) was generated by earth road contracts (Table 5).

Table 5: Total person-days of employment

Type of works	Total person days of employment in LCS contracts						Women as % of total
	Men		Women		total		
Earth road	40120	61%	12722	57%	52842	60%	24%
Market	9196	14%	4533	20%	13729	15%	33%
Cyclone shelter	13060	20%	4620	21%	17680	20%	26%
HBB road	2740	4%	0	0%	2740	3%	0%
Latrine (DPHE)	1091	2%	642	3%	1733	2%	37%
Total LGED	65116	98%	21875	97%	86991	98%	25%
Total DPHE	1091	2%	642	3%	1733	2%	37%
Total LCS	66207	100%	22517	100%	88724	100%	25%

LCS contracts also specify the daily wage rate to be paid. This is the same for men and women. Some of the earlier contracts for earth roads specified a wage of Tk150 or Tk200 per day, but recent contracts are all at Tk300 per day – however some of the older contracts, also for earth roads, were also at Tk300 per day, so the rationale for fixing the wage rate is not at all clear.

Table 6: Wage rates in LCS contracts

Type of works	Daily wage rate in LCS contracts (Tk per day)				Total number of LCS contracts
	150	200	250	300	
Earth road	6	2	7	10	25
Market	0	0	2	9	11
Cyclone shelter	0	0	1	9	10
HBB road	0	0	0	2	2
Latrine (DPHE)	0	0	0	11	11
Total	6	2	10	41	59

The values of LCS contracts are based on the current rate schedules of LGED, BWDB and other agencies. These include lists of different types of work with a unit rate for each physical unit of work (e.g. Taka per cubic metre of earth to be moved, Taka per cubic metre of concrete to be laid etc.). Taxes, where applicable, will be added. LGED LCS contracts include an additional 10% as profit, while BWDB contracts allow 15% as profit. The profit element in LGED contracts for works that are largely labour (i.e. earthwork) will effectively add a bit over 10% to the amount earned as wages. However, works involving construction will have an element for materials (sand, cement, steel etc.), so the profit element will be much more than 10% of the wage cost. This gives LCS the potential to earn much more money, but also carries significant risks – if the cost of materials increases, the amount allowed in the standard rate schedule may not be sufficient to do the job, let alone allow for a profit margin. LCS, who are not experienced contractors, will have to organise the purchase, transport and storage of materials, and will also need to sub-contract specialist tasks like masonry and steelwork to skilled sub-contractors. The average proportion of the wage element in contracts for different types of work are shown in Table 7.

Table 7: Wage element in LCS contracts

Type of works	% wages
Earth road	86%
Market	19%
Cyclone shelter	89%
HBB road	65%
Latrine (DPHE)	12%

Actual contract performance can be substantially different from that laid out in the contract. If the LCS is not well organised, and if it encounters problems (such as material cost escalation), it may be difficult to complete the job within the allowed amount, and wages may need to be reduced. The rate schedule price for manual earth moving is based on a man being able to dig 0.9 m³ in a day. Women can only do 50% to 60% of this and so would take longer to complete a contract, meaning a lower wage rate, especially for earth roads where virtually all the contract payment is for wages. It appears that some women's LCS actually got some earthworks done by teams of men – who could work more quickly and for longer hours than women³. It is also apparent that LCS do not pay the full wage amount until the works are completed. Typically, they pay around Tk100 less than the stated wage rate, with the balance being held to cover possible losses on the contract, and to help finance the cash flow.

³ One CDSP IV LCS was making slab latrines for DPHE, and had hired a team of a mason, his son and an assistant to do all the actual work of making 150 sets each of six rings and two slabs. LCS members (four men and three women) were only going to keep the concrete castings damp for a curing period.

It reported that around 10% of LCS have used excavators for some of their earthworks – doing the job faster and cheaper and in waterlogged conditions where human labour could not be used. Both BWDB and LGED have introduced differentiated rates for earthworks using machinery and manual methods (the BWDB rate for manual works is up to double the machine rate). LCS contracts assume manual excavation, so machinery should not be used – but the lower cost provides an incentive to ignore this stipulation.

C. Selection of LCS members

Guidelines for Labour/Landless Contracting Societies in CDSP IV were drafted by the TA team in July 2011. These aimed to cover LCS organised by LGED, BWDB and DPHE, and make provision for the different approach to LCS by BWDB – that of working through WMG. These guidelines were used by LGED in implementing LCS contracts. The criteria for selection of LCS members, as set out in the guidelines, were to be:

- Landless/ destitute inhabitants of the project area who maintain their livelihood through physical labour
- The unemployed, landless/destitute man or woman inhabitants of the nearest place (walking distance) of proposed work site
- Adult, physically fit and interested to work
- Women specially widows, destitute or abandoned, and head of the female headed household will get priorities in LCS

Although these criteria state that women are to be given priority, only 25% of CDSP IV LCS members were women. Other LGED projects supported by IFAD seem to have had similar selection criteria⁴, but have, to a large extent, recruited only women into LCS. CDSP IV project staff (LGED and TA) report that people who applied to join LCS were selected – and usually these were men. The lack of other employment opportunities for men in the chars may be a factor. It also seems the wages that were usually specified in the LCS contracts (usually Tk300 per day) were higher than for other projects⁵. This may make LCS work relatively attractive for men. The involvement of WMG (which have a majority of male members) in the formation of LCS may also be a factor in the relatively low participation of women.

D. Sample survey of LCS members

1. Profile of LCS members

The survey aimed to cover a sample of equal numbers of man and women members of LCS. In fact more men were interviewed (91) than women (69) in the total sample of 160. Nevertheless, sufficient women were interviewed to enable a comparison to be made between male and female LCS members. The average age of LCS members was just under 40, ranging from 25 to 68.

⁴ Market Infrastructure Development Project in Charland Regions LCS manual of March 2008 specified the following criteria: (i) unemployed, poor and living in the vicinity of the work site; (ii) source of income is mainly their physical labour; (iii) do not possess more than 0.5 acre of land including their homesteads; and (iv) adult and fit for road works.

⁵ LCS wages in CCIP (another project in coastal areas) are in the region of Tk125 to Tk150 per day - "Labour Contracting Societies, exploring a transformational approach towards self-reliance", under preparation for IFAD by Shamind Neelormi

Table 8: Gender and age of sample LCS members

	Number of members		Average age
Men	91	57%	42.1
Women	69	43%	36.1
All			39.6
n	160	100%	157

Most LCS members are married, with only 15 (9%) being widowed or divorced – however these are all women – and make up 22% of women LCS members. Twenty (13%) of LCS members are from female headed households – but two of these are men, the remaining 18 being women (Table 9).

Table 9: Marital status of LCS members and gender of household head

	Number of members	
Married	145	91%
Widowed	13	8%
Divorced	2	1%
n	160	100%
Male headed household	140	88%
Female headed household	20	13%
n	160	100%

Table 10 shows that all households include women, 96% have men, 88% have children of school-age and 49% have younger children. In almost all households both men and women earn some income, but in 10% of households there is someone who, due to age or incapacity, is unable to work. The average household size is just under 6 members.

Table 10: Household composition

	Percentage of households with people who				Average number per HH
	total	earning income	old/unable to work	in education	
Men	96%	94%	6%	3%	1.64
Women	100%	98%	5%	3%	1.58
Child 5-16 years	88%	0%	1%	83%	2.04
Child 0-5 years	49%	0%	0%	4%	0.73
Total	100%	99%	10%	86%	5.99

Data in Table 11 shows that 87% of school-age children are in education, as well as almost 9% of younger children.

Table 11: Proportion of household members who are unable to work or in education

	Old/unable to work	In education
Men	4.2%	3.0%
Women	3.2%	2.0%
Child 5-16 years	0.3%	86.9%
Child 0-5 years	0.0%	8.9%
Total	2.1%	32.6%

LCS members are poorly educated – reflecting the lack of access to schools in char areas (Table 12). Although women are slightly less well educated than men (only 29% have been to school, compared to 39% of men), literacy levels are much the same. Women may be able to sign their names by virtue of being members of NGO micro-credit groups.

Table 12: Education and literacy of LCS members

	Men		women		All	
Education						
None	54	61%	49	71%	103	65%
Primary	17	19%	10	14%	27	17%
Secondary	15	17%	10	14%	25	16%
higher sec	1	1%	0	0%	1	1%
Degree	2	2%	0	0%	2	1%
N	89	100%	69	100%	158	100%
Literacy						
Illiterate	9	10%	4	6%	13	8%
sign only	61	69%	50	72%	111	70%
Literate	19	21%	15	22%	34	22%
N	89	100%	69	100%	158	100%

Almost 60% of LCS members come from households where they, or another household member, also belong to a Water Management Group (WMG), Farmers Forum (FF), or Social Forestry Groups (Table 13). It can be assumed that virtually all households are also members of PNGO microfinance groups. The proportion who are members of WMG, FF and SFG is higher than might be expected given the total membership of these groups relative to the char population. More LCS members are from WMG member households than from FF member households, although there are around 10 times more FF than WMG members. This may be because WMG were involved in LCS formation, working alongside LGED and DPHE staff.

Table 13: Household membership of other groups

Type of group	Number of members	
Water Management Group	66	41%
Farmers Forum	43	27%
Social Forestry Group	56	35%
None of these	65	41%
n	160	100%

2. LCS employment and earnings

Data on days worked in LCS and earnings from LCS are in Table 14. These earnings primarily come from the 20 sample LCS (11 for earth road construction, 4 for markets, 4 for cyclone shelters, and one for latrine construction), but 10 of the 160 sample LCS members had undertaken a second LCS contract, the days worked and earnings from which are also included in this table. On average LCS members have worked 74.3 days – slightly more for men than women, but significantly more (89.5 days) for those from female headed households (FHH). Average wages were Tk280 per day – being slightly lower for women than men, with FHH members paid about the same as men. Out of the 20 sample LCS, 15 (75%) reported distributing profits and five did not (4 earth road LCS and one market shed LCS). In total, 75% of sample LCS members (both men and women) reported getting profit. This takes account of a few members not reporting profits in LCS where most members reported profit, and some getting profits from additional LCS contracts. The proportion of members from FHH reporting a profit was 80%. The addition of profit increased overall earnings by 13% to an average of Tk23,567 per member. Members from FHH, working for more days, and getting more profit, earned on average Tk35,347.

Table 14: Earnings for LCS

	Average per LCS member					
	days worked	total wage Tk	wage per day Tk	Profit share Tk	Total earning Tk	Earning per day worked Tk
Men	75.6	21768	288	1698	23453	310
women	72.7	19615	270	3930	23716	326
FHH	89.5	25702	287	9055	35347	395
All	74.3	20840	280	2661	23567	317
n - men	91	91	91	69	91	91
n - women	69	69	69	52	69	69
n - FHH	20	20	20	16	10	20
n – all	160	160	160	121	160	160

The data in Table 14 on LCS earnings needs to be treated with considerable caution. Daily wages reported in the survey seem to follow those specified in the contracts, so may not take account of some members (especially women) needing to work additional days to complete the task.

3. Use of LCS income

Table 15 shows that decisions on use of income from LCS are generally taken jointly by husbands and wives.

Table 15: Decisions on use of income from LCS

Gender of LCS member	Decision taken by:			Total (n)
	Member	Husband /father	Both member and spouse	
Men	0	1	90	91
	0%	1%	99%	100%
Women	10	0	57	67
	15%	0%	85%	100%
All	10	1	147	158
	6%	1%	93%	100%

Expenditure on food and other household expenses is reported in Table 16 to be the main use of income from LCS – followed by education expenses, then purchase of household assets and investment in income generating activities (IGA). The latter is the main secondary use of LCS income.

Table 16: Uses of income from LCS

Uses of LCS income	Number of households reporting					
	Main use of LCS income		Secondary use of LCS income		Overall use of LCS income	
food & hh expenses	113	71%	13	8%	126	79%
Education	33	21%	16	10%	49	31%
medical and health	4	3%	4	3%	8	5%
household assets	21	13%	4	3%	25	16%
IGA investment	20	13%	62	39%	82	51%
Savings	1	1%	0	0%	1	1%
house improvement	4	3%	10	6%	14	9%
repay loan	6	4%	5	3%	11	7%
Other	7	4%	3	2%	10	6%
n	160	100%	160	100%	160	100%

Note that some households report more than one main use of income,

The pattern of use of LCS income in female headed households is similar (Table 17), with more emphasis on use for food and household expenses, along with education, with IGA investment being the predominant secondary use.

Table 17: Uses of income from LCS (FHH members)

Uses of LCS income	Number of households reporting					
	Main use of LCS income		Secondary use of LCS income		Overall use of LCS income	
food & hh expenses	17	85%	1	5%	18	90%
Education	7	35%	0	0%	7	35%
medical and health	1	5%	1	5%	2	10%
household assets	1	5%	0	0%	1	5%
IGA investment	1	5%	9	45%	10	50%
Savings	0	0%	0	0%	0	0%
house improvement	1	5%	2	10%	3	15%
repay loan	0	0%	1	5%	1	5%
Other	0	0%	0	0%	0	0%
n	20	100%	20	100%	20	100%

Note that some households report more than one main use of income,

Most (91%) of LCS members said they had invested earnings from LCS in IGA, and 88% said they started at least one new IGA (Table 18). The most popular new IGA was poultry, followed by livestock and field crops. Most (88%) of households had received training on IGAs from CDSP IV.

Table 18: Investment in new income generating activities

	Number of households		N
Invest LCS money in IGA	146	91%	160
Start a new IGA	140	88%	160
Type of new IGA			
field crops	68	48.6%	140
Homestead vegetables	51	36.4%	140
Livestock	83	59.3%	140
Poultry	93	66.4%	140
non-farm	55	39.3%	140
Got training in IGA	141	88%	160

4. Savings and credit

LCS member households have increased the amount of money they have as savings. Before joining the LCS, 127 households (79% of 160) had an average of Tk4,690 in savings. At the time of the survey, 144 households (90% of 160) had savings, with an average of Tk12,987 – overall value of savings has increased by over three times (Table 19).

Table 19: Savings with LCS member households

Savings with:	Now		Before LCS	
	number of hh	Average Tk	number of hh	Average Tk
NGO	127	9679	114	3621
Fixed Deposit	13	1938	2	500
Bank	10	33100	2	60000
Other*	69	4125	57	1085
Total	144	12987	127	4690
All LCS HH	160	11688	160	3723

* other includes cash and informal local savings clubs.

Most LCS members use loans to supplement earnings from LCS for investment in IGA. A total of 127 LCS members out of 160 (79%) reported taking loans after joining LCS (Table 20). Each of these households took between one and five loans – an average of 2.46, with an average value of Tk26,227. Almost all of these loans were for productive investment – almost half of borrowing households took loans for agriculture (crops and horticulture), and for livestock (with poultry). One quarter of households took loans for non-farm enterprises. A significant number of households also used loans to repay earlier loans (including releasing land that had been mortgaged out), and for housing and other consumption purposes. In terms of the number of loans, 75% were used for farm investments and non-farm enterprises. The total amount borrowed per household was Tk64,638 and the total borrowed by 144 households was Tk8.2 million, over double the total earnings from LCS by 160 households of Tk3.7 million.

Table 20: Loans for LCS households.

Use of loan	no of hh	% hh	Loans	% loans
Agriculture	62	48.8%	89	28.4%
Livestock	61	48.0%	75	24.0%
tree planting	1	0.8%	1	0.3%
Aquaculture	6	4.7%	6	1.9%
buy land	4	3.1%	4	1.3%
lease land	8	6.3%	8	2.6%
non-farm enterprises	32	25.2%	64	20.4%
repay loans	18	14.2%	23	7.3%
on-lend	3	2.4%	3	1.0%
House build and repair	15	11.8%	16	5.1%
Consumption	17	13.4%	24	7.7%
Total	127	100.0%	313	100.0%
average loan amount Tk		64,638		26,227

Almost all loans were provided by CDSP IV partner NGOs, but a few loans came from other NGO-MFIs (such as ASA and Grameen Bank), banks and leasing companies. A few borrowers switched between PNGOs – taking one loan from one PNGO and then another loan from a different PNGO.

5. Land and other assets

Most LCS members are from households with farm land, but many more now have a legal title (khatian) to their land (Table 21).

Table 21: Change in land tenure

Land tenure	Number of households			
	At present time		Before joining LCS	
Farm with khatian	127	79%	14	9%
Farm with no khatian	23	14%	134	84%
Homestead only	3	2%	2	1%
Live with relatives	7	4%	6	4%
Not living here before	0	0%	4	3%
Total (n)	160	100%	160	100%

There has been a remarkable improvement in housing, with most households now living in a more climate-resilient tin shed house. Typically, these houses cost Tk100,000 or more to build.

Table 22: Housing

Type of house	Percentage of households	
	At present time	Before joining LCS
Hut	19.1%	83.5%
tin-shed	79.0%	15.2%
semi-pucca	1.9%	1.3%
Total	100.0%	100.0%
'n	157	158

Ownership of household assets, vehicles and farm equipment has substantially increased, with many more households now having items of furniture such as an almira (cupboard) or showcase, solar power systems and electric fans (Table 23). The number of assets of each type owned by households has also increased, with the overall ownership of assets (number of owning households x number of assets per owning household) increasing by about 200% for items of furniture, fans and solar systems, and by over 100% for mobile phones, sewing machines and farm machinery.

Table 23: Ownership of assets

Type of asset	percentage of HH owning the asset		average number of assets per HH		Overall increase
	now	before	now	before	
Wooden cot	96%	76%	3.17	2.03	97%
Almira/showcase	56%	17%	1.35	1.41	216%
Chair, table	82%	38%	5.36	3.77	205%
Trunk, box	60%	33%	1.04	1.00	89%
Fan	33%	11%	1.55	1.50	204%
Solar system	71%	25%	1.04	1.03	188%
TV black and white	2%	2%	1.00	1.00	0%
TV colour	3%	2%	1.00	1.00	33%
mobile phone	95%	66%	2.13	1.38	123%
sewing machine	8%	3%	1.46	1.60	138%
Bicycle	24%	18%	1.15	1.07	50%
rickshaw / van	4%	3%	1.17	1.00	75%
mechanised boat	4%	4%	1.17	1.43	-30%
farm machinery	10%	5%	1.44	1.38	109%

Livestock ownership is shown in Table 24. This includes ownership, where households own animals outright, and shared ownership, where a poor household will care for an animal purchased by someone else, usually in return for 50% of production. This practice primarily relates to cattle, and allows very poor households to engage in livestock rearing. The proportion of households owning, or share-owning, cattle and sheep/goats (mainly goats) has significantly increased, but the average number of these animals per owning household has slightly declined. Most households have always owned poultry, but now have more birds. Very few (1.3%) households own buffalo but those that do have substantially increased their numbers. Overall the increase in livestock numbers is modest compared with other assets. This is despite the substantial investment in livestock, which may have funded a switch from draught animals to milk and meat production rather than an increase in herd size.

Table 24: Livestock ownership

	Percent of households with animals				Average number per household				overall increase
	Now		Before LCS		Now		Before LCS		
	own	share	own	share	own	share	Own	share	
Buffalo	1.3%	0.0%	1.3%	0.0%	19.0	0.0	5.0	0.0	280%
Cattle	67.5%	26.3%	50.0%	11.3%	2.8	2.3	3.2	2.5	29%
Goat, sheep	38.8%	3.1%	25.0%	1.3%	4.1	4.2	4.6	3.5	43%
Chicken	98.1%	1.3%	94.4%	0.6%	18.2	7.5	13.5	4.0	41%
Duck, geese	95.0%	1.3%	87.5%	0.0%	12.6	4.0	9.3	0.0	48%
Pigeon	13.8%	0.0%	11.9%	0.0%	8.7	0.0	6.8	0.0	48%

Ownership of trees has increased by 29% (Table 25). The number of banana plants have fallen – these tend to be grown in the first stage of settlement of new land. Ownership of many other types of fruit tree has increased by two or three times.

Table 25: Ownership of trees

Type of tree	Average number of trees for all HH*		
	Now	Before LCS	Change
Guava	7.39	6.90	7.1%
Banana	56.55	67.68	-16.4%
Papaya	4.58	2.48	85.1%
Lemon	1.25	0.39	217.5%
kul (jujube)	2.92	1.66	76.2%
Coconut	8.46	4.24	99.3%
Mango	9.81	3.68	166.8%
Jamrul (star apple)	0.90	0.31	193.9%
Starfruit	1.17	0.41	187.7%
Other fruit/palm	3.19	1.49	114.7%
timber/fuelwood	146.83	100.01	46.8%
Medicinal	4.41	2.04	115.9%
Total	247.45	191.28	29.4%

* average number for all 160 sample hh,

6. Household occupation

The main occupation for many LCS members and the heads of their households have changed since the start of LCS work. The importance of agriculture has declined – reflecting broad changes in the CDSP area that show up in recent Annual Outcome Surveys. Day labour (including LCS work) has become the main occupation for more households, and is now more important than agriculture. Petty trade is the third most important occupation, and has seen the largest increase for both household heads and LCS members. This has come about with the growth in the non-farm sector. The number of LCS members saying that they are primarily housewives has fallen as women become income earners (Table 26).

Table 26: Main occupation

Main occupation	Main occupation HH head		Main occupation LCS member	
	Now	Before LCS	Now	Before LCS
Agriculture	30.0%	43.7%	26.9%	31.9%
Livestock, aquaculture	0.6%	0.6%	3.1%	0.0%
Day labour	38.1%	34.8%	28.1%	21.9%
Fisherman	6.3%	2.5%	5.6%	2.5%
Job	2.5%	1.9%	2.5%	1.3%
Petty trade	23.8%	10.8%	17.5%	8.1%
Rickshaw/van/boat	0.6%	0.0%	0.6%	0.0%
Domestic service	0.0%	0.6%	1.3%	0.0%
Begging, relief	0.0%	0.6%	0.0%	1.3%
Housewife	5.0%	8.2%	21.9%	35.6%
Others	3.1%	1.9%	5.0%	3.8%
n	160	158	160	160

Note that some households reported more than one main occupation

Table 27 shows the main occupation for male and female household heads. The main occupation for women household heads are labour and petty trade – they are less involved in agriculture. The increase in labour has been greater than for men, while petty trade has not increased as much.

Table 27: Main occupation and male and female household heads

Main occupation	Main occupation of male household head		Main occupation of female household head	
	Now	Before LCS	Now	Before LCS
Agriculture	33.6%	48.6%	5.0%	5.0%
Livestock, aquaculture	0.0%	0.7%	5.0%	0.0%
Day labour	37.1%	36.4%	45.0%	20.0%
Fisherman	7.1%	2.9%	0.0%	0.0%
Job	2.1%	1.4%	5.0%	5.0%
Petty trade	25.0%	10.7%	15.0%	10.0%
Rickshaw/van/boat	0.7%	0.0%	0.0%	0.0%
Domestic service	0.0%	0.7%	0.0%	0.0%
Old age, disabled	0.0%	0.0%	0.0%	0.0%
Begging, relief	0.0%	0.0%	0.0%	5.0%
Housewife	0.0%	1.4%	40.0%	55.0%
Others	2.9%	2.1%	5.0%	0.0%
'n	140	140	20	20

Note that some households reported more than one main occupation

Data in Table 28 shows the main occupations of male and female LCS members. Slightly fewer men are now reporting day labour as their main occupation, but the proportion who mainly rely on petty trade has doubled to 28%. In contrast, women LCS members report a large increase in wage labour as their main occupation – this going from 9% to 29%. Compared to men, women are much less likely to be petty traders, although this has increased to 4%. A small number of women (7%) have also taken up livestock rearing, 3% now have salaried jobs, and the number reporting agriculture has increased to 6%. Many more women have income earning occupations – the number reporting that they are primarily housewives has fallen from 83% to 51%.

Table 28: Main occupation and male and female LCS members

Main occupation	Main occupation of male LCS member		Main occupation of female LCS member	
	Now	Before LCS	Now	Before LCS
Agriculture	42.9%	54.9%	5.8%	1.4%
Livestock, aquaculture	0.0%	0.0%	7.2%	0.0%
Day labour	26.4%	30.8%	29.0%	8.7%
Fisherman	9.9%	4.4%	0.0%	0.0%
Job	2.2%	2.2%	2.9%	0.0%
Petty trade	27.5%	13.2%	4.3%	1.4%
Rickshaw/van/boat	1.1%	0.0%	0.0%	0.0%
Domestic service	0.0%	0.0%	2.9%	0.0%
Begging, relief	0.0%	0.0%	0.0%	2.9%
Housewife	0.0%	0.0%	50.7%	82.6%
Others	1.1%	3.3%	10.1%	4.3%
'n	91	91	69	69

Note that some households reported more than one main occupation

7. Income and wealth rank

Overall household income has increased by 91% since household members joined LCS., of which about 20% is accounted for by price inflation, making a real increase in income of about 70%. On average a household has over five sources of income. However, data in Table 29 does not show any dramatic changes in income sources, with sources where there have been large increases (pensions/social benefits, remittance, salaried jobs) only effecting a small number of households. Income from livestock has more than doubled and is now generated by 92% of all households.

Table 29: Household income

Source of income	Number of HH reporting		Average income per HH Tk		Share of total HH income		Overall increase
	Now	Before	Now	Before	Now	Before	
Daily labour	120	87	61,865	43,137	24.0%	23.2%	97.8%
Field crops	132	128	19,383	11,242	8.3%	8.9%	77.8%
Vegetables, fruit	144	137	23,965	13,617	11.2%	11.5%	85.0%
Petty trade	46	44	127,065	82,409	18.9%	22.4%	61.2%
Rickshaw/driver	12	12	49,750	27,083	1.9%	2.0%	83.7%
Aquaculture	131	127	18,757	11,062	8.0%	8.7%	74.9%
Livestock, poultry	148	142	22,654	11,162	10.9%	9.8%	111.5%
Fishing	39	34	40,013	20,632	5.1%	4.3%	122.5%
Handicrafts	38	36	7,079	4,361	0.9%	1.0%	71.3%
Job/salary	23	12	70,870	57,333	5.3%	4.3%	136.9%
Remittance	7	4	148,000	86,250	3.4%	2.1%	200.3%
Pension and social	3	2	58,333	11,500	0.6%	0.1%	660.9%
Equipment rental	12	5	30,042	38,400	1.2%	1.2%	87.8%
Tailoring	7	4	14,000	16,250	0.3%	0.4%	50.8%
Other	2	1	40,200	18,000	0.3%	0.1%	346.7%
Total	160	157	193,091	103,107	100.0%	100.0%	90.9%

Women are reported to earn 8.3% of total household income, and income for women has increased by 139% - with 38% coming from wage labour, which has increased by 271%. Total income for households of women LCS members has increased by 92%, with income from women in these households increasing by 165% and they now contribute 20% of total income in these households.

Survey respondents were asked to assess their household wealth rank at the current time and before they joined the LCS. Results are in Table 30. Prior to LCS, almost two thirds said they were very poor, and almost all others were poor. Now one third are in the medium category and only 10% are very poor, with wealth rank improving for 89% of households. Households of women LCS members are relatively poor, with 91% being in very poor category prior to LCS, and 83% moving up a rank. Female headed households were only slightly poorer than those of women LCS members, but only 70% of female headed households report moving up a wealth rank with 30% still being very poor. This suggests that targeting women to become members of LCS is an effective way of reaching very poor households, but some female headed households may need additional support to move up a wealth rank.

Table 30: Number of households in different wealth groups

	Wealth rank	Before LCS		Now		move up
All LCS households	Rich	0	0.0%	1	0.6%	89%
	Medium	1	0.6%	54	33.8%	
	Poor	56	35.0%	89	55.6%	
	Very poor	103	64.4%	16	10.0%	
	Total	160	100.0%	160	100.0%	
Women LCS member households	Rich	0	0.0%	0	0.0%	83%
	Medium	0	0.0%	5	7.2%	
	Poor	6	8.7%	53	76.8%	
	Very poor	63	91.3%	11	15.9%	
	Total	69	100.0%	69	100.0%	
Men LCS member households	Rich	0	0.0%	1	1.1%	93%
	Medium	1	1.1%	49	53.8%	
	Poor	50	54.9%	36	39.6%	
	Very poor	40	44.0%	5	5.5%	
	Total	91	100.0%	91	100.0%	
Female Headed Households	Rich	0	0.0%	0	0.0%	70%
	Medium	0	0.0%	1	5.0%	
	Poor	1	5.0%	13	65.0%	
	Very poor	19	95.0%	6	30.0%	
	Total	20	100.0%	20	100.0%	
WMG households	Rich	0	0.0%	1	1.5%	95%
	Medium	1	1.5%	37	56.1%	
	Poor	37	56.1%	25	37.9%	
	Very poor	28	42.4%	3	4.5%	
	Total	66	100.0%	66	100.0%	

WMG were involved in selection of LCS members and 41% of LCS members also belong to WMG. The WMG LCS households were relatively well off prior to the start of LCS (only 42% were very poor), and 95% of these households have moved up, with most now being in the medium or rich categories. This suggests that involvement of WMG has led to a degree of mis-targeting, but on the other hand, WMG participation may have been useful in terms of enlisting support of local leaders and assisting in the management of the LCS.

These wealth ranks are a subjective assessment by individual households. An alternative approach is to rank the sample households according to their pre-LCS total household income and then divide them into four quartiles, each of 40 households. Table 31 shows that the poorest households (quartile 4) had the largest increase in income (228%), and their average income is now 50% of the average for all 160 sample households, compared with only 29% before LCS. The increase in income for women from these poorest households is 212% - more than for those in the other quartiles.

Table 31: Increase in income by income quartile

Wealth rank	Total annual household income Tk			Total annual income for women Tk		
	Before LCS	Now	Increase	Before LCS	Now	Increase
Quartile 1 (richest)	208002	361261	74%	7177	14923	108%
Quartile 2	98643	184332	87%	6480	13120	102%
Quartile 3	68448	129631	89%	7265	17820	145%
Quartile 4 (poorest)	29603	97141	228%	5880	18331	212%
All households	101174	193091	91%	6701	16049	140%

Table 32 shows that the increase in income for female headed households is 150%, considerably more than for male headed households, while the households of female LCS members have had a slightly greater increase in income than that for male LCS member households. This analysis of the increase in household income (and also increase in income for women household members) suggests that LCS (along with other CDSP IV interventions) are quite successful in improving the income of poorer and relatively disadvantaged households.

Table 32: Increase in income and gender

Gender of household head and LCS member	Total annual household income Tk			Total annual income for women Tk		
	Before LCS	Now	Increase	Before LCS	Now	Increase
Female headed h'holds	37770	94525	150%	10360	28902	179%
Male headed h'holds	110231	207172	88%	6178	14212	130%
Female LCS member HH	68990	132649	92%	10117	26817	165%
Male LCS member HH	125577	238921	90%	4110	7884	92%

8. Food security

Since joining LCS, many fewer households suffer from food shortages – this falling from 79% of households to 30%, and the average period of shortage falling from 3.8 months to 2.5 months (Table 33).

Table 33: Food security

	Now	Before LCS	n
Households reporting food shortages	48	126	160
	30%	79%	100%
Average period of shortage – months	2.55	3.79	

An assessment of improvement in the quality of diet has been made by asking about the types of food consumed in the last 24 hours, and comparing this data with that collected in the 2009 RIMS baseline survey (Table 34). The baseline survey covered a cross section of the char population, while the LCS members in this survey could be assumed to be poorer than average. Nevertheless, the data does show that more households are consuming a greater range of food items – in particular more legumes/pulses, milk products, eggs, fish and fruit.

Table 34: Diversity of food intake

Food group	Percent of HH reporting consumption of food item in last 24 hours	
	Now	2009 baseline
Cereals	99%	99%
Roots & tubers	34%	13%
Legume/pulse	71%	32%
Milk product	46%	15%
Eggs	40%	5%
Meat & poultry	29%	
Fish	97%	67%
Oil & fat	98%	94%
sugar & honey	96%	
Fruits	96%	9%
Vegetables	99%	77%
'n	160	900

* Number of households reporting increase less number reporting decrease.

E. Conclusions

1. Evaluation by enumerators

Survey enumerators made their own subjective assessment of how the families' lives and livelihoods have changed after joining LCS. Over half were assessed as seeing an improvement, with another third having little change (or only a temporary improvement), 15% no change, while life got worse for 3% of households (Table 35). Factors holding back improvement included the cost of weddings and death of a husband. Households for whom life had got worse had lost land due to erosion.

Table 35: Enumerators' observations

Change in livelihoods	Number of households	
	Improve	79
little change	51	34%
no change	15	10%
get worse	4	3%
Total (n)	149	100%

2. Summary of findings

Results from this survey show that over three-quarters of households used income from LCS work for food and household necessities, with over half investing in income generating activities. Most households (88%) say they have started new income generating activities and improvements for LCS members have been in terms of employment (more women earning an income). With more money, households have been able to treble their savings, and over three-quarters of have taken loans, with almost 80% of loans being used for investment in farm and non-farm enterprises.

LCS households have dramatically improved their housing, moving from huts made of mud and bamboo with grass roofs to more weather resilient houses made of corrugated iron. These houses are also better

furnished, and most (71%) have solar power (there is no electricity grid in these chars). There has been a modest increase in livestock ownership, with two-thirds of households now owning cattle and with more poultry being kept. More trees are being grown, with a switch from banana to fruit such as guava and mango along with coconuts, as well as trees for timber and fuel wood.

LCS work has reinforced the importance of wage labour as a source of household income. This is particularly true for women LCS members. Petty trade has also become important – but more for male LCS members than for women. But many fewer women say that they are primarily housewives, with over half saying that they have income generating occupations.

Average household income has increased by 90%. Despite the fact that LCS include some relatively well-off households (members of WMG), the percentage increase in income has been greater (228%) for the poorest quartile, and for women headed households (150%). Women LCS members tend to be poorer than male members, but have benefited from a similar increase in income. Self-assessed wealth ranking placed 64% of LCS households in the very poor category prior to LCS, compared to only 10% now. The number of households reporting seasonal food shortages has fallen from 79% to 30%.

LCS employment has only involved a limited number (about 5 to 6% of all households in the CDSP IV area) and the period of employment provided was quite short. Much more employment has been created through more productive and intensive agriculture – for example developing an estimated 1,000 acres of land for *sorjon* (integrated vegetable-fish production) required about half a million person-days of labour – which seems to have largely been hired by farmers. This is five times more than was provided by 60 LCS contracts.

3. Attribution of benefits to LCS

This evidence suggests that LCS members have become significantly better off since they first joined an LCS. But would this improvement have taken place in the absence of LCS? CDSP IV has a very comprehensive package of interventions that reach all households in the chars. This includes water management infrastructure (making crops more productive), communications infrastructure (better access to markets and employment), agricultural extension, land titling, social forestry, and a package of support from NGOs (micro-finance, livelihoods, health services, legal and human rights, and disaster management). These activities will have generated benefits irrespective of membership of LCS. Only about 5% of all households have been members of LCS, so a comparison of the benefits reported by LCS households with those for the wider project population will show if LCS members have been able to make more progress – in which case LCS activities could be said to have generated additional benefits.

Table 36 makes a comparison between indicators of benefits for LCS members from this survey with those for a sample of CDSP IV households collected in the 2016 Annual Outcome Survey (AOS). Benefits for LCS have accumulated over an average of 2.9 years since they joined an LCS, while those in the AOS are over a period of 5 years since the baseline survey in 2011 – so additional gains could be expected from the AOS data. Despite this, a comparison of data between this survey and the AOS shows that benefits for LCS households have generally reached or exceeded those of the general population – although in some cases the starting point was better for the LCS households (as they got some benefits from CDSP before they joined the LCS). This suggests that LCS membership has created additional benefits for participating households.

Table 36: Comparison of indicators for LCS households and general CDSP IV households

Indicator		LCS households – change since joined LCS (avg of 2.9 years ago)	CDSP IV households – change since 2011
Land tenure	Farmland with khatian	9% to 79% of HH	71% of HH now
Assets	Tin-shed house	15% to 79% of HH	16% to 70% of HH (tin roof)
	Table/chair	38% to 82% of HH	28% to 72% of HH
	Solar system	25% to 71% of HH	0% to 53% of HH
Livestock	Cattle ownership	50% to 68% of HH	61% to 70% of HH
	Goat/sheep ownership	25% to 39% of HH	36% to 28% of HH (goat)
Main occupation of HH head	Agriculture	44% to 30% of HH heads	37% to 22% of HH heads
	Wage labour	35% to 38% of HH heads	31% to 30% of HH heads
	Petty trade	11% to 24% of HH heads	9% to 19% of HH heads
Income (annual per HH)		Tk103,107 to Tk193,091	Tk71,950 to Tk189,627
Food security: food shortages reported by		79% to 30% of HH	82% to 35% of HH
Rural finance	Average savings per HH	Tk3,723 to Tk11,688	Tk4,726 (with PNGO)*
	Took loans	79% of HH	93% of HH*
	Total amount borrowed per HH	Tk64,638	Tk51,538*

* data on rural finance for CDSP IV households is from PNGO reports in Progress Report 13 (June 2017)

4. Comparison with another project

A comparison can also be made of results for CDSP IV LCS with those of the Coastal Climate Resilient Infrastructure Project (CCRIP), an LGED project in southwestern Bangladesh that is supported by IFAD and GTZ. Data in Table 37 shows the CCRIP LCS members (who were all women and all engaged in market construction) worked more days than those in CDSP IV LCS, but the daily wage was less than half of that in CDSP – this being mostly offset by a larger amount of profit paid to members in CCRIP. Compared to CCRIP, women LCS members are more likely to be mostly housewives. Although more now earn an income in wage labour or petty trade, this proportion is well below that for CCRIP members. Food security, although improved, remains a problem for more for CDSP IV than CCRIP LCS members.

Table 37: Results from CCRIP¹ and CDSP IV LCS

		CDSP IV (change over 2.9 years)	CCRIP (change 2014 to 2016)
LCS days worked		74 days	102 days
Income from LCS wages		Tk20,840	Tk12,750
Wage income per day worked		Tk280	Tk125
Income from LCS profit		Tk2,661	Tk13,650
Total LCS earnings		Tk23,567	Tk26,400
LCS earnings per day worked		Tk317	Tk259
Farmland with title		9% to 79% of HH	55% to 64% of HH
Main occupation of women LCS members	Housewife	83% to 51% of women	39% to 29% of women
	Labour	9% to 29% of women	28% to 39% of women
	Petty trade	1% to 4% of women	4% to 20% of women (business)
Food shortages		79% to 30% of HH	20% to 12% of HH (not 3 meals)

¹ CCRIP data from a survey of a sample of 144 LCS members "Report on LCS Return on Investment", June 2016

5. Lessons learned

- (a) Households participating in LCS are generally quite poor, although those who are also members of WMG, may be less so.
- (b) LCS households have made significant improvements in their livelihoods and living standards, and these improvements generally exceed those of other CDSP IV households, suggesting that LCS membership has made a modest contribution to improving livelihoods and living standards over and above the outcomes of other CDSP IV interventions.
- (c) Although some of the income from LCS employment has been invested in farm and non-farm enterprises, most capital for these investments has come from micro-finance loans.
- (d) LCS employment seems to have had particular benefits for women headed households and those from the lower income quartile – who have benefited from proportionally larger increases in income.
- (e) Households where women are members of LCS are relatively poor, but have increased their income at least as much as households where LCS members are men. However, women LCS members are more likely to continue to rely on wage labour as their main occupation and do not seem as likely as male LCS members to move into other occupations like petty trade.
- (f) Compared to other LGED projects, participation of women in LCS has been quite limited, and this issue needs further investigation.
- (g) LCS have only provided employment for a limited number of people for a short period of time. Much more employment has been created by more productive and intensive agriculture.
- (h) Further investigations would also be useful into the functioning of LCS and their business operations to identify critical factors in the success of LCS contracts

6. The future for LCS

Although LCS have provided poor households with a useful source of income, there are important issues regarding whether LCS have a future in Bangladesh. The use of labour intensive methods for construction is in the process of being phased out. Large scale earthworks, that used to be done by human labour 30 years ago, are now done by machine, and the scale of works required to justify the use of machines is steadily being reduced. Many of the labour-intensive works being undertaken by LCS could be done at lower cost by machine. The lower cost of infrastructure built by machines means the investment will benefit more people, creating more long-term employment.

Although working in LCS may give poor women a better wage and the opportunity of a share of profits, it is still hard manual work of low status. Gender-related interventions often aim at reducing the drudgery and amount of hard work that women have to do – for example, by enabling them to find water and fuel supplies closer to home, or by mechanising farm operations. Despite providing an immediate source of income, LCS involve women in doing more hard work on top of their domestic duties. Data from this survey suggests that women LCS members do not as well as male LCS members in moving into more remunerative occupations such as petty trade. Other interventions – skill development, capital through credit and grants, and access to natural resources, may be more useful to the poorest women than time-consuming and hard manual work with LCS. This is particularly true in projects, such as CDSP IV, that have a range of livelihood interventions that aim to directly benefit poor women and their households. There may be better rationale for LCS in more narrowly focused rural infrastructure projects.

That said, LCS, even if they use some machinery, or sub-contract some work to labour gangs, are likely to have a greater interest in the use and functionality of the final infrastructure than an outside contractor. It is often reported that LCS works are of better quality than those done by contractors. They can also be useful for small contracts – DPHE had problems in getting contractors to produce latrine rings and slabs, and largely switched to using LCS for this work. These considerations may tip the scales in favour of continuing, for at least a few more years, to use LCS for small infrastructure works.

Annex 1: Questionnaire for LCS members

A. Profile

Name of LCS member

Location: Somaj Char Mobile number

Socio-economic category [assessed by enumerator]

LCS member: Age Gender: M / F Marital status: married / widow / divorced-abandoned / single

Literacy Education

Codes:	Literacy		Education	
	1	Illiterate	1	Primary
	2	Can signed only	2	Secondary
	3	Can Read and write	3	Higher Secondary
			4	Graduation and above

B. LCS activities

LCS name Associated WMG GoB Agency PNGO

Date joined LCS: month/year Membership by HH members of other FLI

Number of LCS contracts so far

LCS work and income

	Contract 1	Contract 2	Contract 3	Contract 4	Contract 5
Year					
Description of project/contract					
Type of work done by respondent					
Number of days worked					
Wages Tk per day					
Total amount earned in wages Tk					
Share of profit Tk					
Total earning from project					

Note: respondent may not be able to recall details for all past contracts. Enter whatever data is available and reasonably reliable.

Decision making regarding expenditure of LCS income [ask women LCS members only]

Who decides how to spend income from LCS? Women LCS member / husband or father / both

C. Household details

Household composition

	Total number	Earning income	Disabled/elderly	In education
Men				
Women				
Children – school age				
Children below school age				
Total HH members				

Household head: male / female

LCS member / other person

Main occupation of household head: now 5 years ago

Main occupation of LCS member: now before joined LCS

Code:	1	Agriculture		7	Petty trading
	2	Livestock, aquaculture		8	Rickshaw/Van/Boat puller
	3	Day Labour		9	Domestic service
	4	House keeping		10	Old age / disabled (unable to work)
	5	Fisherman		11	Begging, relief
	6	Job		12	Housewife (no paid work)
				13	Others

Land and homestead tenure: Now 5 years ago

Code:	1	Homestead and farm land with khatian/legal title
	2	Homestead and farm land with no khatian/legal title
	3	Homestead only
	4	No house – live with relatives
	5	5 years ago were not living in this area / not married

Type of house: Now: hut / tin shed / semi pucca 5 years ago: hut / tin shed / semi pucca

Use of income from LCS: Main use Second use

Code:	1	Food and other HH expenses		6	Invest in IGA (non-farm, livestock, agriculture etc.)
	2	Education		7	Savings / deposit account / pension fund
	3	Health		8	Improve/build house
	4	Education		9	Repay loan / unmortgage land
	5	Purchase HH assets		10	Other

D. Micro-finance and IGA investment

Since joining LCS have you taken any loans from micro-finance NGOs or other financial institutions?
Yes / No - if yes:

Details of loans

	Source of loan (NGO/GB/bank/leasing co)	Size of loan Tk	Main purpose of loan (agric inputs, land lease, livestock, fish, non-farm IGA, health, education, housing, other consumption)
1 st loan			
2 nd loan			
3 rd loan			
4 th loan			
5 th loan			
6 th loan			

Do you have any savings? Yes / no. If yes:

Savings with:	Current balance Tk	Approx amount before join LCS Tk
NGO/GB credit group		
Fixed deposit / pension		
Bank or Post Office		
Other / cash		

Since joining the LCS, have you started a new IGA? Yes / no

If yes:

What type of IGA it is?

Field crop / Homestead garden / Livestock / Poultry / Aquaculture / non-farm

Did you invest your income from LCS in this enterprise? Yes / No

Did you get training from CDSP IV for this enterprise? Yes / No

E. Assets and income

What assets does your household have now and before joining the LCS?

Asset	Number now	Number before join LCS
Wooden cot		
Almira/showcase		
Chair/Table		
Shinduk (box/tin trunk)		
Ceiling/Table Fan		
Solar system		
B&W TV		
Color TV		
Mobile Phone		
Sewing machine		
Bicycle		
Rickshaw/Van		
Mechanized boat		
Power tiller/ pump/ thresher		

What livestock/poultry does your household own or share-own (bhagi) now and before joining the LCS?

Type of animal / bird	Number now		Number before LCS	
	own	bhagi	own	bhagi
Buffalo				
Cattle				
Goat and sheep				
Chicken				
Ducks and geese				
Pigeon				

What trees and fruit/medicinal plants does your household have?

Sources of income	Number of trees	
	Now	Before join LCS
Fruit trees		
Palm trees		
Banana plants		
Papaya plants		
Timber and fuel wood trees		
Medicinal trees and shrubs		

What is your total household income now, and what as it before joining the LCS?

[note: income from farm and other enterprises should have the associated costs deducted]

Sources of income	Total income per year Tk	
	Now	Before join LCS
Daily labour (include LCS)		
Field crops (net of input and hired labour & machinery)		
Vegetable crops / homestead garden / fruit trees (net of inputs)		
Petty trading (net of costs)		
Rickshaw/van pulling (net of any costs & rental)		
Pond aquaculture net of inputs and expenses		
Livestock/poultry rearing net of inputs and expenses		
Fishing/PL Catching net of expenses		
Handicrafts (including mat making) net of expenses		
Job / salary		
Remittance		
Pension and social benefits		
Begging and relief		
Other (specify)		
Total		

What is your household expenditure now, and what as it before joining the LCS?

[note – information can either be recorded as monthly or yearly]

Type of expenditure	Total expenditure per month Tk		Total expenditure per year Tk	
	Now	Before join LCS	Now	Before join LCS
Food				
Other regular household costs (fuel, soap, transport, phone etc)				
Clothing				
Medical and health				
Education				
Festivals and social ceremonies				
Marriage ceremony				
House rent (but not land) and house improvement, household assets				
Other including court case				
Total consumption expenditure				

Annex 2: LCS contracts

	Type of work	Agency	Number of members			start date	end date	person-days	wage Tk/day	total wages Taka	other costs Taka	Total contract value Taka
			men	women	total							
1	Earth rd	LGED	30		30	07/04/2012	06/07/2012	2070	300	621,000	105,793	726,793
2	Earth rd	LGED	30		30	07/04/2012	06/07/2012	1920	300	576,000	104,484	680,484
3	Earth rd	LGED	30		30	10/02/2013	30/06/2013	1920	300	576,000	97,210	673,210
4	Earth rd	LGED	46		46	10/02/2013	30/06/2013	3174	200	634,800	107,352	742,152
5	Earth rd	LGED	43		43	10/02/2013	30/06/2013	2752	200	550,400	86,863	637,263
6	Earth rd	LGED		43	43	05/05/2014	04/04/2015	2494	300	748,200	101,038	849,238
7	Earth rd	LGED	46		46	05/05/2014	04/04/2015	2024	300	607,200	107,352	714,552
8	Earth rd	LGED	60		60	01/01/2013	31/03/2013	2100	250	525,000	68,693	593,693
9	Earth rd	LGED	50		50	01/01/2013	31/03/2013	2300	250	575,000	66,344	641,344
10	latrines	DPHE	4	3	7	02/05/2013	03/07/2013	154	300	46,200	290,800	337,000
11	Earth rd	LGED		62	62	01/05/2012	08/08/2012	3100	150	465,000	47,152	512,152
12	Earth rd	LGED	60		60	01/01/2013	31/03/2013	2340	250	585,000	67,996	652,996
13	market	LGED	20		20	10/06/2014	09/06/2015	900	300	270,000	1,643,704	1,913,704
14	market	LGED	20		20	10/06/2014	09/06/2015	3200	300	960,000	742,611	1,702,611
15	market	LGED		19	19	10/06/2014	09/06/2015	1734	250	433,500	2,769,711	3,203,211
16	shelter	LGED	20		20	26/04/2016	26/07/2016	1600	250	400,000		477,673
17	shelter	LGED	15	15	30	26/04/2016	26/07/2016	2400	300	720,000	86,365	806,365
18	latrine	DPHE	4	3	7	09/11/2013	19/01/2014	154	300	46,200	290,800	337,000
19	latrine	DPHE	4	3	7	19/11/2013	19/01/2014	154	300	46,200	290,800	337,000
20	latrine	DPHE	4	3	7	09/11/2013	19/01/2014	154	300	46,200	290,800	337,000
21	latrine	DPHE	4	3	7	09/11/2013	19/01/2014	154	300	46,200	290,800	337,000
22	market	LGED	20		20	10/06/2014		560	300	168,000		1,435,372
23	earth rd	LGED	42		42	14/02/2016	14/03/2017	2100	300	630,000	71,104	701,104
24	earth rd	LGED	42		42	14/02/2016	14/03/2017	3360	300	1,008,000	133,287	1,141,287
25	earth rd	LGED	15	15	30	12/01/2017	10/06/2017	2400	300	720,000	124,792	844,792
26	earth rd	LGED	36		36	07/04/2012	06/07/2012	1160	250	290,000	49,951	339,951

	Type of work	Agency	Number of members			start date	end date	person-days	wage	total wages	other costs	Total contract value
			men	women	total							
27	earth rd	LGED		32	32	07/04/2012	06/07/2012	1760	150	264,000	50,519	314,519
28	earth rd	LGED	40		40	07/04/2012	06/07/2012	1280	150	192,000	30,135	222,135
29	earth rd	LGED		32	32	09/08/2012		1344	150	201,600	23,937	225,537
30	earth rd	LGED	40		40	07/04/2012	06/07/2012	1360	150	204,000	49,340	253,340
31	earth rd	LGED		32	32	07/04/2012	06/04/2012	1504	150	225,600	45,843	271,443
32	latrine	DPHE	8	4	12	19/01/2014	19/03/2014	150	300	45,000	292,000	337,000
33	latrine	DPHE	8	4	12	19/01/2014	19/03/2014	150	300	45,000	292,000	337,000
34	earth rd	LGED	30		30	18/02/2014	30/06/2014	2280	250	570,000	89,660	659,660
35	earth rd	LGED	30		30	18/02/2014	30/06/2014	1830	250	457,500	77,111	534,611
36	latrine	DPHE	8	4	12	21/01/2015	21/03/2015	167	300	50,100	455,400	505,500
37	latrine	DPHE	8	4	12	21/01/2015	21/03/2015	167	300	50,100	455,400	505,500
38	latrine	DPHE	8	4	12	21/01/2015	21/03/2015	175	300	52,500	621,500	674,000
39	market	LGED		15	15	24/02/2014	23/02/2015	1455	300	436,500	3,437,242	3,873,742
40	market	LGED	20		20	24/02/2014	23/02/2015	840	300	252,000	1,555,669	1,807,669
41	market	LGED	20		20	24/02/2014	23/02/2015	1200	300	360,000	2,466,160	2,826,160
42	shelter	LGED	15	5	20	21/03/2016	05/06/2016	600	300	180,000	20,163	200,163
43	shelter	LGED	15	5	20	26/06/2016	26/12/2016	1660	300	498,000	55,109	553,109
44	shelter	LGED	15	5	20	26/06/2016	16/12/2016	1320	300	396,000	44,403	440,403
45	shelter	LGED	15	5	20	05/06/2016	05/12/2016	2260	300	678,000	87,807	765,807
46	shelter	LGED	15	5	20	05/06/2016	05/12/2016	1620	300	486,000		540,948
47	shelter	LGED	15	5	20	05/06/2016	05/12/2016	1720	300	516,000	54,547	570,547
48	shelter	LGED	15	5	20	05/06/2016	05/12/2016	1540	300	462,000	54,279	516,279
49	shelter	LGED	15	5	20	05/06/2016	05/12/2016	2960	300	888,000	150,918	1,038,918
50	Earth rd	LGED	20	10	30	11/06/2016	05/03/2017	1950	300	585,000	71,401	656,401
51	Earth rd	LGED	20	10	30	11/06/2016	12/03/2017	2010	300	603,000	202,644	805,644
52	latrine	DPHE	8	3	11	20/05/2013	20/07/2013	154	300	46,200	290,800	337,000
53	Earth rd	LGED	55		55	07/04/2012	06/07/2012	2310	250	577,500	70,810	648,310
54	market	LGED	15		15	31/03/2015	30/03/2016	705	300	211,500	1,015,026	1,226,526

	Type of work	Agency	Number of members			start date	end date	person-days	wage	total wages	other costs	Total contract value
			men	women	total							
55	market	LGED		21	21	31/03/2015	30/03/2016	1344	250	336,000	1,635,004	1,971,004
56	market	LGED	17		17	31/03/2015	30/03/2016	816	300	244,800	1,109,769	1,354,569
57	market	LGED	15		15	31/03/2015	30/03/2016	975	300	292,500	988,278	1,280,778
58	HBB rd	LGED	20		20	12/01/2017	30/06/2017	1400	300	420,000	638,514	1,058,514
59	HBB rd	LGED	10		10	12/01/2017	30/06/2017	780	300	234,000		261,000
60	HBB rd	LGED	20		20	24/01/2017		560		-		984,488
61	HBB rd	LGED	30		30					-		3,389,748
62	latrine	DPHE	cancel							-		-
63	latrine	DPHE	cancel							-		-
64	latrine	DPHE	cancel							-		-
65	latrine	DPHE	cancel							-		-
66	latrine	DPHE	cancel									
67	Earth rd	LGED	cancel							-		-
68	Earth rd	LGED	cancel							-		-
69	shelter	LGED	10	5	15					-		681,761
70	shelter	LGED	10	5	15					-		640,925
71	shelter	LGED	10	5	15					-		681,761
72	road	LGED	10		10					-		351,983
73	Earth rd	LGED	30	10	40					-		873,022
74	Earth rd	LGED	30	10	40					-		918,818