

Report on Programme Review and Future Strategies
of
Empowering Tribal Disadvantaged Poor in Northwest
Bangladesh Project

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for
Stromme Foundation, Dhaka and
RDRS, Rangpur

Acknowledgement

Stromme Foundation and RDRS intended to develop a long-term strategy for empowerment of tribal communities living in Northwest Bangladesh, which necessitated the current exercise for programme review and emerging directions. The process of review was started in August 2006 and a report was produced based on the interaction with a variety of stakeholders in September 2006. RDRS provided its feedback on the report and the project team collected some more information on the context of the project to develop future strategies. A second round of interaction with different stakeholders especially to develop long-term strategy was conducted during January 2007. Based on both the first and second rounds of field study and discussion with different stakeholder the present report has been prepared. The report is presented in 4 sections – I: Introduction to the review process, II: Basic introduction to the project, III: Observations on the project and IV: Strategies for the next 5 years.

During the process of review many people and institutions have extended their support and cooperation and the review team is indebted to all of them. The people of Bikrompur, Nijpada, Bhangbadi, Sadamahul, Ragudeipur, Chengty Hazradanga, Bhabki, Govindnagar and Uttar Chaulia deserve a special mention, without their help and cooperation this review could not have been made possible. Their assessment of the project has provided a lot insight for future strategy building and interventions. The review team will remain obliged to them. The tribal leaders of all the eight Upazilas, Union Parishad leaders in Birganj and Bhognagar, and government officials of Kaharol Upazila have helped the review team to understand the issues faced by the tribal people and the government's perception on the problems and development of tribal communities. The review team expresses its gratitude to them. All the field/project staff provided all the needed information and support to understand and assess the interventions of the project. All the Micro Finance Managers and senior managers of other projects operating in the project area provided their feedback on the tribal empowerment project and suggested future course of action. Their support is greatly appreciated.

Stromme Foundation and RDRS created the scope for review and extended all possible cooperation. The review team is grateful to them.

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For the review team

Section I: Introduction to the Review

1. Introduction

RDRS Bangladesh (former field programme of Geneva based Lutheran World Federation/DWS localized in 1997) has been implementing various development projects promoting skills, awareness, capacities, confidence and technologies designed to raise the living standards of specially disadvantaged and rural poor in Northern Bangladesh since 1972. Stromme Foundation (SF), a Norwegian development support organisation has been supporting RDRS Bangladesh for more than a decade. SF supported the core programme of RDRS including the Char Development Project for 6 years (1995 – 2000). RDRS with support from Stromme Foundation (SF) has been implementing a tribal development and empowerment project since 2001 to develop and empower the excluded tribal communities in three northern districts of Bangladesh. In the northern Bangladesh dwindling existence of indigenous/tribal poor has been one of the potential development issues for many years. The tribal communities suffer from social and political exclusions. The government is not sensitive to their differential needs and aspirations. Their basic development needs are yet to be integrated into the mainstream development process of the country. Social isolation, lack of economic opportunities, exploitation as well as human rights violations are some of the basic reasons for widespread poverty and marginalisation in the tribal areas.

The tribal empowerment project has completed its first phase of 5 years and both RDRS and SF are quite keen to review the strategic performance and achievements of the project in order to continue the journey in a more efficient and meaningful way.

2. Overall objective of the review

The overall objective of the review is to make critical analysis of the strategic performance and contributions of the project and thereby determine future priorities to be attended in order to provoke sustainable development of the disempowered tribal community. The review is also expected to help determine future strategies to be followed in line with emerging focuses so that the intervention can make bigger impact on the lives of the tribal families.

Specific objectives of the review

The specific objectives of the review are as follows

- To review and ascertain how effectively the project has been achieving its objectives.
- To identify policy and strategic gap in materializing the full potentials of the project.
- To identify major weakness (if any) in the project design, implementation and utilization.
- To make recommendations for adjustment in priority, focus and modus operandi.
- To suggest how the project potentials and experience could be optimally replicated.
- To assess the impact and potentials of two main components - education and credit.
- To examine the need for future accompaniment and diversification in the project.

3. Methodology

The methodology for the review includes both empirical investigations and desk research. The key premise of the review is to adopt and employ participatory approaches and tools. Consultations with different stakeholders of the project including the direct project participants at various level through interview, focused group discussion, structured meetings/workshops etc have been organized to generate information, ideas and inferences, which have been used to draw conclusions on the effectiveness of the current project strategies and possible future strategies. The persons and institutions consulted have been provided in the annexure to this report.

The records, documents and database maintained at the organization and project level have been consulted, analyzed to assess the progress, efficiency and effectiveness of the project. Some general documents produced by other organizations have also been referred to get an understanding of development issues and challenges in tribal areas. A list of documents referred has been annexed to this report.

4. Review team

During the first round of review in August and September 2006 the process was led by an external resource person from India with the help of the project team. Although there was no officially constituted review team, the Project Coordinator and Monitoring Manager of the project were the active members in the review team. During the second round of interaction Professor Khondoker Mokaddem Hussain, Sociology Department of Dhaka University joined the review team as another external resource person.

5. Time frame

The first phase of the review was undertaken during 26 Aug – 8 Sep 2006, and second phase of review was undertaken during 24-30 January 2007.

Section II: Basic introduction to the project

1. Introducing the project

The project has been in implementation since the beginning of 2001 in about 200 villages covering around 5000 tribal families belonging to 9 Upazilas in 3 districts – Dinajpur, Thankurgaon and Panchagarh in northern part of Bangladesh.

1.1 Development objective of the project

- To bring about sustainable development in the livelihood of the especially disadvantaged tribal/ ethnic minority in 3 northern districts (Thakurgaon, Panchagarh and Dinajpur) through exploring social, economic and institutional opportunities suitable for them.

1.2 Immediate objectives of the project

- To instill the sense of confidence and empowerment among the disadvantaged tribal/ethnic minorities through promoting development vision and opportunities with social, economic & institutional interventions.

It was expected that the project would help the tribal people to organize themselves and raise issues affecting their life and livelihood collectively. They would be in a position to challenge their deprivations in the society and assert exercising their civil/basic rights and privileges.

1.3 Target group

The project intended to cover about 5000 tribal families belonging to Santal, Oraon, Mahali, Pahan, Munda and Mushohor tribes.

1.4 Project area and targeting

The project area is scattered and spread off in 9 Upazilas belonging (one Upazila was added during the second half of 2006 apparently after the first phase of the review) to three districts. It was difficult to calculate the exact number of recognised villages in which the project is being implemented as Micro Finance Groups are the centre of focus for the project and these groups are formed in tribal habitations, which may or may not be recognised as a village.

During the process of review efforts were made to identify the coverage of the project and the details have been presented in table 1. As per the secondary sources and records maintained at RDRS, there are 2790 villages in 9 Upazilas/project area and 270 of them are the tribal villages inhabited by 7144 families. The project has already covered 170 tribal villages and 5208 families.

RDRS has been implementing other projects in the area covering a total of 906 villages. Nearly one-third of the villages/areas in 9 Upazilas are being targeted by different interventions by RDRS.

The tribal population is more in Dinajpur district, which has 8 Upazilas and the project is being implemented in 4 Upazilas. All the tribal villages in Birol and Bochaganj (Dinajpur district) and Debiganj (Panchagarh district) have been covered under the project.

Table 1: Number of tribal villages and coverage by the project

Sl.	Name of the Upazila	Total villages	Total house-holds	Tribal villages	Tribal households	Villages covered by RDRS	Households covered by RDRS	Tribal villages covered	Tribal households covered by RDRS
1	Birganj	189	42320	66	1506	79	1748	41	1081
2	Birol	239	50665	33	750	100	2108	33	1210
3	Bochaganj	156	26351	20	552	155	4455	20	525
4	Debiganj	149	33787	8	153	123	23478	8	291
5	Kaharol	153	33680	29	552	37	1021	13	347
6	Pirganj	168	41406	36	553	132	8526	15	282
7	Ranisankail	124	41053	25	354	41	2165	14	234
8	Thakurgaon	197	107521	26	996	197	19464	23	1192
9	Dinajpur	1415	424776	27	1728	42	1002	3	46
	Total	2790	801559	270	7144	906	63967	170	5208

Source: Compiled from the records of the project and other government records.

Till the end of 2006, 250 MF groups (242 women and 8 men groups) have been formed by the project with a membership of 5208.

1.5 Project interventions/activity components

The project had two important programme components i.e. micro finance and education. The major activity components were:

- Micro finance – group/institution building, providing credit etc.
- Training and capacity building for IGA/enterprise development.
- Education for children, adolescents and adults.
- Cultural awakening.

1.6 Programme management

The project is basically implemented by two categories of staff i.e. Micro Finance and Education. For micro finance programme there are MF Manager and MF Field Workers. There are 17 MF Field Workers and One MF Manager engaged in the project. There are also staffs for Training and Capacity Building such as Manager and Assistant Trainer. Similarly for the education programme there are one Senior Education Manager, four Assistant Managers and one Assistant Trainer for Cultural Awakening. There are teachers/volunteers/ facilitators working under the Education Managers to run different education centres at

the village level. The project is managed by a Project Coordinator. He is being supported by a Manager (Monitoring) and other support staff.

1.7 Financial support from SF

SF provided both grant in aid and credit fund as mentioned in the table below. The credit fund has to be returned to SF with interest at the rate of 7 per cent per annum (During 2001 and 2002 the rate of interest was 3 per cent).

Table 2: Support received from SF in Tk. during 2001-6

Year	Credit Fund	MF management Grant	Education Grant
2001	1,700,000	3,428,000	
2002	900,000	2,079,600	2,420,300
2003	700,000	2,710,200	1,797,800
2004	3,440,000	2,000,000	3,500,000
2005	6,000,000	1,500,000	3,500,000
2006	50,000,000	1,000,000	4,500,000

Source: SF

Section III: Observations on the project

Efforts have been made here to present the progress of the project under important programme components and the issues or challenges before the project.

1. Micro finance programme

1.1 Formation of micro finance groups

The precondition for interventions in a village is the agreement of people to form a group either male or female, which is basically called a micro finance group. The project gave priority to constitute women's groups in all the targeted villages. The process started with information to the community through a small group or village meeting on the RDRS and its interventions, the tribal empowerment project and the activities to be undertaken under the project for tribal development and empowerment. The process of formation of groups was initiated by the Micro Finance Field Workers and in most of the cases priority was attached to form women groups with an average membership of around 20 persons, each representing a household/family.

The motivating factor for formation of such groups by the beneficiaries, which came up during the interaction with the villagers, was easy and quick access to loans/credit for redemption of land, house building, purchase of livestock etc. In some places group members mentioned that after the formation of groups RDRS would provide training and other supports for socio-economic development. The total target for formation of group by the end of 2006 was 280 against which 250 groups including 8 men's groups have been formed. Inadequate attempts were made to form men's groups in the target villages. The average membership in a group is 20 and while the lowest membership in a group is 9, there are even 53 members in a group. The following table presents the target and achievements for formation of both male and female groups.

Table 3: Target and achievement of MF group formation – Women

Sl.	Year	No. of women's groups		Membership	
		Target	Achievement	Target	Achievement
1	2001	40	58	800	987
2	2002	54	61	942	955
3	2003	29	17	500	327
4	2004	60	57	1000	942
5	2005	25	29	1000	821
6	2006	62	20	630	1048
	All years	270	242	4872	5080

Table 4: Target and achievement of MF group formation - Men

Sl.	Year	No. of men's groups		Membership	
		Target	Achievement	Target	Achievement
1	2001	10	2	200	71
2	2002	0	0	0	0
3	2003	0	4	0	34
4	2004	0	2	0	23
5	2005	0	0	0	0
	All years	10	8	200	128

1.2 Savings and credit

After formation of groups the members were oriented on the group management procedures, rules and regulations governing savings and credit. Members have to save on weekly basis, which needs to be deposited with RDRS. The savings amount is flexible for different members and is based on their individual capacity. Any member of the group can avail loan after 4 weeks' of regular savings. The member has to have 15 per cent of the loan amount as security in his/her savings (that is with RDRS). Recommendation of the Field Worker becomes vital to provide the loan to the member. The FW recommends the loan proposal after proper appraisal based on the criteria such as a) feasibility of the IGA, b) ability of the loan applicant to handle the IGA, c) whether the applicant will continue to stay in the village or intending to migrate to other places in search of work etc. The ceiling for loan was Tk. 19,000 till the first phase of the review and now it has been raised to Tk. 25,000. The lowest amount of loan is Tk. 1,000. The maximum amount of loan so far given is Tk. 15,000. Before loan is sanctioned there is resolution passed in the group meeting and necessary documentation is being done. The leaders of the group sign loan proposal as witness. There is no collateral for giving the loan but the husband is usually being kept the guarantor. Loan agreement is done in Tk. 4 stamp paper and in case of loan for land redemption agreement is done in Tk. 50 stamp paper. All these costs are borne by the beneficiaries. The week following the disbursement of the loan the collection of instalment/repayment starts. RDRS collects service charge at the rate of 12.5 per cent per annum (flat rate) in case of general loans and 8 per cent in case of loan for land redemption.

The following table presents savings and lending position of the micro finance groups. Till the end of December 2006 a sum of Tk. 29.115 millions have been disbursed as loan (general and land redemption) to 5007 members (members or number of loans?). Total savings of 250 groups in the project area at the end December 2006 was Tk. 4.620 millions.

Table 5: Details of Micro Finance status till end of Dec. 2006 (In Taka)

Sl.	Name of the Upazila	No. of groups	Members	Members taken loan from RDRS	Savings	Loan disbursement (principal amount)	Loan outstanding(principal amount)
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1	Birganj	49	1081	1069	1087604	6222000	1324769
2	Birol	58	1210	1099	728460	3839000	567071
3	Bochaganj	27	525	520	334488	2658000	381777
4	Debiganj	13	291	272	304500	2431000	538981
5	Kaharol	15	347	347	366611	1355000	415494
6	Pirganj	17	282	276	248483	1343000	326826
7	Ranisankail	15	234	223	156997	1227000	117707
8	Thakurgaon	53	1192	1179	1369812	9989000	1812209
9	Dinajpur	3	46	22	23850	51000	36214
	Total	250	5208	5007	4620805	29115000	5521048

Source: Statement on MF operation, RDRS

As per the information provided by the micro finance team, so far the total numbers of credit operations are 5007. 1383 families have gone for accessing credit for 4 times. The table below provides information on frequency of accessing credit by different members.

Table 6: Information on the credit cycle

Sl.	Name of the Upazila	No. of members availed credit from RDRS				Total no. of credit operations
		1 st cycle	2 nd cycle	3 rd cycle	4 th cycle	
1	Birganj	260	277	219	313	1069
2	Birol	374	285	265	175	1099
3	Bochaganj	155	120	65	180	520
4	Debiganj	107	80	35	50	272
5	Kaharol	163	118	21	45	347
6	Pirganj	73	83	39	81	276
7	Ranisankail	40	59	75	49	223
8	Thakurgaon	215	261	213	490	1179
9	Dinajpur	20	2	0	0	22
	Total	1407	1285	932	1383	5007

Source: Database of RDRS

The members have largely accessed credit for purchase of livestock and they make an income out of sale of livestock after rearing it for 1-2 years. From the analysis of loan proposals of 9 Upazilas it was found that 57 per cent of the credit has been used for purchasing livestock. Within livestock rearing of cattle provides the maximum return and 26 per cent of the loans were for cattle rearing – fattening of cattle and also for milk. Only 6 per cent of the loans sanctioned are for small business and many of them are for opening of shops. 10 per cent of the loans sanctioned are for land redemption and 5 per cent of loans were provided for house repairing. 17 per cent of the loans were for agricultural purposes. Majority of loans for agricultural purposes have been taken by the members in Birganj, Birol and Takurgaon.

Table 7: Purpose of credit

Upazila	Small business	Cattle	Goatery	Piggery	Rickshaw	House repair	Land redemp.	Agrl. / Multi.	Total
Birganj	30	209	158	195	29	105	107	236	1069
Birol	92	303	215	159	22	30	35	243	1099
Bochaganj	31	344	25	35	7	16	37	25	520
Debiganj	90	13	17	25	10	4	86	27	272
Kaharol	7	55	82	30	52	43	33	45	347
Pirganj	28	42	29	45	12	12	58	50	276
Ranisankail	22	36	35	37	10	5	7	71	223
Dinajpur	6	0	0	0	0	0	0	16	22
Thakurgaon	0	298	298	192	68	60	113	150	1179
Total	306	1300	859	718	210	275	476	863	5007
Percentage	6	26	17	14	4	5	10	17	100

Source: Database of RDRS

1.3 Impact of MF programme

The benefits to the members who accessed credit from RDRS are enormous. There is a distinct rise in income of the people especially from the rearing and sale of livestock. The families could purchase assets, repair their houses, released their agricultural land from the money-lender and resumed to farming of their own. The rise in income is evident from the cases presented below.

1.3.1 Bikrompur village, Kaharol Upazila

Women micro finance group started in December 2001 with 12 members and expanded to 32 and then to 30 because of death of a member and migration of another. All the members have accessed micro finance funds at least once. Around 10 have accessed the loans for 2-3 times. Currently 23 members are still having outstanding loan amount of Tk. 106,000. The cumulative loan of the member till date is Tk. 263,000. Income has distinctly increased from the rearing of goats, cattle, pig etc. Rearing of cows has been the most profitable income generation activity for the members. **Budin Murmu bought a cow for Tk. 3000 by taking a loan from RDRS and after two years she sold the cow for Tk. 9000. The payment of interest to RDRS was around Tk. 400. They were no expenses for feeding the cow as she was grazing the cow in the neighbouring fields and she was also raising little amount of money from sale of dried cow dung and dung manure. The net profit from the transaction was Tk. 5400. Similarly Malati Mardi purchased a cow for Tk. 4600 by taking loan of Tk. 3000 from RDRS and sold the cow and calf for Tk. 10000 with a net profit of Tk. 5000 after payment of interest. It is a cent per cent gain over the capital invested within a period of one year.**

1.3.2 Nijpada, Birganj Upazila

Women micro finance group has 27 members and 22 of them have availed loan from RDRS. Majority of the loans were for cattle, goat and pig rearing. Members have set up petty shops, saloon and cycle repairing shop with the loan. One member has accessed loan for three times – first loan was for land redemption, then for buying cattle and now for house construction. Some of the members elaborated the changes that occurred in their village because of their association with RDRS. The access to loan has brought in changes in the profile of individual members – some of them now have better houses to live in; the environmental sanitation, personal health and hygiene have improved a lot; members have some savings with RDRS and assets (including livestock) at home; they are sending their children to schools etc. One of the members has also purchased a piece of land with the increased income.

1.4 Land redemption

This has been a special programme designed under the tribal empowerment project and perhaps a unique programme ever launched by any NGOs especially for tribal people. Since land mortgaging is common in the project area which leads to alienation the project initiated a special micro finance programme for redemption of land. A member of micro finance group can access up to Tk. 15000 at the flat rate of interest/service charge of 8 per cent. The person has to repay the loan within 3 years and can further take loan for land redemption. So far 476 loans have been sanctioned till the end of 2006 (Table 8). Till the end of 2005 release nearly 160 acres of land could be released by spending around Tk. 3 million. Access to loan for land redemption was a key motivating factor for tribal people to form micro finance groups in the project area.

The impact of the programme on the household economy is enormous. All the villages visited during the review expressed their gratitude to RDRS for helping them to release their land. In Bikrompur six members have released their land from mortgaging by taking loan from RDRS. Two persons have taken the loan twice to release their land. The total land released in the village so far is 3.85 acres and these lands have been put into farming. People very well know about the fact that the cost of the land is very high but it is being mortgaged for small amount of money. The cost of one bigha (50 decimal) is around Tk. 100,000 but it is being mortgaged for Tk. 10-15,000. There is always the risk of losing the land, despite that people go for land mortgaging because of their poverty and addressing the emergency needs. In Nijpada, Chengty Hazradanga etc tribal farmers redeemed their land with the support of RDRS loans. Some of the farmers have gone for 3-4 rounds of cropping after releasing the land and they are quite clear on the gains from releasing the land, while they compared it with the share cropping, which many of them are doing to eke out a living.

Table 8: Information on the credit cycle for land redemption

Sl.	Name of the Upazila	No. of members availed credit from RDRS				Total no. of credit operations
		1 st cycle	2 nd cycle	3 rd cycle	4 th cycle	
1	Birganj	52	2	9	44	107
2	Birol	30	2	3	0	35

3	Bochaganj	8	8	6	15	37
4	Debiganj	42	6	0	38	86
5	Kaharol	17	0	3	13	33
6	Pirganj	27	6	0	25	58
7	Ranisankail	2	2	3	0	7
8	Thakurgaon	58	4	3	48	113
9	Dinajpur	0	0	0	0	0
	Total	236	30	27	183	476

1.4.1 Issues in land redemption

From a survey done by RDRS in 238 villages covering 4848 tribal families it was found out that only 2830 families own land and of them around 560 families have mortgaged nearly 300 acres of land. Nearly 20 per cent of tribal families, who own land, have mortgaged their land. This very well speaks of the magnitude of the problem. More than 500 families are into sharing cropping because they don't own land or they have already mortgaged their land. In share cropping the produce is equally shared between the land owner and the tenant, and from the analysis of the investments and returns in 3 villages (Bikrompur, Bhangbadi and Chengty Hazradanga) it was found that the farmers didn't get any visible income out of it. Rather the land owner without any investment takes the half of the share or the minimum rent if there is a crop failure. Despite low returns from share cropping majority of the land poor tribal farmers go for it with the hope of getting some of staple food crops.

RDRS in last 6 years could help only 476 members (Perhaps this is the number of loans sanctioned not exactly the number of people covered – as per the records of RDRS 8 people from Bikrompur have taken loan for land redemption but during the interaction with the micro finance group in the village it came out that 6 persons have taken altogether 8 loans) to release their land. RDRS especially announced the land redemption programme and then expected the communities would respond to it. There was no proactive step from the project to motivate people to release their land on war footing or through a systematic procedure. The project team could have gone for comparative analysis of loss and gains from the mortgaging of land and educated people on this. This could have led to a) proactive response from the community to release the land and b) prevent further mortgaging of land. Still people mortgage land to get loans of higher amount but the number has definitely fallen. Sale and purchase of tribal land is restricted and one has to get permission from revenue authorities to sale the land but this is being grossly violated. Illegal land transactions are not uncommon in the project area nothing much could be done by the project.

In Chengty Hazradanga (this village has 15 tribal families) it was found that out of 6 persons mortgaged their land only two have taken loan for land redemption and one of them is the village leader (who owns about 15 bigha land). The other person, who has taken loan, is a widow and her husband had mortgaged 8 bighas land since 7-8 years. The widow is struggling hard to run the family. She has taken loan during the last year to release one bigha land. She should have motivated earlier to release the land and may be by this time she could have released at least 2-3 bighas of land. She is not also very sure that she would get back the land as it is already 7-8 years of mortgaging. RDRS should have motivated other 4 persons to access the

loan to release their land, which in turn could be productively used as in this village people grown 2-3 crops in a year. People mortgage their own land and thereafter they run after the Bengali people to access land for share cropping.

RDRS is yet to have concrete information on landholding, leasing in and leasing out, mortgaging of land by the tribal communities in the project area. In absence of the required information it becomes pretty difficult for RDRS to develop a clear plan of action to help the tribal communities to redeem their land and create mechanisms for preventing further leasing out, mortgaging and sale of land.

1.5 Micro finance programme management

RDRS has got a detailed micro finance policy and operational manual. Micro finance has been a core programme of RDRS headed by a Director. There are Managers, Branch Managers, Unit Managers, Field Workers, Accounts Team etc to design and implement the micro finance programme. The funds for micro finance come from RDRS core funds, PKSf, SF and others. There are 17 MF Field Workers looking after 250 MF groups in 9 Upazilas and they report to their respective Branch Managers at Upazila level.

Each Field Worker is managing about 14-15 groups covering around 300 members. Their main role is to a) collect savings and instalments towards the loan on weekly basis, b) deposit them in the office, c) maintain the necessary information sheets and register, d) prepare weekly and monthly reports, e) participate in the monthly staff meeting, f) appraise the loan applications and recommend them for approval to the Manager, g) make necessary papers and disburse the loans on fixed days to the beneficiaries with the help of Managers/other staff, h) advice the member on different IGA, and i) create awareness among the group members on health, personal hygiene, environmental sanitation, education, legal rights, tree plantations etc.

There has not been any major problem in managing the MF programme under the tribal empowerment project. Repayment among the tribal groups is regular as the members are engaged in wage work and they work hard. The most favoured income generation activity in the area is cattle and goat rearing. Consumption of country made liquor – handia continues to be a problem in the tribal villages, for which at times the project team faced difficulties in motivating people for new initiatives.

1.6 Issues in micro finance programme

Although the micro finance policy and operational manual of RDRS have provision of seasonal loans in practice all the loans are treated as general loans. There is no flexible product/system to suit to the needs of tribal communities. There is no special product developed for the poor tribal people and they are treated at par with the mainstream communities. The service charge and repayment system are same for all.

There is no gestation period for repayment of loan. The repayment starts two weeks after taking the loan and the person has to pay on weekly basis, which has been a problem for the beneficiaries to immediately repay. When the loan is used for house repair or purchase of land or land redemption or even for rearing livestock or agriculture, there is no immediate income from these activities. The beneficiary has to start repaying the loan from the income from other sources such as agriculture or wage work or anything else.

Sometimes because of illness the person is unable to pay the weekly instalment the FW gives one more week's time for payment. In some cases the loan instalment is adjusted against the savings account of the beneficiary but this is allowed only for one instalment.

Sometimes the savings is adjusted against the loan instalments without consultation with the beneficiaries, which is a reason for dissatisfaction of some of the members. It was evident in Sadamahul and Ragudeipur, where some of the group members were not keen to continue as members in the group. In Ragudeipur while having a meeting with the women in the village majority of them actively participated in the discussion and they were well aware of the village situation and problems. But the micro finance group is almost defunct because of several factors. Important among them is the poor and dubious performance of the MF Field Worker. The FW delayed the processing of loan applications and for some members adjusted the savings against the loan repayment without consulting the respective members. This also discouraged few members to participate in the group. While the group was constituted in 2001 there were 20 members and now only 12-13 are participating in savings and credit activities. To add to the problem these members have received no training on any IGAs or leadership development. Most of the people living in the village are dependent on wage work and they don't get adequate work during Aug-Oct. Some of them are occasionally engaged in palm mat making and stitching of cotton kantha/blanket. Potentiality of undertaking different IGAs exists in the village as people are interested, poor and there is no work for them 3-6 months. But there is no organised initiative taken up by the project staff. The group is quite keen to take up any enterprise collectively. The suggestions came from the members for a tempo or power tiller or mat making enterprise in the village. Similarly in Sadamahul the micro finance group is almost defunct. Members are not engaged in savings and loan repayment. The loan outstanding is Tk. 27,000. There were some conflicts between the group and the Field Worker. Since some members are not repaying the existing loan others are now refused to access loans and the President is now being asked to take responsibility for repayment of loan (but she was not properly consulted while giving the loan). In this village RDRS has been running a child education centre for the last 5 years.

The problem in above two villages throws numbers challenges before RDRS to revisit its strategy in micro finance. The role played by Micro Finance Field Worker is critical to the success of the micro finance as well as overall tribal empowerment project. The capacity of the Field Worker to deal with group building, handholding and handling conflicts comes to scrutiny. Another challenge is the monitoring system, the problem in these villages has been lingering for more than one year and how it has not come to the notice of Project Coordinator/project management. The field situation is not properly updated to the project management. The most important thing is that all the blame goes to either to the FW or the credit group itself – rather than to identify the weaknesses in the project management and take up corrective measures. There seems to be problems in coordination between the MF Field Workers and Assistant Manager (Education) and apparently there is no collective/mutually agreed strategy development by these staff to address the problems in challenges in the project villages/area.

In absence of flexible systems some members of the micro finance group still go to the money lender for small and immediate loans. This came up while interacting with groups in different villages. Processing of

loans from RDRS takes time and also if one has got one loan she is not entitled for the second loan. For small loans of Tk. 200-300 the members are paying 50 per cent interest for 3 months. Some times they even have to pay the double or pledge the family labour in advance. Champa – a member of the group borrowed Tk. 6000 from a local money lender for purchasing ploughing bullocks and for treatment of her husband and she has to repay Tk. 9000 after 3 months. She could not borrow from RDRS as she has already taken loan and 1-2 instalments she has to pay back to RDRS. There is no system of internal lending within the group, which could take care of immediate needs. As the members deposit their savings with RDRS there is virtually no money available to the group. There is a system of accessing one's own savings from RDRS when needed but that also takes time.

Team building especially in the context of micro finance group is poor. The emphasis of the project so far has been on collecting savings and providing loans. Members are more concerned about getting their loans and its repayment. They are not bothered about any group building activities. The leaders of the groups are not able to say about their group's savings. Individual members know about their own savings but they don't know how much as a group they have saved with RDRS. There is no record maintained at the group level other than the meeting register. There is effectively no meeting of the group although there is a system of weekly collection of savings and instalments against the loan. This is collected by the MF Field Worker. Members don't come at a time so that it becomes easy for the FW to organise meeting with the group. Members come one after one and submit their money and they go back to their respective home or work. Whenever there is a meeting the members discuss mostly regarding the loans. It has been quite a challenge for the MF FW to play the balanced role of a development worker and a micro finance field worker simultaneously. As FW s/he has to be rigid otherwise there won't be repayment of loans. The MF Field Worker and/or the Assistant Manager (Education) have not taken up adequate activities for strengthening the group and creating leadership in the group.

Despite orientation, training and handholding to the group members there is inadequate leadership development among the group members. This was evident during the meeting with MF group members in different villages. For example in Govindnagar (which is located within the NAC area of Thakurgaon) 40-50 women from 6 groups participated in the discussion but only 4-5 were able to talk/communicate/discuss on their group's activities. 6 groups have been formed and two were formed in 2002. The total membership in six groups is 152 out of around 750 families living in these six padas/hamlets. During the last four years membership in all the groups has increased by 3-4 members. Only one of the groups in Govindnagar has established contact with the member of NAC and demanded for drains, roads, houses etc. But this has not been a consistent effort by the same group or by the other groups in the same locality. The groups realise that there is no special provisions for the tribal people and they have not also tried ever to build pressure on the government in this regard. Secretary of one of the groups openly acknowledged that it has not got into their mind that the groups can also discuss various issues and raise them before the government. They are more engaged in savings, loans, sending their children to the schools etc. There is apparently no collective work undertaken and there is no social mobilisation for addressing different issues of the area. The MF group members have not prioritised any development issue or women's issues of their own villages/areas. They could not also articulate or explain what needs to be done for empowering women or for asserting

women's rights. The wage disparity between man and woman is high, while man gets Tk. 50-80 for different work the woman gets about Tk. 30-60.

No initiatives have been done so far for skill assessment of the beneficiary and help them develop enterprises. Number of training programme have been organised for the MF group members on leadership development, skill training especially on livestock rearing, improved agricultural practices, tailoring, mat making, handicraft items, home gardening etc. The selection of trainees for different training programmes has been done either by the FW or AM (Education) without following any systematic or structured procedure. It is somehow, a kind of open invitation to the group. Whoever is interested and has time usually attends the training programme. Some while some group members have attended multiple training and orientation programmes many others have not attended any such training programme organised by RDRS. Majority of the members are already into rearing livestock like pig, goat, chicken, duck, cattle etc and still they intend to get trained on livestock rearing. Apparently the groups visited during the review have ever attended any training programme on leadership development and any sensitisation camp on family laws, human rights etc. Credit is not linked with any particular services. There were inadequate organised efforts for helping the MF groups or even individual members to set up enterprises and provide them both backward and forward linkages. Training programmes were organised on different IGAs but these were not followed up on the group and there was no handholding services for the members to start up different enterprises.

2. Enterprise development/IGA

2.1 Skill training

The project during the last 6 years organised number of training programmes for the MF group members on different IGAs. The table below presents the trade wise coverage of trainees/beneficiaries.

Table 9: Coverage of different training programmes

Sl.	Subject of training	No of members
1.	Cattle rearing	739
2.	Milk cow rearing	21
3.	Goat/pig rearing	383
4.	Poultry rearing	142
5.	Fish farming	50
6.	Home gardening	387
7.	Nursery farming	131
8.	Amon crop production	454
9.	Tailoring	75
10.	Mat making	70
11.	Jute products	76
12.	Mechanic – power tiller	10

13.	Mechanic-motorcycle	35
14.	Small enterprise development	165
Total		2738

Source: Reports of RDRS.

Training on livestock rearing has got the maximum emphasis followed by farming. Nearly 50 per cent of the members covered under the training were trained on rearing of cattle, goat, pig, poultry, fish etc. 36 per cent were trained on home gardening, nursery raising and cultivation of amon crop. It was difficult to assess the impact of these training during the process of review. Rearing of livestock such as cattle, goats, pigs, chicken etc are nothing new to tribal people so the additional gains from these training programmes were difficult to measure. At least members have been increasing taking loan for rearing of cattle, goats and pigs. Apparently no one has taken loan for poultry. Since training on home gardening and nursery raising was conducted during the initial years and there was no follow up, people during the interaction with them hardly mentioned about these training programmes. Nearly 400 received training on home gardening but there was no effort to set up some kind of model home garden, which could have helped both women and men to use their available land for developing integrated home gardens.

Some of the group members have been benefited from the tailoring training and they have set up tailoring shops at home. The average per day income from tailoring is between Tk. 20-50. During the festival season the income is on the higher side.

2.2 Mat making enterprise

By the end of 2005, 40 women were trained on mat making through the training centres set up at two places. Currently training is going on in Bhabki. Around 70 women have got skill training on mat making. Some of these women have in turn trained their husbands and now both husband and wife are involved in preparation of different kinds of mats – door mat, prayer mat etc of different sizes.

In the project area Birganj office is the main production centre. Women members come to this centre to procure threads and after they prepare the mat at their own homes they bring the mats to Birganj office and accordingly they are being paid for their work. Currently 45 women are regularly involved in mat making and wages paid to them are Tk. 9 or Tk. 10 per sq. ft. depending on the design.

Table 10: Production of mats in Birganj centre

Sl.	Period	Production in Sq. Ft.
1	Jan – March 2005	2027
2	April – June 2005	2461
3	July – Sept 2005	3834
4	Oct – Dec 2005	4724
5	Jan – March 2006	4140
6	April – June 2006	5537

7	July- Dec 2006	12556
	Total	35279

Source: Records maintained at Birganj office

The volume of production is increasing, which is clear from the figures presented in the above table. During 2005 the production was little more than 13000 sq. ft. and during the first half of 2006 the production has reached nearly 9700 sq. ft. and it is expected that from the coming year the production would be 30000 sq. ft. per annum. Now 45 persons are regularly involved in mat making (as per the records of Birganj office) and the production during April – June 2006 quarter was 5537 sq. ft. The average income per member comes about Tk. 1200 per quarter i.e. Tk. 400 per month.

The cost of production of mat (labour and thread) till it reaches Birganj office is around Tk. 22. RDRS does the market promotion and marketing. It procures the raw materials from different places. The product is now sold in their own outlets. Since there is a growing demand among the MF group members for training on mat making the production would definitely shoot up in near future. Then RDRS might have to go for organized market promotion for mats. The group members are considered to the wage earners and they don't have any ownership over the enterprise. They are not aware of how the raw materials are accessed, what is the cost of production, how it is being marketed, what is the cost-benefit of this enterprise. The production is decentralized/home based. RDRS has to rethink about its strategy for enterprise development. It may develop a cooperative of mat producers and gradually hand over the entire production responsibility to this cooperative and RDRS has to take the responsibility of marketing of the produce and levy a service charge for this. Currently when a producer gets about Tk. 9-10 per sq. ft. apparently RDRS gets about Tk. 10 per sq. ft. after meeting all costs. May be the organization has to revise the wage rate for producing the mats.

2.3 Issues in enterprise development/IGAs

RDRS, under the scope of the tribal empowerment project, had organised several training programmes but there was inadequate follow up at the group level to ensure that the members set up enterprises and necessary handholding is done with them. There was no assessment done to know what exactly the benefits accrued from these training programmes. Only in case of mat making production process has been followed up with the training. Even in case of mat making training programme there is hardly organised monitoring of the production process, which was evident during the process of review. While field visit was planned to Bikrompur, it was mainly to see the MF group, mat making, cultural team etc. Eight members from Bikrompur got 3 months' training for mat making and 4 of them were actively involved in production of mat and were earning about Tk. 250 per week. But for the last 3-4 months no one is engaged in production of mat because of several personal reasons – illness, delivery of child, engaged in household chores etc. This was not known to the project staff till the meeting with the MF group in the village.

The project has not done any study on mapping of existing skills, assessment of available raw materials, and value chain analysis of different products or current market arrangement for procurement and trade of different locally available products.

3. Education programme

The project had/has three distinct interventions for promotion of education among the tribal communities in the project areas. These are:

1. Education for children.
2. Education for adolescent girls.
3. Education for adults.

3.1 Education for children

Two different initiatives have been taken up for education for children – a) providing pre-school education or preparatory classes for the children in 4-5 years age group, which is called as satellite schools and b) providing centre based primary education till class III (now a decision has been taken to provide the same for class II) named as child education centres. The table below presents the information on year-wise setting up of schools. Currently 18 CECs are running in the project area catering to the needs of more than 600 children. There are also 4 other CECs in the project area supported from other source.

The average children in a CEC are around 30. It is managed by a Teacher/Facilitator mostly selected from the same village or neighbouring village. The teacher is being oriented and trained by RDRS and every year there is a refresher course for the teachers. Some of the teachers were also sent to a model schools to learn the way the model schools are being managed.

Table 11: Year-wise operation of Children Education Centre

Sl.	Year	No of centres	Remark
1	2001	5	There are 4 additional CECs (CLWR) operating in the project area supported by another organisation. The total centres are 22.
2	2002	10	
3	2003	15	
4	2004	16	
5	2005	18	
6	2006	18	

Source: Records of RDRS.

RDRS has constructed one room school building for almost all the CECs. Each building costs about Tk. 30-50 thousands. The land has been organised by the villagers and in many cases individuals have donated their land for the school. There is a 7-member school management committee to oversee the work of the school. The committee meets once in a month to review the progress of the school. The committee members do motivate parents to send their children regularly to the school. The teacher plays crucial role in managing the centre as well as bridging link between the village and RDRS/project. In most of the centres children regularly attend the school and there is no absenteeism of the teacher. Personal health and hygiene of the children attending the schools has improved. The drop out rate in the CEC has substantially reduced. Parents are motivated to send their children to the formal school.

Table 12: Current enrolment in the CEC and in formal schools

Sl.	Class	No. of children	Children sent to formal schools in January 2005	Children sent to formal schools in January 2006
1	Nursery	150	-	44
2	I	281	-	51
3	II	104	-	69
4	III	86	153	-
5	IV	-	150	-
6	V	-	7	-
	All classes	621	310	164

Source: RDRS records.

Because of the initiatives of the teachers in CECs 310 children could be enrolled in the government primary schools in January 2005 and similarly during the beginning of this year 164 children could be enrolled in the government primary schools.

RDRS has been running 16 satellites schools in 9 Upazilas – especially in the tribal areas. Children are provided with pre-school education and then they are enrolled in the government primary schools. Majority of the satellite schools are running in Birol and Birganj Upazilas.

Table 13: Location of the CECs and Satellite schools

Sl.	Upazila	No. of CEC	No. of Satellite schools
1	Pirganj	4	1
2	Ranishankail	4	2
3	Bochaganj	3	-
4	Birol	1	4
5	Birganj	5	4
6	Thakurgaon	3	1
7	Kaharol	1	2
8	Panchagarh	1	1
9	Debiganj	-	1
	Total	22	16

Source: RDRS records.

Table 14: Qualification of the teachers of CECs and Satellite schools

Upazila	Teachers in 16 Satellite Schools				CECs				
	VIII-X	SSC	HSC	Total	VIII-X	SSC	HSC	BA	Total
Pirganj	1	1		2	1	2	1		4

Ranisankail	2		2	4	1		1		2
Debiganj	1			1					
Panchagarh			1	1				1	1
Birol	2	2		4			1		1
Birgaj	1	4		5	1	3	1		4
Kaharol		1	1	2		1	1		2
Bochaganj						3			4
Thakurgaon	1			1	1	3			4
Total	8	8	4	20	4	12	5	1	22

Source: RDRS reports

Despite low qualification among the teachers they have tried to maintain a learning atmosphere in the schools.

3.2 Issues in education programme

Children Education Centres

There has been significant enthusiasm among the teachers, children and parents to run the child education centres. Parents as well as the project team are happy about the management of these centres and the progress of education of their children. Since children are being provided with some incentives such as school dress, education materials and some refreshments they are quite keen to attend the centre regularly and some of them are not willing to go to the formal schools. The drop out rate is negligible. The teachers are periodically oriented and trained on innovative teaching-learning strategy which has led to imparting quality education to the children when compared to the formal primary schools. Children prefer to continue rest of their primary education in the schools run by the tribal empowerment project as formal schools don't provide them these facilities/opportunities. Parents too build pressure on RDRS to continue schools for higher education in the area.

When the mandate is to run the schools till class II and then enrol the children in the formal school then necessary steps need to be taken to educate both parents and children on the formal education system and how to build pressure on the government to reform the existing system and create conducive environment to attract children to the school. At the same time the project should have taken some initiatives to improve the teaching-learning environment in the formal schools and build pressure on the government to make some of these schools effective to meet the needs of tribal children. RDRS realises the importance of reforming the formal education system and improve the quality of education in formal schools. There is project supported by Norwegian Church Aid on children's rights to quality education. This project is being implemented in 6 Upazilas in Northern Bangladesh and is coordinated from the same Birganj office where the majority of activities of tribal empowerment project is being organised and coordinated. Under this project of ensuring quality education to children 54 schools have been identified (the majority of them are the government schools) and multifaceted interventions are already on to improve the quality of education. Apparently there is poor coordination between the education programme under the tribal empowerment project and the project on children's rights to quality education. The formal government schools could have

been selected in the villages/areas where RDRS is already running the CECs so that the quality of education to the tribal children coming out of the CECs could have been ensured in a much more organised manner. There could have been an integrated approach followed to improve the overall efficiency and effectiveness/delivery of education system in the tribal areas.

The project's efforts towards the sustainability of the CECs have been limited. Even after running some of these schools for 4-5 years the villagers are dependent on RDRS to run the school. A school building, a trained teacher, basic minimum educational tools etc are already available to them. What the villagers have to do to raise some money for the honorarium to the teacher, which is not yet been thought of or being discussed in the School Management Committees or even in the MF groups.

3.2 Education for adolescent girls

RDRS has been running 10 education centres for adolescent girls. This programme was started in 2005. Some of the centres have become functional from May-June this year. The approach is centre based although minimum infrastructure has been organised by RDRS. The space has been organised by the villagers. A teacher/facilitator has been selected from among the women/girls from the same village and trained to run the centre. Each centre has between 15-20 girls.

The *kishori sikshya Kendra* in Govindnagar (Camp pada and Tal pada) has been started in July 2006 with 20 girls. Both the teacher/facilitator and girls were quite enthusiastic on the activities of the centre. They have gone for some mapping, diagramming, surveys, problems analysis, listing of activities to be undertaken in the centre. The emphasis has been more on the survey of the village situation, sanitation and the problems of girls and women in general and also in the context of family and community. Similar activities have been taken up by 15 girls in Ragudeipur *kishori sikshya Kendra* and these girls are quite enthusiastic to take up different cultural activities through their education centre. The problems identified by them, which they would try to address through the education centre are:

1. Poor health and personal hygiene.
2. Problems relating to environmental sanitation.
3. Comments by the Bengali boys.
4. Early marriage of girls especially in some tribal communities.
5. Excessive use of Handi/liquor and abuse/exploitation of women by their husband.

Table 15: Qualification of the teachers of Adolescent education centres

Upazila	Adolescent Centre			Total
	VIII-X	SSC	HSC	
Pirganj	2			2
Birol	1	1		2
Birgaj	1			1
Kaharol	1			1
Bochaganj	1			1
Thakurgaon		3		3

Total	6	4	0	10
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Source: RDRS reports.

3.2.1 Issues

The adolescent education centres would run for one year and sustainability of the centre beyond that period has not been properly thought of by the teacher/facilitators, participants of the centre, community etc. Linkage between the adolescent education centre and women's group (s) in the same village has not yet been properly established or articulated. These centres should have been run through the women's groups so that there is some amount of ownership of programme by the women and it could have been a venture/platform for collective action by the women in the village.

3.3 Education for adult

In the initial years of the project (first year 30 centres, second year – 60, third year – nil, fourth year – 10 and fifth year – 20 centres) functional adult education centres were set up by RDRS to impart functional literacy to more than 2000 adults. Majority of them can now at least write their names.

4. Promotion of tribal culture

RDRS through the tribal empowerment project has been trying to sensitise tribal communities on their cultural revival as it strongly believes that the traditions and customs in the tribal society are on the decline. RDRS has been helping tribal communities to form two different cultural groups i.e. a) people's theatre group and b) folk song group. So far the organisation has promoted 7 people theatre groups and 14 folk song groups among the tribal people. These groups have been provided with orientation and training on how to use different cultural media to sensitise people on various social, economic and cultural issues. In each group there are around 10-12 members selected on the basis of their interests and skills in performing different cultural activities. The members have been provided with training at the RDRS training centre at Thakurgaon. Some of the instruments have also been organised for these groups.

The group members (people's theatre and folk song) are found to be enthusiastic and keen to create awareness among the masses through cultural activities. Some of these groups (for example the group in Bikrompur area) are organising stage shows on request with payment and this has led to public recognition of these cultural groups and also increase in the income of group members. At few places these groups have performed for the government agencies to create awareness among the programme beneficiaries on specific schemes and programmes.

The issues/themes taken up by the people's theatre and folk song groups are

- a) Children's education
- b) Early marriage
- c) Primary health care
- d) Personal health and hygiene
- e) Environmental sanitation

f) HIV/AIDS.

Because of the initiatives of the cultural teams the awareness among the tribal communities on health and hygiene has enhanced and demand for household and village sanitation has increased. In some villages the consumption of alcohol has reduced. The women's groups have started resisting early marriage of both boys and girls.

4.1 Issues in promotion or preservation of tribal culture

So far RDRS through the project has promoted formation of cultural groups among the tribal people/youth. These groups are using different cultural media to sensitise general public including their fellow community members on various social and economic issues. There is no clear-cut strategy for promotion/preservation of tribal culture – language, literature, festivals and different cultural activities, art and artefacts, political and cultural organisations, which is fast declining. Promotion or preservation of tribal culture has to be comprehended much beyond using tribal youth for social awareness using folk medium.

5. Overall tribal empowerment

The emphasis of the project has been significantly concentrated on two aspects i.e. micro finance and education especially for the children and adolescents. The project could not locate adequate resources and focus on institution building among the tribal communities. The efforts for leadership development among the tribal people were inadequate and sporadic. There is no responsive and representative institution in the village which can further the causes of the tribal people. The process has started for formation of village development committees in some villages but it has not really got adequate priority. There micro finance groups in each village but they are largely involved in savings and credit related activities. They are only bothered about the loan that they will get from RDRS and there is no provision for collective enterprise or loan to the group so that there is some amount of collective endeavour or responsibility. There were opportunities in the project environment which could not be exploited for empowerment of tribal communities. There was virtually no effort for interface building between the tribal communities and the Union Parishads, tribal communities and Upazila Parishad/Council. The Union Parishad leaders were not sensitised enough on the problems and issues of tribal communities living in their UP. Neither the micro finance groups nor the project team ever tried to lobby with the Union Parishad and Upazila Parishad to skew the existing programmes and schemes in favour of tribal people.

In each Upazila there is a committee of tribal leaders, which is supposed to be the lead institution negotiating with the Upazila administration for development of tribal people living in the Upazila. This committee is perhaps known as Adivasi Samaj Unnayan Samiti. In RDRS project area these committees are almost defunct or operating in a very limited way. While interacting with the leaders of the Upazila Committee in Birganj it came to the fore that the origin of the committee dates back to 1975 and these committees were created to look into the problems of land alienation in tribal areas. Apparently to curb the problem of illegal land transfer or overall tribal land alienation committees of tribal leaders were

constituted at the Upazila level, which was supposed to be consulted/approached for any kind of land transaction by the tribal people.

During 1996-97, the then government (Prime Minister's Secretariat) started a Special Development Programme for improving the socio-economic situation of the indigenous communities living outside the Chittagong Hill Tracts. A budgetary allocation of Tk. 50 million per year was made for the programme. The programme called for a 19-strong committee at the Thana level headed by the TNO, which had representatives from other officials at Thana level and representatives of ethnic communities. Perhaps the same committee still exists but it doesn't get any priority in the Upazila administration.

In Birganj the committee is relatively active; at least they have got some records of their existence or performance. The committee has 30 members representing different tribal habitations/Unions and these members have elected a 7-member governing body including the President and Secretary. Earlier the tenure of the committee was three year and later on the tenure has been extended to 5 years. The Officer at the Upazila level (TNO) is the main person from the government to interact with this committee and this Officer is supposed to play a vital role in constitution of the committee. The Deputy Commission at the district level has got some responsibility in connection with the tribal committee at the Upazila level but none of the tribal leaders could explain or articulate any role for the DC. In Birganj elections to the tribal committee were held during 1992-93, 1997, and 2001 and now the election is due. This committee has also been registered in February 2000 with the Samaj Kalyan Department. Every year some money is allotted to this committee from the government for undertaking infrastructure development in the tribal habitations such as tube wells, latrines, community centres, small IGPs etc. The members sit together and prepare the annual budget and submit it to the government and then some money is allotted to them. The average money allotted is 3-4 lakh Tk. The highest money received by the committee was 6 lakh Tk. The committee mentioned that the ruling government does not give importance to the tribal committee at the Upazila level and the leaders have also failed to use all possible channels to influence the government at various levels for attending to the problems of tribal communities. In Panchagarh district the tribal committees are also better organised and in Debiganj Upazila the committee meets every month and they are in touch with some leaders in Dhaka to help them accessing funds for tribal development. They also occasionally meet at the district level to discuss the problems of tribal communities. The tribal empowerment project has never tried to promote and strengthen these committees in Panchagarh/Debiganj for raising various issues in tribal development and empowerment.

The major problems identified by the tribal leaders have been mentioned below:

- a) Land alienation because of illiteracy and ignorance.
- b) Lack of opportunity and support for higher education.
- c) Subsidised health care facilities or easily accessible health care systems.
- d) Consumption of liquor.

The tribal leaders expressed their concerns over the interventions of NGOs. They were very up front to present their unhappiness on the activities of different NGOs including the tribal empowerment project.

They mentioned that NGOs have been providing loans to the tribal communities, which are quite beneficial and they are also doing the same in other mainstream communities and what are the differential interventions for the neglected tribal communities. NGOs are running schools for the children but there is no initiative by them for promotion of higher education for the tribal children and youth. Because of missionaries at least some children are getting scope for higher education. When it comes to preventions of land transfer/alienation or addressing conflicts relating to land or cases of human rights violation no support from NGOs is hardly being received. There is hardly any effort by the local NGOs to strengthen tribal institutions and promote leadership and help these institutions to build pressure on the government at different levels.

RDRS has been promoting federation among poor people since late 1980s and early 1990s in Northern Bangladesh with the support of different international organisations. There are 260 union level federations in 6 districts. In the target area of tribal empowerment project there are 44 federations (in 5 Upazilas). The project could have used the same experience to build federations among the tribal people and at the same time it could have influenced the existing federations to include poor tribal people, wherever there is a possibility.

5.1 CNA – Coordination of NGOs of Adivasis – Dinajpur

It is a 9 member NGO network working mostly in Dinajpur region and 6 of them are local NGOs. The network was formed in March 2004 and Mr. Victor Lakra, the Director of BNELC Development Foundation is the convenor of the network. In August 2003 some of these local organisations celebrated the International Indigenous Day, which was attended by about 5000 indigenous people and this event motivated the NGOs to form a network and work for greater rights and benefits to the tribal people in North West Bangladesh. While the network was constituted RDRS was not a member and apparently it became associated with the network in 2005-6. Some of the local members raised apprehensions on the membership of RDRS in the network because of its huge structure and massive interventions and with the initiative of the Convenor RDRS has become a member. The network is still in the formative stage and its perspective is yet to be clear and visible. Every year the network organises the International Indigenous Day on 9th August by inviting tribal communities, leaders, respected civil society members, researchers on tribal issues etc. It usually organises a rally and a memorandum is given to the government to look into the needs and demands of the tribal communities. The members have collected information on different aspects of socio-economic status of tribal in their area of operation and there is no collective or uniform database on the status of tribal communities in the district or region. Land ownership, entitlement and illegal land transfer have been the critical issues faced by the tribal communities of the area and the member organisations are aware of the problem and they are also trying at their own level to respond to it. But collectively they have not tried to generate a database on land ownership, problems in entitlements, illegal land transactions etc, which could have helped them to identify critical areas of intervention and strategies, and also adequate substances for negotiation with the government. The law of the land provides protection to the tribal against land alienation but it is not being properly implemented and there was enough of ground for the network to begin with discussions and negotiations with different stakeholders.

RDRS also missed the opportunities to help the network develop a short-term and long-term perspective for the network and it could have taken a lead role in facilitating negotiations between the government and tribal communities, and between the government and NGOs. There were also opportunities to build interface with national and regional level initiatives to raise the local issues on a consistent manner.

6. Programme management

The focus of the project is largely on micro finance and the Field Workers follow rigid operational framework and fixed targets. They have to fulfil the target hence they prioritise more interventions on loan application, disbursement and repayment. Their role in community mobilisation and institution building comes under scrutiny. There are five education managers and they need to cover nearly 200 tribal habitations. There is no regular staff working under Assistant Managers – Education other than the village level volunteers/facilitators who run the education centres. These volunteers/teachers are hardly oriented or mandated for community mobilisation and institution building in their own villages. It seems there was inadequate person power and time allocated for institution building and sensitisation of community on their problems and issues, and strengths and opportunities to address these problems and issues. This is virtually the basic step in the ladder of socio-economic-political empowerment of people.

There are gaps in coordination between the MF Field Workers and Education Managers. MF Workers report to their respective MF Managers at the Upazila level and the Assistant Managers – Education report to Senior Manager and in turn all of them report to the Project Coordinator. The operational plans and priorities for education staff and MF staff are different but what are the mechanisms to find synergy between the two needs further investigation. There seems to be problems in objective monitoring of the project and maintaining a proper feedback mechanism to the staff.

There are problems in maintaining the database on the project and updating it timely and adequately. During the process of the review it was difficult to find basic information on the project area and interventions. There are mismatches between the same set of information provided in different reports – for example – the coverage of membership in various MF groups, number of members availed loan from RDRS etc.

The project intends to empower tribal communities to raise collective voice for their basic rights and privileges and in this context the capacity of the project team has to be thoroughly scrutinised. They have to do much more than what they have been doing so far. Their capacity building has to be done as per the competencies required to achieve the objectives of the project.

RDRS implements a variety of projects with different approaches and strategies. There are rich experiences already available within the organisation. What have been the mechanisms and practices for learning/experiences sharing across the projects needs further exploration and discussion.

Section IV: Strategies for the next 5 years

In the next 5 years RDRS has to adopt an integrated and multi-sectoral approach to develop and empower tribal communities in the North-West Bangladesh. It needs to emphasise on the following sectoral interventions.

1. Institution building among the tribal communities.
2. Networking and alliance building for advocacy for identity, recognition, rights and entitlements of tribal communities over local livelihood resources and the development process.
3. Access to land and agriculture development.
4. Micro finance and enterprise development based on farm, off-farm, non-farm etc.
5. Human development focusing on education and health.
6. Preservation and propagation of tribal culture.

1. Institution building

Over these years the tribal society and culture have been thoroughly disintegrated for several reasons. Their traditional institutions have almost become dormant and non-existent in order to protect the tribal culture and promote development for the downtrodden tribal communities. RDRS has already started a group building process at the village level to bring different tribal communities living in the village to a common platform. Village Development Committees (VDCs) are now being formed in all the target villages as the common platform. People are motivated to come together irrespective of different sect and religion.

In order to form an institution like VDC a lot of preparation is needed at RDRS level. The project team especially the education staff needs thorough orientation and training on institution building, democratic functioning, leadership development etc. The team has to understand the major challenges that the institutions at the village level face are a) internalising the concept of self-sustaining institutions and articulating development for them, b) Organising and conducting the institutional processes such as meetings, maintenance of records including books of accounts, representing the village in other forum and before the government, c) Democratisation, leadership development and change in leadership, d) Planning, management and implementation of several activities, and mobilisation of resources. RDRS has to undertake a massive social mobilisation before formation of VDCs. It has to look into the appropriate structure of the institution which should allow adequate representation on the basis of sects, gender and economic status. While forming the VDCs the project has to give emphasis on the revival and strengthening of indigenous social institutions and link them to the VDCs. The local issues in these institutions need to be addressed on a priority basis.

- Proper orientation on a regular basis to these VDC.
- Leadership development with a focus on gender. More women leaders need to be promoted.
- Visioning, perspective building, action plans for addressing different issues.

After formation of VDCs and their capacity building the project should work towards formation of federation of VDCs at the union level. This has to be done giving due importance to sensitisation of all the stakeholders on the need for such an institution, its structure and function etc. The federation at the union level will closely interact with the Union Parishad for fair share of tribal communities in the development programmes undertaken by the Union Parishad.

Like the federation at the union level efforts needs to be made by the project to form a federation at the upazila and district level. At the upazila level there is already a committee of tribal people formed by the government. The project may make efforts to reconstitute this committee with the representation from the federations at the union level. RDRS needs to closely interact with other NGOs and support agencies working in the target area to chalk out strategy to form federation at union, upazila and district level. CNA will take lead in such federation building at the upazila and district level.

The project in collaboration with other NGOs and resource agencies needs to undertake consistent efforts for capacity building of these institution so that they collective work for a collective tribal identity and justice. The capacity building interventions may focus on the following areas.

Institution building (village to district level)

- How to conduct meetings, how to take collective decisions or decisions through consensus, how to maintain the proceedings of different meetings etc.
- Membership drive, membership fee collection, educating the members on the activities, circulation of information among the members etc.
- Leadership development.
- Maintenance of records, accounts, management of information systems, assets etc.
- Preparation of annual/periodic reports and circulation among different stakeholders.
- Election and other governance related issues.
- Resource mobilisation.

Programme development

- Identification of issues and programmes.
- Programme planning, implementation, monitoring and evaluation.
- How to develop advocacy strategies and execute it?
- Networking and interface building.
- Resource mobilisation.

2. Networking and alliance building

RDRS is better place among other civil society organisations to take a lead role in networking among the tribal communities and NGOs in Northern Bangladesh. The organisation has been promoting and strengthening federations of poor people in 6 districts of Northern Bangladesh since early 1990s and in the tribal project area there are already 44 union federations. Same approach/experience may be followed to create institutions at the community level and federate them at Union, Upazila, District and Regional levels.

There is already a formal committee of tribal people in all the Upazilas in the project area and the organisation should now develop strategy and interventions to strengthen them. At the same time it has to sensitise the mainstream communities, local self-governance bodies, government agencies, Upazila and District administrations on the issues faced by the tribal communities through regular organisation of workshops, meetings etc. It should very well use the Union Federations formed by RDRS in 1990s to sensitise general community, local leaders and government officials on the problems and issues faced by the tribal people in the area.

There is a network of NGOs in Dinajpur – CNA to work for empowerment of tribal communities and RDRS is a member there. RDRS through this project can explore opportunities to strengthen the network and expand it to whole of Northern Bangladesh, and all the advocacy and right based interventions for tribal empowerment may be taken up through the network. Oxfam GB has a rights based approach to work with indigenous communities in Bangladesh and it has been supporting couple of organisations in Northern part of the country. RDRS and CNA may collaborate with Oxfam for advocating greater rights for the tribal communities. RDRS may consider taking up following interventions for/through the CNA.

- Facilitating preparation of perspective for the network.
- Preparation of advocacy strategies for addressing different issues.
- Raising resources for the network.
- Research on specific issues - may be to start with the whole question of land ownership and alienation in tribal areas.
- Database on tribal population, education, health, land ownership, agriculture, skills and employment patterns etc.
- Organising workshops and seminars on behalf of the network.
- Helping the network to build interface with different forum and networks of indigenous people in the country and also with NGO networks.
- Developing leadership among the tribal people as well as among the network.
- Exploring possibilities for evolving a network of indigenous people in North West Bangladesh.
- Strengthening the Upazila level tribal development committees and help them prepare short-term and long-term plan of action, and lobby with the government for necessary support for implementation of these plans.
- Building pressure on the government to distribute khas land to the landless tribal families and settle disputes emerging out of land transfer to tribal people. Efforts need to be taken up for pressurising the government for proper enumeration of landholding by the tribal people and sensitisation of tribal people and local NGOs to closely observe the land settlement procedures.
- Facilitating the network to come out with a newsletter on the tribal situation in region and interventions by the network.

3. Access to land and agriculture development

Access to land has been a very critical issue for the tribal communities living in Bangladesh. The project has done a great job in land redemption. In order to maximise the benefit out of it and enabling the tribal

communities to protect their rights over land RDRS may undertake a study of the land resource management in North Bengal. The study should involve both desk research and empirical investigation, and needs to be undertaken with the help of academic institutions. The study has to focus on the historical legacy and land ownership, gender issues in land ownership, process of land alienation, legal bottlenecks and protection, role of leaders, informal institutions and development agencies in preventing land alienation, access to information, sharing of information, village politics, conflicts relating to land management, impact of land redemption, hindrances in capacity building etc. The study will help RDRS and CNA to prepare an advocacy and development strategy to deal with the issue.

RDRS has to enhance its current role for providing more legal aid support for settlement of conflicts relating to land. It has to proactively identify the issues in land transactions and support them for justice. The organisation has to lobby with the government for accessing Khas land, Khas ponds for the tribal community wherever possible. It may try to get this land in the name of VDC or Federation at Union level and then this land may be collectively used by members.

In the land redemption programme RDRS needs to provide additional support for helping the farmer to cultivate the land otherwise the farmer will again go the money-lender for credit to undertake farming.

Agriculture development

Despite acute landlessness the tribal people still heavily depend on agriculture and agricultural wage labour for their survival. They cultivate on a small piece of land, which is either taken on rent/barga/share cropping or encroached. The project will make all necessary efforts to enhance the access of people to land – accessing the khas land or helping people to buy small piece of land or assisting them to go for long-term lease of land on fair terms and conditions. Adequate measures need to be taken by the project to protect the tribal people against further land sale and mortgaging.

The strategy the organisation needs to follow in agricultural development is to promote farmers organisations and link them to both input and output management. On a priority basis farmer groups have to be formed in tribal habitations where at least 15-20 farmers are available. They need to be oriented on the challenges in agriculture and the need for integrated farming and low input intensive farming. Their capacity for management of the group needs to be enhanced. These groups will have to be supported for collective accessing of inputs such as seeds, manures, fertilisers, technologies etc. Efforts may be made to start a seed bank in each village with the farmer group so that the farmers can easily access quality seeds. Similarly efforts may be made to set up grain banks to help the farmers access food grains during the *monga* period. Detailed mechanisms for setting up such facilities and their management need to be developed through a series of consultation with different stakeholders. These groups need to be linked to the micro finance programme so that they access short-term and long-term credit. Efforts may be made to access a piece of land from the government or buy a land for the farmer group to undertake demonstration farming and raising resources for the group.

The project needs to support demonstration of integrated farming, organic farming, improved farming practices for enhancing the production of a variety crops – food and high value cash. In selected project clusters with the help of farmer group demonstration sites need to be selected and improved land and crop management need to be demonstrated with the help of resource agencies or persons. Importance has to be given on multiple cropping patterns, cultivation of cereals, pulses, vegetables/kitchen garden, fruits etc. The farmers may receive on site training on improved farming practices. There are opportunities for growing banana, vegetables etc in the project area.

The project may also explore possibilities for collective marketing of agricultural produce. Farmer groups have to prevent distressed sale of crops and distressed sale of labour.

4. Micro finance and enterprise development

The current review calls for positive discrimination of tribal people in the micro finance programmes of RDRS. The general MF programme of RDRS has difficulties in reaching out to all the tribal people when they need credit and other allied support. RDRS has to revisit its policies and operational strategy for developing new MF products for tribal people for their socio-economic development. The organisation has to focus on vertical expansion rather than horizontal especially in the context of micro finance services. The scale has to go up in the same family and in the community so that people are in a better position to overcome poverty through multiple intervention/activities such as agriculture, livestock, off and non farm activities, small trading etc.

The organisation currently works with mainly the women micro finance groups and very few men groups. There is also scope for expansion of membership in the same group or formation of new groups to cover the left out population in the target villages/habitations. There should be rigorous orientation and training to the group on how to stay together and run the organisation to confront any kind of threat to the group. They should also be trained for leadership development and on democratic principles and procedures for organisation management. In addition to the institution management these groups need to be trained on how to establish and manage collective enterprises, which will help them to start some collective economic enterprises.

The organisation may think of formation of farmers groups in the target villages and provide them credit and technical services for farming. RDRS may start this in villages where there are at least 20 families engaged in farming. Necessary training to these groups like that of the MF groups should be provided.

The organisation has to introduce different products for helping the poor tribal people to meet their emergencies/contingencies, seasonal deprivation, investments for agricultural activities, asset building like purchasing homestead land and agriculture land etc. These products may not be conceived as generalised products. The MF policies and products are to be made flexible to target the poor tribal families who essentially need this help. The rate of interest has to be lower than the current ones. RDRS may approach SF and other agencies (like PKSf) for raising credit fund with low interest rate. Repayment of loan should not start immediately – there should be at least 4 week gestation period. Weekly instalments may be

collected during the season when people get wage work and for rest of the period the organisation may consider collection of repayment on monthly basis.

SF may consider giving RDRS a bulk revolving fund for helping the project to meet the specific requirement of tribal communities for investments in asset building, meeting the emergencies and for consumption loan. RDRS has to prepare a separate policy guidelines for management of revolving fund. It may try out several options for management of revolving fund as suggested below.

- RDRS may provide bulk money to some MF groups on an experimental basis with adequate orientation and training to the group leaders and members, MF workers and Volunteers to manage the fund. The group has to return the money with 7-8 per cent interest to RDRS at the end of one year and then again access more funds from RDRS. The MF group based on the requirements of the members will provide the loan with 2 per cent interest per month (or as may be decided by the group) and the repayment will be mutually decided by the members. This money will especially be used for meeting the emergency requirements such as health expenses, buying food during *monga* etc.
- RDRS may prepare a list of vulnerable tribal families who need support in their emergencies and accordingly empower the branch offices to release the revolving fund within one day when these families approach for loans. A reserve fund (revolving fund) may be made available with the branch offices to meet the emergency requirement. The rate of interest has to be lower – 7-8 per cent per annum.
- Village Development Committees are being formed by the project in the target villages. A part of the revolving fund may be given to the VDC to provide to the members of MF group at the time of emergency with an agreed rate of interest. This fund and the interest accrued on it will gradually lead to a village development fund.
- A part of the revolving fund may be given to given to the farmers committee to help the members to invest in their agricultural activities and return the money after the sale of the harvest.

In order to meet the emergency requirement RDRS may introduce a system of generating a fund at the MF group level. It needs to orient the members to raise an additional savings of Tk. 5 or 10 per week (not in the *monga* period), which will be kept with the group to meet the emergency requirement of the members. The group may charge 2-3 per cent interest per month on the credit given to the members. This fund will gradually accumulate to meet the emergency requirement of the members. Initially the money may be kept in hand (with the leaders in a box) and later on the group will open a bank account to keep the money. A part of the savings of the group, which is now with RDRS, may be allocated to the group to address the emergency needs of the members and a detailed guideline may be developed for the groups to handle this money.

It has to introduce the seasonal loans for the poor tribal people who intend to start enterprises based on agriculture and livestock, which will give them some gestation period to run the enterprise to earn income and then start repaying the loan. Poor farmers borrow for their agriculture, either on their own land or as share croppers. They dispose off the produce, may be sold in distress, for repaying the debt. The seasonal

loan will help them to invest in agriculture and hold the harvest till they get good price or they may even go for primary level value addition and fetch higher income. This may be done through a farmers group. The group may be actively involved in deciding the seasonal loan to different members and held responsible for proper repayment.

RDRS has to develop strategy for promotion of collective enterprises managed by the group – this may be agribusiness, livestock, handicraft, other non-farm activities etc. This will help groups to invest higher amount in different enterprises and create employment opportunities and in future it will also address the issue of economies of scale. At a later stage the MF groups may come together to form a cooperative or profit making company.

The credit has to be associated with some technical services which will help the member to maximise the returns from the investments.

It seems that the project coordinator has limited powers to monitor the activities of the MF workers/managers. It is essential to empower the project coordinator to supervise the MF activities. MF programme needs to be periodically monitored by senior people of the organisation not involved in MF. There should be periodical review of MF policies and guidelines with the participation of lower level staff and MF group leaders and necessary changes need to be incorporated in the practices. The staffs at the grassroots need sufficient orientation on the implications of the policies and flexibilities allowed in the operational guidelines, which will help them to make use of the existing policies to help the tribal poor.

The database/MIS needs to be reviewed to incorporated more information from the beneficiaries to assess the impact of MF programme on their lives and livelihoods. RDRS may consider collection of the following information to enrich their **database**, which would help them to assess the impact of MF programme.

- Investment and returns from the trade for which money was/has been borrowed from RDRS.
- Increase in the days of employment from the occupation/IGA etc and rate of dependency on the wage work – externally.
- Sources of income and patterns of spending of the family.
- Changes in the household assets – purchase, sale, hire-purchase etc.
- Investment of the family in children's education.
- Expenditure on health.
- Investment in social security arrangements – insurance, savings etc.
- Participation in different socio-political process.

Enterprise development

In addition to promotion of individual centric IGAs the project has to initiate process for collective endeavour for initiating and running enterprises. Cooperative approach may be followed to set up enterprises prioritising **horticulture, agri-business, livestock, fisheries** etc. The project has to organise

both forward and backward linkages for running these enterprises. Necessary capacity building of the groups has to be given a priority. RDRS may approach SF for accessing Revolving Fund or low interest MF fund to promote collective enterprises. In case of livestock enterprises by the individuals the scale has to be increased and diversity has to be maintained, which will minimise the risks and help beneficiaries to have income at a regular interval. RDRS may explore possibilities for insuring the individual and collective enterprises.

Collective enterprises may be thought of managing the essential supplies in a rural village/area – may it be different inputs for agriculture or for food and non-food items consumed on day to day basis. Farmers are dependent on the market for different inputs – seeds, fertilisers, pesticides etc and they procure it individually. Some MF groups may be supported to develop strategy to assess the requirement and procure the inputs from a larger market and supply them to the farmers against a service charge. The application of chemical fertilisers and pesticides in agriculture is increasing substantially and the impact on land fertility and local environment is well understood. The organisation has to now prioritise use of organic manure or alternate pest management. May be some of the MF groups need to be trained on production of different organic manure – vermi-compost, vermin-wash, pot manure, compost from the natural wastes etc and promotion of market for these products.

RDRS should make use of its infrastructure and other resources to help youth to set up different enterprises – it may be fisheries, agriculture, seeds production, production of organic manures, fish feed and other local requirements/demands in the local market.

Existing skills and possibilities for skill development in the project environment need to be mapped out through a scientific and systematic procedure, which will set the directions for enterprise development in the project area. Skill development of youth and adolescent has to be given priority.

Value chain analysis of different agriculture products and other locally manufactured/produced materials needs to be done in collaboration with technical institutions and accordingly interventions in enterprise development have to be developed.

5. Human development

Children education

RDRS has been providing primary education to the tribal children especially till standard III and at the same time it runs satellite schools as preparatory centres for children to get into primary schools. The organisation has to now create mechanisms for gradual handing over of the education centres to the community and help them identifying various options for sustaining these centres. The VDC, MF groups etc need to raise some money for compensating the expenses of the centre. The parent may contribute Tk. 10 or more per week (this is the amount being saved by the members of the MF group and same amount may be asked from them to contribute towards running the school) to pay to the teacher for running the education centre in the tribal language.

RDRS should develop strategy to work with the government, other NGOs and tribal organisations to strengthen the formal education system in the tribal areas. It is already implementing a project supported by NCA on improving quality of education. RDRS has to integrate different initiatives in the tribal areas which will enhance the efficiency and effectiveness of primary and high schools. It has to negotiate with the government for engagement with the formal primary schools for improving the quality of education as well as enhancing the space for tribal children in these schools.

Higher education

The project may help tribal communities and their organisations (Upazila level tribal committee) to negotiate with the government for special privileges for tribal children and youth in formal primary and higher education. At the same time it has to create opportunities for higher education to the tribal children through negotiations with different government and private institutions for special privileges, organising scholarships, special preparatory tutorials/bridge courses etc. Organisation may start a scholarship programme for bright tribal student for higher education (may be annually 5-10 students supported).

Adolescent education

Through adolescent education the project may empower the girls and MF group members to address the issues in reproductive health and ensure that the members avail right kind of services at right time. The project has to give emphasis on the practices relating to personal health and hygiene, plantation, avoiding early marriage, adopting appropriate health seeking behaviour, reproductive health etc.

The project has to move beyond only skill training to girls on selected vocations to support them for setting up the production centre and also in marketing. RDRS may take similar steps for tribal youth in selected locations.

The project has to think of community ownership of adolescent centre so that the process can continue in different forms beyond the project period.

Primary health

The project has to explore possibilities for linking the existing village institutions such as VDCs, MF groups etc to health services offered by different institutions. There should also be linkages established with other health related projects implemented by RDRS in the neighbouring areas.

6. Preservation and propagation of tribal culture

RDRS may explore for setting up special resource centres for different tribal groups, which will help them and the project to develop curriculum, literature/reading materials, document the cultural heritage etc in local languages. It may continue to help tribal institutions to celebrate different traditional occasions, festivals etc. If possible RDRS may help the CNA or any tribal organisation at the upazila or district level to publish one newsletter/journal on tribal culture – may be in main tribal languages.

7. Management of the project

RDRS management may consider the following for smooth implementation of the project.

- More of regular interaction has to be achieved among MF workers and Education staff with the presence of senior managers of the organisation and there should be a written feed back/action plan to all staff. This has to be done at least once in a month at the area office/upazila level. Possibilities may be explored by the concerned education staff to attend the weekly meeting of MF workers at the branch level.
- Senior managers/management leaders need to periodically visit to the field and interact with the beneficiaries and community institutions, and provide guidance to the field team.
- MF workers need to be trained on skills relating to community development/sensitisation on issues relating to tribal development in the country.
- At least once in a month meeting of MF Samiti members has to be organised in the village in the non-agriculture season (in the prime employment season the meeting may be organised once in 2 months) and in this meeting both MF worker and education staff (volunteers/teachers must and manager, if possible) should attend and develop an action plan for the group in the village. The samiti has to discuss different problems faced by them in the village meeting.
- On monthly basis a report on the project with detailed information need to be prepared and made available to all the branch office if not to all the staff. Whenever there is any circular or information update on the project it needs to be circulated to all the office. The project may start doing an internal newsletter especially for the staff – monthly/quarterly.
- Information base needs to be reorganised and updated. RDRS has to do a baseline survey at two levels – individual beneficiary and community. This database needs to be updated at least once in six month. The annual progress report of the project should make use of this database and analyse the progress.
- RDRS has to consider deploying additional staff for social empowerment and education.

Staff development

RDRS has to develop a detailed plan of action to build the capacity of the project team to implement the project, which has to address complex socio-political issues. Motivation level of staff needs improvement and the organisation has to employ different strategies and incentive mechanisms to address this problem. The project team has to build the trust and confidence in the tribal communities so that the community effectively participates in the process and gradually takes over the project related interventions. The project has to provide adequate space and motivation for the staff to learn from the field experiences. They need to develop more in-depth understanding on the local situation – the process of exclusion, exploitation, other local issues – situational analysis skills – based on the situational analysis they can develop various operational strategies for development of tribal people. The project team has to be made capable to collect and analyse information from field and other sources.

Gender

Deeper understanding on the gender and related issues in the tribal context is needed. The project team needs to develop a framework to assess the gender issues in the project area and for developing strategy to address them.

Representation of women needs to be equal with men in Village Development Committees and federation and necessary training to women to participate effectively in the social and political process has to be organised. Economic opportunities for women have to be properly designed and the women need to control their enterprises. It seems that the decision making power of women on accessing and utilising the credit is low. The approach to current interventions addressing traditional alcoholism and patriarchal situation needs to be radically changed otherwise the men will continue to drain out all the benefits earned by the women through the project.

8. Role of Stromme Foundation

The project intends to empower tribal communities. This calls for integration of different sectors in addition to education and micro finance into the project. SF has to ensure that the next project interventions by RDRS are designed giving adequate emphasis on the recommendation of this review. SF at its own level needs to consider the following.

- The micro finance in general sense, the way RDRS has been implementing the programme, will take a long time to bring in changes in the economic status of the tribal people. The poorest of the poor tribal people still depend on the private money-lenders who charge exorbitant rate of interest. SF has to support RDRS to prepare need based MF products to aggressively reach out to the poorest of poor tribal people and help them protect their livelihood resources and enhance the production in such a way that they overcome poverty in 3-4 years time. This requires SF to provide MF fund to RDRS with a low rate of interest like that of PKSF. Alternatively SF should consider providing a bulk revolving fund to RDRS as it had provided in the past for land redemption. A separate policy needs to be developed for management of the fund. Part of it may be used for asset building such as purchase of homestead land and agricultural land. RF should be made available with the MF groups to meet the emergency needs of the members. RDRS should not change high rate of interest on the revolving fund (May be 5-6 per cent) but the MF group need to charge appropriate rate of interest to the members so that they will generate some funds at the group level to meet their emergency requirements in future.
- SF should go for a very intensive study on impact of MF in poverty alleviation. It should start with RDRS and then other project areas can be included. SF may take the help of professional researchers and people in the academics to undertake this work. This will help SF, other INGOs and NGOs to place MF in the larger context of economic development and poverty alleviation.
- The project has to give adequate focus to institution building, networking and alliance building. This requires more staff allocated under the education programme to create awareness, promote organisation and undertake mass mobilisation among the tribal communities. Currently each Assistant Manager, Education is in charge of 2 Upazila areas and it is not possible for them to provide quality time and inputs to the village level institutions as well as to the volunteers.
- The project needs constant technical guidance and SF has to help RDRS build linkages with different resource agencies. There should be regular monitoring of the project from SF and also evaluation of the project with a help of an external resource person every year. SF should ensure that the project manager of the project gets adequate mandate to take quick decisions and smoothly implement the project.

Annexure

A. Schedule of the review

Date	Programme
26 August 2006	Review of the documents relating to the project. Discussion with Mr. Nimal Martinus, Regional Director, Stromme Foundation, Asia on the purpose on the evaluation.
27 August 2006	Travel to Rangpur. Discussion with the Programme Coordinator, Tribal Empowerment Project, RDRS, Rangpur and review of different project documents.
28 August 2006	Morning – Meeting with Mr. Imrul Kayes Muniruzzaman, Director, Social Empowerment, RDRS, Rangpur. Travel to Thakurgaon. Afternoon – Meeting with the project staff – Senior Manager and Assistant Manager, Education, Programme Coordinator, Monitoring Manager and others. Preparation of checklist for interaction with the stakeholders of the project and schedule for visiting different villages and institutions.
29 August 2006	Morning – Visit to Bikrompur village in Kaharol Upazila and interaction with MF group members and village leaders. Afternoon – Visit to Nijpada village and interaction with MF group.
30 August 2006	Morning – Visit to Govindnagar, Thakurgaon for discussion with 6 MF groups of different habitations and Kishori Sikshya Kendra (Adolescent Education Centre) operating in Camp Pada and Tal Pada. Afternoon – Discussion with MF Workers working in Thakurgaon.
31 August 2006	Visit to Ragudeipur – meeting with MF group, visit to Adolescent education centre etc. Visit to Sadamahul – meeting with the villagers, tribal leaders, youth club members etc.
1 September 2006	Visit to Bhangbadi (Ranisankail Upazila) – discussion with children in the CEC and meeting with education committee and MF group.
2 September 2006	Chengty Hazradanga (Debiganj Upazila) – meeting with the villagers, meeting with tribal leaders – visit to preparatory school and also a CEC in neighbouring area. Meeting with a tribal leader (Mirza farm) Visit to the mat training centre at Bhabki. Meeting with MF team in Birganj.
3 September 2006	Meeting with Union Parishads – Birganj Sadar and Bhognagar. Meeting with TNO, Social Welfare Officer and Project Officer,

	BRDB, Kaharol. Meeting with Upazila level tribal committee in Birganj.
4 September 2006	Discussion with the teachers/facilitators of education centres. Discussion with BNELC Development Foundation – Mr. Victor Lakra, Convenor of CNA, Dinajpur. Meeting with Mr. Santosh Soren, CARITAS, Dinajpur. Evening return to Rangpur.
5 September 2006	Review of project documents and database in Rangpur office and preparation of format for further information collection. Evening return to Dhaka
6 September 2006	Discussion with Mr. Sanjib Drong, Bangladesh Indigenous People’s Forum, Dhaka. Discussion with Ashraya on its interventions for tribal development in North Bengal. Discussion with Mr. Phillip Gain, SEHD, Dhaka on various tribal development issues.
7 September 2006	Discussion with Stromme Foundation. Meeting with ALRD on land related issues in the tribal areas.
End September 2006	Preparation and circulation of Draft report.
24 January 2007	Discussion on the report and process for developing strategy – Manoj Pattanaik and Prof. Mokaddem Hussain. Meeting with Senior Management of RDRS in Rangpur - Director – Social Empowerment, Director – Finance and Project Coordinator on the report and on the key strategies.
25 January 2007	Workshop with Tribal leaders from 9 Upazilas – Panchagarh, Dinajpur and Thakurgaon districts. Visit to village Uttar Chaulia and meeting with the MF members, teachers of education centres – primary and adolescent, learners etc.
26 January 2007	Workshop with the project staff, MF managers and other staff. Meeting with the Director – Social Empowerment and Director – Finance on the future strategies of the project.
30 January 2007	Discussion with Mr. Joel Das, Stromme Foundation on the future strategies of the project.

B. Documents referred

1. RDRS project proposals/applications and reports submitted to Stromme Foundation – all years.
2. Mid-term project evaluation report, RDRS, 2003.
3. Final project evaluation done in April 2006.
4. Annual reports of RDRS for 2004 and 2005.
5. Strategy for 2001-5, RDRS.
6. Strategy for 2006-10, RDRS.
7. Savings and credit operational manual, RDRS, June 2002.
8. Booklet on tribal empowerment project, RDRS.
9. Study on Promoting Income/Employment Diversification among Tribal Families, RDRS, August 2004.
10. Impact Study on Land Redemption loan activities in Socio-Economic Development in Tribal Community, RDRS, 2006.
11. Study on Participation, role and capacity of Ethnic Leaders in Local Government Leadership in Northwest Bangladesh, RDRS and RIDS, September 2004.
12. Aldo A Benini. A shelter for the poor: Long term viability of NGO supported local association. RDRS, Rangpur, May 2006.
13. A Rapid Appraisal of tribal people in RDRS working area, RDRS, 2000.
14. Baseline survey database on the tribal empowerment project area, RDRS.
15. Micro finance statements for the project.
16. Phillip Gain *et al.* Discrepancies in Census and socio-economic status of ethnic communities: A survey of ethnic communities in 5 districts of Bangladesh. SEHD, Dhaka, 2000.
17. Phillip Gain (Ed.). Bangladesh – Land, forest and forest people. SEHD, Dhaka, 1998.
18. An appeal from the Indigenous People of Bangladesh, Bangladesh Adivasi Forum, Dhaka, 2003.
19. Tone Bleie. Tribal Peoples, Nationalism and the Human Rights Challenge: the Adivasis of Bangladesh. The University Press Limited, Dhaka, 2005.
20. KAS Murshid. The state and ethnic minorities in Bangladesh – an evaluation of the special development fund. BIDS. Paper presented in ENBS workshop in Oslo, May 2000.
21. Note on Coordination of NGOs for Adivasi (CNA) by Mr. Victor Lakra, Secretary, CNA.
22. Mesbah Kamal *et al.* Reflections on Diversity and citizenship: Bangladesh and Beyond. Shrabon Prakashani, Dhaka, 2005.
23. Mesbah Kamal. Unbroken Silence: A participatory study on indigenous society of North Western Bangladesh. Research and Development Collective, Dhaka, 2006.