

POVERTY REDUCTION FOR THE ASSETLESS POOR

BANGLADESH: LOAN 2070 SECOND PARTICIPATORY LIVESTOCK DEVELOPMENT PROJECT¹

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It is estimated that 70 percent of the world's rural poor are women for whom livestock represents one of the most important assets and sources of income. Similarly, over 70% of the women in rural Bangladesh invest a large part of their time, labor and expertise in livestock production. The livestock sub-sector comprises of activities contributing to sustainable livestock production to reduce poverty, support widely shared growth, and increase food security. Sustainability in livestock production entails the provision of technology, information, support services, and enabling policies to ensure growth while increasing the efficiency of a renewable resource use.



Background:

The Palli Karma Sahayak Foundation (PKSF) in Bangladesh implements micro-credit programs through its partner organizations with the aim of alleviating poverty among the assetless poor in the country. Between 1998-2003, PKSF implemented a five-year Participatory Livestock Development Project (PLDP I) through 10 partner organizations with the financial assistance of the Bangladesh Government, Asian Development Bank (ADB) and Danish International Development Assistance (DANIDA) in the north-west and north-central region covering 89 Upazilas of 17 districts. The objective of the Project was to raise income of poor households and improve status and empowerment by creating self-employment for 360,000 beneficiaries, especially distressed women, through livestock rearing, poultry farming and beef fattening with the delivery of micro-credit and related technical support services in rural areas.

Evaluations conducted on PLDP I demonstrated various aspects of the Project's positive impact on the livelihoods of the beneficiaries, 70% of whom were poor rural women: (i) household incomes rose by more than 50% with significant increases in savings as well as expenditures on food, clothing, and education; (ii) literacy and school attendance rates increased; (iii) 90% of the members adopted technologically more advanced methods in chick farming; (iv) about 20% of the poultry farmers acquired the skills for establishing small sized efficient poultry farming; (v) beef fattening emerged as a profitable business and opportunities for growing small beef fattening farms were created; (vi) skilled manpower with technological knowledge increased in the project areas; and, (vii) women's status in their families and communities improved based on

¹ Loan 2070-BAN: Participatory Livestock Development II was approved on 19 December 2003 for \$20.0 million. The loan became effective in June 2004 to be implemented through June 2010.

their entrepreneurship and earnings. PLDP I experience highlighted the different needs for technology and support services due to gender differences in roles and responsibilities in livestock activities. Women generally raise small stocks and are involved in processing activities while men are responsible for large animals and marketing produce. PLDP I impact studies recommended that future livestock projects should take these differences into account in order to increase project effectiveness and sustainability.

Building on lessons learned, the second phase (PLDP II) has been designed to maximize opportunities for livestock rearing for the poorest of the poor, particularly for female-headed households who are landless, small marginal farmers, farmers on riverbanks, and farmers in riverbed flood areas. PLDP II is classified as a core poverty intervention with economic growth and gender and development thematic classifications.



Objectives and Scope:

The goal of PLDP II is to increase incomes and create employment opportunities from livestock related enterprises providing technical and social training and marketing assistance for the rural poor in an expanded geographical area. PLDP II aims to benefit an additional 300,000 households in 20 districts and 68 Upazilas increasing the total coverage of PLDP I and II to 660,000 households (including 5000 ultra poor households) in 157 Upazilas of north-west and north-central regions of Bangladesh.² The Ministry of Finance and the Ministry of Fisheries and Livestock are the executing ministries while Palli Karma Sahayak Foundation (PKSF) and Directorate of Livestock Services (DLS) are the two executing agencies of the Project. PKSF is responsible for implementing the Project components on community development; livestock enterprise development; ultra poor pilot program; marketing and small business development; and project management and implementation support. DLS is responsible for implementing community extension services; innovation and applied research; and capacity building for participating NGOs and DLS.

1. Community Development:

Community mobilization: Targeted members including the ultra poor are trained on technical skills development for poultry and livestock rearing. At least 26,000 community groups will be formed by NGOs with the enrollment of 25–30 members per group to raise awareness on enterprise and marketing opportunities.

² The Project districts are Panchagar, Thakurgaon, Nilphamari, Lalmonirhat, Kurigram, Dinajpur, Rangpur, Gaibandha, Joypurhat, Naogaon, Chapai Nawabganj, Bogra, Sirajganj, Jamalpur, Sherpur, Mymensingh, Netrokona, Rajshahi, Natore and Pabna. Except Rajshahi, Natore and Pabna.

Community livestock extension: Community Extension Workers provide livestock extension, vaccination and other services to livestock rearing members through government Livestock Service Centers (LSCs) or through partner organizations at the union level.

2. Livestock Enterprise Development:

Livestock Enterprise Creation: Members receive micro-credit assistance for livestock enterprise development through partner organizations. Beneficiaries choose income generating activities from 28 packages including poultry, goat, beef and dairy cattle, vegetable, nursery and small trading.



Market System and Business Development:

Special attention is given to the marketing of livestock and livestock products (milk, egg and meat). Orientation and credit support are provided for local milk collection, preservation and transportation to boost up the marketing system. In addition, the Project assists with the creation of consumer awareness for livestock products and market promotion.

Innovation and Applied Research:

The Project supports innovation and applied research in poultry farming and livestock rearing to raise incomes of the poor.

3. DLS Capacity Building: Support is provided for officers' technical training and institutional development including infrastructural development of the DLS.



4. Project Management Services: With a Project Management Unit (PMU) in Rangpur headed by the Project Director and the Project Liaison Unit (PLU), under a Project Manager, PKSF is implementing the Project with financial and technical support provided to 15 NGOs in 157 Upazilas. A Project Steering Committee (PSC) also advises on policy matters at the national level and an Implementation Coordination Committee (ICC) coordinates overall implementation of the project activities on a regular basis.

Under PLDP II, community development aims to develop beneficiaries' education, and health and awareness of basic legal rights through group formation and to increase their incomes by poultry and livestock rearing with the provision of micro-credit. Community is developed in a way that members can implement and manage income generating activities themselves in the long-run. The Project's goal is not only to achieve targets on training or credit disbursement but to assist members in selecting poultry and livestock related income generating activities, and provide training and inputs to enable

them to become sustainable entrepreneurs with good incomes. Credit is awarded to members so that they can fulfill their needs for enterprise growth and become responsible borrowers with timely repayment rates.

Framework for GAD Activities:

Socio-economic surveys during the design phase indicated that 18% of households in the Project area were headed by women. Their status in their families and communities was marginal, and they lacked negotiating skills. As a result, they had no real participation in decision making. PLDP II provides opportunities to address these concerns and raise women's employment and incomes by (i) ensuring that gender aspects of poverty reduction are addressed in all project components; (ii) increasing women's involvement at all stages of project planning and implementation; (iii) improving women's access to and control over resources like credit, information, training and livestock support services through mixed and female farmer groups; and, (iv) increasing women's employment in livestock rearing and in marketing livestock products like feed.

A detailed Gender Action Plan (GAP) was prepared and covenanted during the design of PLDP II outlining specific interventions under each Project component. The original GAP was revised during project implementation with the following areas of focus:

1. Livestock related enterprise development: Beneficiary capacity development in management of enterprises; skills training; access to extension services and credit especially for women; assistance for women entrepreneurs in marketing their products locally as well as linking them with national level enterprises (forward-linkages); and development of leadership and empowerment to achieve group sustainability.

2. Institutional strengthening/Project services: Participation of women as agents: PLDP II and NGOs will engage women staff to facilitate social development and leadership and orient beneficiaries through group meetings on social and gender issues and the economic development process. Identify PLDP II Gender Focal Point to monitor group development activities and link the groups with national level enterprises for further socio-economic development of the families.

3. Institutional strengthening/Project services: Training and capacity building: Finalize social development and gender orientation manual and illustrations for beneficiary orientation. Organize Training of Trainers (TOT) for NGO staff on the manual; organize refresher orientation for PLDP II staff, NGOs and field level facilitators on the Project Gender Action Plan (GAP).

4. Institutional strengthening/Project services: Monitoring: NGOs report to the Executing Agency at regular monthly/quarterly meetings on GAP progress.

5. Institutional strengthening/Project services: Networking: NGOs to first develop a strategy/plan with clear objectives; and then arrange linkages between beneficiaries and medical services, Union Parishad members, NGOs, and the local level offices of agriculture and fisheries departments. In group meetings, NGO facilitators will raise the beneficiaries' awareness on processes, systems, and benefits of such linkages.

6. Community development: Develop facilitators from among the beneficiaries on how to become leaders, how to become effective managers of income generating activities, and how to analyze, resolve and mitigate family and community conflicts. Train

educated, semi-educated beneficiaries to undertake group activities such as conducting meetings, maintaining registers, keeping accounts, writing resolutions, and implementing decisions taken in group meetings.

7. Enterprise development including livestock enterprise: i) inform beneficiaries about the different income generating activities and, based on their choices, organize appropriate trainings; ii) link potential entrepreneurs with national level enterprises to provide either raw or finished products; iii) orient beneficiaries on enterprise management including undertaking cost benefit analysis and profitability assessments; accessing credit and extension services; setting aside savings for further capital formulation; and ensuring family agreements on management of earnings (control over resources and bank accounts including deposit pension schemes and fixed deposits of various durations).

8. Pilot program for the ultra-poor: i) identify divorced, separated, widowed women and ensure their inclusion in regular groups; ii) organize health and psycho-social training; iii) organize skills training; iv) provide credit; v) encourage savings; vi) conduct studies on the behavioral patterns regarding utilization of credit and savings and changes in livelihood patterns of the ultra poor rural women.

9. Monitoring and evaluation: i) develop a gender-disaggregated data base to capture both quantitative and qualitative effects of the Project on the lives of its beneficiaries; ii) orient NGOs on the data requirements and ensure that they monitor project implementation accordingly.



PLDP II Achievements under the Gender Action Plan as of March 2009:

Sl. No.	Activities	Progress as of March 2009:
1	Farmer Training	Progress as of March 2009
	<p>a. 610,000 beneficiaries will be trained on management of Income Generating Activities (IGAs).</p> <p>b. 52,000 group leaders will be trained on group management including conducting weekly meetings, maintaining registers, books of accounts, and writing resolutions.</p> <p>c. 500 lead farmers will participate in cross visits to learn improved practices in livestock rearing.</p> <p>d. Train female group members on IGA management regularly in weekly group meeting by field workers and technical persons.</p> <p>e. Prepare women friendly training modules, curriculum and training materials.</p> <p>f. Ensure women friendly time and venue for training.</p>	<p>a. 580,500 beneficiaries received IGA management training (99% women).</p> <p>b. 15,015 group leaders received training on leadership (100% women).</p> <p>c. 1204 female lead farmers will receive opportunity to participate in cross visits during July 2009-2010 to learn improved practices in livestock rearing.</p> <p>d. Field workers and technical persons conduct informal training for female group members during weekly group meetings.</p> <p>e. Women friendly training modules and training materials have been prepared.</p> <p>f. Women friendly training venue and times are maintained during training courses.</p>
2	Community mobilization and credit	Progress as of March 2009
	<p>a. 26,000 groups will be formed of whom 70% will be women only groups.</p> <p>b. 660,000 members will be enrolled of whom 70% will be female.</p> <p>c. 660,000 members will receive credit for taking livestock related IGAs.</p> <p>d. Different social issues like health, nutrition, and family law will be discussed regularly in the group meetings.</p>	<p>a. 28,749 groups have been formed of which 99% were women-only groups.</p> <p>b. 811,193 members have been enrolled of which 99% are women.</p> <p>c. 704,534 members have received credit of which 99% are women.</p> <p>d. Social issues like health, nutrition, family law, and family planning are being discussed in weekly group meetings regularly.</p>
3	Capacity building of project staff regarding Gender and Development	Progress as of March 2009
	<p>a. 2,650 staff will be recruited by Pos of which 50% will be female.</p> <p>b. 106 Program Organizers (Social) will be recruited to implement activities on health, nutrition, family law, and gender issues.</p> <p>c. Organize TOT for NGO staff who will then orient beneficiaries.</p> <p>d. Organize refresher orientation for PLDP II and PO staff on the Project GAP.</p>	<p>a. PMU is advising Pos to recruit minimum 50% female staff under PLDP II. Presently the % of female of staff is about 20%.</p> <p>b. POs have recruited 106 (15% female) Program Organizers (Social) to implement and supervise gender related activities.</p> <p>c. Project will be organizing TOT in July 2009 for NGO staff working on social development and gender.</p> <p>d. Project organized refresher session on GAP in May 2009 with attendance of 12% women participants.</p>

4	Pilot Program for Ultra Poor	Progress as of March 2009
	<p>a. 5,000 women will be selected from ultra poor families.</p> <p>b. 5,000 ultra poor women will be provided training on livestock rearing and other IGAs management.</p> <p>c. 5,000 ultra poor women will be provided financial support for asset creation and income generation.</p> <p>d. 5,000 ultra poor women will be provided training on social and health care.</p>	<p>a. 5,395 women have been selected from ultra poor families.</p> <p>b. 4,438 ultra poor women have received training on poultry farming and livestock rearing and small trading.</p> <p>c. 4,229 ultra poor women have received credit for income generation and asset creation.</p> <p>d. 2,794 ultra poor women have received training on social and health care issues.</p>
5	Monitoring and Evaluation	Progress as of March 2009
	<p>a. Design a format to maintain baseline information with special emphasis on gender and development issues.</p> <p>b. Collect and preserve gender related quantitative and qualitative information through independent household surveys.</p> <p>c. Revise (if necessary) existing MIS to incorporate gender based indicators and include them in the project design and monitoring framework.</p> <p>d. Conduct field visits to monitor the participation of women in project activities.</p> <p>e. Evaluate project impact on women's participation in decision-making processes.</p>	<p>a. MIS formats have been prepared incorporating gender-disaggregated data.</p> <p>b. Gender related baseline information are collected by a prescribed profile namely borrower profile.</p> <p>c. Gender related indicators are included in the MIS Format e.g. women's participation in family decision-making; interaction about market prospects and problems; sharing livestock related works, etc.</p> <p>d. PMU officials closely monitor the participation of women in the project activities during their field visits.</p> <p>e. Under the mid-term impact evaluation study conducted in 2008, positive impact was observed regarding women's participation in decision making processes and their mobility among others.</p>
6	Marketing support	Progress as of March 2009
	<p>a. 3,000 milk cow rearers will be trained on Dairy Entrepreneurship.</p> <p>b. Provide support to women on marketing and market linkages.</p> <p>c. Conduct meetings especially with female entrepreneurs to discuss marketing problems of their livestock products.</p>	<p>a. 1,054 milk cow rearers received training on Dairy Entrepreneurship of which 100% have been female.</p> <p>b. PMU observes the marketing of products of beneficiaries regularly and helps to link them with proper persons or organizations.</p> <p>c. PMU monitors and discusses with female beneficiaries any marketing problems they have with their livestock products.</p>

7	Project Management Unit (PMU) in PLDP II	Progress as of March 2009
	<p>a. To establish a Gender Focal Point in the Project Management Unit.</p> <p>b. Engage Gender and Social Development Consultant to plan, implement, supervise and monitor gender related issues under the project.</p> <p>c. Coordinate supervision and ensure that all project implementation activities are gender sensitive.</p> <p>d. Arrange training seminar and workshops to orient the PMU and PO staff about gender issues and the Project GAP.</p>	<p>a. Established a Gender Focal Point at PMU headed by the Deputy Project Director.</p> <p>b. Project Gender Specialist completed her six-month contract. A new Gender Specialist is being recruited.</p> <p>c. PMU arranged one gender and development workshop for project coordinators of POs and PMU officials.</p> <p>d. PMU organized a workshop on GAP for PMU and POs officials with the assistance of ADB.</p>

Results to Date:

A mini-evaluation conducted in early 2008 with 254 Project beneficiaries assessed women's growing empowerment as a result of participation in PLDP II through a range of important factors including their motivation to join the groups; knowledge and skill acquisition; access to resources; mobility; participation in income generating and group management and development activities; control over resources and own income; ownership of assets; decision making power in the family and in the groups; and improved family relations. Respondents were 98% women within 21 -50 years old. Among them, 18.5% had primary school education, 13.8% completed grade VIII, 3.5% secondary school, 1.2% high school and 0.4% had a Bachelors Degree. 7.5% of the women could read and write without any formal education. The three main motivating factors for them to join PLDP II groups were to increase family income (64%); earn money for managing family investments and businesses (32%); and create own savings (22%).

Food Security: Overall, respondents were happy because with increased income from their livestock enterprises, they were able to feed their families even though the cost of basic needs have been increasing.

"Even though prices of daily necessities have increased, we can eat three satisfying meals a day".

-- Mahiron of Sugandhi Samity, Haldi Bari Union.



Improved Skills and Confidence on IGA Management: Women are now more informed about income generating activities (IGAs) and have more technical knowledge about livestock rearing including poultry, beef fattening, goat rearing and milk cow rearing which are the main IGAs the beneficiaries are involved in. Skills training on IGA and financial management and savings accumulation have made women more confident.

"Now I know Deposit Pension Scheme; in the past I used to hide my savings in the bamboo hole of my thatched roof."

--Rani Dev, Koli Mahila Samity, Balapara Union.

Group Support for IGA Management: In group meetings, members talk about status of savings accumulation; problems with credit utilization; IGA management; extension services; familial relations; communications at the family and community levels; prospects of becoming community leaders; and their improved socio-economic status as members of PLDP II groups. Credit utilization and repayment are the major concerns.

Improved Knowledge about Social Issues: Through group development activities, women have also become more knowledgeable about social issues like consequences of early marriage; son preference; parental attitudes toward daughters that result in low self-esteem; HIV/AIDS, human trafficking; utility of marriage and birth registration; and environmental protection.

Improved Gender Relations: Gender relations in the household have improved with regard to husband/wife consultation about IGA management and family affairs. The inducing factor for this is women's contribution to the family income. Women are the main managers of the IGAs while both men and women together take important decisions on issues relating to the IGAs and family matters. Support from husbands and male members of their families are helping women to manage time poverty which has increased due to their engagement in IGAs in addition to their household chores. This has also ensured that girls don't drop out of school to fulfill their mothers' household roles. The positive change in gender relations has been facilitated by gender awareness and social development orientations provided under the Project.

Improved Mobility: Women now receive support from in-laws to have more mobility outside the home. They were found knowledgeable about location of the health care center, Bank and Union Parishad. They enjoy the freedom of going to markets to buy household utensils, food and medicine for the children.

Improved Social and Economic Status for the Ultra Poor: Over 4000 ultra poor divorced, separated and widowed women have received training and credit for income generating activities in poultry farming and livestock rearing so they are no longer destitute but contributing members of their extended families.

"When I became a widow, I found the world dark as I was to depend on my brother's family. My brother's wife was feeling very unhappy. Now that I can make money by selling milk and buy things for the family and also for my nephew and nieces, I see them smile and bright towards me... I am grateful to Saiful Bhai (Program Organizer)"

-- Shefali Bala, Nijpara Samity, Shahbagpur Union.

Access to and Control of Resources: Women are empowered in terms of better access to resources, improved skills, becoming earning members of their families and having some savings. In terms of control of resources, either husband or father-in-law owns title to land. Women seemed in favor of buying assets (land) in the name of their husbands. They are not in the habit of maintaining bank accounts in their own names. Awareness on the benefit of having assets in their own name or joint names is yet to be nurtured.

To improve Project impact the in the long-term, the evaluation recommended:

- High performing women entrepreneurs should get support in larger scale enterprise development including more advanced technical and management skills training, access to larger loans, and linkages to bigger markets;
- Ownership of assets in their own names including bank accounts and land will be critical for women entrepreneurs for the growth of their livestock enterprises. Motivation to purchase assets jointly in the names of both husband and wife needs to be cultivated through social communicators;
- Leadership development should be nurtured through better communication and leadership skills, gender and social awareness, knowledge about IGA management issues, and sharing of group management responsibilities. As a short term measure, social communicators can complete social awareness training and develop trainers from among the beneficiaries;
- A uniform message with illustrations is necessary with respect to skills development and social and gender awareness issues for group cohesion. The monthly meetings should be used as a forum for capacity development on social and gender issues to be conducted by trained female and male members of the groups;
- For institutional (group) sustainability, educated beneficiaries need to be trained to maintain registers, keep books of accounts, set meeting agendas, conduct meetings, write resolutions, and prepare and implement poverty reduction activities through savings utilization;
- The Project should continue to make an effort to recruit female staff and female staff should be allocated to groups that are closely located;
- Project quarterly progress reports should reflect implementation status of the GAP per gender-disaggregated data and indicators included in its design and monitoring framework.



