Strategy Paper on

*Federation Development for the Ultra-Poor People*

Income and Food Security for Ultra-Poor (IFSUP)

A Project implemented by the NGOs
Ashrai
Jagorani Chakra Foundation
Sabalamby Unnayan Samity
NETZ Partnership for Development and Justice

2009

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Strategy Paper

on

Federation Development for the Ultra Poor People

under I FSUP Project

Submitted to:

NETZ Partnership for Development and Justice

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Strategy on Federation Development in the IFSUF Project

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Acknowledgement

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Abbreviations

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<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tr>
<td>AGM</td>
<td>Annual General Meeting</td>
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<tr>
<td>BNF</td>
<td>Bangladesh NGO Foundation</td>
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<tr>
<td>CBO</td>
<td>Community Based Organization</td>
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<tr>
<td>CW</td>
<td>Community Worker</td>
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<tr>
<td>DSS</td>
<td>Directorate of Social Services</td>
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<td>DYD</td>
<td>Directorate of Youth Development</td>
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<tr>
<td>DWA</td>
<td>Directorate of Women Affairs</td>
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<tr>
<td>EC</td>
<td>Executive Committee</td>
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<tr>
<td>FO</td>
<td>Field Organizer</td>
</tr>
<tr>
<td>GC</td>
<td>General Committee</td>
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<td>HPWDP</td>
<td>Hardcore Poor Women Development Programme</td>
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<tr>
<td>IFSUP</td>
<td>Income and Food Security for the Ultra Poor Project</td>
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<tr>
<td>INGO</td>
<td>International Non Government Organization</td>
</tr>
<tr>
<td>IGA</td>
<td>Income Generating Activity</td>
</tr>
<tr>
<td>MDG</td>
<td>Millenniums Development Goals</td>
</tr>
<tr>
<td>OD</td>
<td>Organizational Development</td>
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<tr>
<td>PNGO</td>
<td>Partner Non-government Organization (NGO)</td>
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<tr>
<td>SUS</td>
<td>Sabalamby Unnayan Samity</td>
</tr>
<tr>
<td>TNA</td>
<td>Training Needs Assessment</td>
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<td>UP</td>
<td>Union Parishad</td>
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Section 1: Executive Summary

The three NGOs Ashrai, Jagorani Chakra Foundation (JCF) and Sabalamby Unnayan Samity (SUS) are implementing the project ‘Income and Food Security for the Ultra-poor’ (IFSUP) in Joypurhat, in Rangpur and in Netrakona District in cooperation with NETZ Partnership for Development and Justice from 01 January 2007 to 31 December 2009. The project is supported by the European Commission. 4,800 ultra-poor women are organized in groups, trained and have received working capital for income generating activities. Measures to reduce risk of loss of productive assets are established. To make success of the project interventions durable, to reduce economic and legal vulnerability on sustained basis and to achieve participation of the target group in society their human capacity and collective power are to be strengthened in the further course of the action. For this purpose the groups are affiliated to federations. Now project is running on its 3rd year. By the mean time project achieved remarkable results toward its objectives.

As per indication in the project proposal of IFSUP project and considering the needs of community, as a strategy for the sustainability of the project, the Federation concept has been adopted in project about three months before. Federations have been formed at Union level taking all groups under the concerned union; there are about 10-12 groups in each union. The structure of the federation is General Committee (GC) consisting of the all members (200 members), Executive Committee consisting of fifteen members and Advisory Committee consisting of five members including community leaders and pro poor elite persons.

By the mean time, a draft guideline on the Federation concept and its application in field has been developed by NETZ staff. Accordingly, the PNGO staff members have been trained for a 3 days long course on Federation management and Organization Development Process. In turn PNGO staff provided same training to the group and federation leaders. As part of activities, some Federations observed different days, lobbying and persuasion with government duty bearers to raise their voices, conducted quarterly meetings, etc. Now, they are in the process to develop participatory action plan, training for other members and to prepare byelaws for the development and better functioning of federations.

The experience of other projects working with extreme poor shows that a comprehensive empowerment approach is an important factor for improvement of livelihood conditions. Federations play a major role for this empowerment. As ample experience of broader platforms of ultra-poor are not available in Bangladesh. Hence a reasonable and effective strategy for these platforms needs to be developed. In order to develop such strategy, a consultant’s team was hired by NETZ Partnership for Development and Justice, the consultants spent few days in the locations of two projects namely HPWDP and IFSUP and held workshops, meetings, etc with group members, federations’ leaders, PNGO and NETZ staff members. The secondary documents relating to federation and project received from NETZ and collected from other sources were reviewed.

After having a good understanding on the contexts of project and group beneficiary in term of social, economic, political, power relation and present situation of federation development status, a SWOT (strength, weakness, opportunity and risk) analysis was done. The relevant lessons were extracted from the experience of above project and NGOs working in Bangladesh on developing federation/peoples’ organizations. Based on all these a comprehensive approach namely SUGOM was developed and recommended to adopt to strengthen the
federation development system in IFSUP Project and to continuation of good practices developed with support of IFSUP Project so far. In brief the SUGOM approach is that SUGOM is a Bengali world, which means a way or road through which any one can reach to destination without any barrier. In other word, it is a comfortable way to reach at goal. This approach has been linked with the transformation of lives (reach to destination) of the ultra poor people crossing the several stages of SUGOM approach through Federation system.

SUGOM stands for structuring (S), Unity/United Work (U), Generalizing and Optimizing (GO) and Maturing (M). Here, each of the worlds is treated as one stage of forming and developing Federation. So, SUGOM approach has four stages where first is structuring and last is maturing.

It is not wise to say a generic timeframe for the Federations as different stages, as it depends on many factors. But based on the experience of the NGOs work on developing CBOs and considering the present situation of IFSUP Project, the following duration can be estimated at various stages.

Stage-1: Structuring, 3-6 months, Stage-2: Unity/United work, 6-12 months, Stage-3: Generalizing and Optimizing, 2-3 years and Stage-4: Maturing, 1-2 years

Accordingly, to implement this approach a multi-year strategic action plan is prepared as noted below:

**Table-1: Gantt chart for Major Multiyear Strategic Actions for the SUGOM Approach**

<table>
<thead>
<tr>
<th>Strategic Action</th>
<th>Year (1-4)</th>
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<tr>
<td>1. Common understanding on the Federation Concepts, methodology and tools</td>
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<td>2. Participatory planning through issues identification, prioritize, actions taken</td>
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<tr>
<td>and responsibility distribution at household, group and federation levels</td>
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<tr>
<td>3. Develop Systems of Federation (bye-laws, books and record keeping, bank</td>
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<tr>
<td>accounts, coordination and communication system, monitoring system, auditing, etc)</td>
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<tr>
<td>4. Capacity building (Literacy program, training on leadership, etc, exposure</td>
<td></td>
</tr>
<tr>
<td>visits, workshop, meeting, etc)</td>
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<tr>
<td>5. Generate internal and External Funds</td>
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<td>6. Implement plans, undertake income generating activities jointly at Federation</td>
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<tr>
<td>level e.g., Land leave and grow crops, etc</td>
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<tr>
<td>7. Construct own House for Federation.</td>
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<tr>
<td>8. Have registration from the Directorate of Social Services and Directorate of</td>
<td></td>
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<tr>
<td>Women Affairs, NGO Affairs Bureau</td>
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<tr>
<td>9. Conduct external annual audit of Federations</td>
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<tr>
<td>10. Develop experts/wings/form, etc, of Federations.</td>
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The detailed actions to be undertaken at four stages of the approach by federation and PNGOs. Mitigation strategies to minimize the identified key risks are also incorporated here.
A participatory planning, monitoring and evaluation system needs to be developed for this purpose. As the literacy level of the project participants are comparatively low, hence a visual approach may be considered for better participation, accountability and transparency of the federations.

At the early stage monitoring will be done through weekly meetings, special workshop can be arranged on quarterly basis to review the activity plan of Federation, yearly program audit by a team consisting of Federation representatives and some other community people can be done to assess the effectively of the Federation. Besides these, Arrange Annual General Meeting of Federation, yearly auditing by the partner NGOs, external audit can be done by the Govt. listed chartered accounting firm.

The following strategies can be adopted for the sustainability of the Federations:

Develop alternate and shared leadership, create good income sources for federation. Ensure legal entity of the Federation, practice transparency, accountability and democratic process, develop assets base, develop human resources of the Federation, representation of Federation in the decision-making forums/committees, promote participatory planning monitoring and evaluation system, provide financial support to the federations to implement some activities like day observation.

Lastly, some recommendations are made to strengthen the entire system of federation:

§ Continue project’s support to groups and federations for at least another 3-5 years.
§ Arrange functional literacy for selective leaders especially for adhivasi to increase their intellectual level and confidence.
§ To generate the income of federations to meet up its day to day running cost, institutional development fund (like HPWDP) from project can be provided to federations.
§ Referral linkage of federations with commercial bank can be made to get access to loans to implement collective/joint enterprises. Federation can also play advocacy role so that members can obtain loan from commercial banks with lower interest.
§ Group members can be provided loans from the existing microfinance program of PNGOs.
§ Some needs based trainings on new livelihood options for the group members and leaders need to be organized.
§ The IFSUP supported federations need to be developed separately in spite of having Lahanti Akhra federation in same communities due to some special reasons.
§ With view to plan and implement this strategy paper, an operational manual can be prepared through a participatory process involving selected group members, federation leaders and PNGO staff.
§ Marketing opportunities needs to be created in some location of project to sell the products with optimum price.
Making a list of the literate members of groups and build their leadership capacity intensively so that in future they can come in federation as leaders.

Educated young boys and girls who are pro poor and have interest to contribute in developing federations, can help federations and groups in writing records and books.

As most the members of the groups and leaders of the federations are very poor, they can not make financial efforts to compensate time lost attending in the monthly EC meeting and bimonthly GC meetings. In such situation, to keep the motivation level of the leaders especially at early stages, compensation allowance from project can be given who attend EC and GC meetings.

As planned by project management, 20% money of asset/input fund will be provided to the federation through PNGOs as non-refundable for building asset base of federation.

Training on Organizational Development and Management for the leaders can be organized to build their capacity. Hands-on training on Financial Management, Human Rights, Good Governance, Resources Mobilization/networking linkages, Simple Book Keeping and Accounting, Advocacy, can be organized for some selective persons.

In the same communities in Joupurhat district we have found two type of federations being developed. One is with the Lahanti Akhra supported by another project of Ashrai and another is supported by IFSUP Project. Considering some differences we recommend IFSUP supported federation needs to be continued separately. Some extend cooperation and coordination between two can be created at Upazila level to strengthen advocacy initiative on common issues.
Section 2: Introduction

2.1. Background and rationale

The NGOs Ashrai, Jagorani Chakra Foundation (JCF) and Sabalamby Unnayan Samity (SUS) are implementing the project ‘Income and Food Security for the Ultra-poor’ (IFSUP) in cooperation with NETZ Partnership for Development and Justice from 01 January 2007 to 31 December 2009. Ashrai is working in Joypurhat, JCF in Rangpur and SUS in Netrakona District. The project is supported by the European Commission. 4,800 ultra-poor women are organized in groups, trained and have received working capital for income generating activities. Measures to reduce risk of loss of productive assets are established. To make success of the project interventions durable, to reduce economic and legal vulnerability on sustained basis and to achieve participation of the target group in society their human capacity and collective power are to be strengthened in the further course of the action. For this purpose the groups are affiliated to federations.

Many project participants are aware about social, economical, political and legal structures in their areas as significant factors for their poverty. Yet mostly they feel powerless to approach for changes. The experience of other projects work with extreme poor show that a comprehensive empowerment approach is an important factor for improvement of livelihood conditions. Federations or - in general - broader platforms play a major role for this empowerment. As ample experiences of broader platforms of ultra-poor are not available in Bangladesh a reasonable and effective strategy for these platforms need to be developed. These platforms should
- be based on the experiences, capacities and visions of the participating ultra-poor women
- take account of the challenges of main structural factors of ultra-poverty in the project areas
- incorporate the knowledge of the local project staff
- build on people's culture of solidarity
- transfer experiences available in existing platforms of ultra-poor
- and support the principles of ownership of the development process by the target group.

2.2. Purpose and Objectives of the Strategy

The strategy for federations / broader platforms shall primarily serve to achieve following results under IFSUP:

- Facilitation and training of federations of ultra-poor women groups to act at Union level
- Interaction between ultra-poor and local representatives and elites to get access to health and legal services
- Collective actions for integration of ultra-poor – in particular Adivasis – in society
- Development of a strategy for achieving MDG 1 e.g. in one Upazila as model

At the same time it shall contribute decisively to achieve following results under IFSUP:

- Implementation of strategies in case of severe disasters
• Development of an improved replicable development approach for the eradication of ultra-poverty with specific attention to gender and ethnic aspects
• Dissemination of key findings and breakthroughs to relevant local and national NGOs for learning and replication.

2.3. Brief on IFSUP Project

The Income and Food Security for Ultra Poor Project funded by NETZ and the European Union and being implemented by the local partner NGOs in Rangpur, Joypurhat and Netrokona district of Bangladesh. The duration of the first phase of the project is three years starting from January 2007 and to be ended in December 2009. The project covers 4800 ultra poor households who are characterized by landless, not involved with other NGO work, monthly income for each member of household in ranging from taka 400 to 500 per month, living in rural areas, ability to work to change own life. But the widow, divorced, women headed household and adivasi are given priority to include as target beneficiary of the project. In term of the geographical locations out of six working Upazila, two are located in the hilly area of Netrokona district and two are located in char areas of Rangpur district. In term of demography, out of total 4800 beneficiary about 50% are the adivasi (e.g., Santal, Oraw, Garo, etc) and they are socially, economically and politically vulnerable and excluded from main decision making processes in their own communities. The project beneficiaries were selected through the well being analysis using PRA tools.

After selecting the project beneficiary, household and community needs assessment was conducted using PRA tools by the PNGO staff. Based on the needs, with technical support from PNGO staff, each target beneficiary household prepared their own family development plan. Then, as per plan, they received skill trainings on the chosen livelihood options/IGAs from PNGO and received input (called asset) from project with refundable money. Simultaneously, beneficiary attends weekly meeting of groups, participate awareness sessions on various social issues that affect their lives. The IGAs, usually the beneficiaries undertake are cattle rearing, goat rearing, merchandise business, taking land lease and crop cultivation, boat and van pulling, etc.

During first two years of the project period, ne family gets two-time asset/input support from project to increase their income and food security. After two times support the project evaluates the changes of the family and they make the family if it is found expected changes within itself.

2.4. Information Sources, methods and considering factors

The information used for preparing this strategy paper has been collected both from primary and secondary sources. The primary sources of information are the group members, federation members, Lahanti Akra members, staff of PNGOs of NETZ under HPWDP and IFSUP Project and the relevant community people. Through an intensive field work in the locations of these projects, the consultants held meetings, small group discussions, Focus Group Discussion (FGD), key informant interview of the primary respondents using semi structural questionnaire. The consultants along with two field facilitators (junior researcher) have visited different communities of Rangpur, Joypurhat, Netrokona, Chuadanga, Jessore and Naogaon.
districts. As part of the secondary sources, the periodic progress reports, meeting minutes, evaluation report, etc of the relevant projects provided by NETZ were reviewed. In addition of this, The consultants have also considered information collected from some other NGOs like Inter Cooperation, CARE Bangladesh, Social Development Foundation, etc working in Bangladesh for developing peoples’ organizations like federations.

The following factors have also been considered in the entire process of the consultancy work.

a) Concept of sustainability of programme interventions for ultra poor: how to achieve the empowerment targets of IFSUP at household, group and federation/broader platform level.

b) Necessity of broader platform considering social and economic aspect, rights and access to service etc. (structural reasons for extreme poverty, specific hazards project participants see for the progress they have achieved so far etc.)

c) Leadership and group capacity issues of extreme poor women.

d) Specific regional and ethnic factors

e) Promotion of new platform or linkage with existing like minded ones?

f) Integration of traditional social structures in case of adivasis or not?

g) Geographic coverage: at village level, ward level or union level?

h) Need for federations/broader platforms to deal with micro finance or not? If not: factors to be considered for linkage with existing MFIs.

i) How to compensate time ultra-poor women spent as representatives in broader platforms?

j) Emerging strategic elements for further empowerment on individual and group level not being tasks of broader platforms should be documented as well.

2.5. Structure of the Report

The strategy paper broadly comprises of six sections. The first section is the executive summary which briefly summaries the whole strategy. The second section includes the introductory information relating to NETZ, the IFSUP Project, etc. The findings of the situational analysis done on the present status of federation development process adopted in IFSUP project and some lessons extracted from Hardcore Poor Women’s Development Project (HPWDP) of JCF in Chuadanga District relating to peoples’ organization development are described in the third section. The fourth section includes the recommended strategy for developing and strengthening the federation system in IFSUP Project, which will contribute to secure and sustain the livelihood of ultra poor people by empowering through a holistic approach called SUGOM. The fifth section covers the details action points to be implemented at each stage of the SUGOM approach and role of federation and PNGOs for this purpose. Lastly, the fifth section of the paper attaches the terms of reference, tools, plans and field visit reports used to complete the consultancy work.
Section 3: Situational Analysis

3.1. Present Status of IFSUF Project

The IFSUP Project was launched in January 2007 in six Upazila of Rangpur, Joupurhat and Netrokona districts in Bangladesh. The total coverage of the project is 4800 women from the ultra poor households in the project locations. The project is being implemented through three partner NGOs of NETZ namely JCF, Ashrai and SUS. As mentioned earlier section, the key objective of the project is to ensure food security of the target beneficiaries’ households. Now the project is running on its 3rd year. By the mean time project achieved remarkable results toward its objectives.

As per indication in the project proposal and considering the needs of community, as a strategy for the sustainability of the project, the Federation concept has been adopted in project areas about two/three months before. Federations have been formed at Union level taking the two representatives from each of the groups under the concerned union, there are about 10-12 groups in each union. The Federation structure is General Committee (GC) consisting of the all members, Executive Committee consisting of fifteen members and Advisory Committee consisting of five members. By the mean time a draft guidelines on the Federation concept and its application in field has been developed by NETZ staff. Accordingly, the PNGO staff members have been trained for a 3 days long course on Federation management and Organization Development Process. In turn PNGO staff provided same training to the group leaders. Though in all Unions, Federations have been formed. In some Federations, they observed different days, lobbying and persuasion to raise their voices, conducted quarterly meetings, etc. Now, they are in the process to develop participatory action plan, training for other members, to prepare realistic vision, goal and objectives for the Federations.

3.2. Sustainability of the IFSUF Project

The sustainability of the project needs to be done at all levels including household, groups, federation and PNGO levels. Normally, the term sustainability refers to the continuation of programme interventions after the ending of project or withdrawing fund by the donor. The ultimate goal of sustainability is to maximize the benefits or outcomes of the project to bring visible changes in the livelihood of project beneficiary groups.

As mentioned earlier the project is running on 3rd and last year of present phase. The review team realized that such type of income and food security project should be continued for more than three years’ to achieve visible results. As the direct beneficiaries of the project come from a very lower strata of the society and they are from ultra poor Adivasi and non-avdivasi communities so their present power level and decision making ability is comparatively very low. That is why, to give a good shape of the federations as sources to gain power by the target people, its need another few years (at least 3-5 years) support from project. The relevant lessons of Bangladesh indicate that back up support from facilitating organization needed for long time to develop a real peoples’ organization like Federation.
The defining criterion of sustainability at family, group and federation levels are as follows:

<table>
<thead>
<tr>
<th>Defining Criterion</th>
<th>Household level</th>
<th>Group level</th>
<th>Federation level</th>
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<tbody>
<tr>
<td>§ Has adequate income to meet the basic needs of family members</td>
<td>§ Continue group meetings without support from project</td>
<td>§ Continue meetings</td>
<td>§ Have bargaining power to win in critical situations</td>
</tr>
<tr>
<td>§ Increase family assets</td>
<td>§ Identify new issues, undertake actions</td>
<td>§ Identify new issues, undertake actions</td>
<td>§ Develop new projects</td>
</tr>
<tr>
<td>§ Gain new skills and knowledge</td>
<td>§ Has expert members on livelihood issues</td>
<td>§ Has good asset base</td>
<td>§ Can maintain books and accounts with support from NGO</td>
</tr>
<tr>
<td>§ Has asset to cope with the shocks, stress and seasonality</td>
<td>§ Effective communications with Federation and group members</td>
<td>§ Has fund from outside</td>
<td>§ Claim and establish rights (e.g., access to bank loans, etc) at Union levels</td>
</tr>
<tr>
<td>§ Involve in social work (e.g., salish, school management, etc)</td>
<td>§ Claim and establish rights (e.g., access to bank loans, etc) at Union levels</td>
<td>§ Can maintain books and accounts with support from NGO</td>
<td>§ Claim and establish rights (e.g., access to health services, khas land, etc) at Union and Upazila levels</td>
</tr>
<tr>
<td>§ Ability to participate in the decision that affects family life.</td>
<td>§ Has fund to meet day to day expenses of groups.</td>
<td>§ Has fund to meet day to day expenses of Federation.</td>
<td>§ Has fund to meet day to day expenses of Federation.</td>
</tr>
<tr>
<td>§ Has bargaining power to win in critical situations</td>
<td>§ Has influencing power</td>
<td>§ Has fund from outside</td>
<td>§ Has fund from outside</td>
</tr>
<tr>
<td>§ Alternate leaders in groups</td>
<td>§ Ability to resolve conflicts</td>
<td>§ Ability to resolve conflicts</td>
<td>§ Ability to resolve conflicts</td>
</tr>
<tr>
<td>§ Able to achieve the objectives of groups</td>
<td>§ Implement awareness work on social issues (e.g., family planning, etc)</td>
<td>§ Have good fund base</td>
<td>§ Develop new projects</td>
</tr>
</tbody>
</table>

With view to ensure that individual households, groups and Federations have acquired the above mentioned sustainability criterion, the relevant interventions from NETZ and PNGOs is very crucial to be undertaken and implemented over the time.

### 3.3. Efforts from NETZ and partner NGOs in developing Federations

The NETZ took a praiseworthy initiative to facilitate process for developing Federation of ultra poor women at Union levels mainly for the sustainability of the project. NETZ developed draft guidelines, conducted training for PNGO staff, in turn Federations have been formed, some activities being implemented. With support from NETZ, the JCF developed some good practices relating to the CBO/Federation development. It is time worthily and very needful initiative of NETZ, to hire consultants to review the ongoing progress and to develop a strategy paper for strengthening the Federation systems in IFSUP Project.
3.4. Progress Status of Groups and Federations of IFSUF Project

There are 265 groups in the project areas with involvement of 4800 ultra poor households and the Federation number is 24 in six upaziala of three working districts.

Group Beneficiary:
The project covers 4800 ultra poor households who are characterized by landless, not involved with other NGO work, monthly income for each member of household in ranging taka from 400 to 500 per month, living in rural areas, ability to work to change own life. But the widow, divorced, women headed household, adivasi are given priority to include as target beneficiary of the project. In term of the geographical locations out of six working Upazila, two are located in the hilly area of Netrokona district. In term of demography, out of total 4800 beneficiary about 50% are the adivasi (e.g., Santal, Oraw, Garo, Mahat, etc) and they are socially, economically and politically vulnerable and excluded from main decision making processes in their own communities.

Groups and IGAs:
A group consists of a President, Secretary Cashier and General Members. Number of group members is ranging from 13-21. Group hold weekly meeting where members generate flexible savings, discuss IGA, and social issues as awareness purpose. Groups’ members have been involving in different types of IGAs that include cow rearing, goat rearing, home gardening, crop cultivation at shared basis or in mortgaged land, small business, etc. The impacts of IGAs are found very effective in term of consumption in crisis time, asset formation and reinvestment in subsequent IGAs. Using of transferred money given by the PNGOs to participants (under activity of asset transfer) for implementing IGA is unique i.e. providing money for some IGAs and get the principal amount (interest free) back after completion of the activity and retransfer it at recurrent basis for other IGAs to the same participant. As example of IGA profit, many beneficiaries has earned net profit ranging taka 4000 to 6000 by rearing cattle within 5-8 months as IGA with support from project.

Action Planning of Federation:
The Federations are at very early stage to prepare their annual action plan. Now, the federations think to select some priority issues (e.g., taking leave the khas pond, get access to bank loans, etc) from the outputs/issues of group needs assessments and to develop annual action plan accordingly to address those issues at federation level. Through they have no written plan of action, but they have good unwritten goals to achieve like protect oppression jointly, claim rights to government duty bearers, etc.

Federations and its Structure:
The EC members of Federation came from groups through selection process. GC, EC and Advisory Committee have been formed for two years. The meetings of EC are organised quarterly basis. At present meeting expenditure is born by project. EC consisting of 15 positions among these executive positions are President, Secretary, Cashier, Health and Legal Secretary, Disaster and Relief Secretary, and Agriculture and Livestock Secretary and rest 9 are general members. The 15 members of the executive committee are the representations of each group affiliated with federation. All group members are the member of GC though they don't have direct voting power. Representative from each group voted for president, general sectary, cashier and other secretaries for EC. All EC members are women as the group consists of women.
Leadership:
To make available the competent leaders in the EC there should have a continuous process to develop leadership in group and at federation level. PNGOs need to adopt more leadership development efforts for this purpose. The present leaders are at high morale and in firm unity. The leaders have received some management and awareness related trainings to improve their capacity.

Role of Federations:
Federations indicated that their activities and collective voices will help their members to realise their rights in safety net, health, agriculture services from government. Federation is also helping groups in managing IGAs and getting support from respective NGO. They are aware of some government resources and services being available but mechanism for realizing that yet to be clearly defined.
As EC members are selected by the representatives of groups its accountability to all the participants or the community is seems to be low. At least PNGO can implement some activities by federation for their capacity building. Participatory planning, monitoring and evaluation mechanism is needed in the federation for transparent, accountable and sustainable federation. They are observing Adivasi, Human Rights and some other days of special importance like victory day. Federation is adopting learning from doing approach.

Unity and Cohesiveness:
Unity among the federation members has been found very strong. In Adivasi area cohesiveness among the community is very high than non-adivasi areas. EC members compare the capacity of Federation as a child stage and seek continuous support for next 3-5 years from respective organization. All PNGOs recommended for another next 3 years support to the federation for its development.

Books and Record Keeping:
At group and federation level, they maintain some books and records like meeting resolutions, membership register, monthly subscription collection register, saving register, etc and all of these are written by the Field Organizers of the project as leaders have no enough literacy write by themselves.

Violation of human rights:
In discussion with the group beneficiary it is found that some rights are found violated of the adivasi people. They stated that the some elite persons of the communities have grabbed their land even they are evicted from the homestead. Now they are living in khas land. Not only that, few years before, they were physically tortured by the elite persons if they did not listen their advice.

Gender Aspect in Group and Federations:
As indicated in the previous sections, the all members are women. At federation level, there are some male persons in the advisory committees. In this regard, the women were asked by study team whether they wished to include male persons in their groups and federations, most of them are not expressed willingness. They afraid, if male persons would be included they would dominate over them in decision making, fund utilization and also raising voice, etc.
For better mobility of women to participate in the social work including group and federation activities, the husbands of beneficiary women and community religious leaders need to be training on gender and development.

Challenges being encountered:

Internal challenges:

§ Federations are at Union level but members are scattered in different villages, so it is time consuming and expensive for the leaders to attend GC and EC meetings.

§ As all the members are women, and in the socio culture of Bangladesh, they need some sort of permission from their husbands or other male members of the family to attend group work.

§ EC and GC meetings of Federations are being held quarterly basis. It does not create more frequent interactions among the leaders to undertake and implement some activities.

§ The people, who are involved in seasonal businesses, have no certainty of income over the year that affects their livelihood.

§ Seasonal migration is one the most important challenges in this area (e.g., Kawnia and Gangachara). Most of the poor families migrate to different places of the country for their livelihoods. So, it is a big challenge to operate project activities with this people.

§ Lack of functional literacy is another challenge to build up their capacity for leadership. Most of the people are not functionally literate, they are not confident to take leadership for large forum like federation.

External Challenges:

§ Taking lease of land and grow crops is a profitable business in this area, however, the challenge is flood, hail-storm, drought, etc. The participants lose everything when any natural disaster occurs. This is the big issues mainly for the Mohongonj and Durgapur of Netrokon district and Ganggachara and Kawnia of Rangpur district.

§ Marketing is another challenge for the poor in this area especially in the Durgapur Upzila of Netrokona district. Less access to market because of poor communication, transportation facilities, etc they can not sell their commodities at optimum price.

§ Influential people of the community may use the platform of federation for political purpose i.e., to get votes in favor of their political parties' candidates for different elections.
**Difference between the project approaches of IFSUF and HPWDP**

<table>
<thead>
<tr>
<th></th>
<th>IFSUP</th>
<th>HPWDP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income and Food secure is the main goals</td>
<td>Goal is more broader</td>
<td></td>
</tr>
<tr>
<td>Only women are the members</td>
<td>Women and men are the members,</td>
<td></td>
</tr>
<tr>
<td>Asset transfer is one effective activity</td>
<td>No such activity</td>
<td></td>
</tr>
<tr>
<td>Group at village level and Federation at union level but Federation at union level is more focused</td>
<td>Group at village level, Federation at Union and at Upazila (Central level), Federation at central level is focused</td>
<td></td>
</tr>
<tr>
<td>Two hundreds households are in a Union</td>
<td>70-80 households in a union</td>
<td></td>
</tr>
<tr>
<td>Project passed 2 years</td>
<td>Project passed 7 years</td>
<td></td>
</tr>
<tr>
<td>No self credit/loan program, more focused on activities related to social issues</td>
<td>Savings, credit and enterprise are the main activities</td>
<td></td>
</tr>
<tr>
<td>Federation has no its bylaws</td>
<td>Some have</td>
<td></td>
</tr>
<tr>
<td>Have executive committee, advisory committee and general body</td>
<td>Have executive committee, and general committee but no advisory committee</td>
<td></td>
</tr>
<tr>
<td>No registration from relevant govt. agency</td>
<td>Has registration for Directorate of Social Services</td>
<td></td>
</tr>
<tr>
<td>12-20 members in a group and 10-12 groups in a Federation</td>
<td>4-5 groups in CBO</td>
<td></td>
</tr>
</tbody>
</table>

**3.5. SWOT Analysis of the OD process of Group and Federation**

In order to understand the present capacity of Federations, its opportunity to grow up and potential risks factors may be hindered in future are critically sorted out through a SWOT analysis. The relevant findings are noted below under the head of strengths, weaknesses, opportunity and threats and these have been considered in developing the proposed strategy.

**Strengths:**
- § Strong cohesiveness and solidarity among the members both in adivasi and non-adivasi members as they are mostly from same socio-economic strata of the society, and all are women
- § Within a short time IFSUF Project achieved visible results in the communities.
- § Have good commitment, vision and goal (e.g., want to take challenge to come out from poverty)
- § Members and leaders have high level confident t advocate for realizing, protecting their economic, social and political rights.
- § Are aware and they can raise their voice to realize the rights
- § Are respectful to each other
- § Are enthusiastic to group activities and saving fund for their own
- § They are forming capital though small saving.
- § Opportunity for different IGAs
- § Positive attitude to change their lives.
- § Some external knowledge about the govt. agencies providing services and resources.
- § Has good confident to change their lives
Risk coverage fund is very good to minimize the unintended loose/outcome of assets
Practice democratic practices like selecting leaders by the nominating/voting of group representatives, taking informed decisions, etc
Social reciprocity among members (e.g., non-adiwasi attend in marriage ceremony of adivasi)
Have good culture of solidarity among the members (e.g., exchange labour to build house, help to arrange mirage of daughters, treatments, etc).

Weaknesses:
Each group has only 2-3 literate members to maintain books and records of the groups
Poverty level of the beneficiary is severe as they are bottom poor, so can not efforts lot of time beyond their livelihood work for group and Federation purpose
No good place of meeting.
Federation has no adequate fund even for conducting quarterly meetings by themselves
No much initiative to develop new leaders at group and Federation levels.
Only 200 families in a Union, it is not good enough to raise voice collectively.
The byelaws are not well structured and defined
The accountability of Federations to group is not enough

Opportunity:
Taking land lease from rich farmers and grow crops by individual household and Federation jointly to increase food and income security of the beneficiary. There are many lands in project areas especially in Naogaon to take leave.
Taking lease the large ponds for fish culture to increase food and income of Federations.
There are many other ultra poor around the Federation, they can be included as new members to enlarge voice of Federation for grass root advocacy
Collectively claim and establish the rights of the group beneficiary from the duty bearers like access to the social safety net programme, khas land, and common water bodies, etc
Work jointly to protect the community from the social evils like early marriage, violence of children and women, conflicts,

Threats:
Local government institution (e.g., UP) might be jealous when federation grow up as alternate of UP (e.g., involvement of Federations in salish system, demand participatory budgeting of UPs, etc)
This platform can be used by influential people for political purpose
Government of Bangladesh might formulate policy against the work of CBOs
Same type of social structure in a same village (like Lahanti Akra and Federation)
3.6. Review of Existing Federation/CBOs Systems in Bangladesh

A few NGOs in Bangladesh are working on facilitating processes to form and develop community-based organizations, like Federation. Among these, CCDB (Christian Commission in Development of Bangladesh), Caritas, Concern Worldwide, CARE-Bangladesh, Inter Cooperation, Uttaran, Jagorany Chakra Foundation, Ashrai, SUS, etc. In these organizations, the CBOs or Federations are formed with the people of poor group, small and marginal farmers and none of work absolutely for the ultra poor and even women except JCF and Ashrai. It reveals that still there is no much work in Bangladesh to develop peoples organization with ultra poor women. It is more challenging, as the ultra poor women have no adequate quality like literacy, leadership, time to spend for group work, freedom of mobility, etc needed to develop CBOs. Hence, the facilitating NGOs need to provide more intensive and comparatively longer time support to ultra poor women to adopt a methodology conducive for them to develop federations. Experience shows that seed money/organization development fund given to CBOs can generate income to meet expenses for CBOs at early stage.

3.7. Lessons Extracted from the HPWDP and IFSUF Projects and other ongoing Projects of different NGOs.

During the field work, the study team visited the work so far implemented by HPWDP funded by NETZ, and relevant information were collected from some other projects (FoShol, IC-LEAF, SHOUHARDO of CARE, SDF) of different organizations (e.g., CCDB, Concern Worldwide, etc) working on CBO development. Based on this, the following lessons and observations have been extracted to be used in developing the proposed strategy.

§ The Federations located in cluster areas has scope for frequent communications among the members, resulting strong relation, cohesiveness and understanding among themselves.

§ The Federations located to urban or peri urban areas have good opportunity to undertake and implement joint enterprise due to marketing facilities which increase income of federations.

§ Federations managing both micro finance with revolving loan fund (RLF) and doing other social development programme can not give same importance to both, as a result people become busy for micro finance work. If Federation concentrates on loan and savings from RLF then they cannot effort enough for other development work.

§ Organization Development of Federations needs comparatively longer time to reach at sustainable stage (e.g., Joity of JCF in Jessore), 15-20 years.

§ Having own house of the Federation can conduct effective meetings, increase social acceptance, access to govt. services (e.g., satellite clinic can be run with Govt. Medical Officers for 2 hour duty in a day per week).

§ The knowledge base and leadership skill of Adivasi is comparatively low but the cohesiveness among the members is very high.
The priority of need between Adivasi and non-Adi-vasi differs (like graveyard is very important for Adivasi).

Generation of income or benefits for all members of Federation is important as they provide monthly taka 10 each member as subscription.

The tradition/conventional social structure of Adivasi are not so dominant now the days except in cultural and religious events.

Organizing exposure visits for Federation leaders to other NGOs working on Peoples Organization will build their confident and capacity.

Appoint Community Worker to support Federations for day to day work specially maintaining books and accounts, follow up the IGAs at household level is useful.

With back up support from PNGOs in regards to marketing of products of the project beneficiary gained from IGAs lead maximize the profitability and sustainability.

Committed literate persons in Federation, clearly defined goals, transparency, informed decision making, inclusive planning can lead to be successful of Federation.

Functional literacy intervention (e.g., reflect circle) has big contribution to develop skill of the group and Federation members.

The systems that can create healthily competition among the Federation accelerate quick development of Federations.

Support from PNGOs for institutional fund can increase the institution capacity of Federation.

The members of the advisory committees of federation impose decisions rather playing advisory role which raise conflicts, begin exploitation process in the federations.

Developing leadership of the members of group and federations is a process, active and functional groups can only develop new leaders for federations.
Section 4: Proposed Strategy for Developing Federations

4.1. Framework of Federation Development and Livelihood Security in IFSUP Project

**Influencing factors:**
Political situation, natural calamities, man made disasters, policy changes

**Livelihood Outcome of Ultra poor People**
- Increased access to income, food and other necessities of families
- Increased participation
- Independently making decisions
- Ability to cope with new challenges

**Enhanced Empowerment (social, economic and political) at all levels**

Plan and implement activity as per needs (awareness, skills, market, etc)

**Influencing actors:**
Donors, Govt. of Bangladesh, Local Elites, Civil Society, NGOs, Private Sector, etc

Access to Govt. and other resources (e.g., credit, health, safety net, etc)
4.2. Flowchart and Layer of Federation System in IFSUP Project

4.3. Description of Recommended Approach and its Stages:

SUGOM is a Bengali world, which means a way without any barrier and through which any one can go to destination with comfort and peaceful manner. The study/consultancy team discovered SUGOM as an approach for Federation development in IPSUF Project funded by NETZ. This approach can be linked with the transformation of lives (reach to destination) for the ultra poor people through the long way crossing the several stages of Federation system.

SUGOM stands for structuring (S), Unity/United Work (U), Generalizing and Optimizing (GO) and Maturing (M).

Here, ach of the work is treated as one stage of forming and developing Federation. So, SUGOM approach has four stages where 1st is structuring and last is maturing.
It is not wise to say a generic timeframe for the Federations as different stages, as it depends on many factors. But based on the experience of the NGOs work on developing CBOs and considering the present situation of IFSUP Project, the following duration can be estimated at various stages.

Stage-1: Structuring, 3-6 months

Stage-2: Unity/United work, 6-12 months

Stage-3: Generalizing and Optimizing, 2-3 years

Stage-4: Maturing, 1-2 years

### 4.4. Gantt Chart for Major Multiyear Strategic Actions for the Approach

<table>
<thead>
<tr>
<th>#</th>
<th>Strategic Action</th>
<th>Year (1-4)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>1</td>
<td>Common understanding on the Federation Concepts, methodology and tools</td>
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</tr>
<tr>
<td>2</td>
<td>Participatory planning through issues identification, prioritize, actions taken</td>
<td></td>
</tr>
<tr>
<td></td>
<td>and responsibility distribution at household, group and federation levels</td>
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<tr>
<td>3</td>
<td>Develop Systems of Federation (bye-laws, books and record keeping, bank</td>
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<tr>
<td></td>
<td>accounts, coordination and communication system, monitoring system, auditing,</td>
<td></td>
</tr>
<tr>
<td></td>
<td>etc</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Capacity building (Literacy program, training on leadership, etc, exposure visits</td>
<td></td>
</tr>
<tr>
<td></td>
<td>etc</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Generate internal and External Funds</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Implement plans, undertake income generating activities jointly at Federation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>level e.g., Land lease, etc</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Construct own House for Federation</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Have registration from the Directorate of Social Services and Women Affairs</td>
<td></td>
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<tr>
<td></td>
<td>Bureau</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Conduct external annual audit of Federations</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Develop experts/wings/form, etc, of Federations</td>
<td></td>
</tr>
</tbody>
</table>
### 4.5. Risks and Mitigation Strategies

<table>
<thead>
<tr>
<th>Risks/threat</th>
<th>Mitigation strategies/actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural disasters (drought, flood, etc)</td>
<td>Disaster risk reduction strategies (e.g., forming disaster sub group which will work on early warning, rescue, mange relief, raise disaster fund, etc) to be included in the federation’s action plan.</td>
</tr>
<tr>
<td>Miss-appropriation of resources may be happened if vested group of people to be included into the Federation</td>
<td>Don’t allow new members into the leadership positions without working few years as members</td>
</tr>
<tr>
<td>Maintain transparency and accountability of the Federations through regular records sharing with all</td>
<td></td>
</tr>
<tr>
<td>Conflict with local power structure and elite people</td>
<td>Maintain good relation with this group of people by inviting them Federation events, including in the advisory committees, provide them information about the work and achievements of Federations,</td>
</tr>
<tr>
<td>Conflict with other federation system like Lahanti Akra as both are in same community</td>
<td>Find out activity and role duplication. Undertake minimizing duplication and take joint development activities at certain level.</td>
</tr>
<tr>
<td>After completion of 1st phase of project, a large amount of money is recommended to hand over to the federation so there might be arisen question of accountability and transparency and even corruption or irregularities.</td>
<td>Strong fund and conflict management system including transparency, accountability, etc needs to be developed through training, technical supports, participatory monitoring, et.</td>
</tr>
<tr>
<td>Misappropriation of power of leaders or corruption</td>
<td>Develop alternate leaders so that leaders can be changed timely through elections. Proper sharing of information with the general members is important to make transparent resulting to avoid corruption and misappropriation of power of leaders.</td>
</tr>
</tbody>
</table>

### 4.6. Monitoring and Evaluation

Proper monitoring can keep track the activities and input use efficiently to achieve the immediate results of Federation, which would leads toward its goal and vision. Evaluation can help Federation management to see how the strategies are contributing to achieve purpose and goals of the Federation. A participatory planning, monitoring and evaluation system needs to be developed for this purpose. As the literacy level of the project participants are low, hence a visual approach may be considered for better participation, accountability and transparency.

At the early stage monitoring will be done through weekly meetings.

Special workshop can be arranged on quarterly basis to review the activity plan of Federation.
Yearly programme audit can be done by a team consisting of Federation representatives and some other community people will do it to assess the effectively of the Federation. It can be done through a whole day workshop by small group discussions, reviewing the books and records, interviewing key informant of communities. The areas of auditing are human resources development, income and expenditure, resources base, access to government services and resources.

Arrange Annual General Meeting of Federation, approval of last years actions and budget utilizes and next year plans.

Bi-annual conference of all federations at district level. To share experience, lessons, and create healthy competitions to grow up.

Yearly auditing by the partner NGOs, to identify the gaps and to take capacity building interventions accordingly.

External audit can be done by the Govt. listed chattered firm. Though it is expensive and has high acceptability to funding organization to bit for new project by the federations.

4.7 Sustainability of the Groups and Federations

The sustainability of the federation is conceptualized in a way that the Federation will continue their work without the support of the founding facilitating organization. It means that Federation will have ability to manage and continue their activities with their own capacity and financial support.

Most of the CBOs/Federation most of the Federation does not think about their sustainability at the early stage. So federations should prepare sustainability plan before ahead and work accordingly to implement the plan at all stages of the development of Federation. The strategies can be adopted for the sustainability of the Federations is as follows.

§ Develop alternate and shared leadership of the federation. Always create opportunity in the so that new leaders to be developed. No leader can take major decision alone.

§ Create good income sources for all federations by regular subscription, group/joint IGA, using institutional fund to be received from facilitating NGO, etc.

§ Ensure legal entity of the Federation; get registration from Directorate of Social Services which mandate is to monitor the work of CBOs like Federations or Directorate of Women Affairs.

§ Practice transparency (by routinely sharing the activity plan, outputs, income, expense, etc with the general members of groups and federations), accountability (keep functional the structures of groups and federations by practicing the uses of bylaws and operational manuals), democratic process (taking decisions by involving the relevant persons, getting their opinions and suggestions).
§ Develop assets base (enhance diversified skills of leaders, have federations’ own house/office, other productive resources like power tiller, business, etc, acquire goodwill in the communities, cash in bank, etc) which can lead to search and capitalize the external resources for new projects.

§ Develop human resources of the Federation by coaching, mentoring, training, exposure visit, participating other activities of project, and resolve conflict at early stage

§ Representation of Federation in the decision-making forums/committees (e.g., members/leaders of federation can be members of School Management Committee, Bazar management Committee, in char areas hey also be member of Union or Upazila Disaster Management Committees, members of standing committees of Union Parishads, etc)

§ Promote participatory planning, monitoring and evaluation.

§ Provide financial support to federations to implement some activities like day observation, etc.
## Section 5: Broader Guidelines to Implement the SUGOM Approach

### 5.1. Details Actions in each Stage of the SUGOM Approach.

<table>
<thead>
<tr>
<th>Stages</th>
<th>Objectives</th>
<th>Activity to be Done</th>
<th>Role of Federations</th>
<th>Role of PNGOs</th>
</tr>
</thead>
</table>
| **Stage-1:** Structuring, 3-6 months | Create understanding of group people on the concept, its applications, objectives, form committees, etc of Federation | § Orientation of group members on Federation concept  
 § Formation of Federation and management committees  
 § Meeting with community people  
 § Draft the byelaws of Federation | § Assist groups to identify issues and assist families to set objectives and prepare annual family development plan.  
 § Actively participate in meetings and workshops. | § Facilitate PRA tools to identify issues, prepare plans,  
 § Organize meetings/workshops  
 § Support to prepare byelaws |
| **Sage-2:** Unity/United work, 6-12 months | Develop cohesiveness among members of Federation, prepare participatory action plans, begin to develop capacity | § Finalize the Byelaws of Federation  
 § Regular meetings of EC and GC  
 § Begin Literacy Intervention  
 § Maintain books and accounts  
 § Identify issues/problems, prioritize and prepare action plans at Federation level  
 § Participate capacity building actions of PNGOs  
 § Continue to Conduct AGM  
 § Collecting fund internally  
 § Begin grass root advocacy  
 § Provide institutional fund to Federation  
 § Establish financial systems  
 § Undertake joint activities at federation level. | § Identify issues, prioritize and prepare annual development plan for federation.  
 § Organize monthly meeting of EC and bimonthly meeting of GC  
 § Conduct AGM and biyearly conference of all federations together  
 § Maintain books and records and prepare monthly, quarterly and yearly income-expenditure, receipt-payment statement, asset list and balance sheet  
 § Linkage and networking with govt. agencies at union, upazila and district levels.  
 § Communication with other CBOs, alliance and like minded organizations  
 § Observe various national and international days  
 § Prepare project proposal and searching fund  
 § Attends workshops/meetings | § Conduct TNA of groups and federations  
 § Organize required trainings for members and leaders  
 § Facilitate group and federations to organize different meetings  
 § Technical supports to group and federation for books and record keeping and preparing of reports  
 § Referral linkage with state and non-state duty bearers  
 § Implement some project activities like days observation by federation  
 § |
<table>
<thead>
<tr>
<th>Stages</th>
<th>Objectives</th>
<th>Activity to be Done</th>
<th>Role of Federations</th>
<th>Role of PNGOs</th>
</tr>
</thead>
</table>
| **Stage-3:** Generalizing and Optimizing, 2-3 years | To make the Federations to maximize its resources, produce benefits for its group and members and strengthening access to Govt. resources and services | § Identify more internal and external income sources  
§ Improve books and accounts keeping system  
§ Undertake new projects/joint actions  
§ Engage more elite and other community people to Federation work  
§ Membership with Networks/committees  
§ Form and develop task forces/service sub-groups/youth forum/women forum/mediation committee  
§ Undertake policy advocacy  
§ Increase visibility of the Federation  
§ Purchase land for Federation  
§ Construction own office house  
§ Establishing formal linkages with different government and other agencies for resource mobilization.  
§ Registration with DWA, DSS and other relevant GoB department | § Prepare projects with technical support from PNGO  
§ Invite pro poor community leaders to attend events of federations.  
§ Identify innovative ways and generate more fund for federations  
§ Form task forces/technical groups (e.g., Para vat/disaster/marketing/agriculture/)  
§ Lobbying and persuasion with govt. duty bearers  
§ Get membership with various committees like school management/ market management/etc  
§ Construct of Federation house | § Prepare booklets of the possible funding organizations for using of federations.  
§ Identify the possible networks for membership of federations  
§ Identify one/two burning issue of the community and develop advocacy plan  
§ Assess emerging capacity gap of federations and organize needful support  
§ Support federations to get registration from DWA, DSA, NGO Affairs Bureau as per needs  
§ |
| **Stage-4:** Maturing, 1-2 years | To make sustain the Federation and able to run without or with limited support from PNGOs | § Prepare and submit project proposal to various sources  
§ Recruit Community Worker  
§ Undertake large Enterprise  
§ Membership with networks/alliance  
§ Conduct external auditing | § Continue some activities began in stage 2 and 3  
§ Hire Community Worker (CW) to support federation in administrative work  
§ Diversify of income sources | § Provide partial financial support to federation to meet expenses for CW  
§ Gradually reduce support to Federation |
5.2. Descriptions of some proposed or changes of actions /strategies for Federation Development

Layer of Federation:

§ There are only 200 households in a union under the memberships of IFSUP Project and they are scattered in the nine wards of the union. In general there are only one or two groups in a ward, so it is not feasible to recommend another layer of federation at ward level. For that reason, we recommend groups at village level and federation at union level and there will be no any layer between of these two layers.

§ At initial stage (1-2 years), federation might not need to form forum at Upazila level but to handle/address the common issues (e.g., harassment of poor people on land litigation, women violence, etc) they might need form a forum in future with all federation under upazila along with other like minded CBOs including Lahanti Akra. It means that all the federations and akra or other similar types of CBOs facilitated by other NGOs may work for common and broader issues under the umbrella of Upazila Forum. Even depending on needs and capacity of the federation they may form such forum at district level rather upazila or at both level. In the strategy paper, we show a provision of federations' forum (4.2) at upazila level.

§ For the sustainability of the federation it is very much important to give emphasis at group and federation level. There is direct relationship between federation and groups and even with households. Like, the group members are the members of federation and all groups under the union are affiliated with the federation of concerned union. Accordingly, groups are formed with the targeted households. In reverse, the work to be done by the federation or group will benefit the targeted households. Not only that the leaders for federation are developed at the group level.

Committees at Group and Federation levels:

At present each federation has advisory committee consisting of five persons from local influential, powerful and pro-poor people including representatives of local government, school teachers, retired government officials, etc. The size of the advisory committee is five. This point was raised in the debriefing/validation workshop held in Dhaka and all agreed that there should not the legally advisory committee for the federation because the members of federation might impose decisions to federation that might negatively affect the federation and federation people may be exploited. That is why it is recommended for not keeping provision of advisory committee through its constitution but federation may seek help or review their plan informally as part of cultural practices with influential and like minded people of their communities.

Eligibility of Group to be members of Federation:

Before having memberships of any group, they should develop their capacity and ability at certain level so that they can contribute at federation level for their own development purpose. For this purpose it is estimated from experience that group should be 1.5 to 2 years before affiliating with union Federation.

Legal Entity of Federations and Institutional Development:

Legal entity is very important for the sustainability of federations. Federations as people’s organization or voluntary organization can obtain its legal entity by getting registration either from Directorate of Social Services (DSA) or Directorate of Women Affairs (DWA) and NGO Affairs Bureau of the Government of Bangladesh. There are some prerequisite of these offices
for providing registration. The prerequisites for DSA include federation will have 5 decimal of land of its own name in rural areas and document for rented house in urban areas, three years of age of federation, proper documentation systems, etc. Accordingly, the prerequisites for DWA include all the members of members to be women, at least one age of federation, proper documentation system, etc. If federation will have registration from these directorates then their constitution will be approved and they will get certificate from the concerned department to continue some social work for the members’ and community development. Not only will that respective department also provide lump some yearly basis money to the federation as annual subscription. In reverse, the concerned office of government will conduct annual basis audit to the federation. Now the days, many institutions including INGOs, Bangladesh NGO Foundation (run by the endowment fund of GoB), etc provide small grants to the CBO like federations for carry out community development work. For submitting proposal for such sub grant having registration of federations is mandatory. Similarly, when federation will have opportunity to get fund from the institutions of outside the Bangladesh that time federations need registration from NGO Affairs Bureau. Hence, federations need to be registered with the mentioned government agency. We don’t recommend registering the group as group will work as informal entity. CULB also provides technical support to the federation for its institutional development.

Involvement of federations in the financial activities:
As it has been mentioned in the earlier section that federation should not be involved in the microfinance activities run by federation through revolving loan fund (RLF) due to giving more concentration in social activities and to reduce raising conflicts among the leaders of federations. Not only that about two years before, the GoB has introduced a policy that any organization or CBO wish to carry out microfinance programme they have to get registration from the Microfinance Regulatory Authority (MRA) of GoB and it is quite difficult to get registration of federation. Many established NGOs working in Bangladesh have not received registration due to not fulfilling the prerequisites of such registration. So, it is not legality wise to run microfinance programme by federation with having registration from MRA of GoB.

Linkage between Union Parishad and Federations:
Now the days as a lower tier of local government system in the rural areas of Bangladesh the Union Parishads (UPs) handle adequate amount of resources for local development. Still the resources allocation and service being provided by the representatives of Union Parishad is not participatory, democratic and demand driven. As a people’s organization the federation have to maintain functional linkage with Ups so that they can influence decisions of Ups to resource allocation and providing services to the federation members also. When gradually, the federation will have good name in the community then it will be easy for them to members of different standing committees (e.g., Union Disaster Management Committee, Union Women Violence Prevention Committee, etc) of UPs to influence the decisions in favor of federations. Through that process, after few years the leaders of federations will be able to members/chairman of federations through elections. Such a way the federation will be mainstreamed of the government power structure.
5.3. Role of NETZ

$ Develop policy papers relating OD of Groups and Federations
$ Capacity assessment of partner and provide required support
$ Provide monitoring and facilitating support
$ Referral linkage support to Federation
$ Technical support for documenting and dissemination of success of Federation
$ Provide support for national level policy advocacy of Federation

5.4. Some other Recommendations

$ Support from the Project to the beneficiaries needs to be continued for at least another 3-5 years to strengthen the groups and Federation at sustainable stage.

$ Undertake functional literacy (in reflect approach) program for some selective leaders to increase their numeric and literacy skills.

$ To generate the income of federations, meet up their day to day running cost, institutional development fund (like HPWDP) from project can be provided.

$ Referral linkage of federations with commercial bank can be made to get access to loans to implement collective/joint enterprises.

$ At initial few years, we don’t recommend federations to operate loan program by themselves. It will increase risk to raise more conflicts, possibility for misappropriation of fund, less importance on social issues, etc. Group members can be provided loans from the existing microfinance program of PNGOs. Federation can also plan advocacy role so that members can obtain loan from commercial banks.

$ During our field visit, it is learned that the HPWD P of JCF, is planning to establish a departmental shop at federation level to sell the basic necessities of the community people and federation members. The purpose is to create access of the group members to quality necessities like oil, sugar, salts, etc with optimum price. Usually, group members buy such commodities from local market and they are cheated in weight, price and quality. Through such initiative, both the group members as well as federation (joint IGA) will be benefited. This type of initiatives can be tested some federation before scaling up widely.

$ Skill training on some potential livelihood options like handicraft, tailoring, cattle rearing, duct rearing, homestead gardening, cash crop cultivation, food grain cultivation, fish culture, etc can be provided to the group members.

$ Marketing of some product is difficult to gain optimum profit. On pilot basis collective sale initiative can be adopted in some project areas (e.g., Durgapur).

$ Training on Organizational Development and Management for the leaders can be organized to build their capacity. Hands-on training on Financial Management, Human Rights, Good Governance, Resources Mobilization/ networking linkages, Simple Book Keeping and Accounting, Advocacy, can be organized for some selective persons.
In the same communities in Joupurhat district we have found two type of federations being developed. One is with the Lahanti Akhra supported by another project of Ashrai and another is supported by IFSUP Project. Considering some differences we recommend IFSUF supported federation needs to be continued separately. The major differences are the member IFSUP supported federation are ultra poor and all are women, the objectives of this project is more focused to livelihood security in general and food and income security in particular but it is more wider in Akhra system. Some extend cooperation and coordination between two can be created at Upazila level to strengthen advocacy initiative on common issues.

With view to plan and implement this strategy properly, an operational manual can be prepared through a participatory process involving selected group members, federation leaders and PNGO staff. The manual will elaborate all the proposed strategies and activities more details in pictorial methods like flow chart, diagram, table, etc and followed by the attachments of standardized copy of byelaws, formats of books, records and reports. The proposed manual will be very helpful to make clear the concepts of Federation among staff of PNGOs and in turn they will be able to provide concrete support to the federations. Even, it can be used by other like minded NGOs wish to develop federation for ultra poor people.

It is found that the books and records maintained at groups and federation levels are written by the Field Organizers of IFSUF project as the members and leaders are not able to do this due to lack of their literacy level. There are 2 to 3 members in most group who have good education and able to write books and records but these educated members have not been selected as leaders of Federations as they don’t possesses other criterion of leaders like convincing skill, communication skill, conflict solving skill, decision making skill, etc. In such a situation, both group and federation become looser. We recommend making a list of such educated members and build their leadership capacity intensively so that in future they can come in federation as leaders and can write books and records by themselves. Another strategy can be adopted, there are some educated young boys and girls who are pro poor and have interest to contribute in developing federations of poor people. These girls and boys are not members and they are students, from rich families, and even the sons/daughters of federation members. They can help federations and groups to properly writing records and books by attending in meeting as voluntarily.

Compensation of time of the federation leaders: As most the members of the groups and leaders of the federations are very poor, the can not make financial efforts to compensate time spent for attending in the monthly EC meeting and bimonthly GC meetings. Though meetings are held for 3-4 hours but it requires whole day including travel. To keep the motivation level of the leaders especially at early stages, we recommend to give compensation allowance from project to whose who attend EC and GC meetings.

Assets formation is very important to expand and maturing the federation to shape as institution. As recommend earlier, providing of organizational development fund to each federation, in addition the 20% money of asset/input fund can be channeled to the federation through PNGOs as non-refundable for quick building asset and income of federation.
Section 6: Annexes

6.1. TOR

NETZ Partnership for Development and Justice

Terms of Reference

Development of a Strategy for Federations/broader platforms of Ultra-poor People under the project ‘Income and Food Security for Ultra-poor (IFSUP)’

1. Introduction:
NETZ Partnership for Development and Justice, is implementing the project ‘Income and Food Security for the Ultra-poor’ (IFSUP) in cooperation with the partners Ashrai in Joypurhat District, Jagorani Chakra Foundation (JCF) in Rangpur District and Sabalamby Unnayan Samity (SUS) in Netrakona District from 01 January 2007 to 31 December 2009. The project is supported by the European Commission. 4,800 ultra-poor women are organized in groups, trained and have received working capital for income generating activities. Measures to reduce risk of loss of productive assets are established. To make success of the project interventions durable, to reduce economic and legal vulnerability on sustained basis and to achieve participation of the target group in society their human capacity and collective power are to be strengthened in the further course of the action. For this purpose the groups are affiliated to federations.

2. Rational
Many project participants are aware about social, economical, political and legal structures in their areas as significant factors for their poverty. Yet mostly they feel powerless to approach for changes. Experiences in other projects with extreme poor show that a comprehensive empowerment approach is an important factor for improvement of livelihood conditions. Federations or – in general – broader platforms play a major role for this empowerment. As ample experiences of broader platforms of ultra-poor are not available in Bangladesh a reasonable and effective strategy for these platforms need to be developed. These platforms should
- be based on the experiences, capacities and visions of the participating ultra-poor women
- take account of the challenges of main structural factors of ultra-poverty in the project areas
- incorporate the knowledge of the local project staff
- build on people’s culture of solidarity
- transfer experiences available in existing platforms of ultra-poor
- and support the principles of ownership of the development process by the target group.

3. Purpose:
The strategy for federations / broader platforms shall primarily serve to achieve following results under IFSUP:

3.1 Facilitation and training of federations of ultra-poor women groups to act at Union level
3.2 Interaction between ultra-poor and local representatives and elites to get access to health and legal services
3.3 Collective actions for integration of ultra-poor – in particular Adivasis – in society
3.4 Development of a strategy for achieving MDG 1 e.g. in one Upazila as model

At the same time it shall contribute decisively to achieve following results under IFSUP:

- Implementation of strategies in case of severe disasters
- Development of an improved replicable development approach for the eradication of ultra-poverty with specific attention to gender and ethnic aspects
- Dissemination of key findings and breakthroughs to relevant local and national NGOs for learning and replication.
4. Tasks:
   a) Analyze the present situation of the target group’s institutions in IFSUP project.
   b) Develop a common understanding among project steering staff of PNGOs and NETZ about target group organizations and their sustainability.
   c) Elaborate strategies and approaches to enhance empowerment of groups and their broader platforms in a pragmatic manner.
   d) Develop concrete steps of development of target group’s institutions and their sustainability.
   e) For replication present strategy elements applicable to all/most projects with ultra-poor and factors to be considered for specific target groups (e.g. char dwellers, adivasis).

5. Considering factors:
   k) Concept of sustainability of programme interventions for ultra poor: how to achieve the empowerment targets of IFSUP at household, group and federation/ broader platform level.
   l) Necessity of broader platform considering social and economic aspect, rights and access to service etc. (structural reasons for extreme poverty, specific hazards project participants see for the progress they have achieved so far etc.)
   m) Leadership and group capacity issues of extreme poor women.
   n) Specific regional and ethnic factors
   o) Promotion of new platform or linkage with existing like minded ones?
   p) Integration of traditional social structures in case of adivasis or not?
   q) Geographic coverage: at village level, ward level or union level?
   r) Need for federations / broader platforms to deal with micro finance or not? If not: factors to be considered for linkage with existing MFIs.
   s) How to compensate time ultra-poor women spent as representatives in broader platforms?
   t) Emerging strategic elements for further empowerment on individual and group level not being tasks of broader platforms should be documented as well.

6. Responsibilities:
   • Meet with the relevant staffs of NETZ to capture ideas and experiences.
   • Review documents available in NETZ and PNGOs.
   • Visit program areas of NETZ (Netrakona, Chuadanga, Joypurhat, Naogaon and Rangpur) and capture ideas of target group, traditional social leaders of adivasis, federation leaders, PNGO staffs etc.
   • Facilitate a workshop with PNGO and NETZ staff
   • Develop an appropriate and pragmatic strategy for dealing organizational development issues of target people
   • Debriefing to NETZ and adjust findings based on feedback
   • Prepare and submit final strategy and implementation manual

7. Reporting:
The final report is to be submitted in English, both as hardcopy and softcopy (MS Word compatible) to NETZ Country Office.
8. Duration:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Days allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meeting with the relevant staffs of NETZ to capture ideas and experiences</td>
<td>1 day</td>
</tr>
<tr>
<td>Review of existing secondary documents available in NETZ and PNGOs</td>
<td>2 days</td>
</tr>
<tr>
<td>Visiting of IFSUP project areas (Netrakona, Joypurhat, and Rangpur)</td>
<td>13 days. (including travel time)</td>
</tr>
<tr>
<td>and capturing of ideas and visions of target group, traditional social leaders of adivasis, federation leaders and PNGO staffs.</td>
<td></td>
</tr>
<tr>
<td>Visiting of two other relevant areas (Chuadanga, and Naogaon) and capturing of experiences and ideas of comparable target groups, federation leaders and traditional social leaders of adivasis,</td>
<td>4 days. (including travel time)</td>
</tr>
<tr>
<td>Workshop with NETZ staff and representatives of PNGOs</td>
<td>2 days</td>
</tr>
<tr>
<td>Development of an appropriate and pragmatic strategy including specific guideline for development of broader platforms / federations in different contexts</td>
<td>6 days</td>
</tr>
<tr>
<td>Debriefing to NETZ, PNGOs and adjust findings based on feedback</td>
<td>1 day</td>
</tr>
<tr>
<td>Prepare and submit final strategy and guideline</td>
<td>2 days</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>31 days</strong></td>
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</table>

An agreed action plan is attached which is an integral part of this contract.

9. Consultant

A team of consultants i.e two senior consultants i.e. Mr. Jainal Abedin and Mr. Mozammel Hoque Neogy (CV attached) and two research Associate will be hired for accomplishing the assignment. Regarding capacity, they will possess in depth understanding of ultra-poverty and experience in institutional aspects of reduction of extreme poverty considering social, cultural, economic, geographic, gender and ethnicity dynamics. The consultant also has recorded experience in participatory assessment methodologies as well as in report writing. S/he has good communication skills (written and oral), empathy pro poor women, proven ability to estimate time series and can work independently and coordinate work with others. Mr. Jainal Abedin will act as the team leader for this assignment.

10. Payment

Consultant will receive 40% of the total amount as mentioned in the budget after signing the ToR. Remaining 60% will be paid after acceptance of the final report by NETZ. Costs related to travel, lodging and related materials will be maintained by the consultant not exceeding the budget mentioned in this ToR. NETZ will reimburse the actual amount upon submission of the vouchers. Tax and Vat on consultancy fee will be borne by the consultants and deducted from the source of payment as per the rules and procedures of Government of Bangladesh.

11. Administrations and Coordination

NETZ in cooperation with its partners will assist the consultant in:

- Briefing, planning and debriefing of interviews, discussions and workshops;
- Providing relevant written materials/documents/reports;
- Providing necessary logistic supports for field trips, workshops etc;
- Making necessary contacts with stakeholders and organize the staff and stakeholder meetings.
12. General conditions

- The NETZ management reserves the right to disagree with any incomplete strategy and consequently NETZ may retain the second/last installment of remuneration.
- At any time after mutual discussion the NETZ management has the right to amend this contract according to necessity.
- NETZ and its partners are proprietors of all results and documents elaborated under this task. Any publication also in extracts needs prior approval of NETZ.
- The contract may be terminated if the consultant is found disobeying the terms and conditions of the contract.

This agreement is signed on 09.2 2009, between Mr. Jainal Abedin and NETZ Country Office, Bangladesh.

Md. JAINAL ABEDIN  Mr. Habibur Rahman Chowdhury
Programme Coordinator  Country Director
RDRS-Bangladesh  NETZ Partnership for Development and Justice
Village: Madhya Jhargaon,  House 40, Road 4A
Upazila: Thakurgaon Sadar  Dhanmondi
District: Thakurgaon  Dhaka

6.2. Action Plan for Field Work

<table>
<thead>
<tr>
<th>#</th>
<th>Activity</th>
<th>Key Objective</th>
<th>Timeline</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Meeting with the management staff members of NETTZ Bangladesh in Dhaka</td>
<td>obtain basic clear idea on NETZ and TOR</td>
<td>9-15 Feb.</td>
<td>Held on 9.2.09 2, Two key consultants attended the meeting</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>16-28 Feb</td>
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<tr>
<td>2</td>
<td>Collect and review the relevant project documents and reports from NETZ</td>
<td>Understand the IFSUP Project, progress, lessons</td>
<td>1-15 Mar</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Select methods and develop required tools/templates to collect, collate and analyzing of information (mainly qualitative)</td>
<td>For gathering the required information to use in developing the proposed strategy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Meeting with the management staff of NETZ in Dhaka</td>
<td>Review and finalize the <strong>action plan for field work</strong> and to confirm the support/participation of partners staff during the field work on consultancy</td>
<td>The Action Plan for Field Work to be developed after partially progressing the action points; 2, 3, 6</td>
<td></td>
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<tr>
<td>5.</td>
<td>Visiting of IFSUP Project’s sites and interactions (events are; meeting/workshop/individual discussion/key informant interview/ FGD/mapping/etc) with target women, leaders, adivasi people, federation leaders, PNGO staff, relevant Govt. duty bearers, civil society members, NETZ staff, etc</td>
<td>To assess the present situation of Groups/Federations, its methodology, lessons, strengths, treats, risks, opportunity, local contexts, vision, interest of target groups and Federation/Broader Platform etc</td>
<td>Number of each event will be determined in consultation with NETZ and it will be indicated in Action Plan for Field Work</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Review the literatures and reports available to the consultant/ to be collected from elsewhere relating to the Federation of Ultra Poor</td>
<td>Obtain lessons suitable in the context IFSUP Project specially for ultra poor with special focus of Adibasi</td>
<td></td>
<td></td>
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<tr>
<td>7.</td>
<td>Develop Contents of Strategy Paper and review it with NETZ</td>
<td>To make consensus with NETZ &amp; prepare report accordingly</td>
<td>By email</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Develop draft strategy paper for Higher level platform/ Federation indicating guidelines for implementation</td>
<td>To meet up the output/result of consultancy work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Workshop with selected NETZ staff, PNGO staff (may be at Dhaka?)</td>
<td>Review draft strategy and collect feedbacks</td>
<td></td>
<td></td>
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<tr>
<td>10.</td>
<td>Workshop with selected leaders and Federations/groups/adivasi/char people at PNGO level</td>
<td>Review draft strategy and collect feedbacks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Debriefing/Review the draft strategy with the staff of NETZ and receive their feedbacks</td>
<td>Review draft strategy and collect feedbacks</td>
<td>Draft strategy paper will be submitted to NETZ in 3rd week of March '09</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Incorporate feedbacks and finalize the strategy paper and handover to NETZ</td>
<td>To finalize the Strategy</td>
<td>To be completed by end of March '09</td>
<td></td>
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</table>
6.3. Field Visit Reports

Field Visit Report of JCF Rangpur

Developing Strategy for Federation of the Ultra Poor People of IFSUF

Source of information:
Group: Gariber Mukti Mohila Dal and Gariber Alo Mohila Dal under Kaunia Upazila, and Meghna Badhpara Mohila Dal under Gangachara upazila; Federation: Alambiditar Unnayan Federation; and Project officials: Mr. Monaem and Mr. Shahjahan of JCF

Name of Implementing Organization: Jagoroni Chakra Foundation (JCF)

Date of information collection: 20, 21 and 22 February 2009

Methodology: Focus Group Discussion, Key Informant Interviews, Observation and Document Reviewing.

Team composition: Mr. Jainal Abedin, Mr. Humayun Kabir, Mr. Samir Uddin

Objectives:
- Find out present status of NETZ funded and JCF implemented federation capacity area as perceived by the participating group members, federation office bearers, and JCF staffs; and
- Seek out how long their inner dormant voice, toward community development through their own platform, has been breaking, exposing and taking the shape of growing up federation.
- Identify and collecting of information to carry out the SWOT analysis for developing federation in IFSUF Project

Target people identified:
Target people are extreme poor as per NETZ criteria. They have been involving activities undertaken by JCF foundation. Participants have not been found involved other NGOs. They are the mainland people but financially marginalized and have been leaving on chars and/or either side of flood protection embankment of Teesta river under Gangachara and Kaunia upazila of Rangpur District.

Group Structure, Leadership and Documentation Status:
Group consists of President, Secretary, Cashier and General members. Number of group members ranges from 13-21. Women are the representative of a family in the group formed. Group age is about 2 years. Group leaders have been provided some management, disaster risk reduction and awareness related training. Leaders are managing organizing task and paper work are mostly done by NGO facilitator but it is encouraging the group leaders are in the making as future effective leaders. Individual savings book, group savings registers and meeting resolution are being maintained but the major stakes are being done by NGO facilitators. Group leaders are familiar with all the activities taken by the groups and are capable of describing this in front of outsiders like the team visited.

Group Activities:
Group members are mostly landless, some are residing either side of the flood protection embankment, some are at khas land, and some are at others land so undertaking viable single activity for all is tough. Considering the situation IFSUP initiated different types of activity ranging from awareness raising to income generation. Weekly group meetings are the forum for group decision making, preparing plan, conflict resolution and the collection of flexible savings. Decision on adopting suitable IGA for deserving person, providing awareness message on different issues and discussion on other community issues are on the agenda. Groups have been involving in different types (Cow rearing, goat rearing, home
gardening, crop cultivation at shared basis or at mortgaged land, small business etc.) of IGAs. Effect of IGAs found to be effective in asset formation and investment in subsequent IGA. Using of transferred money for asset formation is unique i.e. providing money for some IGA and get the principal amount (interest free) back after completion of the activity and re-transfer it at recurrent basis for other IGA to the same participant which made the IGA holder use effectively in managing IGA. This fund can be considered as revolving one and it is mandatory for IFSUP to hand over it to the beneficiaries at the end of the project life.

Federation Structure:
From the organizational initiatives, target people become familiar with the term, structure, activities and benefit of federation approach livelihood improvement. Executive Committee (EC), General Committee (GC) and Advisory Committee (AC) are the body of federation. EC consists of 15 office bearers among them executive positions are President, Secretary, Cashier, Health and Legal Secretary, Disaster and Relief Secretary, and Agriculture and Livestock Secretary remaining 9 are general members in the executive committee. The 15 member executive committee are the representation of each group but if the group number in a designated area is more or less than 15 what would be the selection of 15 members is not clear to the EC members. Formation of 15 groups in a single union may not be possible so number of office bearer could be flexible as stated by the federation members. All group members are the member of GC though they don’t have direct voting power but can send representation of their group for them. Representative from each group voted for president, general sectary, cashier and other secretaries for EC. All EC members are women as the group consists of women. EC wants involvement of male members and other stakeholders in their development in some form like in the advisory committee but they are not interested to include male in main body as male might dominate on them. In principle Executive Committees are considered as Federation. Federations have no constitutions or bylaws.

Activities of the Federation and Access to Government Resources and Services:
Federation stands at present like a tender young plant taking its food and nourishment from outer environment but at the same time started proving shelter for birds and other animals, providing some oxygen, giving some shade at a limited area but pronouncing its existence for present and for the future. At present federations have identified some need but it seems it exists in their knowledge level rather than action. Though, they are aware of some government resource and services but mechanism for realizing that yet to be formalized. Federation indicated their activities as realizing safety net, health, agriculture, raise community voice to different stakes at Government, Non-government and social level. Federation is also helping group in managing IGAs and getting support from respective NGO. After the formation of federation it did not face any natural disaster. They are aware of some government resources and services but mechanism for realizing that yet to be identified.

Leadership of the Federation:
Federation EC members came from groups leaders in selection process. EC has been formed for two years of tenure. Leaders are considering development activities as federation’s activity not NGO activities which indicate ownership in the development activities undertaken by NGO and Federation. They are at high morale and in firm unity. Cohesion in the federation is appreciable. They have received some management and awareness related training for capacity building. As the federation has been formed in democratic way, there is every possibility to drop some potential leaders from EC and may be replace by some new ones. To feed the EC with competent leaders the EC members opined there should have a process to develop leadership in group level and to foster a caring leadership development endeavour for those who are currently holding office in Federation. Meeting of executive committee is quarterly. Members did not recall fully what the last meetings decisions were and how they have or would have followed up the action. They think of a high frequency of federation meeting it may be at least one per two months so that it can be considered tools for follow up, monitoring, progress sharing, accelerating the work, and developing leadership capacity. At present meeting
expenditure is born by NGO. On an average one or two potential members who have the academic capacity to perform maintain technicalities (account keeping, general record keeping) so there need some other leaders to be developed for this purpose. For this reason selection criterion of Federation leaders need to be rethinking.

**Relationship between Federation (EC), Groups and other stakeholders:**
Representative of groups are the members of Federation. All group members have the knowledge of existence of federation (EC) but they lack the clear understanding what the federation and its members are doing for them and for the community. As EC is elected by the representatives of groups its accountability to all the participants or the community is seems to be lower. Federation has limited involvement in allocating assets (NGO asset), group planning, supervising and monitoring group activates. At least there may have been a piloting of some NGO core activities like trainee selection, venue and food management etc channelled through federation for their capacity building and gaining ownership. Introduction of participatory planning, monitoring and evaluation mechanism in the federation would increase the level for transparency, accountability and sustainability of the federation. Local elites, Union Parisad representatives and local other people have taken the poverty reduction endeavour as positive but in some cases in getting safety net support beneficiaries of IFSUP have been being barred as they have already got big support from the project as stated by the group and federation members.

**Capacity of Federation and Groups:**
The age of groups is on an average 2 years and the Federations have been formed some 6 months back at the time of field information collection. In terms of capacity both groups and federation are in the position to maintain day to day activities. Keeping documents related to office management, financial management, microfinance management, dealing with different stakeholders need to be further development as stated by groups, federations and NGO officials. Federation at present did not attain legal status, don't have own office building, did not form any network of alliance, no competent regulatory documents are in place. Sources of operational fund are on IFSUP's shoulders. Officials from NGOs and federations and members of groups are in favour of supporting federation by project for at least next 3 more years for building the capacity of federations. Geographical and administrative area federation has been covering are union level. Federations have a desire to form alliance at Upazila level subject to their strength of operational capacity. Access to information of federations’ at present heavily depends on JCF. Federation taking support from GCF observed day with special interest like human rights day which provided people with rights issues.

**Strengths:**
- Members and leaders have good vision to change their society and lives and to sustain the interventions of IFSUF Project
- Risk covering fund for IGAs is very effective.
- Very good understanding among the adivasi and non-adivasi people specially whose who are in the poor strata in the society

**Internal Challenges or Areas to Improvement:**
- Federations are at Union level and members are at scattered in different villages, so it takes time to attend the meeting of federation.
- Being all the members are women as a social culture there need seeking some sort of permission from their husbands or other male members of the family so male members of the family need to be sensitized on gender dimension of development;
- Routine federation (EC) meeting is quarterly. Highly organized and professional body may manage the thing in between the 3 months gap but for the nascent federation it is an issue of rethinking how frequently EC could meet; EC meeting may be monthly or bimonthly.
- Needs to think more regrinding for increasing the income of Federation.
Community managed disaster risk reduction strategies can be introduced to reduce the losses by recurrent flood of especially for char people.

**Risks:**
- After completion of 1st phase of 3 years a large amount of money for asset formation to be handed over to the federation or group so there might arise questions of accountability, transparency and misappropriation even.
- Stakeholder involvement in federation activities is at low key. Less stakeholder involvement may cause some sort of social exclusion of the target community.
- Seasonal flood is a big risks and very year flood losses their assets

**Opportunity:**
- Taking land lease and to grow crops is viable in the char areas especially during winter season.

**Field Visit Report of Ashroi Joypurhat**

**Developing Strategy for Federation of the Ultra Poor People of IFSUP**

**Sources of information:**
Group: Kattar Mohila Dal under Panchbibi upazila of Joypurhat District; Federation: Balighata and Mohammadabad Unnayan Federations by Ashroi; Caritas supported Padmapanch and Ashroi own initiated Akhrha; Ashroi project team, Project individual officials: Mr. Alauddin and Mr. Badrul, and Strategic information by Mr. Mamun of NETZ

**Name of Implementing Organization:** Ashrai

**Date of information collection:** 27 and 28 February 2009

**Methodology:** Focus Group Discussion, Key Informant Interviews, Observation, Document Reviewing, and different socio economic resource map and local plan review.

**Team composition:** Mr. Jainal Abedin, Mr. Humayun Kabir and Mr. Samir Uddin

**Objectives:**
- Find out present status of NETZ funded and Ashroi implemented federation capacity area as perceived by the participating group members, federation office bearers, and Ashroi staffs; and
- Seek out how long their inner dormant voice, toward community development through their own platform, has been breaking, exposing and taking the shape of growing up federation.
- Identify and collecting of information to carry out the SWOT analysis for developing federation in IFSUF Project

**Target people identified:**
Target people are extreme poor Adivasis from different ethnic group like Mahato, Malo, Karmaker, Saotal, Pahan and Sing as per NETZ criteria. They have been involving activities undertaken by Ashroi. Participants have not been found involved other NGOs though some maintain loosely bond relation with other Akhrha a CBO like structure initiated by Ashroi on its own. Adivasis have not been living in a large number in a big cluster rather they are scattered in small cluster (not forming a big village) in different villages under Panchbibi and Jobypurhat Sadar Upazila.

**Group Structure, Leadership and Documentation Status:**
Group consists of President, Secretary Cashier and General members. Number of group members ranges from 13-21. Women are the representative of a family in the group formed. Group age is about 2 years. Group leaders have been provided some management, disaster risk reduction and awareness related training. Leaders are managing organizing task, and paper work are mostly done by NGO facilitators but it is encouraging the group leaders are in the making as future effective leaders. Individual savings, group savings registers and meeting resolution are being maintained but the major stakes are being done by NGO facilitators. Group leaders are familiar with all the activities taken by the groups and are capable of describing this in front of outsiders like the team visited. In Adivasi community, as literacy rate in comparison to mainstream population is law maintaining paper work by them is a little bit ambitious? To address this situation group leader recommended having some learning of numeracy through mentoring and coaching by Ashroi.

**Group Activities:**

Group members are mostly landless, some are residing a narrow strip of land owned by other influential people in that area, some are at khas land, and some are at leased in land so undertaking viable single activity for all is tough. Under this backdrop IFSUP initiated different types of activity ranging from awareness raising to income generation. Weekly group meetings are the forum for group decision making, preparing plan, conflict resolution and the collection of flexible savings. Decision on adopting suitable IGA for deserving person, providing awareness message on different issues and discussion on other community issues are on the agenda. Groups have been involving in different types (Cow rearing, goat rearing, home gardening, shared cropping at very limited scale or at mortgaged land, small business etc.) of IGAs. Some members found sharing their single house with their cow. Effect of IGAs (Beef fattening in particular) found to be effective in asset formation and investment in subsequent IGA. Using of transferred money for asset formation is unique i.e. providing money for some IGA and get the principal amount (interest free) back after completion of the activity and re-transfer it at recurrent basis for other IGA to the same participants which made the IGA holders use effectively in managing IGA. The organization is mandated to hand over the revolving fund to the beneficiaries so beyond the project life span this fund need to be revolve for the continuous improvement of their livelihoods. NETZ is in a process to find out federation led mechanism so that this livelihood improvement initiative can be in operation sustainably beyond the project. Group approach in Adivasi community found to be viable because bondage within the community is rock solid which may act as peer pressure for making any effort to a successful one.

**Federation Structure:**

From the organizational initiatives target people become familiar the term, structure, activities and benefit from federation approach livelihood improvement. Executive Committee (EC), General Committee (GC) and Advisory Committee (AC) are the body of federation. Federations are considering there need involvement of some non Adivasi people and also male participation under the Advisory Committee (AC) form. EC consists of 15 (all are women) office bearers among them executive positions are President, Secretary, Cashier, Health and Legal Secretary, Disaster and Relief Secretary, and Agriculture and Livestock Secretary remaining 9 are general members in the executive committee. The 15 member executive committee are the representation of each group. 15 EC members are in different 15 villages that are long away from each other so internal communication is a problem here. All group members are the member of GC though they don't have direct voting power but can send representation of their group in favour of them. Representative from each group votes for electing president, general sectary, cashier and other secretaries for EC. In principle Executive Committees are considered as Federation.

**Activities of the Federation and Access to Government Resources and Service Providers:**

Federation stands at present like a tender young plant taking its food and nourishment from outer environment but at the same time started proving shelter for birds and other animals, providing some oxygen, giving some shade at a limited area but pronouncing its existence for present and for the
future. At present federations have identified some need but it seems it exists in their knowledge level rather than action. Though, they are aware of some government resource and services but mechanism for realizing that yet to be formalized. Federation indicated their activities as realizing safety net, health, agriculture, raise community voice to different stakes at Government, Non-government and social level. Federation is also helping group in managing IGAfs and getting support from respective NGO. After the formation of federation it did not face any natural disaster. They are aware of some government resources and services but mechanism for realizing that yet to be identified.

In discussion with the group beneficiary it is found that some rights of the target groups (mainly adivasi) are being violated. They stated that the some elite persons of the communities have grabbed their land even they are evicted from the homestead. Now they are living in khas land. Not only that, few years before, they were physically tortured by the elite persons if they did not listen their advice.

Leadership of the Federation:
Unity among the federation members has been found very strong. Federation EC members came from groups leaders in selection process. EC has been formed for two years of tenure. Leaders are considering activities as federation's activity not NGO activities which indicate ownership in the development activities undertaken by NGO and Federation. They are at high morale and in firm unity. In Adivasi area cohesiveness among the community is very high it can be termed as rock solid unity. EC members compare the federation capacity as a toddler or at child stage and seek continuous support for next 3-4 years from Ashroi and NETZ. Ashroi team also indicated further support for next 3 years for capacity building of federation. Federation as well as Ashroi are at discussion level to form higher level of federation at Upazila level. At district and at upazila level percentage of Adivasi population has not been recorded so there need the current information for strategise the federation structure and its mode of operation at upzila and district level.

They have received some management and awareness related training for capacity building. As the federation has been formed in democratic way, there is every possibility to drop some potential leaders from EC and may be replaced by some new ones. To feed the EC with competent leaders the EC members opined there should have a process to develop leadership in group level and to foster a caring leadership development endeavour for those who are currently holding office in Federation. Meeting of executive committee is quarterly. Members did not recall fully what the last meetings decisions were and how they have or would have followed up the action and what is the progress made so far. They think of a high frequency of federation meeting it may be at least one per two months so that it can be considered tools for follow up, monitoring, progress sharing, accelerating the work, and developing leadership capacity. At present meeting expenditure is born by NGO. On an average one or two potential members who have the academic capacity to perform maintain technicalities (account keeping, general record keeping) so there need some other leaders to be developed for this purpose. For this reason selection criterion of Federation leaders need to be rethinking.

Relationship between Federation (EC), Groups and other stakes:
Representative of groups are the members of Federation. All group members have the knowledge of existence of federation (EC) but they lack the clear understanding what the federation and its members are doing for them and for the community. As EC is elected by the representatives of groups its accountability to participants directly or the community seems to be lower. Federation has limited involvement in allocating assets (NGO asset), group planning, supervising and monitoring group activates. At least there may have been a piloting of some NGO core activities like trainee selection, venue and food management etc. channelized through federation for their capacity building and gaining ownership. Introduction of participatory planning, monitoring and evaluation mechanism in the federation would increase the level for transparency, accountability and sustainability of the federation. Local elites, union parishad representatives and local other people have taken the poverty reduction issue as positive initiative but in some cases in getting safety net support beneficiaries of IFSUP have been being barred as they have already got big support from the project as stated by the group and
federation members. Previously adivasis did not have substantial linkage with differing service providers at upazila and union level but that are on the rise from the formation of federation.

**Capacity of Federation and Groups:**
The age of groups is on an average 2 years and the Federations have been formed some 6 months back at the time of field information collection. In terms of capacity both groups and federation are in the position to maintain day to day activities. Keeping documents related to office management, financial management, microfinance management, dealing with different stakeholders need to be further development as stated by groups, federations and NGO officials as well. Federation at present did not attain legal status, don't have own office building, did not form any network or alliances, no competent regulatory documents are in place. Sources of operational fund are on IFSUP’s shoulders. Officials of NGOs and federations and members groups are in favour of supporting federation for at least next 3 more years for building the capacity of federations. Geographical and administrative area federation has been covering at union level. Federations have desire to form alliance at Upazila level from it union level federations subject to their strength of operational capacity. Federation with Ashroi support observed day with special interest like human rights day, Adivasi day which aware people on their rights.

**Recommendations made by the staff of Joypurhat:**
- Support of NETZ needed to build up capacity of staff after identifying their TNA (Training needs assessments).
- To build up the capacity of the staff and mobility quarterly workshop at central level needed. Central level meeting is important for staff movement.
- Exposure visit of the Federation members and staff is necessary for the build up their confidence and also capacity.
- IFSUF Project needs to be continued another 4-5 years to improve the sustainable changes in the lives of target people.

**Strengths:**
- We found strong solidarity among the group members.
- Groups are forming capital through small savings, which create their own fund to use in productive purpose in future.
- IFSUF Project achieved visible results i.e., most households become to able to increase their income by undertaking IGA with support from IFSUF Project, cow rearing is found as profitable and women conducive IGA.

**Internal Challenges or Areas of Improvement:**
- There are other federation-like structure (Akhrah –Ashroi own initiative in Joypurhat Sadar and Panch – Caritash supported in Panchbibi- no small group only 7 member EC and single Adivasi based) in the same area so there might be role and interest conflict between the CBOs;
- Being all the members are women as a social culture there need seeking some sort of permission from their husbands or other male members of the family so male members of the family need to be sensitized on gender dimension of development;
- After completion of 1st phase of 3 years a large amount of money for asset formation to be handed over to the federation or group so there might arise accountability, transparency and sustainability question of the federation this issues need to addressed beforehand;
- Routine federation (EC) meeting is quarterly. Highly organized and professional body may manage the thing in between the 3 months gap but for the nascent federation it is an issue of rethinking how frequently EC could meet;
- Compensation of time needs to be given to the members for attending the C meetings as most of they are day labourer and spend money for travelling to attend EC meeting.
Risks:
• Conflict might be arisen between Union Parishad and Union Federation, when federation will be stronger and work a watch dog of local government.
• The knowledge and the awareness level of the adivasi is comparatively low than that of non-adivasi, so project needs to support them longer time and with special intervention for their knowledge building.
• In same community there is Lahanti Akhra and also group of IFSUF Project as only the hardcore poor from the Lahanti Akhra have become the members of IFSUF. So at certain level there should be common umbrella to work for common issues at upper level to create synergetic impact, otherwise conflict may raise due to overlapping of some advocacy efforts.
• Some group beneficiaries are living on the khas land as they have no own land, any time they may be evicted by the powerful people. This is another area, federation can do advocacy work to get legal entity of these land from government office.

Opportunity:
• Federation can work for grass root advocacy to protect people from social evils like early marriage, violence of children and women, harassment of land litigation.

Field Visit Report of SUS in Netrokona

Developing Strategy for Federation of the Ultra Poor People of IFSUP

Source of information:
Staff meeting at office : Mohongonj and Durgapur.
Group : Sindhu Mohila Samity, Barkur, Shaldeo Union and Misti Samity, Maijati, Shaideo Union.

Name of Implementing Organization: Sabalamby Unnayan Samity

Date of information collection: 20 and 22 February 2009

Methodology: Focus Group Discussion, Key Informant Interviews, Observation and Document Reviewing.

Team composition: Mr. Mozammel Haque Neogi, Mr. Samir Uddin

Objectives:
• Find out present status of the samittees/groups/federations formed by the assistance of Sabalamby Unnayan Samity funded by NETZ.
• Seek out how long their inner dormant voice, toward community development through their own platform, has been breaking, exposing and taking the shape of growing up federation.
• Identify and collecting of information to carry out the SWOT analysis for developing federation in IFSUF Project

Target people identified:
The group members are extreme poor living in the villages of Mohaongonj and Durgapur Upazila areas, in Netrokona. All the group members are female selected according to the predefined criteria of the project/organizations. In a broader sense all the family members are the beneficiaries of the project. There are some groups in Durgapur upazila consisted of Adibashi and Bangali hardcore female members.
Group Structure, Leadership and Documentation Status:
Group consists of President, Secretary Cashier and General members. The groups are formed with 25 members. Women are the representative of a family in the group formed. Group leaders have been provided some management, disaster risk reduction and awareness related training by the organization. The leaders of the groups are managing and organizing task and paperwork are mostly done by NGO facilitator, however, it backstop support to build up their capacity to shoulder the leadership solely in the future. They have Individual savings book, group savings registers and meeting resolution books are being maintained with the assistance of NGO staff i.e., Field Organizers.

Group Activities:
Group members are mostly landless involved in different professions. Before, formation of the groups they were housewives had little contribution in the families as well as in the community. At present they are involved in diversified activities contributing in the families and also in the community. Family development activity is vital in terms of understanding of their future plan and work accordingly. Considering the situation IFSUP initiated different types of activity ranging from awareness raising to income generation. Weekly group meetings are the forum for group decision making, preparing plan, conflict resolution and the collection of flexible savings. Decision on adopting suitable IGA for deserving person, providing awareness message on different issues and discussion on other community issues are on the agenda. Groups have been involving in different types (Cow rearing, goat rearing, home gardening, crop cultivation at shared basis or at mortgaged land, small business etc.) of IGAs. Effect of IGAs found effective in asset formation and investment in subsequent IGA. Using of transferred money for asset formation is unique i.e. providing money for some IGA and get the principal amount (interest free) back after completion of the activity and re-transfer it at recurrent basis for other IGA to the same participant which made the IGA holder use effectively in managing IGA. This fund can be considered as revolving one and it is mandatory for IFSUP to hand over it to the beneficiaries at the end of the project life. Notably important the issue based group meetings in the groups to enhance their knowledge about their rights and gender’s role. The women are now actively and sufficiently contributing in the society with dignity. The dignity in the family increased dramatically as they told. The concept of para-vate in supporting the groups is a good concept; however, if they do not get enough work they may loss their interest in this profession.

Federation Structure:
From the organizational initiatives, target people become familiar with the term, structure, activities and benefit of federation approach livelihood improvement. Executive Committee (EC), General Committee (GC) and Advisory Committee (AC) are the body of federation. EC consists of 15 office bearers among them executive positions are President, Secretary, Cashier, Health and Legal Secretary, Disaster and Relief Secretary, and Agriculture and Livestock Secretary remaining 9 are general members in the executive committee. The 15 member executive committee are the representation of each group but if the group number in a designated area is more or less than 15 what would be the selection of 15 members is not clear to the EC members. Formation of 15 groups in a single union may not be possible so number of office bearer could be flexible as stated by the federation members. All group members are the member of GC though they don’t have direct voting power but can send representation of their group for them. Representative from each group voted for president, general sectary, cashier and other secretaries for EC. All EC members are women as the group consists of women. EC wants involvement of male members and other stakeholders in their development in some form like in the advisory committee. In principle Executive Committees are considered as Federation.

Activities of the Federation and Access to Government Resources and Service Providers:
Eight Federations formed at union level in Durgapur. They carry out the following activities:

§ Quarterly workshop for planning
The members of federation visit samity's activities
- The oversee the procurement process of kind for samity
- Organized and participate the day observation program to raise awareness
- Work against social crime activities (The federation of Kalmakanda protested a woman abuse case to realize their rights.
- They have good relationship and linkage with UP and other government offices, eg, they take part in the selection process of VGD and Food for Work.
- The group members established a school where 600 hundred students study in that school. It is good program taken by them.

They are aware of some government resources and services but mechanism for realizing that yet to be identified.

Leadership Development of Federation:
Federation EC members came from groups leaders in selection process. EC has been formed for two years of tenure. Leaders are considering development activities as federation's activity not NGO activities which indicate ownership in the development activities undertaken by NGO and Federation. They are at high morale and in firm unity. Cohesion in the federation is appreciable. They have received some management and awareness related training for capacity building. As the federation has been formed in democratic way, there is every possibility to drop some potential leaders from EC and may be replaced by some new ones. To feed the EC with competent leaders the EC members opined there should have a process to develop leadership in group level and to foster a caring leadership development endeavour for those who are currently holding office in Federation. Meeting of executive committee is quarterly. Members did not recall fully what the last meetings decisions were and how they have or would have followed up the action. They think of a high frequency of federation meeting it may be at least one per month or per two months so that it can be considered tools for follow up, monitoring, progress sharing, accelerating the work, and developing leadership capacity. At present meeting expenditure is born by NGO. On an average one or two potential members who have the academic capacity to perform maintain technicalities (account keeping, general record keeping) so there need some other leaders to be developed for this purpose. For this reason selection criterion of Federation leaders need to be rethinking.

Relationship between Federation (EC), Groups and other stakes:
Representative of groups are the members of Federation. All group members have the knowledge of existence of federation (EC) but they lack the clear understanding what the federation and its members are doing for them and for the community. As EC is elected by the representatives of groups its accountability to all the participants or the community is seems to be lower. Federation has limited involvement in allocating assets (NGO asset), group planning, supervising and monitoring group activates. At least there may have been a piloting of some NGO core activities like trainee selection, venue and food management etc. channelized through federation for their capacity building and gaining ownership. Introduction of participatory planning, monitoring and evaluation mechanism in the federation would increase the level for transparency, accountability and sustainability of the federation.

Local elites, union parisad representatives and local other people have taken the poverty reduction endeavour as positive but in some cases in getting safety net support beneficiaries of IFSUP have been being barred as they have already got big support from the project as stated by the group and federation members.

Capacity of Federation and Groups:
The age of groups is on an average 2 years and the Federations have been formed some 6 months back at the time of field information collection. In terms of capacity both groups and federation are in the position to maintain day to day activities. Keeping documents related to office management, financial management, microfinance management, dealing with different stakeholders need to be further development as stated by groups, federations and NGO officials. Federation at present did not attain legal status, don't have own office building, did not form any network of alliance, no competent
regulatory documents are in place. Sources of operational fund are on IFSUP’s shoulders. Officials from NGOs and federations and members of groups are in favour of supporting federation by project for at least next 3 more years for building the capacity of federations. Geographical and administrative area federation has been covering are union level. Federations have a desire to form alliance at upazila level subject to their strength of operational capacity. Access to information of federation at present heavily dependent on GCF. Federation taking support from GCF observed day with special interest like human rights day which provided people with rights issues.

**Recommendations made by the staff (Durgapur)**

§ Support of NETZ needed to build up capacity of staff. Information should be updated quarterly basis.

§ To build up the capacity of the staff and mobility quarterly workshop at central level needed. Central level meeting is important for staff movement.

§ Exposure visit of the Federation members and staff is necessary for the build up their confidence and also capacity.

§ The staff structure may be changed. It is also vital concern. eg, Two accountant for 2 upazila, one more agricultrist is needed for more agriculture support

§ Provide technical staff graduated on agricultural science to render support to group members on crop cultivation

**Strengths:**

After discussing with the staff as well as project participants it is found that the groups have some strength that may be utilize in the cause of building federation. These are as follows:

§ Group coherent and cohesiveness

§ they are aware and they can raise their voice to realize the rights

§ they respectful to each other

§ they are enthusiastic to group activities and saving fund for their own

§ social dignity increased

§ they formed capital (though in small)

§ opportunity for multiple IGA

§ Positive attitude to change their lives.

§ Found social reciprocity

§ Members also get other support (mostly relief) from Caritas and World Vision

**Internal Challenges or Areas to Improvement:**

- The people who are involved in traditional business they have challenges to continue their business. Their businesses are seasonal and rest of the year they have uncertainty of earning.

- Seasonal migration is one the most important challenges in this area. Most of the poor families migrate to different places of the country for their livelihoods. So, it is a big challenge to operate project activities with this people. The trend of migration can be reduced if they have available job or job opportunities.

- Marketing is another challenge for the poor in this area. Because lack of good communication and transportation they can not sell their commodities they produce. Due to this problem many of them are not interested in producing goods. At the same time they are also confined to some traditional ideas. It would be better they can think about new IGA and innovative business to create new opportunities of earning.

- Functional literacy is another challenge to build up their capacity of leadership. Most of the people are not functionally literate, they are not confident to take leadership for large forum.

- The members of Federation in Durgapur live in hilly and scattered areas, they do not have any secretariat for their own. They do not have also any fund for the conveyance. It is difficult for them to manage transport cost and time spent for this purpose.
Opportunities:
- Huge natural resources for duck rearing, chicks rearing, cattle rearing
- Women market corner
- Support of other organizations

Risks:
- Leasing land is a profitable business in this area of Netrokona, however, the challenge is flood, hail-storm etc. The participants lose everything when natural disaster occurs. Hailstorm is a common phenomenon this area that destroy the Boro paddy just before the time of harvesting.
- The Advisory Committee may be barrier for their normal activities. They can impose their ideas and dominate over the groups and exploit the group members in different ways, as they are in the power structure. Even, the Advisory Committee may use them politically for their interest. Social elite may also use them or dominate them because of the rate of labour increase conflict may be arisen.
- The area of Durgapur is isolated, threats of ULFA, bad communication, banking system are not convenient, and disruption of electricity also is the barrier to work.

Field Visit Report of Ashrai in Naogaon

Developing Strategy for Federation of the Ultra Poor People of IFSUP

Source of information:
Nejampur Lahanti Akra, Union: Nejampur, Upazila: Nachol, District: Naogaon and Balugha Lahanti Akra, Union: Pathnitala, Upazila: Pathnitala District: Naogaon
Ashroy staff: Mr. Asaduzzaman and some other field staff

Name of the Project: NOVIB funded Project
Name of Implementing Organization: Ashrai

Date of information collection: 7th March 2009

Methodology: Focus Group Discussion, Key Informant Interviews, Observation.

Team composition: Mr. M.H. Neogi, Mr. Jainal Abedin, Mr. Samir Uddin

Objectives:
- Find out present status of implemented federation capacity as perceived by the participating group members, federation leaders and staffs; and
- Seek out how long their inner dormant voice, toward community development through their own platform/federation, has been breaking and germinating and taking the shape of growing up federation.
- Identify the best practices of people’s organization development which can be replicated in the federation development in IFSUF Project

Target people identified:
Target people are mixed of poor, extreme poor and some middle class people also but all are Adivasi people. Total households of this community are 136. They are mostly from Rajbankshi. Ashroy is working with them for two years. Both husband and wife from each household are the members of Lahanti Akhra.
Structure, Leadership and Documentation System of Akra:
Akra has its executive committee (EC) and advisory committee. EC takes all decisions regarding different aspects of the akara. EC consisting of 20 persons including chairman, general secretary, cashier, legal secretary, education secretary, health secretary, project secretary, organization secretary, cultural secretary, and rest 11 are members. The composition of advisory committee is chairman (UP Chairman holds this post), one representative of Ashroy, rest three are members, they come from UP female representative, village doctor, one representative of Akra. We found leaders are very active and have sound knowledge about their work plan and its implementation procedures. Women are also found active in decision making, problem solving and raising their voices to solve their problems. Akhra maintains several registers as part of record keeping. These includes resolution book, membership register, saving collection register, bank account register, etc. Records are being written with the help of Ashroy staff.

Akhra’s Activities:
First the reflect circle was started in 2005 with the members of Akhra. Hey have completed two years circle, one year for basic circle and 2nd year for applied circle. Through going the circle process, the Akhra has used several PRA tools, identifies the various issues affecting their lives, priorities those, identify action points to address those issues to improve the livelihood status. According they have prepared doable action plan considering their capacity, strength and opportunities. During our visit we have seen many outputs of PRA exercise were hanged on the walls of meeting house. These include vision page (how Akhra wants to see their villages after few years), issues pages, which affects their lives negatively, action plan page with good time frame. The vision page is drawn with pictures. The action plans included some results also like certain households have accessed to VGD cards, VGF cards of government safety net programme. Certain number of households will install hygiene latrine to improve their sanitation system, etc. Through the circle process the members gained good knowledge and skills about their own lives, community, power structures, service available, social and political issues, etc. During our visit describes Akhra’s work very confidently and boldly. Akhra members regularly on weekly basis, each member taka 10, save money and deposit in banks accounts. This is good initiative to resource mobilization. So far they saved total 6846 taka. They observed world human rights day to aware the community people on their rights. In another Akhara the members save by rice rather money, each members deposit half kg. rice on weekly basis to Akhra, then Akhra sells the collected rice and deposit money to bank accounts.

In order to strengthen the institutional side of Akhra, they want to undertake the following activities in future:
- Purchase land to construct the house for Akhra.
- Get registration of Akhra from the Directorate of Social Services
- Union/Upazila level Federation Formation
- Prepare constitution for Akhra and to awareness the members on it through organizing a workshop.
- Increase cattle and cow rearing and vegetable cultivation by the members
- Grass root advocacy to take lease in of pond and fish culture
- Take land lease and vegetable cultivation through the direct management of Akhra to increase income of Akhra
- In crease the more household into Akhra as members
- Increase network with relevant agencies to increase their access to government and non-governmen opportunities.

Activities of the Akhra and Access to Government Resources and Services:
As mentioned earlier, the Akhra has its own activity plan, it is not only in paper, we have found some achievements and results of the planned activities. The Nejampur Akhra has bought 17 decimal lands with 52000 of taka to use as their graveyard. They also obtained some VGD card from Union Parishad
for their Akhara members. Akhra identified some khas large pond in their locality, currently occupied by the influential people, to lobby with the government to get those ponds as leave for fish culture. They are also aware of other government resources and services but mechanism for realizing that is not clear.

**Relationship between Lahanti Akhra and other stakeholders:**
Local elites, Union Parisads’ representatives and local other people have taken the poverty reduction endeavour of Akhra as positive and they are willing to support Akhra. But the the representatives of Union Parishads don’t see positively when Akhra people demand many VGD card or other relief materials for the Akhra people. Actually the Akhra is based on the social power structure of Rajbongshi, it means that still the Mondol or Matobbor has big influence in their community. Mondol is a respectful person in the village and in their own religious community.

**Capacity of Lahanti Akhra:**
Through participating in the reflect circle the general members and leaders of the Akhra have improved their knowledge and understanding regarding social, political, economic structure of their society, issues affecting their lives, its causes, identifying actions points to address the priority problems, etc. Most they recognize that the circle sessions were very participatory and pictorial and very conducive for the learning. Not only that all the discussions were much related to their daily lives. Some leaders also received training from Ashroy on social awareness, advocacy, group management and leadership development, legal rights, etc. Some also have received training on various livelihood options including duck rearing, poultry rearing, goat rearing, vegetable cultivation, etc. Access to information of Akhra at present heavily dependent on Ashroi,

**Strengths:**
- The reflect circle sessions is found effective educating tool for illiterate poor people especially for adivasi people and also for women.
- Male and female members work together in a same Akhra and they have good respected each others.

**Areas to Improvement:**
- Akhra people are heavily dependant on Ashroi staff especially on books and records keepings, it is not good in long run.
- Still Akhra is working at village level, though they say they have federation at Union and Upazila level but we didn’t find such evidence

**Opportunity:**
- There are many fellow/unused land in the areas and available to take lease with minimum fee. Akhra can take large land and grow inter cropping i.e., long term plants/trees and short term crops in same land to increase their food and income security.

**Risks:**
- Due to drought in the winter season farmers can not grow crops in some land

**Field Visit Report of JCF in Jessore and Chuadanga**
Developing Strategy for Federation of the Ultra Poor People of IFSUF

Source of information: Golap Samity, Sonali Samity, Korokgachi, Dahorhuda, Darshana, Sonali Mahila Unnayan Sanghatan, Central Mahial Unnayan Federation, different level of staff of HPWDP, Chuadanga, Jyti in Jessores

Name of the Project: Hardcore Poor Women Development Programme (HPWDP)

Name of Implementing Organization: JCF

Date of information collection: 5th and 6th March 2009

Methodology: Focus Group Discussion, Key Informant Interviews, Observation and Document Review.

Team composition: Mr. M.H. Neogi, Mr. Jainal Abedin, Mr. Samir Uddin

Objectives:
- Find out present status of NETZ funded and JCF implemented federation capacity as perceived by the participating group members, federation leaders and JCF staffs; and
- Seek out how long their inner dormant voice, toward community development through their own platform/federation, has been breaking and germinating and taking the shape of growing up federation.
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Group Formation:

Criteria of group members:
- Family income per month 500/- per person
- Widow, Divorced, Disable Husband etc.
- Land below 10 decimal per family
- Have some productive assets

Ultimately Hard Core Poor 80% & Moderate 20% in a group. 12-25 members in each Group.

CBO Formation:
- One CBO formed with 5-8 Groups.
- 1 CBO formed within 1-4 Villages
- 33 CBOs formed in 11 Union under Damurhoda & Zibonnagar Upazila.
- Each CBO has own land, constructed Office, furniture, file cabinet, supported by project.
- CBOs conducted monthly meeting in each month.
- All the Group members are illiterate. For this reason, 20% moderate members included in group.
- After Group/ CBO formation they have deposited savings 2-3 TK only/weekly.

Central Mahila Unnayan Federation Formation:
• In order to coordinate the work of 33 CBOs formed under two Upazilas, a central level federation has been formed in 2004. This is the higher level/Upazila level forum to address the issues of CBOs which are not possible to address at Union or community level, this federation has been formed.
• 33 persons have been selected from 33 CBOs and taking 2 representatives from JCF, this central federation has been formed. So, 35 is the members of general parishad.
• With the vote of 25 members, an executive committee has been formed consisting of 11 persons.
• The meeting of this federation is held on quarterly basis.
• The 50% profit come from the institutional fund is deposited to this federation as income and rest 50% goes to CBO.

Training received:
Group and CBOs members received trainings on Leadership Development, Gender, IGA skills etc.

Micro Credit:
• Two type of Credit disbursed among the group members.
• Loan fund created from beneficiaries savings and organizational Fund.
• Organizational Fund - 10% interest.
• Organization received 5% and 5% deposited in CBOs Fund. So, 1% interest deposited by the Organization among 5%.

Federation Formation:
For Coordination two numbers of Federations have been formed in 2004.
• For Coordination, monitoring, evaluation of all activities of Federation a central Federation has been formed under two Upazila.
• Only three monthly meeting held the central Federation. Have no room & others activities in central Federation.
• A female Community worker recruited in each CBO. Monthly 1200/- honorarium paid per month. Paid by CBO-900/-TK & 300/-TK by the programme. It's continued 2009. After that CBO's would be paid 100% by the CBO.

Major tasks of Community Worker:
• Visits 50 Household visit per month to follow up utilization of loan.
• Update of Resolution, Voucher, Ledger, Pass Book etc
• Open and stay in office

Group / Federation members Attendance in a meeting:
• Meeting conducted by monthly. All the members attend in the meeting. But during Chilli and Mugdal harvesting period in March, April & May all the members don’t not attended meeting regularly.
• As per guideline agenda have been selected. So the yearly agenda have been selected in the beginning of the year.

Training:
Project Staff members have received following trainings:
Social Analyses for 2 days
Health & Nutrition for 2 days
Gender, Human Rights for 3 days
CBO members and leaders have received following trainings:
Leadership Development for 5 days
Livestock for 2 days
Office Management for 3 days
Organizational Development for 5 days
Financial Management for 5 days

Challenges:
• The villagers did not believe the project activities. All the husband of group members did not allow their wives to attend in the meeting.
• Some time the husband of group members did not allow to enter in the Mosque by the community people as their wives are engaged in CBO work. One day all the husbands of group member meet together and discussed, decided to build a new Mosque. So, resolved the conflict.
• Conflict between Leaders.
• Misappropriation of money a Cashier.
• Conflict among leaders to select loanees.

**Future activities of Group / Federation:**
- Small business (Rice).
- Khata selai.
- Pond lease.
- Poultry Farm.
- At the same time they developed the Peravet.

**Last year status of one CBO:**
- 100000/ (One lac ) TK. received from JCF.
- Savings depositated- 277156/-
- CBO’s have four type of Fund-
  - Kakllan Fund-167637/-
  - Interest from savings-20% 8324/- CBO’s 60% -10422 Welfare 10% 6139 total: 41622/-

**Recommendations by the leaders and staff:**
• Update the constitution of CBOs
• More loan fund to CBOs by JCF
• Linkage with government and non-government service providers
• Active leaders development initiatives
• Conflict resolution on time
• Increase members of CBO
• Strengthen the monitoring of CBOs
• Conduct audit
• Getting registration from government agency
• Increase project support to CBOs another 5-7 years