

FINAL REPORT

EVALUATION STUDY OF THE CHITTAGONG HILL TRACTS RURAL DEVELOPMENT PROJECT (2nd Revised)



**EVALUATION SECTOR
IMPLEMENTATION MONITORING AND EVALUATION DIVISION
MINISTRY OF PLANNING
Government of the People's Republic of Bangladesh
SHER - E – BANGLA NAGAR, DHAKA – 1207**

JUNE 2011

FINAL REPORT

on

EVALUATION STUDY OF THE CHITTAGONG HILL TRACTS RURAL DEVELOPMENT PROJECT (2ND Revised)

PROJECT TEAM

- 1. Mr. Syed Md, Haider Ali, Director general, IMED
Team Leader,**
- 2. Md. Khalilur Rahman, Director, IMED
Team Member**
- 3. Ms.Quamrun Nessa, Deputy Director, IMED
Team Member**
- 4. Ms Nargis Jahan, Assistant Director, IMED
Team Member**

Consultant, IMED

Professor Masuda M. Rashid Chowdhury

SC (Cambridge, UK), BFA (D.U), MSS (D.U.)

Professor, University of Dhaka

**EVALUATION SECTOR
IMPLEMENTATION MONITORING AND EVALUATION DIVISION
MINISTRY OF PLANNING**

Government of the People's Republic of Bangladesh

Sher - e - Bangla Nagar, Dhaka - 1207

Acronyms and Abbreviations

ADB	:	Asian Development Bank
CD	:	Community Development
CDC	:	Community Development Committee
CHT	:	Chittagong Hill Tracts
DANIDA	:	Danish International Development Agency
DFR	:	Draft Final Report
DG	:	Director General
FGD	:	Focus Group Discussion
FRB	:	Feeder Road Type – B (Upazilla Road)
GOB	:	Government of Bangladesh
HDC	:	Hill District Council
IMED	:	Implementation Monitoring and Evaluation Division
KII	:	Key Informant Interview
LGED	:	Local Government Engineering Department
NGO	:	Non-Government Organization
PCJSS	:	Parbatya Chattagram Jano Shanghati Samity
PCR	:	Project Completion Report
PEP	:	Project Evaluation Report
PKSF	:	Palli Karma Sahayak Foundation
PMU	:	Project Monitoring Unit
PP	:	Project Proforma
PD	:	Project Director
RDPP	:	Revised Development Project Proposal
RR	:	Rural Roads
TOR	:	Terms of Reference
UP	:	Union Parishad

TABLE OF CONTENTS

	Page
Acronyms and Abbreviations	3
List of Tables	11-13
Executive Summary	14-23
CHAPTER ONE:	25-30
INTRODUCTION, BACKGROUND, OBJECTIVE	25
1.0 Introduction	25
1.1 Rural Scenario of Bangladesh	25
1.2 Background of the Project	25
1.3 Components of the Project	27
1.4 The Project covered Objectives	27
1.5 Objectives of the LGED Component of the Project	27
1.6 Objectives of the PMU Component of the Project	28
1.7 Objectives of Current Impact Evaluation Study (as in TOR)	28
1.8 Study Rationale	28
1.9 Scope of Work of Evaluation Study	29
1.10 Limitations of the Study	30
CHAPTER TWO:	32-36
PROJECT INFORMATION	32
2.0 Project Information	32
2.1 Project Area Description	32
2.2 Project Inhabitants	32
2.3 Project Profiles	32
2.4 Project Coverage Area (Selection of Location for Survey)	33
2.4.1 Work Area	33
2.4.2 Coverage Area: Districts	33
2.4.3 Coverage Area: Unions	33
2.4.4 Coverage Area: Village	34
2.5 Components of the Project	34
2.5.1 LGED Component: Local Government Engineering Department Program	34
2.5.2 PMU Component: Project Management Unit Program	34
2.6 Project Activities & Programmes	35
2.6.1 Infrastructure Development Programmes	35
2.6.2 Community Development (CD) Activities and Micro Finance (Loan Programme) implemented by HDCs & PKSF (Palli Karma Sahayak Foundation)	35
2.7 Target Beneficiaries	36
2.8 Number of Beneficiaries	36
CHAPTER THREE:	38-44
TECHNICAL APPROACH, METHODOLOGY	38
3.0 Technical Approach, Methodology	38
3.1 Approach	38
3.1.1 Sources of Data	38

3.1.2	The Conceptual Framework	39
3.1.3	The Conceptual Model for Evaluation Study of CHTRD Project	39
3.2	Evaluation Methodology	40
3.3	Detailed Methodology	40
3.3.1	Review of Existing Literature, Secondary sources data and initial consultation meetings	40
3.3.2	Study Design	40
3.3.3	Evaluation of Study Design	40
3.3.4	Sample Size	40
3.3.5	Sample Design for Qualitative Analysis	42
3.3.6	Focus Group Discussion (FGD)	42
3.3.7	Key Informants Interview (KII)	42
3.3.8	Sample Category	43
3.3.9	Total Sampling Strategy	43
3.3.10	Selection of Location for Survey	43
3.3.11	Variables/Information collected	44
3.3.12	Variables of Study (Implementation Status of the Project)	44
CHAPTER FOUR		46-48
DATA COLLECTION & PROCESSING		46
4.1	Preparation of Study Instruments/Questionnaire	46
4.2	Method of Data Collection	46
4.2.1	Data Collection from the Field –Questionnaire Completion	46
4.2.2	Data Collection Information for Impact Evaluation	46
4.2.3	Data Collection Procedures	47
4.3	Recruitment of Field Staff / Field Investigators (Interviewers)	47
4.4	Orientation and Training of Field Investigators & Field Supervisors	47
4.4.1	Training of Field Investigators	47
4.4.2	Training of Field Supervisors	48
4.5	Field Operation	48
4.6	Data Management, Processing and Analysis	48
4.6.1	Coding and Editing of Questionnaires	48
4.6.2	Data Analysis	48
4.7	Analysis Profile & Preparation of Report	48
CHAPTER FIVE:		50-55
5.0	IMPLEMENTATION STATUS OF THE PROJECT	50
5.1	Project Target and Implementation Status	50
5.1.1	Project Physical Target	50
5.2	Changing Scenario	50
5.3	Implementation Period	50
5.4	Component-wise progress: Major Infrastructure Development	50-51
5.5	Upgrading and Rehabilitation of Rural Infrastructure(URRI)	51
5.6	Community Development Components: Micro Finance Progress	52
5.7	Socio-Economic Activities	52
5.8	Employment Generation	52
5.9	Maintenance Works	52
5.10	Benefit Analysis	52

5.11	Impact of Project	52
5.12	Achievement of Objectives of Project: Comparative Analysis with PCR	53
5.13	Success of the Project	54
5.14	Problems Encountered & Identified Initially	55
5.15	Post Implementation Situation & Result of Project	55
5.16	Contribution to Poverty Alleviation	55
CHAPTER SIX		58-141
FINDINGS AND DISCUSSIONS		58-141
6.0 THE PROJECT AREA & BENEFICIARY INFORMATION		58
SECTION ONE		58
6.1	RURAL SCENARIO OF CHITTAGONG HILL TRACTS	58
6.1.1	Description of Rural CHT	58
6.1.2	Socio-economic condition of the Rural Population of Chittagong Hill Tracts	58
SECTION TWO		58
6.2	SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE BENEFICIARIES	58
6.2.1	The Beneficiaries of the 3 Hill Districts	59
6.2.2	Type of Beneficiaries	59
6.2.3	Religion of the Beneficiaries	60
6.2.4	Marital Status of the Beneficiaries	61
6.2.5	Age of the Beneficiaries	62
6.2.6	Household size of the Beneficiaries	62
6.2.7	Educational qualification of the Respondents	63
SECTION THREE		64
IMPACT ANALYSIS: SOCIO- ECONOMIC CONDITIONS OF BENEFICIARIES		64
SOCIO- ECONOMIC CHANGES AMONG BENEFICIARIES		64
7.0	OCCUPATIONAL ISSUES	64
7.1	OCCUPATIONAL CHANGES OF BENEFICIARIES	64
7.1.1	Main Occupation before Project	64
7.1.2	Main Occupation after Project	65
7.1.3	Secondary Occupation before Project	67
7.1.4	Secondary Occupation after Project	68
7.2	INCOME INCREASE RELATED INFORMATION	69
7.2.1	Annual Income of Beneficiaries before & after Project	69
7.2.2	Number of Earning Members of Family before & after Project	70
7.2.3	Total Income of Family before & after Project	70
7.3	FAMILY EXPENDITURE	70
7.3.1	Annual Family Expenditure before Project	71
7.3.2	Annual Family Expenditure during Project	71
7.3.3	Annual Family Expenditure after Project	72
7.4	FAMILY SAVINGS INCREASE	72
7.5	NGO INVOLVEMENT BY BENEFICIARIES	73
7.5.1	Membership of NGOs by Beneficiaries	73

7.5.2	Names of NGOs involved by Beneficiaries	74
CHAPTER FOUR		74-92
8.0	IMPACT ANALYSIS: HOUSING, SANITATION, HEALTH, DISEASES, FOOD INTAKE & DRINKING WATER SOURCES	74
8.1	CHANGES IN HOUSING	74
8.1.1	Housing Type before	74
8.1.2	Housing Changes at present	75
8.1.3	Number of Rooms before	75
8.1.4	Number of Rooms at present	76
8.2	SANITATION CHANGES	76
8.2.1	Type of Latrine before	77
8.2.2	Type of Latrine at present	77
8.3	HEALTH CONDITION CHANGES	78
8.3.1	Health condition before introduction of Project	78
8.3.2	Health condition at present	78
8.4	INFORMATION ON DISEASES & TREATMENT	79
8.4.1	Types of Disease Treatment before Project	79
8.4.2	Types of Disease Treatment at present	80
8.4.3	Place of Treatment before	80
8.4.4	Place of Treatment at present	81
8.5	FOOD & NUTRITIONAL DEVELOPMENT	82
(a)	Nutritional Food Intake in a Week	82
8.5.1	Nutritional Food intake in a week before the Project	82
8.5.2	Nutritional Food intake in a week after the Project	83
(b)	Food Intake throughout the Day - in Morning	83
8.5.3	Food intake in morning before the Project	83
8.5.4	Food intake in morning at present	83
(c)	Food Intake throughout the Day - at Noon	84
8.5.5	Food intake at noon before the Project	84
8.5.6	Food intake at noon at present	84
(d)	Food Intake throughout the Day - in Afternoon	85
8.5.7	Food intake in afternoon before the Project	85
8.5.8	Food intake in afternoon at present	1 86
(e)	Food Intake throughout the Day - at Night	86
8.5.9	Food intake at night before the Project	86
8.5.10	Food intake at night at present	86
8.6	YEARLY NECESSITY OF FOOD - CHANGES OBSERVED	86
8.6.1	In comparison with the yearly necessity, the condition of food produced for the Family -- Situation before the Project	87
8.6.2	In comparison with the yearly necessity, the condition of food produced for the Family -- Situation at Present (After the Project)	88
8.6.3	In case of deficit, number of months produced food can be utilized (before and after the Project)	89
8.7	SOURCES OF DRINKING WATER	89
8.7.1	Sources of Drinking Water before Project	89
8.7.2	Sources of Drinking Water at present	89
8.7.3	Comments on Boiling of Water for Drinking	90

SECTION FIVE	91-95
FAMILY ASSET INCREASE	91
9.0 IMPACT OF PROJECT: ACCUMULATION OF FAMILY ASSET	91
9.1 OWNERSHIP OF LAND	91
9.1.1 Ownership of Land before Project	91
9.1.2 Ownership of Land after Project	91
9.1.3 Type of land owned	92
9.1.4 Quantity and Price of Land at present	92
9.2 NON- AGRICULTURAL PRODUCTIVE ASSETS	93
9.2.1 Types of Non-Agricultural Productive Assets	93
9.2.2 Ownership of Agricultural Machinery	93
9.3 FINANCIAL ASSETS	94
9.3.1 Financial Assets before Project	94
9.3.2 Financial Assets at Present	94
9.3.3 Increase in Household Assets due to Project	95
9.3.4 Types of Household Assets procured after Project	95
SECTION SIX	96-102
IMPACT ANALYSIS: ON INCOME INCREASE DUE TO IGAs & INFRASTRUCTURE DEVELOPMENT	96
10.1 INCOME INCREASE DUE TO INCOME GENERATING ACTIVITIES & INFRASTRUCTURE DEVELOPMENT(Conditions Before & After Project)	96
10.1.1 Increase in Income due to Income Generating Acvtivities & Infrastructure Development Before Project	96
10.1.2 Increase in Income due to Income Generating Acvtivities & Infrastructure Development after Project	97
10.2 INVESTMENT TYPE & EXPENDITURE (Before & After) DUE TO MICRO-FINANCE & INFRASTRUCTURE DEVELOPMENT	99
10.3 ANNUAL INCOME, EXPENDITURE & SAVINGS DUE TO MICRO-FINANCE & INFRASTRUCTURE DEVELOPMENT	101
SECTION SEVEN	102-106
IMPACT ANALYSIS: ON FACILITIES CREATED THROUGH INFRASTRUCTURE DEVELOPMENT	102
11.0 TYPES OF FACILITIES CREATED & SOCIO-ECONOMIC DEVELOPMENT OF BENEFICIARIES BEFORE PROJECT	102
11.1 TYPES OF FACILITIES CREATED & SOCIO-ECONOMIC DEVELOPMENT OF BENEFICIARIES AFTER PROJECT	104
SECTION EIGHT	107-123
LGED PROGRAMMES OF INFRASTRUCTURE CREATION	107
12.0 SOCIO- ECONOMIC IMPACTS OF INFRASTRUCTURE DEVELOPMENT (Construction of Drains, Bridges an d Promotion of Business & Agricultural Development)	107
12.1 FACILITIES THROUGH CONSTRUCTION OF DRAINS	107
12.2 BRIDGE CONSTRUCTION CREATED FACILITIES FOR PEOPLE	107

12.2.1	Situation Before Bridge Construction	107
12.2.2	People's Advantages through Bridge Construction at Present	109
12.3	SOCIO-ECONOMIC OPPORTUNITIES CREATED WITH INFRASTRUCTURE DEVELOPMENT	111
12.3.1	Socio-economic Opportunities before Infrastructure Development of Project	111
12.3.2	Socio-economic Opportunities created after Infrastrucure Development of Project	112
12.4	IMPROVEMENT OF FARMERS FACILITIES DUE TO INFRASTRUCTURE DEVELOPMENT	114
12.4.1	Farmers' Facilities before	115-116
12.4.2	Improvement of Farmers' Facilities due to Infrastructure Development after Project	116-119
12.5	BUSINESS OPPORTUNITIES & GROWTH THROUGH INFRASTRUCTURE DEVELOPMENT	120
12.5.1	Business Opportunities & Growth through Infrastructure Development of Project	120-122
SECTION NINE		122-131
13.0 TRAINING PROGRAMME OF CHTRDP		122
13.1	Trainings provided by CHTRD Project	123
13.1.1	Trainings of Trainers (ToT) Course Project	123
13.1.2	Trainers of ToT Courses	123
13.1.3	CD (Connumity Development) Beneficiary Trainings	123
13.1.4	CD Beneficiary Training Courses	123
13.1.5	Objectives of Trainings	124
13.1.6	Outcome of Trainings to Beneficiaries	124
13.1.7	Participants of the Trainings	124
13.1.8	MF (Micro Finance) Component Beneficiary Training Courses	124
13.1.9	MF Component Group Formation	124
13.2	Training received by Beneficiaries before	124
13.3	Training received through Project	125
13.4	Advantages of Training	126
13.4.1	Problems faced without previous Training	126
13.4.2	Skill development increase through training	126
13.4.3	Quality of the Training imparted	127
13.5	Satisfaction regarding Duration of Training	127
13.6	Desired duration of Training	128
13.7	Relationship of Training with Income Activities	128
13.8	Provision regarding Repetition of Training	128
13.9	Need for Repetition of Training	129
13.10	Inclusion in the Training Syllabus	130
13.11	Number of Training taken	130
13.12	Comments on Effectiveness of Overall Training Programmes	130
SECTION TEN		132-134
14.0 EMPLOYMENT GENERATION		132

14.1	Employment opportunities before Project	132
14.2	Employment Opportunities through Project at present	133
SECTION ELEVEN		135-139
MICRO FINANCE		135
15.0 MICRO FINANCE PROGRAMMES OF CHTRDP		135
15.1	Types of Activities for which Loans were provided	135
15.2	NGO involvement	136
15.3	First Loan taken	136
15.4	Number of times Loans taken	136
15.5	Problems involved in taking Loans	137
15.6	Timely Loan Repayment	137
15.7	Reasons for not Payment of Loans	138
15.8	Loan Payment Installments	138
15.9	Loan criteria and amount	139
SECTION TWELVE		140-142
COMMUNITY DEVELOPMENT INITIATIVES		140
16.0 COMMUNITY DEVELOPMENT PROGRAMMES		149-140
16.1	Participation in Community Development Activities	149
16.2	Types of Community Development Activities	140
16.3	Satisfaction towards Community Development Activities	141
16.4	People's involvement in the Community Development Activities	141
16.5	Social Development through Community Development Activities	141
16.6	Personal gains through Community Development Activities	141
CHAPTER SEVEN		142-165
17.0 CONCLUSION & RECOMMENDATIONS		142
17.1 CONCLUSION		142
17.2 IMPACT ANALYSIS		142
17.2.1 LESSONS LEARNED FROM THIS PROJECT		142
a) STRENGTHS		143
b) WEAKNESSES		144
c) ACHIEVEMENTS OF THE PROJECT		145
17.3 RECOMMENDATIONS		148
ANNEXURES		149-164
Annexure - 1: QUESTIONNAIRE – Field Survey		149
Annexure – 2: QUESTIONNAIRE – FGD & KII		160

LIST OF TABLES

TABLE TITLE	PAGE
Table No. 1 Beneficiaries (gender-wise) of the Three Hill Districts	59
Table No. 2 Type of Beneficiaries	59
Table No. 3 Religion of the Beneficiaries	60
Table No. 4 Marital status of the Beneficiaries	61
Table No. 5 Age of the Beneficiaries	62
Table No. 6 Household Size of the Beneficiaries	62
Table No. 7 Educational Qualification of the Beneficiaries	63
Table No. 8 Main Occupation before Project	64
Table No. 9 Main Occupation after Project	65
Table No. 10 Secondary Occupation before Project	67
Table No. 11 Secondary Occupation after Project	68
Table No. 12 Annual Income of Beneficiaries before & after Project	70
Table No. 13 Number of Earning Members of Family before & after Project	70
Table No. 14 Total Income of Family before & after Project	70
Table No. 15 Annual Family Expenditure before Project	72
Table No. 16 Annual Family Expenditure during Project	72
Table No. 17 Annual Family Expenditure after Project	72
Table No. 18 Family Savings Increase before & after Project	72
Table No. 19 Membership of NGOs by Beneficiaries	73
Table No. 20 Names of the NGOs involved by Beneficiaries	73
Table No. 21 Housing Type before	74
Table No. 22 Housing changes at present	75
Table No. 23 Number of Rooms before	75
Table No. 24 Number of Rooms at present	76
Table No. 25 Type of Latrine before	76
Table No. 26 Type of Latrine present	78
Table No. 27 Health condition before Project	79
Table No. 28 Health condition at present	79
Table No. 29 Types of Disease before Project	80
Table No. 30 Types of Disease Treatment before Project	81
Table No. 31 Types of Disease Treatment at present	81
Table No. 32 Place of Treatment before	82
Table No. 33 Place of Treatment at present	82
Table No. 34 Nutritional Food intake in a week before	83
Table No. 35 Nutritional Food intake in a week at present	83

Table No. 36	Food intake in Morning before	84
Table No. 37	Food intake in Morning at present	84
Table No. 38	Food intake at Noon before	85
Table No. 39	Food intake at Noon at present	85
Table No. 40	Food intake in Afternoon before	85
Table No. 41	Food intake in Afternoon at present	86
Table No. 42	Food intake at Night before	86
Table No. 43	Food intake at Night at present	87
Table No. 44	In comparison with the Yearly Necessity, the condition of Food produced for the family – Situation before the Project	87
Table No. 45	In comparison with the Yearly Necessity, the condition of Food produced for the family – Situation at present	88
Table No. 46	In case of deficit, number of months produced food can be utilized (before and after the project)	89
Table No. 47	Sources of Drinking Water before Project	89
Table No. 48	Sources of Drinking Water at present	90
Table No. 49	Comments on Boiling of Water for Drinking	91
Table No. 50	Ownership of Land (Self, Agricultural Land) before Project	92
Table No. 51	Ownership of Land after Project	92
Table No. 52	Type of Land owned	93
Table No. 53	Quantity and Price of Land at present	93
Table No. 54	Types of Non-Agricultural Productive Assets	94
Table No. 55	Ownership of Agricultural Machinery	94
Table No. 56	Financial Assets before Project	95
Table No. 57	Financial Assets at present	95
Table No. 58	Increase in Household Assets due to Project	96
Table No. 59	Types of Household Assets procured after project	96
Table No. 60	Income increase from various IGAs & Infrastructure Development before Project	97
Table No. 61	Income increase from various IGAs & Infrastructure Development at present after project	98
Table No. 62	Investment Type & Expenditure before & after Project due to Micro-finance & Infrastructure	100
Table No. 63	Increased Annual Income, Expenditure & Savings	102
Table No. 64	Facilities created & Socio-economic Development of Beneficiaries before Project	103
Table No. 65	Facilities created & Socio-economic Development of Beneficiaries after Project at present	105
Table No. 66	Facilities created through construction of Drains	108
Table No. 67	Situation before Bridge Construction	108

Table No. 68	People's Advantages through Bridge construction at present	110
Table No. 69	Socio-economic Opportunities before Infrastructure Development of Project	112
Table No. 70	Socio-economic Opportunities after Infrastructure Development of Project	113
Table No. 71	Farmers' Facilities before	115
Table No. 72	Improvement of Farmers due to Infrastructure Development after Project	117
Table No. 73	Business Development (non-agricultural) due to Infrastructure Development through Project	121
Table No. 74	Training received before	125
Table No. 75	Training received through Project	126
Table No. 76	Problems faced without previous training	127
Table No. 77	Skill Development & Efficiency increase through training	127
Table No. 78	Quality of Training imparted	128
Table No. 79	Satisfaction regarding Duration of Training	128
Table No. 80	Desired Duration of Training	129
Table No. 81	Relationship of Training with Income Activities	129
Table No. 82	Provision regarding Repetition of Training	129
Table No. 83	Need for Repetition of Training	130
Table No. 84	Inclusion in the Training Syllabus	131
Table No. 85	Number of Training taken	131
Table No. 86	Comments on Effectiveness of Overall Training Programme	131
Table No. 87	Employment Opportunities before Project	133
Table No. 88	Employment opportunities through the Project at present	134
Table No. 89	Types of Activities for which Loans were provided	135
Table No. 90	NGO involvement	136
Table No. 91	First Loan taken	137
Table No. 92	Number of times Loans taken	137
Table No. 93	Problems involved in Taking Loans	138
Table No. 94	Timely Loan Repayment	138
Table No. 95	Reasons for not payment of Loans	138
Table No. 96	Loan Repayment installments	139
Table No. 97	Loan amount	139
Table No. 98	Participation in Community Development Activities	140

EXECUTIVE SUMMARY

The project has been one of the most important achievements for the people of the 3 Hill Districts of the Chittagong Hill Tracts, Rangamati, Bandarban and Khagrachhari. The opportunities have initiated a tremendous impact on the rural people of the region, creating a massive development of the socio-economic situation, especially through infra-structure development of the area, training and micro-finance programmes.

Based on 111 Unions, of the 3 Hill Districts of CHT, the project has initiated miraculous changes amongst the poor rural population, majority of whom lived from hand to mouth. They were mostly landless and worked as labourers.

Life was not only risky, but also uncertain. There were no employment opportunities, few income generating activities and above all a very backward area prevailed for the people without proper communication systems.

It was heartening to see during the impact evaluation visits, the smiles of attainment as people walked through the newly constructed roads and above all the bridges between the hills which created enormous socio-economic opportunities for these recently developed areas. The micro-credit loans, the infra-structure development and the community development programmes had changed the lives of the people, who had waited for ages to witness development of these regions.

Farmers today found customers near their fields eagerly waiting to buy their agricultural products, while many utilized the transports available to carry their products to the market. The days were over, when they used to walk for miles, trudging along the roads, carrying their products on their heads on their way to markets.

Owners of mango groves, orange and leech orchards, pineapple plantations, cashew-nut gardens did not worry anymore about taking their fruits to the market in time as customers flocked in to buy their products right from their door-steps.

Parents didn't worry anymore about their children being drowned in the Kaptai Lake on their way to school as the bridges constructed had made life more secured. Tourists thronged from hills to hills in their automobiles, happily driving through newly constructed hilly roads, enjoying with excitement the magnificent scenery of the Chittagong Hill Tracts.

Women empowerment increased as they found jobs and employment both in the socio-economic opportunities of business, service and agriculture, enjoying with pride their earnings and their economic contributions to their families.

To-day, these poor men and women, including both the Tribals and the Bengali population, had a vision ahead, a security and an opportunity. They had learnt to progress and dream of a prosperous future.

This was the change --- the socio-economic and scultural change, brought in through the greatest opportunities provided through the economic and infra-structure development of the Chittagong Hill Tracts Rural Development Project.

The objectives of the Project covered two important issues.

- i) Objectives of LGED Component
- ii) Objectives of PMU Component

Objectives of LGED Component: Infrastructure Development

1. To reduce the incidence of absolute poverty among the rural population of the CHT through developing the basic physical infrastructure and expanding income and employment generating opportunities that would substantially raise the standard of living of the landless and small marginal farmers.
2. To improve over all access situation and to facilities agricultural production and marketing in the Chittagong hill tracts region through construction/ reconstruction of feeder and rural road including appurtenant structure.
3. To create employment opportunities for the rural poor through construction of physical infrastructure under the project.

Objectives of PMU Component: Community Development & Micro Finance

1. To provide access to training and better technology in order to improve management capability and increase sustainability.
2. To make available micro- credit to stimulate farm and off farm productivity for households and small business enterprises
3. To undertake community development programmes with a view to increase peoples' participation in local development activities.
4. To strengthen capacity building of local government agencies and non-governmental organizations to provide a sound institutional capacity for further development initiatives.

Objectives of The Current Impact Evaluation Study

1. To assess the impact of the project activities on employment and job opportunities, assets development, entrepreneurship development, and management skill in small enterprise,
2. To assess the impact of the project activities on agro productivity, rural infrastructure development, better mobility, absolute poverty alleviation of the people and overall sustainability of the projects (LGED and PMU components).
3. To identify the strengths and weakness of the two components and suggest recommendations for more pragmatic and effective implementation of the project in future.
4. To review the management and implementation status of both LGED and PMU components.

FINDINGS OF THE IMPACT EVALUATION

Socio-Demographic Characteristics of Beneficiaries: Among the beneficiaries of the three Hill Districts of CHT, it was found that the majority 53.69% were females while 46.31% were males **Marital Status:**The greatest number of beneficiaries, 96.2% were married. **Religion:**The highest number 54.36% were Buddhists, followed by 32.95% who were Muslims, 9.66% who were Hindus and 2.82% who were Christians. **Education:** The highest number, 42.9% could only sign their names, which was usual since these

poverty stricken rural people had no opportunities to study. However 18.1% had been to school, 17.7% could read and 6% had passed SSC. Only 1.3% had passed HSC and above, while 13.6% were illiterate.

Types of Beneficiaries: The three types of Target Beneficiaries were the following as determined by the project:

1. Poor shifting cultivators defined as unable to meet their basic consumption needs and dependent on the sale of manual labor as the main source of income. Of them 23.4% were among those interviewed.
2. Poor landless farmers defined as having less than 0.5 acres (0.2 hectares) of cereal production land, including homesteads and dependent on the sale of manual labour as the main source of income. Of them 33.8% were among those interviewed.
3. The absolutely poor marginal farmers with 0.5 – 1.0 acres (0.2 - 0.4 hectares) of cereal production land. Of them 40.7% were among those interviewed.

It was found that the greatest number of beneficiaries were from the third group, who were the absolutely poor marginal farmers with 0.5 – 1.0 acres (0.2 - 0.4 hectares) of cereal production land.

Socio-Economic Changes: The socio-economic changes among the beneficiaries included their occupational development and income earning opportunities. Annual income increase of the beneficiaries through the impacts of the project, their increased expenditure with the change in their life-styles, the growth of earning members and finally their increased savings have been provided. Among occupations the highest involvement before and after the project was in agricultural production (45.7%) followed by household chores (18.2%) and employment as labourers (11.7%).

Annual Family Expenditure before, during and after the project shows that expenditure for clothing, food, construction and repair works and treatment were the four priorities for the beneficiaries. **Increase in Number of Earning Members of Families of the beneficiaries** increased among all the districts the greatest being in Bandarban followed by Khagrachari and Rangamati. The project had opened opportunities for both employment and income generating activities, and as a result members of the families had greater chances of earning, which was unheard of before. **Family Savings Increased** considerably the highest being in Bandarban, followed by Rangamati and Khagrachari. **Membership in NGOs** showed Majority of the beneficiaries 88.7%, were members of NGOs the greatest number (71.8%) were members of Padakhep, followed by PKSF, 9.7% and Grameen Bank, 5.6%.

Changes in Housing, Sanitation, Health, Disease Treatment, Food Intake reflected the impact of the project and identified as facilities have increased especially with the development of infrastructure. **Housing:** The income of the beneficiaries helped in changing their standards of living. Housing styles changed to better structures with more facilities and comfort. Before project majority peoples'(51.6%) houses were thatched structures having mud walls and roofs of hay, grass or bamboo. Only 0.3% people had pacca concrete buildings. After project house styles changed as Majority people(55.3%) had semi katcha pacca houses with mud and bamboo walls and tin roofs. There was an increase of 0.7% of concrete buildings. **Sanitation:** Previously, majority of

beneficiaries (50.5%) used Katcha (temporarily set-up latrines), while 16.7% went to open spaces for toilet purpose. Only 24.2% used Slab latrines. But after the project with sanitation knowledge, use of Slab latrines increased to 63.6% and those using open spaces decreased to 3%. **Health condition** before was good among 39.7%, medium among 36.6% and bad among 23.7%. After project, good health condition had increased to 79.4% of which the greatest number was in Rangamati (89.4%), while bad health condition decreased to 4.8%. **Treatment** before project, showed rural poor took the assistance of indigenous practices. Majority (79.7%) went to the village doctors. 39.6% went to hospitals in case of emergency, while some (11.9%) took the refuge of homeopath practitioners. After the project majority (64.4%) went to hospitals, while 44.3% went to village doctors and only 7.2% went to homeopaths. **Place of Treatment:** Before project, majority of the people (79.7%) went to the village doctors. 9.6% went to hospitals while 11.9% went to homeopath practitioners. After the project majority of the people (64.4%) went to hospitals, while 44.3% went to village doctors and 7.2% went to homeopaths.

Impact Analysis: Accumulation of Family Asset: The impact of the project on accumulation of assets is one of the major achievements. People have increased income and accumulated assets for their own and also for their families, in the form of land, non-agricultural productive assets, agricultural machinery, household assets and also financial assets. **Increase in Ownership of Land:** 78.4% owned agricultural land before Project. Later the increase in income helped an increase in procurement of agricultural land. 88.6% owned land and increased their individual assets. There was a decrease (11.4%) in landless beneficiaries. The increase in ownership of land was greatest in Hill Agricultural land (58.2%) of which the highest was in Rangamati (43.4%). **Increase in Non-agricultural Assets:** Assets owned by the beneficiaries included mostly dairy and poultry farming amongst 52.7% beneficiaries, which was followed by Hilli Garden by 50%. Homestead Land garden by 17.8%, Handicraft by 11.4%, business enterprises by 9.9%, Fish cultivation by 0.7% and Vehicle plying and renting by 0.5% were other non-agricultural productive assets of the people. **Increase in Ownership of Agricultural Machinery:** These were small items of agricultural production but were important for the production activities of these poor farmers and labourers. **Increase in Household Assets:** Majority of the beneficiaries (60.9%) increased their household assets for the family after receiving financial help from the project and also through their increased income.

Increase in Financial Assets: After the implementation of the project it was observed that the first priority in Financial assets remained as before Project in 1) Savings in Banks, 2) Capital for Business and 2) Savings in Co-operative Societies. Cash in hand followed with other forms including loan to people, investment in business, agriculture or other income sources and lastly by Savings Certificate or Prize Bonds.

Impact Analysis: Increase in Income & Investment: Earnings from Income Generating Activities and Infrastructure development did not increase much before the beginning of the project as mentioned by 97.3% of beneficiaries. Only 2.7% mentioned that there was some increase in income. Of them the highest (12.3%) said income was through own land cultivation, However, after the implementation of the project, instead of 2.7% of the positive beneficiaries, there was an increase to 13.1% positive beneficiaries, **Investment:** There was a great increase in investment after the project than before.

The total invest of the three Hill Districts was higher at present than before. **Annual Income, Expenditure and Savings** showed a high increase at present than before.

Impact Analysis: Facilities created through Infrastructure Development:

Impact Analysis on creation of facilities and socio-economic growth through Infrastructure Development shows the success of the project for these poor beneficiaries of the CHT. Where there was no system of transport, to-day there ply various types of transport through the roads, bridges and culvert created by LGED through the project. Income had increased, businesses had developed, living standards had changed for the better. Children could easily go to schools, assisting in enrollment of children in educational institutions. Land value had increased with the development agricultural production and building requirements. Job opportunities had increased and so had women's opportunities for economic solvency. Commercial and economic activities had increased, along with the establishment of local industries and production houses. Previously, agricultural production, marketing and socio-economic activities were hindered due to lack of communication system in these backward rural areas but with the creation of infrastructure development and better communication system, various facilities were created for the beneficiaries. These areas started to develop from backward area obstacles to see the light of progress through the project. This was confirmed by 65.4% of the respondents who had enjoyed the opportunities for development. Facilities through development were created in transportation, business, job and income opportunities, project opportunity usage, agricultural production, marketing of agriculture and other products, regional trade, local industry growth, decrease in transportation expenses, economic and commercial activities and tourism. Poverty alleviation of the poor increased. Women's development leading to women's empowerment was observed through job & income opportunities, entrepreneurship growth, and participation in project implementation and increase in status. Self consciousness had been raised and thereby the living standards.

LGED Programmes of Infrastructure Creation: Facilities of Drains, Bridges:

Facilities of Drains: Construction of drains at relevant locations prevented water stagnation, decreased problems of communication and increased movement of pedestrians. Environment was protected and there was less pollution with systematic water flow through the drains. **Facilities through Bridges:** 95.8% of the respondents mentioned that previously, due to lack of bridges over rivers and canals and between the hills, severe communication problems created immense difficulties leading to critical situations especially in the rainy seasons. The grievous problems included the inability of farmers in receiving proper prices for their products, which could not be marketed in time, while carrying products on their heads to the market. Children could not go to school in the rainy season due to lack of communication system. The greatest problems were taking the sick for treatment, including pregnant mothers. With the construction of the bridges the whole area changed as communication along with transport system progressed with the infrastructure development, mentioned 59.3% of the respondents.. Various types of vehicles drove on the roads, while Students easily went to school in transports during rainy seasons lessening the tensions of parents, transportation facilities helped farmers market their products in time and at proper prices. Wholesale buyers came from great distances to collect agricultural products and other requirements, as farmers received cash at home for their products, which were less damaged due to quick marketing. Due to the development of the farmers the whole area was progressing. The sick and pregnant women could be easily taken for treatment, Job

search was easier with bridge facilities and socialization became comfortable with bridge connection to far off places.

Infrastructure Creation: Socio-economic Opportunities: 97.7% mentioned that there were no socio-economic opportunities before the project. There existed no social security, job opportunities and less income facilities. After the implementation of the project 63.7% beneficiaries mentioned the immense socio-economic opportunities created through infrastructure development. There was easy available transportation to villages, scope of stable & better employment increased, social security enhanced through better transport system. Family income of villagers increased with income and job opportunities, price of agricultural goods were within the purchase capacity of the people, as marketing opportunities and sale of products increased with advanced communication system. As road to schools developed, enrollment rate in educational institutions increased, parents were less in anxiety regarding their children's transport to schools. Death rate decreased. People's security increased with better social environment of the areas, they traveled to Union Parishads, they learnt to socialize and the natural environment was preserved with decrease in pollution.

Infrastructure Creation: Improvement of Farmers' Facilities: Regarding improvement of Farmers' facilities before the project 92.2% of respondents of Bandarban 98.4% of Rangamati and 100% of Khagrachari mentioned that there were no facilities provided and no development of farmers in these backward areas of rural CHT. After implementation of the project the scenario changed as Farmers' facilities increased and improved especially due to infrastructure development, as observed by 87.4% respondent of Bandarban and 74.1% of Khagrachari. The issues and facilities through which farmers had improved were 1) opportunities for market transportation 2) increase in agricultural production which had become easier with new technologies 3) change in marketing & selling system 4) farmers' interest to produce more crops for marketing 5) increase in selling scopes & price decrease in high demandable market 6) increase in farmers' income 7) increase in purchase of goods due to better transport facilities while farmers are able to sell from their homes or production fields 8) easy transportation of fertilizers and pesticides 9) women's income opportunities increase through kitchen gardening along with better opportunities for selling their own products of agriculture through better communication system.

Business Opportunities & Growth through Infrastructure Development: Business (non-agricultural) Opportunities & Growth through Infrastructure development and better transport and communication facilities showed an immense achievement among the people of these backward rural areas of the CHT. 79.1% of Bandarban, 71.3% of Khagrachari mentioned of their success. However the progress was slow in rural Rangamati where achievement was by 32.9%. The opportunities and growth were in 1) Easy marketing of handicrafts 2) poultry farming and egg marketing 3) dairy owners and milk sellers' marketing opportunities 4) Producers timely sale of products and receive instant cash 5) Buyers easy access to different markets for purchase of products of their choice 6) Women's easy access to the market. The greatest interest was shown by the handicraft manufacturers of the three districts, since their tribal products and weavings were much in demand everywhere both for local needs and exports.

Training Programmes of CHTRDP: Trainings provided by CHTRD Project had two tiers of training 1) Training of Trainers (ToT) 2) Beneficiary Training. The main objectives of the trainings were to build up capacity of beneficiaries concerned and to

enhance awareness among the beneficiaries about various issues. Outcome of the Trainings helped Beneficiaries implement the small-scale sub-project under CD component efficiently and effectively. Beneficiaries also benefited through knowledge on environment, women leadership development, crop production, small business development etc. The participants of the trainings came from cross-section of people of a Union. In addition to these Beneficiaries, traditional leaders, Jhum cultivators, landless farmers, marginal farmers were invited to Trainings provided under supervision of the Project Management Unit (PMU) of CHTRDP. The Study showed that 66.2% did not receive training before. 40.8% received Training through Project. 84.8% faced problems without previous training. 97.3% informed that skill development and efficiency increased through training. 45.2% said the quality was medium, 42.5% said quality was good and 10.5% mentioned the quality was very good. 75.2% of participants mentioned there was need of training. The subjects for inclusion in syllabus were modern farming methods mentioned by 44.8% participants, handicraft production by 27.6%, health service by 19.5% and business management by 3.3%. On effectiveness of overall training programme, 72.5% mentioned that trainings were good.

Employment Generation through Project Implementation 97.2% reported that there were no proper employment opportunities before the project and only 2.8% were employed. The highest employment 33.2% was in infrastructure development. 14.1% in shop-keeping or business organization, 12.2% were employed in agricultural activities. After the project, there was an increase from 2.8% to 53.7 % of beneficiaries who found employment due to the project. 74% found employment due to infrastructure development. 66.3% in the maintenance works of the project infrastructure. 59.5% in agriculture development through credit/loans. 56.5% in different hilly areas development programs as apprentice, 56.5% got employment opportunities in new occupations for livelihood. 53.5% in handicrafts production through micro-credit, and 53% got employment in shop-keeping and business through micro-finance.

Micro-Finance Programmes of CHTRDP were the new opportunities for the beneficiaries of the project, since the loans provided income opportunities, business ventures, agricultural growth and financial stability. Never had these poor labourers, farmers ever been given loans by anyone because of their poverty-stricken lives.

However, only 8.9% of the people took loans. It was found that microfinance was not very popular among the beneficiaries, since they had no knowledge of taking loans for increasing their income. The majority of 91.1% managed their own income sources without loans. There were 14 types of activities identified with micro finance loans along with other smaller economic activities. Highest number of beneficiaries (38.7%) took loans for harvesting their own lands, 23.8% for business enterprises or shop keeping, 14.6% for their dairy farming and milk sale. The majority 79.7% took loan from the NGO Padakhep, 2.2% from PKSF. Problems of loan taking showed that 40.9% did not know the rules and were slow in taking loans, 31.5% did not submit the necessary papers, 17.3% had various other problems. However, loans were timely repaid by 87.2% of the beneficiaries. Of those who did not repay in time 59.8% could not collect the repayment money in time, 26.2% suffered loss in business, 9.1% were laid with sickness. Weekly loan repayment installment was practiced by 89%, fortnightly by 6.5% while 3.8% paid back loans at a time.

Community Development Activities of the Project: Only 6.1% of the beneficiaries participated in the Community Development Activities.. The rest 93.9% did

not feel the necessity nor were they motivated to join the CD activities. This was a great draw-back for the project since CD activities would be responsible for evaluating their success or failures within the project and assist in preparing themselves for the next phase or future project programmes. The Beneficiaries were satisfied with the Community Development Activities, because they had learnt to know each other and find friends. The rural poor are not aware of social relations, especially in the CHT, where the houses are far-flung and they hardly meet each other except for market days and related occasions. The spirit of working together for a better future was greatly welcomed but the people had to be motivated for increased participation and economic development.

The Strengths, Weaknesses & Achievements of the Project have been identified keeping in view the progress, the failures and the outcome of the project. These included the fulfillment of the objectives and the impediments faced.

The **STRENGTHS of the CHTRD Project** were the initiatives undertaken in full concentration, contribution and the ability of the LGED personnel and the PMU related officials in completing a gigantic task never before accomplished by the government in co-operation with foreign donors in this part of the country. Not only did these poor landless people find a means of attaining a better form of livelihood and a better living opportunity, but also visualize the future in a practical and attainable procedure.

1. The Project had helped increase the income of the people of CHT.
2. Their increased savings had provided economic solvency
3. The project had assisted in increasing the number of Earning Members of the Families
4. The project had trained people to earn through various professions
5. The loans through micro-finance had provided the beneficiaries with the capital for income activities
6. The Beneficiaries had earned courage to venture into various income activities
7. The Beneficiaries had learnt to save and plan their future
8. The economic solvency had improved their living styles
9. The Standard of living of the Beneficiaries had increased
10. New Technologies had increased agricultural production
11. Better treatment helped cure diseases
12. Better disease treatment decreased death rate
13. Children's education developed
14. Children's enrollment in schools increased
15. Mobility increase assisted in development of the area
16. Infrastructure development helped transport movement at a greater pace
17. Marketing facilities increased
18. Buyers approached producers at their production areas
19. Business development increased
20. Housing system developed
21. Sanitation development provided environment protection
22. Movement along hilly areas became easier with proper road construction
23. Security of the beneficiaries increased with infrastructure facilities
24. Opportunities for Tourism development has taken place.

WEAKNESSES: 1) The people of the Hill Districts were not accustomed to project activities and it took time for these poor people to adjust themselves with the opportunities provided by the project.

2) During the 1st revision of DPP the project period was made from 2001-2002 to 2007-2008. But the project began its physical activity since January, 2005. There were a number of reasons for delayed start up of the physical activities: The main reasons

were:-1. delay in effectiveness of loan agreement. 2. delay in appointment of project officials 3. delay in recruitment of consulting firm 4. withdrawal of DANIDA commitment 5. effort in restructuring of design of CD component. Because of these aforesaid reasons, 4 years of project period were lost before commencement of any activities. Later .Review Mission of ADB recommended the extension of loan closing date by one year, upto June 2009.

3) Due to delay in start up of physical work, actual period available for implementation of project activities was only 3 years instead of 7 years of project period. Because of reduction in project period, the target specified in the DPP was not achieved as substantial portion of CD component remained unattended, for which the 2nd revision became necessary.

4) Initially, upgrading and rehabilitation of rural infrastructure in Khagrachari district was supposed to be implemented by DANIDA as a co-financier. But circumstances, caused by the kidnapping of its three officials, Danish Engineers in Rangamati DANIDA cancelled its funding for the project, which led to uncertainty in implementation of infrastructure works in Khagrachari Hill District. Later the ADB Inception Mission agreed to start implementation of physical infrastructure in Khagrachari Hill District in addition to Rangamati and Bandarban.

5) There was delay of loan effectiveness and appointment of consulting firm. Danida withdrew their commitment. Later loan became effective by ADB without Danish fund as per recommendation of Risk Assessment Team conducted by UNDP.

f) Due to lack of fund most of the villages could not be brought under the project.

6) Project Management Unit (PMU) had insufficient manpower, which lead to problems of implementation of the project. All activities were not successful because of this shortage.

7) The one-day long training programme did not provide ample knowledge of trade and income opportunities to the beneficiaries

8) The training modules were not very modern. The un-educated beneficiaries did not succeed through these short trainings

9) Only 8.9% of the people took loans. It was found that microfinance was not very popular among beneficiaries, since they had no knowledge of taking loans for income earning.

10) Only 6.1% of the beneficiaries had taken part in the community development activities, which showed the lack of enthusiasm and eagerness in prompting community development in the region.

11) Since all the villages were not under the project due to lack of fund, the whole area did not develop in the proper way.

12) The NGOs did not all preserve all the documents and relevant papers of the support to the beneficiaries.

13) Tobacco cultivation in the project area instead of rice has posed as a threat to the people, though the cultivators prefer to cultivate tobacco because of the instant money they get from the tobacco companies, both foreign and domestic. People of the locality fear the chance of drug addiction growth in these areas.

ACHIEVEMENTS OF THE PROJECT (from the findings) The achievements of the objectives of the project are shown through the impact analysis of various stages of development through the project. There was no possibility of environmental pollution as a result of implementation of the project. This was ensured as there was no material used in construction works that may cause pollution or environmental hazards. Moreover, infrastructures were designed for implementation in such a way that they would be socially acceptable and environmentally sound.

a) Reduction of the incidence of absolute poverty among the rural population of the CHT through developing the basic physical infrastructure and expanding income and

employment generating opportunities that would substantially raise the standard of living of the landless and small marginal farmers.

b) Improvement of overall access situation and facilitation of agricultural production and marketing in the Chittagong Hill Tracts (CHT) region through construction/reconstruction of Upazilla (feeder) and the Union (rural) roads including appurtenant structures.

c) Creation of employment opportunities for the rural poor through construction of physical infrastructure under the project.

d) Access to training and better technology in order to improve management capability and sustainability.

e) Availability of micro-credit to stimulate farm and off farm productivity for households and small business and enterprises

f) Undertaken Community Development Programmes with a view to increase people's participation in local development activities

g) Created capacity building of local government agencies and non-governmental organization to provide a sound institutional capability for further development initiatives.

RECOMMENDATIONS have been formulated keeping in mind the allocations, changes, improvements to be included in future projects for providing potential and better opportunities for the people in order to benefit further from forthcoming projects.

- The training programmes must be properly planned with increased duration and latest information. Technology-based training should be provided.
- PMU Management must be strengthened, made accountable and made to maintain all records of activities. Sufficient manpower should be recruited to effectively implement all the programmes of the Project.
- NGO activities must be checked & monitored by PMU officials. NGOs must maintain all records of activities including list of beneficiaries, Micro-finance disbursed and trainings conducted
- Tourism must be developed with proper planning through future projects, enabling an efficient development of the CHT through effective tourism growth.
- Hill-based income opportunities must be planned for the beneficiaries.
- Regional balance must be attained and maintained.
- Income imbalance among districts must be rectified and corrected with opportunities and remedies.
- Environment protection issues must be strengthened to protect the hills, forests, ravines, special plants, water bodies and natural surroundings engulfing the picturesque scenic beauty of the Chittagong Hill Tracts.
- The tribal culture, the indigenous designs and products, the traditional attire and textiles, the age-old beliefs must all be protected through the project, in order to preserve the cultural harmony and the magnificent heritage.
- Proper maintenance of infrastructure must be conducted by LGED and proper allocations included in the future phases of project to protect the roads, bridges, culverts, drains and other infrastructure facilities provided.
- Compensation money for acquisition of land for infrastructure development must be included in Project.
- Employment opportunities in new occupations for livelihood must be activated.
- The project officials must evaluate the progress of the beneficiaries, the development of the area and the impact on the country, in order to ascertain the progress of the project and build a beautiful and prosperous Bangladesh, keeping the sanctity of the people, the traditions of the region and the heritage of the culture.

SECTION ONE:
INTRODUCTION, BACKGROUND, OBJECTIVES

CHAPTER ONE

INTRODUCTION, BACKGROUND, OBJECTIVES

1.0 INTRODUCTION:

The Final Report has been prepared and submitted as per the requirement for the impact evaluation of the project “CHITTAGONG HILL TRACTS RURAL DEVELOPMENT PROJECT (2nd Revised)”. The report contains description of the project, the project area, the inhabitants, as well as focuses on the detailed account of the development activities, the changes incurred, the achievements and the impact of the project on the society. The report contains the information collected for impact evaluation together with the methodology involved.

1.1 RURAL SCENARIO OF BANGLADESH

Bangladesh is overwhelming rural, and a vast majority of the population lives rural areas. Poverty is widespread in the country and in the rural areas. It is estimated that around 47 percent population live below poverty line and at out of half of them are considered to be the hard core poor. The density of population is comparatively less than the national average of 1200 per sq km. In Bangladesh, agriculture contributes about 38% to GDP and provides about 60% employment to the rural labour force. This backdrop reveals that the overall development of the country is dependent on the development of rural areas and rural development aiming at improving the quality of life rural poor should gain high priority for economic upliftment.

1.2 BACKGROUND OF THE PROJECT:

During early eighties (1984-85) the planning commission formulated a strategy for rural development projects under RD & I sector with the objective to improve the quality of life of the rural people through improved physical infrastructure, agriculture and employment development opportunities. Although the strategy envisages three main components development of physical infrastructure (roads, markets, storages facilities, electricity, etc) has been considered as the major element of rural development, providing and implicit strategy for rural infrastructure development. The recent study accomplished by the World Bank and LGED found the above strategy as sound framework for rural development, but proposed some adjustments or fine tuning. This study finding corroborates the conclusion that investment in roads and growth centres have been accompanied by improved agricultural productivity, and rural road development is learned as a critical factor in increasing farm and non-farm employment and income, especially of the rural poor. The other study conducted by the international Food Policy

Research Institute (IFPRI) and Bangladesh Institute of Development Studies(BIDS) on development impact of the Rural Development in Bangladesh also indicates that infrastructure development caused household income to be raised by 33%, income from agriculture increased to about 24%, that from livestock and fisheries to about 78% , that from business and industries raised by 17%. Under this study income distribution further establishes that investment in rural infrastructure benefit the rural poor more. Functionally the landless and marginal farmers gained a larger share of the increase from crops, wages, livestock and fisheries. The above facts reconfirm that the overall development of the rural Bangladesh depends on development of rural infrastructure.



CHT has a predominately agricultural economy like the rest of the country and is presently a food deficit area. Its topography and climatic condition make it imperative that the people should have to fall back upon agriculture for their livelihood. As a result most of the inhabitants in CHT live below the poverty line. It needs to be mentioned that more than half of the total population in this region is tribal population. Lack of physical infrastructure has been identified as the main impediment for development of CHT region. Due to inadequate road network, it is very difficult to get agriculture extension services and market agricultural products. Besides, higher transportation costs narrow down the opportunities for adopting modern technologies and employment generation in the non agriculture sector for the inhabitants' of CHT region. For these reasons, CHT region is identified as under- developed region of the country and now the removal of these infrastructural deficit to improve the socio-economic in this region has become an urgent need.

In the agreement signed between the National committee of the Government of Bangladesh on CHT and the Parbatya Chittagong Jano Shanghati Samity (PCJSS), it has been emphasized to accelerate the process of socio-economic development in the CHT region. This agreement has created a favorable environment to undertake development activities in this region. Against this backdrop, Government of Bangladesh has decided to undertake investment project for infrastructure development and to create employment opportunities for the rural poor and thereby alleviate poverty in the CHT region. Many development partners had shown their interest to finance the development project in CHT region.

Under these circumstances, Ministry of Chittagong Hill Tracts Affairs (MCHTA) has prepared this project. The project had been prepared for socio- economic development of the inhabitants in the hilly region. It is quite in line with the rural development strategy of the Government of Bangladesh.

1.3 COMPONENT OF THE PROJECT:

- 1 LGED (Local Government Engineering Department) Component which covered the Infrastructure Development Programmes of the Project.
- 2 PMU (Project Management Unit of the Chittagong Hill Tracts) Component which covered the Community Development Programmes of the Project and provided Micro Finance

1.4 THE PROJECT COVERED OBJECTIVES

The objectives of the Project covered two important issues.

- i) **Objectives of LGED Component**
- ii) **Objectives of PMU Component**

1.5 OBJECTIVES OF LGED COMPONENT: INFRASTRUCTURE DEVELOPMENT

1. To reduce the incidence of absolute poverty among the rural population of the CHT through developing the basic physical infrastructure and expanding income and employment generating opportunities that would substantially raise the standard of living of the landless and small marginal farmers.
2. To improve over all access situation and to facilities agricultural production and marketing in the Chittagong hill tracts region through construction/ reconstruction of feeder and rural road including appurtenant structure.
3. To create employment opportunities for the rural poor through construction of physical infrastructure under the project.

1.6 OBJECTIVES OF PMU COMPONENT: COMMUNITY DEVELOPMENT & MICRO FINANCE

1. To provide access to training and better technology in order to improve management capability and increase sustainability.
2. To make available micro- credit to stimulate farm and off farm productivity for households and small business enterprises
3. To undertake community development programmes with a view to increase peoples' participation in local development activities.
4. To strengthen capacity building of local government agencies and non-governmental organizations to provide a sound institutional capacity for further development initiatives.

1.7 OBJECTIVES OF THE CURRENT IMPACT EVALUATION STUDY - AS IN TERMS OF REFERENCE (TOR):

1. To assess the impact of the project activities on employment and job opportunities, assets development, entrepreneurship development, and management skill in small enterprise,
2. To assess the impact of the project activities on agro productivity, rural infrastructure development, better mobility, absolute poverty alleviation of the people and overall sustainability of the projects (LGED and PMU components).
3. To identify the strengths and weakness of the two components and suggest recommendations for more pragmatic and effective implementation of the project in future.
4. To review the management and implementation status of both LGED and PMU components.

1.8 STUDY RATIONALE

Data in the CHT on household calorie intake is generally inadequate and target beneficiaries have been defined as those who have a family income of less than TK 20,000 per annum and fall below the food poverty line in the Government's poverty index. It is estimated that the primary project beneficiaries were about 57500 rural families, which represent about 40 percent of the total rural farm families in the CHT. The region's ethnic minority population and women, despite their extremely perilous economic position, it has been demonstrated that given the opportunity farmers and householders in the above categories respond successfully to well focused agricultural, livestock and other credit schemes and technical services and are able to cope with the new enterprise responsibilities. There was a range of secondary target beneficiaries who could be farmer groups, producer associations and small local entrepreneurs. In addition, there were institutional strengthening for planning and implementing agencies, which could involve public sector entities, councils, NGOs and village/community management groups.

Bad communication and poor marketing facilities are the main causes of backwardness of the rural areas in general and for this project area, in particular. Under this project there is wide scope for infrastructure development in the Chittagong Hill Tracts region which would further enhance economic activities within the project area. The scopes of all project activities have been well described in the background information.

Rural infrastructure development is one of the important activities under RD& I sector. This project aims at developing rural infrastructure in the entire Chittagong Hill Tracts region which are underdeveloped compared to other parts of the country. Under Government's strategy for uplifting socio-economic status of the rural mass, the Chittagong Hill-Tract region (Bandarban, Rangamati and Khagrachari) has received special attention from the government and similarly the RD&I sector accords high priority to this project.

In general the CHT area is underdeveloped compared to other parts of country. After signing of the peace accord on December 2, 1997, a favourable environment is prevailing in the area for its development. This project has been developed to reduce the incidence of absolute poverty to a sustainable situation, among the rural population of the CHT through developing the basic physical infrastructure and expanding income and employment generating opportunities that would substantially raise the standard of living of the landless and small marginal farmers.

1.9 SCOPE OF WORK OF EVALUATION STUDY

In line with the objectives, the evaluation covered, among others, the indicators reflecting the following areas:

1. Socio-economic characteristics including the livelihood status of the target group.
2. NGO involvement and their role in sustaining the project benefit to the beneficiaries.
3. Beneficiary's identification methods.
4. The challenge of credit fund support through micro-finance to the beneficiaries and its impact.
5. Rural infrastructure development in the CHT for rural agro-based production increase through training and project support.
6. Rural support services and its impact on production.
7. Impact of training provided under the project.
8. Impact analysis of the utilization of bridges and culverts for better communication facilities through use of transport for marketing, acquiring raw materials and production requirements, socio-cultural programmes and personal necessities.
9. Contribution of training and use of better technology in production increase, management capacity and sustainability.

10. The operation and maintenance method of Civil works especially roads, bridges and culverts developed under the project.
11. Community development programmes for increase of people's participation in local development activities.
12. Assess the increased enrollment in schools and greater educational activities due to infrastructure development and better transport facilities, especially during inclement weather.
13. Impact analysis of increase of people's facilities to markets, hospitals, health and maternity clinics through road development and availability of transport for communication.
14. Increase in linkage with producers, buyers and whole sellers through communication facilities.
15. Beneficiaries' socio-economic development through community development programmes.
16. The environmental protection through the project activities.
17. Increased income through better market opportunities.
18. The developed role of women in socio-economic activities.
19. Proper utilization of time through infrastructure development and motorized vehicles.
20. Change in the standard of living, the acquirement of assets, the promotional activities and the change for the future development.

1.10 Limitations

The time was too short for the investigation of all the project areas, which at times took much strain and stress in completing the survey.

The survey could not be finished in due time because of problems in identifying and interviewing beneficiaries. An extension of one week's time helped the investigators to complete their interviews.

The great distance of one beneficiary to another created problems in reaching them. Transport problems in reaching the beneficiaries of remote areas hindered progress of the survey.

The inclement weather posed as a hindrance in properly conducting the survey.

SECTION TWO:
PROJECT INFORMATION

CHAPTER TWO

PROJECT INFORMATION

2.0 PROJECT INFORMATION

The project information included the project area description, project profiles, project components, types and number of target beneficiaries and rationale of the project.

2.1 PROJECT AREA DESCRIPTION:

Chittagong Hill Tracts region is comprised of Bandarban, Rangamati and Khagrachari Hill Districts in the south-east part of Bangladesh. A total population of 1.04 million live in this region over an area of 13295 sq km which is almost one ninth of the county's total. The population density in this region is 73 person's sq km which is much less than the national average of 800 persons' sq km. But in comparison to other parts of Bangladesh that consist mainly of plain alluvial lands, the terrain of this region is covered with numerous hills, ravines, cliffs and dense vegetation (trees, bushes, creeper jungles etc). Consequently the ratio of cultivable lands per person in CHT region is only 1.04 hec which is less than that of the other districts of the country.

2.2 PROJECT INHABITANTS:

RANGAMATI:

The inhabitants of the Hill District Rangamati include both the tribal and also the Bengalis. Among the Tribal Communities residing in the area are the following:

- a) Chakma, b) Tanchangya c) Marma d) Pankhu e) Chak
- f) Kiang and g) Tripura

BANDARBAN

The inhabitants of Hill District Bandarban include both tribals and the Bengalis. Among the 11 types of Tribal communities which reside here are the following:

- a) Marma b) Tanchangya c) Chakma d) Mro e) Pankho
- Tripura g) Kiang h) Lushai i) Bom j) Khumi k) Chak

KHAGRACHHARI:

Both the Tribals and also the Bengalis live in the Hill District Khagrachhari. Among the Tribal Communities are the following:

- a) Chakma b) Marma c) Tripura

2.3 PROJECT PROFILES:

- a) **Name Of The Project** : Chittagong Hill Tracts Rural Development Project
(2nd Revised)

- b) **Administrative Ministry:** Ministry of Chittagong Hill Tracts Affairs.

c) **Lead Executive Agency:** Chittagong Hill Tracts Regional Council.

d) **Executive Agency** : 1). Three Hill Districts Council
2). Local Government Engineering Department (LGED)
3). Palli Karma Sahayak Foundation (PKSF) with NGOs

e) **Location Of The Project** : Three Hill Districts of Chittagong Hill Tracts
1) Rangamati
2) Bandarban
3) Khagrachari

f) **Implementation Period:**

	Date of Commencement	Date of Completion
Original	2001	2007
Latest revised	2001-2002	2009-2010, 31December 2009
Actual	2002-2003	2009-2010, 31December 2009

g) **Project Cost (in lakh):** 1. LGED(component) in lakh taka.
Original:18787.60
2. PMU(component) in lakh taka.
Original:12060.84
(SOURCE:RDPP for CHTRDP (2nd Revised) May, 2008)

2.4 PROJECT COVERAGE AREA: (Selection of Location for Survey)

Both the Community Development (CD), Micro-Finance(MF) of the PMU and Infrastructure Development components of LGED were based on the following coverage area of the Chittagong Hill Tracts:

2.4.1 Work Area

Districts of Chittagong Hill Tracts: 3 Hill Districts – :
Rangamati, Bandarban, Khagrachari

2.4.2 Coverage Area: Districts

75% of the total coverage area of each of the 3 Hill Districts.
Total Area of Rangamati is 6116.13 sq. km, of which 75% was project area
Total Area of Bandarban is 4479.03 sq. km, of which 75% was project area
Total Area of Khagrachari is 2699.55 sq. km, of which 75% was project area
(SOURCE: PMU Rangamati)

2.4.3 Coverage Area: Unions

Number of Unions covered : All the 111 Unions of the 3 Hill Districts.
Rangamati had 48 Unions
Bandarban had 29 Unions
Khagrachari had 34 Unions

2.4.4 Coverage Area: Villages

Coverage was not possible for all the villages due to shortage of fund for CD Block grant.

The villages were selected according to the population of the 3 Hill Districts. Thus the number of villages of Rangamati was 23 villages, Khagrachari - 23 villages & Bandarban - 14 villages from where the beneficiaries were selected and interviewed.

2.5 COMPONENTS OF THE PROJECTS

The project had 2 major components: one part by LGED (Local Government Engineering Department) and the other part by PMU (Project Monitoring Unit)

2.5.1 LGED Component: Local Government Engineering Department

The physical targets for the infrastructure implemented by LGED, were fixed through the demand-driven and consultative approach for implementation of the project. It was necessary to provide flexibility in the scheduling and achievement of the implementation targets. In practice the achievements depended on the demand from the communities. The project scope included upgrading basic rural infrastructure of Upazilla (feeder roads, Union (rural) roads, culverts and bridges (trails, chute drains, toe walls, embankments).

2.5.2 PMU Component: Project Management Unit Programmes

The Community Development Component established a Community Investment Fund to provide matching funds for small scale activities at the village level for improving and increasing productivity through facilities, better access to micro finance, training and other support service to enable the poor to improve the income generating capacity.



2.6 PROJECT ACTIVITIES & PROGRAMMES

The project activities involved the poverty alleviation programmes implemented by the project according to the objectives set forth.

2.6.1 Infrastructure Development programmes

LGED was the agency to implement the infrastructure works for upgrading and rehabilitation of FRB (Feeder Road Type-B) rural roads and all other development works under this programme.

2.6.2 Community Development (CD) Activities & Micro Finance (Loan Programs) implemented by HDCs and PKSF (Palli Karma Sahayak Foundation).

The PMU component implemented by HDCs and PKSF established the following:

1. Community investment fund to provide matching block funds for small scale activities at the village level
2. Improve and increase productivity through facilities, better access to micro finance, training and other support services to enable the poor to improve their income generating capacity and project management support.



TARGET BENEFICIARIES

2.7 TARGET BENEFICIARIES

The Target Beneficiaries were the following as determined by the project:

1. Poor shifting cultivators defined as unable to meet their basic consumption needs and dependent on the sale of manual labor as the main source of income.
2. Poor landless farmers defined as having less than 0.5 acres (0.2 hectares) of cereal production land, including homesteads and dependent on the sale of manual labour as the main source of income
3. The absolutely poor marginal farmers with 0.5 – 1.0 acres (0.2 - 0.4 hectares) of cereal production land.

2.8 NUMBER OF BENEFICIARIES

The total population of each of the 3 Hill Districts according to Census 2001, are as follows:

Rangamati Hill District : 508,182

Bandarban Hill District : 298,120

Khagrachari Hill District: 525,664

The number of beneficiaries of the Project included the following:

1. All inhabitants except inhabitants of municipal areas of the three districts of Chittagong Hill Tracts – Rangamati, Bandarban and Khagrachari.
2. The Community Development (CD) component directly benefited livelihood 57,500 households comprising about 3,38,000 people.

SECTION THREE:
TECHNICAL APPROACH, METHODOLOGY,

CHAPTER THREE

TECHNICAL APPROACH, METHODOLOGY

3.0 TECHNICAL APPROACH, METHODOLOGY

This section is the core of the technical proposal. It explains how, given the current knowledge of the project environment and based on the long-standing experience, it is proposed to achieve the objectives set by TOR.

The general principles of the approach are set out in Section 3.1, followed by a detailed discussion of the specific approach/method to the study in Sections 3.2. In Section 3.5 the Work Plan is described for data collection in more details.

3.1 APPROACH

The methodology for the present study used system-wide approach, which was both detailed and participatory. This approach involved wide-ranging and sequenced discussion with project management persons and beneficiaries, to know their views.

The study involved the use of the following:

- i. Formal and informal interviews;
- ii. Semi-structured interviews by means of Key Informants
- iii. Field survey through Structured Questionnaire,
- iv. Collection of primary and secondary information,
- v. Reviewing the available reports and
- vi. Series of reconnaissance field visits by the Study Team of consultants to the project area.

During the field visit the consultant along with the Study Team interacted with the project beneficiaries and other concerned personnel of the project. The reconnaissance field visits including the interaction with the project officials and beneficiaries subsequently integrated into the conceptual model towards the formulation of the detailed methodology of the present study.

3.1.1 Sources of Data

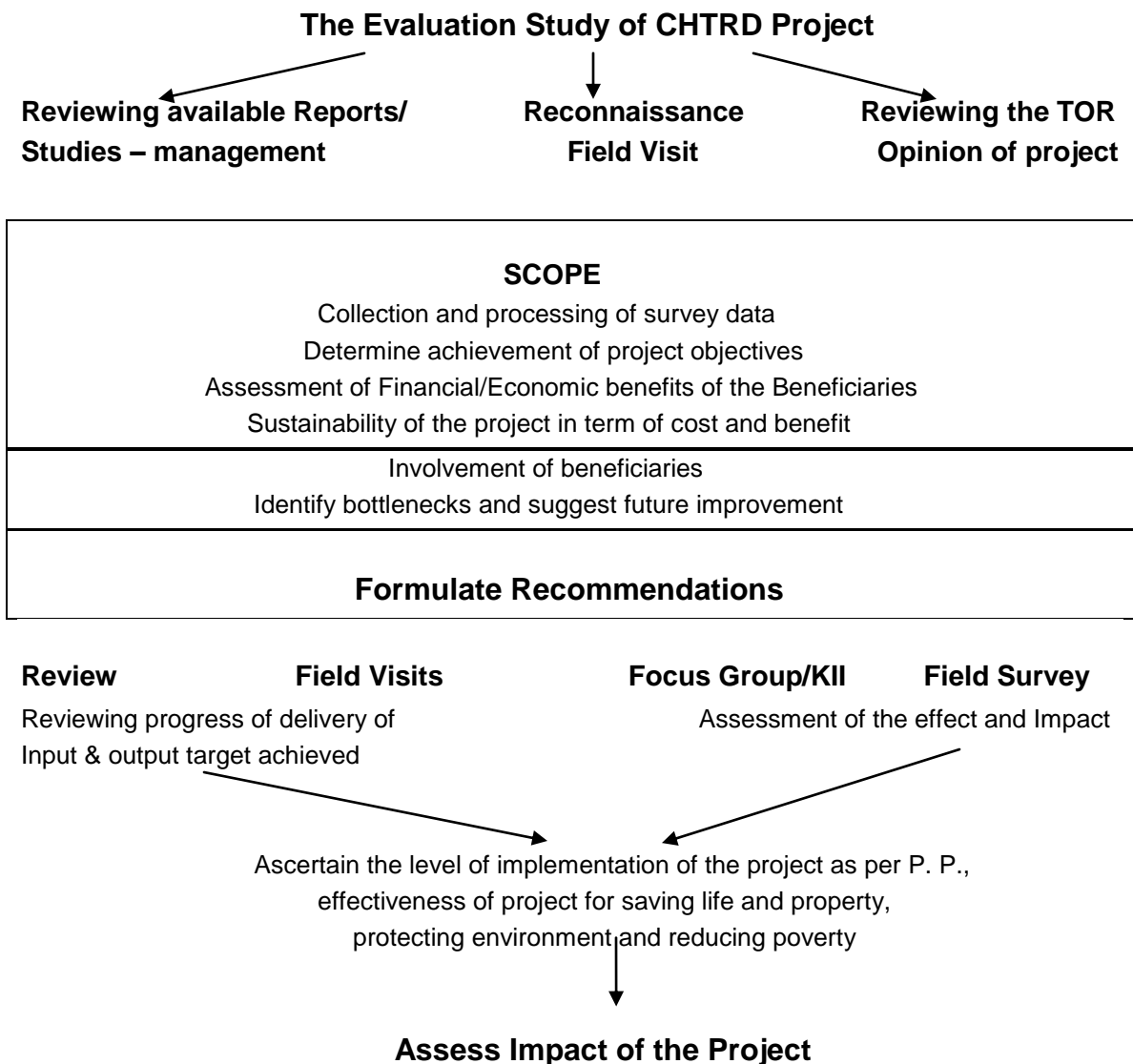
The evaluation study was conducted to generate the stipulated primary data. Prior to generation of primary data, the relevant secondary information on the CHTRD Project including Baseline report obtained from the IMED/project authority was reviewed. To develop the study instruments accurately and to reveal the inherent characteristics of various dimensions of the project and comparison with baseline information, the secondary data was carefully scanned and collated with the project situation. The desired primary data was obtained through the sample study, conducted by using an appropriate sampling design and a study instrument (questionnaire).

3.1.2 The Conceptual Framework

The conceptual framework for the assignment has been developed based on the meticulous reviews of the available literature/documents on the project and based on understanding of the TOR provided by IMED. While analyzing the TOR, special thought had been put on understanding the objectives, the scope of work, the suggested approach and methodology and the time allocated to undertake the assignment. The conceptual framework thus developed for the assignment is shown in the schematic diagram, while the salient feature of the methodology followed in implementing the study is presented in the subsequent sections.

3.1.3 Conceptual Model for Evaluation Study

CONCEPTUAL MODEL FOR EVALUATION STUDY OF CHTRD PROJECT



3.2 EVALUATION METHODOLOGY

The Methodology of the Impact Evaluation was undertaken through the following process:

- a) Study Design - Preparation and finalization
- b) Sample size - Selection
- c) Data Collection Method – Groundwork Procedure
- d) Data Processing, Analysis and Interpretation – Information collection
- e) Report writing – Completion of Evaluation

3.3 DETAILED METHODOLOGY

To achieve the objective the following methods were applied:

3.3.1 Review of Existing Literature and Secondary sources data and initial consultation meetings

Detailed review of project documents, relevant materials and secondary sources of information was done by the consultant and members of the research team prior to finalization of methodology and data gathering instruments. Information available for the National, District and Upazila was reviewed to understand the present status and identify gaps.

3.3.2 Study Design

The Study Design was formulated in accordance with the requirements of the research and evaluation study.

SCHEMATIC VIEW OF THE STUDY

Evaluation Study of CHTRD Project

**Study Area: 3 Districts of Chittagong Hill Tracts
Rangamati, Bandarban, Khagrachari**

**Study Purpose: (i) Assess the post implementation status
(ii) Assess effectiveness of the project
(iii) Provide Recommendations**

**Study Respondents: (i) Beneficiaries
(ii) Management Staff
(iii) NGO Staff
(iv) Elite and relevant people of the districts**

**Collect & collate quantitative as well as qualitative data on pertinent variables,
analyze data and formulate
Recommendations for better implementation of the project**

3.3.3 Evaluation of Study Design

Recall method i.e. before and after the project completion data was used to measure the effects of project activities, especially in the case of the infrastructure development by LGED, which covered the construction of feeder roads, bridges, culverts, chute drains and toe walls etc. The community development issues was covered through the structured questionnaire, which focused mainly on the impacts of the project on the poverty-stricken rural community of the Chittagong Hill Tracts, including both the indigenous ethnic community and also the Bengalis who have been given the opportunities of settling in the Hill Tracts. These people have hardly enjoyed the opportunities of economic benefits through project implementation before.

3.3.4 Sample Size

For obtaining a representative sample size, a probabilistic sampling approach as delineated below will be adopted.

The population under the impact study universe was constituted of beneficiary assessment in Chittagong Hill Tracts Rural Development Project of 3 districts of the Chittagong Hill Tracts region of Bangladesh. Thus, it was appropriate to determine a representative sample size of beneficiary at first. A large number of beneficiaries totaling about 57,500 rural families, comprising about 3,38,000 people was associated with the project from 111 Unions of the three Hill Districts.

For the convenience, confidence and also for the accuracy of information from data collection, in allocation of respondent the sample size was adjusted and the final sample size was chosen as 1490.

Sample size of Beneficiaries for the study had been determined through the use of the statistical formula:

$$n = \frac{(\alpha + \beta)^2 [P_1 \times (1 - P_1) + P_2 (1 - P_2)]^2}{(P_1 - P_2)^2}$$

Where,
n= Sample size

This sample size was distributed between the three groups of beneficiaries:

1. Poor shifting cultivators, dependent on sale of manual labour for income
2. Poor landless farmers having less than 0.5 acres of land and dependent on sale of manual labour for income
3. Absolutely poor marginal farmers with 0.5 – 1.0 acres of cereal production land.

3.3.5 Sample Design for Qualitative Analysis

Qualitative methods are being increasingly used in social assessments as credible and reliable of data collection. They provide clear insights into people's perceptions and deeper understanding of local contexts, complex coping strategies, major priorities and solutions used by people.

In order to better understand who is doing what to address the issues of the Rural Development of Chittagong Hill Tracts the project activities and its related works of other agencies including NGOs, interviews were carried out with concerned officials of Project and private sector organizations.

In this analysis the most appropriate tools used were as follows:

- a) Focus Group Discussion (FGD)
- b) Key Informant Interviews (KII)

Questionnaires and simple questions were developed on crucial issues and utilized for conducting KII and FGD.

For such kind of analysis the participants were as follows:

- a) Beneficiaries
- b) Government officials of the project, Local elites, Union Parishad people
- c) Participating NGOs

3.3.6 Focus Group Discussion (FGD)

Focus Group Discussion is the best participatory way for gathering qualitative data. FGD was conducted around main study issues. For FGD, a checklist was designed by creating category, coding each comment into a particular category.

A total of 3 (three) FGDs (1 in each project District) will be conducted with the poor cultivators and farmers involved in agriculture, employees in various jobs, those involved in small business and income generating activities and also in community development. Size of FGD will be 10 persons per group. Issues to be dealt with FGD are shown in the table of key indicators and variables.

3.3.7 Key Informant Interview (KII)

The categories of respondents also included in the study were the project management personnel. Through Key Informants Interview 54 people were selected, who included the following:

1. Project Management Personnel (2 of LGED, 2 of PMU) = 12 in the 3 Districts
 2. Union Parishad personnel, 3 from each district, = 9 in the 3 Districts
 3. From among the social elites, 4 from each district. = 12 in the 3 Districts
 4. From among the NGOs, 4 from each district = 12 in the 3 Districts
 5. Community Development Committee Members
(Headman & Karbari) = 9 in the 3 Districts
- Total number of people for KII = 54 in the 3 Districts

3.3.8 Sample category

Beneficiaries interviewed	=	1490
Number of FGD participants interviewed	=	30 (10 in 3 Districts)
Project & NGO Personnel, Social elite, Union Parishad Members interviewed	=	54 in 3 Districts
Community Development Committee (CDC) Members Interviewed	=	9 in 3 Districts

Total = 1583

3.3.9 Total sampling strategy

Total sampling strategy is delineated as follows:

Number of Districts visited	=	3
Number of Unions visited	=	30
Number of Beneficiaries interviewed	=	1490 (in the 3 Districts)
Number of Villages visited in Rangamati	=	23
Number of Villages visited in Khagrachari	=	23
Number of Villages visited in Bandarban	=	14
Number of Project Personnel interviewed	=	12
Number of NGO Personnel interviewed	=	12
Number of Social Elites interviewed	=	12
Number of Union Parishad people interviewed	=	9
3 CDCs of interviewed in each of the 3 districts	=	9
Number of FGD participants interviewed	=	30 (10 per FGD in 1 District)
Number of Roads, bridges, etc inspected	=	20%
Number of Community Organizations /infrastructure visited	=	20%

Total Number of Respondents = 1583

3.3.10 Selection of Location for Survey

As the project covered the program which was distributed in 111 Unions under 3 Districts of the Chittagong Hill Tracts of Bangladesh, a purposive sampling technique was used to have an objective assessment of the impact of the Chittagong Hill Tracts Rural Development Project.

In order to facilitate the process of sample selection, 30 Unions from 3 districts were selected on **Systematic Random Technique**, which came to nearly one-third of the

total Unions. This coverage was taken in order to have a broader observation of the project impact on the beneficiaries.

After having selected the Unions the villages were chosen from each of the sample Unions.

According to the population of the 3 Hill Districts the sample size was Rangamati - 23 villages, Khagrachari - 23 villages & Bandarban - 14 villages from where the beneficiaries were selected and interviewed.

In order to reach the respondents, at the third stage households from the selected villages were chosen using **Serpentine procedure** starting from one corner till required number was obtained, since all households were not beneficiaries. Attempts were made so that a great many of respondents are female.

3.3.11 Variables/Information collected

The consultant had primarily identified the following parameters. A questionnaire was developed on the basis of required parameters finalizing the questionnaires, through detailed and thorough discussions with the project people concerned in order to incorporate the idea and views about variables in the questionnaire.

3.3.12 Variables of Study (Implementation Status of the Project)

- i) Total Investment cost of the Project
- ii) Selection of Unions
- iii) Selection of Target Group Household
- iv) Background Characteristics of Beneficiaries/Target Groups
- v) Household Profiles
- vi) Present Status of Training & Extension activities by NGOs
- vii) Loan Facilities to the Farmers and rural poor by NGOs
- viii) Community Development Activities
- ix) Community Development – Social & Health
- x) Community-based Management of Infrastructure by PMU
- xi) Marketing Facilities provided by PMU
- xii) Infrastructure Facilities: Building of Feeder Roads (Upazilla), Rural roads (Unions), culverts, bridges, (including chute drains, toe walls, retaining walls, embankments)
- xiii) Strengths and Weaknesses of the Project

CHAPTER FOUR
DATA COLLECTION & PROCESSING

CHAPTER FOUR

DATA COLLECTION & PROCESSING

4.1 Preparation of Study Instruments/Questionnaire

The draft questionnaire had been prepared based on the objectives and scope of work and the needs and indicators for the study as indicated in the TOR, proposed approach and methodologies, and the long experience of the consultant in similar assignments. The data was related to impact information. Data of the project completion report was treated with priority. The study questionnaire was pre-tested in the study location and finalized with due care to be able to include appropriate questions for collection of necessary information from different levels and types of respondents to reflect the indicators relevant to the objectives of the study as well as the consistency with the scope of work.

4.2 Method of Data Collection

Direct personal interview approach was adopted for collection of primary data. This method is effectively related to the collection of data directly from the beneficiary. The personally contacted the respondents and obtained desired information by explaining the objectives of the study to the respondents. Some data, especially those relating to market were collected through physical observation and approaches as far as practical and decent.

4.2.1 Data Collection from the Field – Questionnaire Completion

Each investigator was responsible for collection of data from all the selected villages in the assigned Union. The study supervisors were responsible for supervising the data collection work in 30 Unions altogether and for monitoring data checking and field verification of collected data. The filled-in questionnaires were properly checked and verified by the Field Supervisors. In this method, 125 interviews by 4 interviewers each in the 3 Hill Districts of the Chittagong Hill Tracts, covered the interviews of 1490 sample size target beneficiaries in 30 Unions of Rangamati, Bandarban and Khagrachari of the Chittagong Hill Tracts.

4.2.2 Data Collection Information for Impact Evaluation

Thus the Data Collection Instrument for conducting the Impact Evaluation of the Project “Chittagong Hill Tracts Rural Development Project (2nd Revised)” was as follows:

- | | | |
|----|--|-----------------------|
| 1. | Total number of days field interviews were held | = 15 days |
| 2. | Total number of beneficiaries interviewed | = 1490 people |
| 3. | Number of Districts visited | = 3 |
| 4. | Number of Unions covered | = 30 |
| 5. | Total number of Field Interviewers for data collection | = 12 (in 3 districts) |

6.	Number of Supervisors in the field work	= 3 (in 3 districts)
7.	Number of Teams for field work in the 3 districts	= 6
8.	Study Team Members in each Team	= 5
9.	Total number of Questionnaires	= 1490

4.2.3 Data Collection Procedures

Questionnaires were filled-up by the interviewer from the beneficiary, question by question. The completed questionnaires were packed and sealed and submitted by Supervisors in Unions after completing study of the respective Unions. The study followed a multi-staged random sampling model. The stages are the selection of Villages, and the sample beneficiary. 3 field supervisors and 12 study investigators conducted the field study for covering the sampled 1490 target beneficiaries, 90 project personnel, NGO people, social elites and other relevant people.

4.3 Recruitment of Field Staff/ Field Investigators (Interviewers)

IMED had conducted field study in the past through a panel of qualified and experienced field supervisors and investigators who were available at a short notice. 3 field supervisors and 12 investigators were recruited from among these candidates. All of the field supervisors and investigators had at least a bachelor's degree or a master's degree in any discipline and had sufficient work experience in field-research and data collection. The study investigators were engaged to cover collection of data from the sample beneficiaries and other selected respondents to cover the study works in right locations and were constantly monitored and supervised by qualified and experienced study supervisors, and also by the specialists of the Study Team.

4.4 Orientation and Training of Field Investigators & Field Supervisors

After their recruitment, a 3-day Orientation through intensive training of the field investigators, including field demonstration was organized at the IMED office for three days. The training of the field investigators were designed and imparted so as to make the trainees (field investigators) conversant with the procedures of data collection.

4.4.1 Training of Field Investigators

Date of Training of Field Investigators: 16 January, 2011 to 18 January, 2011

The Orientation and Basic training of Field Investigators included the following issues:

- Background and objectives of the impact study;
- Chittagong Hill Tracts Rural Development Project objectives and components;
- Brief on the methodology of the impact study;
- Drawing of samples;
- Establishing rapport with respondents;
- Interview techniques;
- Clear understanding of the questionnaires and checklists;
- Group discussion on questionnaires and Role play on questionnaires.

4.4.2 Training of Field Supervisors

Date of Advanced Training of Field Supervisors: 16 January to 18 January, 2011

The advanced training for Field Supervisors was designed in the following manner:

- Detailed methodology of the impact study;
- Methodological procedure for conducting focus group discussion;
- Sampling techniques;
- Team supervision and management;
- Role of supervisors;
- Detailed instructions on the contents of interview questionnaires and checklists;
- Field editing of interview questionnaires and checklists;
- Record keeping system; and
- Other related issues.

4.5 Field Operation

Field Work: 19th January to 4th February and extended up to 12th February, 2011.

The investigators were constantly monitored and supervised by the supervisors who checked the entire completed questionnaire in the field and re-interviewed respondents ensuring quality of data.

The consultant and Study Team Members conducted field visits from 3rd to 7th February 2011, to discuss with beneficiaries, project field personnel including other agencies which conducted similar works such as GO and NGO officials for co-operation and assistance in the evaluation study through FGD and Key Informants' Interviews.

4.6 Data Management, Processing and Analysis

Data management, processing and analysis included registration of the questionnaires, code construction, coding, data verification and quality control, data punching, data processing and finally the analysis to facilitate the required output generation. Computer aided data processing and analysis technique were employed for which a systematic approach was needed, where each and every activity had to be properly identified.

4.6.1 Coding and Editing of Questionnaires: Coding of information was initially done by coders with guidance of Experts and verified by coding verifiers. Editing of questionnaire were undertaken in order to ensure that the questionnaires had been accurately and completely filled-in by the enumerators. The consultants mainly relied on manual verification of entered data with the questionnaires.

4.6.2` Data Analysis:The main focus of the analysis was to generate Union-specific information on present position of community ownership and maintenance practices and its impact to reduce the poor people poverty.

4.7 Analysis Profile and Preparation of Report

All the necessary analysis was done according to the Objectives of the Project. The consultant designed tables, which were used by the Data Analyst for analysis of data.

CHAPTER FIVE:
IMPLEMENTATION STATUS OF THE PROJECT

CHAPTER FIVE

5.0 IMPLEMENTATION STATUS OF THE PROJECT

5.1 PROJECT TARGET AND IMPLEMENTATION STATUS

5.1.1 Project Physical Target:

The physical targets for the infrastructure are indicative given the demand – driven and consultative approach for implementation of the project. It was necessary to provide flexibility in the scheduling and achievement of the implementation targets. In practice, achievements actually depended on the demand from communities, according to which the project was implemented and completed in due time.

Project Scope:

The project scope included upgrading basic rural infrastructure of Upazilla (feeder) roads, trails, bridges and culverts, including at places some embankments, drains, Toe walls, chute

5.2 CHANGING SCENARIO

Through the implementation of the project, the lives of the rural people of Rangamati, Bandarban and Khagrachari have changed immensely and these absolutely poor inhabitants of the Chittagong Hill Tracts, for the whom the project had been executed now not only live better lives, but have plans for a brighter and a prosperous future.

5.3 IMPLEMENTATION PERIOD

	Date of Commencement	Date of Completion
Original	2001	2007
Latest revised	2001-2002	2009-2010, 31December 2009
Actual	2002-2003	2009-2010, 31December 2009

5.4 COMPONENT-WISE PROGRESS: Major Infrastructure Development

The entire physical activities of the project had been programmed for implementation spanning over a seven years' period up to the year 2001-2007, later extended to 2009.

Targets and major infrastructure development components of the project were as follows:

Development of Upazilla (Feeder) Roads	75 km
Construction of Bridge/culverts on Upazilla (Feeder) Roads	801 m
Development of Union (rural) Roads	351 km
The Bridges and Culverts on these roads were designed for loading of H15	
Construction of Bridge/culverts on Union (rural) Roads.....	5268 m
The bridges and Culverts were designed for loading up to.....	H20
The Union (rural) roads were developed up to HBB/BC/RCC standard	
With embankment of.....	4.88 m

And Carriage Width of.....3.05 m
 The Upazilla (feeder) Roads under the project were
 developed up to BC standard having wide embankment of.....7.32. m
 and with carriage ways of3.66 m
 Maintenance of above Infrastructure.....1263 km

In addition the project procured four 4WD vehicles, three Pickup Vans, twelve Motorcycles, one Speed Boats, three Bulldozers, three Static Rollers, three Vibratory Rollers and three Water tank Tractors which maintained the quality and ensured proper supervision of construction works of the project.

(Source: Pg 17-18, May, 2008, Revised Development Project Proposal (RDPP) – Upgrading and Rehabilitation of Rural Infrastructure Component LGED Part of CHTRD Project)

5.5 UPGRADING AND REHABILITATION OF RURAL INFRASTRUCTURE

UPGRADING AND REHABILITATION OF RURAL INFRASTRUCTURE (URRI)

UNDER CHTRDP

Name of Component	Original Target		Revised Target		Achievement	Ancillary Structures (Achievement)
	Length In Km	Bridge/ Culvert In m	Length In Km	Bridge/ Culvert In m		
1	2	3	4	5	7	6
Upazilla Road	75	-	69	-	56 Km	L-drain:71166 m
Union Road	351	-	200	-	197 Km	Retaining wall: 6292 m
Bridge/Culvert UZR		801	-	1500	1391 Km	Guide Post: 5250nos
Bridge/culvert UNR		5268	-	2950	2942 Km	Kilometer Post: 62 nos

(Source: Swapan Kumar Das, LGED, CHTRD Project)

5.6 COMMUNITY DEVELOPMENT COMPONENTS: (Micro-Finance) progressed as follows:

These target beneficiaries were assisted through the Community Development Components which established a Community Investment Fund provided matching funds for small scale activities at the village level for improving and increasing productivity through facilitating better access to Micro-finance, training and other support services to enable these poor people to improve their income generating capacity. The project implementations in these programmes were successfully completed.

5.7 SOCIO-ECONOMIC ACTIVITIES:

Moreover opportunities for employment, income increase, women's involvement, health facilities, treatment opportunities, housing, sanitation and drinking water issues were also successfully achieved.

5.8 EMPLOYMENT GENERATION:

The project created direct short-term and long-term employment opportunities for the rural poor through construction and maintenance activities. About 80.56 lakh man-months of employment opportunities were created due to implementation of the project. Besides some indirect employment were also generated in the agriculture and transport sector. Implementation of work through labour contracting society employing 50% female labour had been indicated within the intended object of the project.

5.9 MAINTENANCE WORKS:

The maintenance of infrastructure completed under the project was carried out as per guideline of LGED. Women were employed as Maintenance Workers, who kept the area clean, cut the hanging bushes and the leaves, cleared the grass on the roads.

5.10 BENEFIT ANALYSIS

Incidence of absolute poverty was reduced considerably among the rural population of the 3 Districts of Chittagong Hill Tracts, through developing the basic physical infrastructure and expanding income and employment generating opportunities which substantially raised the standard of living of the landless and small marginal farmers.

5.11 IMPACT OF PROJECT

1. Overall access to income generating activities through project
2. Facilitation of agricultural production
3. Marketing of agricultural products
4. Income level of local labourers rose through implementation of the project, and they also got additional employment.
5. Business development
6. Changes in the life-style of the people
7. Increase in income, expenditure and savings
8. Changes in health, housing, sanitation and drinking water
9. Training developed skills of production and marketing

5.12 ACHIEVEMENT OF OBJECTIVES OF THE PROJECT:

Comparitive Analysis from

1. FINDINGS OF THE IMPACT EVALUATION STUDY &
2. THE INFORMATION RECEIVED FROM - PCR

ACHIEVEMENT OF OBJECTIVES OF THE PROJECT (From the Impact Study Findings)	ACHIEVEMENT OF OBJECTIVES OF THE PROJECT (Received from PCR)
<p>a) Reduction of the incidence of absolute poverty among the rural population of the CHT through developing the basic physical infrastructure and expanding income and employment generating opportunities that would substantially raise the standard of living of the landless and small marginal farmers.</p> <p>b) Improvement of overall access situation and facilitation of agricultural production and marketing in the Chittagong Hill Tracts (CHT) region through construction/ reconstruction of Upazilla (feeder) and the Union (rural) roads including appurtenant structures.</p> <p>c) Creation of employment opportunities for the rural poor through construction of physical infrastructure under the project.</p> <p>d) Access to training and better technology in order to improve management capability and sustainability.</p> <p>e) Availability of micro-credit to stimulate farm and off farm productivity for households and small business and enterprises</p> <p>f) Undertaken Community Development Programmes with a view to increase people's participation in local development activities</p> <p>g) Created capacity building of local</p>	<p>1. Establishing and empowering Male and Female beneficiary groups in order to get access to project investment and utilization of the facilities of the benefits of the infrastructure development.</p> <p>3. Providing training for improved production, better use of technology, improved management and sustainability.</p> <p>2. Providing micro-finance for stimulating farm and off-farm productivity and increase in income generation activities</p> <p>4. Undertaking Community Development Programmes with a view to increase people's participation in local development activities.</p>

government agencies and non-governmental organization to provide a sound institutional capability for further development initiatives.	5. Strengthening capacity building of local government agencies and NGOs for increasing institutional capacity for greater development initiatives
--	--

It was seen that Achievement of Objectives of the Project observed through the Findings of the Impact Evaluation Study was similar to the Achievements provided by the PCR. This showed that the objectives of the Project had been fulfilled and the Project was successful through its proper implementation with a few drawbacks and weaknesses at certain points. The People had been benefited and changes had occurred through advanced standards of living, increased income, business and production and infra-structure development.

5.13 SUCCESS OF THE PROJECT

The achievements of the objectives of the project are shown through the impact analysis of various stages of development through the project.

There was no possibility of environmental pollution as a result of implementation of the project. This was ensured as there was no material used in construction works that may cause pollution or environmental hazards. Moreover, infrastructures were designed for implementation in such a way that they would be socially acceptable and environmentally sound.

The following project objectives were achieved:

- a) Reduction of the incidence of absolute poverty among the rural population of the CHT through developing the basic physical infrastructure and expanding income and employment generating opportunities that would substantially raise the standard of living of the landless and small marginal farmers.
- b) Improvement of overall access situation and facilitation of agricultural production and marketing in the Chittagong Hill Tracts (CHT) region through construction/reconstruction of Upazilla (feeder) and the Union (rural) roads including appurtenant structures.
- c) Creation of employment opportunities for the rural poor through construction of physical infrastructure under the project.
- d) Access to training and better technology in order to improve management capability and sustainability.
- e) Availability of micro-credit to stimulate farm and off farm productivity for households and small business and enterprises
- f) Undertaken Community Development Programmes with a view to increase people's participation in local development activities
- g) Created capacity building of local government agencies and non-governmental organization to provide a sound institutional capability for further development initiatives.

5.14 PROBLEMS ENCOUNTERED AND IDENTIFIED INITIALLY

During the 1st revision of DPP the project period was made from 2001-2002 to 2007-2008. But the project began its physical activity since January, 2005. There were a number of reasons for delayed start up of the physical activities:

The main reasons were:-

3. delay in effectiveness of loan agreement
4. delay in appointment of project officials
5. delay in recruitment of consulting firm
6. withdrawal of DANIDA commitment
7. effort in restructuring of design of CD component

Because of these aforesaid reasons, 4 years of project period were lost before commencement of any activities. Later .Review Mission of ADB recommended the extension of loan closing date by one year, upto June 2009.

Due to delay in start up of physical work, the actual period available for implementation of the project activities was only 3 years instead of 7 years of project period. Because of reduction in the project period, the target specified in the DPP was not achieved as substantial portion of CD component remained unattended, for which the 2nd revision became necessary.

Initially, upgrading and rehabilitation of rural infrastructure in Khagrachari district was supposed to be implemented by DANIDA as a co-financier. But owing to unavoidable circumstances, caused by the kidnapping of its three officials, DANIDA cancelled its funding for the project, which led to uncertainty in implementation of infrastructure works in Khagrachari Hill District. Later the ADB Inception Mission agreed to start implementation of physical infrastructure in Khagrachari Hill District in addition to Rangamati and Bandarban.

(Source: Pg 5, May, 2008, Revised Development Project Proposal (RDPP) – Upliftment of Socio-economic Condition of the CHT people. PMU Part of CHTRD Project - 2nd Revised)

5.15 POST IMPLEMENTATION SITUATION & RESULT OF PROJECT

Since the implementation of the project, lives of the beneficiaries have started changing towards a prosperous future even with all stages of poverty, they were burdened with. The last eight years have guided the beneficiaries towards development along with the infrastructure growth and the opportunities of earning through micro-finance.

5.16 CONTRIBUTION TO POVERTY ALLEVIATION

Data in the CHT on household calorie intake is generally inadequate and target beneficiaries have been defined as those who have a family income of less than tk

20,000 per annum and fall below the food poverty line in the government's poverty index.

Project beneficiaries were about 57,500 rural families, which represent about 40% of the total rural farm families in the CHT. The region's ethnic minority population and women, despite their extremely perilous economic position, through the project it has been demonstrated that given the opportunity farmers and householders in the above categories responded successfully to well focused agricultural, livestock and other credit schemes and technical services and are able to cope with the new enterprise responsibilities. No more are people left without food or work for the infrastructure development has provided opportunities to avail employment, marketing facilities and production initiatives, through which these poor people have now the chance to earn and the prospects to become self-sufficient. The projects purpose of alleviating poverty has been a successful mission attained through the project

CHAPTER SIX
FINDINGS AND DISCUSSIONS

CHAPTER SIX

FINDINGS AND DISCUSSIONS

6.0 THE PROJECT AREA & BENEFICIARY INFORMATION

SECTION ONE

6.1 RURAL SCENARIO OF CHITTAGONG HILL TRACTS

6.1.1 DESCRIPTION OF RURAL AREAS CHT

A total population of 1.04 million live in this region over an area of 13,295 sq km which is almost one ninth of the county's total. The population density in this region is 73 person's sq km which is much less than the national average of 800 persons' sq km. But in comparison to other parts of Bangladesh that consist mainly of plain alluvial lands, the terrain of this region is covered with numerous hills, ravines, cliffs and dense vegetation (trees, bushes, creeper jungles etc). Consequently the ratio of cultivable lands per person in CHT region is only 1.04 hec which is less than that of the other districts of the country.

6.1.2 SOCIO-ECONOMIC CONDITION OF THE RURAL POPULATION OF CHITTAGONG HILL TRACTS

CHT has a predominately agricultural economy like the rest of the country and is presently a food deficit area. Its topography and climatic condition make it imperative that the people should have to fall back upon agriculture for their livelihood. As a result most of the inhabitants in CHT live below the poverty line. It needs to be mentioned that more than half of the total population in this region is tribal population. Lack of physical infrastructure has been identified as the main impediment for development of CHT region. Previously, due to inadequate road network, it was very difficult to get agriculture extension services and market agricultural products. Besides, higher transportation costs narrowed down the opportunities for adopting modern technologies and employment generation in the non agriculture sector for the inhabitants' of CHT region. For these reasons, CHT region is identified as under- developed region of the country and now the removal of these infrastructural deficit to improve the socio-economic in this region has become an urgent need.

SECTION TWO

6.2 SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE BENEFICIARIES

Socio- demographic characteristics of the beneficiaries included their personal information and also the status of their families and their income.

6.2.1 THE BENEFICIARIES OF THE 3 HILL DISTRICTS

Table-1: Beneficiaries (gender-wise) of the three Hill Districts of CHT

		Q1.5 Gender		Total	
		1 Male	2 Female		
Q1.3C District code	1 Bandarban	Count	252	284	536
		Row %	47.01%	52.99%	100.00%
		Col %	36.52%	35.50%	35.97%
	2 Rangamati	Count	197	336	533
		Row %	36.96%	63.04%	100.00%
		Col %	28.55%	42.00%	35.77%
	3 Khagrachhari	Count	241	180	421
		Row %	57.24%	42.76%	100.00%
		Col %	34.93%	22.50%	28.26%
Total		Count	690	800	1490
		Row %	46.31%	53.69%	100.00%
		Col %	100.00%	100.00%	100.00%

Table 1

Among the beneficiaries of the three Hill Districts of CHT, it was found that the majority 53.69% were females while 46.31% were males as found from the impact evaluation survey undertaken on the CHTRD Project. Of them the highest number 63.04% female were from Rangamati and the lowest 42.76% were from Khagrachhari

It is known that the women of the Hill Tracts, especially among the tribals, are far ahead than the males, managing all affairs of the family by themselves. The women work side by side with men in the fields, especially in the Jhum cultivation, which is the speciality of tribal farming.

6.2.2 TYPE OF BENEFICIARIES

Table-2 : Type of Beneficiaries

		Q1.6 Type of respondent				Total	
		1 Poor farmer but he work as day labor	2 Poor farmer, he has <0.5 acre land	3 Poor farmer, he has 0.5 to 1.0 acre land	4 He has 1.01 acre & above		
	1 Bandarban	Count	109	225	202	0	536
		Row %	20.3%	42.0%	37.7%	.0%	100.0%
		Col %	31.2%	44.6%	33.3%	.0%	36.0%
	2 Rangamati	Count	160	183	188	2	533
		Row %	30.0%	34.3%	35.3%	.4%	100.0%

		Col %	45.8%	36.3%	31.0%	6.7%	35.8%
	3 Khagrachhari	Count	80	96	217	28	421
		Row %	19.0%	22.8%	51.5%	6.7%	100.0%
		Col %	22.9%	19.0%	35.7%	93.3%	28.3%
Total		Count	349	504	607	30	1490
		Row %	23.4%	33.8%	40.7%	2.0%	100.0%
		Col %	100.0%	100.0%	100.0%	100.0%	100.0%

Table 2

There were three types of Beneficiaries. The Target Beneficiaries were the following as determined by the project:

1. Poor shifting cultivators defined as unable to meet their basic consumption needs and dependent on the sale of manual labor as the main source of income. Of them 23.4% were among those interviewed.
2. Poor landless farmers defined as having less than 0.5 acres (0.2 hectares) of cereal production land, including homesteads and dependent on the sale of manual labour as the main source of income. Of them 33.8% were among those interviewed.
3. The absolutely poor marginal farmers with 0.5 – 1.0 acres (0.2 - 0.4 hectares) of cereal production land. Of them 40.7% were among those interviewed.

It was found that the greatest number of beneficiaries were from the third group, who were the absolutely poor marginal farmers with 0.5 – 1.0 acres (0.2 - 0.4 hectares) of cereal production land.

6.2.3 RELIGION OF THE BENEFICIARIES

Table-3 : Religion of the Beneficiaries

		Q1.7 Religion					Total
		1 Muslim	2 Hindu	3 Buddah	4 Christian	5 Others	
1 Bandarban	Count	281	50	162	40	3	536
	Row %	52.43%	9.33%	30.22%	7.46%	.56%	100.00%
2 Rangamati	Count	120	33	380	0	0	533
	Row %	22.51%	6.19%	71.29%	.00%	.00%	100.00%
3 Khagrachhari	Count	90	61	268	2	0	421
	Row %	21.38%	14.49%	63.66%	.48%	.00%	100.00%
Total	Count	491	144	810	42	3	1490
	Row %	32.95%	9.66%	54.36%	2.82%	.20%	100.00%

Table 3

Of the Beneficiaries interviewed, the highest number 54.36% were Buddhists, followed by 32.95% who were Muslims, 9.66% who were Hindus and 2.82% who were Christians. This is in relation with the fact that Chittagong Hill Tract is the homeland of the Tribal communities majority of whom are Buddhists. Since the Bengali settlers are next in line according to the population, and these Bengalis are Muslims. The Tribal community known as Tripura, are Hindu by religion. Finally many of the smaller tribes have been converted to Christianity and thus we find 2.82% of this religious group among those interviewed.

6.2.4 MARITAL STATUS OF THE BENEFICIARIES

Table-4 : Marital status of the Beneficiaries

		Q1.8 Marital status					Total		
		1 Married	2 Unmarri ed	3 Widower	4 Divorc ed	5 Separ ation	6 Wido w		
1	Bandarban	Count	519	8	3	4	1	1	536
		Row %	96.8%	1.5%	.6%	.7%	.2%	.2%	100.0%
		Col %	36.2%	25.8%	21.4%	66.7%	100.0%	25.0%	36.0%
2	Rangamati	Count	511	16	3	2	0	1	533
		Row %	95.9%	3.0%	.6%	.4%	.0%	.2%	100.0%
		Col %	35.6%	51.6%	21.4%	33.3%	.0%	25.0%	35.8%
3	Khagrachhari	Count	404	7	8	0	0	2	421
		Row %	96.0%	1.7%	1.9%	.0%	.0%	.5%	100.0%
		Col %	28.2%	22.6%	57.1%	.0%	.0%	50.0%	28.3%
Total		Count	1434	31	14	6	1	4	1490
		Row %	96.2%	2.1%	.9%	.4%	.1%	.3%	100.0%
		Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4

Among the beneficiaries the greatest number, 96.2% were married. This is because families were given importance with regard to achievement from the project. The men and women belonging to families were married. Only 2.1% respondents were unmarried, followed by 0.9% respondents who were widowers. The lowest were divorced and separated, providing the assumption that these problems of married life were not much heard of. 0.3% were widows, who generally did not participate in income earning.

6.2.5 AGE OF THE BENEFICIARIES

Table 5 : Age of the Beneficiaries

		Age group				Total	
		up to 30	31 - 45	46-60	60 +		
	Bandarban	Count	168	280	85	3	536
		Row %	31.3%	52.2%	15.9%	.6%	100.0%
		Col %	35.7%	36.9%	35.9%	13.0%	36.0%
	Rangamati	Count	200	275	53	5	533
		Row %	37.5%	51.6%	9.9%	.9%	100.0%
		Col %	42.5%	36.2%	22.4%	21.7%	35.8%
	Khagrachhari	Count	103	204	99	15	421
		Row %	24.5%	48.5%	23.5%	3.6%	100.0%
		Col %	21.9%	26.9%	41.8%	65.2%	28.3%
Total	Count	471	759	237	23	1490	
	Row %	31.6%	50.9%	15.9%	1.5%	100.0%	
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	

Table 5

It was found that the highest number of respondents (50.9%) were from the age group 31 to 45 years, which meant that the respondents of this age group found it necessary to earn and succeed in life, managing their duties as family members with greater responsibility. The second age group up to 30 years signified the urge to settle well in life with the loans provided through micro-finance, and utilize the facilities of infrastructure development.

6.2.6 HOUSEHOLD SIZE OF THE BENEFICIARIES

Table- 6: Household Size of the Beneficiaries

District code		Household size
1 Bandarban	Mean	5.68
	N	536
2 Rangamati	Mean	4.99
	N	533
3 Khagrachhari	Mean	4.71
	N	421
Total	Mean	5.16
	N	1490

Table 6

The mean household size was 5.16, of which the highest mean 5.68 was from Bandarban and the lowest 4.71 was from Khagrachari

6.2.7 EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

Table-7 : Educational qualification of the Beneficiaries

		Q1.11 Educational qualification								Total
		1 Illiterate	2 Can sign only	3 Can read only	4 Highest passed in school	5 SSC	6 HSC & above	7 Other s		
1 Bandarban	Count	87	228	111	62	40	5	3	536	
	Row %	16.2%	42.5%	20.7%	11.6%	7.5%	.9%	.6%	100.0 %	
	Col %	43.1%	35.7%	42.0%	23.0%	44.9%	25.0%	50.0%	36.0%	
2 Rangamati	Count	35	243	65	149	34	6	1	533	
	Row %	6.6%	45.6%	12.2%	28.0%	6.4%	1.1%	.2%	100.0 %	
	Col %	17.3%	38.0%	24.6%	55.2%	38.2%	30.0%	16.7%	35.8%	
3 Khagrachh ari	Count	80	168	88	59	15	9	2	421	
	Row %	19.0%	39.9%	20.9%	14.0%	3.6%	2.1%	.5%	100.0 %	
	Col %	39.6%	26.3%	33.3%	21.9%	16.9%	45.0%	33.3%	28.3%	
Total		Count	202	639	264	270	89	20	6	1490
	Row %	13.6%	42.9%	17.7%	18.1%	6.0%	1.3%	.4%	100.0 %	
	Col %	100.0%	100.0%	100.0 %	100.0%	100.0 %	100.0%	100.0 %	100.0 %	

Table 7

Among the respondents the highest number, 42.9% could only sign their names, which was usual since these poverty stricken rural people had no opportunities to study. Moreover schools were not found in all areas as they are observed now, which gives the reason for the state of illiteracy in the rural areas. However 18.1% had been to school, 17.7% could read and 6% had passed SSC. Only 1.3% had passed HSC and above, while 13.6% were illiterate.

SECTION THREE

IMPACT ANALYSIS ON SOCIO-ECONOMIC CONDITIONS OF BENEFICIARIES

SOCIO- ECONOMIC CHANGES AMONG BENEFICIARIES

The socio-economic changes among the beneficiaries included their occupational development and income earning opportunities. Annual income increase of the beneficiaries through the impacts of the project, their increased expenditure with the change in their life-styles, the growth of earning members and finally their increased savings have been provided.

7.0 OCCUPATIONAL ISSUES

7.1 OCCUPATIONAL CHANGES OF BENEFICIARIES

7.1.1 MAIN OCCUPATION BEFORE PROJECT

Table-8 : Main occupation before project

		Q1.3C District code			Total	
		1 Bandarban	2 Rangamati	3 Khagrachhari		
1	Agriculture	Count	337	179	165	681
		Row %	49.5%	26.3%	24.2%	100.0%
		Col %	62.9%	33.6%	39.2%	45.7%
2	Small & cottage/Tant/Cane & Bamboo/	Count	3	13	26	42
		Row %	7.1%	31.0%	61.9%	100.0%
		Col %	.6%	2.4%	6.2%	2.8%
3	Business	Count	77	67	18	162
		Row %	47.5%	41.4%	11.1%	100.0%
		Col %	14.4%	12.6%	4.3%	10.9%
4	Service (Govt./NGO/Private)	Count	15	8	10	33
		Row %	45.5%	24.2%	30.3%	100.0%
		Col %	2.8%	1.5%	2.4%	2.2%
5	Construction/repair	Count	1	0	0	1
		Row %	100.0%	.0%	.0%	100.0%
		Col %	.2%	.0%	.0%	.1%
6		Count	32	16	127	175

	Labour(Agri./Non-agri)					
		Row %	18.3%	9.1%	72.6%	100.0%
		Col %	6.0%	3.0%	30.2%	11.7%
	7 Retained	Count	20	36	38	94
		Row %	21.3%	38.3%	40.4%	100.0%
		Col %	3.7%	6.8%	9.0%	6.3%
	8 Student	Count	0	2	6	8
		Row %	.0%	25.0%	75.0%	100.0%
		Col %	.0%	.4%	1.4%	.5%
	9 Household work	Count	41	204	26	271
		Row %	15.1%	75.3%	9.6%	100.0%
		Col %	7.6%	38.3%	6.2%	18.2%
	10 Unemployed	Count	0	7	1	8
		Row %	.0%	87.5%	12.5%	100.0%
		Col %	.0%	1.3%	.2%	.5%
	11 Non_agriculture	Count	10	0	3	13
		Row %	76.9%	.0%	23.1%	100.0%
		Col %	1.9%	.0%	.7%	.9%
	12 Others	Count	0	1	1	2
		Row %	.0%	50.0%	50.0%	100.0%
		Col %	.0%	.2%	.2%	.1%
	Total	Count	536	533	421	1490
		Row %	36.0%	35.8%	28.3%	100.0%
		Col %	100.0%	100.0%	100.0%	100.0%

7.1.2 MAIN OCCUPATION AFTER PROJECT

Table-9 Main Occupation after Project

		Q1.3C District code			Total	
		1 Bandarban	2 Rangamati	3 Khagrachhari		
1	Agriculture	Count	278	184	166	628
		Row %	44.3%	29.3%	26.4%	100.0%
		Col %	51.9%	34.5%	39.4%	42.1%
2	Small & cottage/Tant /Cane & Bamboo/	Count	0	14	26	40
		Row %	.0%	35.0%	65.0%	100.0%
		Col %	.0%	2.6%	6.2%	2.7%
3	Business	Count	190	84	19	293
		Row %	64.8%	28.7%	6.5%	100.0%

	Col %	35.4%	15.8%	4.5%	19.7%
4 Service (Govt./NGO/Private)	Count	17	8	10	35
	Row %	48.6%	22.9%	28.6%	100.0%
	Col %	3.2%	1.5%	2.4%	2.3%
5 Construction/repair	Count	2	0	1	3
	Row %	66.7%	.0%	33.3%	100.0%
	Col %	.4%	.0%	.2%	.2%
6 Labour(Agri./Non-agri)	Count	18	7	125	150
	Row %	12.0%	4.7%	83.3%	100.0%
	Col %	3.4%	1.3%	29.7%	10.1%
7 Retaired	Count	18	35	38	91
	Row %	19.8%	38.5%	41.8%	100.0%
	Col %	3.4%	6.6%	9.0%	6.1%
8 Student	Count	0	1	6	7
	Row %	.0%	14.3%	85.7%	100.0%
	Col %	.0%	.2%	1.4%	.5%
9 Household work	Count	12	197	26	235
	Row %	5.1%	83.8%	11.1%	100.0%
	Col %	2.2%	37.0%	6.2%	15.8%
10 Unemployed	Count	0	1	1	2
	Row %	.0%	50.0%	50.0%	100.0%
	Col %	.0%	.2%	.2%	.1%
11 Non_agriculture	Count	1	1	3	5
	Row %	20.0%	20.0%	60.0%	100.0%
	Col %	.2%	.2%	.7%	.3%
12 Others	Count	0	1	0	1
	Row %	.0%	100.0%	.0%	100.0%
	Col %	.0%	.2%	.0%	.1%
Total	Count	536	533	421	1490
	Row %	36.0%	35.8%	28.3%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%

Table 8 - 9

Main occupations before Project were Agriculture, Small & Cottage Industries production, Weaving, Cane & Bamboo product manufacture, Business, Service in GO, NGO and private office, construction work, repair work, employment as agricultural and non-agricultural labour, Household Chores, Non-agricultural production. Some were retired personnel, students, while some were un-employed

It was observed that that there was absolutely no change in the type of main occupations before and after the project. The beneficiaries did not have the opportunities to shift to other occupations, as they were accustomed to professions usually practiced in the areas. Moreover lack of training occupational issues and income source prevented their change.

Among these occupations the highest was involvement before the project was in agricultural production (45.7%) followed by household chores (18.2%) and employment as labourers (11.7%). The same was found after the project though the percentage was lower than before. The highest involvement after the project was in agricultural production (42.1%) followed by household chores (15.8%) and employment as labourers (10.1 %). The exceptional increase was in Business (before Project 10.9% after Project 19.7%) which shows the impact of micro-finance and training on income generating activities, leading to business development.

7.1.3 SECONDARY OCCUPATION BEFORE PROJECT

Table- 10 Secondary Occupation before Project

		Q1.3C District code			Total
		1 Bandarban	2 Rangamati	3 Khagrachhari	
1 Agriculture	Count	112	132	61	305
	Row %	36.7%	43.3%	20.0%	100.0%
	Col %	21.7%	64.7%	35.1%	34.2%
2 Small & cottage/Tant/Cane & Bamboo/	Count	7	27	1	35
	Row %	20.0%	77.1%	2.9%	100.0%
	Col %	1.4%	13.2%	.6%	3.9%
3 Business	Count	117	19	11	147
	Row %	79.6%	12.9%	7.5%	100.0%
	Col %	22.7%	9.3%	6.3%	16.5%
4 Service (Govt./NGO/Private)	Count	1	2	1	4
	Row %	25.0%	50.0%	25.0%	100.0%
	Col %	.2%	1.0%	.6%	.4%
5 Construction/repair	Count	5	0	1	6
	Row %	83.3%	.0%	16.7%	100.0%
	Col %	1.0%	.0%	.6%	.7%
6 Labour(Agri./Non-agri)	Count	68	2	69	139
	Row %	48.9%	1.4%	49.6%	100.0%

	Col %	13.2%	1.0%	39.7%	15.6%
7 Retired	Count	49	5	5	59
	Row %	83.1%	8.5%	8.5%	100.0%
	Col %	9.5%	2.5%	2.9%	6.6%
8 Student	Count	2	0	1	3
	Row %	66.7%	.0%	33.3%	100.0%
	Col %	.4%	.0%	.6%	.3%
9 Household work	Count	67	12	21	100
	Row %	67.0%	12.0%	21.0%	100.0%
	Col %	13.0%	5.9%	12.1%	11.2%
10 Unemployed	Count	0	1	0	1
	Row %	.0%	100.0%	.0%	100.0%
	Col %	.0%	.5%	.0%	.1%
11 Non_agriculture	Count	69	3	3	75
	Row %	92.0%	4.0%	4.0%	100.0%
	Col %	13.4%	1.5%	1.7%	8.4%
12 Others	Count	18	1	0	19
	Row %	94.7%	5.3%	.0%	100.0%
	Col %	3.5%	.5%	.0%	2.1%
Total	Count	515	204	174	893
	Row %	57.7%	22.8%	19.5%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%

7.1.4 SECONDARY OCCUPATION AFTER PROJECT

Table-11 Secondary Occupation after project

		District			Total
		1 Bandarban	2 Rangamati	3 Khagrachhari	
1 Agriculture	Count	182	143	58	383
	Row %	47.5%	37.3%	15.1%	100.0%
	Col %	34.9%	57.7%	33.5%	40.6%
2 Small & cottage/Tant /Cane & Bamboo/	Count	8	28	2	38
	Row %	21.1%	73.7%	5.3%	100.0%
	Col %	1.5%	11.3%	1.2%	4.0%
3 Business	Count	84	27	14	125
	Row %	67.2%	21.6%	11.2%	100.0%
	Col %	16.1%	10.9%	8.1%	13.3%
4 Service (Govt./NGO/ Private)	Count	1	1	1	3

	Row %	33.3%	33.3%	33.3%	100.0%
	Col %	.2%	.4%	.6%	.3%
5 Construction /repair	Count	4	0	1	5
	Row %	80.0%	.0%	20.0%	100.0%
	Col %	.8%	.0%	.6%	.5%
6 Labour(Agri./ Non-agri)	Count	42	3	68	113
	Row %	37.2%	2.7%	60.2%	100.0%
	Col %	8.0%	1.2%	39.3%	12.0%
7 Retaired	Count	50	5	5	60
	Row %	83.3%	8.3%	8.3%	100.0%
	Col %	9.6%	2.0%	2.9%	6.4%
9 Household work	Count	92	15	21	128
	Row %	71.9%	11.7%	16.4%	100.0%
	Col %	17.6%	6.0%	12.1%	13.6%
11 Non_agricult ure	Count	50	23	3	76
	Row %	65.8%	30.3%	3.9%	100.0%
	Col %	9.6%	9.3%	1.7%	8.1%
12 Others	Count	9	3	0	12
	Row %	75.0%	25.0%	.0%	100.0%
	Col %	1.7%	1.2%	.0%	1.3%
Total	Count	522	248	173	943
	Row %	55.4%	26.3%	18.3%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%

Table 10 – 11

The Secondary occupations were more or less before and after the project activities. It was, however, found that there was no unemployment among beneficiaries after the project, whereas 0.1% beneficiaries were unemployed before the project.

The main occupation was agricultural production both before (34.2%) and after (40.6%) project showing a rise in the activity. On the other hand Business (16.5%) as secondary occupation came down to 13.3% after project and similarly did employment as labour from 15.6% to 12% after project. Since business had developed as a main occupation after the project, the activity decreased as secondary occupation after project.

7.2 INCOME INCREASE RELATED INFORMATION

7.2.1 ANNUAL INCOME OF BENEFICIARIES BEFORE & AFTER PROJECT

Table-12 Annual Income of Beneficiaries before & after Project

District code	Annual income of Beneficiaries before project	Annual income of Beneficiaries after project
Bandarban	49229.45	68527.25
Rangamati	25708.13	32720.37
Khagrachari	3098.11	4052.56
Total	27798.84	38562.42

Table 12

The annual income of beneficiaries increased after the introduction of the project activities, showing its impact on financial solvency among the beneficiaries of the rural areas of CHT. The highest annual income was observed in Bandarban, followed by Rangamati and Khagrachari.

7.2.2 NUMBER OF EARNING MEMBERS OF FAMILY BEFORE & AFTER PROJECT

Table-13 Number of Earning Members of family before & after Project

District code	No. of earning member of the family : before	No. of earning member of the family : current
Bandarban	1.25	1.45
Rangamati	1.29	1.30
Khagrachari	1.13	1.25
Total	1.23	1.35

Table-13

The number of earning members of the families of the beneficiaries increased among all the districts, of which the greatest increase was in Bandarban followed by Khagrachari and Rangamati. The project had opened opportunities for both employment and income generating activities, and as a result members of the families had greater chances of earning, which was unheard of before.

7.2.3 TOTAL INCOME OF FAMILY BEFORE & AFTER PROJECT

Table-14 Total Income of Family before & after Project

District code	Total income of the Family : before	Total income of the Family: current
Bandarban	54036.06	67951.08
Rangamati	34165.45	44873.29
Khagrachari	5046.19	6200.95
Total	32781.10	41900.08

Table-14

The total income of the Family had increased considerably after the introduction of the project in the three Districts of the Chittagong Hill Tracts. The increase was the impact of the micro-credit and training programmes, along with the development of infrastructure which created opportunities for better mobility and marketing of products.

7.3 FAMILY EXPENDITURE

7.3.1 ANNUAL FAMILY EXPENDITURE BEFORE PROJECT

Table-15 Annual Family Expenditure before Project

District code	Food expenditure : before project	Clothing expenditure : before project	Furniture expenditure : before project	Education expenditure : before project	Treatment expenditure : before project	Construction & repair expenditure : before project	Other expenditure : before project	Total household expenditure : before project
Bandarban	36575.00	5908.58	2802.61	2760.63	5087.50	6446.83	939.93	60521.08
Rangamati	50076.36	4569.61	2811.63	2573.40	2317.64	4218.57	2036.40	68603.60
Khagrachhari	36751.73	3170.78	1794.77	2624.70	2515.75	2753.92	1800.24	51411.90
Total	41454.62	4656.04	2521.07	2655.25	3370.02	4606.31	1575.23	60838.54

7.3.2 ANNUAL FAMILY EXPENDITURE DURING PROJECT

Table-16 Annual Family Expenditure during Project

District code	Food expenditure : at the time of project	Clothing expenditure : at the time of project	Furniture expenditure : at the time of project	Education expenditure : at the time of project	Treatment expenditure : at the time of project	Construction & repair expenditure : at the time of project	Other expenditure : at the time of project	Total household expenditure : at the time of project
Bandarban	38054.10	6302.24	2663.06	2990.30	4935.35	3610.82	886.75	59442.63
Rangamati	56543.71	5615.76	3401.39	3458.39	2870.92	4621.76	2382.74	78894.67

Khagrachhari	37700.95	3326.84	1508.69	2907.84	2102.85	1086.70	1880.52	50514.39
Total	44568.39	5215.97	2601.01	3134.44	3396.54	3259.26	1702.68	63878.30

7.3.3 ANNUAL FAMILY EXPENDITURE AFTER PROJECT

Table-17 Annual Family Expenditure after Project

District code	Food expenditure : at present	Clothing expenditure : at present	Furniture expenditure : at present	Education expenditure : at present	Treatment expenditure : at present	Construction & repair expenditure : at present	Other expenditure : at present	Total household expenditure : at present
Bandarban	49609.14	9551.12	4922.95	4019.03	7443.75	8527.43	2617.35	86690.76
Rangamati	65771.58	6504.69	4215.38	5127.25	3299.25	5590.43	2914.63	93423.22
Khagrachhari	43467.93	4123.75	1558.91	4318.76	2711.64	4466.98	1846.56	62494.54
Total	53655.54	6927.85	3719.33	4500.15	4624.13	6329.53	2505.91	82262.43

Table-15 - 17

Annual Family Expenditure before, during and after the project shows that expenditure for clothing, food, construction and repair works and treatment were the four priorities for the beneficiaries. Of these expenses for clothing, construction & repair and food existed as priorities before the project. Clothing, food and treatment were the priority expenses during the project. While expenses for clothing, construction & repair and food were the necessities after the project. Expenses for furniture was the least in all the three phases of the project, while clothing was always the greatest priority.

7.3 FAMILY SAVINGS INCREASE

Table-18: Family Savings Increase before & after Project

District code	Annual savings in household : before	Annual savings in Household : at present
Bandarban	14369.84	23428.64
Rangamati	11140.27	13983.22
Khagrachhari	3231.26	5147.41
Total	8614.27	14260.38

Table-18

Family savings had increased considerably and the highest was observed in Bandarban, followed by Rangamati and Khagrachari. The opportunities for savings had increased due to increase in income and opportunities for income earning.

7.5 NGO INVOLVEMENT BY BENEFICIARIES

7.5.1 MEMBERSHIP OF NGOS BY BENEFICIARIES

Table-19 : Membership of NGOs by Beneficiaries

		Member of any NGO		Total	
		1 Yes	2 No		
Q1.3C District code	1 Bandarban	Count	521	15	536
		Row %	97.2%	2.8%	100.0%
		Col %	39.4%	8.9%	36.0%
	2 Rangamati	Count	473	60	533
		Row %	88.7%	11.3%	100.0%
		Col %	35.8%	35.5%	35.8%
	3 Khagrachha ri	Count	327	94	421
		Row %	77.7%	22.3%	100.0%
		Col %	24.8%	55.6%	28.3%
Col %					
Total	Count	1321	169	1490	
	Row %	88.7%	11.3%	100.0%	
	Col %	100.0%	100.0%	100.0%	

7.5.2 NAMES OF NGOS INVOLVED BY BENEFICIARIES

Table 20: Names of the NGOs involved by Beneficiaries

	Bandarban	Rangamati	Khagrachari	TOTAL
Padakhep	465 48.8%	296 31.1%	191 20.1%	952 71.8%
ASA	23 35.4%	8 12.3%	34 52.3%	65 4.9%
Grameen Bank	10 13.5%	1 1.4%	63 85.1%	74 5.6%
BRAC	9 13%	3 4.3%	57 82.6%	69 5.2%
PKSF	7 5.5%	104 81.3%	17 13.3%	128 9.7%
IDF	25 71.4%	2 5.7%	8 22.9%	35 2.6%

CIPD	1 2%	47 92.2%	3 5.9%	51 3.8%
IMDO	3 8.6%	14 40%	18 51.4%	35 2.6%
Jabarang	0 .0%	1 5.3%	18 94.7%	19 1.4%
Total	521 39.3%	473 35.7%	331 25.0%	1325 100.0%

Table 19 - 20

Majority of the beneficiaries 88.7%, were members of NGOs. Of these the highest was in Bandarban 39.4%, followed by 35.8% in Rangamati and 24.8% in Khagrachari. Among the NGOs, the greatest number of beneficiaries (71.8%) were members of Padakhep, followed by PKSF, 9.7% and Grameen Bank, 5.6%.

SECTION FOUR

8.0 IMPACT ANALYSIS :

HOUSING, SANITATION, HEALTH, DISEASES, TREATMENT, FOOD INTAKE & DRINKING WATER SOURCES

Impact analysis on housing, sanitation, health, diseases, treatment, food intake, informed of the development in their housing systems with increased rooms and other facilities. The changes in sanitation with improved latrines, development of health consciousness, disease treatment and increased facilities of treatment have been identified. Knowledge and source of water for drinking, food intake, consciousness of nutritional food value and provisions of food for throughout the year has been discussed

8.1 CHANGES IN HOUSING

8.1.1 HOUSING TYPE BEFORE

Table-21 : Housing type before

		Housing type : before				Total
		Pacca building	Semi pacca building : brick wall & tin shed	Semi Katcha pacca : Wall : Mud & bamboo: Roof : Tin	Katcha : Wall : Mud & Roof: hay,bamboo	
Bandarban	Count	1	3	103	326	433
	Row %	.2%	.7%	23.8%	75.3%	100.0%
	Col %	25.0%	4.9%	17.5%	46.8%	32.1%
Rangamati	Count	2	47	220	231	500
	Row %	.4%	9.4%	44.0%	46.2%	100.0%
	Col %	50.0%	77.0%	37.4%	33.1%	37.0%
Khagrachhari	Count	1	11	265	140	417
	Row %	.2%	2.6%	63.5%	33.6%	100.0%
	Col %	25.0%	18.0%	45.1%	20.1%	30.9%

Total	Count	4	61	588	697	1350
	Row %	.3%	4.5%	43.6%	51.6%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%

8.1.2 HOUSING CHANGES AT PRESENT

Table-22 : Housing changes at present

		Housing type : At present					Total
		Pacca building	Semi pacca building : brick wall & tin shed	Semi Katcha pacca Wall : Mud & bamboo: Roof : Tin	Katcha Wall : Mud & Roof: hay,bamboo	Others	
Bandarban	Count	5	24	304	200	1	534
	Row %	.9%	4.5%	56.9%	37.5%	.2%	100.0%
	Col %	50.0%	27.0%	37.1%	35.7%	50.0%	36.1%
Rangamati	Count	3	53	251	224	1	532
	Row %	.6%	10.0%	47.2%	42.1%	.2%	100.0%
	Col %	30.0%	59.6%	30.6%	40.0%	50.0%	35.9%
Khagrachhari	Count	2	12	264	136	0	414
	Row %	.5%	2.9%	63.8%	32.9%	.0%	100.0%
	Col %	20.0%	13.5%	32.2%	24.3%	.0%	28.0%
Total	Count	10	89	819	560	2	1480
	Row %	.7%	6.0%	55.3%	37.8%	.1%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 21 - 22

The income of the beneficiaries helped in changing their standards of living. The housing styles have also changed to better with more facilities and comfort. Before project majority (51.6%) of the houses were thatched houses having mud walls and roofs of hay, grass or bamboo. 43.6% thatched houses were semi kachcha pacca, with mud and bamboo walls and tin roof. 4.5% were semipacca buildings, half concrete with brick walls, but having tin shed as roofs. Only 0.3% people had pacca concrete buildings which were constructed with bricks and cement, having concrete roof and plastered walls. But after project houses have changed with increase in income. Majority houses (55.3%) were semi kachcha pacca with mud and bamboo walls and tin roofs. 37.8% were kachcha, with mud walls and hay or bamboo roofs. There was an increase of 0.7% of concrete buildings.

8.1.3 NUMBER OF ROOMS BEFORE

Table-23: Number of Rooms Before

District code	No. of living rooms : before	No. of drawing rooms : before	No. of kitchen rooms : before	No. of cow shed : before	No. of hen/swan shed : before	No. of other rooms : before
Bandarban	1.19	1.00	.99	1.00	.99	1.00

sRangamati	1.17	1.00	1.00	1.01	1.02	1.00
Khagrachhari	1.27	1.00	1.00	1.00	1.00	1.75
Total	1.21	1.00	1.00	1.01	1.00	1.30

8.1.4 CHANGES IN NUMBER OF ROOMS AT PRESENT

Table- 24: Number of Rooms at Present

District code	No. of living rooms : At present	No. of drawing rooms : At present	No. of kitchen rooms : At present	No. of cow shed : At present	No. of hen/swan shed : At present	No. of other rooms : At present
Bandarban	1.35	.97	1.00	1.00	1.00	1.19
Rangamati	1.23	1.00	1.00	1.02	1.01	1.53
Khagrachhari	1.36	1.00	1.00	1.00	1.00	3.00
Total	1.31	.99	1.00	1.01	1.00	1.42

Table 23 – 24

With the increase in income safety and living comfort always becomes a priority. Through this we find the increase in rooms, and construction of extra rooms for additional requirements. Additional rooms were markedly observed in Khagrachhari.

8.2 SANITATION CHANGES

8.2.1 TYPE OF LATRINE BEFORE

Table-25 : Type of latrine before

		District code			Total
		Bandarban	Rangamati	Khagrachhari	
Open space	Count	141	76	25	242
	Row %	58.3%	31.4%	10.3%	100.0%
	Col %	26.7%	15.2%	6.0%	16.7%
Katcha latrine	Count	226	259	247	732
	Row %	30.9%	35.4%	33.7%	100.0%
	Col %	42.8%	51.7%	58.8%	50.5%
Hanging latrine	Count	44	13	12	69
	Row %	63.8%	18.8%	17.4%	100.0%
	Col %	8.3%	2.6%	2.9%	4.8%
Slab latrine	Count	73	149	129	351
	Row %	20.8%	42.5%	36.8%	100.0%
	Col %	13.8%	29.7%	30.7%	24.2%
Pacca latrine	Count	9	4	2	15
	Row %	60.0%	26.7%	13.3%	100.0%
	Col %	1.7%	.8%	.5%	1.0%
No latrine	Count	35	0	5	40
	Row %	87.5%	.0%	12.5%	100.0%

	Col%	6.6%	.0%	1.2%	2.8%
Total	Count	528	501	420	1449
	Row %	36.4%	34.6%	29.0%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%

8.2.2 TYPE OF LATRINE AT PRESENT

Table-26 : Type of latrine at present

		District code			Total	
		Bandarban	Rangamati	Khagrachhari		
Type of latrine : At present	Open space	Count	17	23	4	44
		Row %	38.6%	52.3%	9.1%	100.0%
		Col %	3.2%	4.3%	1.0%	3.0%
	Katcha latrine	Count	143	81	44	268
		Row %	53.4%	30.2%	16.4%	100.0%
		Col %	27.1%	15.3%	10.5%	18.2%
	Hanging latrine	Count	104	32	7	143
		Row %	72.7%	22.4%	4.9%	100.0%
		Col %	19.7%	6.0%	1.7%	9.7%
	Slab latrine	Count	222	374	343	939
		Row %	23.6%	39.8%	36.5%	100.0%
		Col %	42.0%	70.7%	81.9%	63.6%
	Pacca latrine	Count	35	18	15	68
		Row %	51.5%	26.5%	22.1%	100.0%
		Col %	6.6%	3.4%	3.6%	4.6%
	No latrine	Count	7	0	6	13
		Row %	53.8%	.0%	46.2%	100.0%
		Col %	1.3%	.0%	1.4%	.9%
	Others	Count	0	1	0	1
		Row %	.0%	100.0%	.0%	100.0%
		Col %	.0%	.2%	.0%	.1%
Total	Count	528	529	419	1476	
	Row %	35.8%	35.8%	28.4%	100.0%	
	Col %	100.0%	100.0%	100.0%	100.0%	

Table 25 - 26

Majority of beneficiaries (50.5%) used Katcha (temporarily set-up latrines), while 16.7% went to open spaces at nature's call for toilet purpose. Only 24.2% used Slab latrines.

But after the project with sanitation knowledge and income increase, use of Slab latrines had increased to 63.6% of which 81.9% were in Bandarban. Katcha temporary latrines had decreased to 18.2% and those using open spaces had decreased to 3%.

8.3 HEALTH CONDITION CHANGES

8.3.1 HEALTH CONDITION BEFORE PROJECT

Table-27 : Health condition before project

		District code			Total
		Bandarban	Rangamati	Khagrachhari	
Good	Count	96	271	186	553
	Row %	17.4%	49.0%	33.6%	100.0%
	Col %	21.5%	51.0%	44.6%	39.7%
Medium	Count	222	192	96	510
	Row %	43.5%	37.6%	18.8%	100.0%
	Col %	49.8%	36.2%	23.0%	36.6%
Bad	Count	128	68	135	331
	Row %	38.7%	20.5%	40.8%	100.0%
		28.7%	12.8%	32.4%	23.7%
Total	Count	446	531	417	1394
	Row %	32.0%	38.1%	29.9%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%

8.3.2 HEALTH CONDITION AT PRESENT

Table-28 : Health condition at present

		District code			Total
		Bandarban	Rangamati	Khagrachhari	
Good	Count	313	473	334	1120
	Row %	27.9%	42.2%	29.8%	100.0%
	Col %	67.6%	89.4%	79.9%	79.4%
Medium	Count	132	27	64	223
	Row %	59.2%	12.1%	28.7%	100.0%

		Col %	28.5%	5.1%	15.3%	15.8%
	Bad	Count	18	29	20	67
		Row %	26.9%	43.3%	29.9%	100.0%
			3.9%	5.5%	4.8%	4.8%
Total		Count	463	529	418	1410
		Row %	32.8%	37.5%	29.6%	100.0%
		Col %	100.0%	100.0%	100.0%	100.0%

Table 27 – 28

Health condition before was good among 39.7%, medium among 36.6% and bad among 23.7%. Of the good the majority were in Rangamati among 51% and of the bad the highest (32.4%) were in Khagrachari. But after the introduction of the project, good health condition had increased to 79.4% of which the greatest number was in Rangamati (89.4%). On the other hand the bad health condition had decreased to 4.8% of which the lowest was in Khagrachari (3.9%)

8.4 INFORMATION ON DISEASES & TREATMENT

8.4.1 TYPES OF DISEASE BEFORE PROJECT

Table- 29: Types Of Disease before Project

		Bandarban	Rangamati	Khagrachari	Total
1	Diarrhoea	203 43.6%	145 31.1%	118 25.3%	466 32.2%
2	Malaria	380 51.1%	185 24.9%	179 24.1%	744 51.5%
3	Typhoid	162 69.8%	9 3.9%	61 26.3%	232 16.1%
4	Virus	129 17.9%	279 38.8%	312 43.3%	720 49.8%
5	Cold cough	49 13.4%	58 15.9%	258 70.7%	365 25.3%
6	Pneumonia	63 61.8%	12 11.8%	27 26.5%	102 7.1%
7	Paralysis	3 17.6%	12 70.6%	2 11.8%	17 1.2%
8	Dysetery	162 70.4%	19 8.3%	49 21.3%	230 15.9%
9	Jaundice	72 60.5%	29 24.4%	18 15.1%	119 8.2%
10	Tuberculosis	1 25%	0 .0%	3 75%	4 0.3%
11	Asthma	5 31.3%	9 56.3%	2 12.5%	16 1.1%
12	Rheumatic Pain	6	34	46	86

		7%	39.5%	53.5%	6%
13	Gastric	17 34.7%	7 14.3%	25 51%	49 3.4%
14	Cholera	15 71.4%	0 .0%	6 28.6%	21 1.5%
15	Throat Pain	2 20%	1 10%	7 70%	10 0.7%
16	Diabetes	0 .0%	8 61.5%	5 38.5%	13 0.9%
17	Hypertension	1 33.3%	2 66.7%	0 .0%	3 0.2%
	TOTAL	526 36.4%	502 34.7%	417 28.9%	1445 100.0%

8.4.2 TYPES OF DISEASE TREATMENT BEFORE PROJECT

Table- 30: Types Of Disease Treatment before Project

		Bandarban	Rangamati	Khagrachari	TOTAL
1	Village Doctor	340 29.0%	466 39.8%	365 31.2%	1171 79.7%
2	Homeopath	94 53.7%	69 39.4%	12 6.9%	175 11.9%
3	Ayurvedic	64 85.3%	10 13.3%	1 1.3%	75 5.1%
4	Jharfuk/Ojha	55 48.2%	56 49.1%	3 2.6%	114 7.8%
5	Hospital	213 36.7%	166 28.6%	202 34.8%	581 39.6%
6	Doa abij/Fakir	9 52.9%	6 35.3%	2 11.8%	17 1.2%
7	Hekim/Kabiraj	11 40.7%	10 37.0%	6 22.2%	27 1.8%
8	MBBS Doctor	8 11.3%	61 85.9%	2 2.8%	71 4.8%
9	Others	4 10.3%	35 89.7%	0 .0%	39 2.7%
10	No Medication	3 16%	1 20%	1 20%	5 0.3%
	Total	529 36%	520 35.4%	420 28.6%	1469 100%

8.4.3 TYPES OF DISEASE TREATMENT AT PRESENT

Table- 31: Types Of Disease Treatment at Present

		Bandarban	Rangamati	Khagrachari	TOTAL
1	Village Doctor	63 9.6%	270 41.3%	321 49.1%	654 44.3%
2	Homeopath	37 34.9%	56 52.8%	13 12.3%	106 7.2%
3	Ayurvedic	32	7	0	39

		82.1%	17.9%	.0%	2.6%
4	Jharfuk/Ojha	20 52.6%	18 47.4%	0 .0%	38 2.6%
5	Hospital	361 38%	340 35.8%	249 26.2%	950 64.4%
6	Doa abij/Fakir	33 91.7%	2 5.6%	1 2.8%	36 2.4%
7	Hekim/Kabiraj	6 33.3%	11 61.1%	1 5.6%	18 1.2%
8	MBBS Doctor	254 64.8%	136 34.7%	2 .5%	392 26.6%
9	Others	16 23.5%	51 75.0%	1 1.5%	68 4.6%
10	No Medication	1 50%	0 .0%	1 50%	2 0.1%
	Total	528 35.8%	531 36%	416 28.2%	1475 100%

Table 30 – 31

Before the project, there were no regular facilities for medical treatment, which influenced the rural poor to take the assistance of indigenous practices. It was found that majority of the people (79.7%) went to the village doctors, who did not usually have any proper degree. Some (39.6%) went to hospitals especially in case of emergency, while some (11.9%) took the refuge of homeopath practitioners. After the project majority of the people (64.4%) went to hospitals, while 44.3% went to village doctors and 7.2% went to homeopaths.

8.4.3 PLACE OF TREATMENT BEFORE

Table 32: Place of Treatment before

		Bandarban	Rangamati	Khagrachari	Total
1	At home	201 49.9%	181 44.9%	21 5.2%	403 27.7%
2	Doctor' Pharmacy	253 24.0%	439 41.6%	363 34.4%	1055 72.5%
3	Union Health Centre	104 50.5%	92 44.7%	10 4.9%	206 14.2%
4	Thana Health Centre	75 46.3%	38 23.5%	49 30.2%	162 11.1%
5	Hospital	114 32.1%	100 28.2%	141 39.7%	355 24.4%
6	Clinic	3 50%	3 50%	0 .0%	6 0.4%
7	Others	6 75%	2 25.0%	0 .0%	8 .5%
	Total	526 36.2%	513 35.3%	416 28.6%	1455 100%

8.4.3 PLACE OF TREATMENT AT PRESENT

Table 33: Place of Treatment at Present

		Bandarban	Rangamati	Khagrachari	Total
1	At home	48 58.5%	25 30.5%	9 11%	82 5.6%
2	Doctor' Pharmacy	32 4.6%	332 48.1%	326 47.2%	690 47%
3	Union Heak\lth Centre	42 25%	118 70.2%	8 4.8%	168 11.4%
4	Thana Health Centre	215 55.6%	89 23.0%	83 21.4%	387 26.4%
5	Hospital	348 45.3%	265 34.5%	155 20.2%	768 52.3%
6	Clinic	82 67.8%	39 32.2%	0 .0%	121 8.2%
7	Others	5 71.4%	2 28.6%	0 .0%	7 0.5%
	Total	526 35.8%	526 35.8%	416 28.3%	1468 100%

Table 32 – 33

The place of treatment before project was the Doctor's Pharmacy for the majority (72.5%), while some (27.7%) treated their patients at home and 24.4% took their patients to the hospital.

Now after the project majority of the people (52.3%) first take their patients to the hospital. Some (47%) still go to the Doctor's Pharmacy, while now-a-days some (26.4%) take their patients to the Thana Health Centre.

8.5 FOOD & NUTRITIONAL DEVELOPMENT

(a) NUTRITIONAL FOOD INTAKE IN A WEEK

8.5.1 NUTRITIONAL FOOD INTAKE IN A WEEK BEFORE THE PROJECT

Table 34: Nutritional Food Intake in a Week Before

District code	Beef/chicken taken days in a week : before	Fish taken days in a week : before	Egg taken days in a week : before	Milk taken days in a week : before	Sweet taken days in a week : before	Vegetable taken days in a week : before	Other food taken days in a week : before
Bandarban	.61	1.93	1.09	.35	.22	5.62	.33
Rangamati	1.23	4.03	1.48	.41	.41	5.55	.07
Khagrachhari	.48	1.64	1.25	.07	.02	6.92	.00
Total	.80	2.60	1.27	.29	.23	5.96	.14

8.5.2 NUTRITIONAL FOOD INTAKE IN A WEEK AFTER THE PROJECT

Table 35: Nutritional Food Intake in a Week at present

District code	Meat/chicken taken days in a week : At present	Fish taken days in a week : At present	Egg taken days in a week : At present	Milk taken days in a week : At present	Sweet taken days in a week : At present	Vegetable taken days in a week : At present	Others food taken days in a week : At present
Bandarban	.60	1.68	1.13	.18	.21	6.06	.38
Rangamati	1.08	2.94	.99	.28	.39	4.62	.04
Khagrachhari	.29	1.45	.96	.02	.00	6.82	.02
Total	.68	2.07	1.03	.17	.22	5.76	.15

Table 34 – 35

There was hardly much change observed in the nutritional food intake in a week before and after the project. Infact food intake seemed similar in both the cases before and at present.

(b) FOOD INTAKE IN MORNING**8.5.3 FOOD INTAKE IN MORNING BEFORE THE PROJECT****Table 36: Food Intake in Morning Before**

		Food taken in morning : before		Total	
		Yes	No		
District code	Bandarban	Count	526	1	527
		Row %	99.8%	.2%	100.0%
		Col %	35.6%	50.0%	35.6%
	Rangamati	Count	530	1	531
		Row %	99.8%	.2%	100.0%
		Col %	35.9%	50.0%	35.9%
	Khagrachhari	Count	421	0	421
		Row %	100.0%	.0%	100.0%
		Col %	28.5%	.0%	28.5%
Total		Count	1477	2	1479
		Row %	99.9%	.1%	100.0%
		Col %	100.0%	100.0%	100.0%

8.5.4 FOOD INTAKE IN MORNING AT PRESENT**Table 37 Food intake in morning at present**

		Food taken in morning : At present		Total	
		Yes	No		
District code	Bandarban	Count	526	0	526
		Row %	100.0%	.0%	100.0%
		Col %	35.6%	.0%	35.6%

	Rangamati	Count	530	1	531
		Row %	99.8%	.2%	100.0%
		Col %	35.9%	100.0%	36.0%
	Khagrachhari	Count	420	0	420
		Row %	100.0%	.0%	100.0%
		Col %	28.5%	.0%	28.4%
Total		Count	1476	1	1477
		Row %	99.9%	.1%	100.0%
		Col %	100.0%	100.0%	100.0%

(C) FOOD INTAKE AT NOON

8.5.5 FOOD INTAKE AT NOON BEFORE THE PROJECT

Table 38: Food Intake at Noon Before

		Food taken at noon : before		Total	
		Yes	No		
District code	Bandarban	Count	439	8	447
		Row %	98.2%	1.8%	100.0%
		Col %	31.7%	80.0%	32.0%
	Rangamati	Count	528	2	530
		Row %	99.6%	.4%	100.0%
		Col %	38.1%	20.0%	38.0%
	Khagrachhari	Count	419	0	419
		Row %	100.0%	.0%	100.0%
		Col %	30.2%	.0%	30.0%
Total		Count	1386	10	1396
		Row %	99.3%	.7%	100.0%
		Col %	100.0%	100.0%	100.0%

8.5.6 FOOD INTAKE AT NOON AT PRESENT

Table 39: Food Intake at Noon at Present

		Food taken at noon : At present		Total	
		Yes	No		
District code	Bandarban	Count	433	2	435
		Row %	99.5%	.5%	100.0%
		Col %	31.4%	50.0%	31.4%
	Rangamati	Count	528	2	530
		Row %	99.6%	.4%	100.0%
		Col %	38.2%	50.0%	38.3%
	Khagrachhari	Count	420	0	420
		Row %	100.0%	.0%	100.0%
		Col %	30.4%	.0%	30.3%
Total		Count	1381	4	1385
		Row %	99.7%	.3%	100.0%
		Col %	100.0%	100.0%	100.0%

(D) FOOD INTAKE IN AFTERNOON**8.5.7 FOOD INTAKE IN AFTERNOON BEFORE PROJECT****Table 40: Food Intake in Afternoon Before Project**

		Food taken at afternoon : before		Total	
		Yes	No		
District code	Bandarban	Count	78	297	375
		Row %	20.8%	79.2%	100.0%
		Col %	81.3%	34.0%	38.7%
	Rangamati	Count	12	384	396
		Row %	3.0%	97.0%	100.0%
		Col %	12.5%	44.0%	40.9%
	Khagrachhari	Count	6	192	198
		Row %	3.0%	97.0%	100.0%
		Col %	6.3%	22.0%	20.4%
Total		Count	96	873	969
		Row %	9.9%	90.1%	100.0%
		Col %	100.0%	100.0%	100.0%

8.5.8 FOOD INTAKE IN AFTERNOON AT PRESENT**Table 41: Food Intake in Afternoon at Present**

		Food taken at afternoon : At present			Total
		Yes	No		
District code	Bandarban	Count	249	124	373
		Row %	66.8%	33.2%	100.0%
		Col %	55.5%	23.8%	38.4%
	Rangamati	Count	105	297	402
		Row %	26.1%	73.9%	100.0%
		Col %	23.4%	56.9%	41.4%
	Khagrachhari	Count	95	101	196
		Row %	48.5%	51.5%	100.0%
	Col %		21.2%	19.3%	20.2%
Total		Count	449	522	971
		Row %	46.2%	53.8%	100.0%
		Col %	100.0%	100.0%	100.0%

(E) FOOD INTAKE AT NIGHT

8.5.9 FOOD INTAKE AT NIGHT BEFORE

Table 42 Food Intake at Night Before

		Food taken at night : before		Total	
		Yes	No		
District code	Bandarban	Count	433	0	433
		Row %	100.0%	.0%	100.0%
		Col %	31.4%	.0%	31.3%
	Rangamati	Count	525	3	528
		Row %	99.4%	.6%	100.0%
		Col %	38.1%	100.0%	38.2%
	Khagrachhari	Count	421	0	421
		Row %	100.0%	.0%	100.0%
		Col %	30.5%	.0%	30.5%
Total		Count	1379	3	1382
		Row %	99.8%	.2%	100.0%
		Col %	100.0%	100.0%	100.0%

8.5.10 FOOD INTAKE AT NIGHT AT PRESENT

Table 43 Food Intake at Night at Present

		Food taken at night : At present		Total	
		Yes	No		
District code	Bandarban	Count	432	0	432
		Row %	100.0%	.0%	100.0%
		Col %	31.3%	.0%	31.3%
	Rangamati	Count	525	2	527
		Row %	99.6%	.4%	100.0%
		Col %	38.1%	100.0%	38.2%
	Khagrachhari	Count	421	0	421
		Row %	100.0%	.0%	100.0%
		Col %	30.6%	.0%	30.5%
Total		Count	1378	2	1380
		Row %	99.9%	.1%	100.0%
		Col %	100.0%	100.0%	100.0%

Table 36 - 43

It was observed that the food intake by the people in the morning before the project was the same as the food intake in the morning at present. Similar information was derived for food intake by the people in noon, and at night, both before and after the project. The only variation existed in the information regarding food intake in the afternoon before the project and at present. Before the project people did not take food in the afternoon as mentioned by 90.1% of the respondents. But now 46.2% mentioned that at present they did have food in the afternoon. Of them the highest (55.5%) was at Bandarban.

8.6 YEARLY NECESSITY OF FOOD - CHANGES OBSERVED

8.6.1 IN COMPARISON WITH THE YEARLY NECESSITY, THE CONDITION OF FOOD PRODUCED FOR THE FAMILY -- SITUATION BEFORE THE PROJECT

Table 44: In Comparison with the Yearly Necessity, the Condition of Food Produced for the Family -- Situation Before the Project

		District code			Total	
		Bandarban	Rangamati	Khagrachhari		
Surplus	Count	58	97	152	307	
	Row %	18.9%	31.6%	49.5%	100.0%	
	Col %	11.6%	19.8%	36.5%	21.8%	
	Equal	Count	151	260	126	537
		Row %	28.1%	48.4%	23.5%	100.0%
		Col %	30.3%	53.0%	30.2%	38.2%
	Deficit	Count	289	134	139	562
		Row %	51.4%	23.8%	24.7%	100.0%
		58.0%	27.3%	33.3%	40.0%	
Total	Count	498	491	417	1406	
	Row %	35.4%	34.9%	29.7%	100.0%	
	Col %	100.0%	100.0%	100.0%	100.0%	

8.6.2 IN COMPARISON WITH THE YEARLY NECESSITY, THE CONDITION OF FOOD PRODUCED FOR THE FAMILY -- SITUATION AT PRESENT (AFTER THE PROJECT)

Table 45: In comparison with the yearly necessity, the condition of food produced for the family -- situation at present

		District code			Total
		Bandarban	Rangamati	Khagrachhari	
Surplus	Count	91	100	173	364
	Row %	25.0%	27.5%	47.5%	100.0%
	Col %	18.2%	19.3%	41.5%	25.4%
Equal	Count	146	334	135	615
	Row %	23.7%	54.3%	22.0%	100.0%

	Col %	29.2%	64.6%	32.4%	42.9%
Deficit	Count	263	83	109	455
	Row %	57.8%	18.2%	24.0%	100.0%
		52.6%	16.1%	26.1%	31.7%
Total	Count	500	517	417	1434
	Row %	34.9%	36.1%	29.1%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%

Table 44 – 45

In comparison with the yearly necessity, the condition of food produced for the family according to the situation before the project showed that the condition of food was deficit for 40%, food was equal for 38.2% and surplus for 21.8%. On the other hand in comparison with the yearly necessity, the condition of food produced for the family at present was deficit for 31.7%. This showed that the range of deficit had decreased in the present condition, after the project. Moreover, the condition of equal position had increased with 42.9%. The position of surplus food had also increased to 25.4% at present from 21.8%.

8.6.3 IN CASE OF DEFICIT, NUMBER OF MONTHS PRODUCED FOOD CAN BE UTILIZED (BEFORE AND AFTER THE PROJECT)

Table 46 In case of deficit, number of months produced food can be utilized (before and after the project)

District code	If deficit, how many months can run with this produced food : before	If deficit, how many months can run with this produced food :At present
Bandarban	5.08	6.88
Rangamati	4.94	5.86
Khagrachhari	7.52	7.59
Total	5.70	6.89

Table 46

In case of food deficit the number of months the produced food can be utilized had increased in the present situation than before.

8.7 SOURCES OF DRINKING WATER

8.7.1 SOURCES OF DRINKING WATER BEFORE PROJECT

Table 47: Sources of Drinking Water before Project

		Bandarban	Rangamati	Khagrachhari	Total
Arsenic free tube well	Count	30	81	5	116
	Row %	25.9%	69.8%	4.3%	100.0%
	Col %	5.7%	15.6%	1.2%	7.9%
Own tube well	Count	58	36	83	177
	Row %	32.8%	20.3%	46.9%	100.0%
	Col %	11.0%	6.9%	20.0%	12.1%
Other's tube well	Count	190	214	328	732
	Row %	26.0%	29.2%	44.8%	100.0%
	Col %	36.1%	41.3%	78.8%	50.1%
Own pond	Count	1	2	0	3
	Row %	33.3%	66.7%	.0%	100.0%
	Col %	.2%	.4%	.0%	.2%
Other's pond	Count	2	0	0	2
	Row %	100.0%	.0%	.0%	100.0%
	Col %	.4%	.0%	.0%	.1%
River	Count	160	3	0	163
	Row %	98.2%	1.8%	.0%	100.0%
	Col %	30.4%	.6%	.0%	11.2%
Well	Count	9	138	0	147
	Row %	6.1%	93.9%	.0%	100.0%
	Col %	1.7%	26.6%	.0%	10.1%
Stream	Count	60	38	0	98
	Row %	61.2%	38.8%	.0%	100.0%
	Col %	11.4%	7.3%	.0%	6.7%
Tape water	Count	15	5	0	20
	Row %	75.0%	25.0%	.0%	100.0%
	Col %	2.8%	1.0%	.0%	1.4%
Others	Count	2	1	0	3
	Row %	66.7%	33.3%	.0%	100.0%
	Col %	.4%	.2%	.0%	.2%
Total	Count	527	518	416	1461
	Row %	36.1%	35.5%	28.5%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%

8.7.2 SOURCES OF DRINKING WATER AT PRESENT**Table 48: Sources of Drinking Water at Present**

		Bandarban	Rangamati	Khagrachhari	Total
Arsenic free tube well	Count	18	105	5	128
	Row %	14.1%	82.0%	3.9%	100.0%
	Col %	3.5%	19.8%	1.2%	8.8%
Own tube well	Count	81	44	93	218
	Row %	37.2%	20.2%	42.7%	100.0%

	Col %	15.8%	8.3%	22.3%	14.9%
Other's tube well	Count	242	207	319	768
	Row %	31.5%	27.0%	41.5%	100.0%
	Col %	47.2%	39.0%	76.5%	52.6%
Own pond	Count	4	2	0	6
	Row %	66.7%	33.3%	.0%	100.0%
	Col %	.8%	.4%	.0%	.4%
River	Count	72	2	0	74
	Row %	97.3%	2.7%	.0%	100.0%
	Col %	14.0%	.4%	.0%	5.1%
Well	Count	9	93	0	102
	Row %	8.8%	91.2%	.0%	100.0%
	Col %	1.8%	17.5%	.0%	7.0%
Stream	Count	36	69	0	105
	Row %	34.3%	65.7%	.0%	100.0%
	Col %	7.0%	13.0%	.0%	7.2%
Tape water	Count	19	3	0	22
	Row %	86.4%	13.6%	.0%	100.0%
	Col %	3.7%	.6%	.0%	1.5%
Others	Count	32	6	0	38
	Row %	84.2%	15.8%	.0%	100.0%
	Col %	6.2%	1.1%	.0%	2.6%
Total	Count	513	531	417	1461
	Row %	35.1%	36.3%	28.5%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%

Table 47 – 48

Before the project, people used to drink water from other's tube-well (50.1%), own tube well (12.1%), river water (11.2%). But with effective training and information, the beneficiaries had changed their source of drinking water. At present an increased number of people (52.6%) drink water from tube-wells of others (for those who do not have own tube-wells). Many people have sunk their own tube-wells and thus we find an increase in drinking water from own tube-well (14.9%). Lesser people now drank water from river (5.1%). It was interesting to note that there was an increase in drinking water from Arsenic free tube-wells (8.8%) which identified the growth of consciousness of the people.

8.7.3 COMMENTS ON BOILING OF WATER FOR DRINKING

Table 49: Comments on Boiling of Water for Drinking

		Bandarban	Rangamati	Khagrachhari	
Yes	Count	58	17	2	77
	Row %	75.3%	22.1%	2.6%	100.0%
	Col %	11.3%	3.3%	.6%	5.6%

	No	Count	455	503	340	1298
		Row %	35.1%	38.8%	26.2%	100.0%
			88.7%	96.7%	99.4%	94.4%
Total		Count	513	520	342	1375
		Row %	37.3%	37.8%	24.9%	100.0%
		Col %	100.0%	100.0%	100.0%	100.0%

Table 49

People were not habituated in boiling water for drinking as we see from the table which focuses on the information of 94.4% respondents who do not boil their drinking water

SECTION FIVE

FAMILY ASSET INCREASE

9.0 IMPACT OF PROJECT: ACCUMULATION OF FAMILY ASSET

The impact of the project on accumulation of assets is one of the major achievements of the project. People have accumulated assets for their own and also for their families, in the form of land, non-agricultural productive assets, agricultural machinery, household assets and also financial assets.

9.1 INCREASE IN OWNERSHIP OF LAND

9.1.1 OWNERSHIP OF LAND (SELF, AGRICULTURAL LAND) BEFORE PROJECT

Table 50: Ownership of Land (Self, Agricultural Land) before Project

		Self/Agricultural land : before		Total
		Yes	No	
Bandarban	Count	414	122	536
	Row %	77.2%	22.8%	100.0%
	Col %	35.4%	37.9%	36.0%
Rangamati	Count	357	176	533
	Row %	67.0%	33.0%	100.0%
	Col %	30.6%	54.7%	35.8%
Khagrachhari	Count	397	24	421
	Row %	94.3%	5.7%	100.0%
	Col %	34.0%	7.5%	28.3%
Total	Count	1168	322	1490
	Row %	78.4%	21.6%	100.0%
	Col %	100.0%	100.0%	100.0%

9.1.2 OWNERSHIP OF LAND AFTER PROJECT

Table 51: Ownership of Land after Project

		Self/Agricultural land : at present		Total
		Yes	No	

Bandarban	Count	458	78	536
	Row %	85.4%	14.6%	100.0%
	Col %	34.7%	45.9%	36.0%
Rangamati	Count	451	82	533
	Row %	84.6%	15.4%	100.0%
	Col %	34.2%	48.2%	35.8%
Khagrachhari	Count	411	10	421
	Row %	97.6%	2.4%	100.0%
	Col %	31.1%	5.9%	28.3%
Total	Count	1320	170	1490
	Row %	88.6%	11.4%	100.0%
	Col %	100.0%	100.0%	100.0%

Table 50 – 51

Regarding ownership of land, it was observed that 78.4% owned agricultural land before Project, while 21.6% did not. After project the increase in income of the people helped an increase in procurement of agricultural land. It was found that 88.6% owned land and increased their individual assets. There was a decrease (11.4%) in landless beneficiaries.

TYPE OF LAND OWNED

Table 52 Type of Land owned

		Hill agricultural land	Plain cultivable land	Homestead land	Share-in land	Total
Bandarban	Count	308	131	17	2	458
	Row %	67.2%	28.6%	3.7%	.4%	100.0%
	Col %	40.1%	50.2%	5.9%	66.7%	34.7%
Rangamati	Count	333	66	51	1	451
	Row %	73.8%	14.6%	11.3%	.2%	100.0%
	Col %	43.4%	25.3%	17.7%	33.3%	34.2%
Khagrachhari	Count	127	64	220	0	411
	Row %	30.9%	15.6%	53.5%	.0%	100.0%
	Col %	16.5%	24.5%	76.4%	.0%	31.1%
Total	Count	768	261	288	3	1320
	Row %	58.2%	19.8%	21.8%	.2%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%

9.1.4 QUANTITY AND PRICE OF LAND AT PRESENT

Table 53: Quantity and Price of Land at Present

District code	Quantity of land (decimal)	Average land price per decimal
Bandarban	77.27	11651.01
Rangamati	65.38	5672.80
Khagrachhari	92.98	2992.75
Total	78.80	6514.05

Table 52 – 53

Due to impact of Project the increase in ownership of land was greatest in Hill Agricultural land (58.2%) of which the highest was in Rangamati (43.4%). This was followed by Homestead land (21.8%), highest in Khagrachari (76.4%), and Plain cultivable land (19.8%), highest in Bandarban (50.2%) . Some did have land but Share-in land (0.2%). The quantity of land ownership was highest in Khagrachari (92.92%) followed by Bandarban (77.27%), Rangamati (65.38%). The average price of land per decimal was also highest in Bandarban (Tk 11651.01), followed by Rangamati (Tk 5672.75) and Khagrachari (Tk 2992.75).

9.2 NON- AGRICULTURAL PRODUCTIVE ASSETS**9.2.1 TYPES OF NON-AGRICULTURAL PRODUCTIVE ASSETS****TABLE 54: Types of Non-Agricultural Productive Assets**

		Bandarban	Rngamati	Khagrachari	Total
1	Handicraft	0 .0%	11 9.7%	102 90.3%	113 11.4%
2	Business	6 6.1%	77 78.6%	15 15.3%	98 9.9%
3	Hilli Garden	57 11.5%	188 37.8%	252 50.7%	497 50%
4	Homestead Garden	5 2.8%	31 17.5%	141 79.7%	177 17.8%
5	Dairy/Poultry/Farming	255 48.7%	3 0.6%	266 50.8%	524 52.7%
6	Vehicle	0 .0%	4 80%	1 20%	5 0.5%
7	Fish Culture	1 14.3%	6 85.7%	0 .0%	7 0.7%
8		305 30.7%	301 30.3%	388 39%	994 100%

9.2.2 OWNERSHIP OF AGRICULTURAL MACHINERY**Table 55: Ownership of Agricultural Machinery**

		Bandarban	Rangamati	Khagrachari	Total
1	Plough	237 50.3%	133 28.2%	101 21.4%	471 35.6%
2	Yoke	143 52.6%	33 12.1%	96 35.3%	272 20.6%
3	Spade	171 22.6%	218 28.8%	368 48.6%	757 57.3%
4	Scissors	184 25.7%	297 41.5%	234 32.7%	715 54.1%
5	Ladder	162 59.6%	4 1.5%	106 39%	272 20.6%
6	Billhook	227 34.3%	194 29.3%	240 36.3%	661 50%
7	Saw	1 12.5%	3 37.5%	4 50%	8 0.6%

8	Khunti	158 91.3%	2 1.2%	13 7.5%	173 13.1%
9	Power Tiller	0 .0%	0 .0%	38 100%	38 100%
10	NO	2 1.9%	101 97.1%	1 1.0%	104 7.9%
	Total	451 34.1%	462 34.9%	409 30.9%	1322 100%

Table 54 - 55

The types of Non-Agricultural Productive Assets identified and owned by the beneficiaries included mostly dairy and poultry farming amongst 52.7% beneficiaries, which was followed by Hilli Garden by 50% of the people of the project area. These two were profitable occupations and had bright future. Homestead Land garden by 17.8%, Handicraft by 11.4%, business enterprises by 9.9%, Fish cultivation by 0.7% and Vehicle plying and renting by 0.5% were the other non-agricultural productive assets of the people.

The ownership of agricultural machinery included mostly spades (57.3%), scissors (54.1%), bill-hook (50%)' plough (35.6%), yoke (20.6%), ladder (20.6%), khunti, (13.1%), power tiller (2.9%), and saw (0.6%). These were small items of agricultural production but were important for the production activities of these poor farmers and labourers. Agricultural production included not only farming of rice and cereals, but also plantations and nursery.

9.3 FINANCIAL ASSETS

9.3.1 FINANCIAL ASSETS BEFORE PROJECT

Table 56: Financial Assets before project

District code	Savings in bank : before	Savings in co-operative society : before	Capital for business : before	Cash in hand : before	Savings certificate/P rize bond : before	Others : before
Bandarban	2359.14	120.71	1012.31	652.80	162.69	139.93
Rangamati	2168.08	255.54	1652.13	1017.35	110.51	3.75
Khagrachhari	173.40	208.38	847.03	370.81	.00	1.19
Total	1673.21	193.71	1194.49	703.53	98.05	52.01

9.3.2 FINANCIAL ASSETS AT PRESENT

Table 57: Financial Assets at Present

District code	Savings in bank : At present	Savings in co-operative society : At present	Capital for business : At present	Cash in hand : At present	Savings certificate/P rize bond : At present	Others : At present
Bandarban	5292.90	1636.72	2070.34	1761.94	294.78	472.01
Rangamati	10869.92	2789.05	4859.77	1846.70	139.77	381.24
Khagrachhari	1022.80	743.37	1533.73	611.94	.00	2.38

Total	6081.38	1796.51	2916.55	1467.33	156.04	306.85
-------	---------	---------	---------	---------	--------	--------

Table 56 – 57

Financial assets included 1) Savings in Banks, 2) Savings in Co-operative Societies, 3)Capital for Business, 4) Cash in Hand, 5) Savings Certificate or Prize Bonds and 6)other forms which included loan to people or investment in business, agriculture or any other income sources. Of these the highest form of financial assets before the project was firstly in 1) Savings in Banks, followed by 2)Capital for Business, 3) Cash in Hand, 4) Savings in Co-operative Societies, 5) Savings Certificate or Prize Bonds, and 6)other forms which included loan to people or investment in business, agriculture or any other income sources. After the implementation of the project it was observed that Financial assets remained as the first priority as before in 1) Savings in Banks, followed by 2)Capital for Business and 2) Savings in Co-operative Societies. Cash in hand came at a later stage followed by 6)other forms which included loan to people or investment in business, agriculture or any other income sources.and lastly by Savings Certificate or Prize Bonds. Savings in Banks was highest in Bandarban before but was in Rangamati at the present.

9.3.3 INCREASE IN HOUSEHOLD ASSETS DUE TO PROJECT

Table 58: Increase in Household Assets due to Project

		Did you buy anything for your family after receiving financial help from the project ?		Total	
		Yes	No		
	Bandarban	Count	304	201	505
		Row %	60.2%	39.8%	100.0%
		Col %	35.6%	36.7%	36.0%
	Rangamati	Count	293	185	478
		Row %	61.3%	38.7%	100.0%
		Col %	34.3%	33.8%	34.1%
	Khagrachhari	Count	258	162	420
		Row %	61.4%	38.6%	100.0%
		Col %	30.2%	29.6%	29.9%
Total		Count	855	548	1403
		Row %	60.9%	39.1%	100.0%
		Col %	100.0%	100.0%	100.0%

9.3.4 TYPES OF HOUSEHOLD ASSETS PROCURED AFTER PROJECT

Table 59: Types of Household Assets procured after project

District code	Radio	Television	Mobile	Furniture	Garments	Jewellery	Daily usage	Vehicle	Others
Bandarban	.00	.04	.07	.48	1.08	.03	.74	.01	.01
Rangamati	.03	.25	.63	.98	1.96	.14	1.89	.03	.00
Khagrachhari	.10	.07	.44	1.82	5.12	.18	5.11	.07	.00

Total	.04	.12	.38	1.04	2.54	.11	2.38	.04	.01
-------	-----	-----	-----	------	------	-----	------	-----	-----

Table 58 – 59

Majority of the beneficiaries (60.9%) increased their household assets for the family after receiving financial help from the project and also through their increased income. Among these were firstly (2.54%) who bought garments / clothing for the family members, followed by those (2.38%) who bought daily usage articles for the family , (1.04%) who bought furniture for the house, 0.38% who bought mobile phone for individuals , (0.12%) television for the house, 0.11% who bought jewellery for the female members, 0.04% who procured vehicle for the family or individual use, 0.04% who got radio for the house and any other requirements which were procured according to needs of the families.

SECTION SIX

10.0 IMPACT ANALYSIS ON INCOME INCREASE DUE TO IGAs & INFRASTRUCTURE DEVELOPMENT

10.1 INCREASE IN INCOME DUE TO IGAs & INFRASTRUCTURE DEVELOPMENT (Conditions before & after Project)

10.1.1 INCREASE IN INCOME DUE TO IGAs & INFRASTRUCTURE DEVELOPMENT BEFORE PROJECT

Table 60 Income from various Income-generating Activities & Infrastructure Development Before Project

IGA Before Project			1 Yes	2 No	Total
1	Own land cultivation	Row %	12.3%	87.7%	100.0%
		Col %	18.0%	3.6%	4.0%
2	Only share cropping	Row %	2.4%	97.6%	100.0%
		Col %	3.5%	4.0%	4.0%
3	Agriculture day labour	Row %	3.0%	97.0%	100.0%
		Col %	4.3%	4.0%	4.0%
4	Non-agri day labor	Row %	2.0%	98.0%	100.0%
		Col %	2.9%	4.0%	4.0%
5	Service	Row %	.4%	99.6%	100.0%
		Col %	.6%	4.1%	4.0%
6	Milk sales	Row %	1.3%	98.7%	100.0%
		Col %	2.0%	4.1%	4.0%
7	Poultry farming	Row %	9.8%	90.2%	100.0%
		Col %	14.3%	3.7%	4.0%
8	Dairy farming	Row %	5.6%	94.4%	100.0%
		Col %	8.2%	3.9%	4.0%
9	Poultry egg sale	Row %	5.5%	94.5%	100.0%
		Col %	8.0%	3.9%	4.0%

10 Fisherman (Pisciculture)	Row %	.4%	99.6%	100.0%
	Col %	.6%	4.1%	4.0%
11 Fishmonger	Row %	.2%	99.8%	100.0%
	Col %	.3%	4.1%	4.0%
12 Tress/Bamboo sale	Row %	2.8%	97.2%	100.0%
	Col %	4.1%	4.0%	4.0%
13 Fruits sale	Row %	2.5%	97.5%	100.0%
	Col %	3.6%	4.0%	4.0%
14 Shop keeping	Row %	1.2%	98.8%	100.0%
	Col %	1.8%	4.1%	4.0%
15 Enterprise	Row %	1.5%	98.5%	100.0%
	Col %	2.2%	4.1%	4.0%
16 Small entrepreneur	Row %	3.2%	96.8%	100.0%
	Col %	4.6%	4.0%	4.0%
17 Cottage industry	Row %	1.4%	98.6%	100.0%
	Col %	2.1%	4.1%	4.0%
18 Rickshaw/Van puller	Row %	.2%	99.8%	100.0%
	Col %	.3%	4.1%	4.0%
19 Trees/Bamboo gardening, Nursery	Row %	6.1%	93.9%	100.0%
	Col %	8.9%	3.9%	4.0%
20 Fruits cultivation & sale	Row %	5.4%	94.6%	100.0%
	Col %	7.8%	3.9%	4.0%
21 Vehicle driving	Row %	.3%	99.7%	100.0%
	Col %	.4%	4.1%	4.0%
22 Vehicle rent	Row %	.1%	99.9%	100.0%
	Col %	.1%	4.1%	4.0%
23 Weaving industry	Row %	.6%	99.4%	100.0%
	Col %	.9%	4.1%	4.0%
24 Shop rent	Row %		100.0%	100.0%
	Col %		4.1%	4.0%
25 Income from others occupation	Row %	.3%	99.7%	100.0%
	Col %	.5%	4.1%	4.0%
Total	Row %	2.7%	97.3%	100.0%
	Col %	100.0%	100.0%	100.0%

10.1.2 INCREASE IN INCOME DUE TO IGAs & INFRASTRUCTURE DEVELOPMENT AFTER PROJECT

Table 61 Income Increase from various Income-generating Activities & Infrastructure Development at present After Project

		Income : at present		Total
		1 Yes	2 No	

1	Own land cultivation	Row %	68.1%	31.9%	100.0%
		Col %	20.9%	1.5%	4.0%
2	Only share cropping	Row %	20.1%	79.9%	100.0%
		Col %	6.2%	3.7%	4.0%
3	Agriculture day labor	Row %	18.7%	81.3%	100.0%
		Col %	5.7%	3.7%	4.0%
4	Non-agri day labor	Row %	9.7%	90.3%	100.0%
		Col %	3.0%	4.2%	4.0%
5	Service	Row %	2.0%	98.0%	100.0%
		Col %	.6%	4.5%	4.0%
6	Milk sales	Row %	3.2%	96.8%	100.0%
		Col %	1.0%	4.5%	4.0%
7	Poultry farming	Row %	35.9%	64.1%	100.0%
		Col %	11.0%	2.9%	4.0%
8	Dairy farming	Row %	28.1%	71.9%	100.0%
		Col %	8.6%	3.3%	4.0%
9	Poultry egg sale	Row %	13.6%	86.4%	100.0%
		Col %	4.2%	4.0%	4.0%
10	Fisherman (Pisciculture)	Row %	2.1%	97.9%	100.0%
		Col %	.6%	4.5%	4.0%
11	Fishmonger	Row %	1.1%	98.9%	100.0%
		Col %	.3%	4.5%	4.0%
12	Tress/Bamboo sale	Row %	27.3%	72.7%	100.0%
		Col %	8.4%	3.3%	4.0%
13	Fruits sale	Row %	13.6%	86.4%	100.0%
		Col %	4.2%	4.0%	4.0%
14	Shop keeping	Row %	5.0%	95.0%	100.0%
		Col %	1.5%	4.4%	4.0%
15	Enterprise	Row %	7.2%	92.8%	100.0%
		Col %	2.2%	4.3%	4.0%
16	Small entrepreneur	Row %	13.5%	86.5%	100.0%
		Col %	4.1%	4.0%	4.0%
17	Cottage industry	Row %	12.1%	87.9%	100.0%
		Col %	3.7%	4.0%	4.0%
18	Rickshaw/Van puller	Row %	1.9%	98.1%	100.0%
		Col %	.6%	4.5%	4.0%
19	Trees/Bamboo gardening, Nursery	Row %	20.3%	79.7%	100.0%
		Col %	6.2%	3.7%	4.0%
20	Fruits cultivation & sale	Row %	17.0%	83.0%	100.0%
		Col %	5.2%	3.8%	4.0%
21	Vehicle driving	Row %	1.2%	98.8%	100.0%
		Col %	.4%	4.5%	4.0%
22	Vehicle rent	Row %	.3%	99.7%	100.0%
		Col %	.1%	4.6%	4.0%
23	Weaving industry	Row %	2.6%	97.4%	100.0%

	Col %	.8%	4.5%	4.0%
24 Shop rent	Row %	.5%	99.5%	100.0%
	Col %	.1%	4.6%	4.0%
25 Income from others occupation	Row %	1.5%	98.5%	100.0%
	Col %	.5%	4.5%	4.0%
Total	Row %	13.1%	86.9%	100.0%
	Col %	100.0%	100.0%	100.0%

Table 60 – 61

Income from Income generating activities and Infrastructure development did not increase much before the beginning of the project as mentioned by 97.3% of the beneficiaries. Only 2.7% mentioned that there was some increase in income. Of them the highest (12.3%) said income was through own land cultivation, 9.8% mentioned of poultry farming, 6.1% mentioned of tree and bamboo cultivation including nursery, 5.4% talked of fruit cultivation and sale. The least income was by 0.1% through vehicle rent and fish cultivation by 0.2%.



However, after the implementation of the project, instead of 2.7% of the positive beneficiaries, there was an increase to 13.1% positive beneficiaries, since income had increased through various income-generating activities and infrastructure development. Among them 68.1% talked of increase in income through their own land cultivation. 35.9% from poultry farming, 28.1% from dairy farming, 27.3% from tree and bamboo sale, 17% from fruit cultivation and sale including 12.1% income from cottage industry production. This income increase was the initial stage and it is assumed that higher income increase would be achieved in the long run.

10.2 INVESTMENT TYPE & EXPENDITURE (BEFORE & AFTER) DUE TO MICRO-FINANCE & INFRASTRUCTURE DEVELOPMENT

Table 62 : Investment Type & Expenditure Before & After Project

		District code	Investment type & use
Bandarban	Land purchase	8329.17	24945.59
	Cow purchase	13411.11	14905.19
	Goat purchase	2888.89	3579.17
	Poultry egg purchase	2080.00	2640.00
	Poultry purchase	1430.43	1623.73
	Rickshaw/Van purchase	2658.00	7850.00
	Net purchase	5000.00	6500.00
	Expense for shop	26375.00	33280.00
	Machinery/Irrigation equipment purchase	5142.86	8253.85
	Expenses for trade	18441.18	24013.79
	Pond digging	20050.00	21100.00
	Raw material purchase for production	5194.12	5730.95
	Handicraft making	2275.00	3860.00
	Weaving industry	1750.00	3500.00
	Others	7550.00	11062.14
	Total	10688.89	14313.42
Rangamati	Land purchase	18564.00	23512.20
	Cow purchase	19333.33	16722.22
	Goat purchase	98688.00	12809.52
	Poultry egg purchase	7239.00	9111.11
	Poultry purchase	2650.00	5567.86
	Rickshaw/Van purchase	15500.98	35500.00
	Expense for shop	14899.00	25000.00
	Machinery/Irrigation equipment purchase	11261.67	13153.85
	Expenses for trade	6000.00	36939.39
	Raw material purchase for production	4000.00	5000.00
	Others	20000.00	23340.66
	Total	10811.11	22051.52
Khagrachhari	Land purchase	12400.00	14630.77
	Cow purchase	8380.60	8513.10
	Goat purchase	2982.98	3765.52
	Poultry egg purchase	971.43	2525.00
	Poultry purchase	1000.00	1347.06
	Expense for shop	5200.00	7222.22
	Machinery/Irrigation equipment purchase	4250.00	4550.00
	Expenses for trade	7854.55	13300.00
	Pond digging	6000.00	8000.00

	Raw material purchase for production	6849.06	8650.94
	Handicraft making	3431.82	4420.45
	Weaving industry	3666.67	6333.33
	Others	8945.36.36	9942.31
	Total	5848.13	8190.82
Total	Land purchase	9526.47	21249.07
	Cow purchase	10119.59	12864.19
	Goat purchase	3771.43	6271.62
	Poultry egg purchase	1850.00	4390.91
	Poultry purchase	1448.00	2640.38
	Rickshaw/Van purchase	9100.00	12458.33
	Net purchase	5000.00	6500.00
	Expense for shop	17703.70	26305.56
	Machinery/Irrigation equipment purchase	5000.00	9390.70
	Expenses for trade	17112.37	27706.36
	Pond digging	15366.67	17357.14
	Raw material purchase for production	6674.01	8291.99
	Handicraft making	3381.52	4390.32
	Weaving industry	2900.00	5200.00
	Others	8019.88	10804.59
	Total	8102.00	13846.13

Table 62

There was a great increase in investment after the project than before. The issues of investment expenditure included land purchase, cow, goat, poultry and poultry egg purchase, rickshaw, van, net, machinery and irrigation equipment purchase. Expenses for trade, shop and raw material for production, pond digging, handicraft production, weaving industry and other types of investment activities. The total investment of the three Hill Districts was higher at present than before.

10.3 INCREASED ANNUAL INCOME, EXPENDITURE & SAVINGS DUE TO MICRO-FINANCE & INFRASTRUCTURE DEVELOPMENT

Table 63 : Increased Annual Income, Expenditure & Savings

District code	Yearly income : before	Yearly income : at present	Yearly expenditure : before	Yearly expenditure : at present	Yearly savings : before	Yearly savings : at present
Bandarban	64625.05	100424.19	57986.67	94419.07	16253.81	20320.57
Rangamati	83498.31	122001.11	72595.40	108750.22	12959.66	20374.64

K hagrachhari	59694.48	75401.92	57601.20	68950.12	4668.47	6921.34
Total	68853.94	99904.71	62324.22	91491.26	10434.35	15922.61

Table 63

The annual income, expenditure and savings showed a high increase at present than before. Of these the yearly income was highest in Rangamati, the yearly expenditure and savings was also highest in Rangamati, the most important among the three Hill Districts.

SECTION SEVEN

IMPACT ANALYSIS:

FACILITIES CREATED THROUGH INFRASTRUCTURE DEVELOPMENT

Impact Analysis on creation of facilities and socio-economic growth through Infrastructure Development shows the success of the project for these poor beneficiaries of the CHT. Where there was no system of transport, to-day there ply various types of transport through the roads, bridges and culvert created by LGED through the project. Income has increased, business have developed, living standards have changed for the better. Children could easily go to schools, assisting in enrollment of children in educational institutions. Land value had increased with the development agricultural production and building requirements. Job opportunities have increased and so had women's opportunities for economic solvency, thereby creating women's empowerment. Commercial and economic activities had increased, along with the establishment of local industries and production houses.

11.0 FACILITIES CREATED & SOCIO-ECONOMIC DEVELOPMENT OF BENEFICIARIES BEFORE PROJECT

Table 64: Facilities Created & Socio-Economic Development Of Beneficiaries Before Project

Facilities Created			Yes	No	Total
1	Transportation development	Count	147	1343	1490
		Row %	9.9%	90.1%	100.0%
		Col %	14.6%	4.0%	4.3%
2	Business development	Count	85	1405	1490
		Row %	5.7%	94.3%	100.0%

	Col %	8.4%	4.2%	4.3%
3 Living standard increases	Count	18	1472	1490
	Row %	1.2%	98.8%	100.0%
	Col %	1.8%	4.4%	4.3%
4 Land value increases	Count	17	1473	1490
	Row %	1.1%	98.9%	100.0%
	Col %	1.7%	4.4%	4.3%
5 Educational opportunity increases	Count	26	1464	1490
	Row %	1.7%	98.3%	100.0%
	Col %	2.6%	4.4%	4.3%
6 Self consciousness increases	Count	20	1470	1490
	Row %	1.3%	98.7%	100.0%
	Col %	2.0%	4.4%	4.3%
7 Transportation expenses decreases	Count	26	1464	1490
	Row %	1.7%	98.3%	100.0%
	Col %	2.6%	4.4%	4.3%
8 Job & income opportunities increases	Count	22	1468	1490
	Row %	1.5%	98.5%	100.0%
	Col %	2.2%	4.4%	4.3%
9 Economic & commercial activities increases	Count	35	1455	1490
	Row %	2.3%	97.7%	100.0%
	Col %	3.5%	4.4%	4.3%
10 Job & income opportunities increases for women	Count	72	1418	1490
	Row %	4.8%	95.2%	100.0%
	Col %	7.1%	4.3%	4.3%
11 Increases of women entrepreneur & trade	Count	57	1433	1490
	Row %	3.8%	96.2%	100.0%
	Col %	5.7%	4.3%	4.3%
12 Women's power increases for project implementation	Count	52	1438	1490
	Row %	3.5%	96.5%	100.0%
	Col %	5.2%	4.3%	4.3%
13 Project opportunities usage increases	Count	48	1442	1490
	Row %	3.2%	96.8%	100.0%
	Col %	4.8%	4.3%	4.3%
14 Increases the production of agricultural product	Count	56	1434	1490
	Row %	3.8%	96.2%	100.0%
	Col %	5.6%	4.3%	4.3%
15 Increases of agricultural & other product marketing	Count	46	1444	1490
	Row %	3.1%	96.9%	100.0%
	Col %	4.6%	4.3%	4.3%

16	Development of local industry	Count	16	1474	1490
		Row %	1.1%	98.9%	100.0%
		Col %	1.6%	4.4%	4.3%
17	Development of regional trade	Count	47	1443	1490
		Row %	3.2%	96.8%	100.0%
		Col %	4.7%	4.3%	4.3%
18	Commercial activities increases due to marketing of agriculture	Count	17	1473	1490
		Row %	1.1%	98.9%	100.0%
		Col %	1.7%	4.4%	4.3%
19	Poverty alleviation of the poor due to business	Count	52	1438	1490
		Row %	3.5%	96.5%	100.0%
		Col %	5.2%	4.3%	4.3%
20	Increase the women's job opportunities	Count	69	1421	1490
		Row %	4.6%	95.4%	100.0%
		Col %	6.9%	4.3%	4.3%
21	Development of tourism due to improvement of communication	Count	51	1439	1490
		Row %	3.4%	96.6%	100.0%
		Col %	5.1%	4.3%	4.3%
22	Development of general people due to social facilities	Count	24	1466	1490
		Row %	1.6%	98.4%	100.0%
		Col %	2.4%	4.4%	4.3%
23	Others	Count	4	1486	1490
		Row %	.3%	99.7%	100.0%
		Col %	.4%	4.5%	4.3%
Total		Count	1007	33263	34270
		Row %	2.9%	97.1%	100.0%
		Col %	100.0%	100.0%	100.0%

11.1 FACILITIES CREATED & SOCIO-ECONOMIC DEVELOPMENT OF BENEFICIARIES AFTER PROJECT

Table 65: Facilities Created & Socio-Economic Development Of Beneficiaries After Project at Present

Facilities Created			Yes	No	Total
1	Transportation development	Count	1294	196	1490
		Row %	86.8%	13.2%	100.0%
		Col %	5.8%	1.7%	4.3%
2	Business development	Count	1237	253	1490
		Row %	83.0%	17.0%	100.0%
		Col %	5.5%	2.1%	4.3%
3	Living standard increases	Count	1113	377	1490
		Row %	74.7%	25.3%	100.0%

	Col %	5.0%	3.2%	4.3%
4 Land value increases	Count	1064	426	1490
	Row %	71.4%	28.6%	100.0%
	Col %	4.7%	3.6%	4.3%
5 Educational opportunity increases	Count	1106	384	1490
	Row %	74.2%	25.8%	100.0%
	Col %	4.9%	3.2%	4.3%
6 Self consciousness increases	Count	1030	460	1490
	Row %	69.1%	30.9%	100.0%
	Col %	4.6%	3.9%	4.3%
7 Transportation expenses decreases	Count	1042	448	1490
	Row %	69.9%	30.1%	100.0%
	Col %	4.6%	3.8%	4.3%
8 Job & income opportunities increases	Count	929	561	1490
	Row %	62.3%	37.7%	100.0%
	Col %	4.1%	4.7%	4.3%
9 Economic & commercial activities increases	Count	936	554	1490
	Row %	62.8%	37.2%	100.0%
	Col %	4.2%	4.7%	4.3%
10 Job & income opportunities increases for women	Count	999	491	1490
	Row %	67.0%	33.0%	100.0%
	Col %	4.5%	4.1%	4.3%
11 Increases of women entrepreneur & trade	Count	954	536	1490
	Row %	64.0%	36.0%	100.0%
	Col %	4.3%	4.5%	4.3%
12 Women's power increases for project implementation	Count	905	585	1490
	Row %	60.7%	39.3%	100.0%
	Col %	4.0%	4.9%	4.3%
13 Project opportunities usage increases	Count	916	574	1490
	Row %	61.5%	38.5%	100.0%
	Col %	4.1%	4.8%	4.3%
14 Increases the production of agricultural product	Count	996	494	1490
	Row %	66.8%	33.2%	100.0%
	Col %	4.4%	4.2%	4.3%
15 Increases of agricultural & other product marketing	Count	988	502	1490
	Row %	66.3%	33.7%	100.0%
	Col %	4.4%	4.2%	4.3%
16 Development of local industry	Count	907	583	1490
	Row %	60.9%	39.1%	100.0%
	Col %	4.0%	4.9%	4.3%
17 Development of regional trade	Count	924	566	1490
	Row %	62.0%	38.0%	100.0%

	Col %	4.1%	4.8%	4.3%
18 Commercial activities increases due to marketing of agriculture	Count	1017	473	1490
	Row %	68.3%	31.7%	100.0%
	Col %	4.5%	4.0%	4.3%
19 Poverty alleviation of the poor due to business	Count	919	571	1490
	Row %	61.7%	38.3%	100.0%
	Col %	4.1%	4.8%	4.3%
20 Increase the women's job opportunities	Count	978	512	1490
	Row %	65.6%	34.4%	100.0%
	Col %	4.4%	4.3%	4.3%
21 Development of tourism due to improvement of communication	Count	953	537	1490
	Row %	64.0%	36.0%	100.0%
	Col %	4.3%	4.5%	4.3%
22 Development of general people due to social facilities	Count	949	541	1490
	Row %	63.7%	36.3%	100.0%
	Col %	4.2%	4.6%	4.3%
23 Others	Count	265	1225	1490
	Row %	17.8%	82.2%	100.0%
	Col %	1.2%	10.3%	4.3%
Total	Count	22421	11849	34270
	Row %	65.4%	34.6%	100.0%
	Col %	100.0%	100.0%	100.0%

Table 64 – 65

It was observed that there were hardly any facilities for the people of the rural areas of Chittagong Hill Tracts before the introduction of the project. This was confirmed by 97.1% respondents who mentioned that there were practically no facilities due to lack of roads, infrastructure facilities and proper linkages with other areas. Agricultural production, marketing and socio-economic activities were hindered due to lack of communication system in these backward rural areas. On the other hand just the creation of infrastructure development and better communication system, various facilities were created for the beneficiaries. These areas started to develop from backward area obstacles to see the light of progress through the project. This was confirmed by 65.4% of the respondents who had enjoyed the opportunities for development.

Facilities through development were created in transportation, business, job and income opportunities, project opportunity usage, agricultural production, marketing of agriculture and other products, regional trade, local industry growth, decrease in transportation expenses, economic and commercial activities and tourism. There was an increase of land value, educational opportunities, development of general people due to social facilities and poverty alleviation of the poor through economic development. Women's development leading to women's empowerment was observed through job & income opportunities, entrepreneurship growth, participation in project implementation and increase in status. Self consciousness had been raised and thereby the living standards.

SECTION EIGHT

LGED PROGRAMMES OF INFRASTRUCTURE CREATION

LGED Programmes of Infrastructure Creation have resulted in Socio- Economic Impacts on the people through the development of Roads, Drains, Bridges, culverts and other infrastructure developments. Business and agricultural development along with increased opportunities of the farmers, marketing of products have resulted in bringing economic development amongst the poor of the backward rural areas of CHT, who had never before tasted the privileges of good living. Farmers could travel to their villages without any difficulties. People could easily transfer the sick to hospitals and death rate had deceased.

12.0 SOCIO- ECONOMIC IMPACTS OF INFRASTRUCTURE DEVELOPMENT (Drains, Bridges, Business and agricultural development)

12.1 FACILITIES THROUGH CONSTRUCTION OF DRAINS

Table 66: Facilities created through Construction of Drains

	Bandarban	Rangamati	Khagrachari	Total
Water does not remain stagnant	310 77.1%	71 17.7%	21 5.2%	402 33.4%
Drain construction keeps environment clean	13.6 91.9%	2 1.4%	10 6.8%	148 12.3%
Agricultural work becomes easier	4 1.4%	65 22%	226 76.6%	295 24.5%
Water removal becomes easy	44 33.6%	70 53.4%	17 13%	131 10.9%
Don't Know	1 0.4%	197 82.4%	41 17.2%	239 19.8%
Total	493 40.9%	396 33%	314 26.1%	1205 100%

Table 66

Through the construction of drains at the relevant locations, water did not remain stagnant at places which previously created problems of communication and movement of pedestrians. Drain construction now kept the environment clean and there was less pollution with systematic water flow through the drains. Moreover stagnant water could easily be diverted and passed on through the drains. Agricultural work and field production became easier with drain operation.

12.2 BRIDGE CONSTRUCTION CREATED FACILITIES FOR PEOPLE

12.2.1 SITUATION BEFORE BRIDGE CONSTRUCTION

Table 67: Situation Before Bridge Construction

People's advantages : before Bridge			1 Yes	2 No	Total
1	Transport system developed in whole area	Count	184	1306	1490
		Row %	12.3%	87.7%	100.0%

	Col %	19.5%	6.1%	6.7%
2 Various types of vehicle driving on the road now	Count	82	1408	1490
	Row %	5.5%	94.5%	100.0%
	Col %	8.7%	6.6%	6.7%
3 During rainy season students could not go to school	Count	31	1459	1490
	Row %	2.1%	97.9%	100.0%
	Col %	3.3%	6.8%	6.7%
4 Due to bridge making & transportation facility now parents'	Count	42	1448	1490
	Row %	2.8%	97.2%	100.0%
	Col %	4.4%	6.8%	6.7%
5 Previously farmers carry goods on head but now can carry by	Count	37	1453	1490
	Row %	2.5%	97.5%	100.0%
	Col %	3.9%	6.8%	6.7%
6 Farmers getting the good price due to availability of transport	Count	43	1447	1490
	Row %	2.9%	97.1%	100.0%
	Col %	4.6%	6.8%	6.7%
7 Previously pregnant women could not go to doctors, so died'	Count	84	1406	1490
	Row %	5.6%	94.4%	100.0%
	Col %	8.9%	6.6%	6.7%
8 Now less product damage due to quick marketing of agri. prod	Count	40	1450	1490
	Row %	2.7%	97.3%	100.0%
	Col %	4.2%	6.8%	6.7%
9 Job search is easier due to bridge facility'	Count	42	1448	1490
	Row %	2.8%	97.2%	100.0%
	Col %	4.4%	6.8%	6.7%
10 Wholesale buyers come from far distance to farmers to collect	Count	22	1468	1490
	Row %	1.5%	98.5%	100.0%
	Col %	2.3%	6.9%	6.7%
11 Farmers in their own area getting cash prices selling product	Count	18	1472	1490
	Row %	1.2%	98.8%	100.0%
	Col %	1.9%	6.9%	6.7%
12 Due to farmers development the area is developing	Count	38	1452	1490
	Row %	2.6%	97.4%	100.0%
	Col %	4.0%	6.8%	6.7%
13 Bridge & culvert help to flow water easily	Count	206	1284	1490
	Row %	13.8%	86.2%	100.0%
	Col %	21.8%	6.0%	6.7%
14 Bridge & culvert make obstacle to grow unnecessary water	Count	39	1451	1490

	Row %	2.6%	97.4%	100.0%
	Col %	4.1%	6.8%	6.7%
15 Others	Count	37	1453	1490
	Row %	2.5%	97.5%	100.0%
	Col %	3.9%	6.8%	6.7%
Total	Count	945	21405	22350
	Row %	4.2%	95.8%	100.0%
	Col %	100.0%	100.0%	100.0%



12.2.2 PEOPLE'S ADVANTAGES THROUGH BRIDGE CONSTRUCTION AT PRESENT

Table 68: People's advantages through Bridge Construction at present

People's advantages at present through Bridge			1 Yes	2 No	Total
1	Transport system developed in whole area	Count	1266	224	1490
		Row %	85.0%	15.0%	100.0%
		Col %	9.6%	2.5%	6.7%
2	Various types of vehicle driving on the road now	Count	1113	377	1490
		Row %	74.7%	25.3%	100.0%
		Col %	8.4%	4.1%	6.7%
3	During rainy season students could not go to school	Count	956	534	1490
		Row %	64.2%	35.8%	100.0%
		Col %	7.2%	5.9%	6.7%

4 Due to bridge making & transportation facility now parents'	Count	938	552	1490
	Row %	63.0%	37.0%	100.0%
	Col %	7.1%	6.1%	6.7%
5 Previously farmers carry goods on head but now can carry by	Count	985	505	1490
	Row %	66.1%	33.9%	100.0%
	Col %	7.4%	5.5%	6.7%
6 Farmers getting the good price due to availability of transport	Count	972	518	1490
	Row %	65.2%	34.8%	100.0%
	Col %	7.3%	5.7%	6.7%
7 Previously pregnant women could not go to doctors, so died'	Count	856	634	1490
	Row %	57.4%	42.6%	100.0%
	Col %	6.5%	7.0%	6.7%
8 Now less product damage due to quick marketing of agri. prod	Count	850	640	1490
	Row %	57.0%	43.0%	100.0%
	Col %	6.4%	7.0%	6.7%
9 Job search is easier due to bridge facility'	Count	977	513	1490
	Row %	65.6%	34.4%	100.0%
	Col %	7.4%	5.6%	6.7%
10 Wholesale buyers come from far distance to farmers to collect	Count	883	607	1490
	Row %	59.3%	40.7%	100.0%
	Col %	6.7%	6.7%	6.7%
11 Farmers in their own area getting cash prices selling product	Count	886	604	1490
	Row %	59.5%	40.5%	100.0%
	Col %	6.7%	6.6%	6.7%
12 Due to farmers development the area is developing	Count	780	710	1490
	Row %	52.3%	47.7%	100.0%
	Col %	5.9%	7.8%	6.7%
13 Bridge & culvert help to flow water easily	Count	751	739	1490
	Row %	50.4%	49.6%	100.0%
	Col %	5.7%	8.1%	6.7%
14 Bridge & culvert make obstacle to grow unnecessary water	Count	845	645	1490
	Row %	56.7%	43.3%	100.0%
	Col %	6.4%	7.1%	6.7%
15 Others	Count	185	1305	1490
	Row %	12.4%	87.6%	100.0%
	Col %	1.4%	14.3%	6.7%
Total	Count	13243	9107	22350
	Row %	59.3%	40.7%	100.0%
	Col %	100.0%	100.0%	100.0%

Table 67 – 68

Due to lack of bridges over rivers and canals and between the hills, severe communication problems created immense difficulties leading to troublesome and grave situations especially in the rainy seasons. This was the comments of 95.8% of the respondents who had suffered innumerable critical problems due to lack of infrastructure. The grievous problems were that farmers did not get the proper prices for their products as they could not market their products in time. They had to carry their products on their heads to the market. Children could not go to school in the rainy season due to lack of communication system. The greatest problems were taking the sick for treatment, including pregnant mothers.

With the construction of the bridges the whole area changed as communication along with transport system progressed with the infrastructure development, mentioned 59.3% of the respondents. Various types of vehicles drove on the roads and there were no water stagnation as bridges and culverts created free flow of water. Students easily went to school in transports during rainy seasons, parents were less worried over children's education, transportation facilities helped farmers market their products in time and at proper prices. Wholesale buyers came from great distances to collect agricultural products and other requirements, as farmers received cash at home for their products, which were less damaged due to quick marketing. Due to the development of the farmers the whole area was progressing. The sick and pregnant women could be easily taken for treatment, Job search was easier with bridge facilities and socialization became comfortable with bridge connection to far off places.

12.3 SOCIO-ECONOMIC OPPORTUNITIES CREATED WITH INFRASTRUCTURE DEVELOPMENT

12.3.1 SOCIO-ECONOMIC OPPORTUNITIES BEFORE INFRASTRUCTURE DEVELOPMENT OF PROJECT

Table 69: Socio-Economic Opportunities before Infrastructure Development of Project

Before Infrastructure development :		1 Yes	2 No	Total
1 Available Transportation to Village Area	Row %	5.3%	94.7%	100.0%
	Col %	16.6%	6.9%	7.1%
2 Price of Agri. Goods is within the purchase capacity of people	Row %	3.1%	96.9%	100.0%
	Col %	9.7%	7.1%	7.1%
3 Family Income of Villagers has Increased	Row %	3.1%	96.9%	100.0%
	Col %	9.7%	7.1%	7.1%
4 Scope of stable & better employ. increased for people	Row %	2.5%	97.5%	100.0%
	Col %	7.8%	7.1%	7.1%
5 Scope of sale product increases due to new roads	Row %	2.5%	97.5%	100.0%
	Col %	7.8%	7.1%	7.1%
6 As road to school developed more child. get admit	Row %	1.3%	98.7%	100.0%

	Col %	4.2%	7.2%	7.1%
7 Social security increases for better transport system	Row %	1.2%	98.8%	100.0%
	Col %	3.8%	7.2%	7.1%
8 Due to good transport sick people can easily go hospital	Row %	.8%	99.2%	100.0%
	Col %	2.5%	7.3%	7.1%
9 Scope to travel union parishad increased	Row %	2.7%	97.3%	100.0%
	Col %	8.4%	7.1%	7.1%
10 Project people knows socialism & can make friend	Row %	.5%	99.5%	100.0%
	Col %	1.5%	7.3%	7.1%
11 People security increases as better environ. of area	Row %	3.3%	96.7%	100.0%
	Col %	10.3%	7.1%	7.1%
12 Natural environ. Is preserved & pollution decreases	Row %	2.3%	97.7%	100.0%
	Col %	7.4%	7.1%	7.1%
13 Death rate decreases	Row %	3.0%	97.0%	100.0%
	Col %	9.2%	7.1%	7.1%
14 Others	Row %	.4%	99.6%	100.0%
	Col %	1.3%	7.3%	7.1%
Total	Row %	2.3%	97.7%	100.0%
	Col %	100.0%	100.0%	100.0%

12.3.2 SOCIO-ECONOMIC OPPORTUNITIES CREATED AFTER INFRASTRUCTURE DEVELOPMENT OF PROJECT

Table 70: Socio-Economic Opportunities created after Infrastructure Development of Project

Opportunities of Infrastructure development at present		1 Yes	2 No	Total
1 Available Transportation to Village Area	Row %	84.2%	15.8%	100.0%
	Col %	9.4%	3.1%	7.1%
2 Price of Agri. Goods is within the purchase capacity of people	Row %	76.8%	23.2%	100.0%
	Col %	8.6%	4.6%	7.1%
3 Family Income of Villagers has Increased	Row %	66.1%	33.9%	100.0%
	Col %	7.4%	6.7%	7.1%
4 Scope of stable & better employ. increased for people	Row %	68.7%	31.3%	100.0%
	Col %	7.7%	6.2%	7.1%
5 Scope of sale product increases due to new roads	Row %	69.8%	30.2%	100.0%
	Col %	7.8%	6.0%	7.1%
6 As road to school developed more child. get admit	Row %	61.6%	38.4%	100.0%

	Col %	6.9%	7.6%	7.1%
7 Social security increases for better transport system	Row %	60.3%	39.7%	100.0%
	Col %	6.8%	7.8%	7.1%
8 Due to good transport sick people can easily go hospital	Row %	62.6%	37.4%	100.0%
	Col %	7.0%	7.4%	7.1%
9 Scope to travel union parishad increased	Row %	65.6%	34.4%	100.0%
	Col %	7.3%	6.8%	7.1%
10 Project people knows socialism & can make friend	Row %	60.7%	39.3%	100.0%
	Col %	6.8%	7.7%	7.1%
11 People security increases as better environ. Of area	Row %	70.6%	29.4%	100.0%
	Col %	7.9%	5.8%	7.1%
12 Natural environ. Is preserved & pollution decreases	Row %	62.6%	37.4%	100.0%
	Col %	7.0%	7.4%	7.1%
13 Death rate decreases	Row %	63.7%	36.3%	100.0%
	Col %	7.1%	7.2%	7.1%
14 Others	Row %	19.1%	80.9%	100.0%
	Col %	2.1%	15.9%	7.1%
Total	Row %	63.7%	36.3%	100.0%
	Col %	100.0%	100.0%	100.0%

Table 69 – 70

97.7% mentioned that there were no socio-economic opportunities before the project. There existen no social security, job opportunities and less income facilities. After the implementation of the project 63.7% beneficiaries mentioned the immense socio-economic opportunities created through infrastructure development. There was easy available transportation to villages, scope of stable & better employment increased for the people, social security enhanced for better transport system. Family income of villagers increased with income and job opportunities, price of agricultural goods were within the purchase capacity of the people, as marketing opportunities and sale of products increased with advanced communication system. As road to schools developed, enrollment rate in educational institutions increased, parents were less in anxiety regarding their children's transport to schools. The sick were timely taken to hospitals, while pregnant mothers were taken care of and death rate decreased. People's security increased with better social environment of the areas, they traveled to Union Parishads, they learnt to socialize and the natural environment was preserved with decrease in pollution.

12.4 IMPROVEMENT OF FARMERS FACILITIES DUE TO INFRASTRUCTURE DEVELOPMENT

12.4.1 FARMERS FACILITIES BEFORE

Table 71: Farmers Facilities Before

Farmers facility increases due to infrastructure development : before					Total
			1 Yes	2 No	
1 Bandarban	1 Market Transportation Facility increases	Row %	31.2%	68.8%	100.0%
		Col %	36.1%	6.8%	9.1%
	2 Agri. Production increases & become easier	Row %	10.6%	89.4%	100.0%
		Col %	12.3%	8.8%	9.1%
	3 Selling System changed	Row %	4.3%	95.7%	100.0%
		Col %	5.0%	9.4%	9.1%
	4 Farmers are interested to produce more crops for marketing	Row %	4.1%	95.9%	100.0%
		Col %	4.8%	9.5%	9.1%
	5 Sell scope increase.& price decrease. in high demandable market	Row %	3.2%	96.8%	100.0%
		Col %	3.7%	9.6%	9.1%
	6 Farmers Income increases	Row %	2.1%	97.9%	100.0%
		Col %	2.4%	9.7%	9.1%
	7 Easy trans. more buyer buy goods& farmers sell sitting home	Row %	.7%	99.3%	100.0%
		Col %	.9%	9.8%	9.1%
	8 Farmers can easily bring fertilizer& use these as required	Row %	9.0%	91.0%	100.0%
		Col %	10.4%	9.0%	9.1%
	9 Pesticides can easily be brought and used into the land	Row %	9.0%	91.0%	100.0%
		Col %	10.4%	9.0%	9.1%
	10 Women's income opportunity increase by home gardening	Row %	9.0%	91.0%	100.0%
		Col %	10.4%	9.0%	9.1%
	11 Women's get scope to sell easily their agricultural product	Row %	3.2%	96.8%	100.0%
		Col %	3.7%	9.6%	9.1%
Total		Row %	7.8%	92.2%	100.0%
		Col %	100.0%	100.0%	100.0%
2 Rangamati	1 Market Transportation Facility increases	Row %	2.1%	97.9%	100.0%
		Col %	12.1%	9.0%	9.1%
	2 Agri. Production increases & become easier	Row %	2.6%	97.4%	100.0%
		Col %	15.4%	9.0%	9.1%
	3 Selling System changed	Row %	.9%	99.1%	100.0%

		Col %	5.5%	9.1%	9.1%
	4 Farmers are interested to produce more crops for marketing	Row %	1.3%	98.7%	100.0%
		Col %	7.7%	9.1%	9.1%
	5 Sell scope increa.& price decrea. in high demandable market	Row %	1.9%	98.1%	100.0%
		Col %	11.0%	9.1%	9.1%
	6 Farmers Income increases	Row %	1.1%	98.9%	100.0%
		Col %	6.6%	9.1%	9.1%
	7 Easy trans. more buyer buy goods& farmers sell sitting home	Row %	1.3%	98.7%	100.0%
		Col %	7.7%	9.1%	9.1%
	8 Farmers can easily bring fertilizer& use these as required	Row %	2.4%	97.6%	100.0%
		Col %	14.3%	9.0%	9.1%
	9 Pesticides can easily be brought and used into the land	Row %	.9%	99.1%	100.0%
		Col %	5.5%	9.1%	9.1%
	10 Women's income opportunity increas.by home gardening	Row %	1.3%	98.7%	100.0%
		Col %	7.7%	9.1%	9.1%
	11 Womens get scope to sell easily their agricultural product	Row %	1.1%	98.9%	100.0%
		Col %	6.6%	9.1%	9.1%
	Total	Row %	1.6%	98.4%	100.0%
		Col %	100.0%	100.0%	100.0%
3 Khagrachhari	1 Market Transportation Facility increases	Row %	.2%	99.8%	100.0%
		Col %	100.0%	9.1%	9.1%
	2 Agri. Production increases & become easier	Row %		100.0%	100.0%
		Col %		9.1%	9.1%
	3 Selling System changed	Row %		100.0%	100.0%
		Col %		9.1%	9.1%
	4 Farmers are interested to produce more crops for marketing	Row %		100.0%	100.0%
		Col %		9.1%	9.1%
	5 Sell scope increase & price decrease in high demandable market	Row %		100.0%	100.0%
		Col %		9.1%	9.1%
	6 Farmers Income increases	Row %		100.0%	100.0%
		Col %		9.1%	9.1%
	7 Easy trans. more buyer buy goods& farmers sell sitting home	Row %		100.0%	100.0%
		Col %		9.1%	9.1%

	8 Farmers can easily bring fertilizer& use these as required	Row %		100.0%	100.0%
		Col %		9.1%	9.1%
	9 Pesticides can easily be brought and used into the land	Row %		100.0%	100.0%
		Col %		9.1%	9.1%
	10 Women's income opportunity increase by home gardening	Row %		100.0%	100.0%
		Col %		9.1%	9.1%
	11 Women's get scope to sell easily their agricultural product	Row %		100.0%	100.0%
		Col %		9.1%	9.1%
	Total	Row %	.0%	100.0%	100.0%
		Col %	100.0%	100.0%	100.0%

12.4.2 IMPROVEMENT OF FARMERS DUE TO INFRASTRUCTURE DEVELOPMENT AFTER PROJECT

Table 72: Improvement of Farmers due to Infrastructure Development after Project

Farmers facility increases due to infrastructure development : at present					Total
			1 Yes	2 No	
1 Bandarban	1 Market Transportation Facility increases	Row %	92.9%	7.1%	100.0%
		Col %	9.7%	5.1%	9.1%
	2 Agri. Production increases & become easier	Row %	92.5%	7.5%	100.0%
		Col %	9.6%	5.4%	9.1%
	3 Selling System changed	Row %	86.0%	14.0%	100.0%
		Col %	8.9%	10.1%	9.1%
	4 Farmers are interested to produce more crops for marketing	Row %	89.2%	10.8%	100.0%
		Col %	9.3%	7.8%	9.1%
	5 Sell scope increa.& price decrea. in high demandable market	Row %	89.0%	11.0%	100.0%
		Col %	9.3%	7.9%	9.1%
	6 Farmers Income increases	Row %	85.8%	14.2%	100.0%

		Col %	8.9%	10.2%	9.1%
	7 Easy trans. more buyer buy goods& farmers sell sitting home	Row %	81.2%	18.8%	100.0%
		Col %	8.4%	13.6%	9.1%
	8 Farmers can easily bring fertilizer& use these as required	Row %	91.4%	8.6%	100.0%
		Col %	9.5%	6.2%	9.1%
	9 Pesticides can easily be brought and used into the land	Row %	92.0%	8.0%	100.0%
		Col %	9.6%	5.8%	9.1%
	10 Women's income opportunity increas.by home gardening	Row %	91.6%	8.4%	100.0%
		Col %	9.5%	6.1%	9.1%
	11 Womens get scope to sell easily their agricultural product	Row %	69.8%	30.2%	100.0%
		Col %	7.3%	21.8%	9.1%
	Total	Row %	87.4%	12.6%	100.0%
		Col %	100.0%	100.0%	100.0%
2 Rangamati	1 Market Transportation Facility increases	Row %	55.3%	44.7%	100.0%
		Col %	15.7%	6.0%	9.1%
	2 Agri. Production increases & become easier	Row %	49.3%	50.7%	100.0%
		Col %	14.0%	6.8%	9.1%
	3 Selling System changed	Row %	24.6%	75.4%	100.0%
		Col %	7.0%	10.1%	9.1%
	4 Farmers are interested to produce more crops for marketing	Row %	22.7%	77.3%	100.0%
		Col %	6.5%	10.3%	9.1%
	5 Sell scope increa.& price decrea. in high demandable market	Row %	29.6%	70.4%	100.0%
		Col %	8.4%	9.4%	9.1%
	6 Farmers Income increases	Row %	28.5%	71.5%	100.0%

		Col %	8.1%	9.6%	9.1%
	7 Easy trans. more buyer buy goods& farmers sell sitting home	Row %	26.1%	73.9%	100.0%
		Col %	7.4%	9.9%	9.1%
	8 Farmers can easily bring fertilizer& use these as required	Row %	31.7%	68.3%	100.0%
		Col %	9.0%	9.1%	9.1%
	9 Pesticides can easily be brought and used into the land	Row %	34.5%	65.5%	100.0%
		Col %	9.8%	8.8%	9.1%
	10 Women's income opportunity increas.by home gardening	Row %	35.3%	64.7%	100.0%
		Col %	10.0%	8.7%	9.1%
	11 Womens get scope to sell easily their agricultural product	Row %	14.1%	85.9%	100.0%
		Col %	4.0%	11.5%	9.1%
	Total	Row %	32.0%	68.0%	100.0%
		Col %	100.0%	100.0%	100.0%
3 Khagrachhari	1 Market Transportation Facility increases	Row %	81.2%	18.8%	100.0%
		Col %	10.0%	6.6%	9.1%
	2 Agri. Production increases & become easier	Row %	84.1%	15.9%	100.0%
		Col %	10.3%	5.6%	9.1%
	3 Selling System changed	Row %	78.4%	21.6%	100.0%
		Col %	9.6%	7.6%	9.1%
	4 Farmers are interested to produce more crops for marketing	Row %	75.5%	24.5%	100.0%
		Col %	9.3%	8.6%	9.1%
	5 Sell scope increa.& price decrea. in high demandable market	Row %	93.1%	6.9%	100.0%
		Col %	11.4%	2.4%	9.1%
	6 Farmers Income increases	Row %	75.5%	24.5%	100.0%

		Col %	9.3%	8.6%	9.1%
	7 Easy trans. more buyer buy goods& farmers sell sitting home	Row %	76.0%	24.0%	100.0%
		Col %	9.3%	8.4%	9.1%
	8 Farmers can easily bring fertilizer& use these as required	Row %	76.0%	24.0%	100.0%
		Col %	9.3%	8.4%	9.1%
	9 Pesticides can easily be brought and used into the land	Row %	76.0%	24.0%	100.0%
		Col %	9.3%	8.4%	9.1%
	10 Women's income opportunity increas.by home gardening	Row %	76.2%	23.8%	100.0%
		Col %	9.4%	8.3%	9.1%
	11 Womens get scope to sell easily their agricultural product	Row %	23.0%	77.0%	100.0%
		Col %	2.8%	27.0%	9.1%
	Total	Row %	74.1%	25.9%	100.0%
		Col %	100.0%	100.0%	100.0%

Table 71 - 72

Regarding improvement of Farmers' facilities before the project the 92.2% of the respondents of Bandarban 98.4% of the respondents of Rangamati and 100% of the respondents of Khagrachari mentioned that there were no facilities provided and no development of farmers in these backward areas of rural CHT.

After implementation of the project the scenario changed as Farmers' facilities increased and improved especially due to infrastructure development, as observed by 87.4% respondent of Bandarban and 74.1% of Khagrachari. However, in Rangamati the respondents differed as 32% spoke in favour and 68% against, saying there was not much improvement of Farmers, though the percentage had increased to a considerable amount from 1.6% which was before the project..

The issues and facilities through which farmers had improved were 1) increase of facilities for market transportation 2) increase in agricultural production which had become easier with new technologies 3) change in marketing & selling system 4) farmers' interest to produce more crops for marketing 5) increase in selling scopes & price decrease in high demandable market 6) increase in farmers' income 7) increase in

buyers buying goods due to better transport facilities while farmers are able to sell from their homes or production fields 8) Farmers can easily bring fertilizers and use these when and where required 9) pesticides can easily be brought and used into the fields 10) women's income opportunities had increased through kitchen gardening 11) women have better opportunities and scope to easily sell their own products of agriculture through better communication system.

12.5 BUSINESS OPPORTUNITIES & GROWTH THROUGH INFRASTRUCTURE DEVELOPMENT

12.5.2 BUSINESS OPPORTUNITIES & GROWTH THROUGH INFRASTRUCTURE DEVELOPMENT OF PROJECT

Table 73 : Business Opportunities & Growth (non-agricultural) due to Infrastructure Development through Project

District			infrastructure development income increase with the facilities in Business (non-agri.) Sector		Total
			1 Yes	2 No	
1	Bandarban	1 Handicraft manufacturers can easily marketing the product	Row % 78.4%	21.6%	100.0%
			Col % 12.4%	12.9%	12.5%
		2 Poultry farming and egg marketing become easier	Row % 78.0%	22.0%	100.0%
			Col % 12.3%	13.2%	12.5%
		3 Dairy owners and milk seller can easily sell in the market	Row % 78.0%	22.0%	100.0%
			Col % 12.3%	13.2%	12.5%
		4 Producers can sale by easily coming in the market and colle	Row % 80.4%	19.6%	100.0%
			Col % 12.7%	11.7%	12.5%
		5 Buyer can buy choiceable product by moving various market	Row % 94.6%	5.4%	100.0%
			Col % 15.0%	3.2%	12.5%
		6 Women can also come to market as the transportation become	Row % 95.3%	4.7%	100.0%
			Col % 15.1%	2.8%	12.5%
		7 Buyers can buy necessary thing now and then from buyers by	Row % 93.5%	6.5%	100.0%
			Col % 14.8%	3.9%	12.5%

	8 Others	Row %	34.5%	65.5%	100.0%
		Col %	5.5%	39.1%	12.5%
		Row %	79.1%	20.9%	100.0%
		Col %	100.0%	100.0%	100.0%
2 Rangamati	1 Handicraft manufacturers can easily marketing the product	Row %	63.2%	36.8%	100.0%
		Col %	24.0%	6.9%	12.5%
	2 Poultry farming and egg marketing become easier	Row %	36.8%	63.2%	100.0%
		Col %	14.0%	11.8%	12.5%
	3 Dairy owners and milk seller can easily sell in the marker	Row %	31.7%	68.3%	100.0%
		Col %	12.0%	12.7%	12.5%
	4 Producers can sale by easily coming in the market and colle	Row %	25.5%	74.5%	100.0%
		Col %	9.7%	13.9%	12.5%
	5 Buyer can buy choiceable product by moving various market	Row %	28.3%	71.7%	100.0%
		Col %	10.8%	13.4%	12.5%
	6 Women can also come to market as the transportation become	Row %	36.0%	64.0%	100.0%
		Col %	13.7%	11.9%	12.5%
	7 Buyers can buy necessary thing now and then from buyers by	Row %	40.3%	59.7%	100.0%
		Col %	15.3%	11.1%	12.5%
	8 Others	Row %	1.5%	98.5%	100.0%
		Col %	.6%	18.4%	12.5%
	Total	Row %	32.9%	67.1%	100.0%
		Col %	100.0%	100.0%	100.0%
3 Khagrachhari	1 Handicraft manufacturers can easily marketing the product	Row %	94.8%	5.2%	100.0%
		Col %	16.6%	2.3%	12.5%
	2 Poultry farming and egg marketing become easier	Row %	79.8%	20.2%	100.0%
		Col %	14.0%	8.8%	12.5%
	3 Dairy owners and milk seller can easily sell in the marker	Row %	77.0%	23.0%	100.0%
		Col %	13.5%	10.0%	12.5%
	4 Producers can sale by easily coming in the market and colle	Row %	77.0%	23.0%	100.0%
		Col %	13.5%	10.0%	12.5%
	5 Buyer can buy choiceable product by moving various	Row %	74.3%	25.7%	100.0%

	market				
		Col %	13.0%	11.2%	12.5%
	6 Women can also come to market as the transportation become	Row %	76.0%	24.0%	100.0%
		Col %	13.3%	10.4%	12.5%
	7 Buyers can buy necessary thing now and then from buyers by	Row %	91.2%	8.8%	100.0%
		Col %	16.0%	3.8%	12.5%
	8 Others	Row %		100.0%	100.0%
		Col %		43.5%	12.5%
	Total	Row %	71.3%	28.7%	100.0%
		Col %	100.0%	100.0%	100.0%

Table 73

Business (non-agricultural) Opportunities & Growth through Infrastructure development shows an immense achievement among the people of these backward rural areas of the CHT.79.1% of Bandarban, 71.3% of Khagrachari mentioned of their success. However the progress was slow in Rangamati where achievement was by 32.9%.

The opportunities and growth were in 1) Easy marketing of handicrafts due to better transport and communication facilities. Tribal crafts are much in demand especially the weaving items and bamboo crafts. 2) poultry farming had increased and egg marketing had become easier 3) dairy owners and milk sellers can easily bring their products to sell in the market 4) Producers can easily come to the market to sell their products in time and receive instant cash 5) Buyers can visit different markets to buy the products of their choice 6) Women can also come to the market through the easy communication system to buy their requirements when and where necessary. 7) Buyers can easily come to markets when required to buy their necessary things any time from anyone. The greatest interest was shown by the handicraft manufacturers of the three districts, since their products were much in demand both in Bangladesh and also abroad.

SECTION NINE

13.0 TRAINING PROGRAMME OF CHTRDP

The Trainings provided had provided great opportunities to the beneficiaries through both the Community Development (CD) Courses and also the Micro Finance (MF) Courses which assisted them in their income generating activities and business ventures along with the other activities both economic and social, in their day to day lives.

13.1 TRAININGS PROVIDED BY CHTRD PROJECT

There were two tiers of trainings under CHTRDP:

13.1.1 Training of Trainers (ToT)

13.1.2 Beneficiary Training

13.1.1 TRAININGS OF TRAINERS (ToT) COURSE PROGRAMMES

The objective of ToT programme was to create trainers for the beneficiary trainings held at the village level. There were a number of courses outlined in DPP on which ToTs were organized. **The courses provided were as follows:**

- i) Sloping Agricultural Land Technology
- ii) Livestock Development
- iii) Fish Production
- iv) Horticulture Development
- v) Environmental Management
- vi) Enterprise Credit Management
- vii) Produce Marketing and Promotion
- viii) others

The courses given specially for the Trainers (ToT) were:

- ix) Project Management
- x) Women Leadership

Training of Trainers were conducted on these above mentioned courses and organized at the three Hill District level. Project Management Unit carried out the responsibility to conduct the ToT courses.

13.1.2 TRAINERS OF ToT COURSES

Trainers were selected from various line departments like DAE, Livestock, Fishery, BRDB, etc. of the three Hill Districts. Generally Upazilla and Union level officials of these line departments took part in these courses. After participating in ToT courses, the participants acted as Trainers in the Beneficiary Trainings, which were conducted at the village level.

13.1.3 CD (COMMUNITY DEVELOPMENT) BENEFICIARY TRAININGS

Beneficiary Training were of two forms:

1. Beneficiary Training under Community Development (CD) Component
2. Beneficiary Training under Micro-Finance (MF) Component.

These trainings were organized at village level and conducted by the NGOs contracted under CHTRDP. These were only One-day long courses. The courses of CD Beneficiary and MF Beneficiary Trainings were different.

13.1.4 CD BENEFICIARY TRAINING COURSES

The courses as outlined in DPP under CD Beneficiary Training were as follows:

1. Project Management
2. Project Design and Costing
3. Women Leadership
4. Others

13.1.5 OBJECTIVES OF TRAININGS

The main objectives of the trainings were to build up capacity of beneficiaries concerned and to enhance awareness among the beneficiaries about various issues.

13.1.6 OUTCOME OF TRAININGS TO BENEFICIARIES

Outcome of the Trainings appeared as expected, that these helped Beneficiaries implement the small-scale sub-project under CD component efficiently and effectively. In addition, beneficiaries also benefited by having knowledge on environment, women leadership development, crop production, small business development etc.

13.1.7 PARTICIPANTS OF THE TRAININGS

The participants of the trainings came from cross-section of people of a Union. In general under CD COMPONENT, on average 12-15 small-scale infrastructural sub-projects were taken up for implementation in a Union. Sub-projects based Beneficiaries, were provided with such trainings. In addition to these Beneficiaries, traditional leaders like Headmen & Karbari, UP members, Jhum cultivators, landless farmers, marginal farmers were invited to such type of Trainings provided under supervision of the Project Management Unit (PMU) of CHTRDP.

13.1.8 MF (MICRO FINANCE) COMPONENT BENEFICIARY TRAINING COURSES

Following were the various courses of Beneficiary Trainings under MF Component :

- i) Sloping Agricultural Land Technology
- ii) Livestock Development
- iii) Horticulture Development
- iv) Environment Management
- v) Enterprise Credit Management
- vi) Produce Marketing and Promotion
- vii) Fish Production
- viii) Others

13.1.9 MF COMPONENT GROUP FORMATION

Under MF Component a number of groups were formed in a UNION to facilitate provisions of Micro-Credit services. The members of these groups took part in the Beneficiary Trainings. The main objectives of these trainings were as follows:

- 1) To help members of the groups utilize their loan properly, those which were received from NGOs
- 2) To provide knowledge about various income generating activities
- 3) To enhance awareness of members of the groups about various activities like women's empowerment, savings management, environment management etc.

13.2 TRAINING RECEIVED BY BENEFICIARIES BEFORE

Table 74: Training received before

		Yes	No	
Bandarban	Count	208	328	536
	Row %	38.8%	61.2%	100.0%

		Col %	41.4%	33.2%	36.0%
Rangamati		Count	61	472	533
		Row %	11.4%	88.6%	100.0%
		Col %	12.1%	47.8%	35.8%
Khagrachhari		Count	234	187	421
		Row %	55.6%	44.4%	100.0%
		Col %	46.5%	18.9%	28.3%
Total		Count	503	987	1490
		Row %	33.8%	66.2%	100.0%
		Col %	100.0%	100.0%	100.0%

13.3 WHETHER BENEFICIARIES RECEIVED TRAINING THROUGH PROJECT

Table 75: Whether Training received through Project

		Do you take get any training : at present ?			Total
		Yes	No		
District code	Bandarban	Count	256	280	536
		Row %	47.8%	52.2%	100.0%
		Col %	42.1%	31.7%	36.0%
	Rangamati	Count	275	258	533
		Row %	51.6%	48.4%	100.0%
		Col %	45.2%	29.3%	35.8%
	Khagrachhari	Count	77	344	421
		Row %	18.3%	81.7%	100.0%
		Col %	12.7%	39.0%	28.3%
	Total		Count	608	882
		Row %	40.8%	59.2%	100.0%
		Col %	100.0%	100.0%	100.0%

13.4 ADVANTAGES OF TRAINING

13.4.1 PROBLEMS FACED WITHOUT PREVIOUS TRAINING

Table 76: Problems faced without previous training

		Did you have any problem before training ?			Total	
		Yes	No			
District code	Bandarban	Count	439	6	445	
		Row %	98.7%	1.3%	100.0%	
		Col %	50.1%	3.8%	43.1%	
	Rangamati	Count	247	37	284	
		Row %	87.0%	13.0%	100.0%	
		Col %	28.2%	23.6%	27.5%	
	Khagrachhari	Count	190	114	304	
		Row %	62.5%	37.5%	100.0%	
		Col %	21.7%	72.6%	29.4%	
	Total		Count	876	157	1033
			Row %	84.8%	15.2%	100.0%
			Col %	100.0%	100.0%	100.0%

13.4.2 SKILL DEVELOPMENT & EFFICIENCY INCREASE THROUGH TRAINING

Table 77: Skill development and Efficiency increase through training

		Has the training increased your efficiency ?			Total
		Yes	No		
District code	Bandarban	Count	443	2	445
		Row %	99.6%	.4%	100.0%
		Col %	44.1%	7.1%	43.1%
	Rangamati	Count	264	20	284
		Row %	93.0%	7.0%	100.0%
		Col %	26.3%	71.4%	27.5%

	Khagrachhari	Count	298	6	304
		Row %	98.0%	2.0%	100.0%
Col %		29.7%	21.4%	29.4%	
Total		Count	1005	28	1033
		Row %	97.3%	2.7%	100.0%
		Col %	100.0%	100.0%	100.0%

13.4.3 QUALITY OF TRAINING IMPARTED

Table 78: Quality of Training imparted

		Quality of training					Total
		Bad	Medium	Good	Very good		
District code	Bandarban	Count	2	231	106	106	445
		Row %	.4%	51.9%	23.8%	23.8%	100.0%
		Col %	10.5%	49.5%	24.1%	98.1%	43.1%
	Rangamati	Count	12	234	38	0	284
		Row %	4.2%	82.4%	13.4%	.0%	100.0%
		Col %	63.2%	50.1%	8.7%	.0%	27.5%
	Khagrachhari	Count	5	2	295	2	304
		Row %	1.6%	.7%	97.0%	.7%	100.0%
		Col %	26.3%	.4%	67.2%	1.9%	29.4%
Total		Count	19	467	439	108	1033
		Row %	1.8%	45.2%	42.5%	10.5%	100.0%
		Col %	100.0%	100.0%	100.0%	100.0%	100.0%

13.5 SATISFACTION REGARDING DURATION OF TRAINING

Table 79: Satisfaction regarding Duration of Training

		Is the duration training is enough ?			Total	
		Enough	Not enough	More than enough		
District code	Bandarban	Count	87	355	3	445
		Row %	19.6%	79.8%	.7%	100.0%
		Col %	24.9%	52.3%	60.0%	43.1%
	Rangamati	Count	122	162	0	284
		Row %	43.0%	57.0%	.0%	100.0%
		Col %	35.0%	23.9%	.0%	27.5%

	Khagrachhari	Count	140	162	2	304
		Row %	46.1%	53.3%	.7%	100.0%
		Col %	40.1%	23.9%	40.0%	29.4%
Total		Count	349	679	5	1033
		Row %	33.8%	65.7%	.5%	100.0%
		Col %	100.0%	100.0%	100.0%	100.0%

13.6 DESIRED DURATION OF TRAINING

Table 80: Desired Duration of Training

District code	Average days	N
Bandarban	10.02	444
Rangamati	6.65	285
Khagrachhari	7.83	237
Total	8.49	966

13.7 RELATIONSHIP OF TRAINING WITH INCOME ACTIVITIES

Table 81: Relationship of Training with Income Activities

			Bad	Medium	Good	Very good	Outstanding	Total
District code	Bandarban	Count	6	230	95	108	4	443
		Row %	1.4%	51.9%	21.4%	24.4%	.9%	100.0%
		Col %	40.0%	48.5%	22.6%	95.6%	100.0%	43.1%
	Rangamati	Count	8	233	41	0	0	282
		Row %	2.8%	82.6%	14.5%	.0%	.0%	100.0%
		Col %	53.3%	49.2%	9.7%	.0%	.0%	27.5%
	Khagrachhari	Count	1	11	285	5	0	302
		Row %	.3%	3.6%	94.4%	1.7%	.0%	100.0%
		Col %	6.7%	2.3%	67.7%	4.4%	.0%	29.4%
Total		Count	15	474	421	113	4	1027
		Row %	1.5%	46.2%	41.0%	11.0%	.4%	100.0%
		Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

13.8 PROVISION REGARDING REPETITION / RENEWAL OF TRAINING

Table 82: Provision Regarding Repetition/ Renewal of Training

		Yes	No	
Bandarban	Count	54	389	443
	Row %	12.2%	87.8%	100.0%

		Col %	28.3%	46.1%	42.8%
Rangamati	Count		90	197	287
	Row %		31.4%	68.6%	100.0%
	Col %		47.1%	23.4%	27.8%
Khagrachhari	Count		47	257	304
	Row %		15.5%	84.5%	100.0%
		24.6%	30.5%	29.4%	
Total	Count		191	843	1034
	Row %		18.5%	81.5%	100.0%
	Col %		100.0%	100.0%	100.0%

13.9 NEED FOR REPETITION OF TRAINING

Table 83: Need for Repetition of Training

			Is there demand of training renewal ?			Total
			No need	Need	So need	
	Bandarban	Count	12	409	22	443
		Row %	2.7%	92.3%	5.0%	100.0%
		Col %	5.3%	52.6%	71.0%	42.8%
	Rangamati	Count	64	214	8	286
		Row %	22.4%	74.8%	2.8%	100.0%
		Col %	28.4%	27.5%	25.8%	27.7%
	Khagrachhari	Count	149	155	1	305
		Row %	48.9%	50.8%	.3%	100.0%
			66.2%	19.9%	3.2%	29.5%
Col %						
Total	Count	225	778	31	1034	
	Row %	21.8%	75.2%	3.0%	100.0%	
	Col %	100.0%	100.0%	100.0%	100.0%	

13.10 INCLUSION IN THE TRAINING SYLLABUS

Table 84: INCLUSION IN THE TRAINING SYLLABUS

	Bandarban	Rangamati	Khagrachari	Total
Modern Farming Methods	190 45.8%	76 18.3%	149 35.9%	415 44.8%
Health Services	53 29.3%	77 42.5%	51 28.2%	181 19.5%
Handicraft	109 42.6%	30 11.7%	117 45.7%	256 27.6%
Business Management	12 38.7%	2 6.5%	17 54.8%	31 3.3%
Don't Know	3 1.5%	101 50.8%	95 47.7%	199 21.5%
TOTAL	356 38.4%	277 29.9%	293 31.6%	926 100%

13.11 NUMBER OF TRAINING TAKEN

Table 85: Number of Training Taken

District code	Mean	N
Bandarban	1.05	419
Rangamati	1.26	227
Khagrachhari	1.37	303
Total	1.20	949

13.12 COMMENTS ON EFFECTIVENESS OF OVERALL TRAINING PROGRAMME

Table 86: Comments on Effectiveness of Overall Training Programme

		What is your comments regarding the effectiveness of whole training program ?			Total	
		Good	Medium	Bad	No comments	
Bandarban	Count	309	76	35	12	432
	Row %	71.5%	17.6%	8.1%	2.8%	100.0%
	Col %	42.1%	39.0%	66.0%	40.0%	42.7%
Rangamati	Count	150	112	16	2	280
	Row %	53.6%	40.0%	5.7%	.7%	100.0%
	Col %	20.4%	57.4%	30.2%	6.7%	27.7%
Khagrachhari	Count	275	7	2	16	300
	Row %	91.7%	2.3%	.7%	5.3%	100.0%
	Col %	37.5%	3.6%	3.8%	53.3%	29.6%
Total	Count	734	195	53	30	1012
	Row %	72.5%	19.3%	5.2%	3.0%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%

Table 74 – 86

Trainings provided by CHTRD Project had two tiers of training 1) Training of Trainers (ToT) 2) Beneficiary Training. The main objectives of the trainings were to build up capacity of beneficiaries concerned and to enhance awareness among the beneficiaries about various issues. Outcome of the Trainings appeared as expected, that these helped Beneficiaries implement the small-scale sub-project under CD component efficiently and effectively. In addition, beneficiaries also benefited by having knowledge on environment, women leadership development, crop production, small business development etc. The participants of the trainings came from cross-section of people of a Union. In general under CD COMPONENT, on average 12-15 small-scale infrastructural sub-projects were taken up for implementation in a Union. Sub-projects based Beneficiaries, were provided with such trainings. In addition to these Beneficiaries, traditional leaders like Headmen & Karbari, UP members, Jhum cultivators, landless farmers, marginal farmers were invited to such type of Trainings provided under supervision of the Project Management Unit (PMU) of CHTRDP.

From the beneficiaries it was found that 66.2% did not receive training before. 40.8% received Training through Project. 84.8% mentioned that they faced problems without previous training. 97.3% informed that skill development and efficiency is increased through training. Regarding quality of training 45.2% mentioned that the quality was medium, 42.5% said that the quality was good and 10.5% mentioned that the quality was very good. The duration of training was not enough said 65.7% participants, 33.8% said it was enough and 0.5% informed it was more than enough. Commenting on relationship of Training with income activities 46.2% respondents said that there was medium relationship of training with income activities, 41% mentioned that there was good relationship, 11% expressed that there was very good relationship, 1.5% said that there was no proper relationship of training with income activities. 21.8 % said that there was no need of repetition of training, 75.2% of participants mentioned there was need of training and 3% expressed of some training need. The subjects for inclusion in syllabus were modern farming methods requested by 44.8% participants, handicraft production by 27.6%, health service mentioned by 19.5% and business management by 3.3%. Finally regarding effectiveness of overall training programme, 72.5% mentioned that the trainings were good, 19.3% informed that the trainings were medium, 5.2% said that the trainings were bad.

SECTION TEN

14.0 EMPLOYMENT GENERATION

Employment opportunities had grown for the first time in the area through the project, providing the people with income and better lives along with proper food for the families. Employment was not only provided by economic activities but also through maintenance programmes of the infrastructure of the project.

14.1 EMPLOYMENT OPPORTUNITIES BEFORE PROJECT

Table 87: Employment opportunities before Project

		Q8.1_1A Due to Infrastructure Development: Before		Total
		1 Yes	2 No	
1 Due to Infrastructure Development	Count	125	1365	1490
	Row %	8.4%	91.6%	100.0%
	Col %	33.2%	10.5%	11.1%
2 Employment in Infrastructure Maintenance Work	Count	28	1462	1490
	Row %	1.9%	98.1%	100.0%
	Col %	7.4%	11.2%	11.1%
3 Employment of Agri. Development through credit	Count	46	1444	1490
	Row %	3.1%	96.9%	100.0%
	Col %	12.2%	11.1%	11.1%
4 Shop keeping with loan and Employment in business	Count	53	1437	1490
	Row %	3.6%	96.4%	100.0%
	Col %	14.1%	11.0%	11.1%
5 Employment in Handicrafts that produced through Credit	Count	13	1477	1490
	Row %	.9%	99.1%	100.0%
	Col %	3.4%	11.3%	11.1%
6 Employment Opportunity in many new occupation for livelihood	Count	39	1451	1490
	Row %	2.6%	97.4%	100.0%
	Col %	10.3%	11.1%	11.1%
7 Employment in different hilly areas development program as a	Count	33	1457	1490
	Row %	2.2%	97.8%	100.0%
	Col %	8.8%	11.2%	11.1%
13 Employment in different non agri. work through credit	Count	27	1463	1490
	Row %	1.8%	98.2%	100.0%
	Col %	7.2%	11.2%	11.1%
14 Others	Count	13	1477	1490
	Row %	.9%	99.1%	100.0%
	Col %	3.4%	11.3%	11.1%
Total	Count	377	13033	13410
	Row %	2.8%	97.2%	100.0%
	Col %	100.0%	100.0%	100.0%



14.2 EMPLOYMENT OPPORTUNITIES THROUGH THE PROJECT

Table 88: Employment opportunities through the Project at present

			Q8.1_1B Due to Infrastructure Development: At Present		Total
			1 Yes	2 No	
Subject to employment	1 Due to Infrastructure Development	Count	1103	387	1490
		Row %	74.0%	26.0%	100.0%
		Col %	15.3%	6.2%	11.1%
	2 Employment in Infrastructure Maintenance Work	Count	988	502	1490
		Row %	66.3%	33.7%	100.0%
		Col %	13.7%	8.1%	11.1%
	3 Employment of Agri. Development through credit	Count	886	604	1490
		Row %	59.5%	40.5%	100.0%
		Col %	12.3%	9.7%	11.1%
	4 Shop keeping with loan and Employment in business	Count	789	701	1490
		Row %	53.0%	47.0%	100.0%

		Col %	11.0%	11.3%	11.1%
	5 Employment in Handicrafts that produced through credit	Count	797	693	1490
		Row %	53.5%	46.5%	100.0%
		Col %	11.1%	11.2%	11.1%
	6 Employment Opportunity in many new occupation for livelihood	Count	842	648	1490
		Row %	56.5%	43.5%	100.0%
		Col %	11.7%	10.4%	11.1%
	7 Employment in different hilly areas development program	Count	842	648	1490
		Row %	56.5%	43.5%	100.0%
		Col %	11.7%	10.4%	11.1%
	13 Employment in different non agri. work through credit	Count	767	723	1490
		Row %	51.5%	48.5%	100.0%
		Col %	10.7%	11.6%	11.1%
	14 Others	Count	182	1308	1490
		Row %	12.2%	87.8%	100.0%
		Col %	2.5%	21.0%	11.1%
Total		Count	7196	6214	13410
		Row %	53.7%	46.3%	100.0%
		Col %	100.0%	100.0%	100.0%

Table 87 – 88

It was observed that 97.2% reported that there were no proper employment opportunities before the project and only 2.8% were employed. The highest employment 33.2% was provided through infrastructure development. 14.1% found employment in shop-keeping or business organization, 12.2% were employed in agricultural activities while 10.3% got opportunity in many new occupation for livelihood.

After the project, the scenario was changed. There was an increase from 2.8% to 53.7% of beneficiaries who found employment due to the project. Of these 74% found employment generation due to infrastructure development. 66.3% were employed in the maintenance works of the project infrastructure. 59.5% were employed in agriculture development through credit/loans. 56.5% found employment in different hilly areas development programs as apprentice, while 56.5% got employment opportunities in many new occupations for livelihood. 53.5% were employed in handicrafts production through micro-credit, and 53% got employment in shop-keeping and business through micro-finance.

SECTION ELEVEN

15.0 MICRO FINANCE PROGRAMME OF CHTRDP

Micro Finance activities were the greatest opportunities for the beneficiaries of the project, since the loans received provided income opportunities, business ventures, agricultural growth and financial stability. Never had these poor labourers, farmers ever been given loans by anyone because of their poverty-stricken lives.

15.1 TYPES OF ACTIVITIES FOR WHICH LOANS WERE PROVIDED

Table 89: Types of Activities for which Loans were provided

Types of Activities for which Loan Taken		1 Yes	2 No	Total
1 Harvesting own land	Row %	38.7%	61.3%	100.0%
	Col %	29.0%	4.5%	6.7%
2 Only share cropping	Row %	7.9%	92.1%	100.0%
	Col %	5.9%	6.7%	6.7%
3 For weaving industry	Row %	3.8%	96.2%	100.0%
	Col %	2.9%	7.0%	6.7%
4 Agricultural equipment and agri. machinery buy/purchase	Row %	5.2%	94.8%	100.0%
	Col %	3.9%	6.9%	6.7%
5 Pisciculture/net making & repair	Row %	3.0%	97.0%	100.0%
	Col %	2.2%	7.1%	6.7%
6 Land purchase	Row %	1.8%	98.2%	100.0%
	Col %	1.4%	7.2%	6.7%
7 Dairy farming & milk sale	Row %	14.6%	85.4%	100.0%
	Col %	10.9%	6.3%	6.7%
8 Poultry farming & egg sale	Row %	10.7%	89.3%	100.0%
	Col %	8.0%	6.5%	6.7%
9 Enterprising/Shop keeping	Row %	23.8%	76.2%	100.0%
	Col %	17.8%	5.6%	6.7%
10 Handicraft manufacturing and marketing	Row %	2.6%	97.4%	100.0%
	Col %	2.0%	7.1%	6.7%
11 Vehicle purchase	Row %	2.4%	97.6%	100.0%
	Col %	1.8%	7.1%	6.7%
12 Silk, Cotton, Bamboo, Nursery, tree plantation in hilly area	Row %	9.3%	90.7%	100.0%
	Col %	7.0%	6.6%	6.7%
13 Hotel and food business	Row %	1.7%	98.3%	100.0%
	Col %	1.3%	7.2%	6.7%
14 Blacksmith/pottery and other occupation	Row %	1.6%	98.4%	100.0%
	Col %	1.2%	7.2%	6.7%
15 Others	Row %	6.7%	93.3%	100.0%
	Col %	5.0%	6.8%	6.7%
Total	Row %	8.9%	91.1%	100.0%
	Col %	100.0%	100.0%	100.0%

15.2 NGO INVOLVEMENT

Table 90: NGO Involvement

		From which NGO you took loan ?			Total
		PKSF	PADAKHEP	Others	

Bandarban	Count	2	488	39	529
	Row %	.4%	92.2%	7.4%	100.0%
	Col %	7.1%	47.7%	16.8%	41.2%
Rangamati	Count	3	407	63	473
	Row %	.6%	86.0%	13.3%	100.0%
	Col %	10.7%	39.8%	27.2%	36.9%
Khagrachhari	Count	23	128	130	281
	Row %	8.2%	45.6%	46.3%	100.0%
	Col %	82.1%	12.5%	56.0%	21.9%
Total	Count	28	1023	232	1283
	Row %	2.2%	79.7%	18.1%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%

15.3 FIRST LOAN TAKEN

Table 91: First Loan Taken

		When did you first take loan ?					Total	
		2005	2006	2007	2008	2009		
Bandarban	Count	14	122	239	123	31	529	
	Row %	2.6%	23.1%	45.2%	23.3%	5.9%	100.0%	
	Col %	24.6%	46.0%	64.1%	29.4%	18.3%	41.2%	
Rangamati	Count	40	132	86	115	100	473	
	Row %	8.5%	27.9%	18.2%	24.3%	21.1%	100.0%	
	Col %	70.2%	49.8%	23.1%	27.4%	59.2%	36.9%	
Khagrachhari	Count	3	11	48	181	38	281	
	Row %	1.1%	3.9%	17.1%	64.4%	13.5%	100.0%	
	Col %	5.3%	4.2%	12.9%	43.2%	22.5%	21.9%	
Total	Count	57	265	373	419	169	1283	
	Row %	4.4%	20.7%	29.1%	32.7%	13.2%	100.0%	
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

15.4 NUMBER OF TIMES LOANS TAKEN

Table 92: Number of times Loans taken

		How many times have you taken loan ?						
		One time	Two times	Three times	Four times	Five times	Total	
Bandarban	Count	230	158	76	51	14	529	
	Row %	43.5%	29.9%	14.4%	9.6%	2.6%	100.0%	
	Col %	47.0%	46.5%	28.8%	42.1%	20.3%	41.2%	
Rangamati	Count	172	112	109	49	31	473	
	Row %	36.4%	23.7%	23.0%	10.4%	6.6%	100.0%	
	Col %	35.2%	32.9%	41.3%	40.5%	44.9%	36.9%	
Khagrachhari	Count	87	70	79	21	24	281	
	Row %	31.0%	24.9%	28.1%	7.5%	8.5%	100.0%	
	Col %	17.8%	20.6%	29.9%	17.4%	34.8%	21.9%	

Total	Count	489	340	264	121	69	1283
	Row %	38.1%	26.5%	20.6%	9.4%	5.4%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

15.5 PROBLEMS INVOLVED IN TAKING LOANS

Table 93: Problems involved in taking Loans

		Do you face problem to take loan ?				Total	
		Create a disturbance of NGO executives	Did not submit necessary papers	Did not know the rule	Others		
	Bandarban	Count	50	82	269	96	497
		Row %	10.1%	16.5%	54.1%	19.3%	100.0%
		Col %	60.2%	32.7%	82.5%	69.6%	62.3%
	Rangamati	Count	31	159	56	40	286
		Row %	10.8%	55.6%	19.6%	14.0%	100.0%
		Col %	37.3%	63.3%	17.2%	29.0%	35.8%
	Khagrachhari	Count	2	10	1	2	15
		Row %	13.3%	66.7%	6.7%	13.3%	100.0%
		Col %	2.4%	4.0%	.3%	1.4%	1.9%
Total		Count	83	251	326	138	798
		Row %	10.4%	31.5%	40.9%	17.3%	100.0%
		Col %	100.0%	100.0%	100.0%	100.0%	100.0%

15.6 TIMELY LOAN REPAYMENT

Table 94: Timely Loan repayment

		Returned the loan in due time ?			Total
			Yes	No	
District code	Bandarban	Count	509	20	529
		Row %	96.2%	3.8%	100.0%
		Col %	45.5%	12.2%	41.2%
	Rangamati	Count	334	139	473
		Row %	70.6%	29.4%	100.0%
		Col %	29.8%	84.8%	36.9%
	Khagrachhari	Count	276	5	281
		Row %	98.2%	1.8%	100.0%
		Col %	24.7%	3.0%	21.9%
Total		Count	1119	164	1283
		Row %	87.2%	12.8%	100.0%
		Col %	100.0%	100.0%	100.0%

15.7 REASONS FOR NOT PAYMENT OF LOANS

Table 95: Reasons for not payment of Loans

		Money is not collected	Due to sickness	Loss in business/farming	Others	Total
Bandarban	Count	15	3	1	1	20
	Row %	75.0%	15.0%	5.0%	5.0%	100.0%
	Col %	15.3%	20.0%	2.3%	12.5%	12.2%
Rangamati	Count	80	12	42	5	139
	Row %	57.6%	8.6%	30.2%	3.6%	100.0%
	Col %	81.6%	80.0%	97.7%	62.5%	84.8%
Khagrachhari	Count	3	0	0	2	5
	Row %	60.0%	.0%	.0%	40.0%	100.0%
	Col %	3.1%	.0%	.0%	25.0%	3.0%
Total	Count	98	15	43	8	164
	Row %	59.8%	9.1%	26.2%	4.9%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%

15.8 LOAN REPAYMENT INSTALLMENTS**Table 96: Loan repayment installments**

		At a time	Weekly	Fortnightly	Monthly	Yearly	Others	Total
Bandarban	Count	26	450	31	2	0	0	509
	Row %	5.1%	88.4%	6.1%	.4%	.0%	.0%	100.0%
	Col %	61.9%	45.2%	42.5%	40.0%	.0%	.0%	45.5%
Rangamati	Count	0	288	41	3	1	1	334
	Row %	.0%	86.2%	12.3%	.9%	.3%	.3%	100.0%
	Col %	.0%	28.9%	56.2%	60.0%	50.0%	100.0%	29.8%
Khagrachhari	Count	16	258	1	0	1	0	276
	Row %	5.8%	93.5%	.4%	.0%	.4%	.0%	100.0%
	Col %	38.1%	25.9%	1.4%	.0%	50.0%	.0%	24.7%
Total	Count	42	996	73	5	2	1	1119
	Row %	3.8%	89.0%	6.5%	.4%	.2%	.1%	100.0%
	Col %	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

15.9 LOAN AMOUNT**Table 97: Loan amount**

District code	Mean	N
Bandarban	22097.97	529
Rangamati	26757.93	473
Khagrachhari	9868.33	281
Total	21137.43	1283

Table 89 – 97

Micro finance was never provided to the beneficiaries of the project area. It was therefore a great assistance to them for taking up income generating activities. It was found that microfinance was not very popular among the beneficiaries, and since they had no knowledge of taking loans for increasing their income, only 8.9% of the people took loans. The majority of 91.1% managed their own income sources without loans. The reason for this may be that the people of the CHT region were not accustomed to taking loans. It would take some time and seeing the progress of others the beneficiaries would gradually follow the line.

There were 14 types of activities identified with micro finance loans along with other smaller economic activities. Among these the highest number of beneficiaries (38.7%) took loans for harvesting their own lands, followed by 23.8% who took loans for their business enterprises or shop keeping, and 14.6% who took the assistance of micro-finance for their dairy farming and milk sale. The lowest amount of loan (1.6%) was taken for blacksmith/pottery and other occupations.

The majority of the beneficiaries took loan from the NGO Padakhep, which disbursed loans to 79.7% of the people, followed by PKSF which disbursed to 2.2%. Other NGOs together gave 18.1% of the people. 32.7% took their first loan in 2008. Others 29.1% in 2007 and 20.7% in 2006. Majority of them 38.1% took loan once, followed by 26.5% who took loans twice and 20.6% who took loans three times. Problems of loan taking showed that 40.9% did not know the rules and were slow in taking loans, 31.5% did not submit the necessary papers, while others 17.3% had various other problems. However, loans were timely repaid by 87.2% of the beneficiaries. Of those who did not repay in time 59.8% could not collect the repayment money in time, 26.2% suffered loss in business, 9.1% were laid with sickness. Weekly loan repayment installment was practiced by 89%, fortnightly by 6.5% while 3.8% paid back loans at a time. The highest amount of loan of Tk 26,757.93 was taken by 473 people in Rangamati, followed by 529 in Bandarban, who took Tk 22,097.97, and 281 of Khagrachari, who took Tk 9868.33 as loan

SECTION TWELVE

COMMUNITY DEVELOPMENT INITIATIVES

Community development activities were initiated by the project for social development of the beneficiaries. These activated the relationship growth among neighbours, between beneficiaries and women who had hardly any opportunities to mix with the people, though the tribal women are more active in their family lives than men. Their hard work was now being recognized and the growth of women's empowerment was initiated through the project.

16.0 COMMUNITY DEVELOPMENT PROGRAMMES

16.1 PARTICIPATION IN COMMUNITY DEVELOPMENT ACTIVITIES

Table 98: Participation in Community Development Activities

		Do you related with any community development activities ?			Total
		Yes	No		
District code	Bandarban	Count	13	523	536
		Row %	2.4%	97.6%	100.0%
		Col %	14.3%	37.4%	36.0%
	Rangamati	Count	42	491	533
		Row %	7.9%	92.1%	100.0%
		Col %	46.2%	35.1%	35.8%
	Khagrachhari	Count	36	385	421
		Row %	8.6%	91.4%	100.0%
		Col %	39.6%	27.5%	28.3%
	Col %				
	Total	Count	91	1399	1490
		Row %	6.1%	93.9%	100.0%
Col %		100.0%	100.0%	100.0%	

Only 6.1% of the beneficiaries participated in the Community Development Activities. Of these 46.2% were from Rangamati, 39.6% from Khagrachari and 14.3% from Bandarban. The rest 93.9% did not feel the necessity nor were they motivated to join the CD activities. This was a great draw-back for the project since CD activities would be responsible for evaluating their success or failures within the project and assist in preparing themselves for the next phase or future project programmes.

16.2 TYPES OF COMMUNITY DEVELOPMENT ACTIVITIES

There were various Community Development Activities which included:

1. Training of Beneficiaries on production procedures
2. Knowledge of Climate Change
3. Knowledge on Environment Protection
4. Information on Political Participation
5. Information on Human Rights
6. Information on Women's Rights & Women's Empowerment
7. Protection against diseases
8. Activities of CHTRD Project and its objectives.

16.3 SATISFACTION TOWARDS COMMUNITY DEVELOPMENT ACTIVITIES

The Beneficiaries were satisfied with the Community Development Activities

16.4 PEOPLE'S INVOLVEMENT IN THE COMMUNITY DEVELOPMENT ACTIVITIES

Various other people other than the Beneficiaries were involved in the community Development Activities. Among the other people involved were the following:

1. Sub-projects based Beneficiaries,
2. traditional leaders like Headmen & Karbari,
3. Elites of the area
4. Professionals as doctors, teachers, business people, journalists
5. UP members,
- 6 Jhum cultivators,
- 7 landless farmers,
- 8 marginal farmers

16.5 SOCIAL DEVELOPMENT THROUGH COMMUNITY DEVELOPMENT

People of the project area began to know each other

They formed committees for various activities

Health and education of the children was taken with priority

Employment opportunities developed through interaction

The project beneficiaries formed groups for environment protection

People went to each others houses a system which was not practiced before

The Tribals and the Bengali settlers began to mix with each other and become friendly

16.6 PERSONAL GAINS THROUGH COMMUNITY DEVELOPMENT ACTIVITIES

Beneficiaries learnt on many issues which they did not know before

Beneficiaries developed good relations with the people of the locality

Beneficiaries found it easy to take training on IGAs and started earning for themselves and their families

CHAPTER SEVEN

17.0 CONCLUSION & RECOMMENDATIONS

17.1 CONCLUSION

This area far away from the maddening crowd of plain lands, was always kept in vigilance in accordance with the government initiatives to maintain peace and harmony among both the tribal population and also the Bengalis, as well as maintain the security of the country through the protection of the areas around.

Implications for Poverty Alleviation

CHT has a predominately agricultural economy like the rest of the country and is presently a food deficit area. Its topography and climatic condition make it imperative that the people should have to fall back upon agriculture for their livelihood. As a result most of the inhabitants in CHT live below the poverty line. It needs to be mentioned that more than half of the total population in this region is tribal population. Lack of physical infrastructure has been identified as the main impediment for development of CHT region. Due to inadequate road network, it is very difficult to get agriculture extension services and market agricultural products. Besides, higher transportation costs narrow down the opportunities for adopting modern technologies and employment generation in the non agriculture sector for the inhabitants' of CHT region. It was for these reasons, that CHT region was identified as under- developed region of the country and the removal of these infrastructural deficit to improve the socio-economic in this region had become an urgent need leading to the implementation of the Chittagong Hill Tracts Rural Development Project.

National Strategy for Accelerated Poverty Reduction has been published by the Government of Bangladesh to reduce poverty of the country by half by 2015. There it has been mentioned that the rural infrastructure development activities along with infrastructure development activities play the most important role for the overall development of Bangladesh and it has direct and indirect influences for reduction of rural poverty. Based on this the road network development, rural market development and rural electrification have been treated as the most important elements to alleviate the poverty. It was in this direction that LGED in this project involved the development of the rural roads and markets.

17.2 IMPACT ANALYSIS

17.2.1 LESSONS LEARNED FROM THIS PROJECT

a) STRENGTHS & WEAKNESSES

Objective of the Project: To identify the strengths and weakness of the two components

STRENGTHS:

The Strengths of the CHTRD Project were the initiatives undertaken in full concentration, contribution and the ability of the LGED personnel and the PMU related officials in completing a gigantic task never before accomplished by the government in co-operation with foreign donors in this part of the country. Not only did these poor landless people find a means of attaining a better form of livelihood and a better living opportunity, but also visualize the future in a practical and attainable procedure. Among the Strengths were the achievements of the various activities underlined in the project. These achievements have been produced here.

1. The Project had helped increase the income of the people of CHT.
- 4 Their increased savings had provided economic solvency
- 5 The project had assisted in increasing the number of Earning Members of the Families
- 6 The project had trained people to earn through various professions
- 7 The loans through micro-finance had provided the beneficiaries with the capital for income activities
- 8 The Beneficiaries had earned courage to venture into various income activities
- 9 The Beneficiaries had learnt to save and plan their future
- 10 The economic solvency had improved their living styles
- 11 The Standard of living of the Beneficiaries had increased
- 12 New Technologies had increased agricultural production
- 13 Better treatment helped cure diseases
- 14 Better disease treatment decreased death rate
- 15 Children's education developed
- 16 Children's enrollment in schools increased
- 17 Mobility increase assisted in development of the area
- 18 Infrastructure development helped transport movement at a greater pace
- 19 marketing facilities increased
- 20 Buyers approached producers at their production areas
- 21 Business development increased
- 22 Housing system developed
- 23 Sanitation development provided environment protection
- 24 Movement along hilly areas became easier with proper road construction
- 25 Security of the beneficiaries increased with infrastructure facilities
- 26 Opportunities for Tourism development has taken place.

WEAKNESSES:

The people of the Hill Districts were not accustomed to project activities and it took time for these poor people to adjust themselves with the opportunities provided by the project.

Due to lack of fund most of the villages could not be brought under the project.

Problems encountered and identified initially:

During the 1st revision of DPP the project period was made from 2001-2002 to 2007-2008. But the project began its physical activity since January, 2005. There were a number of reasons for delayed start up of the physical activities:

The main reasons were:-

1. delay in effectiveness of loan agreement
2. delay in appointment of project officials
3. delay in recruitment of consulting firm
4. withdrawal of DANIDA commitment
5. effort in restructuring of design of CD component

Because of these aforesaid reasons, 4 years of project period were lost before commencement of any activities. Later .Review Mission of ADB recommended the extension of loan closing date by one year, upto June 2009.

Due to delay in start up of physical work, the actual period available for implementation of the project activities was only 3 years instead of 7 years of project period. Because of reduction in the project period, the target specified in the DPP was not achieved as substantial portion of CD component remained unattended, for which the 2nd revision became necessary.

Initially, upgrading and rehabilitation of rural infrastructure in Khagrachari district was supposed to be implemented by DANIDA as a co-financier. But owing to unavoidable circumstances, caused by the kidnapping of its three officials, DANIDA cancelled its funding for the project, which led to uncertainty in implementation of infrastructure works in Khagrachari Hill District. Later the ADB Inception Mission agreed to start implementation of physical infrastructure in Khagrachari Hill District in addition to Rangamati and Bandarban.

There was delay of loan effectiveness and appointment of consulting firm. Danida withdrew their commitment due to kidnap of 3 (three) Danish Engineers in Rangamati district. Later on the loan became effective by ADB without Danish fund as per recommendation of Risk Assessment Team conducted by UNDP.

Project Management Unit (PMU) had insufficient manpower, which lead to problems of implementation of the project. All activities were not successful because of this shortage.

The one-day long training programme did not provide ample knowledge of trade to the beneficiaries

The training modules were not very modern

The un-educated beneficiaries did not succeed through these short trainings

Only 6.1% of the beneficiaries had taken part in the community development activities, which showed the lack of enthusiasm and eagerness in prompting community development in the region.

Since all the villages were not under the project due to lack of fund, the whole area did not develop in the proper way.

The NGOs did not all preserve all the documents and relevant papers of the support to the beneficiaries.

Tobacco cultivation in the project area instead of rice has posed as a threat to the people, though the cultivators prefer to cultivate tobacco because of the instant money they get from the tobacco companies, both foreign and domestic. People of the locality fear the chance of drug addiction growth in the these areas.

ACHIEVEMENTS OF OBJECTIVES OF THE PROJECT:

Objectives of the project: To reduce the incidence of absolute poverty among the rural population of the CHT through developing the basic physical infrastructure and expanding income and employment generating opportunities that would substantially raise the standard of living of the landless and small marginal farmers.

Increased Annual Income of Beneficiaries - through earnings from Micro-credit in the following income generating activities

Income from own land cultivation, only Share Cropping, Agricultural day-Labourer, Non-Agricultural day-Labourer, Employment in Service, Dairy Farming & Milk sale, Poultry Farming & Egg Sale, Pisciculture, Fish-monger, Tree/Bamboo Sale, Fruit Selling, Shop-Keeping, Business Enterprise, Small Entrepreneurs, Handicraft Industry, Rickshaw and Van Pullers, Tree Plantation/Nursery, Fruit Cultivation and sale, Vehicle Driving, Vehicle Rent, Weaving Industry, Shop Rent etc

Increased Expenditure of Beneficiaries

Expenses for trade, Pond digging, Raw material purchase for production of Handicraft making, Weaving industry

Increased Savings of Beneficiaries

Investment Increase due to Micro-Finance & Infrastructure Development

Investment increased in Land purchase, Cow purchase, Goat purchase, Poultry egg purchase, Poultry purchase, Rickshaw/Van purchase, Net purchase, Expense for shop Machinery/Irrigation equipment purchase,

Objectives Of The Current Impact Evaluation Study

To assess the impact of the project activities on employment and job opportunities, assets development, entrepreneurship development, and management skill in small enterprise,

Facilities Created & Socio-Economic Development of Beneficiaries through Infrastructure Development of the Project

1. Transportation development
2. Business development
3. Living standard increased
4. Land value increased
5. Educational opportunity increased
6. Self consciousness increased
7. Transportation expenses decreased
8. Job & income opportunities increased
9. Economic & commercial activities increased
10. Job & income opportunities increased for women
11. Increase of women entrepreneur & trade
12. Women's power increased for project implementation
13. Project opportunities usage increased
14. Increase of the production of agricultural product
15. Increase of agricultural & other product marketing
16. Development of local industry
17. Development of regional trade
18. Commercial activities increases due to marketing of agriculture
19. Poverty alleviation of the poor due to business
20. Increase of the women's job opportunities
21. Development of tourism due to improvement of communication
22. Development of general people due to social facilities

Objective of the Project: To create employment opportunities for the rural poor through construction of physical infrastructure under the project.

People's advantages through Bridge Construction of Project

1. Bridges increased communication facilities of the project area
2. Transport system developed in whole area especially to far off places and inaccessible areas.
3. Various types of vehicle driving on the road now for the benefit of the people.
4. During rainy season students could not go to school but due to transport facilities and road linkages, children now go to school at all seasons.
4. Due to bridge making & transportation facility now enrollment has increased as conscious parents are instigated for the schooling of their children.
5. Previously farmers carried goods on their heads but now they can carry by transport
6. Farmers now receive good prices for their products due to availability of transport
7. Previously pregnant women could not go to doctors, so many died, but now transport facilities have increased the facilities of treatment of the sick
8. Now there is less product damage due to quick marketing of agricultural products
9. Job search is easier due to bridge and transport facility'

- 10 Wholesale buyers come from far distance to farmers to collect their products
- 11 Farmers are now getting cash prices selling product from their homes or fields
- 12 Due to farmers socio-economic progress the areas are developing
- 13 Bridge & culvert help the easy flow of water
- 14 Bridge & culvert create obstacles for stagnation of unnecessary water

Objectives of the Project: To improve over all access situation and to facilities agricultural production and marketing in the Chittagong hill tracts region through construction/ reconstruction of feeder and rural road including appurtenant structure.

To review the management and implementation status of both LGED and PMU components.

Socio-Economic Opportunities created after Infrastructure Development of Project

- 1 Transportation to Village Areas made easy
2. Price of Agricultural Goods brought within the purchase capacity of the people through proper marketing
- 3 Increase of Family Income of Villagers
- 4 Scope of stable & better employment increased for people
- 5 Scope of sale of product increased due to new roads
- 6 More children got enrolled as roads to school developed
- 7 Social security increased due to better transport system
- 8 Due to good transport the sick people could easily be taken to hospital
- 9 Scope to travel to Union Parishad increased
- 10 Project people learnt to socialize & make friends
- 11 People's security increased as better environment protection of area increased
- 12 Natural environment is being preserved & pollution decreased
- 13 Death rate decreased due to proper treatment facilities and easy road communications.

Objective of the Project: To assess the impact of the project activities on agro productivity, rural infrastructure development, better mobility, absolute poverty alleviation of the people and overall sustainability of the projects (LGED and PMU components).

Business Development through Infra-structure development, Training and Micro Finance

- 1 Market Transportation Facility increased
- 2 Agricultural Production increased & become easier to cultivate through training
- 3 Selling System changed
- 4 Farmers were interested to produce more crops for marketing
- 5 Selling scope increased & price decreased in high demandable market
- 6 Farmers Income increased
- 7 Easy transportation attracted more buyers who bought goods while farmers sold sitting home
- 8 Farmers could now easily bring fertilizer & use these as and when required
- 9 Pesticides could be easily brought and used into the land

- 10 Women's income opportunity increased by home/kitchen gardening
- 11 Women got better scope to easily sell their agricultural products through better transportation system.
- 12 Women emerged as successful entrepreneurs through training and loans of micro-finance

17.3 RECOMMENDATIONS:

Objectives of the project suggest recommendations for more pragmatic and effective implementation of the project in future.

- 1. The training programmes must be properly planned with increased duration and latest information. Technology-based training should be provided.
- 2. PMU Management must be strengthened, made accountable and made to maintain all records of activities. Sufficient manpower should be recruited to effectively implement all the programmes of the Project.
- 3. NGO activities must be checked & monitored by PMU officials. NGOs must maintain all records of activities including list of beneficiaries, Micro-finance disbursed and trainings conducted
- 13 Tourism must be developed with proper planning through future projects, enabling an efficient development of the CHT through effective tourism growth.
- 14 Hill-based income opportunities must be planned for the beneficiaries.
- 15 Regional balance must be attained and maintained.
- 16 Income imbalance among districts must be rectified and corrected with opportunities and remedies.
- 17 Environment protection issues must be strengthened to protect the hills, forests, ravines, special plants, water bodies and natural surroundings engulfing the picturesque scenic beauty of the Chittagong Hill Tracts.
- 18 The tribal culture, the indigenous designs and products, the traditional attire and textiles, the age-old beliefs must all be protected through the project, in order to preserve the cultural harmony and the magnificent heritage.
- 19 Proper maintenance of infrastructure must be conducted by LGED and included in the future phases of project to protect the roads, bridges, culverts, drains and other infrastructure facilities provided.
- 20 Compensation money for acquisition of land for infrastructure development must be included in Project.
- 21 Employment opportunities in various new occupations for livelihood must be activated.
- 22 The project officials must evaluate the progress of the beneficiaries, the development of the area and the impact on the country, in order to ascertain the progress of the project and build a beautiful and prosperous Bangladesh, keeping the sanctity of the people, the traditions of the region and the heritage of the culture.
- 23 **Recommendations** have been formulated keeping in mind the allocations, changes, improvements to be included in future projects for providing potential and better opportunities for the people in order to benefit further from forthcoming projects

ANNEXURE ONE

EVALUATION STUDY OF THE CHITTAGONG HILL TRACTS RURAL DEVELOPMENT PROJECT (2ND REVISED)

Evaluation Questionnaire

বাংলাদেশের পার্বত্য চট্টগ্রাম অঞ্চলের রাঙ্গামাটি, বান্দরবান ও খাগড়াছড়ি, এই তিনটি পার্বত্য জেলায় “পার্বত্য চট্টগ্রাম পল্লী উন্নয়ন প্রকল্প (২য় সংশোধিত), ২০০১-২০০২ হতে ২০০৯-২০১০ (৩১ ডিসেম্বর ২০০৯) পর্যন্ত বাস্তবায়িত হয়েছে। এই প্রকল্পটি এ.ডি.বি, ডানিডা এবং গণপ্রজাতন্ত্রী বাংলাদেশ সরকার এর আর্থিক সহযোগিতায় এই তিনটি জেলার ১১১টি ইউনিয়নের ৫৭,৫০০ গ্রামীণ পরিবার এর আর্থ-সামাজিক উন্নয়ন, ঐ অঞ্চলের অবকাঠামো উন্নয়ন এবং সুফলভোগী পরিবার গুলোকে বিভিন্ন প্রকার উপার্জনশীল কার্যক্রমে সম্পৃক্ত কর্মসংস্থানের ব্যবস্থা করে দারিদ্র বিমোচনে সহায়তা করা হয়েছিল। প্রকল্পটির বর্তমান অবস্থা পর্যালোচনার জন্য সরকার কিছু তথ্য সংগ্রহের উদ্দেশ্যে গ্রহণ করেছে। তথ্যগুলি শুধুমাত্র গবেষণার কাজে ব্যবহারের জন্য নেওয়া হবে। সরকারের এই কার্যক্রম সম্পূর্ণ সহায়তা প্রদানের লক্ষ্যে কাঙ্ক্ষিত তথ্যাদি সরবরাহের জন্য অনুরোধ জানানো হল।

সেকশন ১ঃ উত্তরদাতার পরিচিতি (Beneficiary's Information)

- ১.১ নামঃ-----
- ১.২ পিতা/স্বামীর নামঃ -----
- ১.৩ ঠিকানাঃ ইউনিয়ন-----উপজেলা-----জেলা-----
- ১.৪ বয়সঃ-----বছর
- ১.৫ লিঙ্গ পুরুষ = ১ মহিলা = ২
- ১.৬ উত্তরদাতার ধরণঃ গরীব কৃষি উৎপাদনকারী কিন্তু দৈনন্দিন শ্রমিক হিসেবে কাজ করে=১
গরীব চাষী যার ০.৫ একর এর কম জমি আছে =২
গরীব চাষী যার ০.৫-১.০ একর জমি আছে =৩
- ১.৭ ধর্মঃ মুসলিম = ১, হিন্দু = ২, বৌদ্ধ=৩,
খ্রিস্টান= ৪ অন্যান্য=৫
- ১.৮ বৈবাহিক অবস্থাঃ বিবাহিত=১, অবিবাহিত=২, বিপত্নীক=৩, তালাকপ্রাপ্ত=৪,
পৃথক=৫, বিধবা=৬
- ১.৯ পরিবারের সদস্য সংখ্যাঃ
- | | | |
|-------|-------|-----|
| পুরুষ | মহিলা | মোট |
|-------|-------|-----|
- ১.১০ সন্তানের সংখ্যাঃ
- | | | |
|------|-------|-----|
| ছেলে | মেয়ে | মোট |
|------|-------|-----|

ন)	১	নিরক্ষর	
প)	২	কেবল মাত্র নাম সই করতে পারে	
ফ)	৩	লিখতে ও পড়তে পারে	
ব)	৪	বিদ্যালয়ে সর্বোচ্চ পাশ (কোন শ্রেণী পর্যন্ত)	
ভ)	৫	মাধ্যমিক পাশ	
ম)	৬	কলেজ ও তদুর্ধ্ব	

১.১১ শিক্ষাগত যোগ্যতাঃ

য) ৭	অন্যান্য	
------	----------	--

১.১২ আপনি কি কোন এনজিও'র সদস্য

হ্যাঁ=১,

না =২

১.১৩ আপনার এনজিও এর নাম কি-----

১.১৪ উত্তরদাতার পেশাঃ

প্রকল্পের আগে		প্রকল্পের পরে	
পেশা		পেশা	
প্রধান	সহযোগী	প্রধান	সহযোগী

১= কৃষি, ২= প্রস্তুতকারক (ক্ষুদ্র ও কুটির, তাঁত, বেত ও বাঁশ) ৩= ব্যবসা, ৪ = চাকুরী (সরকারী, বেসরকারী), ৫= নির্মাণ/মেরামত, ৬= শ্রমিক (কৃষি ও অকৃষি) ৭= অবসরপ্রাপ্ত, ৮= ছাত্র, ৯= গৃহকর্ম, ১০= বেকার, ১১= অকৃষি, ১২= অন্যান্য

১.১৫ উত্তরদাতার বাৎসরিক আয়ঃ

প্রকল্পের আগে: বাৎসরিক মোট আয়	প্রকল্পের পরে: বাৎসরিক মোট আয়

সেকশন ২ঃ পারিবারিক তথ্য (Family Issues)

২.১ আপনার পরিবারের উপার্জনশীল সদস্যের

(উত্তরদাতা বাদে) সংখ্যা কত?

র) পূর্বে	বর্তমান
ল)	

২.২ আপনার পরিবারের উপার্জনশীল সদস্যের মোট আয়

শ) পূর্বে	বর্তমান
ষ)	

২.৩ আপনার পরিবারের বছরের খাত ওয়ারী ব্যয় কত?

স) নং	ক্রমিক	খাত	পরিবারের খাত ওয়ারী ব্যয়		
			প্রকল্পের পূর্বে (টাকা)	প্রকল্পের সময় (টাকা)	বর্তমানে (টাকা)
হ)	১	খাদ্য			
ড)	২	বস্ত্র			
ঢ)	৩	আসবাবপত্র			
য়)	৪	শিক্ষা			
ৎ)	৫	চিকিৎসা			
থ)	৬	ঘর তৈরি ও মেরামত			
ঃ)	৭	অন্যান্য			

২.৪ আপনার পরিবারের বার্ষিক সঞ্চয় কত টাকা?

) পূর্বে	বর্তমান
।)	

প্রকল্পের প্রভাব এর ফলে জীবনযাপন পদ্ধতির পরিবর্তন

(Changes in Standard of Living)

সেকশন-৩: গৃহায়ন, পয় নিষ্কাশন ও স্বাস্থ্য (Housing, Sanitation, Health)

৩.১ গৃহায়নঃ ঘরের ধরণ

ক্রমিক নং	ঘরের ধরণ	পূর্বে	বর্তমান
১	পাকা দালান,		
২	আধা পাকা-দালান: ইটের দেয়াল ও টিন সেড		
৩	আধা কাচা-পাকা: মাটি ও বাঁশের দেয়াল, এবং ছাদ টিনের		
৪	কাঁচা: দেয়াল এবং ছাদ হচ্ছে খড়, বাঁশ, ছনের ও মাটির		
৫	অন্যান্য: নির্দিষ্ট করে বলুন		

১)

৩.২ ঘরের সংখ্যা

	বাড়ীতে ঘরের সংখ্যা	পূর্বে	বর্তমানে
১)	১ থাকার ঘর		
)	২ বসার ঘর		
)	৩ রান্না ঘর		
ধধ)	৪ গরম গোয়াল		
নন)	৫ মুরগী/হাসের ঘর		
পপ)	৬ অন্যান্য (নির্দিষ্ট)		

৩.৩ পয় নিষ্কাশন

বব) ল্যাট্রিনের প্রকার

ভভ) আপনারা কিভাবে পয় নিষ্কাশনের ব্যবস্থা করেন

পূর্বে	বর্তমান
--------	---------

১= খোলা জায়গা ২= কাচা ল্যাট্রিন ৩= বুললুস ল্যাট্রিন ৪= স্যাব ল্যাট্রিন ৫=পাকা ল্যাট্রিন

৬= কোন পায়খানা নাই ৭= অন্যান্য (উল্লেখ করুন)

মম) ৩.৪ স্বাস্থ্যের অবস্থা

পরিবারের স্বাস্থ্যের অবস্থা সম্পর্কে তথ্য?

পূর্বে	বর্তমান
--------	---------

৩.৫ রোগের প্রকার

গত এক বছরে কি ধরনের অসুখ হয়েছিল?

কার অসুখ হয়েছিল?

বয়স কত?

৩.৬ চিকিৎসা পদ্ধতি

চিকিৎসা পদ্ধতি	পূর্বে	বর্তমান
১= গ্রাম্য ডাক্তার		
২= হোমিওপ্যাথ		
৩= আয়ুর্বেদিক		
৪= ঝাঁরফুক/ওবা		
৫ = হসপিটাল		
৬= দোয়া তাবিজ/ফকির		
৭= হেকিম/কবিরাজ		
৮= এমবিবিএস ডাক্তার		
৯= অন্যান্য		
১০= কোন চিকিৎসা না		

৩.৭ চিকিৎসার স্থান :

চিকিৎসার স্থান	পূর্বে	বর্তমান
১= বাড়ীতে ২= গ্রাম্য বাজারে ডাক্তারের দোকানে ৩= ইউনিয়ন স্বাস্থ্য কেন্দ্র ৪= থানা স্বাস্থ্য কেন্দ্র ৫= হাসপাতাল ৬= ক্লিনিক ৭= অন্যান্য		

সেকশন-৪ঃ খাদ্য ও পুষ্টি (Food & Nutrition)

৪.১ গৃহীত মান সম্পন্ন খাবারের ধরণ (Nutrition Development)

ক্রমিক নং	খাবারের প্রকার	বর্তমান	পূর্বে
		খাদ্য গ্রহণের সাপ্তাহিক মোট দিন	খাদ্য গ্রহণের সাপ্তাহিক মোট দিন
১	এাংস/মুরগী		
২	মাছ		
৩	ডিম		
৪	দুধ		
৫	ডমষ্টি		
৬	সবজি		
৭	অন্যান্য		

খাবারের সংখ্যা

	পূর্বে	বর্তমানে
সকালের খাদ্য গ্রহণ		
দুপুরের খাদ্য গ্রহণ		
বিকালে খাদ্য গ্রহণ		
রাতের খাদ্য গ্রহণ		

হ্যাঁ-১

না-২

আপনার পরিবারের উৎপাদিত খাদ্য সারা বছরের প্রয়োজনের তুলনায় কেমন?

পূর্বে	বর্তমানে	
		১= উদ্ধৃত
		২= সমান
যথ)		৩= ঘাটতি

৪.৪ ঘাটতি হলে, উৎপাদিত খাদ্য বছরের কত মাস চলে?

রর)	পূর্বে	বর্তমানে
লল)		

৪.৫ খাবার পানির উৎসঃ

আপনার খাবার পানি কোথা থেকে যোগাড় করেন

শশ)	খাবার পানির উৎস	পূর্বে	বর্তমান
১=	আর্সেনিক মুক্ত নলকূপ		
২=	নিজস্ব নলকূপ		
৩=	অন্যের নলকূপ		
৪=	নিজের পুকুর		
৫=	অন্যের পুকুর		

৬= নদী ৭= কুয়া ৮= বার্না ৯= ট্যাপের পানি ১০=অন্যান্য (উলেখ্য করমন)		
---	--	--

৪.৬ পানি কি ফুটিয়ে খান

সস)

হ্যাঁ	না

হ্যাঁ=১

না=২

সেকশন-৫ঃ সম্পদ (Assets)

পরিবারের সম্পদের বিবরণ (Family Assets)

হহ) বাড়ীর জমি, কৃষি সম্পদ, অকৃষি উৎপাদনশীল সম্পদ, পারিবারিক আর্থিক সম্পদ, পারিবারিক ব্যবহৃত সম্পদঃ

৫.১ জমি (শতাংশে) (নিজস্ব ও কৃষি)

ডুড়) নিজস্ব জমি সম্পর্কে তথ্য

দুর্বে	বর্তমানে

হ্যাঁ=১

না=২

থাকলে কি ধরনের জমি আছে

পরিমাণ ও মূল্য কত

৫.২ অকৃষি উৎপাদনশীল সম্পদ

আপনার অকৃষি উৎপাদনশীল সম্পদ কি কি আছে?

.....

৫.৩ কৃষি যন্ত্রপাতি:

আপনার নিজস্ব কৃষি যন্ত্রপাতি কি কি আছে?

৫.৪ পারিবারিক আর্থিক সম্পদ

সঞ্চয়ের বিবরণ	দুর্বে	বর্তমান
	টাকার পরিমাণ	টাকার পরিমাণ
১। ব্যাংকের সঞ্চয়		
২। সমিতির সাথে সঞ্চয়		
৩। ব্যবসার জন্য মূলধন		
৪। হাতে অর্থ (নগদ)		
৫। সঞ্চয় পত্র/গ্রাইজ বন্ড		
৬। অন্যান্য		

৫.৫ পারিবারিক ঘরের ব্যবহৃত সম্পদ (Household Assets)

৫.৫.১ প্রকল্প থেকে সাহায্য পাওয়ার পর আপনার সংসারের জন্য কি কোন জিনিস কিনেছেন? হ্যাঁ=১ না =২

৫.৫.২ কিনে থাকলে জিনিসের বিবরণ :

জিনিসের বিবরণ	সংখ্যা
১। রেডিও	
২। টিভি	
৩। মোবাইল	
৪। আসবাব পত্র	

৫। বস্ত্র	
৬। অলংকারাদি	
৭। দৈনিক ব্যবহৃত জিনিস	
৮। যানবাহন	
৯। অন্যান্য (উলেখ্য করমন)	

Impact Analysis

সেকশন-৬ঃ অবকাঠামো উন্নয়ন (Infrastructure Development)

অবকাঠামো উন্নয়নের ফলে ১। আয়ের উৎস ও আয় বৃদ্ধি, ২। সুযোগ সুবিধা বৃদ্ধি

৬.১ অবকাঠামো উন্নয়নের ফলে আয় বৃদ্ধির তথ্য:

আয়ের উৎস	পূর্বে আয়	বর্তমান আয়
১। নিজস্ব জমিতে চাষ (কৃষি উৎপাদন)		
২। শুধুমাত্র বর্গাচাষ		
৩। কৃষি দিন মজুর		
৪। অকৃষি দিন মজুর		
৫। চাকুরী		
৬। দুধ বিক্রি		
৭। হাঁস মুরগী পালন ও বিক্রয়		
৮। গরম ছাগল পালন ও বিক্রয়		
৯। হাঁস মুরগীর ডিম বিক্রয়		
১০। জেলে (মৎস চাষ)		
১১। মৎস ব্যবসায়ী		
১২। গাছ/বাঁশ বিক্রয়		
১৩। ফল মূল বিক্রয়		
১৪। দোকান পরিচালনা		
১৫। ব্যবসা প্রতিষ্ঠান		
১৬। ক্ষুদ্র ব্যবসায়ী/ব্যবসা বানিজ্য		
১৭। উৎপাদন ও উৎপাদিত পণ্য বিক্রয় (হস্তশিল্প)		
১৮। রিক্সা/ভ্যান চালক		
১৯। গাছ/বাঁশ বাগান, নার্সারী (Nursery) চাষ ও বিক্রয়		
২০। ফল মূল চাষ ও বিক্রয়		
২১। যানবাহন চালানো		
২২। যানবাহন ভাড়া		
২৩। তাঁত শিল্প		
২৪। দোকান ভাড়া		
২৫। অন্যান্য পেশা থেকে আয়		

৬.২ঃ ঋণ গ্রহণ ও অবকাঠামো উন্নয়নের ফলে বিনিয়োগের প্রকার ও খরচ:

বিনিয়োগের প্রকার ও ঋণের ব্যবহার	পূর্বের খরচ	বর্তমান খরচ
১। জমি ক্রয়		
২। গরম ক্রয়		
৩। ছাগল ক্রয়		
৪। হাঁস মুরগী ডিম ক্রয়		
৫। হাঁস মুরগী ক্রয়		
৬। রিক্সা/ভ্যান ক্রয়		

৭। নৌকা ক্রয়		
৮। জাল ক্রয়		
৯। দোকান এর জন্য খরচ		
১০। যন্ত্রপাতি ক্রয়/সেঁচ যন্ত্রপাতি ক্রয়		
১১। ব্যবসার জন্য খরচ		
১২। পুকুর খনন		
১৩। উৎপাদনের কাঁচামাল ক্রয়		
১৪। হস্তশিল্প তৈরী		
১৫। তাত শিল্প		
১৬। অন্যান্য		

৬.৩ বাৎসরিক আয়, ব্যয়, সঞ্চয়ঃ

	পূর্বে	বর্তমান
আয়		
ব্যয়		
সঞ্চয়		

অবকাঠামো উন্নয়নের ফলে সুযোগ সুবিধা বৃদ্ধি

১.৪ উপকৃত সদস্যদের উন্নয়ন সম্পর্কে মন্তব্যঃ

সুযোগ সুবিধা	পূর্বে	বর্তমান
১। যোগাযোগ ব্যবস্থার উন্নয়ন		
২। ব্যবসা বানিজ্যের উন্নয়ন		
৩। জীবন যাত্রার মান বৃদ্ধি পেয়েছে		
৪। জমির মূল্য বৃদ্ধি হয়েছে		
৫। শিক্ষার সুযোগ বৃদ্ধি পেয়েছে		
৬। আত্মসচেতনতা বৃদ্ধি পেয়েছে		
৭। যোগাযোগ ব্যবস্থার খরচ কমেছে		
৮। চাকরী ও রোজগারের সুযোগ বেড়েছে		
৯। অর্থনৈতিক ও বানিজ্যিক কর্মকাণ্ডের বৃদ্ধি হয়েছে		
১০। মহিলাদের কর্মসংস্থানের ও রোজগারের সুযোগ বৃদ্ধি		
১১। মহিলা উদ্যোক্তা সৃষ্টির এবং ব্যবসা বানিজ্যের সুযোগ বৃদ্ধি		
১২। প্রকল্প বাস্তবায়নে মহিলাদের ভূমিকা ও ক্ষমতায়ন বৃদ্ধি		
১৩। প্রকল্পের বিভিন্ন সুযোগের ব্যবহারের বৃদ্ধি		
১৪। কৃষিজাত পণ্য উৎপাদনের সুযোগ বৃদ্ধি		
১৫। কৃষিজাত উৎপাদিত এবং অন্যান্য পণ্য বাজারজাতকরণের সুযোগ বৃদ্ধি		
১৬। আঞ্চলিক শিল্পের উন্নয়ন		
১৭। আঞ্চলিক ব্যবসা বানিজ্যেও উন্নয়ন		
১৮। কৃষিজাত পণ্য বাজারজাত করণের ফলে এলাকায় অর্থনৈতিক ও বাণিজ্যিক কর্মকাণ্ডের বৃদ্ধি		
১৯। প্রকল্প এলাকায় দরিদ্র মানুষের ব্যবসায়িক কর্মকাণ্ডের ফলে দারিদ্র বিমোচন		
২০। নারীর কর্ম সংস্থানের সুযোগ বৃদ্ধি		
২১। প্রকল্প যোগাযোগ ব্যবস্থার ফলে পর্যটন শিল্পের উন্নয়ন		
২২। সামাজিক সুযোগ সুবিধার ফলে সাধারণ মানুষের উন্নয়ন		
২৩। অন্যান্য		

৬.৫ এলাকায় ড্রেন তৈরীর ফলে সুযোগ সুবিধা

এলাকায় ড্রেন তৈরীর ফলে কি সুযোগ সুবিধা হয়েছে-----

৬.৬ ব্রিজ তৈরীর ফলে জনগনের উপকার :

জনগণের উপকারের বিবরণ	পূর্বে	বর্তমান
১। সমগ্র এলাকায় যাতায়াত ব্যবস্থার উন্নতি হয়েছে		
২। বিভিন্ন ধরনের যানবাহন এখন রাস্তায় যাতায়াত করছে		
৩। বর্ষাকালে স্কুলের ছাত্র ছাত্রীরা শিক্ষা প্রতিষ্ঠানে যেতে পারতো না এবং বাবা মারাও বাধা দিত, এখন ছাত্র ছাত্রীরা নিজেরাই সহজে যেতে পারে।		
৪। ব্রিজ হওয়াতে উন্নত যাতায়াতের সুযোগের ফলে পিতা-মাতারা সন্তানদের স্কুলে ভর্তি করতে উৎসাহিত হচ্ছে।		
৫। পূর্বে চাষারা তাদের পণ্য মাথায় করে নিয়ে যেত বাজারে কিন্তু এখন ব্রিজ হওয়াতে যানবাহন করে নিয়ে যেতে পারে।		
৬। সহজে যানবাহন পাওয়াতে পনের ন্যয্য দাম পাচ্ছে কৃষকরা, এবং উৎপাদন কারীরা।		
৭। সন্তান সম্ভাবনাময়ী মায়ের আগে সহজে চিকিৎসকের কাছে যেতে পারতো না, অনেকে মৃত্যু বরণ করতো। এখন সহজেই চিকিৎসার সুযোগ গ্রহণ করতে পারছে।		
৮। খামারের কৃষি জাত পণ্য সহজে বাজারজাত করণের ফলে এখন কম কৃষিজাত পণ্য পুঁচে যায়।		
৯। ব্রিজ এর ফলে চাকরী ও কর্মসংস্থানের খোঁজ করা সহজ হয়েছে।		
১০। পাইকারী ক্রেতারা তাদের যানবাহন নিয়ে দূর দূরাস্থ থেকে চাষাদের ফসলের ক্ষেতে এসে কৃষি পণ্য সংগ্রহ করতে পারছে একসাথে।		
১১। চাষারা নিজ এলাকায় থেকে বিভিন্ন অঞ্চল থেকে আগত ক্রেতাদের পণ্য বিক্রয় করে নগদ দাম পাচ্ছে।		
১২। কৃষকের উন্নয়নের ফলে এলাকার উন্নয়ন হচ্ছে।		
১৩। ব্রিজ ও কালভার্ট সহজে পানি যাতায়াত (Flow) সাহায্য করে		
১৪। ব্রিজ ও কালভার্ট অপ্রজনীয় পানি জমতে বাধা সৃষ্টি করে		
১৫। অন্যান্য		

অবকাঠামো উন্নয়ন:

৬.৭ অবকাঠামোগত উন্নয়নের ফলে আর্থ-সামাজিক সুযোগ সুবিধা সৃষ্টি হয়েছেঃ

সুযোগ সুবিধা	পূর্বে	বর্তমান
১। গ্রাম অঞ্চলে সহজে যাওয়া যায়।		
২। কৃষি পণ্যের দাম সকলের জন্য ক্রয় ক্ষমতার মধ্যে হয়েছে		
৩। গ্রামীণ সম্প্রদায়ের পারিবারিক আয় বেড়েছে		
৪। প্রকল্পের মানুষদের জন্য স্থায়ী ও উন্নত কর্মসংস্থানের সুযোগ বেড়েছে।		
৫। রাস্তাঘাট তৈরীর ফলে আগের চেয়ে বেশি পণ্য বিক্রয় এর সুযোগ বেড়েছে		
৬। স্কুলে যাওয়ার পথ ঘাট উন্নত হওয়াতে স্কুলে বেশী শিশুরা ভর্তি হচ্ছে।		
৭। অবকাঠামো উন্নয়নের ফলে যাতায়াত ব্যবস্থার সুবিধা হওয়াতে সামাজিক সুযোগ সুবিধা বেড়েছে।		
৮। যাতায়াত এর সুবিধার্থে অতি দ্রুত অসুস্থ রোগীদের হস্পিটাল যাওয়া এবং চিকিৎসার সুযোগ বেড়েছে।		
৯। ইউনিয়ন পরিষদে যাতায়াতের সুযোগ বেড়েছে।		
১০। প্রকল্পের মানুষরা সামাজিকিকরণ করতে শিখেছে এবং একে অপরের সাথে বন্ধুত্বের সম্পর্ক স্থাপন করতে পারছে।		
১১। এলাকার পরিবেশ উন্নত হওয়াতে মানুষের নিরাপত্তা বেড়েছে		
১২। প্রাকৃতিক পরিবেশ সংরক্ষণ হচ্ছে এবং পরিবেশ দূষণ কমেছে		
১৩। মৃত্যুর হার কমেছে		
১৪। অন্যান্য		

৬.৮ অবকাঠামো উন্নয়নের ফলে কৃষকের সুযোগ সুবিধার বৃদ্ধি:

১	পূর্বে	বর্তমান
১। বাজারে যাওয়ার ও যাতায়াতে সুযোগ সুবিধা বৃদ্ধি		
২। কৃষি উৎপাদন বেড়েছে ও সহজ হয়েছে		
৩। বিক্রয়ের ধরণ পরিবর্তন হয়েছে		
৪। বাজারজাত করণের জন্য কৃষকরা বেশী শস্য উৎপাদনে আগ্রহী হয়েছে		
৫। যেখানে চাহিদা বেশী সেই সব উন্নত বাজারে বিক্রয়ের সুযোগ বেড়েছে এবং পণ্যের দাম কমেছে		
৬। কৃষকের আয় বৃদ্ধি		
৭। যাতায়াত সুবিধার্থে বেশী ক্রেতারা মাঠ থেকে পণ্য ক্রয় করতে পারছে এবং কৃষকরা বাসায় বসেও পণ্য বিক্রয় করে আয় করতে পারছে।		
৮। কৃষকরা সহজে সার আনতে পারছে এবং প্রয়োজনমত সার ব্যবহার করতে পারছে।		
৯। পোকা মাকড় এর ঔষধ সহজে এনে কৃষি মাঠে দেওয়া যাচ্ছে।		
১০। ঘরের সবজি বাগান দ্বারা মহিলাদের অর্থ রোজগারের সুযোগ বেড়েছে		
১১। মহিলারা সহজে তাদের কৃষিজাত পণ্য বিক্রয়ের সুযোগ পাচ্ছে।		

৬.৯ অবকাঠামো উন্নয়নের ফলে অকৃষিকাজে সুযোগ সুবিধার সাথে আয় বৃদ্ধি:

অকৃষিকাজে সুযোগ সুবিধার ধরণ	
১। হস্তশিল্প প্রস্তুত কারকরা সহজে পণ্য বাজারজাত করছে	
২। হাঁস মুরগী পালন করা এবং সহজে হাঁস মুরগী ও জিম বাজারজাত করছে	
৩। গরম, ছাগল, ভেড়া পালকনকারীরা ও দুধ বিক্রেতারা সহজে বাজারে এনে বিক্রয় করছে	
৪। উৎপাদনকারীরা সহজে বাজারে এসে বিক্রয় করছে এবং কাচামাল জোগাড় করছে	
৫। ক্রেতারা পছন্দ মত পণ্য বিভিন্ন বাজারে ঘুরে কিনতে পারছে	
৬। যাতায়াত সহজ হওয়াতে মহিলারাও বাজারে আসতে পারছে	
৭। যাতায়াত সুবিধা হওয়াতে ক্রেতারা প্রয়োজনীয় জিনিস বিক্রেতাদের কাছ থেকে ঘরে বসে যখন তখন কিনতে পারছে	
৮। অন্যান্য	

সেকশন-৭ঃ প্রশিক্ষণ (Training)

৭.১: প্রশিক্ষণ সংক্রান্ত তথ্য

	পূর্বে	বর্তমান	হ্যাঁ=১ না=২
আপনি কি কোন প্রশিক্ষণ পেয়েছেন			

৭.২ প্রশিক্ষণের সময়

	পূর্বে	বর্তমান	হ্যাঁ=১ না=২
আপনি প্রশিক্ষণ পেলে কবে পেয়েছেন			

৭.৩ প্রশিক্ষণ পেয়ে থাকলে বিষয় গুলো কি এবং মেয়াদ কত দিন?

	প্রশিক্ষণের বিষয়	প্রশিক্ষণের মেয়াদ	প্রশিক্ষণের বছর
১	পাহাড়ী কৃষি জমির প্রযুক্তি		
২	উন্নত পশুপাখি পালন এর প্রশিক্ষণ		
৩	উন্নত ফল গাছ রোপনের প্রশিক্ষণ		
৪	ঈরিবেশ ব্যবস্থাপনা		
৫	ব্যবসার মূলধন ব্যবস্থাপনা		
৬	উৎপাদিত পণ্য বাজারজাত করণ এর প্রশিক্ষণ উৎপাদিত পণ্য প্রচারের প্রশিক্ষণ		
৭	মৎস চাষ প্রশিক্ষণ		
৮	অন্যান্য		

৭.৪: প্রশিক্ষণের উপকারিতাঃ

- ক) প্রশিক্ষণের পূর্বে আপনার কোন অসুবিধা ছিল কি? ঘ্যাঁ=১ না=২
- খ) প্রশিক্ষণ কি আপনার কাজের দক্ষতা বৃদ্ধি করেছে? ঘ্যাঁ=১ না=২
- গ) প্রশিক্ষণের গুণগত মান কেমন? খারাপ=১ মোটামুটি=২
ভাল=৩ খুবভাল=৪
৫= উৎকৃষ্ট

৭.৫ প্রশিক্ষণের মেয়াদ কাল পর্যাপ্ত কিনা? ১= পর্যাপ্ত ২= অপর্യാপ্ত ৩= প্রয়োজনের চেয়ে বেশী

৭.৬ প্রশিক্ষণের মেয়াদ কতদিন হলে ভাল হয়? দিন

৭.৭ কাজের সাথে প্রশিক্ষণের উপযোগিতা কেমন? ১= খারাপ ২= মোটামুটি
৩= ভাল ৪= খুব ভাল ৫= উৎকৃষ্ট

৭.৮ নবায়ন প্রশিক্ষণের ব্যবস্থা আছে কি? ১= হ্যাঁ ২= না

৭.৯ নবায়ন প্রশিক্ষণের প্রয়োজন আছে কি? ১= প্রয়োজন নাই ২= প্রয়োজন
৩= খুব প্রয়োজন

৭.১০ প্রশিক্ষণ সূচিতে আর কিকি অন্তর্ভুক্ত করলে ভাল হয়?

১।.....

২।.....

৩।.....

৭.১১ কতবার প্রশিক্ষণ গ্রহণ করেছেন?

৭.১২ সার্বিক প্রশিক্ষণ প্রোগ্রামের কার্যকারিতা সম্পর্কে আপনার মন্তব্য কি?

সেকশন ৮ঃ কর্মসংস্থান (Employment)

৮.১ প্রকল্পের ফলে বিভিন্ন ক্ষেত্রে কর্মসংস্থানের সুযোগ

কর্মসংস্থানের বিষয়	দুর্বে	বর্তমান
১. অবকাঠামো উন্নয়নের ফলে কর্মসংস্থানের সুযোগ বেড়েছে		
২. অবকাঠামো রক্ষণাবেক্ষণের কাজে কর্মসংস্থান		
৩. ঋণের দ্বারা কৃষি উন্নয়নে কৃষি কাজে কর্মসংস্থান		
৪. ঋণের দ্বারা দোকান পরিচালনা ও ব্যবসা বাণিজ্যের ফলে কর্মসংস্থান		
৫. ঋণের দ্বারা উৎপাদিত পণ্য তৈরীতে (হস্ত শিল্প) কর্মসংস্থান		
৬. প্রকল্পের ফলে জীবিকা উন্নয়নে বিভিন্ন নতুন পেশায় কর্মসংস্থানের সুযোগ		
৭. প্রকল্পের ফলে পার্বত্য অঞ্চল উন্নয়নের বিভিন্ন কর্মসূচিতে কর্মসংস্থান		
১৩ ঋণের দ্বারা বিভিন্ন অকৃষিকাজে কর্মসংস্থান		
১৪ অন্যান্য		

সেকশন ৯ঃ ঋণ সম্পর্কিত (Micro Finance)

৯.১ঃ ঋণের প্রকার

যে সকল কর্মকাণ্ডের জন্য ঋণ নিয়েছেন	বর্তমান
-------------------------------------	---------

১.	নিজস্ব জমি চাষ (কৃষি/শাকসবজি উৎপাদন)	
২.	শুধুমাত্র বর্গাচাষ	
৩.	তঁাত শিল্পের জন্য (কাচামাল ও প্রয়োজনীয় যন্ত্রাংশ ইত্যাদি)	
৪.	কৃষি উপকরণ ও কৃষি যন্ত্রপাতি ক্রয়/মেরামত	
৫.	মাছ চাষ/জাল তৈরী ও মেরামত	
৬.	জমি ক্রয়	
৭.	গরম/মহিষ ক্রয়, পালন ও দুধ বিক্রয়	
৮.	হাঁস/মুরগী ক্রয় পালন ও ডিম বিক্রয়	
৯.	ব্যবসা প্রতিষ্ঠান/দোকান পরিচালনা ও হকারী	
১০.	হস্তশিল্প উৎপাদন ও বাজারজাতকরণ	
১১.	যানবাহন ক্রয় ও	
১২.	রেশম, তুলা, বাঁশ চাষ, নার্সারী, পার্বত্য অঞ্চলের বৃক্ষ চাষ	
১৩.	হোটেল ও খাবার ব্যবসা	
১৪.	কামার/কুমার ও অন্যান্য পেশা	
১৫.	অন্যান্য	

৯.২ ঋণ সম্পর্কিত তথ্যঃ

- ক) ঋণ কোন এনজিও থেকে নিয়েছেন? ১= PKSF ২= PADAKHEP ৩= অন্যান্য
- খ) ঋণ কবে প্রথম নিয়েছেন? ২০০৫=১ ২০০৬=২ ২০০৭=৩ ২০০৮=৪ ২০০৯=৫
- গ) ঋণ কতবার নিয়েছেন? একবার=১ দুইবার=২ তিনবার=৩ চারবার=৪ পাঁচবার= ৫
- ঘ) ঋণ নিতে কি অসুবিধা হয়েছে? এনজিওর কর্মকর্তারা ঝামেলা করেছে=১
প্রয়োজনীয় কাগজপত্র জমা দেয়নি=২
নিয়ম জানতাম না=৩ অন্যান্য=৪
- ঙ) ঋণ ফেরত দিয়েছেন সময়মত? হ্যাঁ =১ না=২
- চ) না ফেরত দিলে, কেন দিতে পারেন নি? টাকা যোগার হয়নি=১ অসুস্থতার কারণ=২ ব্যবসা/কৃষিতে লোকসান=৩
অন্যান্য=৪
- ছ) যদি কিস্তি হয়, কত কিস্তিতে ঋণ পরিশোধ করেছে? এককালিন=১ সাপ্তাহিক=২ পাক্ষিক=৩ মাসিক=৪
ত্রৈমাসিক=৫ ষান্মাসিক=৬ বার্ষিক=৭ অন্যান্য=৮
- জ) আপনি কতটা ঋণ পেয়েছেন?

৯.৩ ঋণের খাত ও পরিমাণঃ

আপনি কত টাকা ঋণ পেয়েছেন?

.....

সেকশন-১০ঃ সমাজ উন্নয়ন কার্যক্রম (Community Development Activities)

১। আপনি কি কোন সমাজ উন্নয়ন (Community Development) কার্যক্রমের সাথে জড়িত আছেন?

২। কি কি ধরনের কার্যক্রম এর সাথে জড়িত আছেন?

৩। কার্যক্রম গুলো কেমন লাগছে? ১= মোটামুটি ২= ভালো ৩= খুব ভালো ৪= ভালো না

৪। কাদের সাথে কাজ করছেন?

৫। কার্যক্রমের ফলে সমাজের কি ধরনের উপকার হয়েছে? ৬। জড়িত থাকায় আপনার কি ধরনের উপকার হয়েছে?

ANNEXURE-TWO

KII & FGD GUIDELINE

KEY INFORMANT INTERVIEW (KII) FOR PMU TRAINING ISSUES

- 23.6 Types of Training provided ?.
- 23.7 Training issues
- 23.8 Duration of Training ?
- 23.9 Number of Trainings held ?
- 23.10 Number of Beneficiaries trained (Male) ?
- 23.11 Number of Beneficiaries trained (Female) ?
- 23.12 Selection criteria for Beneficiaries ?
- 23.13 Problems faced in training ?
- 23.14 Who were the Trainers ?
- 23.15 Types of Trainers ?
- 23.16 Impact of the Training ?
- 23.17 Whether training assisted in income generating activities ?
- 23.18 Whether training provided employment ?
- 23.19 What was the cost involved ?
- 23.20 Whether NGOs were involved with the training ?
- 23.21 What were the Strengths of the Training ?
- 23.22 What were the Weaknesses of the Training ?
- 23.23 Whether there were TOT ?
- 23.24 How many TOT were held ?
- 23.25 District-wise Training information ?
- 23.26 Are Trainings still being held ?

KEY INFORMANT INTERVIEW (KII) FOR PMU IMPACT of TRAINING on BENEFICIARIES

1. Did training increase income of beneficiaries?
2. Did training increase production of agricultural products?
3. Did training provide better technological support?
4. Did training increase knowledge of beneficiaries?
5. Did training change living standards of the beneficiaries?
6. Did training teach the beneficiaries about disease protection?
7. Did training develop savings habit?
8. Did training develop health standards?
9. Did training increase environment protection?
10. Did training create better opportunities for future?

11. What type of training beneficiaries preferred?
12. What was the duration of the trainings?
13. Did trainings provide employment?
14. Did the beneficiaries like the trainings?

**KEY INFORMANT INTERVIEW (KII) FOR PMU
MICRO-FINANCE ISSUES**

1. Amount of loan disbursed
2. Types of Beneficiaries
3. Impacts of loan on men
4. Impacts of loan on women
5. Problems incurred
6. Amount of loan for each beneficiary
7. System of loan disbursement
8. Interest rate of (micro finance) loans
9. Use of micro finance (purpose)
10. Payment system of loans
11. Do beneficiaries maintain repayment properly
12. Have loans increased assets of the beneficiaries
13. Have loans utilization increased standards of living of the people
14. Have women taken loans for their own activities
15. For what have women taken loans
16. How many defaulters
17. Were the objectives of the project fulfilled

**KEY INFORMANT INTERVIEW (KII) FOR NGO
TRAINING ISSUES**

1. In which Unions did the NGO operate
2. What type of trainings were provided
3. What type of beneficiaries were given training
4. How many beneficiaries received training
5. How many men received training
6. How many women received training
7. What was the duration of the trainings
8. What were the problems involved
9. Were there TOT programmes
10. Who received these trainings
11. What were the strengths of these trainings
12. What were the weaknesses of these trainings
13. What were solutions for the problems
14. What are the future recommendations

**KEY INFORMANT INTERVIEW (KII) FOR NGO
MICRO-FINANCE ISSUES**

1. In which Unions did you operate for providing micro finance

2. Number of Beneficiaries
3. Types of beneficiaries for loan disbursement
4. Loan amount disbursed, district-wise
5. Loan facilities to farmers
6. Loan facilities to rural poor
7. Loan facilities to people in small business
8. Interest rate
9. Loan repayment procedure
10. Problems faced in loan disbursement
11. Problems of defaulters
12. Interest rate for loans
13. Interest rate for receiving loans from project
14. Future recommendations for loan (micro finance)

**KEY INFORMANT INTERVIEW (KII) FOR PMU
COMMUNITY DEVELOPMENT ISSUES**

1. How many beneficiaries provided with community development opportunities
2. What types of beneficiaries
3. Selection of target group beneficiaries – on what criteria
4. Problems involved in selecting beneficiaries
5. District-wise number of beneficiaries
6. How many people involved in the project work
7. What type of activities provided
8. How many NGOs involved
9. Name of the NGOs
10. Amount disbursed to NGOs
11. Selection criteria for NGOs
12. Activities of the NGOs
13. Problems faced by the NGOs
14. District-wise number of NGOs
15. Project cost (total) district-wise
16. Community-based Management of infrastructure
17. Marketing facilities provided
18. Strengths of the project
19. Weaknesses of the project
20. Future recommendations

**KEY INFORMANT INTERVIEW (KII) FOR SOCIAL ELITES
COMMUNITY DEVELOPMENT ISSUES**

1. What activities helped people's participation in local development programmes
2. What activities initiated increased relationship among rural people
3. What attempts were made to create greater understanding among general people and the leaders of the community

4. How are relationship between indigenous, tribal and Bangali settlers maintained
5. Through the project when people are earning and having assets, has the wrong-doers and anti-social elements done any criminal incidences
6. What punishment is given for cheating people
7. How is the environment controlled by the community
8. Are there any environment protection programmes
9. Has the CHTRD project protected the environment
10. Have the women benefited from the project
11. What opportunities has increased for children of the project area.

**KEY INFORMANT INTERVIEW (KII) FOR LGED
INFRASTRUCTURE DEVELOPMENT ISSUES**

1. Total investment cost of the project
2. Amount disbursed for infrastructure construction
3. Types of activities for infrastructure development
4. Bridges – Original (Number, Place) Present (Number, Cost & Place)
5. Culverts – Original (Number, Place) Present (Number, Cost & Place)
6. Drains – Original (Number, Place) Present (Number, Cost & Place)
7. Roads – Original (Length, Place) Present (Length, Cost & Place)
8. Toe Wall – Original (Length, Place) Present (Length, Cost & Place)
9. Chute Drains – Original (Length, Place) Present (Length, Cost & Place)
10. Embankment – Original (Length, Place) Present (Length, Cost & Place)
11. Retaining Wall - Original (Length, Place) Present (Length, Cost & Place)
12. Growth Centre – Number, Cost & Place
13. Maintenance of Infrastructure by whom
14. What Changes incurred through infra-structure development
15. Employment Generation for maintenance
16. Selection of areas for infrastructure development
17. Selection of implementation on what ground
18. How much of the project has been implemented
19. Reasons for non-implementation
20. Number of people involved in infra-structure development
21. Impact on Environment
22. Changes observed in lives of people
23. Strengths of the project works
24. Weakness of the project works
25. Future of the project
26. Recommendations

**FOCUS GROUP DISCUSSION (FGD) FOR BENEFICIARIES
PROJECT ISSUES
(IMPACT OF TRAINING & MICRO FINANCE)**

1. Creation of Social Awareness through training (issues of health, hygiene, literacy, small credit management, savings increase etc)

2. Leadership creation
3. Skill development increase
4. Empowerment of Beneficiaries
5. Change in level of consciousness
6. Increase in decision-making capabilities
7. Increased mobility of Beneficiaries
8. Involvement of Beneficiaries with Local Govt & other organizations
9. Credit Management under the project
10. Major Trades undertaken through credit
11. Impact of Training on Socio-economic status of rural poor women
12. Monthly income before and after project
13. Ownership of land by knowledge through training
14. Savings of beneficiaries increased
15. Ownership of assets increased by income through loans
16. Types of professional development through training
17. Increase of agricultural production through technology training
18. Use of micro finance
19. Positive side of the training
20. Negative side of the training
21. Recommendations for future
22. Has environment protection increased through training

