

Char Development and Settlement Project Phase IV Bangladesh

Technical Report No. 18

Gender Impact Assessment

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:

- BETS
- Euroconsult Mott MacDonald
- Socioconsult

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1. Introduction

From the outset CDSP IV has aimed to improve the position of women and girls living in the chars. This was both in terms of their practical needs for food, water, shelter, income and support services (especially health), and to the status, security and position of women in their households and in wider society. Prior to the advent of CDSP IV, women of the chars were in a dire position – not having enough to eat, living in very poor houses (often subject to tidal inundation), at risk from cyclones and storms, and under the constant threat of physical assault from land grabbers and other thugs. The efforts made by CDSP IV to change the lives of women has been recognized by the 2017 IFAD gender award for outstanding results and impact.

This report aims to describe and document the improvements to women's lives that have come about through the interventions of CDSP IV. It is based on three primary sources of information. The first of these is a gender impact analysis was carried out by a four member team - the two project Field Gender Coordinators, an external gender consultant, and a locally based research assistant from BRAC (one of the PNGOs). This team held Focus Group Discussions with 10 groups in all five of the CDSP IV chars, with participation from 139 women. A discussion was held with the Market Management Committee (MMC) at Thanar Haat where 7 members, including one woman, were present. For case studies, 19 women were interviewed in depth, and a discussion held with Uttar Katakhal Water Management Group-1 where participants were 10 women and 8 men. These case studies are written up in Annex 1 (case studies 1 to 20). A discussion was also held with the President and 5 women members of Tankir Khal-2 Water Management Group in Boyar Char, and the study team also talked to women and girls as sellers and buyers in three rural markets.

The second input into this report comes from the outputs of workshops that were held with the women members of CDSP IV Field Level Institutions (FLI). These workshops were organized by the Deputy Team Leader (Agriculture and Gender) of the CDSP IV Technical Assistance Team and facilitated by the Project Area Coordinators and Field Gender Coordinators. A total of 25 workshops were held, each attended by about 30 women who were leaders or members of FLI including Water Management Groups, Farmers Forums, microfinance groups, Social Forestry Groups, Labour Contracting Societies and Tubewell User Groups. Finally, the M&E team of CDSP IV conducted detailed case studies of four women tailors in 2016, with follow-up interviews in 2018. These are written up in Annex 1, case studies 21 to 24.

2. Project activities

CDSP IV has been implemented by six GoB agencies and four partner NGOs. The GoB agencies are: (i) Bangladesh Water Development Board (BWDB); as the lead agency, BWDB coordinates the project and also has responsibility for land reclamation infrastructure (embankments, drainage sluices and channels - khals); (ii) Forest Department (FD) is planting mangrove plantations over newly accreted remote chars, with other plantations on embankments, roadsides, canals banks, foreshores and around institutional campuses, (iii) Local Government Engineering Department (LGED) is constructing climate resilient infrastructure (rural roads, bridges, culverts, cyclone shelters, killas (animal refuges), landing stages and markets); (iv) Department of Public Health Engineering (DPHE) is constructing water supply deep tube wells and household latrines, (v) Ministry of Land (MoL) is providing settlers with titles to land through a modernized Land Records Management System; and (vi) Department of Agricultural Extension (DAE) is providing agricultural extension services (land productivity zoning, farmers training, introduction of HYV and hybrid varieties, improved technologies and good practices).

The four Partner NGOs (PNGO), BRAC, SSUS, SDI and DUS, have implemented the Social Livelihood Support sub-component including micro-finance & group development, health & family planning, water & sanitation, homestead agriculture and value chain development, legal & human rights, disaster & climate change, and poultry, livestock & aquaculture development.

The project drew up and implemented a Gender Action Plan which included training and orientation on gender issues for all levels of staff and for the FLI. Promotional materials prepared by PNGOs covered gender issues and women's rights such as early marriage, polygamy, dowry, divorce, and Muslim and Hindu family law. Women from the chars were trained as Legal and Human Rights Promoters – and then provided training to 13,173 women and other awareness raising in their own communities, forming Law Implementation Committees. International Women's Day has been a big celebration in the project area. All FLIs had targets for the participation of women as members and leaders, and microfinance and tubewell groups were exclusively female. Women's participation in FLI is shown in Table 1. As some groups were entirely female, women comprised 81% of the total membership of all CDSP IV FLIs.

Table 1: Women's participation in FLI

Type of FLI	Number of FLI	Total membership			Management Committees		
		total	Women	% female	total	women	% female
Water Management Group ¹	24	866	364	42%	288	111	39%
Water Management Association ¹	2	84	26	31%	24	8	33%
Water Management Federation ¹	1	36	24	67%	12	4	33%
Farmers' Forum ²	90	5,400	2,262	42%			
Social Forestry Group ²	581	14,520	5,899	41%	5,229	2,179	42%
Tubewell Users Group	1,581	26,087	26,087	100%			
Microcredit group	1,045	22,869	22,869	100%			
Labour Contracting Society	91	2,137	599	28%			
Total		71,999	58,130	81%			

¹ BWDB guidelines specify that women should make up at least 30% of water management organisations and their management committees. ² Guidelines for FF and SFG specify at least 33% female membership

Participants of the FLI workshops gave positive ratings to all the main project interventions (Table 2). Interventions were ranked fairly evenly, with possibly a slightly lower rating for social forestry. The FLI workshops also assessed the effectiveness of a wide range of training courses and the quality of training from different project partners. These results are in Appendix 1, Tables 1 and 2.

Table 2: Impact of different interventions of CDSP 4

Intervention	Size of improvement					Effect on the lives of women				
	Large	moderate	Small	none	no response	Large	moderate	Small	none	no response
Embankment & drainage	88%	8%	4%	0%	0%	84%	12%	0%	0%	4%
Roads and bridges	96%	4%	0%	0%	0%	92%	4%	0%	0%	4%
Land titling	88%	4%	0%	0%	8%	88%	0%	0%	0%	12%
Tubewells and latrines	100%	0%	0%	0%	0%	92%	4%	0%	0%	4%
Support for crop production	96%	4%	0%	0%	0%	92%	0%	4%	0%	4%
Social forestry	72%	24%	4%	0%	0%	60%	32%	0%	4%	4%
Cyclone shelters and disaster preparedness	96%	4%	0%	0%	0%	92%	4%	0%	0%	4%
NGO microfinance	92%	4%	0%	0%	4%	84%	4%	4%	0%	8%
Training on farm and non-farm IGA	96%	4%	0%	0%	0%	84%	12%	0%	0%	4%
Awareness raising on legal rights and gender	84%	16%	0%	0%	0%	76%	20%	0%	0%	4%
Health services & training	96%	4%	0%	0%	0%	80%	16%	0%	0%	4%
LCS/WMG/SGF employment	60%	36%	0%	0%	4%	72%	16%	4%	0%	8%

3. Increase in income and living standards for women

Income

As expected, all the 10 groups participating in the Focus Group Discussions (FGDs) reported increases in income. Women now have income of their own from various sources such as agricultural production, LCS work, tree caretaking, traditional birth attendance, and poultry vaccination, alongside non-farm IGAs such as hawking, tailoring, improved cook stove making, and cap embroidering. This is alongside the increased income of their husbands. That said, in locations affected by river bank erosion, women report that they are now not so well off (case studies 18 and 23) and fear for the future.

Food security

In all FGDs and interviews, women mentioned that now no household goes without food. They now eat vegetables, eggs and small fish every day, as they are themselves the producers of these products. Women also reported, that apart from three main meals, they eat homemade and purchased snacks and enjoy different *pithas* (rice cakes) during the winter. Nazma (case study 3) and Sahena (case study 13) were busy making *pithas* when the study team visited. At the time of project design, most families were not able to have three meals per day, and we came across cases where people were surviving on rice with only salt or dried chilli.

Fuel security

FGD reported that most char households now get firewood from their own trees and purchasing of firewood is now rare. Before CDSP IV fuel for cooking was a major problem in the new chars, as all mangroves and other trees had been cleared for habitation. As a result, poor people either had to spend significant amounts on fuel wood, or to cook less frequently (once a day or less). Women spent much time collecting leaves, straw and grass to use as fuel, and it was much more work to tend the fire than when using firewood. This scenario has been changed by social forestry on public land and by household tree plantation producing plentiful supplies of firewood.

Char Nangulia, Noler Char and Char Ziauddin are now green with trees. They have a good number of roadside plantations and household trees which covers their fuel needs. Instead of fuel shortage, some households sell wood to neighbors and tea stalls/restaurants. When the study team went to Ozifa's house in Char Nangulia to interview her they saw that her employed labourer was chopping trees for fuel (case study 3). However, land on Caring Char is eroding, so the respondents who have lost their houses there now have a fuel crisis. On Urir Char 15 respondents out of 20 get fire wood from their household trees, but five respondents, who have lost their houses to the river, now have fuel crisis and spend about Tk.3,000 per year on buying fuel.

The fuel-efficient stoves distributed by PNGOs do not seem to have caught on. It seems that they do not suit the local food culture and may not be very durable. A few wealthier families are now using gas for cooking – these cylinders are now widely available.

Most households in the chars now have solar panels for lighting, and also for fans and charging of mobile phones. This has meant that they no longer use polluting and dangerous kerosene lamps.

Housing

Enhancement in well-being is reflected in improvements in the structure of their houses. Most households that have received their land title have replaced temporary thatched houses with more permanent corrugated sheets. They have also extended their houses by increasing the number of rooms. At one time (in 2010-11) when CDSP was absent from the scene, corrugated sheet houses were rare; with the arrival of CDSP, thatched houses are rare.

Infrastructure development means no more floods in chars. With title to land and more income, most households have houses with roofs and walls built of corrugated sheets, and a few have

paved base (flooring). These materials are more durable and resistant to flood damage. All this means that women now need not to spend so much time on repairing their houses. At the time of project design some households reported that, during the rainy season, tidal water would actually enter their houses twice each day.

Health

CDSP-IV supported static and mobile clinics set up by PNGO and provided training and support via Health and Family Planning Facilitators, and Traditional Birth Attendants¹. The FLI workshops rated these as very useful – with the exception of the revolving fund for the purchase of medicine (Table 3).

Table 3: Health services from CDSP IV

Service	Very useful	Moderately useful	Slightly useful	not useful	total
Health & FP Facilitator	96%	0%	0%	4%	100%
Traditional Birth Attendant.	96%	4%	0%	0%	100%
PNGO clinic	88%	12%	0%	0%	100%
Supply of medicine	56%	36%	8%	0%	100%

In the FGD, women pointed out that, due to increased income and improved road communication, there is now more expenditure from the family budget on health, along with other things like food, clothes, and children’s education. This includes spending on their own health. With more money and better communications, they have access to doctors at the local level, at the upazila level, and even at district level. A few women said that they had been to Noakhali (from Noler Char) and Chittagong (from Urir Char) to get medical treatment for their family members. This shows that they have an improved financial capability to respond to health problems. Prior to CDSP IV there were no facilities (apart from a clinic on Urir char) and families suffered from a wide range of health problems, with significant maternal and neo-natal mortality.

Women are still the primary care giver for children. But with better standards of health, there are fewer sick children, and the time previously spent looking after sick children can now be utilized more profitably.

Water and sanitation

Another great facility introduced by CDSP IV has been one deep tubewell per 15 households. The availability of water from tubewells has greatly reduced women’s workload as there is no fresh groundwater at a shallow depth, and women used to have to go far to find a little fresh water (even travelling to neighbouring chars). The time spent on fetching water can now be used in more productive income-earning activities. Clean tubewell water has brought further health benefits, and water-borne diseases have been remarkably reduced. Diarrhea among children has almost disappeared – so giving women more time for other activities.

All households now have hygienic latrines and have been trained on how to use them. Women participating in FGDs said that these latrines have definitely had beneficial effects on women and children’s health. At the time of project formulation in 2010, design mission members met with men at Champar Ghat in Noler char where Abdul Halim, joined by several others, stated that “*Sanitation is a big problem – lack of water and non-availability of latrines, women cannot take bath for 4-5 days during dry seasons and have numerous reproductive health problems.*” This has now completely changed, and diarrhea and worm infestation in children has been greatly reduced.

¹ Traditional Birth Attendants are described in case studies 10, 14 and 15.

Education of girls

Before CDSP IV there were no government schools on any of the five CDSP IV chars, apart from one government primary school on Urir char, and virtually no schools of any type on Caring char. There were also no NGO schools providing non-formal primary education. Now, on all chars cyclone shelters have been built that are being used as schools, and other schools have also been established on public and private land. On all the chars girls go to primary schools and madrasas. However, due to lack of high schools, secondary education for both boys and girls is still uncertain, and women want such schools to be established on each char.

Very few of these schools are being supported by the government, and may lack the resources to provide good quality of education. However, it can be generally said that the schools are creating aspirations among children to be educated. School going children and their parents overcome all kinds of obstacles to attend school regularly. That is why Nazmun in Nangulia walks 10 km per day to attend high school in Char Bata, with a dream to be a master's degree holder in accounting (case study 7). Maleka's daughter, student of level five in char Ziauddin leaves home in the early morning with a lunch box and returns home in the very late afternoon after completing her study at a coaching centre (case study 6).

Table 4 reveals that a good number of girls are going to school, and the percentage of girls' enrollment is highest in Nangulia, with more girls than boys in both primary and high schools. Char Ziauddin is in 2nd position in terms of enrollment of girls. A significant number of madrasas have been established in chars and their enrollments are close to that of schools. On average, female enrollment in madrasas is in the range of 49-57%; where is in schools it is in the range of 32-61%. This popularity of madarasas, which can be free or very low cost, may restrict char children from mainstream education. As a result, they may not get access to the government education system for higher studies.

Table 4: Char schools and enrollment of girls

Name of the Char	Types & No. of school	Number of students				Remarks
		Boy	Girl	Total	% of female	
Noler Char	12 non Govt. primary school	1579	1328	2907	45	School located at cyclone shelter-8; 4 schools located on public land. In 2017 in JSC exam total student attended-54; girls-30, boys-24
	1 Junior high school	130	150	280	54	Junior high school is from 6-8
	15 Madrasa	1487	2163	3650	59	
Caring char	3 non government primary school	335	195	530	36	All are in CDSP IV cyclone shelter; no junior high school in caring char. High school students go to Thanar Haat on Noler char.
	2 Madrasa	190	180	370	48	
Char Zia Uddin	4 non Govt. primary school	554	696	1250	55	School located at cyclone shelter-2, LGED-1, Private-1, no high school is in ziar char. They go to char Zabbar /char Mohiuddin (Globe school) for high schooling,
Char Nangulia	11 non Govt. primary school	1193	1644	2837	57	11 primary school located in cyclone shelter;
	2 Govt. primary	352	472	824	57	1 Govt. primary school located in cyclone shelter; 1 on public land
	2 high school	168	274	442	61	Up to class X
	15 Madrasa	2299	2070	4369	47	None of the Madrasas are located in cyclone shelters

Source: CDSP gender coordinators.

Savings and loans

Women have their own income and savings as well which indicates that they are going towards financial solvency. Table 5 below shows their savings amounts. Apart from savings with MFI (all CDSP IV PNGO are MFIs) women have life insurance and DPS. Once there was nobody to offer loans to women (CDSP appraisal mission report), now, one of the impacts of CDSP interventions is that there are MFIs in all chars, providing loans of as much as Tk300,000 to women.

Table 5: Women's own savings

Name of the char	Savings (amount in thousand Taka)				Number of participants reporting
	1-5	6-10	11-15	20+	
					Total
Noler Char	8	11	9	3	31 ¹
Nangulia	5	3	14	9	31 ²
Char Ziauddin	4	6	15	8	33
Caring char	8	5	2	0	15 ³
Urir char	10	12	7	0	29

¹ Nazma, case study 3, has savings of Tk.21,000; Reshma, case study 20, has Tk.13,000 in savings; ² Shahena, case study 13, has savings of Tk.58,000; Nurjahan, case study 10, has savings of Tk.12,000; Bilkis, case study 15, has Tk.8,000 in savings; ³ Jahanara, case study 18, has Tk.5,000 in savings,

All respondents have savings and they regularly borrow from MFIs. This has also increased the loan disbursement volume of NGO-MFIs. The Branch Manager of BRAC in char Ziauddin, Mr. Papon Kumar Boshak mentioned off the cuff that in 2012-13 the amount disbursed on an average month was about Tk.1,300,000 which has now increased to Tk.6,500,000 -- a five-fold increase. This reveals that, as MF group members are all women in CDSP IV partner NGOs, women's borrowing capacity has increased 5 times within the duration of CDSP IV.

4. New economic activities and technologies

Small animals, such as goats, sheep, chickens and ducks are commonly recognized as women's assets. The project helped to build the capacity of women members to establish IGAs and enterprises based around these animals. In almost all chars, a good number of women are involved in this business, at least on a small scale (which may only make a small profit). Later in the project, improved poultry rearing was introduced, with *Sonali* cross-breed birds distributed to selected poultry farmers.

A good number of women members have been trained to provide services for poultry vaccination, de-worming and treatment, which has increased both their mobility and income.

A few women have also established broiler farms. Unlike backyard poultry, broiler farm is a substantial enterprise, with an income that would make a considerable difference to the household. Sahena, case study 13, has set up a broiler farm, which has brought about significant change in her life. She has to deal with local dealers: to get day old chicks and to sell the birds when they are 26 to 30 days old; and to purchase feed for the birds. Each batch has at least 1,500 birds. Gradually the business has become profitable and now ensures the economic well-being of the family.

Through the project, many women have become involved in vegetable production in both homesteads and fields, nurseries for trees and vegetable seedlings, fish farming and fingerling production. Nurajahan in Noler Char (case study 11) is an example of a successful nursery owner, while Ozifa (case study 8) is a successful vegetable producer. Over the last three years, the project has introduced vegetables, fruits and other crops which are relatively new to the chars. These include apple kul, star apple, dragon fruit, carrot, cauliflower, green chili (irri marich), cabbage, tomato, beans, teasel gourd and brinjal.

As a non-farm IGA, tailoring is a popular home-based enterprise for women. The project has provided month-long tailoring training to women, who received a sewing machine at the end of their training. It was observed that, after successfully completing the training course most of the participants have started business from home. Some are now also earning fees for providing training on tailoring to other women. Case studies numbers 1, 2, 3, 6, 9, 13, 21, 22, 23, and 24 describe women tailors.

The workshops with FLI rated various IGAs in terms of their income earning potential and suitability for women (in terms of the type of work and women's ability to manage and keep the resulting income). Details are in Table 3 of Appendix 1. The top rated IGA for women was fish ponds, followed by back yard poultry, tailoring, homestead vegetables and fruit trees. Other types of livestock, handicrafts and sorjon also did quite well, with petty trade, shops, poultry farms and farm/other labour being rated as poor for women. It should be noted that, although petty trade, shops, poultry farms were rated by the workshops as being less suitable for women, this study has come across examples of women successfully operating all three types of enterprise, as well as undertaking production of field crops (case studies 5, 13, 17 and 20). LCS labour was not highly rated, but it was considered better for women than other types of labour work.

5. Marketing and mobility

Markets

Markets with daily necessary items are available in all chars. Important bazaars of chars include Atkapalia Bazaar, Selim Bazaar, Zia Bazaar, Kaladur Bazaar, Janata Bazaar, Bhumihin Bazaar. The study team visited four markets: Chanondi bazaar, Bhumihin bazaar, Janata bazaar and Thanar haat. In Chanandi bazaar there is a big shop owned by a woman (Kanchan Bala). On haat days in the other three markets, many women were seen, both as buyers and sellers. Women come to sell products such as bananas, bamboo products, poultry, leafy vegetables, and mats made of palm leaves. They also purchase daily essentials such as cooking oil, potatoes, clothes, flour, onion and garlic.

Road communication and transport helps women producers to sell their produce in the market and helps them get a good selling price. Previously, in the absence of paved roads, they had to carry their produces to the market. Women wanted to avoid this because of the difficult pathways and the time taken to reach markets. So, they used to sell the goods from their homes and did not get a competitive price.

Communication and the level of household incomes are both important factors in determining whether or not women go to the market. Where household income is quite low, hardly any women go to the market. In Urir char, women do not go to the market, even for personal shopping. They have very limited income, so when men go to market for other purposes, they also buy clothes and other items for women and children. The situation is the reverse in the women's group at Al Amin Bazaar of Noler char and Zia Bazaar area of Char Ziauddin where most of the women go to market because it is very close to their houses and because they have money. In some cases, the nature of income generating activities of women determines whether women have to go to the market or not. For instance, women tailors frequently go to market to buy materials, thread and to take a look at the designs of readymade garments.

There are instances where the presence of *ferrywalla* or door-to-door salesperson can bring the market to women at their homes. They sell everything from sewing needles to melamine dinnerware. Although the prices of these goods are higher than in the market, women with an income are regular customers. Case study 20 describes a *ferrywalla*.

Mobility

The mobility of women has increased significantly, and CDSP has had a direct and indirect influence. As leaders, or even as ordinary members, of field level institutions, the project took women to a number of places that they would not usually go. Women took part in residential and non-residential training on the chars and in Noakhali. Some members went to Feni and Comilla for training. WMG and other FLI members regularly go to their own offices, cyclone shelters, and CDSP site offices for meetings. Cashiers of the WMG go to banks to deposit and withdraw money. With the infrastructure development interventions of CDSP, this has meant further mobility to women.

A good number of women have been to upazilla and district towns for different purposes, mainly official, such as: police station, court or medical facilities. A few women went to Chittagong and Noakhali for their own treatment or accompanying family patients.

The FLI workshops also collected information on changes in the mobility of women. Table 6 clearly shows how little women moved outside of their homes before CDSP, and how mobile they have now become.

Table 5: Mobility of women

Visits by women to:	Before CDSP IV				Now – after CDSP IV			
	Never	Seldom	Regular	non-resp.	Never	Seldom	Regular	non-resp.
Local market	72%	28%	0%	0%	0%	12%	88%	0%
NGO office	96%	4%	0%	0%	0%	16%	80%	4%
Clinic / health centre	92%	8%	0%	0%	0%	16%	80%	4%
Hospital	88%	4%	0%	8%	0%	76%	16%	8%
National day events	92%	0%	0%	8%	0%	12%	84%	4%
UP office	92%	8%	0%	0%	0%	48%	48%	4%
Home of relatives	20%	68%	12%	0%	0%	16%	84%	0%
Upazila town shops	76%	16%	0%	8%	0%	52%	40%	8%
Upazila town offices	76%	16%	0%	8%	0%	72%	24%	4%
District town shops	96%	4%	0%	0%	8%	72%	16%	4%
District town offices	100%	0%	0%	0%	12%	80%	8%	0%

Women's mobility

In all, FGDs, participants expressed their satisfaction with road construction. Women revealed that roads had improved the access for both men and women to local markets, schools, health centers, cyclone shelters and other important places. As a result, their quality of life has improved with better income, education, and health.

On Noler char, the team met a very interesting woman, *ferrywalla* Reshma, who made the most inspiring statement about the improved status of road connectivity, "Before, there were no roads. I had to go from door to door with great hardship and difficulty, Now with the roads, I can even travel to different villages on vehicles. After the arrival of CDSP, roads and communications, bridges and culverts, cyclone shelters, land settlements – all were established in this char. In a word, CDSP has freed the people of the Chars." (case study 20)

6. Challenging the gender division of labour

Panna and Khodeza's dedication in paddy cultivation and harvesting, and Mohsena, Amene and Farzana's skill in collecting sap from date palms, challenge the existing gender division of labour in Bangladesh. They are role models for women in rural Bangladesh.

Prior to CDSP women said that, when their husbands were away (looking for work outside of the chars), they had to do all the farm work by themselves. They were able to do everything, even ploughing the land, if necessary. They also transplanted rice.

Women still continue to do non-traditional work. Khodeza (aged 48) in Urir Char and Panna Begum (36) in Noler char do all the work involved in paddy farming on their own land, while their husbands work on other people's fields. Women's involvement in farming in the chars is facilitated by having houses located in the fields rather than in a village some distance away.

A new activity added to the list of jobs done by women is date palm sap collection in Noler char, Char Ziauddin and Urir char. In Urir char Farzana (20 years old), in Noler char Mohsena (36), and Amena Begum (45 year old female U.P member) in Char Ziauddin are involved in date palm sap collection.

Date palm sap collection

Mohsena Begum, aged 36, lives in Al-Amin samaj, Chanondi-2, Noler Chor, Hatiya, Noakhali. Mohsena collects sap from date palms for herself and for her neighbors. Last season, Mohsena earned Tk.11,000 by selling date sap that she herself collected from her own date trees. Additionally, she earned Tk.3,600 by preparing and harvesting her neighbours' date palms. Now, she is ready to collect date sap from 10 of her own trees and 17 of others (case study 4).

Paddy cultivation

Panna Begum, who is 36 years old, lives in Al Amin Samaj of Chanondi -2 in Noler char, Hatiya, Noakhali. She has taken the responsibility of cultivation of paddy on 93 decimal - the land beside her house. As her husband works as a day laborer, she alone harvests the paddy (case study 5).

Women are also undertaking construction work as member of Labour Contracting Societies (LCS). LCS have been contracted by the project to construct earth and brick roads, markets and latrines. Some LCS are 100% women, but overall women comprise 28% of LCS members.

Labour Contracting Societies

Women have obtained work in LCS. Two LCS women, Nargis and Parul, have strictly focused on getting the opportunity to work as LCS in road and market construction and ring slab production for hygienic latrines being installed by CDSP IV. They consider this to be the most beneficial for them as women (case study 12).

Men's participation in household work has increased due to changed attitudes and their women's increased involvement in productive work. The husbands of Khaleda Begum (a life insurance agent) in char Ziauddin and few others (during day-long trainings), in char Nangulia and Noler char, cook for their families as and when required. Most women reported that they are assisted by their husbands when cooking, yet cooking still remains primarily a woman's responsibility. To save time women buy pre-ground spices instead of making paste with stone tablet and hand grinder.

The FLI workshops confirmed these findings with a significant fall in women's domestic work and increase in productive work. Although men are taking a larger share of domestic work, women's overall workload has increased (Table 7)

Table 7: Change in women's workload

	increase	no change	decrease	total
Domestic work	4%	8%	88%	100%
Men's share of domestic work	92%	4%	4%	100%
Productive (IGA) work	96%	4%	0%	100%
Overall increase in work	92%	0%	8%	100%

Decision making

Although women are now taking new roles in economic productive work, discussions in FGD revealed that women still are not independent decision makers in major household decisions, unless their husband is ill or if it is a woman-headed household. It was observed that women still prefer to make joint decisions with their husband, as men, generally speaking, have more exposure to the world outside their chars. Compared to the earlier (before CDSP) situation, women are now being directly consulted in major decision making. As a final word, we can say that in matters of high importance, men (who are still considered to be the head of the household) have the final say.

7. Women's participation in community organisations and local government

Community organisations

In all FGDs, women revealed that being a member or leader of the FLI their social prestige increased (also see case study 13). The FLIs hold regular meetings and discuss work-related problems and possibilities. Before the project and the formation of groups, women did not get together in this manner. Women leaders of FLI have received training from the project, and a few women had already worked with NGOs, which built their capacity to lead the FLI.

WMG have played an important role in stopping early marriage of girls. In some cases, they stopped the marriage on the spot. Marriage registration is another new practice in chars. WMGs ensures the registration of all marriages.

What the above shows is that the links of women to each other have not remained confined to that of FLI functions. Once established by membership in the FLI, these links have become more intense, going on to encompass social and political activities not linked to FLIs as such. It is more likely that these intense networks of relations will be sustained even after the project closes and the support for FLIs come to an end.

Local government

All the FGD participants reported that they had cast their votes and some of them had also taken part in canvassing in favour of their candidates. A few women WMG members have contested UP elections: in char Ziauddin, the leader of a WMG, Amena, was elected U.P Member with many more votes than her closest rival (case study 15).

In char Nangulia, Shaheena, leader of a WMG, Uttar Katakhal khal-1, ran for the same post in Char Klark Union in 2016 and got 1,138 votes. Her closest rival won by getting 1,800 votes. However, as this was their first attempt, the women did not expect that the votes would go in their favour. Shaheena was only selected as a candidate only five days prior to deadline for submission of nomination, which led to her loss. The opposition candidate was well connected, with two sons who living abroad. Therefore, she was able to spend a lot of money on her campaign. The WMG has taken this failure in the election seriously, as a lesson learnt. Judging from the large number of votes Shaheena received, they realize that being a part of WMG in itself is strength, and it is within their reach to win elections (case study 19).

8. Land ownership by women

The most innovative and impact bearing gender equality intervention of CDSP IV is to provide equal share of land to women. In the context of Bangladesh, this is revolutionary. It is not only Muslim women who receive 50% of the land simply by adding their names first in land title documents, but also Hindu women, who according to their family law, are not entitled to any inheritance. The study team met some Hindu women during FGDs, who confirmed that they had received such entitlements.

If the woman is widowed, divorced or abandoned, she will get 100% ownership of the land without discrimination. Consequently, according to women FGD participants, the value of women in the family and in society in general, has gone up. The men cannot sell off the land without the permission of their wives. Hence polygamy has taken a downward turn and is absent among CDSP members. This process acts as a safeguard in stopping violence against women and other post-marital malpractices including divorce and abandonment. Before CDSP, women would get abandoned by men who had migrated to towns in search of work and found another wife in these towns and cities (case study 2). There are now few reports of such abandonment as men would lose their share of the land (case study 22 describes an abandoned woman, but the family in question had no land or title to land).

9. Awareness on women's legal and human rights

As mentioned earlier, besides undertaking various economic activities, women have also participated in training and meetings on health and hygiene, disaster management, legal and human rights and gender issues. Women in the discussions pointed out that, as a result, they are now more aware of their rights. For instance, early marriage and wife beating has been reduced, and stopped altogether in those families who have received land titles or have joined CDSP PNGO microcredit groups. Now men are also aware about women's rights. Generally, they have stopped passing unfavorable comments about women's activities.

However, all is not perfect. A young tailor, Tasleema in Char Nangulia, fixed her signboard at the entrance of her house. When the study team asked her why it was not on the road side, she said that the signboard says "Tasleema Tailoring House". Whenever local youth passed by the signboard on the road, they would read the name 'Tasleema' as loudly as they could, as it was the name of a woman. So, she decided to move it from the roadside to the entrance.

In the month of December 2017, Tasleema divorced her husband. It was a mutual divorce. Meanwhile, irrespective of whether the men are married or not, they continue to offer marriage proposals to her over phone, to the point where it has become repulsive.

10. Wealth ranking and poverty

A participatory wealth ranking was carried out during FGD to see the difference in terms of poverty before and after CDSP. Based on the definition given below, the FGD participants

categorized themselves into one of the three groups: very poor, poor, solvent. The participatory self-assessment was done both prior to and after the arrival of CDSP in the chars. Results are in Table 8.

Table 8: Char-wise poverty

Name of chars	Poverty before CDSP			Poverty after CDSP			Number of participants
	Very poor	Poor	Solvent	Very poor	Poor	Solvent	
Char Nangulia	18 (58%)	10 (32%)	3 (9%)	0	3 (9%)	28 (90%)	31
Noler char	23 (74%)	7 (22%)	1 (3%)	1 (3%)	6 (16%)	25 (80%)	31
Caring Char	7 (46%)	5 (33%)	3 (20%)	2 (13%)	5 (33%)	8 (53%)	15
Char Ziauddin	14 (42%)	15 (45%)	4 (12%)	1 (3%)	3 (9%)	29 (87%)	33
Urir Char	9 (31%)	15 (52%)	5 (17%)	0	16 (55%)	13 (45%)	29

- Very poor: thatched house, no savings, hardly manage 2 meals a day, lack of skill and knowledge
- Poor: thatched house, 3 inadequate meals, irregular earnings, little skill and knowledge
- Solvent: house with corrugated sheets, 3 adequate meals a day, little savings, have some assets and fairly regular income

The table reveals that after the interventions of CDSP IV, in char Nangulia and in Urir char no one among the participants now belongs in the 'very poor' category; in Noler char and char Ziauddin only 3% is in very poor category. Among all the CDSP IV chars, the highest percentage (13%) of the very poor is in Caring char as it is eroding. In Caring char, 4 out of 15 FGD participants lost their lands due to river erosion, and there is little opportunity to generate an income through non-agricultural work.

In all the chars, women who now belong to the poor or very poor categories are usually those who belong to women headed households, households with disabled children, elderly women, divorced woman with dependent children or whose parents have little income, and those who are compelled to sell portion of their land for unforeseen emergencies. We must note here that land allotted by CDSP cannot be sold legally. As such, the sale is carried out verbally without any exchange of documents.

The char with the highest percentage (90%) of the solvent households is Char Nangulia, with Char Ziauddin being the 2nd highest. In these two chars most of the FGD participants have got their land title and have diversified their agricultural production and income.

In all chars percentage of solvent households has distinctly increased. The reasons mentioned by FGD participants for movement up the wealth ranking are: low salinity and no water logging; little crop damage from flooding; improvement of the law and order situation; existence of road communication; presence of health services; and reduced family size. The sorjon method of integrated vegetable and fish production, high yielding paddy, vegetable production and fish farming have also contributed to moving households into the solvent category.

Before CDSP IV, women rarely had productive roles, and men had limited income sources. Now women are earning from farm and non-farm IGAs and men's income opportunity have also increased. Accumulation of income from these two sources has raised households from poor to solvent.

11. Overall impact of CDSP on women

The FLI workshops summarized the improvement of the position of women in terms of their position and feeling of security within their households and at the community level (Table 9). The position of women within the household has greatly improved – which can be attributed to their increased economic role and the overall improvement of living standards. There has been

an even greater improvement in the feeling of security of women within their households – attributed to their joint ownership of land along with greater awareness on human and legal rights. Women are also more secure as household farms are now much more productive and protected from damage by floods and storms. However as already mentioned, the increase in women’s role in household decisions, although improved, has not been as great as her improved position and security in the household.

Table 9: Overall empowerment of women

	greatly improved	moderately improved	slightly improved	total
Position in the household	84%	12%	4%	100%
Role in household decisions	68%	28%	4%	100%
Feeling of security in household	92%	8%	0%	100%
Position in community	84%	16%	0%	100%
Feeling of security in community	96%	4%	0%	100%

Women’s position in the wider community has also greatly improved – with women becoming much more mobile, participating in markets, and joining (and sometimes leading) community institutions. Most of all, women’s feeling of security in the community has improved, with the establishment of the rule of law and end of the reign of terror by lawless land-grabbers.

Appendix 1: Additional tables with results of FLI workshops

Table 1: Effectiveness of training

Training from	Training in:	attended training	Rating for how useful (1=best)			
			1	2	3	no response
BWDB	Water management & WMG	96%	88%	8%	0%	4%
LGED	LCS	60%	56%	4%	20%	20%
	Cyclone shelter management	16%	12%	0%	56%	32%
DPHE	LCS	52%	56%	4%	4%	36%
DAE	One day training on crops	96%	92%	0%	4%	4%
	Four day training	88%	84%	4%	0%	12%
	Value chains & marketing	56%	36%	16%	8%	40%
	Motivational tour	76%	44%	28%	16%	12%
Forest Dept	Social forestry and CC	96%	92%	0%	8%	0%
	Cross visit	76%	72%	4%	12%	12%
Land Ministry	Land titling	76%	76%	0%	16%	8%
PNGO	Poultry rearing	96%	92%	0%	4%	4%
	Cow rearing	100%	96%	0%	4%	0%
	Goat rearing	68%	60%	8%	8%	24%
	Beef fattening	80%	72%	4%	4%	20%
	Fodder production	56%	48%	4%	20%	28%
	Vegetable cultivation	100%	96%	4%	0%	0%
	Fish culture	100%	96%	4%	0%	0%
	Tree nursery	52%	24%	12%	24%	40%
	Trade and marketing	44%	16%	16%	24%	44%
	Tailoring	100%	84%	12%	4%	0%
	Cap sewing	28%	16%	8%	40%	36%
	Pottery	4%	4%	0%	52%	44%
	Handicrafts	4%	4%	4%	52%	40%
	Cane and bamboo	4%	0%	4%	52%	44%
	Small food processing	12%	4%	8%	44%	44%
	Motivational tour	48%	20%	36%	8%	36%
	Legal and human rights	100%	92%	8%	0%	0%
	Health and hygiene	100%	96%	4%	0%	0%
	Disaster management	96%	92%	4%	0%	4%
	Food preparation and nutrition	96%	84%	12%	4%	0%
	Improved cooking stoves	88%	56%	36%	4%	4%
	Tubewell User Group	100%	96%	4%	0%	0%
	Tubewell maintenance	100%	92%	8%	0%	0%
TA team	Gender awareness	100%	92%	0%	4%	4%
	Fingerling production	72%	64%	4%	4%	28%
	Bookkeeping for IGA	72%	36%	28%	4%	32%
	Poultry worker	80%	72%	4%	0%	24%

Table 2: Rating of training providers

	Quality of training					Rating of usefulness of the training (1=best)				
	v good	good	moderate	poor	no response	1	2	3	4	no response
BWDB	32%	0%	20%	36%	12%	28%	8%	48%	4%	12%
LGED	12%	4%	28%	32%	24%	8%	24%	32%	8%	28%
DAE	80%	4%	8%	0%	8%	84%	8%	0%	0%	8%
Forest Dept	56%	20%	16%	0%	8%	56%	28%	8%	0%	8%
Land Ministry	8%	0%	20%	24%	48%	4%	8%	32%	4%	52%
PNGO	80%	4%	12%	0%	4%	80%	4%	12%	0%	4%
TA team	84%	8%	0%	4%	4%	84%	8%	0%	4%	4%

Table 3: Suitability of different IGA for women

		Paddy	Rabi crops	Sorjon	HVG	Fruit trees	Tree nursery	beef cattle	dairy cows
potential for good income	very good	72%	72%	72%	84%	80%	40%	72%	64%
	moderate	28%	16%	20%	12%	12%	44%	20%	28%
	not good	0%	0%	4%	0%	0%	0%	4%	0%
work suitable for women	yes	32%	24%	36%	68%	68%	12%	44%	56%
	partly	68%	64%	60%	24%	24%	80%	52%	44%
	no	0%	0%	0%	0%	4%	0%	4%	0%
Women able to manage	yes	24%	24%	28%	60%	68%	12%	44%	56%
	partly	76%	64%	64%	32%	28%	80%	52%	44%
	no	0%	0%	4%	0%	0%	0%	4%	0%
Women able to keep income	yes	24%	24%	40%	56%	68%	12%	44%	56%
	partly	76%	64%	52%	36%	24%	80%	52%	44%
	no	0%	0%	4%	0%	4%	0%	4%	0%
overall ranking for women	1	48%	40%	64%	88%	84%	28%	68%	68%
	2	48%	44%	32%	12%	12%	64%	28%	32%
	3	4%	0%	4%	0%	4%	4%	0%	0%

Table 3 (continued)

		goat & sheep	BYP	poultry farm	fish pond	PL catching	petty trade	shop	tailoring
potential for good income	very good	64%	92%	20%	96%	24%	0%	8%	92%
	moderate	24%	4%	44%	4%	52%	12%	36%	8%
	not good	8%	0%	28%	0%	16%	76%	40%	0%
work suitable for women	yes	72%	96%	12%	72%	16%	0%	4%	92%
	partly	20%	4%	52%	28%	64%	4%	36%	8%
	no	8%	0%	36%	0%	20%	96%	56%	0%
Women able to manage	yes	68%	96%	12%	72%	8%	0%	4%	92%
	partly	24%	4%	52%	28%	68%	8%	36%	8%
	no	8%	0%	36%	0%	24%	92%	56%	0%
Women able to keep income	yes	64%	96%	12%	72%	12%	4%	4%	92%
	partly	24%	4%	52%	28%	56%	4%	36%	8%
	no	8%	0%	36%	0%	28%	92%	56%	0%
overall ranking for women	1	68%	92%	16%	96%	20%	0%	8%	92%
	2	20%	8%	48%	4%	52%	12%	36%	8%
	3	12%	0%	28%	0%	8%	64%	32%	0%

Table 3 (continued)

		handicrafts	farm labour	migration	LCS labour	SFG labour	WMG labour	other labour
potential for good income	very good	64%	12%	24%	56%	48%	36%	8%
	moderate	24%	52%	20%	32%	28%	56%	64%
	not good	8%	36%	52%	12%	0%	0%	12%
work suitable for women	yes	76%	12%	28%	52%	32%	28%	12%
	partly	20%	48%	12%	40%	44%	64%	56%
	no	4%	40%	60%	8%	4%	4%	28%
Women able to manage	yes	68%	8%	28%	48%	32%	28%	8%
	partly	24%	52%	12%	44%	44%	64%	60%
	no	4%	40%	60%	8%	4%	4%	28%
Women able to keep income	yes	68%	12%	28%	52%	32%	32%	8%
	partly	28%	48%	12%	40%	44%	60%	60%
	no	4%	40%	60%	8%	4%	4%	28%
overall ranking for women	1	64%	16%	24%	52%	40%	28%	12%
	2	28%	40%	16%	40%	40%	68%	60%
	3	4%	28%	56%	4%	0%	0%	12%

Annex 1: Case studies

Case Study 1: Training in tailoring passed on to a young woman

Nahar Begum (aged 19), lives in Sahabuddin samaj, on Ziauddin char. She is the third child of five siblings. Her family used to live in Bhola. Unfortunately, due to four episodes of erosion by the Meghna river, they lost everything, including their house and cultivable land. Through local people Nahar's father came to know that a new char had emerged in the river called Char Ziauddin, so he migrated there with his full family in 2001. He took possession of an area of 100 decimals of land in exchange for paying Tk.3,000 to a samaj leader named Shofi. After clearing the forest, they started living there. At that time Nahar was a two-year-old child.

Nahar had studied up to class five in Ziauddin char when, in 2014, aged only 15, she got married to Ruhul Amin from Satyaisha. But Nahar came back to her parents after only six months of marriage as she could not cope with her husband. As she had left her husband, neither husband's family nor her community supported this decision.

Nahar's mother was, by then, a member of CDSP IV, and heard that training on tailoring would be provided to women by this project. However, the training was limited to the members only, so Nahar did not qualify to get this training. However, she was told that a woman from the neighbouring Shofi Neta samaj had received the training. Nahar then asked the woman to train her, which woman did, providing Nahar with tuition for three months.

Now, she has become well-known as a tailor in her area. In November and December she earned Tk.4,000 by making school uniforms for girls. She also earned Tk.2,000 by providing two girls with training on tailoring. Nahar now wants to become a trainer of tailoring for girls in an organization. Along with that, she will also continue her tailoring activities from her home.

Case Study 2: Woman builds her skills to escape extreme poverty

Hasna Begum (aged 27), is a mother of two children. She used to live in the village of Chowdhury Haat of Ramgoti upazilla in Lakshimpur district. Due to river erosion, her family migrated to Idris Majhi samaj of Ziauddin char. At that time, Hasna was 12 years old. When they came to Ziauddin char people were just beginning to make this place suitable for living by cutting down trees. Hasna's family occupied a piece of land by clearing the forest. Hasna got married at the age of 16 to Elias from Chowdury Samaj. Hasna's parents had arranged her marriage at this delicate age in fear of terrorism and extortion, and due to lack of any kind of security for women at that time. After marriage, Hasna stayed with her parents and her husband went back to Chittagong as he was pulling a rickshaw there. He rarely visited her, perhaps once or twice in a year. Thus 5 years went by. In the meantime, Hasna gave birth to two children (at present, her daughter is 10 years old and her son is 8). After 5 years of their marriage, Hasna's husband married another woman and deserted Hasna. She was left in a miserable condition with two young children to look after. Her husband never came back. He didn't even contact her. Now, Hasna doesn't even want to utter his name.

In 2012, CDSP started their activities in Ziauddin char, and in May 2012 Hasna joined a micro-credit group organized by BRAC, one of the project partner NGOs. At the time, Hasna didn't have a house or any cultivable land of her own and was living in her father's house with her children. Despite being a member of the savings and credit group, she was not able to deposit even Tk.10 per week in a savings account. The fieldworker of BRAC recognized her condition and enlisted her in a BRAC programme for the ultra-poor (Targeting the Ultra Poor –TUP). She received grants of Tk.1,500 for buying chickens and Tk.8,000 for buying a young cow. After two years, she sold the cow for Tk.25,000 and had earned Tk.10,000 by raising chickens. With this money, she bought raw materials for making different kinds of handcrafts such as mats, winnowing fans and cane stools. She started making these products and selling them herself in the local market.

Hasna also began to get different kinds of training from CDSP. In 2015, she received one month of training on tailoring, and was given a sewing machine. She started earning money from tailoring at home and maintained her family with this income. Then, she took a loan of Tk.10,000 from BRAC and bought material for making clothes. By making and selling these clothes she earned about Tk.5,000 in a month.

In the meantime, Hasna's parents had given her 40 decimals of land as her portion of her parents' property. She took another loan of Tk.25,000 and built a house on a part of the land. On the remaining land, she planted banana trees and started growing different kinds of vegetables. She is also now raising chickens and ducks. Currently, her daughter at school is in class 5 and her son is in class 3. Hasna said, *"Now I run my family by tailoring from home. I don't have to stay hungry. I thank CDSP IV for helping helpless women like me by showing us the path of light."*

Case Study 3: The path from poverty to prosperity

Nazma Begum (aged 33), is the mother of three children and is married to Mohammad Sarwar. They live in the village of South Azimpur of Thanar Haat in Noler char. Because of river erosion, in 2001, they migrated here from Tomoruddin on Hatiya island. At the time, Noler char was occupied by land grabbers. Nazma's husband occupied 112 decimals of land by giving the land grabbers Tk.600. After clearing the forest, they started living there. Nazma was a young and pretty girl then, and the leader of the land grabbers started to harass her. So, without any delay, Nazma sold her only asset, a pair of ducks, for only Tk.140, and fled to Hatiya during the night. To maintain possession of their land, Nazma's husband, Sarwar, stayed back alone, and started to earn money by tailoring in Thanar Haat market. Nazma did not have a house on Hatiya, but somehow she managed to build a hut on another person's land and started living a very underprivileged life.



Nazma Begum with her husband

In 2004, when the law and order situation of the char area had improved a little, Nazma came back to Noler char and started living with her husband again. In 2006, Nazma became a member of a microcredit group organised by SSUS. In 2012 CDSP IV started its operation with SSUS as one of its partner NGOs (PNGO). Through CDSP IV she received training on water management, social forestry, farming vegetables and raising livestock. She has become active in a number of community-based organisations, and at present, she is the cashier of Chanondi Water Management Group, the

president of local Red Crescent society and a member of the Primary School Committee.

Nazma took a loan of Tk.30,000 from SSUS, and bought 30 decimals of land beside her house and built a second house on that land. She has let out the house and receives a monthly rent of Tk.1300. She has taken a second loan of Tk.50,000, which she invested in the business of buying and selling rice. She pays off the loan in instalments from the earnings of her husband. Her savings with SSUS have grown to Tk.21,000, and she has deposited Tk.12,000 in two life insurance policies. She now also saves Tk.200 per month in a deposit pension scheme.

With help from Nazma, her husband earns Tk.10,000 to Tk.12,000 per month from tailoring. This year, she has earned Tk.10,000 by selling trees. She is farming fish in three ponds that she owns and is hoping to earn Tk.60,000 from selling fish. She has also planted different kinds of medicinal, fruit, timber and spice trees and shrubs around her house – and she now plans to build a new house

All of her children are studying in school. Her elder daughter sat for the final examinations of class 5, her son is in class 4 and her youngest daughter is studying in class 1. Nazma wants her children to be educated and to get good jobs. Nazma's youngest daughter dreams of becoming a police officer.

When the design mission of CDSP-IV interviewed Nazma in 2011 for a case study of Nazma, her only source of livelihood was her husband's tailoring. Now, in 2017, due to the interventions of CDSP, Nazma and her husband are jointly owners of a land of 142 decimals. Moreover, they now have many different ways of earning their livelihoods. In 2001, her husband had only one sewing machine. Now he has three sewing machines including an overlocker and employs an assistant tailor in his shop. Previously, in the rainy season, Nazma had spent Tk.1,500 per month on buying firewood, but now five or six families are supplied with firewood from Nazma's trees. Moreover, Nazma is now using gas cylinder and stove for cooking. She also has solar panel for electricity at her home. She has three beds, along with show-cases, tables and chairs of modern design.

There was a time when she couldn't even manage food for her family. But now, she buys snacks from shops as well as preparing snacks at home. In 2011, when the design mission



Nazma serving snacks to visitors

asked Nazma for her recommendations for the development of the girls of the char, Nazma told them to give them a sewing machine and sewing training. Members of the different CDSP IV groups now say that the sewing training and provision of sewing machines free of cost has played an important role in increasing the standard of living of women.

Currently, Nazma's recommendations for the development of the girls of the char are:

1. Building high school for children up to class 10
2. Computer training and other vocational training
3. Hospital with delivery facilities
4. Preventing river erosion.

Case Study 4: Earning money from collecting date palm juice

Mohsena Begum, aged 36, lives in Al-Amin samaj, Chanondi-2, on Noler char. Her husband Shahadat Hossain is 40 years old. They have 4 sons and 3 daughters.

In 2002, Mohsena and Shahadat occupied a piece of swamp on Noler char, hoping that in time it would develop into decent land as more silt was deposited on high tides. They started living there by building a thatched hut but went through many years of misery in the hope of good days to come.

In 2012 CDSP IV started their interventions on Noler char, and Mohsena became a member of the project through one of its PNGOs - SSUS. This decision has changed her life completely. Mohsena and her husband now have a khatian (legal land title) to 160 decimals of land, and Mohsena has received training on vegetable and fruit gardening, family health and hygiene, and on law and human rights. At present she has two cows, one calf, 13 ducks and 20 chickens. She also has two ponds in which she raises different types of fish including tilapia, rui, katla, mrigal and catfish. She says that the amount of fish she now has are worth around Tk.80,000.

Mohsena has different types of fruit trees and plants in her garden including mango, coconut, guava, papaya, hog plum, jackfruit, banana and starfruit. She also has different kinds of

medicinal plants such as neem and arjun. She grows different types of vegetables, including cucumber, beans, gourd and other seasonal vegetables.



Mohsena collecting sap from a date palm

In addition, Mohsena collects sap from date palms for herself and for her neighbours. Last season, Mohsena earned Tk.11,000 by selling date sap that she collected from her own date palms. Additionally, she earned Tk.3,600 by preparing and harvesting her neighbours' date palms. Now, she is ready to collect date sap again from 10 of her own palms and 17 palms of her neighbours.

Case Study 5: Challenging the gender division of work

Panna Begum, who is 36 years old, lives in Al Amin samaj of Chanondi-2 in Noler char, along with her husband, Dulal Uddin, and their three sons and two daughters. In 2002, in hope of eventually acquiring piece of land they occupied a swamp-like area in Noler char. Here the family built straw roofed house, but with unproductive land and no fresh water they went through many adversities. The family's fortunes started to change in 2011, when Panna became a member of the CDSP IV through SSUS, one of the project PNGOs.

Panna's life now started to change. With the construction of embankments and drains, the land became more productive. Panna and Dulal jointly received a khatian (land title document) for 128 decimals of land. Panna also received training on fish farming, vegetable and fruit gardening, law and human rights, disaster management and



Panna harvesting paddy



Panna with her harvest

climate change. She now has a tubewell 70 meters away from her home, which provides her with fresh drinking water and CDSP IV has provided the household with a water sealed toilet.

Panna now has a cow, along with 25 ducks and chickens. She also has a pond stocked with six different kinds of fish: tilapia, rui, katla, mrigal, kalibais and sarpunti, now worth around Tk.25,000. She has coconut, mango, guava, hog plum, papaya, starfruit, jackfruit, banana plants in her garden. She also has neem tree which is of medicinal value. Every year, she earns about Tk.2500 from selling fruit. She also cultivates

different seasonal vegetables such as cucumber, bottle gourd, Indian spinach and ridge gourd.

Moreover, Panna has taken the responsibility of cultivation of paddy on 93 decimal their land beside the house. As her husband works as a day labourer, she alone cultivates and harvests the paddy. Her dedication to paddy cultivation challenges the existing gender division of labour in Bangladesh and makes her a role model for the women in increasing their participation in non-traditional agricultural work.

Case Study 6: Rising from the sea

Maleka Begum aged 37 is an inhabitant of Zia Bazaar samaj. Her husband is the late Monir Ahammad, and she has five children. Her in-laws lived in Char Kormolla of Noakhali district. Poverty led her father-in-law to sell all his property, which compelled Maleka and her husband to start living in a government asrayan (shelter for landless) near Selim Bazar of Subornochoz upazila. Maleka and her family had lived a hand to mouth existence on Munir's meagre earnings as a day labourer. In 2005, Maleka's husband suddenly died after suffering from fever for 3 days.

Maleka along with her children continued to live at the asrayan for the next two or three years. At this time, her economic condition was so bad that she had to send her three older children away: she enrolled her two sons in a madrasa (free of cost), her elder daughter in an orphanage and she found work as a servant for the youngest daughter. Only her youngest son was with her. Now he studies in class six in a regular school.

With the financial support of her parents and other relatives in 2008, she bought 90 decimals of land on char Ziauddin from bahini (land grabber) leader Lata Hossain. She built a hut there. At that time, there was a great shortage of safe drinking water and firewood. She had to collect water and firewood from a remote place (Elahi's Project) – about 5 km away. Furthermore, she had to demarcate her land with a low earth bund by herself as there was no one to help her. She even had to work through the night to raise land on which to construct her house.

Then Maleka heard a rumour that CDSP would come to this char. However, this did not happen for some time. Eventually, in 2011, the project came to char Ziauddin to make a survey, actually starting their activities in 2012. Maleka joined CDSP IV through a group formed by BRAC (one of the CDSP IV PNGOs) in April 2012. As she was a widow and very poor and underprivileged, the fieldworker from BRAC enrolled her in BRAC's Targeting the Ultra Poor programme and started giving her ultra-poor services, including a young cow worth Tk.8,000 and ducks and chickens worth Tk.1,500. She sold the cow for Tk.17,000 after raising it for 2 years. Using that money, she bought another two cows and raised them for a few months. Then she sold these cows for Tk.20,000 and used this money to build a house.

She has been trained by CDSP IV on vegetable farming, goat rearing, fish farming, paddy cultivation and on legal and human rights issues. Beside this, she is a member of Motobi Khal Water Management Group. She got almost all the help that CDSP could offer her as a woman headed household.



Maleka shows a young woman how to embroider a cap

In 2015, CDSP IV trained Maleka for one month on tailoring. After completing the training, she was given a sewing machine worth Tk.8,000. Now she earns about Tk.4,000 per month from tailoring, and at the time of peak demand during the month of Ramadan, she earned Tk.12,000. She has now accumulated a stock of clothes for sale worth about Tk.10,000, and has trained another woman for a fee of Tk.2,000.

She herself cultivates paddy on her land, and the amount of rice that she produces covers rice needs of her family for about six to seven months of the year. Besides this, she also earns Tk.1,200 per month by embroidering two caps. By accumulating all these earnings, she runs her family well. *“After my husband’s death, many men proposed to me, but I didn’t listen to them. I have risen from the sea (referring to drowning). I don’t fear anymore. I want to learn boutique work. I thank CDSP for everything they have given to me”.*



Maleka with her sewing machine

Case Study 7: Educating the next generation

Ozifa Begum, aged 37, and her husband, Selim, have one son and four daughters. They live in the Selim Bazaar area of char Nangulia. Selim was originally from Char Bata, but as a member of a large family, he did not inherit much property. To get some land, Ozifa and Selim bought 80 decimals of land on char Nangulia in 2001, spending Tk.20,000.

In 2012, Ozifa became a member of a Water Management Group of CDSP-IV, and joined a BRAC microcredit group. CDSP IV has provided her with training on raising livestock, vegetable gardening and fish farming. In 2015 she also received training on poultry vaccination, and then started working as a poultry worker, providing other households who keep poultry with vaccination and other support for which they pay her. She produces vegetables, raises ducks and chickens, farms fish, and in her leisure time she makes cane stools.

Her second eldest daughter has studied up to class 9, and then got married. Currently, her younger daughter Nazmun Nahar, aged 16, studies in class 10 and Ozifa’s only son studies in class 7. As there is no high school in their area, Nazmun has to go five km to reach her school. She has successfully passed PSC and JSC examinations with an A grade. Nazmun studies commerce and wants to go for higher studies on accounting. Her inspiration is her mother. Ozifa was not able to educate her two elder daughters much due to their poverty and the lack of security in the char until the arrival of CDSP IV.

Ozifa says that the lifestyle of the people of this char has changed drastically because of the different development works of CDSP IV. Ozifa and her daughter both said that, if there were a high school up to class 10 in this char, many girls would have studied there.

Ozifa is now preparing to compete in the next Union Parishad Election and hopes, with the support of her Water Management Group, to be elected as one of its members.

Case Study 8: A progressive vegetable grower who needs a bridge

Ozifa Khatun, aged 43, is a mother of five children and the wife of Abul Kalam. Her three elder daughters are married and only her youngest daughter and son now live at home. The family were originally from Panchayet village in Ochkhali Union, on Hatiya island, but lost all their land

and house to river erosion in 2001. After this they moved to Char Mohiuddin Bazar of Subarno Char, where her husband got a job making ring slabs for latrines. This was their only income and they had no land. In 2005, they settled at Idris Majhi samaj on char Ziauddin, and occupied land in the face of terrorism and extortion, and with no supply of fresh water.

In 2011, CDSP-IV carried out a survey at the community level for their interventions; and in April 2012 Ozifa became a member of the project. At the time, they earned their livelihood by farming, but with poor quality land and ignorance of modern agricultural methods, they could not get a good profit. Meanwhile, Abdul Kalam had a stroke and became permanently disabled. Ozifa had to spend much of their meagre income on his treatment, which left her financially vulnerable. She was wondering how to overcome this crisis and support her four member family.



Ozifa and her children weeding vegetables



Ozifa selling brinjal

During this period of hardship, Ozifa happened to meet the Agriculture Coordinator of CDSP IV. After hearing her problems, he advised her to plant high yielding seeds on a small area of land using modern agricultural techniques. She agreed to be nominated as a model farmer of the agricultural sub-component of project, which was implemented by the Department of Agricultural Extension (DAE). DAE provided Ozifa with seeds of improved varieties of vegetables along with nets, fertilizers, vermicompost, pheromone traps, and a hand sprayer. Using the knowledge

from her training, along with the inputs and the advice from the Agriculture Coordinator, Ozifa was able to earn a large profit from farming vegetables.

As well as vegetables for sale in the market, Ozifa produces large numbers of seedlings of brinjal (aubergine) and tomato to sell to other farmers. This season sales of brinjal seedlings were Tk30,000 and tomatoes Tk15,000. She has developed a good reputation in the area as a supplier of good quality seedlings. This year, up to December, she has earned a net profit of Tk.55,000 from vegetables and seedlings. Ozifa has achieved this success despite her



The makeshift bridge

disabled husband. Her son, who studies in class 5, and her daughter in class 2, help their mother in the field whenever they can. She also raises livestock and has a fish pond.

However Ozifa faces a problem in getting her produce to the market. CDSP-IV excavated a khal adjacent to her house to prevent waterlogging, but with no bridge to enable people to cross the khal. Ozifa had to build her own wooden footbridge over the khal. The footbridge is now used by around 13 or 14 other families. In the absence of a concrete structure, they cannot transport agricultural produce using rickshaw vans from their fields, and have to cross the khal carrying agricultural produce on their backs or heads. Furthermore, as the project has provided a tubewell on the other side of the khal, they have to use the bridge, which is now rather unsteady, to access drinking water.

Case Study 9: Finding the light

Rekha Begum, aged 28, lives at Mannan Nagar on Noler char along with her husband, Enamul Haque and their three 3 children. In 2001, because of river erosion, she had to migrate from Jahajmara Union of Hatiya island to Noler Char with her husband and his parents. Her parents-in-law could not keep Rekha and her husband with them for long, so, they were compelled to occupy 72 decimals of land on the char in exchange for Tk.54,000. In 2008 (before CDSP IV started), she enrolled as a member of the Disaster Management Project of SSUS. Her parents-in-law did not like her being involved with an NGO, but this did not stop Rekha.

In 2012, CDSP IV started survey at the grassroot level and Rekha heard about its different developmental activities. Rekha joined a CDSP IV group organised by SUSS, and got a loan as well as training on raising livestock and farming vegetables. In 2014, she participated one month of training on tailoring, where she learned how to cut out and sew 26 items. At the end of the training, she was given a sewing machine. She now makes clothes regularly and earns about Tk.3,000 to Tk.4,000 per month, increasing to Tk.9,000 during Eid festivals. She has also earned Tk.2,500 by providing one month of training on tailoring to three other women.



Rekha at her sewing machine

In addition to her tailoring work Rekha has bought a cow by taking a loan of Tk.20,000 from SSUS. She is able to produce enough rice to feed her family the whole year round. Rekha also makes cane stools and sells them. She has solar lights in her house, as well as good furniture in her house for a comfortable life. Her son is now studying at a Madrasa in Chittagong, which costs Tk.1,000 per month. At present, her husband is also doing a job in Chittagong. Rekha said, "CDSP has done many development activities in our area such as construction of roads, culverts, cyclone shelter, excavating canals and land settlement. They have also worked for the employment of many women such as me. Without CDSP, we could not have found the light. We would have all been lost fools."

Case Study 10: Bringing new life into the world

Nurjahan Begum, aged 45, lives with her husband, Bahar Uddin, in Mohammadpur on char Nangulia. In 2012, she became a member of the CDSP IV through the PNGO DUSS. The project has provided Nurjahan with a range of training on agriculture. She also received 15 days

training as a Traditional Birth Attendant (TBA). She was already working as a self-trained TBA, but this training has helped her a lot. Before the training, she was not able to understand which delivery was complex or when to refer a patient to the hospital. As a result, two children died while she was attending their births. But after receiving the training, she has delivered about 75 babies without any of them dying in her hands.

Working as a TBA gives Nurjahan great satisfaction and has increased her status as a birth attendant in the community. Now she can deliver babies safely. She is far more cautious about cutting the umbilical cord, and antenatal and post-natal care. If she senses that there is any kind of risk in the pregnancy she advises the family to take the mother to the hospital. As communication and transportation system has developed now, people can take mothers to the hospital if needed. As a TBA, she got Tk.700 per month from the project as an honorarium. Beside this, she gets clothes, oil, soap, etc. as gifts from the patients' families after delivery.

Nurjahan has had many other benefits from CDSP IV. She and her husband have also received the title to their land. She has been able to finance an overseas job for her husband, spending Tk.300,000, of which her husband has already repaid Tk.100,000. She produces enough rice to her family from her own field to feed the family the whole year round. She cultivates beans in the large portion of her land by following the sorjon method. This year she spent Tk.22,000 to Tk23,000 on bean cultivation and is expecting to earn Tk.80,000 from sales of beans and bean seeds. Nurjahan has opened a deposit Pension Scheme (DPS) with the monthly allowance she gets from the project for working as a TBA and has a balance of Tk.12,000 in her account. She has a savings of Tk.13,000, and a loan of Tk. 50,000 from the PNGO microfinance group.

CDSP gave Nurjahan the courage to take correct decisions for her family. Before CDSP IV she had been compelled to marry off her only daughter Taslima, in 2007 at the age of 14 as Nurjahan feared for her safety in the then lawless environment of the char. Later her daughter divorced her husband as he had become the cause of insecurity in her life. Now, she stays with her mother along with her own two daughters. Nurjahan also has two sons - one studies in a school while the other goes to a Madrasa. She thanks all the people involved in the project because of the benefits provided by CDSP to her and to the area in general.

Case Study 11: A successful plant nursery

Nurjahan Begum, aged 40, lives at Azimpur, Chanandi-2, on Noler char. Her husband is Jasim Uddin (46 years old) and they have three sons and three daughters. All her daughters are now married, her eldest son is an auto driver, her second son is studying in college at graduation level, and the youngest son has not yet reached school age. They used to live in Mollagram, Char Afzal Union on Hatiya island. Due to river erosion there, they lost all their land and belongings and, in 2009, the family came to Noler char to get a piece of land, and paid Tk150,000 to a relative for 180 decimals of undeveloped land.

At the time, the land was covered by a forest with trees such as keora, kaiccha and bain. Nurjahan and Jasim Uddin cleared the forest and made the land inhabitable. They built a thatched hut for themselves, and used some of land to cultivate paddy. They bought a cow and borrowed another cow from a neighbour to plough the land. Nurjahan and her husband used to have a plant nursery on Hatia so they tried to continue the same enterprise on Noler char but it was not as profitable.

In May 2012, Nurjahan became a member of CDSP IV through joining a microcredit group organised by SSUS, one of the CDSP IV PNGOs. She received various training on raising livestock, law and human rights, disaster management, and farming of vegetables and fruit. This also included training on nursery development and, after getting this training, Nurjahan was able to see her own faults in nursery management. She planned to make a fresh start using her new knowledge, input (hand sprayer, watering can, net, etc.) support from the project, a loan from SUSS, and advice from the CDSP IV Agriculture Coordinator.

From the training Nurjahan learnt about soil preparation, the process of filling polybags with soil, how, where and when to collect seed, seed bed preparation, watering and transplantation of seedlings, as well as other technical matters. To date, she has taken three loans from the PNGO for vegetable gardening and nursery development: the first loan was TK. 20,000, the second loan was TK. 40,000, and the third loan was Tk. 70,000.

Nurjahan has different types of fruit plants in her nursery such as mango, lychee, lemon, plum, hog plum, star fruit, coconut, papaya, and banana. She earns about Tk.100,000 to Tk1500,000 per year by selling seedlings and plants. She also has medicinal trees like neem and arjun, and timber trees such as mahogany, raintree and jhau.

Nurjahan uses her land for the nursery up to September. Then she uses the same land to grow different types of seasonal vegetables, such as beans, bitter gourd, cucumber, pumpkins, snake gourd, and potatoes. In winter she grows cauliflowers, cabbages, carrots, tomatoes, and coriander. She also grows different kinds of spices like chilies, garlic, onions and turmeric. She earns about Tk.70,000 per month by selling vegetables. She makes vermicompost, which she also sells, and owns a rickshaw van to transport her goods to the market.



Nurjahan

CDSP has installed a deep tubewell at a distance of 45 meters to the west of Nurjahan's house, so it is now easy to get fresh water for drinking. At home she now has solar electrification. She has 8 ducks and 15 chickens, along with two ponds where she raises different types of fish such as rui, catla and tilapia. – these fish are worth about Tk.15,000. Nurjahan also has some banana plants on the banks of the ponds, and earns about Tk.1000 to Tk.1500 by selling bananas every month. She cultivates paddy on about 80 decimals of land, growing new high yielding varieties of BR52 and BR41. The amount of rice she gets, covers the rice demand of her family for about 6 months of the year. Nurjahan has also built a two roomed house with a corrugated sheet roof and walls. Her husband is also involved in her nursery and agriculture work.

Case Study 12: Women break the mould by taking up construction work

Parul Begum (aged 35) the wife of Mohammad Siraj and Nargis Begum (29), wife of Mohammad Nurujjaman, both they live in Islampur on Noler char. Parul has three daughters and two sons, and Nargis has two daughters and one son. Previously, they used to live in Char Changa on Hatiya island, and have been living on Noler char since 2006. Both of them bought 160 decimals of land each in exchange of Tk.30,000 paid to one of the terrorist leaders. In 2012, they became members of a microcredit group set up by SSUS, one of the CDSP IV PNGOs. Both Parul and Nargis now have titles to their land.

In the 2015-2016 financial year, they worked on the construction of a market at Thanar Haat by joining a Labour Contracting Society (LCS) organised by the Local Government Engineering

Department (LGED), one of the implementing agencies of CDSP IV. The LCS was an all-woman group with 34 members - seven were Muslims and the rest were Hindus. This team has received training from LGED. Parul was the president and Nargis was the secretary of the LCS group. They have worked to build latrines, drains and concrete roads inside the market, while a male LCS group constructed the market sheds.

The women's LCS group purchased bricks, sand, cement and other materials from Halim Market of Subarnurchar. Nargis and Parul, along with the other LCS members were paid a wage of Tk.250 per day. To provide the required expertise the group employed two male masons, paying them a daily wage of Tk.300. After completing the work, each member of the group received Tk.2,000 as their share of the profit on the contract.

At present, Parul and Nargis are working on another LCS contract, this time with the Department of Public Health Engineering (DPHE). The LCS is making ring slabs for latrines. For this work they received one day of training from DPHE. They signed the contract with DPHE in October 2017, and the value of the contract is Tk.500,000. They have also employed two masons for this work, paying the senior mason Tk.600 per day and the other Tk. 500 per day. According to the contract, they will have to make 200 sets of ring slabs, each with six rings and two slabs. Until now, they have received Tk.400,000 as per the contract. They are hoping to earn a profit of 10% from this work.



Nargis and Parul mixing concrete

also has a pond where she raises fish.

One of Parul's sons studies at a madrasa and the other works as a mason. One of her daughters is married. As a wedding gift, she gave her daughter 16 gms (two voris) of gold. Her two younger daughters study at school in class seven and class two. Parul herself only studied up to class two. Parul is also a Traditional Birth Attendant (TBA) and was paid Tk.700 per month as a monthly allowance from CDSP IV. She is a member of the Al-Amin Non-Government Primary School Committee as well.

Nargis cultivates different types of vegetables. She has three cows, four goats, twenty-five ducks and fifteen chickens, along with two ponds where she raises fish. This year she has earned Tk.12,000 by selling three goats. Nargis has studied up to class eight. Recently, she has been working as a health facilitator in the Samridhi project, with a monthly salary of Tk.3,250. Her husband is a farmer. Generally, she does not have to buy items for daily needs from the market, except oil, salt and sometimes vegetables. Her eldest daughter is studying in class seven in a school. Her other two children are still too young for schooling. She also has a well-furnished house.

Parul and Nargis thanked CDSP for employing them as LCS and for allowing them to make ring slabs. They would like to get more work of this type, maybe on other chars.

Both Nargis and Parul have installed solar lighting in their homes. They are now members of a Social Forestry Group and a Water Management Group. They have received three days of training on social forestry along with other training. They no longer have any scarcity of fuel, obtaining enough firewood from the social forest plots and from trees on their own land. They are now able to stockpile firewood for the rainy season.

Parul cultivates different kinds of vegetables. She has three cows, twenty ducks and ten chickens. She

Case Study 13: A woman becomes a local leader

Sahena Begum, aged 28, lives in Miazi Village on Char Nangulia and is the mother of three sons. She came here in 2002 from Tamruddin on Hatiya island with her parents when they lost their land to river erosion. Sahena studied up to class five and got married in 2004 when she was only 14. Her husband then worked in a brick kiln in Chittagong. Their financial condition was not good, but after their marriage, Sahena's husband bought 160 decimals of land on char Nangulia from the leader of the local land grabbers. After clearing land of forest, they built a house and made the land cultivatable. In 2007, she became a member of a microfinance group, organised by an NGO, DUS. Initially, she took a loan of Tk.4,000, which she used to buy bamboo to make stools and strainers. She earned Tk.5000 by selling them, and bought goats with this money, making a further profit by selling these goats.

In 2012, Shahena was included in CDSP IV as DUS became one of the project PNGOs. At that time, CDSP was forming different groups for the development of the char. When Shahena wanted to join these groups, her family and the leaders of the samaj opposed the idea. However, Shahena successfully overcame these obstacles. Currently, she is the vice president of the South Nangulia Khal Water Management Group, vice president of the Char Nangulia Social Forestry Group, and secretary of the Farmers Forum of Miazi village, as well as being the assistant secretary of the Char Nangulia Water Management Association, and a member of a Tubewell User Group. She is also involved with other organizations: she is the president of the local committee of the Ma-Moni project of Save the Children and is a member of the Red Crescent Society.



Shahena making clothes

Shahena received training from CDSP IV



Shahena outside the broiler house

on various topics, including one month of training on tailoring, and was then given a sewing machine. She has now been appointed as a trainer, and has provided training on tailoring to 60 women in three batches. Her monthly income for this work was Tk.10,000, earning her a total of Tk30,000. Currently, she is earning Tk.500-600 per day by tailoring from home.

Shahena has two large ponds for fish farming. She also raises ducks, chickens and cows. She cultivates vegetables on her homestead. She took a loan of Tk.100,000 from DUS

and Tk.5,000 from the Water Management Group. With this money, she has built a tin shed house with three bedrooms. She then took a loan of Tk.300,000 from SUSS and Tk.200,000 from DUS. With this, she built a broiler farm and also invested in rice trading. She has earned Tk.45,000 as profit from sale of boiler chickens. Shahena has bought 15 decimals of land

beside her house and has leased four shops in Kaladur Market for Tk.50,000, getting Tk.3,200 per month as rent from the shops.

While the men of the char have to migrate for a significant amount of time to find work in other places, Shahena has brought her husband back from Chittagong to help her in her businesses. Shahena now wants to construct a new house and a cattle farm. She also wants to educate her children.

Case study 14: Satisfaction from serving her community

Jorina Begum (aged 40), the wife of - Mohammad Hossain, used to live in the Al Amin Bazaar area of Shubornochar upazilla. She has 6 children - 3 sons and 3 daughters, and was happy with a house, husband, and enough cultivable land to fulfil their basic needs. Suddenly, her husband, the only earning member of her family, fell ill. She had to sell all her belongings to pay for his treatment. It became difficult for her to run the family.

In 2002, she came to know that people are gaining possession of land in char Ziauddin. To get a piece of land she moved to char Ziauddin and got possession of 150 decimals of land, paying Tk.30,000 to the land grabbers. At that time there was forest everywhere. After cleaning the trees, she built a house and started living there. But at this time the char was not a good place to live because of the poor law and order situation, oppression by the landgrabbers and pirates, and lack of health care facilities, safe drinking water and sanitation. Even the land was not suitable for cultivation, and it took Jorina almost three years to make the land cultivable. At the time, they were facing acute hardship, and her only money came from sales of firewood collected by her sons.

In 2012, CDSP IV started to work in the areas, and Jorina was enrolled as a landless household and became a member of CDSP IV through BRAC, one of the PNGOs. She received training from CDSP IV on vegetable gardening, cattle raising, poultry and fish farming as well as on human rights. While traveling to the BRAC office for this training, she heard about 15 days training being offered to Traditional Birth Attendants (TBAs). She had worked as a TBA before and, out of her interest, she took this training in August 2012. This training showed her that she had been making mistakes, such as tying the umbilical cord only once. Now she ties three knots as it is standard practice to do so. As a TBA her responsibilities are: identifying pregnant women, providing information and counselling on prenatal self-care (including nutrition and rest), emphasizing on the significance of colostrum for the baby within the first hour of birth, ensuring TT vaccination, visiting mothers-to-be four times during their pregnancies, and giving advice. Her other duties include: visiting seven houses daily, giving advice to pregnant and lactating mothers, providing health tips, and attending the office refresher programme once a month.

After going through the training, Jorina has successfully assisted in the birth of about 170 babies without losing a single one. Now she knows the danger signs of pregnancy and can refer the patient to Majidi hospital if any one of those signs appears. Before, people did not recognise the significance of her work, but now, they understand her value. From CDSP she has been assigned to conduct safe delivery for eight project groups in Shahab Uddin samaj and beyond. For this she got an honorarium of Tk.700 per month, and was also given soap, oil, sarees and other items as a token of love from the people she serves.

Jorina has also developed other sources of income. She took a loan from the NGO and with that she raises cattle and cultivates vegetables. She farms fish in her pond for sale. Sometimes her husband drives a battery powered autorickshaw. Her son works in a brick kiln in Chittagong. One of her daughters was married off but got divorced as her husband mistreated her. Jorina Begum sent this daughter to Malaysia as a household help, and now she also supports her mother by sending money back home every month. Jorina Begum is now quite well off now, and can spend money on her family as and when she likes.

Jorina Begum says, “*when a healthy baby comes into this world through my hands, that gives me tremendous happiness. I will continue doing this till I breath my last.*” She is grateful to CDSP IV for being the agent of this positive change in her life.

Case Study 15: The struggle of life on the chars

Amena Begum is a 45 year-old woman, married to Safiullah and the mother of two sons and one daughter. She now lives at Chowdhury Majhi Samaj, Char Ziauddin. They used to live in Shonapur of Noakhali, but lost their property there and moved to char Ziauddin in 1997, occupying 96 decimals of land and building a house after clearing the forest. But that house was burnt down by an opposition party, and for fourteen years, she had to fight against terrorism, extortion, torture of women and a crisis in water supply. At this time, she often went without food.

In 2001, Armena joined a rights-based NGO named Nijera Kori and became a leader of landless people. In 2003, the government conducted a raid and arrested her, filling 42 cases against her. She had to spend some time in the prison.

In 2012, CDSP IV started its work in this char and in May 2012, Amena joined a PNGO microcredit group along with Motobi Khal Water Management Group (WMG). The WMG built their own office and received a contract from DPHE (Department of Public Health Engineering) to making a hundred sets of ring slab latrines. Armena has received much training, including training as a Traditional Birth Attendant (TBA). As a trained TBA of CDSP, she was paid Tk.700 per month as an allowance, and can now recognize the mistakes she had made before and is much more cautious about her work. Now, she advises a pregnant mother to go to hospital when she observes one of the five danger signs.

CDSP also helped Armena by install a tubewell for fresh drinking water nearby, and providing the household with a sanitary latrine, but Amena has not yet received her land title. As a member of the WMG, she was involved in the local planning and monitoring of different project interventions including khal excavation, construction of roads, bridges, culverts, cyclone shelters and market. Amena is also involved in the maintenance of these interventions.

In 2011, Amena Begum contested in the election of to the Char Jubli Union Parishad, but lost by just 17 votes. In 2016, she tried again, and this time was elected as a member of that Union Parishad getting 4717 votes, well ahead of her closest competitor with 517 votes. Amena recognizes that in the female members of Union Parishads get less respect and resources than the male members. Though she has the responsibility of three wards, whenever any allotment is received from the government, the male members get three-quarters of the allotment while the female members only get one quarter.

Case Study 16: Plant nursery operator learns how to overcome problems

Bilkis Begum, aged 35, lives at Mohammadpur Samaj on Char Nangulia. Three sons of her are studying in school, with the youngest not yet of school age. She and her husband used to live in Nolchira on Hatiya island, but they lost all their property due to river erosion. They moved to Mohammudpur Samaj, getting 160 decimals of land for a payment of Tk.18,000.

Bilkis husband used to have a business selling fish, but had to abandon this business as there was not much fish available on char Nangulia. Cultivation of their land was not easy as it is in a low-lying area that was flooded frequently. In 2011, Bilkis started a plant nursery to support her family. But lack of training and experience in this sector caused her seedling production to fail and she faced a major loss.

In 2012, Bilkis became a member of a group organised by DUS when CDSP started its work in this char. One day, an Agriculture Coordinator of CDSP visited her house and discussed her problems. As a result Bilkis participated in the training programme on nursery development.

From this training she learned about soil processing, preparation of seedbeds, filling polybags with soil, making organic fertilizers including quick compost, and the best time to collect seeds and how to plant them. She learned how to do all of this in a practical way from the training. CDSP also supplied some inputs to establish the nursery, including the production of vermicompost.

At present, Bilkis has a nursery of 8 decimals with different fruit, wild and medicinal plants. She now produced 40,000 to 50,000 seedlings per year, and last season made a profit of Tk.35,000 after deducting expenses. She has taken a loan of Tk.50,000 from DUS, and has savings of Tk.8,000. She also cultivates country beans using the sorjon method cultivation on raised ridges with fish in the channels in between. This system works well on her low-lying land. For an investment of Tk.24,000 in production costs she hopes to earn about Tk.100,000 in sales of beans.

She received various other training and support from CDSP, including access to fresh water from a deep tubewell and a household latrine. She is now cultivating high yielding varieties of paddy, and this production meets the demand for rice by her family for the whole year. She currently has five cows and is selling milk from three of these cows.

She wants to educate her children, continue cultivation of her land and expand her nursery. She thanks CDSP for her advancement.

Case Study 17: Grocery shop brings prosperity

Kanchon Bala Majumdar is a 32 year-old woman, and lives with her husband, Rabindra Chandra Majumdar, at West Adorsho village on Noler Char. They came to Noler char from Tomruddi of Hatiya in 2007. Earnings from making and selling puffed rice balls (moa) as a hawker enabled her to save Tk.7,000, and with this they bought a piece of land. Somehow, she lost her possession of this land, but as able to buy another piece of land for Tk.17,000. As the business of selling moa is seasonal, Kanchon and Rabindra started a grocery shop from their home. The shop sells the daily necessities of life to local people, such as rice, pulses, flour, salt, different spices, potatoes, different snacks and toiletries.

When CDSP IV start its work in the char in 2012, Kanchon became a member of a microcredit group organised by SUSS, one of the CDSP PNGOs. Although she was very interested, she could not participate in any of the training offered by CDSP without neglecting her shop. She has taken three loans from SUSS, these being for Tk.20,000, then Tk.50,000 and the last being Tk.90,000.



Kanchon in her shop

She invested a portion of this money on buying a piece of land beside her shop for Tk.10,000 to expand the shop. Next, she bought another 20 decimals of land for Tk.85,000 taka and replaced the thatched roofs of her house and shop with corrugated tin sheets. She also made a fence around her house and shop which cost her Tk.125,000. In 2016, she paved the base of her shop and house.

As a family they now have a handsome income. Kanchon earns about Tk.10,000 to Tk.15,000 per month from the shop while her husband sells groceries at different markets on the village market days. She has 20 ducks and 6 geese, and a solar panel of 100 watts. Her only son studies in class eight, and also helps his mother in her business.

Case Study 18: Victim of river erosion

Jahanara Begum is a 45 year-old woman, the mother of two children and wife of Altaf Hossain. She now lives at Mohammadpur, Masjid Market, on Caring Char. In 2005, the family moved to Jahanara's sister in law's house on Noler Char from Char Ishoron on Hatiya island after being displaced by river erosion. Jahanara came to know that the leader of the land grabbers on Caring Char, Bashar Majhi, has started to sell land to landless people. Jahanara and her husband contacted Bashar Majhi and bought a plot of land of 800 decimals for Tk.3,500. This was quite cheap as then the price for one unit (of 160 decimals) of land in Caring Char was only Tk.700. Their land was situated in Master Village, south of Mujib Bazaar, and they moved there in the same year (2005), building a thatched house. Day by day, they started to clear the trees from their land. However they had many other problems to face. They were forced to pay monthly subscriptions to different terrorist groups and pirates. There was no roads or safe drinking water, nor were there any cyclone shelters to save people from disasters. They had to survive through cyclones such as Aila, and for almost two years they often went hungry.

In 2007, when the land started to become cultivable the family were able to produce some paddy, pulses and vegetables. Having a large piece of land, they had enough rice to sell after fulfilling their family's demand. At this time, Jahanara's husband opened a tea stall in Mujib Bazaar, raising their income. They were very happy, and replaced their thatched house with one built of corrugated sheets for both the roof and walls.

In 2008, Jahanara was included in the Disaster Management Project of SSUS, a local NGO. There she participated in different training programmes and received a tubewell, sanitary latrine, saline solution to combat a diarrhoea, and a life jacket, radio and torch for use in emergencies.

In 2012, CDSP IV started surveying households on Caring Char. Through that survey, she became a member of a BRAC CDSP group. Jahanara received 15 days of training to be a Traditional Birth Attendant (TBA). As a project TBA, she got a monthly allowance of Tk.700. But around this time, the Bangladesh Army set up a camp in Caring Char and CDSP IV had to pause its activities. As a result, little project work was done to develop the vicinity around Jahanara's house. Then in 2015, the Mujib Bazar and Batenkhali areas were swallowed up by river erosion. Like many others, Jahanara became landless once again.



Erosion on Carina char



Jahanara with her cow – now almost her only asset

With no place to live, Jahanara and her husband bought 40 decimals of land for Tk.75,000 and placed her old corrugated sheet house there. At present, she has Tk.5,000 deposited as savings with the BRAC group, and has taken a loan of Tk.30,000 from there.

In December 2017, while the study team was meeting Jahanara, Caring char was still reeling from the effects of river erosion that continues to swallow

up land. If this goes on, she will again lose her home. Now, her family of five members has almost no income. Apart from the small piece of land, all they have are a cow, three chickens, six ducks and a house made of corrugated sheets. Only fifty families, who were related to political leaders, got shelter on Noler Char at the Dorbesh Bazaar shelter.

Jahanara is now depressed. She is desperately looking for a job so that she could somehow support her family. She said, *“If the river takes away even this piece of my land, I don’t have any way but to drown in the river. I especially request CDSP, please save us by stopping this river erosion.”*

Case study 19, Discussion with a Water Management Group

North Katakhal 1 Water Management Group was formed with thirty-six members in 2012, with an equal number of male and female members. It is located in South Char Klark Mouza of char Nangulia. Although they still do not have any allotment of land titles, the members present at the meeting have received training on the use of sanitary latrines and tubewells, and on fish farming, nursery development, tailoring, TBA, poultry vaccination, and on law and human rights. When questioned all the male and female members of the group were aware of the negative impacts of child marriage, polygamy and divorce.

The WMG members reported that women can now independently move about on the roads and in the markets. The female members of this group can and do take loans from NGOs, and participate in different meetings and training, and celebrate special days. They even celebrate Landless People’s Day on their own. Members of this WMG can now go for advanced medical treatment in sub-districts and district towns as they have the capability to bear the cost, and also because the communication and transportation system has improved.

In this area, people cultivate vegetables using the sorjon method. Rice, fish and vegetables are the main food products produced in this area, and rice production has greatly increased.

Shaheena Akhtar from this group contested for the post of a Union Parishad Member in Char Klark Union in 2016 and got 1138 votes. Her closest competitor won by getting 1800 votes in the election. Participating in the local government institutions was encouraged by CDSP IV. However, as this was their first election initiative, delays in decision making over selection of the candidate meant that nomination papers were only submitted five days prior to deadline. The WMG said this led to their loss. They also did not do enough canvassing of votes. In contrast, the opposition party was well endowed and well connected. The candidate had two sons who live abroad, and was therefore able to spend a lot of money in election activities.

Both, the WMG and Shaheena take this loss as a lesson learnt and are preparing for the next election.

Case study 20: CDSP has freed the people of the chars

Reshma Begum, aged 45, is a mother of five sons and three daughters. They used to live at Jahajmara on Hatiya island. Because of river erosion, they lost everything and moved to Mannan Nagar village beside Al Amin Bazaar on Noler char in 2007. Her husband acquired possession of 160 decimals of land in exchange for paying Tk.7,000 to one of the terrorist leaders, Bashar Majhi. After clear the forest, they somehow managed to build a thatched hut to live.



Reshma with her basket of goods

At the time, few livelihood activities were available on the char. There were no roads, markets, ponds, tubewells or doctors and people lived in vulnerable houses made of bamboo and straw. Reshma's family had to drink unsafe water from rivers and khals. The children were always sick and her husband hardly had any income. For about three years, they could not cultivate anything on their land, and they had to pass many days starving. Still they had to pay extortion money and levies to the terrorists and pirates to maintain possession of the land.

Finding no other way to earn an income, Reshma started working as a "ferrywalla", hawking daily necessary goods to women in the surrounding villages. She sold bangles, ribbons, hair bands, necklaces, hairpins, powder, cream, and readymade garments. At that time, she could not buy many goods to sell as her capital was small. Nevertheless, she managed to support her family with her earnings.

In 2012, when CDSP IV started its work in the char, Reshma was included as a member of a microcredit group set up by SSUS, one of the CDSP PNGOs. Currently, she has Tk.13,000 in savings, and has taken a loan of Tk.49,000. With this money, she has expanded her business. She buys goods from Choumuhoni and Vumihin bazaars and sells them door to door. Her monthly income is about Tk.15,000.

Before CDSP IV, there were no roads. She had to go from door to door with great hardship and difficulty. Now with the roads, she can even travel to different villages on vehicles. After the arrival of CDSP IV, roads, bridges and culverts, cyclone shelters, and land settlements were all established on this char. According to Reshma, in a word, "CDSP has freed the people of the Chars".



Reshma with a customer

At present, she can support her family very well by hawking. She has built a house with corrugated sheets, and all of her children are now married. She and her husband have jointly received

the title to their land. She hopes to continue to sell goods as a hawker as long as she can, as this business has changed her fate.

Case study 21: A poor women becomes respectable in her community

Ms. Hajera Khaton is a 36 year-old widow with three children (two daughters and one son). Together with her late husband, she migrated from Uttar Wadpda in Naokhali district 16 years ago. Her husband was an informal rural medical practitioner, known as a “palli doctor”, but he wanted to obtain some land and thus moved to Noler char where he occupied 150 decimals of land at Uttar Musapur.



Hajera outside her house

Four years later Hajera’s husband died of TB – having been ill for some time, with medical treatment costs absorbing all the family’s savings even with getting help from Hajera’s father. After his death, Hajera had a very hard time, and lived hand-to-mouth with three young children to support. Although she had some land,

this was only able to grow low yielding local varieties of paddy, which did not produce enough to feed the family. To earn some cash she worked in other people’s fields as a labourer. Even with help from her father, many days she and her children only had two meals. For her children’s education, she taught the Holy Quran to young boys and girls in lieu of school fees.

When CDSP IV started its work in Noler char at the end of 2011, Hajera joined one of the first groups organized by DUS, one of CDSP IV PNGOs. She was selected by DUS to be in the first batch of 20 women to receive 30 days of training in tailoring. With this training, Hajera is taking orders from the 50 households living in her samaj. She charges Tk80 to Tk130 for sewing clothes like *shalwars and kamis*, earning Tk5,000 to Tk7,000 per month. For more income she also makes clothes for sale. To buy material, her father gave her an interest-free loan of Tk6,000, to be repaid when she is able to do so. In 2016 she was earning about Tk2,000 to Tk3,000 per month from making and selling of clothes, and has been able to repay the loan from her father.

Hajera is now training a local woman to help her to make clothes at busy times of the year. She does her major sewing tasks at night using solar powered lights, investing Tk3,500 in a solar panel, which she has now replaced with a larger panel costing Tk7,500. Hajera has now taken three loans from DUS – for Tk10,000, then Tk16,000 and finally Tk20,000. She will soon take another loan to build up a stock of clothes in advance of peak demand during the Eid festival.

Thanks to CDSP, Hajera now has a legal title (khatian) to her land. Due to the water control infrastructure built by CDSP IV, the condition of her land has improved and she is now growing both HYV and hybrid (Hera-2) types of paddy in her land. This means that she can produce three times more paddy, and so does not need to buy rice from market. CDSP has also provided Hajera with training on vegetable production and gave her some seeds of improved types of vegetables. Hajera now grows vegetables, mainly for home consumption.

Hajera also has a fish pond and CDSP gave her a small quantity of inputs for fish culture. The family no longer needs to buy fish from market, and produces enough fish to be able sell some of them. CDSP also provided Hajera with a sanitary latrine, and with training on legal and human rights, and on disaster management.

Hajera has continued to teach the Holy Koran and is now a salaried employee of small religious school maintained by an Islamic Foundation, earning Tk3,500 per month

Tailoring is the main source of household income, generating around Tk100,000 per year. This is followed by paddy production, generating Tk50,000 per year, teaching (Tk42,000), aquaculture (Tk15,000) and lastly poultry and goats (Tk7,800). The family now have enough rice and also eat fish, vegetables, chicken and eggs. Apart from her own production, Hajera can now afford to buy quality foods and there is no longer have any shortage of food.



Hajera sewing

তারিখ	বিসয়	প্রাপ্ত	ব্যয়
১০	আমেরিকা (আমেরিকা)	২০০	২০০
১১	আমেরিকা (আমেরিকা)	১০০	১০০
১২	আমেরিকা (আমেরিকা)	১০০	১০০
১৩	আমেরিকা (আমেরিকা)	১০০	১০০
১৪	আমেরিকা (আমেরিকা)	১০০	১০০
১৫	আমেরিকা (আমেরিকা)	১০০	১০০
১৬	আমেরিকা (আমেরিকা)	১০০	১০০
১৭	আমেরিকা (আমেরিকা)	১০০	১০০
১৮	আমেরিকা (আমেরিকা)	১০০	১০০
১৯	আমেরিকা (আমেরিকা)	১০০	১০০
২০	আমেরিকা (আমেরিকা)	১০০	১০০
২১	আমেরিকা (আমেরিকা)	১০০	১০০
২২	আমেরিকা (আমেরিকা)	১০০	১০০
২৩	আমেরিকা (আমেরিকা)	১০০	১০০
২৪	আমেরিকা (আমেরিকা)	১০০	১০০
২৫	আমেরিকা (আমেরিকা)	১০০	১০০

Hajera's records of sales and expenditure

Hajera is sending her children (now aged 16, 13 and 10) to school and is contributing Tk50 per week to a secured group saving plan organized by the NGO. She is still living in a tiny hut with a straw roof, but expects to soon replace it with a better house. However she has been able to buy furniture and domestic equipment (a showcase, beds, dinner sets) as well as spending about Tk24,000 on gold jewelry for her daughters and herself.

Hajera's status of her in her community has significantly improved. In the past she was just a poverty-stricken day labourer, but now she is operating a tailoring house and earning a good income lot. Besides this she is a recognized as a religious teacher for an Islamic Foundation of the Government of

Bangladesh. She told our study team: *"In the past, I used to work in other's land as a labourer. Now I am working in my own tailoring house, and am a respectable religious teacher. Now, somaj people consider me a respectable woman"*.

Hajera said that she wants to build her tailoring house into a reputed business, and to employ more people in her enterprise.

Case Study 22: I would have to beg if I was not a trained tailor

Sahera Khatun migrated to char Nangulia with her parents when she was a child. The family came here from Char Amanullah in Noakhali district, where they had lived with her mother's father until her uncles evicted the family, giving her parents Tk5,000 to settle on a new char.

Sahera is now 28 years old and has had a hard life. She has been married twice, divorced once and is now abandoned by her second husband. She was first married nine years ago, but got divorced after only three years, returning to her father's house on char Noman (part of char Nangulia) with her son, then aged two. Her father supported them from his earnings from casual labour, but his income was meagre and the family faced extreme hardship, having to borrow money from moneylenders to survive. The family largely had to eat low quality rice and pulses, and Sahera had to pass many days without taking three meals.



Sahera Khatun

In September 2012, hoping to improve her life, Sahera joined a group organized by SDI, one of the CDSP IV PNGOs. She was selected by SDI as one of the first batch of trainees on tailoring. She successfully completed 30 days of training and received a new sewing machine



Sahera in 2016 with her stock of material and clothes

from the project. With this new skill, Sahera set up her tailoring business in her father's house. Six days after she completed her training her father suddenly died, and she alone now has to support her mother and son. She is getting orders from households in the local community, with help from SDI who introduced her to their groups as a trained tailor. When she was first interviewed in 2016, she was charging about Tk50 to Tk140 for sewing one item of clothing, and had taken a loan of Tk10,000 from SDI to buy material and readymade clothes to sell to her

customers – who liked this comprehensive service. At this time she was earning about Tk2000 per month, including Tk600 to Tk700 from selling clothes. She was able to send her son to school.

After the first interview her income continued to rise, reaching an average of Tk5,000, with Tk10,000 in the peak months. She purchased a solar power unit for Tk13,000 and gold jewelry valued at Tk2,000. However she still lived in her father's old house, which had been inherited

by her brother. She took three more loans from SDI, of Tk15,000, Tk20,000 and Tk30,000, using this money on food, clothes for selling, educational materials for her son, repayment of other loans, and on marriage for second time. Her brother said that her advised against this wedding and that her new husband, a labourer, failed to support her, going out of the char to get work but not sending any money home. Her brother also said that the cost of the wedding, around Tk35,000 to Tk40,000, used all of her savings as well as loans. With no support from her new husband Sahera was unable to repay the loan from SDI, who will not now give her any further loans. As a result, she could not continue to buy clothes for sale, and her income has fallen to Tk2,000 to Tk3,000 per month.



Sahera outside her brother's house

Compared with the situation before she joined SDI and CDSP, she is still better off. Her status in the community has improved as she is now able to earn an income. SDI gave Sahera some training in vegetable production and she grows a small amount of vegetables on the homestead for family use. They also eat rice, pulses and fish. They used to eat eggs but, all their chickens died, and they rarely eat meat. Her son is going to a madrassa. If she could

find some business capital, she has a plan to start here clothes business again. If that happens then she thinks she will be able to earn Tk10,000 to Tk15,000 per month.

Sahera said "If CDSP-IV and SDI did not provide me training on tailoring with sewing machine, then I shall have to beg to door to door to earn my livelihood. Many thanks to CDSP-IV, SDI, Netherland Government and IFAD."

In March 2018 her husband was working in the brick fields of Cox's Bazaar and was said to have taken another wife eight months previously. However Sahera, who now has a baby son aged 5 months, said that he had contacted her and wished to return – and she seemed prepared to take him back.

Case study 23: Facing the threat of losing her home again

Ms. Sultana Begum, aged 27 years, is a widow, living with her young son at Shahebani Somaj near Mujib Bazaar on Caring Char. She came to Caring char 12 years ago with her parents who had lost their land on Hatiya island to erosion. The family initially occupied 320 decimals of land covered by trees and bushes but lost almost half of it (150 decimals) due to construction of a road, and sold another 50 decimals to pay for the marriages of two daughters, leaving them with only 120 decimals. At this time their main source of income was her father's wages as a day labourer.

About two years after migrating to the char, Sultana got married, but after only one year her father arranged for her to be separated due to her husband's mental problems. At this time she had a six-month old baby, and returned home to live with her parents. The family continued

to face considerable hardship and survived on a diet of rice with potatoes and a very little vegetable. They were often in debt to money lenders.

Sultana joined a CDSP IV group organized by BRAC in November 2012. Until joining CDSP IV, apart from rearing a few goats and poultry, was dependent on her father for her livelihood.

Sultana was selected by BRAC for a 30 days training on tailoring, which she successfully completed as a participant of the 2nd batch of 20 trainees. After getting this training Sultana has been making clothes in her father's house, taking orders from the local char community. BRAC has helped by introducing her as trained tailor. She charges a fee of about Tk50 to Tk150 per item for sewing clothes. In 2016 she was earning between Tk2,000 to Tk3,500 per month from sewing charges.



Sultana teaching some young women to sew

To make more money, she sold her 12 hens for Tk2,000 and purchased a stock of ready-made clothes to sell to her customers, bringing in an extra Tk700 to Tk900 per month. She then took a loan of Tk5,000 from BRAC to buy cloth for making into clothes. She also became trainer of tailoring and has taught 15 local women and girls, and initially charging each of them Tk1,500 for 30 days of training and later Tk2,000. Her income from tailoring increased to Tk10,000 to Tk15,000 per month, and she took a second loan of Tk10,000 from BRAC to purchase a cow. CDSP IV also supplied her with a hygienic latrine, and training on disaster management and on legal and human rights.

At this time the family were enjoying a better life, eating better foods including eggs, milk from their own cows, fish from the market, vegetables and pulses. They could now wear better clothes, and Sultana could take care of her ageing father and mother. Sultana spent Tk12,000 on two sets of gold earrings. She could now send her son to school regularly and pay him Tk5 to Tk10 per day to buy tiffin – something that she was unable to do in the past. As an income earning member of her family her status in the community had greatly improved.

The prospects of the family have now declined due to the erosion of Caring char. Many families (80 out of 100 in her somaj) have moved away, reducing the number of customers for tailoring services. Sultana and her family have had to move to a new location, but continuing erosion means that their home is now only 200 metres from the river. Her monthly income from tailoring has fallen to between Tk3,000 and Tk4,000. The family are still better off than they used to be – there is no shortage of food and Sultana's son, now 9 years old, is still going to school. But they fear for the future.

Sultana said "River erosion is increasing day-by-day. We think within two-three months we will have to register as an eroded family for the second time. Now, except Almighty Allah, nobody is here to look after us. In the past CDSP-IV was here to look after us, now they have left. If CDSP-IV would have come again then we would have a good time"

Case study 24: Story of a woman who is now able to support her family

Pyara Begum's family settled on Noler char about 18 years ago, while Pyara was a child. The migrated from South Hatiya after losing their homestead there to river erosion. At that time the land was covered in trees and bushes, there were no roads and no protection from regular tidal flooding. Pyara's family had to clear the land themselves and their only supply of fresh water came from khals (natural drainage channels), and the family often suffered from water-bourne diseases. Pyara's father grew local varieties of paddy that were somewhat tolerant of salt brought in by the tides, cultivated the land by hand in the absence of draught animals. Pyara remembers helping to transplant paddy.

Pyara is now 30 years old and married to Md. Maksudul Hoque. Along with their two sons and daughter they live at Char Uttor Azimpur somaj where they have occupied 104 decimals of land. Her husband earned most of his income from day labour, working for other farmers and sometimes migrating to Chittagong when there was no work locally. However after an accident he became disabled and is no longer able to work. At that time Pyara was not earning and entirely depended on Maksudul to support the family. To pay for his treatment and to buy food and other necessities, Pyara was forced to sell her jewelry for Tk5,000 and borrow another Tk5,000 from relatives as well as mortgaging 40 decimals of land for Tk91,000. They largely survived on a diet of rice and potatoes, catching a few small fish in khals as they dried up.



Pyara at her sewing machine

In December 2013 Pyara joined a group organized by SSUS, one of the PNGOs of CDSP IV. She was selected by SSUS to be part of the 2nd batch of 20 trainees for 30 days of training on tailoring, which she successfully completed and was given a new sewing machine. Pyara is now operating a home-based tailoring enterprise, getting orders from about 60 of the 250 households in her local community. She has been helped by SSUS introducing to the members of their groups in other communities, resulting in more orders.

She charges fees of about Tk50 to Tk140 for sewing clothes like children's dresses, blouse, skirts, shalwar and kamij. To earn more income, she has used loans from SSUS to purchase plain and printed material to make ready-to-

wear clothes for sale. Her husband sells her finished garments at weekly markets. So far, he has earned about Tk3,000 selling finished garments. Overall Pyara is earning an about of Tk7,000 to Tk8,000 per month from her tailoring enterprise, rising to Tk10,000 to Tk14,000 for a few months around the time of festivals. She has purchased a solar panel for Tk35,000 so she can now also work in the evenings.

Apart from training on tailoring, Pyara has received training vegetable production and fish culture, which were very useful as she now cultivates vegetables and produces fish in her own pond. CDSP IV also gave here some vegetable seeds, oilcake for her fish ponds, and rings and slabs for a hygienic latrine. Pyara has taken five loans from SSUS of Tk1,000, Tk5,000, Tk10,000, Tk20,000 and Tk30,000. These loans were used for buying food, rearing poultry

and cows, medical treatment of her husband, and for purchasing materials for her tailoring enterprise. She also used part of a loan to release land mortgaged to a neighbour.

Pyara now has 20 chickens and ducks, three goats and three cows – the latter being on share-ownership.

The family' food and diet have greatly improved. They now now have a legal title to their land and grow enough paddy to meet their needs. Vegetables come from their own field and homestead, milk from their cows, eggs from their poultry and fish from the pond. They are no longer poor and have no shortage of food. The poultry and cows also generate a net income of about Tk14,000 per year.

Pyara has built, at a cost of Tk35,000, a new house with corrugated sheet walls and roof. Apart from the solar panel, she has invested Tk20,000 in 10 grams of gold jewelry and Tk1,200 in two plastic chairs. Pyara is also making regular contributions to a deposit saving scheme. Her sons are at school and she will continue their education into future.

She has gratefully acknowledged the support of CDSP-IV and SSUS for selecting her as a trainee for tailoring. The training has already changed her life to be a working woman and an earning member of their family. Now, both she and her husband jointly take decisions for wellbeing of their families and future.

Pyara said that, due to both financial, material and technical support from CDSP-IV, her status in her somaj has been greatly improved. She now has a good reputation of being an empowered woman and is a member of the law and order committee of the local police, and a member and volunteer of the Red Crescent Society. She summarized this by saying:

“I am gratefully acknowledging that not only CDSP-IV and SSUS has given us our land title, drinking water, a sanitary latrine and much training for livelihoods. We now have a cyclone shelter for taking shelter during disasters with a school established in the shelter for the children of char dwellers. I think it's the best prize for us than anything. If they have not provided sewing machine and training thereof, then I would have to beg for my livelihood.”