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**OVERSEAS DEVELOPMENT ADMINISTRATION
POST-HARVEST FISHERIES PROJECT**

**SUSTAINABLE INCOME ENHANCEMENT
PROGRAMME FOR SMALL-SCALE
FISHING COMMUNITIES**



INFORMATION BULLETIN —8

**Sustainable Income Enhancement
Programme for
Small-Scale Fishing Communities in
Bangladesh**

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This report discusses a two-year ODA-PHF project in Bangladesh, carried out from November 1993. The project aimed at strengthening NGOs that work with coastal set bagnet communities by developing income-generating activities for the communities.

Under the income Enhancement Project for Coastal Fisherfolk Communities seven NGOs – AZAD, BSUS, CODEC, GUP, JBPB, Proshika and UDDIPAN – took part in a series of training workshops. The NGOs carried out a PRA (Participatory Rural Appraisal). They later formed self-help groups. Till November 1995, 45 groups were set up among the set bagnet communities; they had 1010 members – 410 men and 600 women. Income-generating activities were initiated for these groups, besides savings and credit activities. All these activities were monitored, and problems addressed collectively. The project generated significant social and economic benefits.

The ODA-PHFP works with small-scale artisanal fishing communities to (a) demonstrate reduction in post-harvest losses of fish (b) develop low-cost improvements in handling, processing and marketing and (c) provide technical support, advice and training to government and non-government organisations, fisherfolk associations and women's groups.

The ODA-PHFP is funded by the Government of the United Kingdom and covers three countries within the Bay of Bengal region: India, Bangladesh and Sri Lanka. The project started in 1987 and is currently in its third phase.

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Executive Summary

This report summarises the activities and impact of a ODA-PHFP project aimed at enhancing the capacity of NGOs working with coastal set bagnet communities. The project methodology was training, group organization and mobilization of target groups for income generation. The two-year project began mid-1993.

Coastal fisherfolk are among the few communities in Bangladesh who practise a livelihood with little or no access to institutional support. While these communities are growing in size, the per capita fish catch has dwindled continuously over the decades. The existing pattern of ownership, access to and control over resources combined with the disintegration of traditional community organizations, have marginalised people's ability to match the basic needs. Attempts to understand the underlying problems and the socio-economic circumstances of these communities have been the focus of ODA-BOBP for some time.

Several NGOs have started working with fisherfolk groups to address developmental needs. The aim of the Income Enhancement Project for Coastal Fisherfolk Communities was to build the capacity of NGOs and fisherfolk groups to plan and implement activities for socio-economic development. Beginning from mid '93, representatives from seven NGOs took part in a series of Workshops that imparted training on approaches, techniques and methods for participatory community development. This exercise aimed at enabling the NGOs to address rationally and efficiently the problems and issues that governed the communities, their livelihood practices and their lifestyles in a threatened and stressed environment.

The seven NGOs became partners with specific communities and participated throughout the project. NGO members obtained training on how to carry out Participatory Rapid Appraisals (PRA) in fisherfolk communities. This enabled them to assess the problems and circumstances of a coastal fishing community. These participants identified communities in selected locations and conducted discussions and meetings to identify needs and problems. Interested members were drawn into self-help groups, which followed guidelines and norms established through joint participation. Group income generation areas were assessed and potential activities identified. Credit requirements to match capital needs to undertake the income-generating activities (IGAs) were assessed on the basis of selected criteria, such as generated savings, attendance at weekly group meetings, and skills in the specific activity. All activities were monitored, and problems addressed as and when they arose, through group discussion and collective decisions.

Several social benefits were generated within the communities during the implementation of the programme as well as after completion. Self-respect increased. Discipline got better. There were improvements in livelihood practice, lifestyle, collective understanding and organizational capability. Relationships within families, between group members and among the community as a whole got better. Community members were organized more effectively into social groups to improve access to institutional support. To sustain these benefits and strengthen efforts toward establishing self-reliant groups, their institutional activities must be integrated and NGO support provided through a networking process.

What were the lessons learnt from the two-year programme? The responses from facilitators, trainers, NGO participants, field workers and the group members themselves emphasize the following: harmonizing of goals, delegation of responsibility, continuous monitoring and follow up, increasing the organizational capacity for credit management etc.

It is evident that planned and co-ordinated effort could lead to successful attainment of these goals with minimal funding support. Enhanced incomes for the target coastal fisherfolk communities accelerate self-reliance, heighten interest, strengthen enthusiasm, group cohesiveness and consciousness. The communities get motivated to save money, repay loans regularly, attend group meetings, and take up new activities, whether these relate to training or income generation. Their social awareness improves.

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ABBREVIATIONS AND ACRONYMS

ADC	:	Area Development Centre
AZAD	:	Association of Zonal Approach Development
BOBP	:	Bay of Bengal Programme
BBPS	:	British Bangladesh Partnership Scheme
BSUS	:	Bangladesh Samaj Unnayan Samity
CARE	:	CARE Bangladesh
CODEC	:	Community Development Centre
EPI	:	Expanded Programme for Immunizations
GOB	:	Government of Bangladesh
GUP	:	Gono Unnayan Prochesta
IGA	:	Income Generating Activities
JBPB	:	Jatio Bandhujan Parishad, Bangladesh
NGO	:	Non-Governmental Organization
ODA	:	Overseas Development Administration
PMUK	:	Proshika Manobik Unnayan Kendra
PRA	:	Participatory Rapid Appraisal
RLF	:	Revolving Loan Fund
SBN	:	Set Bag Net
TBA	:	Traditional Birth Attendance
UDDIPAN	:	United Development Initiatives for Programmed Action

1. INTRODUCTION

This is a report on the ODA-PHFP sponsored “Sustainable Income Enhancement Programme for Small-Scale Fishing communities in Bangladesh”. The programme addressed the capacity of NGOs to meet the needs of participatory community development.

NGOs in Bangladesh have developed an effective approach to support the poor. The most successful and widely used NGO strategy is to assist the target community to form its own informal institution and build up group solidarity. The next step is to help these groups undertake productive income-generating activities, thereby giving them a source of livelihood. This strategy is currently being applied to fishing communities, where groups organized are encouraged to invest in fishery enterprises; the NGOs provide credit, organizational support, training and extension. Unfortunately, NGO support till recently has been mostly targeted at agriculture and related fields and is negligible in fisheries. Coastal artisanal fisherfolk communities still remain neglected; few NGOs work with them at present.

The Set Bagnet (SBN) fishery is one of the most important traditional fisheries of Bangladesh, and a major contributor to the livelihood of the coastal community. A large number of small-scale fisherfolk have depended on this fishery for a long time. According to Khan and others, “the estuarine set bagnet fishery engages about 55,000 fishermen, and around 85,000-100,000 fisherfolk are dependent on it for their livelihood” (Khan, G. et al. 1994: 2).

ODA-PHFP initiated during mid-1993 its “Income Enhancement Programme” for the set bagnet communities in coastal areas of Bangladesh. The aim was to improve the capacity of NGOs to address participatory community development needs. Seven NGOs were actively involved in planning, implementing and evaluating a variety of socio-economic programmes to improve the quality of life of the neglected coastal set bagnet fisherfolk communities. These NGOs are:

1. Association of Zonal Approach Development (AZAD)
2. Bangladesh Samaj Unnayan Samity (BSUS)
3. Community Development Centre (CODEC)
4. Gono Unnayan Prochesta (GUP)
5. Jatio Bandhujan Parishad, Bangladesh (JBPB)
6. Proshika Manobik Unnayan Kendra (PMUK)
7. United Development Initiatives for Programmed Action (UDDIPAN).

Under the ODA-PHFP sponsored programme, these seven NGOs started working with set bagnet communities in the coastal areas of Sandwip, Banskhaii and Chittagong Sadar in Chittagong district, Bhola Sadar in Bhola district, Pirojpur Sadar in Pirojpur district and Cox’s Bazar Sadar in Cox’s Bazar district.

2. THE APPROACH/METHODOLOGY

A training workshop was designed to ensure participation within the groups, between the groups and with the NGOs for developing, planning, implementing and evaluating the activities of the fisherfolk communities. Starting with a training on Participatory Rapid Appraisal (PRA), the NGO workers conducted appraisal activities with the fisherfolk, and identified needs and problems. On the basis of the data and priorities of coastal fisherfolk communities as reflected through the PRA studies, the participating NGOs, in collaboration with the fisherfolk, planned a variety of socio-economic activities. Some of the major activities included:

- Mobilization and organization of community fisherfolk groups (male and female);
- Generation of savings.
- Development of collective leadership.

- P Establishment of organizational and financial disciplines such as collective decision-making, weekly meetings, maintaining group accounts and generating weekly savings.
- P Implementation of social development and environmental programmes on a self-help basis through linkage building with government service agencies dealing with health, water and sanitation, tree plantation.
- P Undertaking improved post-harvest activities such as fish processing, drying, icing and trading.
- P Planning and implementation of Income-Generating Activities (IGAs), a few in post-harvest fishery, a few outside fisheries.



Concluding Workshop on "Sustainable Income Enhancement in Small-Scale Fishing Communities in Bangladesh" in Chittagong, 4-5 November 1995.

Through participation in the periodic ODA-BOBP sponsored training/workshops, the NGO participants learned a variety of skills in community organisation and management, including PRA planning and management; post-harvest fish processing; marketing; and monitoring and evaluation. They use these skills to train group leaders and members.

3. ACHIEVEMENTS

The achievements of the ODA-BOBP initiated programme may be summarized under the following major sectoral activities:

1. Organization of fisherfolk groups;
2. Savings and credit;
3. Training for group members;
4. Income-Generating Activities (IGAs);
5. Social service and other development activities.

3.1 ORGANIZATION OF FISHERFOLK GROUPS

Organizing the target population is a basic step in alleviating the poverty of the set bagnet (SBN) communities of coastal Bangladesh. This process is initiated through group formation to impart knowledge on new ideas of occupational skill development. Forming groups among the poor coastal fisherfolk community is the only way of exchanging views and realizing the power of unity. Under this ODA-PHFP sponsored project, groups were formed entirely with the SBN fisherfolk community of coastal districts. Till November 1995, the seven participating NGOs organized 45 SBN community groups 16 male and 29 female. The total membership is 1010, comprising 410 males and 600 females. Every group has sub-groups. Each sub-group consists of 5 members including a sub-group leader. The management committee – consisting of the Chairperson, Secretary and Cashier – is elected/selected by the group members, who meet once a week. The date and time of the meeting are fixed according to the group members' convenience.

Usually, male groups meet in the evening, after they return from fishing work. Female groups meet either in the morning or the afternoon, after completing the household work or their income-generating activities. At the meeting, the NGO field staff is responsible for checking attendance and collecting the savings and loan instalments, but on many occasions the Secretary of the group takes the responsibility. The meeting normally ends with a discussion of the members' problems. In some cases, the field staff also initiates the sharing knowledge on social awareness, health and sanitation etc. The status of group formation by NGO is shown in Table 1.

Among the seven project NGOs, UDDIPAN and GUP operate at Banskhal with female members of SBN communities. JBPB is active at Bhola with male members of SBN communities. Azad, another NGO, formed three groups – one male and two female – at Khurushkul in Cox's Bazar Sadar. But at present, only the two female groups function; the male group is yet to take off. The other three NGOs – CODEC, Proshika and BSUS – work with both male and female groups. Six new groups were formed during the last year, and the total number of members increased by 171 among seven NGOs. However, 28 members (23 female, 5 male) dropped out from UDDIPAN, CODEC and Proshika's SBN groups. The females dropped out following marriage and irregular attendance at group meetings. The latter reason also applies to male dropouts.

Table 1
Set Bagnet Community Groups formed by Seven NGOs as of November 1995

Names of NGOs	Status in Nov. '94						Status in Nov. '95						Drop out	Reasons for
	No. of groups			Members			No. of groups			Members				
	M	F	T	M	F	T	M	F	T	M	F	T		
AZAD	1	2	3	30	50	80	-	2	2	-	50	50	-	
BSUS	6	6	12	120	120	240	6	6	12	150	120	270	-	
CODEC	2	1	3	59	23	82	2	1	3	70	32	102	1	Marriage
cup	-	9	9	~	142	142	-	12	12	-	196	196	-	
JBPB	3	-	3	90	-	90	6	-	6	150	-	150	-	Marriage and Irregularity
PROSHIKA ⁵	2	2	4	45	46	91	2	2	4	40	34	74	17	
UDDIPAN		6	6	-	164	164	-	6	6	-	168	168	10	Irregular attendance at group meetings
TOTAL	14	26	40	344	545	889	16	29	45	410	600	1010	28	

Source: Report from respective NGOs, Dec. 1995

Note: ⁵ Proshika's group information for Nov. '94 is not available. This information is taken from the report submitted in the workshop at Chittagong in November '95.

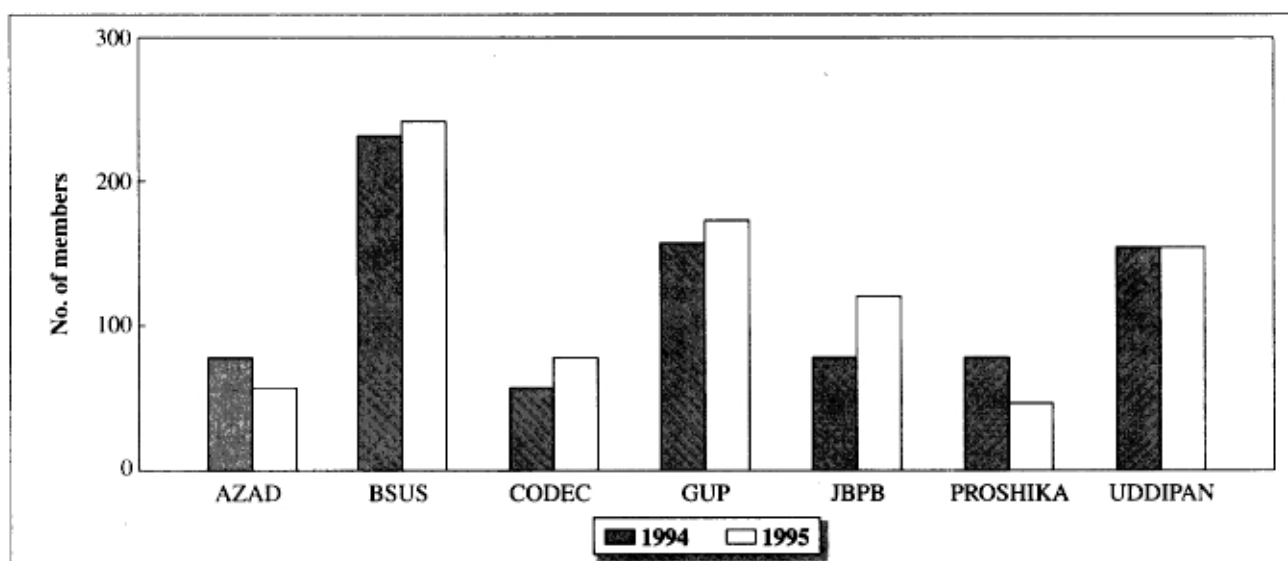


Figure 2: SBN group members from seven NOOs.

3.2 SAVINGS AND CREDIT

A savings programme was initiated among the coastal fisherfolk community groups to inculcate the saving habit among them and generate some primary capital of their own. The lack of access to banking facilities and the weak financial resource base makes poor fisherfolk vulnerable during emergencies and during lean fish catch seasons. The NOOs' savings and credit programme offers them an opportunity to deposit their savings and draw funds whenever required. By November 1995, in approximately 20 months, the 45 SBN fisherfolk groups have saved Tk. 446,378 (Table-2). The average saving per member is about Tk. 442. UDDIPAN, BSUS and Proshika utilized a part of the savings to organize revolving loans to group members.

The credit component supports the income-generating activities. It is a means to promote income and generate alternative employment for both men and women, and also to improve the quality of life of fisherfolk communities. It also aims at freeing fishermen from the exploitation of money lenders. Through the credit programme, NGOs disburse collateral-free loans from the Revolving Loan Fund (RLF) which are repayable in weekly instalments at low interest. The credit is provided to those fishermen/fisherwomen who do not have access to formal institutional credit (mainly because they do not own assets) and are exploited badly by the informal credit market (with an usurious interest rate of 240% per annum) and *dadan*.

A total of Tk. 2,235,000 was disbursed to 744 members by end November 1995 to support the IGAs. Out of the total disbursement, the ODA-PHFP Revolving Loan Fund (RLF) was Tk. 1,019,500 and the rest of the money came from NGOs' other sources (Tk. 1,067,918) and group savings (Tk. 147,582). The average rate of recovery for all NOOs was 98% as of November 1995. Table 2 shows group savings and loan information, classified by NGO, till November 1995.

3.3 TRAINING FOR GROUP MEMBERS

All seven NGOs provided training to the group members on various topics as planned. The objective of the training was to increase awareness among group members about problems and possible solutions, develop leadership capability and improve managerial and occupational skills. As per plan, the seven participating NGOs were expected to conduct training programmes for 294 participants on six topics:

- i) Accounting and record keeping
- ii) Post-harvest technology
- iii) Fish trading

Dadan is a sort of monopsony transaction built upon an uneven lending contract (often verbal). The lender/purchaser of produce gets the product at a rate much lower than the normal market price.

- iv) Net-making
- v) Poultry rearing
- vi) Vegetable cultivation

The total amount provided by **ODA-BOBP** for training purposes was Tk. 81,360 – very nominal. The number of trainees and the training costs are shown in Table 3.

Other than the six targeted types of training, 12 training courses were conducted by the seven NGOs under the ODA.-PHFP sponsored programme and a total of 2460 members were trained. The expenditure for additional training courses was provided by the respective NGOs. There are two areas where only CODEC provided training - sewing and 104 lessons. The 104 lessons (Human Resource Development) is a regular training programme of CODEC. The overall training programmes conducted by the seven 7 NGOs for their SBN community groups and the number of trainees in 18 different areas are listed in Table 4:

The overall training programme conducted by the NGOs was quite impressive. The group members, regardless of who their NGO trainer was appreciated the outcome of the training programme. They are now more aware and conscious of their social and economic circumstances/issues, the strength of unity, health and hygiene. Moreover, through the skill development training they were able to develop their knowledge regarding fisheries and non-fisheries activities.

Tabk 2
Savings and Loan Information of Seven NGOs, as of November 1995

Names of NCO	Group	No. of Loan			Amount of Loan Disbursed (Taka)				Targeted Recovered(Tk) till Nov. 1995	Amount of Repayment(Tk) till Nov. 1995	Rate of Recovery (%)
		M	F	T	RLF	Savings	Organization	Total			
AZAL)	6.128	-	50	50	1000,000	-	-	100,000	28,688	25,124	87.6
BSUS	40,085	52	41	93	218,0(X)	20,000	62,000	300,000	173,214	173,214	100,0
CODEC	46.151	66	40	106	192,0(00)	-	332,000	524,000	246,300	235,450	95.6
GUP	72,366		113	113	85,000	-	171,000	256,000	123,975	123,975	100,0
JBPB	131,250	119		119	75,000	-	247,0(X)	322,000	266,700	266,700	100,0
PROSHIK,A	43,604	40	34	74	140,0(X)	21,675	76,325	238,000	238,000	238,000	100,0
UDDIPAN	106.794		189	189	209,500	105,907	179,593	495,000	331,080	330,980	100,0
TOTAL	446,378	277	467	744	1,019,500	147,582	1067,918	2,235,000	1,408,057	1,393,543	98%

Source: Report from respective **NGOs**, Dec. **1995**.

Note : M = Male, F = Female, T = Total

Table 3
The trainees and the training costs

Names of NOOs	No. of Training courses	No. of Participants	Training Cost to (Tk.)
AZA]	3	26	6,560.00
BSUS	5	80	17,720.00
CODEC	2	29	10,730.00
GUP	4	32	10,640.00
JBPB	3	27	8,030.00
PROSHIKA*	3	30	9,600.00
UDDIPAN	5	70	18,080.00
TOTAL	25	294	81,360.00

Source : Project proposal of respective NGOs. Dec. 1995.

Table 4
Training Activities by NGOs as of November, 1995

Type of Training Activities	Number of trainee by NGO							Total
	AZAD	OUP	CODEC	PROSHIKA	BSUS	JBPB	UDDIPAN	
1. Accounting and Record keeping	10	18	5	11	28	10	21	103
2. Consciousness raising	10	141	102	24	40	-	32	349
3. Gender Development	2	-	60	69	15	-	36	182
4. Organization Development	-	-	5	91	-	-	11	107
5. Leadership Development	10	18	4	30	35	10	31	138
6. Credit Management	10	-	30	-	27	-	16	83
7. Post-harvest Technology	-	88	-	10	81	9	34	222
8. Fish Irrating	-	40	-	-	82	-	30	152
9. Net Making	12	-	-	-	54	-	30	96
10. Aquaculture management	-	15	3	-	-	-	9	27
II. Poultry rearing	-	48	20	5	51	9	17	150
12. Livestock rearing	-	-	58	5	16	-	6	85
13. Vegetable cultivation	-	61	28	91	65	-	14	259
4. Social forestry	-	-	-	25	16	-	89	130
15. Disaster management	-	193	-	-	26	-	15	234
16. Tuhevell maintenance	18	2	2	1	16	-	3	42
17. Sewing	-	-	1	-	-	-	-	1
18. 104Lesson	-	-	100	-	-	-	-	100
TOTAL	72	624	418	362	552	38	394	246()

Source : Reports from respective NG(s), Dec. 1995.

3.4 INCOME- GENERATING ACTIVITIES (IGAs)

Fisheries are a seasonal occupation, with periods of bounty and periods of scarcity. Both women and men often face long stretches of unemployment or under-employment.

Since income-generating activities in the fishing village are limited, people from fishing communities, particularly women, have few opportunities to work. Women from farming families can easily earn an income from agricultural processing work without any organizational support. But women in the fishing community have no scope for such work – because they have no access to cultivable land in their locality. They cannot go far from their household to earn because of cultural taboos.

The realization that credit alone is not sufficient to alleviate poverty, led to a search for new income and job opportunities among SBN communities of coastal Bangladesh. The NGOs concerned devised a number of alternative IGAs. Skills learned through training were directly used to implement activities, and participant NGOs provided credit support and technical follow-up. These NGOs, through their Revolving Loan Fund (RLF) and savings and other sources, provided an amount of Tk. 2,235,000/- as loan to the members of 45 groups to support 14 different types of IGAs. These increased their total income, which was still insufficient to meet basic needs, The programme has generated a positive impact in creating interest among the fisherfolk community to diversify economic activities outside fisheries.

The group members were enthusiastic and expressed interest in different income-generating and group activities. They said their overall situation has improved. The female members and female household heads in particular, who did not have the capital earlier to start any income- enhancement activity, now get some assistance from the respective NGOs, and lead a better life. The group members said their income could go up if more credit could be made available. At present, most members obtain credit worth Tk. 2,000-3,000, which is insufficient to run their activities. However, they feel far happier than before, as they have freed themselves from the grip of money lenders. The type of JGA and the amount of loan taken by group members shown in Table-5.

Table 5
Income-Generating Activities and Loan Disbursements by Seven NGOs, as of November 1995

Type of IGAs	NGO-wise number of loan and amount of loan disbursement															
	UDDIPAN		GUP		CODEC		PROSHIKA		BSUS		JBPB		AZAD		TOTAL	
	No of loans	Amount (Tk)	No of loans	Amount (Tk)	No of loans	Amount (Tk)	No of loans	Amount (Tk)	No of loans	Amount (Tk)	No of loans	Amount (Tk)	No of loans	Amount (Tk)	No of loans	Amount (Tk)
1. Fish Processing	42	107,000	-	-	-	-	-	-	-	-	-	-	-	-	42	107,000
2. Fish catch			-	-			-	-	-	-	27	77,500	-	-	27	77,500
3. Fish trading	52	123,000	113	256,000	19	73,500	-	-	93	300,000	23	57,500	-	-	300	810,000
4. Nursery pond	2	8,000	-	-	1	5,000	-	-	-	-	-	-	-	-	3	13,000
5. Net making	34	89,500	-	-	38	166,500	5	20,000	-	-	18	51,000	50	100,000	145	427,000
6. Boat and net purchase			-	-			20	90,000	-	-	-	-	-	-	20	90,000
7. Boat repair	4	8,000	-	-	-	-	-	-	-	-	-	-	-	-	4	8,000
8. Livestock rearing	-	-			43	255,000	13	58,000	-	-	-	-	-	-	56	313,000
9. Poultry rearing	12	27,000	-	-	-	-	-	-	-	-	4	10,000	-	-	16	37,000
10. Small trading	34	111,000	-	-	3	14,000	-	-	-	-	26	53,000	-	-	63	188,000
11. Vegetable cult.	8	19,500	-	-	-	-	1	5,000	-	-	-	-	-	-	9	24,500
12. Sewing machine			-	-	2	10,000	-	-	-	-	-	-	-	-	2	10,000
13. Rickshaw for fish carrying	1	2,000	-	-	-	-	-	-	-	-	-	-	-	-	1	2,000
14. Multi-purpose			-	-	-	-	35	65,000	-	-	21	63,000	-	-	56	128,000
TOTAL	189	495,000	113	256,000	106	524,000	74	238,000	93	300,000	119	322,000	50	100,000	744	2,235,000

Source: Report from respective NGOs, Dec. 95

3.5 SOCIAL SERVICE AND OTHER DEVELOPMENT ACTIVITIES

Besides group mobilization and income-generating activities, a variety of social development and environmental programmes were implemented by fisherfolk groups with support and guidance from the NGOs. Table 6 shows social group activities undertaken with the group members, classified by NGO.

Table 6
Social Service and Development Activities for Group Members undertaken by seven NGOs, as of November, 1995

Social group activities		Number of beneficiaries							Total
		UDDEPAN	GUP	CODEC	PROSHIKA	JBPB	BSUS	AZAD	
	Adult Education	60	196	39	74	150	142	-	661
2.	Health Education	101	111	68	83	17	168	50	598
3.	EPI	-	-	All	All	All	-	-	-
4.	Water and Sanitation								
	No. of Tubewells	1	2	6	3	-	25	3	100
	No. of Latrines	8	1	15	50	-	69	-	143
6.	Social forestry:								
	No. of Trees	407	1415	465	1500	750	480	-	5017
	No. of households covered	84	169	51	23	150	48	-	525

Source : NGO reports, Nov. 95.

Through linkage and collaboration with the nation-building departments of the Government of Bangladesh, the Expanded Programme for Immunization (EPI) was launched by CODEC, JBPB and Proshika, concerning the families of all group members. Among 1010 members, 661 received education under the adult literacy programme and 598 members received health education.

The NOOs also distributed and installed 100 tubewells and 143 low cost slab latrines to the targeted communities, helping to solve their hygiene problems, though not completely. The health consciousness among the group members has increased. NGO field workers and group members remarked that now they are aware of cleanliness, sanitation and safe drinking water practices.

The participating NOOs have also played an important role in afforestation programmes in coastal areas through the social forestry programme, which benefited community group members both financially and environmentally.

4. NGO ACTIVITIES

The activities and achievements of seven participating NGOs in the Income Enhancement Programme for SBN group members are outlined below:

4.1 ASSOCIATION OF ZONAL APPROACH DEVELOPMENT (AZAD)

The Association of Zonal Approach Development (AZAD) was established in June 1970 as a local-level voluntary development organization at Khurushkul in Cox's Bazar Sadar.

AZAD organized two female groups and one male group in Khurushkul in 1993 under the ODA-PHFP Income Enhancement Programme. At present only two female groups exist. The groups consist of 30 and 20 members respectively (Table-1). Each female group is divided into sub-groups of five members each including a sub-group leader. All the group members belong to Rakhain, a tribal Buddhist community.



A meeting of women from the Rakhain community organised by AZAD, Khurushkul.

Till October 1995, two SBN community groups of AZAD saved 11,6,128 from weekly savings. AZAD disbursed credit amounting to Tk. 100,000 among 50 female members by November '95. Each member received Tk. 2,000 for net-making. As of November 1995, a sum of Tk. 25,124 was recovered from 50 members against the Tk. 28,688 that was due, the shortfall being Tk. 3,564. The rate of recovery of the loan was 87.6%. Additional income from this scheme totalled Tk. 23,320, creating 3006 person-days of employment (Annexure-1.1).

According to their project plan, AZAD expected to disburse loans amounting to Tk. 1,25,000 for two activities – net-making (Tk. 100,000) and fish processing (Tk. 25,000). They were able to disburse Tk. 100,000 among 50 female members for net-making. The AZAD management said the balance of Tk. 25,000 would be disbursed shortly. Annexure-1.2 presents the targets and achievement of IGAs.

AZAD provided training to its group members with the help of CODEC and UDDIPAN. They trained 72 female members in seven different areas. According to the project plan, AZAD was expected to train group members in accounting and record keeping, net-making and post-harvest technologies. AZAD's training targets and achievements are shown in Annexure -1.3.

Since its inception, the organization's scope and capacity have been limited. In the beginning, AZAD was involved only in relief work whenever natural calamities struck Khurushkul. In 1993, AZAD restarted activities through the ODA-PHFP sponsored programme with new objectives and goals. As a very small grassroots level NGO, AZAD often faced administrative and managerial problems because of the lack of skilled manpower within the organization.

During 1995, some internal administrative problems hamstrung AZAD's activities. As the problems have been resolved, AZAD intends to disburse the balance of the loan fund among group members and initiate other group activities. AZAD should now emphasize organizational management and record-keeping and enhance the agency's competence. Otherwise, the group members will get frustrated and lose their enthusiasm. Moreover,



Weaving, a traditional activity among women from the Rakhain tribe.

before disbursing loans, AZAD should investigate the feasibility of IGA schemes and the interest of group members. For example, weaving is a popular activity among women from the Rakhainpara community. They would like credit to buy weaving material. In fact, some of the women obtained credit for net-making, but this money was subsequently used for weaving. So, it would help them if the NGO could access sources for weaving materials and guide them toward suitable marketing channels.

4.2 BANGLADESH SAMAJ UNNAYAN SAMITY (BSUS)

Bangladesh Samaj Unnayan Samity (**BSUS**) was established in 1984. Since inception, it has undertaken a variety of programmes targeting the poor landless. BSUS has so far formed 272 male and 308 female groups with 5350 male and 5394 female members. At present BSUS is working at Nawabganj and Dhamrai thana in Dhaka district and Sandwip-thana in Chittagong district.

BSUS has organized 12 SBN community groups (6 male and 6 female) in Sandwip under the ODA-PHFP sponsored Income Enhancement Programme. Each male group consists of 25 members with a total of 150; each female group consists of 20 members totalling 120 (Table-i). All group members belong to the traditional Hindu fishing community. These groups were formed between July '93 and February '95. The average attendance in the group meetings was 85% among male members and 83% among female.

Six female and six male groups of BSUS were able to save Tk. 16,030 and Tk. 24,055 respectively through weekly savings by November 1995 with total group savings of Tk. 40,085. Forty one members from three female groups and 52 from five male groups received loans amounting to Tk. 130,500 and Tk. 169,500 respectively. Till November 1995, BSUS disbursed loans from a revolving loan fund provided by ODA-PHFP as well as from other organizational sources. The amount of the revolving loan fund was Tk. 218,000; the organization provided Tk.62,000. BSUS used part of the group savings (Tk.20,000) to lend to group members (Table-2).

All loanees, both male and female, received loans for fish trading. Loans upto November 1995 were repaid as scheduled, the amount being Tk. 173,214. Additional income generated by 93 members was Tk. 84,720; employment opportunities were created for 2267 person days on the basis of an average of two working hours per person per day (Annexure-2. 1).

According to the activity plan, BSUS was expected to disburse loans under four different income-generating schemes (Annexure-2.2), On account of religious inhibitions, the members were not interested in chick rearing, but they showed some interest in duck rearing. The reason the group members focussed on fish trading was that they regarded it as more profitable than other activities. (Annexure 2.1).

The BSUS training achievements are remarkable. BSUS is supposed to train 80 group members in five topics i) accounting and record keeping, ii) poultry and duck rearing, iii) fish handling and marketing, iv) fish processing and v) vegetable cultivation. But BSUS were able to train as many as 307 participants in these areas by November 1995. Apart from this, BSUS trained 245 participants from SBN fisherfolk groups in nine different topics not included in their project proposal. The additional money required for this training was provided by the organization (Annexure-2.3).

Besides group formation and income-generating activities, BSUS also implemented social and environmental activities. The BSUS group members said that before the groups were formed, they felt vulnerable and uncertain about decision-making. But the strength and the unity provided by the groups enabled them to solve problems and settle conflicts by themselves. During the last six months, the groups were able to handle 19 *Shalishi* (village justice) and four social conflicts within their community. They are no more scared of the local *Mastans*, who used to pressure them all the time for bribes. The group members also remarked that now-a-days they are more conscious than before of social values, empowerment, education and a healthy environment.

BSUS's adult literacy programme helped 62 female and 80 male members. 77 female and 91 male members received health education; 69 latrines and 25 tubewells were made available to group members. BSUS also distributed 480 seedlings to 48 households (Table-6).

4.3 COMMUNITY DEVELOPMENT CENTRE (CODEC)

The **Community** Development Centre (CODEC) started operation in 1985 to promote fisherfolk development in the coastal and riverine areas of Bangladesh. A total of 314 male, 319 female and 238 children groups have been established in Chittagong, Luxmipur, Patuakhali and Barguna district till June 1995. Of those 871 groups, three were formed under the ODA-PHFP sponsored Sustainable Income Enhancement programme.

(7ODEC organized two set bagnet community groups in Bakkhali and one group in Barabkunda, Chittagong, under the ODA-PHFP sponsored programme. In Bakkhali, a male and a female group consist of 38 and 32 members respectively. The male group's strength in North Ghoramara, Barabkunda, is 32. One female member from NW. Syedpur (Bakkhali) dropped out following her wedding (Table-1). The two male groups belong to the traditional Hindu fishing community, the sole female group is Muslim. All the three groups were formed between June and Sept. '93. Each group conducted weekly meetings. Their average attendance was 90%.

CODEC is probably the biggest NGO in Bangladesh that works entirely with underprivileged fisherfolk communities. CODEC introduces need-based integrated development programmes with a multi-dimensional approach and provides credit to poor fisherfolk to free them from the clutches of the informal credit market (professional money lenders, dadandars etc.).

As of November 1995, the total amount of savings generated by the SBN groups of CODEC was Tk. 46,151, of which Tk. 30,346 was raised by male members and Tk. 15,805 by females. The funds are generated mainly from the regular savings of group members. A part of the interest generated by loans is also provided to the group to further enhance the fund and encourage savings. The fund has been deposited in a bank, whose interest is added to the savings fund. The average rate of savings per week per member present is Tk. 5.00.

NW. Syedpur and N. Ghoramara male groups received 66 loans amounting to Tc 304,000. The total number of loans for the N.W.Syedpur female group is 40, amounting to Tk. 220,000. The number of loans exceeds the total number of female group members (32) because nine members received loans twice after repaying their first loans (Annexure-3.1).

CODEC provided loans to group members in six income-generating schemes. CODEC has already disbursed the second loan among its group members with the money revolved from the first loan. From the first loan, Tc 272,000 was disbursed among 62 members. Of this money, Tk. 100,000 was provided from the ODA-PHFP fund and Tc 172,000 from other organizational sources. From the first loan, members were able to generate employment for 1580 person-days at an average of four working hours per person, generating an income of Tk. 357,400. By November 1995, the female members were able to repay more than their target instalments (104%) whereas male members who had obtained loans repaid 86.85 % of the target. The second loan was disbursed in September '95 among female group members (Tk. 110,000) and in November '95 among male group members (Tk. 162,000). Male members' instalments were not due for repayment during the reporting period. Repayment by female members was 135.5% of the targeted Tk.13,100, generating an income of Tk. 68,000 from four different schemes. 8180 person days of employment were created, on an average of 4 working hours/person/day (Annexure - 3.1).

According to the project proposal, CODEC was supposed to disburse Tc 100,000 among 40 members in four proposed areas of income-generating activities, such as i) fish processing ii) fish trading iii) net-making and iv) boat repairing. But the loan of Tk. 240,000 was provided in fish trading and net making among 57 members, according to the communities' need and initiative. CODEC also provided loans in other areas where members indicated interest and support was needed. This additional amount came from the CODEC loan fund. Income-generating activities of CODEC, indicating targets and achievements, are shown in Annexure-3.2.

CODEC organises training on a regular basis for group members. The training is mainly divided into two broad categories such as human resource development and skill training. The SBN community group members of CODEC received training in human resource development as well as in skills. Members of the North Ghoramara male group were trained only in Human Resource Development consciousness raising (all of them), gender awareness (20), credit management (10) and "104 Lessons" (all). But the other two groups received training in both topics. According to the project proposal, CODEC had to provide training in Accounting and Record keeping and Fish Processing. CODEC is yet to provide the training in fish processing scheduled for June 1995, according to their action plan (Annexure-3.2). CODEC trained its group members under "104 Lessons" which is its regular comprehensive training programme on Human Resource Development for fisherfolk groups (Annexure-3.3). The overall training activities are scheduled to match the general training plan of the organisation.

As part of its social activities, CODEC achieved a 100% record in EPI vaccination among children of group members and also emphasised child education within the community. Out of a total of 102 members, 20 male and 19 female members benefited from adult education and 68 males from health education. CODEC facilitated six tubewells from GoB (5) and CARE (1) and 15 latrines for members of the community and distributed 465 seedlings among 51 households in the operational areas (Table-6).

4.4 GONO UNNAYAN PROCHESTA (GUP)

Since inception in 1973, Gono Unnayan Prochesta (GUP) is engaged in elevating the socio-economic conditions of the rural poor. GUP is presently working in nine thanas of Madaripur, Gopalganj, Shariatpur and Chittagong districts.

At Banskhal in Chittagong district, 12 female set bagnet community groups with a total membership of 196 were formed during the period July '93 to July '95 by GUP under the ODA-PHFP sponsored income enhancement programme. (Table-i). All members are from the traditional Hindu fishing community. They meet once a week, deposit savings and repay loan instalments. The average attendance in the weekly meetings is 95%.

The 12 groups generated Tk. 72,366 through weekly savings by November 1995. Loans of Tk. 256,000 were provided to 113 members – Tk. 85,000 from ODA-PHFP and Tk. 171,000 from the BBPS fund for fish trading. Forty members received training on fish trading, improving their skills in this specific area.

During the one year of IGA activity till Nov. **1995**, an average of Tk. 33 per day was generated as additional income for each female member from fish trading. As many as 10,180 person-days of employment were created for the 113 loanee members, based on an average of six working hours for this specific scheme (Annexure-4.1).

Instead of providing loans for five income-generating activities as originally proposed (Annexure-4.2), the group members discussed and decided to participate only in fish trading. In Banskhali, unlike other areas of Bangladesh, female members of the fisherfolk community engage in fish trading. This is so because in Hindu fishing villages women are accepted as fish suppliers and do not have to observe *purdah*, the custom so strictly enforced on Muslim women. However, young Hindu housewives are kept away from the fish trading business.



.GUP group member sells fish in the local market at Banskhali, Chittagong

According to its project proposal, GUP is supposed to provide training to 32 members in four areas: accounting and record keeping ii) post-harvest technology, iii) poultry and duck rearing and iv) vegetable cultivation. Up to November **1995**, GUP trained 624 participants in 10 areas including these four. Most of the group members received training in disaster management (193 women), consciousness-raising (141 women) and post-harvest technology (88 women) (Annexure-4.3).

The training activities of GUP are quite impressive. The training provided on post-harvest technology and fish trading, in particular, helped group members a great deal, as it related directly to their occupation. Of the total budget Tk. 10,640 allocated for training by PHFP (Tk. 10,640) for the four proposed topics, Tk. **3,561** remained unspent. This has been transferred to the Revolving Loan Fund (RLF) for future utilization. The amount was saved, as GUP bore the brunt of the training cost.

GUP implemented a variety of social and environmental programmes in its operational areas. All members received education under GUP's adult literacy programme, and 111 out of members received health education. GUP provided one sanitary latrine for demonstration.

It also provided two tubewells to the Paschim Sadhanpur community groups. Among the groups 169 households received 1415 timber seedlings from GUP.

GUP members are very enthusiastic about their organization. They said that GUP's credit support had freed them from the exploitative grip of money lenders. It had also generated some savings with which GUP could initiate new IGAs of their own or set up a matching fund. Thanks to the various training programmes conducted, group members are now better aware about health and hygiene practices, also about group formation, social group activities etc., etc.

4.5 JATIO BANDHUJAN PARISHAD BANGLADESH (JBPB)

Jatio Bandhujan Parishad Bangladesh (JBPB) was formed as a voluntary social organization in 1982 to assist the development of distressed, shelterless and deprived people from rural areas. As a local level organization, the working area of JBPB is confined within the Bhola district.

JBPB has organized six Set Bagnet community groups under the ODA-BOBP sponsored Income Enhancement Project in Bhola District, Sadar. The three male groups were formed between 17 May and 24 May 1993. In November 1994, there were three groups comprising 90 members but at the end of 1995 JBPB re-organized the members into six groups with a total membership of 150. Monthly meetings are conducted and the average attendance is 82%.

By November 1995, members of six groups generated Tk. 131,250 from monthly savings. Among 150 members, 119 received loans of Tk. 322,000 consisting of Tk. 75,000 from the ODA-PHFP RLF fund and Tk. 247,000 from BBPS and other sources. The recovery rate was 100%.

All members receiving loans from the RLF fund have already repaid their first loan in full. JBPB now revolves the fund among group members. The average additional income from these IGA schemes is Tk. 4,705 per member per year. Total employment created for the 119 members by the activities generated was 21,473 person-days with an average of five working hours per person per day (Annexure-5. 1).



A monthly group meeting of a SBN group in JBPB, Bhola.

JBPB's targets and achievements concerning income generation activities are shown in Annexure-5.2. Loans were provided to 119 members, far exceeding the target of 30. Loans were not provided for fish processing. One reason was that group members lacked access to a good market. Another reason was that fresh fish commanded higher market prices. Loans were provided for fish capture, for small trading and for multi-purpose activities – members were confident of better returns from these. This confidence proved to be justified. The organisation, after a preliminary market survey, implemented the group members' decisions.

Jatio Bandhujan Parishad organized varied training programmes for group members. For the six SBN community groups, training was conducted in the areas of accounting and record keeping, leadership development, post-harvest technology and poultry rearing. The targeted training activities and achievements are indicated in Annexure-5.3.

It is encouraging that JBPB in Bhola achieved a 100% record in adult literacy and EPI vaccination for group members. All group members availed of adult education under the Gono Shikkha programme. JBPB facilitated this programme along with GoB. JBPB's achievement in social forestry is also remarkable (Table-6).

4.6 PROSHIKA MANOBIK UNNAYAN KENDRA (PMUK)

Proshika Manobik Unnayan Kendra (PMUK) is one of the largest NGO development organizations in Bangladesh. Since its establishment in 1976, Proshika has striven hard to promote development. It operates in 67 Area Development Centres (ADC) and covers 5201 villages in 34 Districts. Till June 1995, Proshika had formed 38,380 groups, of which 17,945 were male and 20,435 female.

Proshika has formed 835 beneficiary groups in Bhola District. Among these four Set Bagnet community groups were organized under ODA-PHFP – two male and two female with 40 and 34 members respectively. Group meetings are conducted every week, with average attendance being 70% for male group members and 88% for the female.



Net making is one of the major iGA for female group members of Proshika

A total of Tk, 43,604 accumulated from weekly savings by the end of November 1995; Tk. 13,907 by the female groups and Tk. 29,697 by male groups. All members received loans amounting to Tk.238,000. Of the total amount, Tk, 140,000 was from the ODA-PHFP RLF fund and Tk.76,325 from the organization itself. Moreover, Proshika utilized group savings as a loan fund ; it amounted to Tk. 21,675.

Female group members used loans for net-making, livestock rearing, vegetable cultivation and multi-purpose activities (paddy husking, nut selling, crop cultivation, small trade). Members of male groups utilized loans to buy boats and nets, rear livestock and carry out multi-purpose activities (crop cultivation, small trade). Till November 1995, the loan repayment record was 100%. Group members generated a total of Tk. 335,650 from five specific schemes, and 1820 person-days of employment were created for members at an average of 8.6 working hours per person per day (Annexure-6.1).

Proshika's proposed project plan and its achievements concerning IGAs are described in Annexure-6.2. In order to cover all the group members, loans have been issued for vegetable cultivation and multi-purpose activities (paddy husking, nut selling, crop cultivation, small trade etc.). Loans for boats and nets were provided to one male group in a body. Instead of buying nets from the market, twine was purchased in accordance with a joint decision by male and female groups. Knowledgeable women members engaged in net-making They were paid market rates – a practice that reflects group solidarity a capacity for collective decision-making and far sightedness in income generation.

Proshika's training achievements surpassed targets. Training was provided to the group members in 10 areas. Most members received training on organization development, credit management, gender awareness and vegetable cultivation. The targets and achievements of Proshika's training activities are listed in Annexure-6.3.

in Bhola, besides various income-generating activities, Proshika also carried out a number of laudable social service activities (Table-6). Proshika enabled the community to get 50 low-cost latrines and 3 tubewells for safe drinking water. All group members received adult education and 83 persons obtained health education. Proshika achieved 100 % success in EPI vaccination among the children of its group members. It also promoted child education. Under its social forestry programme, 1500 timber seedlings were distributed among 23 households.

4.7 UNITED DEVELOPMENT INITIATIVES FOR PROGRAMMED ACTION (UDDIPAN)

UDDIPAN started in a small way in 1984 with its own limited resources. Today it works in four thanas under four districts – Daudkandi of Comilla, Bheramara of Kushtia, Pirojpur Sadar of Pirojpur and Banskhali of Chittagong.

Under the income Enhancement Programme, UDDIPAN organized three female SBN community groups in Banskhal, Chittagong and three female SBN community groups in Pirojpur. In Banskhal, the groups consist of 30, 26 and 30 members respectively while the Pirojpur groups have 25, 29 and 28 members. All group members in the Banskhal SBN groups belong to the traditional Hindu fishing community, whereas only one group member from Pirojpur does. It was observed that over the last year, 10 members dropped out from the weekly group meetings ; but some new members also joined the groups. Thus, the total number of group members did not change much : just four more members than in November 1994. Average attendance of group members in the group meetings was 95%.

By November 1995, members from six SBN groups of UDDIPAN in Banskhal and Pirojpur were able to generate Tk. 106,794 from their weekly savings (Table-2). Loans amounting to Tk. 495,000 were disbursed among group members of Banskhal and Pirojpur. The number of loans was higher than the number of group members, because some members received a second loan during a second loan cycle.

UDDIPAN disbursed loans worth Tk. 209,500 from the ODA-PHFP revolving loan fund. The organization has also utilized group savings as a loan fund (Tk. 105,907). Loan repayments were recycled to provide loans for other members. Till November 1995, total disbursement was Tk. 495,000, with a recovery rate of 100% (Table-2 and Annexure-7.1).



The group members meet once a week: UDDIPAN, Banskhali

The majority of the loanees received loans for fish trading, fish processing, net-making and small trading. UDDIPAN also provided loans for five more activities. Till November 1995, total income generated by 189 loanee members was Tk. 805,755 from nine income-generating schemes with an average of Tk. 4263 per member. Employment created aggregated to 38,285 person days – an average of 5.1 working hours per day.

According to its project proposal, UDDIPAN aimed at disbursing loans amounting to Tk. 209,500 in five different activities. The loan disbursement of Tk. 495,000 exceeded the target – particularly in the areas of fish processing, fish trading and net making. Moreover, the loans covered new areas such as nursery pond, boat repair, small trading and rickshaw purchase. Loan targets and achievements are outlined in Annexure-7.2.

UDDIPAN trained group members of Banskhali and Pirojpur – the number in Banskhali exceeded that in Pirojpur. In Banskhali, training was provided to 244 participants in 16 topics; in Pirojpur, 150 participants were trained in 11 topics. Annexure-7.3 provides a clear picture about training targets and achievements.

Discussions with group members revealed that those who have not received training are very keen to get it. They said training was needed to run their activities well and to improve professionally. Training was needed in the following areas:

- i) Fish processing;
- ii) Fish preservation (use of preservative);
- iii) Fish drying;
- iv) Poultry rearing and vaccination;
- v) Accounting;
- vi) Gender training along with husbands.

UDDIPAN has carried out several social service activities with its target groups, in addition to credit. Out of 172 members, 60 received training in adult education and 101 in health education. UDDIPAN distributed eight latrines and a tubewell to group members. They provided 407 seedlings to 84 households under their social forestry programme (Table—6).

5.0 PROGRAMME IMPACTS

Despite limited support, this ODA/PHFP - sponsored income Enhancement Programme has achieved a significant impact, both with target groups and with NGOs. The major impacts are summarised below:

5.1 IMPACT AT THE FISHERFOLK LEVEL

Achievements and weaknesses, as stated by members of different SBN fisherfolk groups, are:

5.1.1 Achievements at the Fisherfolk Level

1. Marginalized fisherfolk organized into groups by participating NGOs.
2. Group members acquired organizational ability and leadership skills.
3. Socio-economic consciousness went up. Democratic values practised and respected: both decision-making and problem-solving were collective.
4. Saving habit established.
5. Group members acquired new attitudes and skills to undertake alternative IGAs, besides traditional occupational activities. This will reduce dependency on fishing. IGAs generated additional income for the family.
6. Better skills imparted through training.
7. Social status of group members improved. So did lifestyle attitudes.
8. Exploitation by money lenders reduced.
9. Behavioural changes occurred with regard to health and hygiene, water and sanitation, family planning.

5.1.2 Weaknesses at the Fisherfolk Level

1. Groups formed, but self-reliance not attained yet.
2. Loan/ seed capital insufficient for suitable IGA schemes.
3. Knowledge and access to institutional facilities and services limited.
4. Problems in repaying loans on weekly instalments.
5. Exploitation by dadondars.
6. Training should match specific needs.
7. Lack of educational opportunities for children and adults.
8. Lack of safe drinking water and sanitation facilities.
9. Lack of health care services. Some dai's/TBA (Traditional Birth Attendants) received some sort of training, but did not have the minimal equipment required for their work.

5.2 IMPACT AT THE NGO LEVEL

Achievements and weaknesses as perceived by participant NGOs were as follows:

5.2.1 Achievements at the NGO level

1. Participant NGOs, except CODEC, redefined their priorities for working with coastal fisherfolk. Earlier, six NGOs worked exclusively with landless peasants.
2. Participant NGOs acquired the following specific skills:
 - Participatory Rapid Appraisal;
 - Programme planning and management;
 - Monitoring and evaluation;
 - Accounting and financial management;
 - Credit management.
3. Networking established and links created among participant NGOs. It helped them share and learn from each other's experiences.
4. Enlightened participants were able to influence their managements to modify programme policies and strategies (specially credit).

5.2.2 Weaknesses at the NGO Level

1. Leadership crises and conflicts erupted among some small NGOs.
2. In some cases, accounting and record-keeping skills not yet developed.
3. Misunderstanding and misconceptions about NGOs exist in some areas, particularly among non-target groups.
4. Problems in decision-making sometimes arose due to inter-personal conflicts. Result: misunderstandings between NGO leaders and staff.
5. Lack of delegation of authority to field coordinators by NGO leaders affected implementation and monitoring of some activities.
6. Project design did not include additional field costs. This created financial management problems for small NGOs.
7. Seed capital for income-generating activities insufficient.
8. Report writing and record-keeping on project implementation inadequate.
9. Project implementation by NGOs suffered from delayed release of funds.

6. CONCLUSIONS AND RECOMMENDATIONS

Despite very limited resources, the income enhancement programme has succeeded remarkably in initiating a development process among poor coastal fisherfolk communities. Participant NGOs learnt how to effectively address problems of coastal SBN fisherfolk communities. Lessons learned from this pilot project have been absorbed in their overall programme planning. This has widened the programme's scope potential, also ensured that benefits reach poor coastal fisherfolk.

However, the programme needs intensive follow-up. For future programmes of this kind, the following recommendations could be considered. They are the outcome of discussions with group members and NGOs during the workshop series and field visits.

a. Recommendations at the Fisherfolk Level

- i) Improve access to credit.
- ii) Increase the amounts to be distributed as loan or seed capital.
- iii) Reduce interest rates on credit
- iv) Allow loan repayments on monthly instalments (instead of weekly).
- v) Design and deliver training and support programmes in post-harvest fisheries preservation, processing, handling and marketing.
- vi) Arrange safe drinking water and sanitation.
- vii) Establish a room on suitable space for group meetings and other group activities.
- viii) Monitor activities regularly.

b. Recommendations at the NGO Level

- i) Ensure intensive quarterly follow-up.
- ii) Ensure NGOs' compliance with certain requirements and obligations before you give them funds.
- iii) Organize management and leadership training for leaders of small NGOs
- iv) Before they get credit, NGOs should study the viability and feasibility of IGA schemes, incorporating group members' interests and preferences.
- v) Field officers should enjoy greater freedom and flexibility whenever necessary to organise activities more effectively.
- vi) Both non-target, and target audiences should be well - informed about project activities, through formal and informal discussions. There should be greater transparency in the activities of the NGO, in the eyes of local people.

Annexures

Annexure-1.1

Loan Disbursement and Income Generation by the Group Members of AZAD as of November 1995

IGA Scheme	Number of Loan	Amount of Loan Disbursed (Tk.)	Target Instalment upto Nov. '95	Instalment paid upto Nov. '95	Income generated	Person days employment created	
						Days	Average Hours
1. Net making	50	100,000	28,688	25,124	23,320	3006	NA

Source: Report from AZAD, Dec.1995,

NAfr: NA = Not Available

Annexure-1.2

Targets and Achievements Income-Generating Activities of AZAD as of November 1995

IGAs	Target		Achievement		
	Members	Amount	Members	Amount	Remarks
1. Net making	40	100,000	50	100,000	Loan for fish processing will be disbursed by Feb. 96
2. Fish processing	10	25,000	—	—	
TOTAL	50	125,000	50	100,000	

Source: Project Proposal and Report from AZAD, Dec. 1995.

Annexure-1.3

Targets and Achievements Training Activities of AZAD, as of November 1995

Training components	Target		Achievements	
	Participants	Date	Participants	Remarks
Accounting and book-keeping	8	Sept. '94	10	- Completed
2. Net making	10	Nov. '94	12	- Completed
3. Post harvest	8	Oct. '94	-	- Not yet provided
4. Consciousness raising	--	-	10	
5. Gender development	--	--	2	
6. Leadership development	--	--	10	
7. Credit management	--	-	10	
8. Tubewell maintenance	--	-	18	
TOTAL	26		72	

Source: Submitted Project Proposal and Report From AZAD, Khurushkul, Cox's Bazar, Dec. 1995.

Annexure-2.1

Loan Disbursement and Income Generation by the Group Members of BSUS as of November 1995

IGA Scheme (Fish trading)	Number of Loan	Amount of Loan Disbursed (Tk.)	Target Instalment upto Nov. '95	Instalment paid upto Nov. '95	Income generated	Person days employment created	
						Days	Ave. Hours
Male	52	169,500	91,469	91,469	42,220	1217	2
Female	41	130,500	81,745	81,745	42,500	1050	2
TOTAL	93	300,000	173,214	173,214	84,720	2267	2

Source: Report from BSUS. Dec.1995.

Annexure-2.2

Targets and Achievements : Income-Generating Activities of BSUS as of November 1995

IGAs	Target			Achievement		
	Members	Amount	Date	Members	Amount	Remarks
1. Fish Processing (drying and salting)	20	50,000	May '95	-	-	The demand and need for loan in fish trading scheme is higher than other IGA scheme
2. Fish trading	12	42,000	May '95	93	300,000	
3. Poultry and duck rearing	20	70,000	Aug. 95	-	-	
4. Vegetable cultivation	16	56,000	June '95			
TOTAL	68	218,000		93	300,000	

Source: Project Proposal and Report from BSUS, Dec. 1995

Annexure-2.3

Targets and Achievements Training Activities of BSUS as of November 1995

Training components	Target		Achievement	
	Participants	Date	Participants	Remarks
1. Accounting and record keeping	12	April '95	28	- Completed
2. Poultry and Duck rearing	20	August '95	51	Completed
3. Fish handling and marketing	12	May '95	82	- Completed
4. Fish processing (drying and salting)	20	April '95	81	Completed
5. Vegetable gardening	16	June '95	65	- Completed
6. Consciousness raising	-	-	40	- Excess fund provided from organizational sources
7. Gender Development			15	
8. Leadership Development			35	
9. Credit Management		-	27	
10. Net Making	-		54	
11. Livestock rearing			16	
12. Social forestry		-	16	
13. Disaster management		-	26	
14. Tubewell maintenance			16	
TOTAL	80		552	

Source: Submitted Project Proposal and Report from BSUS, Dec. 1995

Annexure-3.1

Loan Disbursements and Income Generation by the Group Members of CODEC, as of November 1995

IGA Scheme	Number of Loan			Amount of Loan Disbursement (Tk.)			Target Instalment upto Nov. '95			Instalment paid upto Nov '95			income generated	Person days employment created	
	M	F	T	M	F	T	M	F	T	M	F	T		Days	Average Hours
1. Fish trading	19	-	19	73,500		73,500	23,500	-	23,500	23,500		23,500	117,000	260	5
2. Net making	34	4	38	145,500	21,000	166,500	99,700	16,500	116,200	84,200	16,500	100,700	165,500	630	3.3
3. Nursery pond		1	1	-	5,000	5,000		5,000	5,000	-	5,000	5,000	3,600	120	2
4. Livestock rearing	12	31	43	81,000	174,000	255,000	-	90,600	90,600	-	94,250	94,250	120,500	5910	4
5. Small trading	1	2	3	4,000	10,000	14,000	-	5,500	5,500	-	6,000	6,000	7,500	630	3.6
6. Sewing machine	-	2	2		10,000	10,000	-	5,500	5,500	-	6,000	6,000	11,300	630	6.5
TOTAL	66	40	106	304,000	220,000	524,000	123,200	123,100	246,300	107,700	127,750	235,450	425,400	8180	4

Source: Report from Area Office of CODEC, Dec. 1995

Note : M = Male, F = Female, T = Total

Annexure-3.2

Targets and Achievements Income Generating Activities of CODEC as of November 1995

IGAs	Target			Achievement		
	Members	Amount	Date	Members	Amount	Remarks
1. Fish Processing (salting and drying)	5	12,500	June '95	-		As members were not interested, the loan was not disbursed in fish processing and boat repairing scheme. Excess fund provided from CODEC loan fund
2. Fish trading	15	37,500	June '95	19	73,500	
3. Net making	10	25,000	June '95	38	166,500	
4. Boat repairing	10	25,000	June '95	-	-	
5. Nursery pond	-	-	-	1	5,000	
6. Livestock rearing	-	-	-	43	255,000	
7. Small trading	-	-	-	3	14,000	
8. Sewing machine	-	-	-	2	10,000	
TOTAL	40	100,000		106	524,000	

Source: Submitted Project Proposal and Report from Area Office and Bakkhali Centre, CODEC, Dec. 1995

Annexure-3.3

Targets and Achievements : Training Activities of CODEC as of November 1995

Training components	Target		Achievement		
	Participants	Date	Participants	Remarks	
1. Accounting and record keeping	9	Mar-Aprl '95	5	Training on fish processing was not conducted as group members not undertaking the activity.	
2. Fish processing (drying and salting)	20	June '95			
3. Consciousness raising	-	-	102	Training cost for other courses provided from CODEC fund.	
4. Gender Development	-	-	60		
5. Organization Development	-	-	4		
6. Leadership Development	-	-	30		
7. Credit Management	-	-	3		
8. Aquaculture management	-	-	20		
9. Poultry rearing	-	-	58		
10. Livestock rearing	-	-	28		
11. Vegetable cultivation	-	-	2		
12. Tubewell maintenance	-	-	1		
13. Sewing	-	-	100		
14. 104 Lesson	-	-			
TOTAL	29		418		

Source: Submitted Project Proposal and Report from Area Office and Bakkhali Centre, CODEC, Dec. 1995

Annexure-4.1

Loan Disbursements and Income Generation by the Group Members of GUP, as of Nov. '95

IGA Scheme (Fish trading)	Number of Loan	Amount of Loan Disbursement (Tk)	Target Instalment upto Nov. '95	Instalment paid upto Nov '95	Income generated	Person days employment created	
						Days	Ave. Hours
Fund from ODA-BOBP	43	85,000	47,050	48,075	337,900	5510	6
BBPS	70	171,000	76,925	75,900	159,850	4670	6
TOTAL	113	256,000	123,975	123,975	497,750	10180	6

Source: Report from GUP, Dec. 1995

Annexure-4.2

Targets and Achievements : Income-Generating Activities of GUP, as of November 1995

IGAs	Target			Achievement		
	Members	Amount	Date	Members	Amount	Remarks
1. Fish Processing (drying and salting)	8	32,000	Oct. '95	-		Among 113 members 43 received loan from ODA-BOBP fund, the rest(70)fromBBPS.
2. Fish trading	6	21,000	April '95	113	256,000.	
3. Netmaking	4	12,000	May '95			
4. Poultry and duck rearing	8	12,000	Sept. '95	-		
5. Vegetable cultivation	8	8,000	Oct. '95	-		
TOTAL	34	85,000		113	256,000	

Source; Submitted Project Proposal and Report from Area Office, GUP, Banskhal, Dec. 1995.

Annexure-4.3

Targets and Achievements : Training Activities of GUP, as of November 1995

Training components	Target		Achievement	
	Participants	Date	Participants	Remarks
1. Accounting and record keeping	8	Feb. '95	18	Training cost for extra participants as well as the areas provided from organizational source.
2. Post-harvest technology	8	Aug. 95	88	
3. Poultry and duck rearing	8	Aug. '95.	48	
4. Vegetable Cultivation	8		61	
5. Consciousness raising		-	141	
6. Leadership Development		-	18	
7. Fish Trading	-	-	40	
8. Aquaculture	-	-	15	
9. Disaster Management	-		193	
10. Tubewell maintenance		-	2	
TOTAL	32		624	

Source: Submitted Project Proposal and Report from GUP, Dec. 1995.

Annexure- 51

Loan Disbursements and Income Generation by the Group Members of JBPB, as of Nov. '95

IGA Scheme	Number of Loan	Amount of Loan Disbursed (Tk)	Target Instalment upto Nov. '95	Instalment paid upto Nov '95	Income generated	Person days employment created	
						Days	Ave. Hours
1. Fish catch	27	77,500	60,000	60,000	126,100	4265	6.1
2. Fish trading	23	57,500	56,300	56,300	87,900	2939	6.4
3. Net making	18	51,000	41,175	41,175	77,000	2435	5.9
4. Poultry rearing	4	10,000	10,500	10,500	14,300	724	2.0
5. Small trading	26	63,000	49,500	49,500	153,000	7875	4.1
6. Multi-purpose	21	63,000	49,225	49,225	101,600	3235	5.8
TOTAL	119	322,000	266,700	266,700	559,900	21473	5

Source. Reports from JBPB, Dec. 1995

Annexure-5.2

Targets and Achievements : Income Generating Activities of JBPB, as of November 1995

[GAs	Target			Achievement		
	Members	Amount	Date	Members	Amount	Remarks
1. Fish Processing (salting and drying)	2	30,000		-	-	As members were not interested, the loan was not disbursed.
2. Fish trading	6	15,000		23	57,500	Completed
3. Netmaking	6	15,000		18	51,000	Completed
4. Poultry and duck rearing	6	15,000		4	10,000	Completed
5. Fish catch				27	77,500	Fund provided from BBPS and other sources
6. Small trading	-	-		26	63,000	
7. Multi-purpose		-		21	63,000	
TOTAL	30	75,000		119	322,000	

Source; Project Proposal and Report from Area Office, JBPB, Bhola, Dec. 1995.

Annexure-5.3

Targets and Achievements : Training Activities of JBPB as of November 1995

Training components	Target		Achievement	
	Participants	Date	Participants	Remarks
1. Accounting and record keeping	9	Sept. '94	10	Completed
2. Poultry and Duck rearing	9	Sept. '94	9	Completed
3. Post harvest	9	Sept. '94	9	Completed
4. Organization Development		-	10	Cost provided from other sources
TOTAL	27		38	

Source: Submitted Project Proposal and Report from JBPB, Bhola, Dec. 1995

Annexure-6.1

Loan Disbursements and Income Generation by the Group Members of Proshika as of November 1995

IGA Scheme	Number of Loan			Amount of Loan			Targeted Instalment upto Nov. '95			Instalment paid upto Nov '95			Income generated	Person days employment created	
	M	F	T	M	F	T	M	F	T	M	F	T		Days	Average Hours
1. Net making		5	5	-	20,000	20,000	-	20,000	20,000	-	20,000	20,000	13,750	365	12.0
2. Boat and Net purchase for fish catch	20	-	20	90,000	-	90,000	90,000	-	90,000	90,000	-	90,000	258,000	365	12.0
3. Livestock rearing	8	5	13	48,000	10,000	58,000	48,000	10,000	58,000	48,000	10,000	58,000	30,125	545	6.0
& Vegetable cult		1	1	-	5,000	5,000	-	5,000	5,000		5,000	5,000	4,000	365	7.0
5. Multi-purpose	12	23	35	24,000	41,000	65,000	24,000	41,000	65,000	24,000	41,000	65,000	29,775	180	6.0
TOTAL	40	34	74	162,000	76,000	238,000	162,000	76,000	238,000	162,000	76,000	238,000	335,650	1820	8.6

Source: Report from Proshika, Dec. 1995

Note: M=Male, F=Female, T=Total

Annexure-6.2

Targets and Achievements : Income Generating Activities of Proshika as of November 1995

IGAs	Target			Achievement		
	Members	Amount	Date	Members	Amount	Remarks
1. Net making	5	20,000	Nov. '94	5	20,000	Completed
2. Boat and net	20	80,000	Sept. '94	20	90,000	Completed
3. Fish Processing	10	30,000	Sept. '94	-	-	Loan in fish processing not disbursed yet
4. Poultry and livestock rearing	5	10,000	Sept. '94	13	58,000	Additional fund provided from organization.
5. Multi.purpose	-	-	-	35	65,000	Do
6. Vegetable cultivation	-	-	-	1	5,000	Do
TOTAL	40	140,000		74	238,000	

Source: Submitted Project Proposal and Report from Area Office, Proshika, Bhola., Dec. 1995

Annexure-6.3

Targets and Achievements : Training Activities of Proshika, as of November 1995

Training components	Target		Achievement			
	Participants	Date	Participants			Remarks
			M	F	T	
1. Accounting and book keeping	10	August '94	5	6	11	Completed
2. Poultry and livestock rearing	10	August '94	-	10	10	
3. Posi harvest	10	August '95	10	-	10	Completed
4. Consciousness raising	-	-	-	24	24	
5. Gender awareness	-	-	45	24	69	Completed
6. Leadership Development	-	-	4	26	30	
7. Organization Development	-	-	45	46	91	
8. Vegetable cultivation	-	-	45	-	91	Training cost for extra courses provided by the organization.
9. Social Forestry	-	-	25	-	25	
10. Tubewell maintenance	-	-	1	-	1	
TOTAL	30		180	182	362	

Source: Project Proposal and Report from Area Office of PROSHIKA, Bhola, Dec. 1995.

Note M = Male, F = Female, T = Total

Annexure- 7.1

Loan Disbursements and Income Generation by the Group Members of UDDIPAN, as of Nov. '95

IGA Scheme	Number of Loan	Amount of Loan Disbursement (Tk)	Targeted Instalment upto Nov. '95	Instalment paid upto Nov '95	Income generated	Person days employment created	
						Days	Ave. Hours
1. Fish trading	52	123,000	77,820	77,820	362,401	11213	7.2
2. Fish processing	42	107,000	86,560	86,460	136,290	8858	3.6
3. Net making	34	89,500	58,450	58,450	103,568	6325	4.3
4. Nursery pond	2	8,000	5,920	5,920	21,120	528	8.0
5. Boat repair	4	8,000	4,160	4,160	5,559	669	2.8
6. Poultry rearing	12	27,000	17,700	17,700	62,696	2653	4.9
7. Vegetable cult	8	19,500	16,420	16,420	30,684	1744	4.3
8. Small trading	34	111,000	62,310	62,310	73,687	5970	3.2
9. Rickshaw purchase for fish carrying	1	2,000	1,840	1,840	9,750	325	8.0
TOTAL	189	495,000	331,180	331,080	805,755	38285	5.1

Source: Report from UDDIPAN, Dec. 1995.

Annexure-7.2

Targets and Achievements: Income Generating Activities of UDDIPAN, as of November 1995

IGAs	Target			Achievement		
	Members	Amount	Date	Members	Amount	Remarks
1. Fish Processing (drying and salting)	15	37,500	Sept. '95	42	107,000	Excess fund provided from organizational other sources.
2. Fish trading	15	52,500	June, '95	52	123,000	
3. Net making	15	52,5(X)	June. '95	34	89,500	
4. Poultry and duck rearing	12	42,000	June '95	12	27,000	
5. Vegetable cultivation	10	25,000	April '95	8	19,500	
6. Nursery pond	-	-	-	2	8,000	
7. Boat repair	-	-	-	4	8,000	
8. Small trading	-	-	-	34	111,000	
9. Rickshaw purchase for fish carrying	-	-	-	1	2,000	
TOTAL	67	209,5(X)		189	495000	

Source: Submitted Project Proposal and Report from UDDIPAN, Dec. 1995

Annexure-7.3

Targets and Achievements : Training Activities of UDDIPAN as of November 1995

IGAs	Target		Achievement	
	Participants	Date	Participants	Remarks
1. Accounting and record keeping	14	April '95	21	Completed
2. Fish drying and salting	14	Sept. '95	34	Completed
3. Fish trading	14	June '95	30	Completed
4. Poultry and duck rearing	14	May '95	17	Completed
5. Vegetable cultivation	14	July '95	14	Completed
6. Consciousness raising	-	-	32	Training cost for extra participants as well as the areas provided from other sources.
7. Gender development	-	-	36	
8. Organization development	-	-	-	
9. Leadership development	-	-	31	
10. Credit management	-	-	16	
11. Net making	-	-	30	
12. Aquaculture management	-	-	9	
13. Livestock rearing	-	-	6	
14. Social forestry	-	-	89	
15. Disaster management	-	-	15	
16. Tuhewell maintenance	-	-	3	
TOTAL	70		394	

Source: Project Proposal and Report from Area Office, UDDIPAN, Dec. 1995

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