

# Impacted women's access to finance through securing land titles under CDSP

## 1. Organizational Background

Char Development and Settlement Project (CDSP I) was initiated and implemented during 1994-99. CDSP I was based on experiences of the then Land Reclamation Project (1981-91). Since then, development of newly accreted chars through polder development and giving secured land titles to poor landless char dwellers become the core development approach of CDSP. CDSP becomes a multi-agency integrated set-up with BWDB as lead agency, the Ministry of Land (MoL), the Local Government Engineering Department (LGED), the Department of Agriculture Extension (DAE), the Department of Forests (FD) and the Department of Public Health Engineering (DPHE). CDSP has already completed four phases during 1994 to 2018.

CDSP IV was implemented during 2011-2018 with development objective - improved and more secure rural livelihoods for 28,000 households in coastal chars. The project goal was reduced poverty and hunger for poor people living on newly accreted coastal chars. CDSP IV had five components which were:

- Component 1: Protection from climate change (Water management and Social forestry)
- Component 2: Climate-resilient infrastructure (Internal infrastructure and Water & sanitation)
- Component 3: Land settlement and titling
- Component 4: Livelihood support (Agricultural support and Social & Livelihood support)
- Component 5: Technical assistance and management support

The components 1-3 and part of component 4 (Agriculture) were implemented by six GoB agencies: each led by a Project Director: Bangladesh Water Development Board (BWDB); Forest department (FD); Local Government Engineering Department (LGED); Department of Public Health Engineering (DPHE); Ministry of Land (MoL); and Department of Agriculture Extension (DAE); and the social and livelihood component was implemented by four partner NGOs (BRAC, SSUS, SDI, DUS).

## 2. Impacted Women's access to finance through securing land titles

CDSP IV have published a number of technical reports that documented so many data and evidences supporting impacted access to finance through securing land titles. All such technical reports are available from project website ([www.cdsp.org.bd](http://www.cdsp.org.bd)). Couple of notables are: TR-13, Household Impact Assessment Using the Five Capitals of Livelihood Approach and TR-20, The CDSP IV Completion Report.

The study of household impact assessment using the five Capitals of livelihood approach was based on Robert Chamber's five pillars of sustainable livelihood capitals. The capitals are natural capital (e.g. access to land), human capital (e.g. Knowledge and skill), physical capital (e.g. water pump and agri-implementation), financial capital (savings, micro-credit and DPS) and social capital (e.g. FLIs and environment).

CDSP IV PCR documents outcomes and impacts of CDSP IV interventions with special reference to project effectiveness, efficiency, sustainability and lesson learnt.

### 2.1 Access to land through secured land titles

CDSP IV has impacted women's access to finance through securing land titles. Since inception of CDSP IV, the project has successfully handed over khatians to more than 13,500 households for over 7,106 ha of land (Ref: Table 4-2, pp. 12, PR-16 and DPP, MoL, CDSP B). Average landholding is 0.51 ha (130 decimals). Value of the land- BDT 2,131 million. (Average land value per hectare in CDSP-IV area-BDT 7,41,000).

The 'khatians' have been registered in the names of wife and husband with equal (50%) shares in the land ownerships, with the name of wife coming first to protect women in the event of the loss of their husbands from death or divorce.

The following comments and feedback have been received during interviews with respondents (*Ref: Section 3.1, pp. 4, household impact assessment using the five Capitals of livelihood approach*):

- They are extremely happy and grateful to CDSP IV for providing them permanent settlement and titling document. Both wife and husband become equally 50% ownership of the land and women's name came first. As a result women's ownership of land assets have been established and women have become empowered.
- As they have got 100% ownership of the land, they are no longer landless family and being free from the un-lawful eviction suffering faced during so-called reign of 'bahini' and 'jotder'.
- They are continually developing their land in productive manners to pursue their livelihoods though operating different income generating activities (e.g. 'sorjon' and vertical garden to grow more crops and vegetable).
- They are constructing new houses replacing traditional huts. The value of their land has increased significantly (average land value per hectare in CDSP-IV area-BDT 7,41,000).

## **2.2 Ownership of land by women potential scope of financial access**

Women who have land ownership through secured land titling all are entitle/eligible to have access from financial institutions. The financial institutions existing across CDSP areas are:

- Bangladesh Krishi Bank( Bangladesh Agriculture Bank
- Gramin Bank (Rural Bank)
- All NGOs working in project area
- Also they have access to other commercial bank of those are engaged in SME entrepreneurships such as EXIM Bank, Sonali Bank, One Bank and Islami Bank etc.

Usually banks require mortgaged land title deed as collateral. It is reported that CDSP farmers have borrowed up to BDT 500, 000 (USD 6,000) or more depending on category of activities.

## **2.3 Changes in financial capital**

The Social and Livelihood Support Component of CDSP IV was implemented by four partner NGOs. These PNGOs (BRAC, SSUS, DUS and SDI) have organized 984 micro-credit groups (NGO groups) involving 26,373 women members for the operation of group savings and micro-credit. The micro-credit fund has made a significant impact on the livelihood 24,826 women group members who have taken loans.

Access to micro-credit for all group members has been a great opportunity for economic growth and increased family income. PNGOs have disbursing loans according to beneficiaries" choice and skill. Till 31 December 2017, a total of 93,828 loans had been disbursed amounting to Tk.1,767 million among 28,239 borrowers (all of them received at least one loan from the project). The average loan size was Tk.18, 514.

Table 2.1 shows the stated purpose of loans from PNGOs. The largest share (43%) has gone on livestock and poultry investment, followed by vegetables and crops with 30%. Compared with most micro-credit lending, the share for trading is relatively low, at only 18%. This shows how micro-credit has complemented the other activities of CDSP IV in developing the farm sector. (*Ref: Para 133, pp. 28, TR-20 Project Completion Report*)

**Table 2.1: Purposes of loans disbursed by PNGO**

Purpose of Loan	Total Disbursed till Dec 2017	
	BDT in Million	% of Total
Poultry rearing	124.2	7.4%
Cow rearing	403.0	23.9%
Cow rearing	48.8	2.9%
Beef fattening	154.2	9.1%
Vegetable cultivation	320.0	19.0%
Agriculture (all crops)	192.2	11.4%
Fish Culture	112.0	6.6%
Motor Cycle/Rickshaw/Van purchase	34.9	2.1%
Trading enterprises	299.0	17.7%
<b>Total (BDT in Million)</b>	<b>1,687.5</b>	<b>100%</b>

Note the total amount of loan is a little less than the actual total reported by PNGOs  
Source: Completion report on PNGO activities

## 2.4 increase in annual household income

CDSP IV baseline survey and impact survey showed that average annual household income at baseline was BDT 71,950 and at impact survey was BDT 2,95,925. The increase in average annual household income over baseline was about 311%.

Table 2.3 shows income at baseline and completion for each char. Average income in Urir char is significantly higher than the other chars. Although this is an island cut off from the mainland with no flood protection embankment, it is less densely populated with larger land holdings. There is also ample land for grazing herds of cattle, buffalo and sheep.

**Table 2.2: Average annual household income (BDT) by Chars**

Name of Char	Baseline 2011	Impact survey 2017
Char Ziauddin	65,743	241,213
Char Nangulia	69,152	278,089
Noler Char	69,281	292,322
Caring Char	71,475	260,604
Urir Char	104,400	509,514
All CDSP IV Chars	71,950	296,925

Source: Baseline survey 2011 and Impact survey 2017

## 2.5 Women involved with their own IGAs

The impact survey showed that 68% of women (a total of 33,200) earn an income from their own income generating activities (IGAs). Moreover 95% of spouses said that livestock was their secondary occupation (housewife being their primary occupation). Over 120 women are running tailoring businesses, having been trained by CDSP, and a similar number are running plant nurseries. Other women have a range of farm and non-farm enterprises – fish ponds and fingerling nurseries, vegetable production in both the homestead and 'sorjon' plots, grocery shops handicrafts and petty trade (refer to Technical Report 18 - Gender Impact Assessment, and Progress Report 12). Women were trained as Poultry Workers, and over 50 are earning an income from vaccination of chickens and ducks.

## **2.6. Impact of livelihood capital on household income**

A household impact assessment was done in 2017 using 18 selected sampled women case profile of five livelihood capitals from different This study shows that there has been a substantial increase in all five of the livelihood capitals. (Ref: TR-13, Household Impact Assessment Using the Five Capitals of Livelihood Approach)

The study data shows that all the 18 sampled households report increased income relative to the pre-project period. On average annual income has risen from Tk.80,444 to Tk.398,036 - an increase of almost five times (up 395%), but with considerable variation between households - from only 29% to as much as 1,289% (see Table A7 in Appendix 2). This is significantly more than increase of 164% in average household income recorded in the 2016 AOS compared with that in the 2011 baseline survey, suggesting that the 18 sample households may have done better than average - although four of them reported an increase in income of less than 164%.

## Annex-I: Sample Case Study Profile out of 18 Case Profiles

### 11. Case Profile of Ms. Saira Khaton (Husband: Md. Azhar)

**General and Demographic Profile:** Ms. Saira Khaton (44 yrs), wife of Md. Azhar (52 yrs) of Chowdhury Majhi Somaj, Char Ziauddin, Upazila-Hatiya, District-Noakhali, PNGO-BRAC. Saira's family consists of 13 members having:

Wife/women	Husband	Daughter(s)	Son(s)	Parent(s)	Others	Total
1	1	1	4	-	6	13

*Note: 2 daughter-in-law, 3 grand sons, 1 grand daughter*

**Shelter and Migration Profile:** They have migrated from Char Darbeshi, Noakhali with expectation of better shelter and life style. They have lost their and other assets valued Tk.4,00,000 due to river erosion and migration.



**Participation into Group and Skill Development Process:** Saira joined with CDSP IV's partner NGO-brac on 5 Jun 2013. Her family is associated with 3 field level institutions (FLIs) -NGO group, farmers forum(FF) and FFA.. As a NGO group member, Saira has participated in 2 types of IGA training (vegetables cultivation and fish culture) organized by BRAC with financial assistance from CDSP IV. She has also participated in couple of socio-cultural counselling sessions like legal & human rights, disaster management, improved cooking system (ICS) and health & family planning. She and her husband are successfully utilizing their knowledge and skills in operating income generating activities (IGAs) like homestead gardening, vegetables, agri-crop cultivation and fish culture in their land and water bodies.

**Status of Financial Capital:** She has accumulated a group savings of Tk. 17,883. Saira has taken micro-credit 3-times total amount of Tk. 1,04,000 (*1<sup>st</sup> Tk. 10,000 and 2<sup>nd</sup> Tk. 44,000 for agriculture crop cultivation, 3<sup>rd</sup> Tk.50,000 for cow rearing*).

**Status of Land Settlement & Titling by CDSP IV:** Saira told that they have not got any 'khatian' through CDSP IV. But, they have got 'khatian' from govt. (MoL) for 730 deci in 2008. After receiving settlement, they have developed their land.

**Status of Natural Capital:** Before C DSP IV, Saira's family had

650 decimals of own land (200 deci as homestead, and 50 deci as water body, 400 cultivable land). They are now residing in tin-shed iving house replacing the earlier hut. They have developed their land in productive manner i.e. 50 deci homestead in place 20 deci, increased water body of 40 deci.



Large Aari-farm of Saira

**Table-6.11.1: Distribution of Land Area**

Total Land (in deci)	Before	Now-2017	Percent
<b>Types of land owned</b>	<b>CDSP IV</b>	<b>CDSP IV</b>	<b>Change</b>
a. Homestead	200	200	0
b. Water body	50	50	0
c. Cultivable land (own)	400	480	20



Cumber harvested

<b>Total own land (in deci)</b>	<b>650</b>	<b>730</b>	<b>12</b>
f. Cultivable land-cod	0	0	<b>0</b>
<b>Total own land (in deci)</b>	<b>650</b>	<b>730</b>	<b>12</b>

**Status of Poultry and Livestock Assets:** Before joining in CDSP IV development initiatives, they were rearing poultry birds and cows, but now cow rearing has been reduced due to use of mechanized cultivation.

**Table-6.11.2: Quantity of Poultry and Livestock Assets with Changes (%)**

No. of Birds/animals	Before CDSP IV	Now 2017 (CDSP IV)	Percentage Changes (%)
a. Chicken	20	25	25
b. Duck	15	5	-67
c. Goose	0	1	>100
d. Pigeons	6	14	133
e. Cow	15	10	-33

**Status of Physical Capital:** Saira's family has both household assets and agricultural implements valued about Tk. 2,00,000 which is 300% more against Tk. 50,000 as was before CDSP VI. The HH assets have been shown in the table below:

**Table-6.11.3: Distribution of HH Income by Sources from On and Off-Farm**

	List of Assets	Value of Assets
Before CDSP -IV	Wooden plunk 4, wooden safe 1, mobile 2, ornament 20 gm,	Tk. 50,000
Now	Wooden plunk 4, box plunk 4, table 4, chair 10, showcase 1, wooden safe 1, solar 1, mobile 3, ornament 60 gm, thresher 1, chair 1	Tk. 2,00,000 Source of fund for assets: Income from vegetables, crops, cattle and poultry and fish culture

**Annual Family Income and Sources:** Saira informed that before joining in CDSP IV, they have several earning sources. Before, the main source was crop cultivation-and poultry rearing. Now they are cultivating HYV & hybrid types of vegetable and fish culture. This was because of availability of micro-credit, introduction of HYV and variety of vegetables and crops and knowledge and skills from training provided by CDSP IV. They have a net income of Tk. 3,33,000 (104% increase over before CDSP IV).



**Table-6.11.4: Distribution of HH Income by Sources from On and Off-Farm**

Sources of HH Income	HH Income (TK.)		% Share By Sources	% Change over before
	Before	Now		
<b>On-farm Activities</b>				
a. Crop	90000	140000	42	56
b. Vegetables	50000	100000	30	100
c. Fruits	5000	10000	3	100
e. Cow rearing	10000	13000	4	30
g. Poultry rearing	3000	60000	18	1900
h. Aquaculture	5000	10000	3	100
<b>Total Tk. (On-farm)</b>	<b>163000</b>	<b>333000</b>	<b>100</b>	<b>104</b>
<b>Off-farm Activities</b>				
<b>Total Tk. (Off-farm)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total HH Income (Tk.)</b>	<b>163000</b>	<b>333000</b>		<b>104</b>

Table 6.11.4 shows that major sources of HH income were field crops (42%), vegetables (30%) and poultry rearing (18%). It was observed that there was no contribution from off-farm to HH income.

**Visible Changes and Benefits of infrastructure Development:** Saira explains how char dwellers are being benefited by various infrastructure developments like construction of roads, bridges, culverts and cyclone shelters by LGED, deep tube wells and single pit latrines by DPHE, embankments and sluices by BWDB, social forestry plantations along roadsides, bank of canals, foreshores and into newly accreted char land by Forest Department.

**Status of Social Capital:** Saira has informed that due to operation of successful IGAs with the technical assistances provided by CDSP IV and PNGO (brac), her family has an honourable position in their 'somaj'. She has informed that now can attend meetings, demonstrations, trainings alone. In their family matters, they themselves (she and her husband) jointly decide and implement decisions.

**Types of Direct and indirect Benefits from CDSP IV Interventions:**

- **Improved Roads, bridges and culverts:** Due to construction of roads and bridges, prices of land have increased significantly, and they are getting good prices for their products. Their travelling time has reduced.
- **Construction of embankment canals and Sluices:** Different types of light vehicles are moving easily over the embankment. No saline water can enter due to operation sluices by WMG members. Incidence of flood and chance of crop damage due to unwanted inundation have reduced.
- **Improve market places:** Due to development of markets with sheds, toilet facilities and DTWs for water supply, wholesalers and brokers regularly coming to the markets to purchase products directly from the farmers. During the rainy season, people can shelter under the shed. Their products sold in the market, are going outside from char areas.
- **Establishment of cyclone centres:** They would be able to take shelters in case of cyclones and disaster risks. Their kids are now studying in the schools established in newly built multipurpose cyclone shelters.
- **Drinking water from DTWs:** The incidence of diseases like dysentery, jaundice, diarrhoea has reduced due use of safe water from DTWs established by CDSP IV. They informed that before, they had to collect water from their residences or they will have to drink water from local pond and ditches. But, now CDSP IV has provided a DTW for each 25 families.
- **Sanitary latrine:** They have now better and healthy environment. Each family has sanitary latrine.

- **Health and family planning services:** Many eligible couples are practicing family planning method due getting such free. Family size is becoming smaller. They can get health services as when required from the health centres and mobile clinics.
- **Nutritional food for children and pregnant mothers:** Malnutrition among children and others has reduced. They are getting polio drops for children and iron tablets for pregnant mothers.
- **Legal and human right/disaster management:** They now know the sections of legal and human rights. They understand the disaster warning signals.
- **Social Forestry:** Trees stabilises loose soils and reduces the force of cyclones. They are collecting leaves and branches from social forestry plantations.