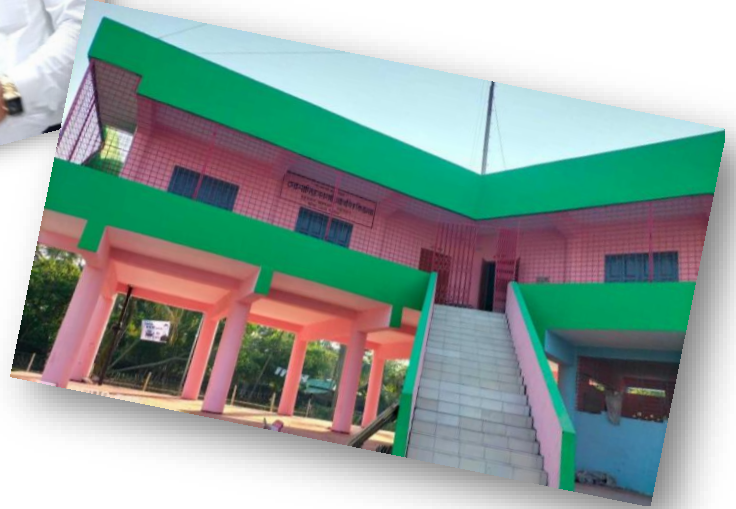




# Implementation of Livelihood Enhancement Plan (LEP)

## Project Completion Report

Implementation Period: April 2020 – December 2023



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Client reference:  
SLTCPL/PO/2020/3/24-03

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## List of Acronyms and Abbreviations

<b><u>Name</u></b>	<b><u>Description</u></b>
AOI	Area of Influence
BDT	Bangladesh Taka
COVID-19	Coronavirus disease 2019
ERM	ERM India Private Limited
ESAP	Environment and Social Action Plan
FGD	Focal Group Discussion
FSRU	Floating Storage Regasification Unit
GoB	Government of Bangladesh
HH	House Hold
HP	Horse Power
IA	Implementing Agency
ID	Identity Card
IEC	Information, Education & Communication
IGA	Income Generating Activities
IOM	International Organization for Migration
KG	Kilogram
KII	Key Informant Interview
LEP	Livelihood Enhancement Plan
LESA	Lender's Environmental & Social Advisor
LNG	Liquefied Natural Gas
MFI	Micro Finance Institution
MP	Member of Parliament
MRA	Microcredit Regulatory Authority
M&S	Monitoring & Supervision
NGO	Non-Government Organization
PAR	Portfolio at Risk
PetroBangla	Bangladesh Oil, Gas, and Mineral Corporation
RPGCL	Rupantarita Prakritik Gas Company Limited
SHS	Solar Home System
SLTCPL	Summit LNG Terminal Co. (Pvt.) Ltd.
SSZ	Safety/ Security Zone
TOR	Terms of Reference
TUA	Terminal Use Agreement
UEO	Upazila Education Officer
UNO	Upazila <i>Nirbahi</i> (Executive) Officer
UP	Union Parishad
YPSA	Young Power in Social Action

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## Executive Summary

The Government of Bangladesh (GoB) has been implementing several Megaprojects. Offshore LNG Terminal is one such Megaproject. Summit LNG Terminal Co. (Pvt.) Ltd. (SLTCPL) has constructed and is arranging, providing, and managing all the necessary services concerning the LNG Terminal as per the “LNG Terminal Use Agreement (TUA)” dated 20<sup>th</sup> April 2017, signed between SLTCPL and Bangladesh Oil, Gas, and Mineral Corporation (“PetroBangla”).

SLTCPL operates an LNG receiving terminal with a floating LNG storage and regasification unit (FSRU) 5km offshore of Moheshkhali Island. SLTCPL also laid a 5.32 km sub-sea pipeline from FSRU to an onshore delivery point at Zero Point (*Kaladia Char, Bijoy 71 Mouza*). As per the Department of Shipping’s Notice to Mariner, SLTCPL maintains a 500 m restricted zone around the FSRU and an exclusion/impact area of 1000 meters around the 5.32 km subsea pipeline. Per the Notice to Mariner issued by the Department of Shipping, all ships and fishing boats must maintain a safe distance from the area. Therefore, fishing activity and movement of non-project vessels are prohibited in the safety-restricted zone. As a result of this imposition, the livelihood of local fishermen who used to fish in this area has been impacted.

The company (SLTCPL) commissioned a Social Impact Assessment study through ERM India Private Limited to assess the impact on the livelihood of fishermen who used to fish in this area and now use nearby fishing grounds for fishing. The main objective of the impact assessment is to identify the disturbances caused by the safety restriction zone. The assessment identified that the livelihood of fishermen of four wards – viz. *Ghotivanga* (ward number 1), *Sonadia* (ward number 2), *Tajjakata* (ward number 3), and *Nayapara* (ward number 4) using 10 HP, 20 HP, and 22 HP boat engines have been impacted due to access disruption caused by the safety restriction zone.

Therefore, based on the assessment, a livelihood Enhancement Plan (LEP) was designed to mitigate the impact and safeguard the livelihood of the target fishermen community of *Ghotivanga, Tajjakata, Sonadia, and Nayapara*. The LEP further recommended that an Implementing Agency (IA) shall implement the LEP. Therefore, SLTCPL engaged YPSA (Young Power in Social Action) as an implementing agency (IA) to implement the Livelihood Enhancement Plan vide and work order Ref: *SLTCPL/PO/2020/3/24-03* dated 24<sup>th</sup> March 2020. YPSA has started implementing the LEP activities since April 2020 and ended in December 2023.

The main challenge faced during LEP implementation was identifying the actual affected fishermen through extensive surveys and enhancing their livelihoods from the base level. YPSA worked with *Mr. AKM Shahjahan*, an independent monitoring and supervision consultant, to develop a comprehensive LEP implementation plan.

However, the COVID-19 pandemic caused significant delays in the onsite implementation of the plan. During the lockdown, completing all the planned activities, particularly the field activities that required consultation and face-to-face meetings with the local community and affected fishermen, was challenging. As soon as the situation improved, YPSA resumed implementing activities while adhering to social distancing and health protection measures per government guidelines.

The implementation progress and achievements are summarized in Table 1.

**Table 1: Implementation Status and Achievement**

SL	Name of the activity	Approved Monitoring Indicators	Achievement
1	LEP implementation plan prepared and finalized.	An approved LEP implementation plan.	The LEP implementation plan was approved on 7 June 2020. Refer to <a href="#">Annexure-1</a> .
2	Questionnaire for survey prepared and finalized.	A set of FGD,KII& HH questionnaire in English and Bangla.	English version of the FGD, KII & HH questionnaire was completed in May 2020, and the Bangla translation was completed in June 2020. Refer to <a href="#">Annexure-2</a> .
3	All the project staff are recruited.	Staff appointment letters and TOR.	The project staff appointment commenced in June 2020 and was completed in August 2020. Refer to <a href="#">Annexure-3</a> .
4	The LEP office at <i>Moheshkhali</i> Upazila is rented and well-equipped with the necessary furniture and equipment.	Project office establishment.	The project office was established in August 2020.
5	Project inception meeting held, and LEP information disseminated to key stakeholders.	LEP inception workshop held at Upazila level with stakeholder engagement and information disseminated, Photographs.	The inception meeting was held on 1 <sup>st</sup> October 2020. Refer to <a href="#">Annexure-4</a> .
6	Affected fishermen household survey as per eligible criteria of LEP report, identified through consultation with SLTCPL Official, Community leaders/UP members, Upazila Fishery Officer, and field visit.	Orientation Report Meeting Minutes Voter List Eligibility Criteria	Orientation Report, FGD, KII, meeting with stakeholders, and eligibility criteria established per requirement. Refer to <a href="#">Annexure-5</a> .
7	Affected fishermen, as estimated by the LEP report, identified and finalized.	A list of affected fishermen finalized.	The final list of 1591 PAP was finalized in December 2023 as per the approved methodology. Refer to <a href="#">Annexure-6</a> .
8	Finalization of beneficiaries for training, grant, and credit as per LEP report screened out.	330 beneficiaries were selected finally for training and grant, training and credit, only grant and only credit. Approved Criteria	YPSA finalized the beneficiaries for training, grant, and credit per the approved methodology and continuous quantitative assessment criteria. Refer to <a href="#">Annexure-7</a>



SL	Name of the activity	Approved Monitoring Indicators	Achievement
9	40-50 beneficiary groups formed, information disseminated, and motivated for project participation.	Trade/activity-wise beneficiary group formed.  Approved poster & flip chart.  Well-informed and motivated beneficiaries ready for project support.	A total of 990 awareness sessions on the LNG Terminal restriction zone, the prohibition on fishing, and other planned awareness sessions were held with 66 groups throughout the project implementation period. And 15 life skill-related motivational and information dissemination group meetings were held. Please refer to <a href="#">Annexure-8</a> Report on Group Formation and the flip chart used during the awareness sessions.
10	48 meetings in 4 villages held with the Chairman and member of Union Parishad, UNO, Fishery department and other related government authorities.	Different stakeholders are well-informed about the project and support it.	67 one-to-one meetings with government officials, UP Chairmen, members, and community leaders were held throughout the project implementation period. Please refer to <a href="#">Annexure-9</a> .
11	Selection and agreement with MFI finalized.	An MFI is in agreement with SLTCPL for the distribution of credit to beneficiaries.	No MFI showed interest in implementing the Micro Credit program. Subsequently, as recommended and approved by the Lender & LESA on 30 November 2022 ( <a href="#">Annexure-10</a> ), 1361 beneficiaries have received 7000 Taka through cheque as a one-time grant in the presence of local MP, Chairmen, and community leaders. Please refer to <a href="#">Annexure-11</a> for the grant distribution report.
12	Training budget with resource mobilization strategies finalized and approved by SLTCPL.	An approved training budget.	The training budget was approved on 23 February 2021.
13	Capacity/skills of 50 beneficiaries in net making developed and livelihood enhanced with increased income.	50 beneficiaries trained and graduates on net making.  Credit disbursed to trained graduates.  Net-making is undertaken by the beneficiaries.	50 beneficiaries were identified per the approved criteria and received training with credit for training material. All 50 women are now earning 7000 to 12000 Taka per month. Refer to <a href="#">Annexure-12</a> for the training summary report.

SL	Name of the activity	Approved Monitoring Indicators	Achievement
		Income increased through net making, and livelihood enhanced.	
14	Skills of 50 beneficiaries in boat maintenance & repairing developed, equipped with a toolbox for each trained beneficiary and livelihood enhanced with increased income.	50 beneficiaries trained with improved skills on boat repairing  Trained graduates undertook IGA with income and livelihood enhanced.	All 50 beneficiaries completed training and regularly earning 900-1200 Taka per day. Please refer to <a href="#">Annexure-13</a> for the training summary report.
15	40 beneficiaries trained in batches with capital support undertook improved fish drying technology with income increased and livelihood enhanced.	40 beneficiaries trained and adopted improved technology in fish drying.  Beneficiaries trained and adopted fish drying technology undertook IGA with income increase and enhanced livelihood.	40 beneficiaries completed the training and received tools to start implementing their training. Most trainees apply their training to fulfill their household needs, and only 2 trainees now produce dry fish commercially and earn around 9000 Taka per month. Please refer to <a href="#">Annexure-14</a> for the training summary report.
16	10 beneficiaries trained in tailoring with capital support/sewing machines undertook IGA with income increased and livelihood enhanced.	10 beneficiaries trained in tailoring, supported with capital machinery and material and undertook IGA with increased income and enhanced livelihood.	All 10 beneficiaries received training and a sewing machine. All of them are earning 10000 Taka to 15000 Taka per month. Please refer to <a href="#">Annexure-15</a> for the training summary report.
17	Credit distribution to beneficiary purchasers of diesel engines facilitated	5 fishermen/boat owners purchased engines with credit money and for IGA.	No MFI showed interest in implementing the Micro Credit program. Subsequently, as recommended and approved by the Lender & LESA on 30 November 2022 ( <a href="#">Annexure-10</a> ), 1361 beneficiaries have received 7000 Taka through cheque as a one-time grant in the presence of local MP, Chairmen, and community leaders. Please refer to <a href="#">Annexure-11</a> for the grant distribution report.
18	50 beneficiary fisherwomen supported with credit for livestock purchase (alternative livelihood)	50 women. 20 in 2021 and 30 in 2022 received credit and undertook IGA with livestock rearing	
19	80 vulnerable beneficiary fisherwomen supported with fishing gear as a grant.	80 vulnerable women fishers undertook IGA with new fishing gear provided by the project.	80 vulnerable women received fishing gear of their desire in the presence of UNO & Chairmen in 2 phases. They

SL	Name of the activity	Approved Monitoring Indicators	Achievement
			earn 2000 taka to 3500 taka per month by renting the gear. Please refer to the <a href="#">Annexure-16</a> for fishing gear distribution report.
20	An Ice factory constructed with support from a project to a private entrepreneur.	An ice factory constructed on started production and selling ice blocks to beneficiary fishermen at subsidized prices.	The construction of an ice factory with LEP support became irrelevant after the LEP implementation started; a local entrepreneur built an ice factory for 1.2 crore Taka, and the market became saturated. Besides, the allocated budget was only 5 lac taka & in return, none agreed to sell the ice block at 10-15% lower than the market price stipulated in the LEP. Please refer to <a href="#">Annexure-17</a> for a detailed justification report.
21	Credit disbursement facilitated for solar panel installation to beneficiary houses at remote places.	Solar panels are installed at beneficiary houses in remote places.	Soon after the LEP implementation started, the Government of Bangladesh distributed solar panels to remote households under the Digital Moheshkhali Island Project. Therefore, this activity became irrelevant. Please refer to the <a href="#">Annexure-18</a> for the feasibility report. However, 1361 beneficiaries have received 7000 Taka for alternative livelihood through cheques as a one-time grant in the presence of local MP, Chairmen, and community leaders. Please refer to <a href="#">Annexure-11</a> for the grant distribution report.
22	Education institutions intended for the improvement of infrastructure.	The infrastructure of an education institute improved with project support.	Sonadia Government Primary School has been repaired with solar system, running drinking water, and standard urinal and toilet. The school was handed over to the UEO on 28 January 2024. Please refer to <a href="#">Annexure-19</a> for infrastructural improvement completion works.
23	Two periodic workshop and meeting with different stakeholders held.	Different stakeholders like government, local government, business	YPSA regularly organized workshops and lesson-learning workshops with the relevant

SL	Name of the activity	Approved Monitoring Indicators	Achievement
		community, and local leaders are well informed about the project and its status and motivated to extend their support. Meeting minutes, Feedback Form.	stakeholders. Please refer to <a href="#">Annexure-20</a> .
24	Project activities and the activities of beneficiaries are monitored by YPSA management.	Periodic Monitoring report prepared.	YPSA submitted 14 quarterly reports to SLTCPL (Annexure-21), and all the reports have been regularly reviewed and verified by an external independent monitoring and supervision consultant - <i>Mr. AKM Shahjahan</i> .
25	3 project orientations and planning meetings were held with project staff.	Project staff are well informed about the project plan.	YPSA completed project orientation and planning meetings, and project staff are well informed about the project objective.
26	36 Internal coordination and follow-up meeting of project staff of YPSA.	Meeting minutes.	YPSA conducted regular internal coordination and follow-up meetings.

**Project Impact:** YPSA has surveyed a sample of households to evaluate the project's impact on 6 indicators. These indicators are related to the sustainability of income-generating activities that have already been undertaken by the beneficiaries who received support. The LESA recommended the indicators during their last monitoring visit in July 2023. The assessment's findings and indicators are presented in Table 2.

**Table 2: The indicators and findings of the assessment**

Indicators of impact	Findings of assessment
Sustainability of IGA	Sustainability of IGA achieved by 98%: It has been measured by the number of beneficiaries continuing their IGA undertaken after the training and grant in kind or cash until the end month of the project duration.
Additional income from IGA	Additional income increased from BDT 1000 to more than 10,000 for 81% of beneficiaries: It has been measured through direct interviews with the beneficiaries. 19% of beneficiaries showed no income. Out of these 19%, 17% are beneficiaries from recipients of grant money who received it in September-October 2023. They started the livestock rearing business, but the business has not yet generated profit. It takes a couple of months more to generate profit. The other 2% are beneficiaries of dry fish making who did not undertake any IGAs but produced high-quality dry fish for their own household use.

Indicators of impact	Findings of assessment
Purchasing capacity of the number of beneficiaries	The purchasing capacity of the number of beneficiaries increased up to 81%: It has been measured through direct interviews with the beneficiaries and found that 81% of beneficiaries spent their additional income to purchase food, followed by medicine 43%, clothes 40%, 10% house repair and a small percentage for sanitation and water supply.
Livelihood enhancement of the number of beneficiaries	Livelihood enhancement of the number of beneficiaries increased in 81% of cases of beneficiaries: It has been measured through direct interviews with the beneficiaries. In 19% of cases, beneficiaries showed no enhancement of livelihood. Out of this 19%, 17% received grants in October-November 2023 (December was the end of the project). They undertook IGA, but it has not yet generated profit. The other 2% are beneficiaries of dry fish making who did not undertake any IGAs but produced high-quality dry fish for their own household use.
Change of life	Change of life occurred in 81% of cases of beneficiaries: it has been measured through direct interviews with the beneficiaries on increased interest in hard work, improved living, educated children, and strengthened confidence for earning. In 19% of cases of the beneficiary's life, there was no change of life. Out of this 19%, 17% received a grant in October-November 2023 (December was the end of the project). They undertook IGA, but it has not yet generated profit. The other 2% are beneficiaries of dry fish making who did not undertake any IGAs but produced high-quality dry fish for their own household use. Here, the beneficiaries simply understood their increase in income through project support. But awareness lessons also have some influence on life-changing matters. They may realize it only when they are able to increase their income.
Awareness raising	Awareness raising of beneficiaries increased from 42% to 100%: It has been measured through direct interviews with the beneficiaries. Awareness of training for IGA, hygienic and clean environment, sanitation and water, local public services, family planning, birth registration, human and drug trafficking, child marriage, child education, violence against women, and complying with SSZ rules have been addressed in the assessment. A high percentage of beneficiaries, 70% and above, up to 100%, became aware of social issues without which an enhanced livelihood and a decent living may not be sustained.

**Through implementing the Livelihood Enhancement Plan, the following impacts have been created on the livelihood of the target affected fishermen community:**

1. 230 fishermen and their family members who received livelihood support like training and grant support/input support from the project are now engaging in income-generating activities, earning regularly, and contributing financially to their families.
  - 50 women who received net-making training have acquired skills to fabricate all types of locally used fishing nets & have become self-employed. They are getting sub-contract work orders from big fishermen for net making & earning 7000 – 12000 Taka monthly.
  - 50 fishermen acquired all the required boat-making skills and repairing skills for employment. All of them have been employed by boat repairing centers at *Tajjakata, Nayapara, and Gorokghata* and are now earning taka. 700 to taka. 1200 per day.

- 10 women trained in tailoring have received sewing machines from the project, have become self-employed, and are now earning Tk. 9000 to Tk. 12,000 per month.
  - 80 vulnerable women who received fishing gear/net for their income are now self-employed, earning Tk 2000 – Tk 4500 per boat trip.
  - 40 women acquired theoretical knowledge and practical skills on improved organic fish drying technology. They have been earning Tk. 8000 – Tk. 9000 per month.
2. 180 of the above 230 beneficiaries who previously did not earn are engaged with IGA and have become self-dependent. Women have become financially empowered by involving themselves in various income-generating activities. They are utilizing their earnings for their children's education and family maintenance costs and have repaid their loan with their profits. Such changes have inspired nearby women to involve themselves in income-generating activities.
  3. 10 women who received tailoring training now provide training to other women and girls in their community and support them in earning money.
  4. Many women in the project area are now motivated to engage in income-generating activities by seeing the changes in project beneficiaries.
  5. Through the awareness session with group members, fishermen became more aware of child education, birth registration, child labor, early marriage, human trafficking, family planning, COVID-19 disease, etc.
    - The most significant achievement of the awareness sessions is birth registration. Most of the beneficiaries completed their birth registration. Besides, other community people are also motivated to achieve their birth registration, and around 4000 community people have completed their birth registration influenced by the LEP awareness sessions.
    - 54 children of fishermen families previously engaged in child labor, especially with fishing, are now admitted to the school and continue their education.
    - Fishermen do not practice open defecation now; sanitary toilets have become increasingly popular among the affected fishermen. As a result, the number of hygienic toilets has increased in the Ghotivanga & Taziakata areas, but the Sonadia area is still behind.
  6. YPSA regularly met with stakeholders like UNO, newly elected chairmen, Upazila fishery officers, members, and Upazila Education Officer.
  7. Upazila fishery officer has contributed to finalizing the training curriculum and training schedule of fish drying training and has conducted training sessions.
  8. UNO, Chairmen, and Fisheries Officer participated in Fishing Gear and ID card distribution. They also shared their opinion and suggestions for enhancing livelihood support for fishermen in the learning-sharing workshop.
  9. YPSA persuade all the awareness group members and their families to take the COVID-19 vaccine.
  10. The Sonadia Government Primary School is now equipped with fresh drinking water, 24/7 electricity connectivity, a laptop, a printer, a hygienic toilet with running water, a renewed classroom, and a completely sustainable environment for education.
  11. All the enlisted fishermen (1591) received their LEP Project ID cards.

# 1. Introduction

SLTCPL is currently running an LNG receiving terminal with a floating LNG storage and regasification unit (FSRU) located at *Moheshkhali* Island. Additionally, SLTCPL has installed a 5.32 km sub-sea pipeline that runs from the FSRU to an onshore delivery point. SLTCPL has established a 500 m safety zone along the pipeline route to ensure safety. Due to the restricted movement of non-project vessels and fishing activity, the local fishermen have been affected. The *Kutubjum* Union of *Moheshkhali* Upazila has been identified as an area of influence (AOI) for the SLTCPL project, and the four affected wards are *Ghotivanga* (Ward number 1), *Sonadia* (Ward number 2), *Tajiakata* (Ward number 3) and *Nayapara* (Ward number 4), which are all project-impacted fishing villages.

As part of the project requirement, the company commissioned ERM India (Private) Limited to conduct a study for developing an Environmental and Social Action Plan (ESAP) and a Livelihood Enhance Plan (LEP) to minimize the negative impact on the fishing community due to the project. ERM submitted a report titled "Scope of Work for Implementation of Social Impact Assessment and Livelihood Enhancement Plan for affected fishermen of *Kutubjum* Union under *Moheshkhali* upazila, *Cox's Bazar* District for Summit LNG Terminal Project," which recommended a Livelihood Enhancement Plan for the affected fishing community.

The Livelihood Enhancement Plan has been designed for the target fishermen community of *Ghotivanga*, *Tajiakata*, *Sonadia*, and *Nayapara* villages to mitigate the negative effects and safeguard their livelihoods. The LEP document also recommended that an Implementing Agency (IA) be responsible for implementing the plan. SLTCPL engaged YPSA (Young Power in Social Action) as an IA to implement the Livelihood Enhancement Plan (LEP).

The primary goal of the LEP (Livelihood Enhancement Plan) is to improve the livelihoods of fishermen who are facing difficulties due to the safety restriction zone, longer traveling time, and access disruption to reach the fishing grounds. The program aims to compensate for the disturbances caused by these factors for the fishermen who carry out daily fishing activities using boats with engine capacities of 10 HP, 20 HP, and 22 HP in the area of influence.

YPSA, as an implementing agency, began implementing the Livelihood Enhancement Plan in *Ghotivanga*, *Tajiakata*, *Sonadia*, and *Nayapara* villages of *Kutubjum* Union, *Moheshkhali* Upazila, *Cox's Bazar* district with the support of Summit LNG Terminal Co. (Pvt.) Ltd. (SLTCPL) from 1st April 2020. The Work Order for implementing the LEP was issued on 25th March 2020. The project's duration is 36 months, starting from April 2020 and ending originally in March 2023.

During the implementation of the LEP project in 2020, YPSA had to reschedule some planned activities due to the COVID-19 lockdown. Additionally, bureaucratic procedures for selection and obtaining permission from the government hindered the completion of the infrastructural development of *Sonadia* Government Primary School within the scheduled project period. SLTCPL extended the project duration by nine months to address this issue until December 2023. This report covers the entirety of the LEP project period, which started on April 1<sup>st</sup>, 2020, and ended on December 31<sup>st</sup>, 2023.

## 2. Baseline Social Impact Assessment Findings

ERM India Private Limited carried out the baseline social impact assessment. They consulted with fishing communities of nearby villages of *Kutubjum* Union, discussed with fishermen association leaders, local government representatives, and other government and non-government key stakeholders, and identified the impact caused by the project and fishing ban in the restricted zone. The key features of baseline social impact assessment are as follows.

### 2.1 Impact on Fishing Grounds and Fish-Catch

During the construction phase of the sub-sea pipeline, there may have been a certain impact on the fish population due to underwater noise and vibration generation. About 130 boats of 10, 20 & 22 HP engine capacity access the safety/security zone for artisanal fishing. Both registered and unregistered fishermen catch fish in the project's area of influence. During the operation phase, restriction zones have reduced the fishing ground area for daily fishing by these boats, which do not sail very far from the shoreline due to their small size or engine capacity. Therefore, the fishermen travel south or north to reach the fishing grounds. The construction period of the subsea pipeline was 6 months, but it has continued to remain the same due to the 1000 m restriction zone on either side of the subsea pipeline.

### 2.2 Impacts Related to Access Disruption of the Fishing Boats

The exclusion zone around the FSRU will be a permanent feature associated with the entire project life cycle. Consultations with the community and analysis of the primary data revealed the fishermen use two fishing routes for all types of boats to reach the high seas. The fishing boats usually sail through the two channels to *Ghotivanga Khal* and *Sonadia Khal* to reach the high seas. These are the two major routes the fishermen use to go to the high seas. Consultations with the Upazila Fisheries Officer, *Moheshkhali* Upazila, indicated that the trawlers and daily fishing boats are generally anchored into the *Ghotivanga* and *Sonadia* channels. These boats and trawlers also take shelter during natural calamities or cyclonic surges.

The fishermen mapped the fishing routes during stakeholder consultations. Boats sailing out of the *Ghotivanga* and *Sonadia* channels face access disruption due to the FSRU Summit LNG. The trawlers and the boats cannot sail straight to the seas from the *Ghotivanga* channel; they would have to either sail north or south of the FSRU to reach the high sea to carry out the fishing activity. This additional sailing would increase the sailing time of the boats, and the impact is assessed to be moderate as the fishing boats can take a detour to reach the sea, causing very minimal additional fuel costs per trip. Nearshore fishing is mostly carried out in the *Ghotivanga*, *Sonadia*, and *Moheshkhali* channels. No project-related activity will be undertaken in these channels. Hence, it is assessed that there will be no impact on near-shore fishing.

### 2.3 Impacts of Increased Traffic Near Fishing Area

During the operation phase of the FSRU, there will be increased traffic movement in the area where daily fishing activities are generally carried out due to the LNG carrier vessel's movement. Three tugs and one supply vessel support the project during the operation phase. Support vessels will remain within the RNA zone or in route. A fast crew boat transfers personnel to the FSRU during operation. Although this process is not expected to be an obstacle to daily fishing activities, it is only predicted that the movement of project ships/ vessels may slow the fishing activities and damage the fishing nets. The fishing nets may damage the propellers of these vessels as well. Both the terminal operation and fishing activity may get hampered. Furthermore, astray fishing nets may damage the Terminal's umbilical and mooring lines. The impact faced by the fishermen for increased traffic is intermittent. Thus, the impact level is negligible. However, the impact faced by the Terminal in case of propeller damage and mooring rope damage may

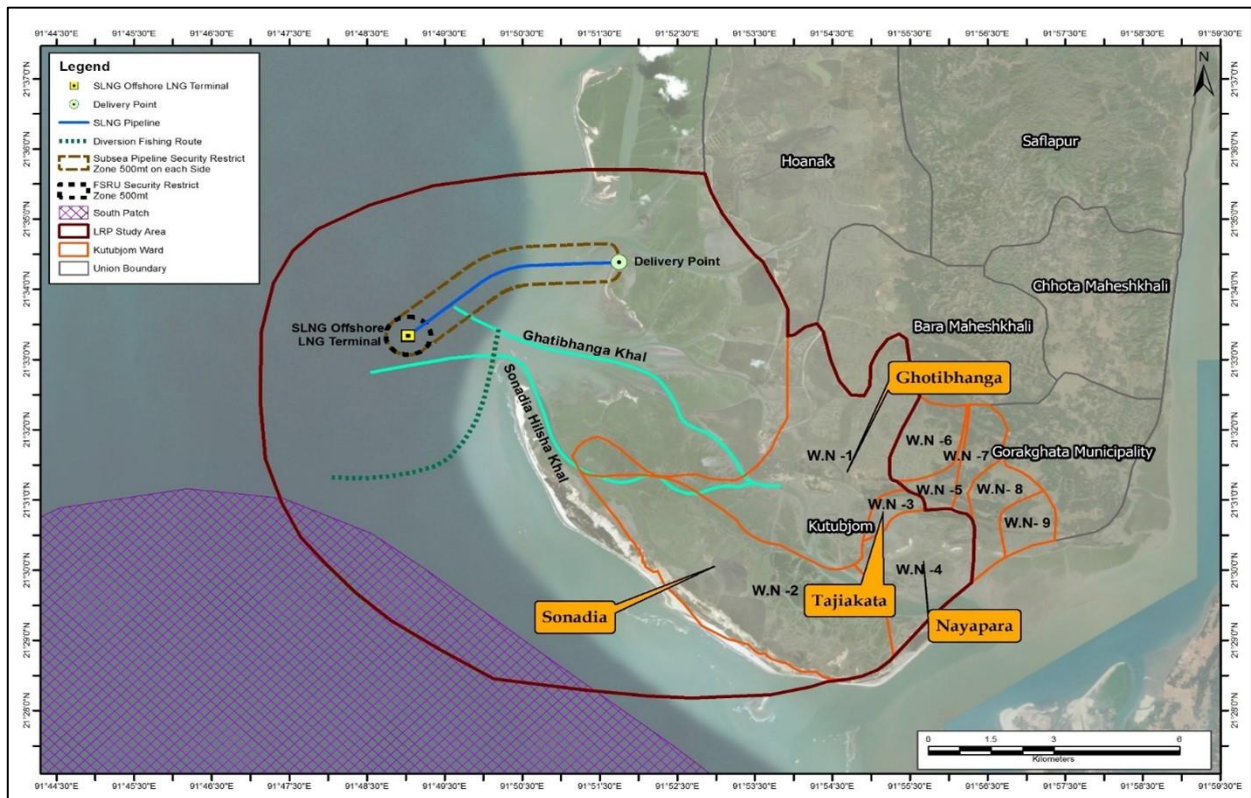


result in disruption of gas supply to national grid and cause a serious impact on the production of electricity and associated services.

## 2.4 Summary of Impacts

From the above baseline impact assessment, it can be concluded that:

- The fishermen, using mechanized boats with engine capacities of 10,20 and 22 HP from the *Ghotivanga*, *Sonadia*, *Tajiakata*, and *Nayapara* villages of *Kutubjum* union will face certain impediments due to the restriction zone of the Summit LNG Terminal.
- The trawlers and fishing boats sailing out of the *Ghotivanga* and *Sonadia* channels will face access disruption (i.e., sailing straight to the high sea from the channel) due to the location of the FSRU vessel moored in the sea. However, these impacts have been assessed to be moderate as these in no way have any major impact on the livelihood of the fishermen, and they can continue fishing in other adjacent fishing grounds but require increased travel time.



The project does not directly impact the overall fishermen community or people associated with the fishing activity of the four wards, as mentioned earlier/settlements. However, the project is located within the territorial areas of the *Kutubjum* union, and these four wards (*Ghotivanga*, *Sonadia*, *Tajiakata*, and *Nayapara*) are the closest to the project. It was observed during the baseline impact assessment and reconfirmed by the Union Parishad Chairman of *Kutubjum* that local fishermen of *Kutubjum* are socially marginalized in terms of infrastructure, education, and livelihood options. Even such impact must be mitigated by external support to enhance their livelihood.

### 3. Impact Mitigation & Livelihood Enhancement Strategy

According to the baseline impact assessment outlined in the LEP document, which was prepared and submitted by ERM, the Summit LNG Terminal project has been evaluated to have a minor to moderate impact. This is mainly due to the safety restriction zone established around the subsea pipeline and the FSRU. It is worth noting that the project has not caused any physical displacement of the fishermen.

As a part of the LEP preparation, a need assessment was conducted to identify the fishermen's settlements and fishing practices and to determine the degree of impacts caused by the Summit LNG Terminal project. In addition, consultations were held with key informants such as Union Parishad Chairmen and District and Upazila Fishery Officers of *Cox's Bazar* and *Moheshkhali*, respectively. As per the need assessment, the LEP has a two-way approach:

- 1) Targeted livelihood enhancement programs for the affected daily fishermen and boat owners of 10 HP, 20 HP, and 22 HP boats from the four villages of *Ghotivanga*, *Tajiakata*, *Sonadia*, and *Nayapara*, which include:
  - i. Provision of thread for knitting fishing nets for 50 fishermen/families/one-time grant of BDT 7000 each);
  - ii. Skill training for the availability of better repairing and maintenance service of the fishing boat for 50 fishermen/families;
  - iii. Support for procuring five low-cost engines (MFI/ Onetime Grant of BDT 7000 each);
  - iv. Income generation assistance for women; and
    1. Skill training for tailoring, stitching, and embroidery, purchasing sewing machines, and start-up raw materials (10 women family members) (MFI/ Onetime Grant of BDT 7000 each)
    2. Skill training for fish-net knitting and material cost (50 women family members) (MFI/ Onetime Grant of BDT 7000 each)
    3. Purchasing livestock for rearing, cost of buying feed, medicines (50 women family members) (MFI/ Onetime Grant of BDT 7000 each)
    4. Grant for 80 women fishers for improvement of fishing gear and other requirements
    5. Skill training and capital support to the women for fish drying activity (40 women family members)
  - v. Alternate Livelihood Option (BDT 12,20,000) (MFI/ Onetime Grant of BDT 7000 each)
- 2) Betterment programs for the fishermen community at large from these four villages include:
  - i. Assist in the construction of an Ice Factory (MFI/ Onetime Grant of BDT 7000 each)
  - ii. Solar units for households in remote areas (MFI/ Onetime Grant of BDT 7000 each)
  - iii. Improvement of Educational Infrastructure (Budget is BDT 7,50,000; however, around BDT 35,97,027 spent for Sonadia Primary School)

## 4. Implementation of LEP

### 4.1 Implementation Methodology

According to the LEP Document, the LEP shall be implemented as a group activity based on the number of affected fishermen.

- The livelihood enhancement program was implemented through community-based fishermen groups formed and trained by the LEP Implementing Agency. The groups mentioned in this context have been fostered and have adopted common group activities such as regular meetings, making collective decisions, and saving money regularly. These groups were formed based on fishermen who sail together on the same boat for fishing activities or normal fishermen groups where fishermen from the same locality may form a group.
- There were 20-25 members in each group. The group members collectively decided to adopt the livelihood programs. It's up to each group to decide whether they want to support an individual group or any individual group member. An LEP Implementing Agency had implemented the LEP.
- The LEP Implementation Agency has made sure that all the fishermen who have been affected are covered under the LEP support. Each fisherman was allowed to avail of only one service among the proposed activities. The selection criteria played an important role in deciding the entitlement, and none of the fishermen were allowed to benefit from multiple services.

YPSA, an agency responsible for implementing LEP, began implementing the Livelihood Enhancement Plan on April 1st, 2020. This plan was implemented with the support of Summit LNG Terminal Co. (Pvt.) Ltd. (SLTCPL) in the villages of *Ghotivanga*, *Tajakata*, *Sonadia*, and *Nayapara*, all of which are located in the *Kutubjum* Union of the *Moheshkhali* Upazila in the Cox's Bazar district.

### 4.2 Implementation Objective

The primary goal of the implementation was to improve the livelihood of fishermen who faced challenges due to safety restrictions and limited access to fishing grounds. The aim was to compensate for the disturbances caused by these factors and enable them to carry out their daily fishing activities more efficiently.

#### The outputs to be achieved:

- A database was developed through a household baseline survey of screened-out fisher families. It includes information on household members, age, education, occupation, income, expenditure, sanitation, drinking water supply, and house structure. 30-40 fishermen and women groups formed for counseling, awareness raising, and motivation.
- Selected fishers were trained, supported with capital, and given micro-credit, following stakeholder engagement and LEP guidelines.
- Organized skill training for net making, boat making and repairing, tailoring, and fish drying. All project support to selected beneficiaries facilitated.
- Progress reports are prepared and submitted on a quarterly and as-required basis.
- The project has increased the income of all supported fishermen and women, compared to the baseline figure, thereby enhancing their livelihood.

## 5. Implementation Action and Achievement

YPSA implemented the LEP project based on the LEP Document and regular consultation with SLTCPL and M & S consultants. To achieve the objectives of the LEP project, YPSA implemented a list of activities as described below-

### 5.1. Preparation and finalization of LEP implementation plan

To achieve the LEP objective, it is crucial to have a well-developed plan in place. The plan's activities were designed after conducting a mitigation program on livelihood, as per the impact assessment report by ERM. Initially, YPSA created a draft LEP implementation plan for 36 months, adhering to the LEP Document, TOR, Work Order, specific timeline, targeted output, and verifiable indicators for monitoring. YPSA submitted the draft implementation plan to SLTCPL for review and feedback. After receiving feedback from SLTCPL and the M&S consultant, YPSA finalized the plan based on their suggestions and submitted it for approval. Ultimately, SLTCPL approved the final LEP implementation plan, which is provided in [Annexure-1](#).

### 5.2. Recruitment of Project Staff and Finalize TOR

YPSA recruited a total of eight staff (five full-time and three part-time) for the implementation of the LEP project. The full-time staff included one Project Coordinator and four Field Facilitators, while the part-time staff included one Team Leader, one Documentation and Monitoring officer, and one Accounts officer. All the staff met the eligibility criteria required for the LEP implementation, and YPSA provided each staff member with Terms of Reference and necessary policy documents. Please refer to [Annexure-3](#).

### 5.3. Setting up the LEP project office at Moheshkhali

YPSA has rented an office in *Moheshkhali* Upazila to implement an LEP project. The office is furnished and equipped with necessary furniture, computers, and other logistic materials to provide a comfortable working environment. A grievance box has been installed at the office entrance to collect community comments, opinions, and grievances. YPSA has also ensured that a first aid box and a fire extinguisher are available in the office. In light of the COVID-19 situation, the project staff are maintaining social distancing and other health safety measures at the office in accordance with the guidelines provided by the government, SLTCPL, and YPSA.

### 5.4. Inception meeting

Stakeholder engagement is a crucial activity when implementing LEP and ensuring participation from all stakeholders. To share the LEP implementation activities and seek cooperation from different stakeholders, YPSA organized an inception meeting at the Upazila conference room of *Moheshkhali* Upazila. The Chief Guest present at the meeting was the Upazila Executive Officer. Other attendees included the Senior Upazila Fishery Officer, the Chairman of *Kutubjum* Union, the UP member of 4 affected Wards, boat owners, fishermen, civil society members, media representative, SLTCPL's senior officials, and YPSA's relevant officials, including LEP staff. The Team Leader of LEP from YPSA gave a presentation on LEP implementation during the meeting. The presentation highlighted the background of LEP, Safety Security Zone, LEP duration, location, objectives, planned activities, and selection process of affected fishermen. All the participants gave their opinions and recommendations. Based on their recommendations and consultation with SLTCPL, YPSA undertook the following measures:

- i) Implementing the recommendations made during the meeting ([Annexure-4](#)).
- ii) YPSA shared the Safety Security Zone with affected fishermen in the group meeting.

- iii) YPSA verified the list with various stakeholders to ensure that no actual affected fishermen were left out of the project's final list



### 5.5. Identification of 1591 Project affected fishermen

YPSA identified 1591 fishermen based on eligibility criteria ([Annexure-5](#)) of the LEP report, which were as follows-

- All the fishermen (that comprises head fishermen, fishermen, and the driver cum engine mechanic) who sailed in boats with engine capacities 10 HP, 20 HP, and 22 HP from *Ghotivanga, Sonadia, Tajiakata, and Nayapara* for daily fishing and who were affected by the LNG terminal project.
- Boat owners of 10 HP, 20 HP, and 22 HP boats from *Ghotivanga, Sonadia, Tajiakata, and Nayapara*.

#### 5.5.1. Prepare and finalize the Questionnaire for the baseline Survey

To support affected fishermen, the survey was planned to identify and screen out those who needed help. Three different surveys were conducted: KII, FGD, and HH surveys. To create the survey questionnaires, SLTCPL and M&S consultant provided support. The questionnaires were designed to address the key issues of the LEP program, as outlined in the LEP Document. The questionnaire was constructed in accordance with both national and international survey standards. The survey had three main purposes:

- First, to identify affected fishermen and screen out all the affected fishermen for project support. Both KII/FGD and HH surveys served this purpose.
- The next purpose was to collect baseline livelihood-related information on the affected fishermen through the HH surveys.
- These information was then used to develop the baseline data.

#### 5.5.2. Orientation of data collectors and supervisors on survey

To identify affected fishermen and to collect data from the field, YPSA formed a survey team of 8 Data collectors, one Supervisor, and one Chief Investigator under the YPSA research wing of the KM4D department. A two-day orientation was provided to the team to give them clear ideas on questionnaires and methodologies for conducting the survey. A practical session on the survey was also included in the orientation.



### 5.5.3. Collect Secondary information from the Upazila Fishery Officer

YPSA gathered the list of government-registered fishermen from four impacted villages and obtained information on the fishermen from four other areas through the Upazila Fishery Officer. This list served as a secondary source of information to verify the identified affected fishermen in the four areas.



### 5.5.4. Consultation with Community leaders/UP members

As a part of a survey aimed to identify and list affected fishermen, 12 meetings were arranged with stakeholders in two steps. In the first step, eight meetings were held, and the field team collected and prepared the first list of 2,002 potentially affected fishermen based on the opinions of meeting participants.



YPSA conducted KILs with ward members, women members of UP, fishermen groups/associations leaders, and community leaders of four wards. Based on approved KIL questionnaires, a total of 16 KILs were conducted. YPSA also conducted 8 Focus Group Discussions (two in each ward) with ward members, women members, fishermen group/association leaders and community leaders, and senior or well-known persons of the respective ward to collect names of fishermen based on approved FGD questionnaires.

The project team cross-checked the primary list with participants to ensure its accuracy.

### 5.5.5. Collection of voter list

YPSA collected the voter list from the UNO office and cross-checked the voter list with the affected fishermen list collected through FGD/KIL and community meetings to confirm the citizens of the respective four wards.

### 5.5.6. Fishing site observation

YPSA visited fishing sites extending from the end of the safety line to the point where people from four affected villages engaged in fishing. The team also visited the fishing points (*Ghat*) of

*Ghotivanga, Tajiakata, Nayapara, and Sonadia*, which are the starting points for fishermen's fishing expeditions. All the names of the fishermen observed on-site were verified and included in the final list.



#### 5.5.7. Develop the draft list of affected fishermen

YPSA collected the names of affected fishermen through various sources such as Key Informant Interviews (KII), Focus Group Discussions (FGD), meetings with community leaders, fishermen list from the LEP document, and SLTCPL. YPSA developed the first draft list of affected fishermen using the collected data. The list was then cross-checked with the registered fishermen list collected earlier, resulting in the first list of 2002 potentially affected fishermen.

#### 5.5.8. Review of 1<sup>st</sup> Draft List with UP members

To validate and cross-check the 1st draft list and to avoid duplication, in the second step, four stakeholder meetings were conducted separately at four wards by involving community leaders, boat owners, and respective male and female ward members to verify the first list and avoid duplication. In these meetings, 1480 fishermen who were genuinely considered to be affected were screened out. The community people were actively involved in the process and agreed with the 1<sup>st</sup> draft list. Based on the findings from four meetings with UP members and community leaders, YPSA reviewed



the 1st draft list and, finally, a list of 1480 affected fishermen, including fishermen, boat owners, and women fishermen who were considered to be genuinely affected as a result of the project. The community people actively participated in the process and agreed with the final draft list.

### 5.5.9. HH Survey

To finalize the list of affected fishermen and prepare a database on identified fishermen, an HH survey was conducted based on approved HH survey questionnaires.



YPSA deployed a team of eight data collectors to conduct HH surveys and started the survey in September 2020. During the HH survey, YPSA also searched for other affected fishermen in each area who were not enlisted in the draft fishermen list. Besides, the listed fishermen also provided information on other affected fishermen who were not included in the draft list. After the HH survey, 1591 fishermen were finally identified. The list of identified fishermen is attached in [Annexure-6](#). The number of affected fishermen, boat owners, and women fishermen is presented in Table 3.

**Table 3: Number of affected fishermen, boat owners, and women**

Ward No	Area	Boat Owner	Fishermen	Woman	Total
1	Ghotivanga	118	679	36	833
2	Sonadia	24	171	16	211
3	Tajiakata	36	264	48	348
4	Nayapara	50	142	7	199
	<b>Total</b>	<b>228</b>	<b>1256</b>	<b>107</b>	<b>1591</b>

### 5.5.10. Development of Database of Affected Fishermen

A total of 1,591 fishermen families were finalized by the HH survey. A database was created which contains information on each household member's gender, age, education, occupation, income and expenditure, assets, sanitation, drinking water supply, house structure, mode of fishing, current and previous fishing zones, type of boat, livestock, cash savings, special skills, training needs, and interest in taking a loan. This database was developed in an Excel sheet. The



socio-economic information of each affected fisherman was provided through this database. 330 fishermen and 5 boat owners were selected for the livelihood support program based on the screening process conducted using the database.

#### **5.5.11. Validation Meeting with Stakeholders & Community Leaders**

YPSA organized a validation meeting to confirm the final list of 1591 affected fishermen. The meeting was attended by *Mr. Md. Mahafuzur Rahman*, Upazila Executive Officer of *Moheshkhali* Upazila, who was the Chief Guest. *Alhaj Mosharraf Hossain Khokon*, Chairman of Kutubjum Union, and *Dr. Amiruzzaman*, a member of the civil society organization, were present as special guests. In addition, three members of Kutubjum Union Parishad, boat owners, local leaders, fishermen, and civil society representatives were also present.

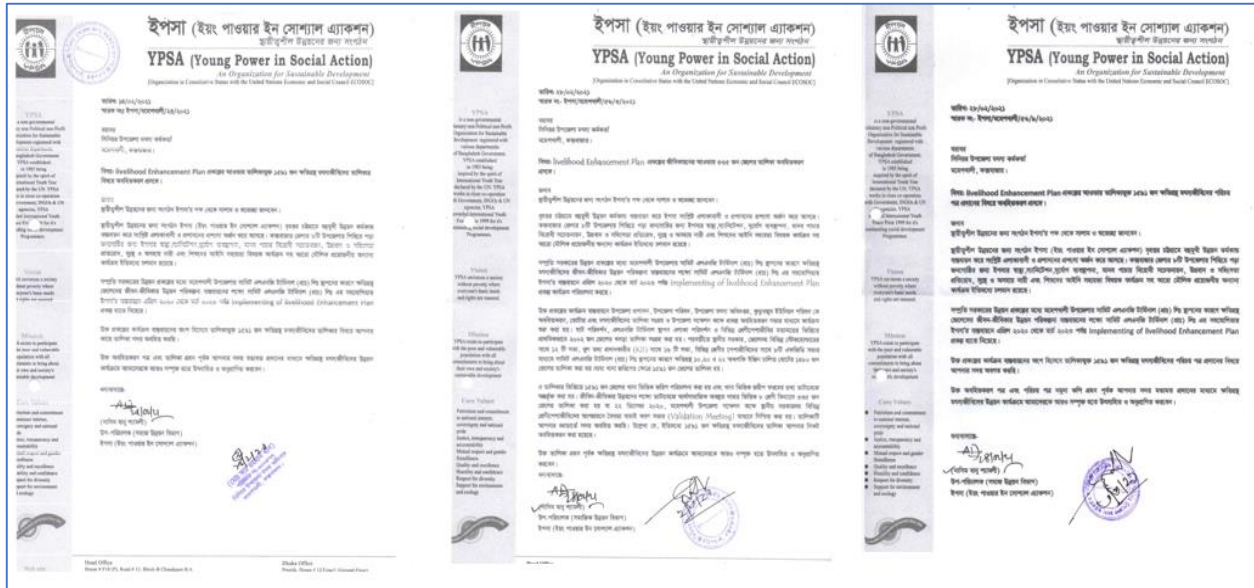


During the meeting, YPSA shared the identification process and the list of identified 1591 affected fishermen. All participants gave their consent and confirmed the list. They expressed their gratitude to YPSA and SLTCPL for taking the initiative to improve the livelihoods of the fishermen in the region. They also agreed to provide full support to YPSA in implementing LEP.

#### **5.6. Need-Based Quantitative Beneficiary Assessment Criteria**

Based on the LEP document, selection marks, eligibility criteria & guidelines for quantitative assessment developed by the independent consultants, YPSA finalized 335 beneficiaries from those mentioned above 1591 for livelihood training & grants. The quantitative assessment methodology has been developed based on criteria under the LEP framework of the Social Impact Assessment and Livelihood Enhancement Plan report (LEP Document) as follows.

1. 8 LEP support groups were identified from the database based on quantitative assessment
2. Separate questionnaires (templates) for the separate group followed for screening.
3. The individual beneficiaries of each group have been assessed against the total points obtained and priority ranking as per questionnaire survey results. The beneficiary's eligibility for LEP support has been assessed by allotting points against the pre-approved and pre-fixed criteria set by the independent M&S consultant. Therefore, the identified beneficiaries are the most deserving candidates, as per the information received through the household survey.
4. Field verification over the mobile phone has been conducted with potential beneficiaries of each group. All of them were informed about the LEP support they had been screened and identified for. If any beneficiary willingly opts out of the eligible LEP support, the list is automatically populated with the next most deserving candidate. This automatic process has been followed to ensure clarity and accountability.



Following the quantitative method described in 5.6, the beneficiaries screened out for livelihood support are presented in Table 4. Samples of quantitative assessment sheets are as follows table-5:

**Table 4: Number of affected fishermen for Livelihood support**

SL no	Livelihood support activity	Number of Affected fishermen (Beneficiaries)				
		Total	Ghotivanga (n# 833)	Sonodia (n# 211)	Tajiakata (n# 348)	Nayapara (n# 199)
1	Support for fishing net making for fishermen	50	23	8	11	8
2	Skill training for boat repair for fishermen	50	24	3	10	13
3	Skill training for tailoring (Income generation assistance for women)	10	5	1	3	1
4	Skill training for fish-net making for women (Income generation assistance for women)	50	20	2	20	8
5	Skill training for fish drying for women (Income generation assistance for women)	40	24	3	9	4
6	Grant for purchasing fishing gear and other requirements for women (Income generation assistance for women)	80	27	9	38	6
7	Loan for Purchasing livestock and rearing material for women (Income generation assistance for women)	50	17	22	6	5
8	Support for procuring the engine for boat owners	5	3		2	
	<b>Total</b>	<b>335</b>	<b>143</b>	<b>48</b>	<b>99</b>	<b>45</b>

Table 5: Quantitative Assessment Method for Beneficiary Groups 1-8

Quantitative Assessment for Selection of Beneficiary-1																		
Support Group: Direct affected fishermen and Boat owner																		
Type of LEP support: Support for fishing net making (50 no. priority basis)																		
The quantitative methodology has been based on criteria under LEP framework of ERM report. Beneficiary's eligibility for LEP support has been assessed by allotting points against the criteria. When a beneficiary meets criteria he/she will get full point.																		
SL	Code	Ward No	Name	Father's Name	Age	Village	Cell Number	Criteria and distribution of points out of 100							Total point received (sum of all points)	Priority ranking (1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> ...)		
								Type of boat	Per Capita HH monthly expenditure range in BOT			Land ownership					Interest for loan	
								10 HP	20 & 22 HP and below	2031 - 2430 and above	2440 and above	0 or no land	4.9 and less	5-49	50-427			
								10	5	15	10	5	15	10	7	3	20	
Quantitative Assessment for Selection of Beneficiary – 2																		
Support Group: Direct affected fishermen and Boat owner																		
Type of LEP support: Skill training for boat repairing (50 no)																		
The quantitative methodology has been based on criteria under LEP framework of ERM report. Beneficiary's eligibility for LEP support has been assessed by allotting points against the criteria. When a beneficiary meets criteria he/she will get full point.																		
SL	Code	Ward No	Name	Father's name	Age	Village	Cell Number	Criteria and distribution of points out of 100 (no point for: no interest for loan and no exposure of training)							Total point received (sum of all points)	Priority ranking (1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> ...)		
								Type of boat used in the project area on daily basis for fishing	Per Capita HH monthly expenditure range in BOT			Land ownership					Interest for loan (from alternate livelihood fund)	
								10 HP	20 & 22 HP and below	2031 - 2430 and above	2440 and above	0 or no land	4.9 and less	5-49	50-427			
								12	4	18	8	5	18	10	7	3	10	5
Quantitative Assessment for Selection of Beneficiary – 3																		
Support Group: Income Generation Assistance for Women																		
Type of LEP support: Skill training for tailoring (10 women).																		
The quantitative methodology has been based on criteria under LEP framework of ERM report. Beneficiary's eligibility for LEP support has been assessed by allotting points against the criteria. When a beneficiary meets criteria he/she will get full point.																		
Sl no	Code	Ward No	Women member of fishermen HH/women fishermen	Name of listed fishermen	Father's Name of listed fishermen	Village	Cell Number	Criteria and distribution of points out of 100 (no point for: no interest for loan and no exposure of training)							Total point received (sum of points for each criteria)	Priority ranking (1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> ...)		
								Per Capita HH monthly expenditure range in BOT	Land ownership			Interest for loan		Has exposure on tailoring			Women member of fishermen HH	
								2030 and below	2031 - 2430 and above	2440 and above	0 or no land	4.9 and less	5-49	50-427				
								15	10	5	15	10	7	3	10	10	15	
Quantitative Assessment for Selection of Beneficiary – 4																		
Support Group: Income Generation Assistance for Women																		
Type of LEP support: Skill training for fish net making (50 women)																		
The quantitative methodology has been based on criteria under LEP framework of ERM report. Beneficiary's eligibility for LEP support has been assessed by allotting points against the criteria. When a beneficiary meets criteria he/she will get full point.																		
Sl no	Code	Ward No	Women member of fishermen HH	Name of listed fishermen	Father's Name/Husband	Village	Cell Number	Criteria and distribution of points out of 100 (no point for: no interest for loan and no exposure of training)							Total point received (sum of points for each criteria)	Priority ranking (1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> ...)		
								Per Capita HH monthly expenditure range in BOT	Land ownership			Interest for loan		Has exposure on net making			Women member of fishermen HH	
								2030 and below	2031 - 2430 and above	2440 and above	0 or no land	4.9 and less	5-49	50-427				
								15	10	5	15	10	7	3	10	10	15	
Quantitative Assessment for Selection of Beneficiary – 5																		
Support Group: Income Generation Assistance for Women																		
Type of LEP support: Skill training for fish drying (40 women)																		
The quantitative methodology has been based on criteria under LEP framework of ERM report. Beneficiary's eligibility for LEP support has been assessed by allotting points against the criteria. When a beneficiary meets criteria he/she will get full point.																		
Sl no	Code	Ward No	Women member of fishermen HH	Listed Affected fishermen	Father's Name/Husband	Village	Cell Number	Criteria and distribution of points out of 100 (no point for: no interest for loan and no exposure of training)							Total point received (sum of points for each criteria)	Priority ranking (1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> ...)		
								Per Capita HH monthly expenditure range in BOT	Land ownership			Interest for loan		Has exposure on fish drying			Women member of fishermen HH	
								2030 and below	2031 - 2430 and above	2440 and above	0 or no land	4.9 and less	5-49	50-427				
								15	10	5	15	10	7	3	10	10	15	
Quantitative Assessment for Selection of Beneficiary – 6																		
Support Group: Income Generation Assistance for Women																		
Type of LEP support: grant for purchasing fishing gear and other requirement (80 women)																		
The quantitative methodology has been based on criteria under LEP framework of ERM report. Beneficiary's eligibility for LEP support has been assessed by allotting points against the criteria. When a beneficiary meets criteria he/she will get full point.																		
Sl no	Code	Ward No	Name	Father's Name/Husband	Village	Cell Number	Criteria and distribution of points out of 100 (no point for: no interest for loan and no exposure of training)							Total point received (sum of points for each criteria)	Priority ranking (1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> ...)			
							Per Capita HH monthly expenditure range in BOT	Land ownership			Interest for loan (from alternate livelihood fund)		Fisher women			Women member of fishermen HH		
								2030 and below	2031 - 2430 and above	2440 and above	0 or no land	4.9 and less	5-49	50-427				
								15	10	5	15	10	7	3	5	15	15	
Quantitative Assessment for Selection of Beneficiary – 7																		
Support Group: Income Generation Assistance for Women																		
Type of LEP support: Loan for purchasing livestock and rearing material (50 women).																		
The quantitative methodology has been based on criteria under LEP framework of ERM report. Beneficiary's eligibility for LEP support has been assessed by allotting points against the criteria. When a beneficiary meets criteria he/she will get full point.																		
Sl no	Code	Ward No	Women member of fishermen HH/women fishermen	Name of listed fishermen	Father's Name of listed fishermen	Village	Cell Number	Criteria and distribution of points out of 100 (no point for: no interest for loan and no exposure of training)							Total point received (sum of points for each criteria)	Priority ranking (1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> ...)		
								Per Capita HH monthly expenditure range in BOT	Land ownership			Interest for loan		Women member of fishermen HH				
								2030 and below	2031 - 2430 and above	2440 and above	0 or no land	4.9 and less	5-49	50-427				
								15	10	5	15	10	7	3	20	15		
Quantitative Assessment for Selection of Beneficiary – 8																		
Support Group: Boat owner																		
Type of LEP support: Loan for engine (5 no. priority basis)																		
The quantitative methodology has been based on criteria under LEP framework of ERM report. Beneficiary's eligibility for LEP support has been assessed by allotting points against the criteria. When a beneficiary meets criteria he/she will get full point.																		
SL	Code	Ward No	Name of beneficiaries	Father's Name	Age	Village	Criteria and distribution of points out of 100							Total point received (sum of all points)	Priority ranking (1 <sup>st</sup> , 2 <sup>nd</sup> , 3 <sup>rd</sup> ...)			
							Type of boat	Per Capita HH monthly expenditure range in BOT			Land ownership					Interest for loan		
								10 HP	20 & 22 HP and below	2031 - 2430 and above	2440 and above	0 or no land	4.9 and less	5-49	50-427			
								10	5	15	10	5	15	10	7	3	20	

## 5.7. Formation of Occupation & Need Based 66 Beneficiary Awareness Group

YPSA established 66 fishermen groups consisting of 1591 members to implement the livelihood enhancement program based on the LEP report. The size and location of the affected fishermen determined the formation of these groups. Each group had 20-25 members who regularly participated in meetings to make collective decisions. The groups were formed in the same locality and received guidance from YPSA about group formation's objectives, activities, and benefits. To ensure better coordination and efficient management, each group member selected a group leader and a co-leader ([Annexure-8](#)).



YPSA organized 15 awareness development sessions for each beneficiary group, totaling 990 sessions for 66 groups. These sessions aim to motivate and create awareness among the beneficiaries regarding livelihood support and training, the plan and schedule of this support, fishermen's contribution, and different life skills-related issues. The following agendas and issues were discussed during these sessions using pictorial flipcharts.

**Table 6: Topic of life skill information dissemination**

Number of sessions	The topic of life skills information dissemination
1 <sup>st</sup>	<ul style="list-style-type: none"> <li>• Introductory session among the group members and YPSA and Summit team</li> <li>• Brief discussion on the implementation of LEP with the affected fishermen.</li> <li>• Group's activities</li> </ul>
2 <sup>nd</sup>	<ul style="list-style-type: none"> <li>• Discussion on child protection and gender Policy</li> <li>• Child labor</li> <li>• Livelihood skills for income generation and enhancement of livelihood</li> </ul>
3 <sup>rd</sup>	<ul style="list-style-type: none"> <li>• Contingency Plan for upcoming fishing restriction period,</li> <li>• Bank account opening</li> <li>• Importance of ID cards and photos for fishermen</li> <li>• Maintain distance, wear a mask properly, and wash hands with soapy water to protect from COVID-19.</li> </ul>
4 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Build a beautiful Family relation</li> <li>• Maintaining good relations with social leaders to avail social facilities</li> <li>• Inform the government facilities of the newly registered fishermen.</li> <li>• Share the benefits of fishermen's card</li> </ul>

Number of sessions	The topic of life skills information dissemination
	<ul style="list-style-type: none"> <li>• Any other need-based issue</li> </ul>
5 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Basic facts about the child's primary health care &amp; nutrition, vaccination/ inform government health programs. Importance of children's education/inform government facilities of child education.</li> <li>• Importance of birth registration and process of getting birth registration</li> <li>• Any other need-based issue</li> </ul>
6 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Disaster preparedness and management,</li> <li>• Early warning system</li> <li>• Disaster Risk reduction</li> <li>• Storing dry food/saving money prior to the disaster period</li> <li>• Any other need-based issue</li> </ul>
7 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Importance of female education up to 18</li> <li>• Combating child marriage (affect, remedies)/dowry</li> <li>• What is livelihood &amp; how to enhance it by proper use of LEP opportunities</li> <li>• Any other need-based issue</li> </ul>
8 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Inform about the paperwork required to open a bank account.</li> <li>• Advantages and benefits of a bank account.</li> <li>• Discuss savings requirements, ways, and benefits.</li> <li>• The purpose and use of microcredit, including the LEP microcredit fund.</li> <li>• Discuss the role of microcredit in poverty alleviation.</li> <li>• Any other need-based issue</li> </ul>
9 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Human/women Trafficking</li> <li>• Illegal migration</li> <li>• Adverse effects of drug addiction &amp; trading</li> <li>• Any other need-based issue</li> </ul>
10 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Gender discrimination and gender equality</li> <li>• Women's rights and violence against women</li> <li>• Women Empowerment</li> <li>• Any other need-based issue</li> </ul>
11 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Safe water and healthy hygiene practice</li> <li>• Uses of sanitary latrine</li> <li>• Prevention of Infectious diseases (COVID-19)</li> <li>• Any other need-based issue</li> </ul>
12 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Harms of Tobacco use and remedies</li> <li>• Safety in using the cooking stove/wearing a mask/covering face with a cloth to protect from smoke &amp; carbon dioxide</li> <li>• Any other need-based issue</li> </ul>
13 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Adverse economic effect of more children</li> <li>• Importance of Family Planning/birth control (including methods and government services)</li> <li>• Safe motherhood and maternal health</li> <li>• Any other need-based issue</li> </ul>
14 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Safety Security zone</li> <li>• Any other need-based issue</li> </ul>
15 <sup>th</sup>	<ul style="list-style-type: none"> <li>• Importance of savings</li> <li>• Way of savings</li> <li>• Any other need-based issue</li> </ul>

## 5.9. Group Meeting and Awareness Session

It was planned to organize 15 awareness sessions for each group and overall 990 sessions during the project period with 66 groups. Awareness sessions informed and educated the community about life-related issues to influence their attitudes, behaviors, and beliefs toward achieving the project's defined purposes.

As per plan, YPSA conducted a total of 990 awareness sessions with the 66 groups. A pictorial flipchart was used in the sessions. Besides, 15 meetings were also conducted with all 15 groups to select skills development training.

**Table 7: Awareness and Life Skills Session Status**

Year	Meeting Status
1 <sup>st</sup> year (April 2020 – March 2021)	162 (Awareness session)
	15 (Meeting on Skill development training)
2 <sup>nd</sup> year (April 2021 – March 2022)	396 (Awareness session)
3 <sup>rd</sup> Year (April 2022 – March 2023)	432 ( Awareness Session)
Total	1005

YPSA invited family members of fishermen from time to time to join the awareness-raising meeting. Besides, the Upazila Fishery Officer, Upazila Women Affairs officer, Chairmen, and members of Union Parishad were also invited as guests in the meeting to motivate the participant fishermen.



### 5.10. Develop & Publish Poster and Flip Chart

YPSA developed and published flip charts with selected awareness messages as above that were utilized during group awareness sessions as IEC materials. Besides, a poster on the LEP activities was published. The contents and design of posters and flipcharts were finalized with the support of the M&S consultant and SLTCPL. YPSA distributed posters to the beneficiaries and also displayed them in different public places in the project areas. The flipcharts were used in group meetings to raise awareness of different issues among the beneficiaries.



### 5.11. Develop & Publish Poster and Flip Chart

UNO, Upazila Chairman and ward members, Chairman of *Kutubjum* Union parishad, community leaders, and other government officials were the key stakeholders for the LEP. YPSA regularly consulted and met with them to inform them of the updates on LEP implementation. To ensure engagement and get support to implement the LEP, YPSA regularly met them. During the project period, a total of 67 one-to-one meetings on different issues were conducted. Besides, YPSA also met with related stakeholders for any emergency matters. The details of one-to-one meetings are given in [Annexure-9](#).

### 5.12. Facilitate the finalization of MFI selection and agreement with SLTCPL

This activity was finally suspended from the LEP program because no MFI agreed to implement the LEP microcredit Program. Instead, a microcredit fund was transferred to a grant fund to distribute grant money among the affected fishermen who were eligible for credit. This was done as per the recommendations of the LESA. However, YPSA believes that it will be justified to briefly describe in this report what happened in the process of MFI selection.

LEP Report made provision of credit for the beneficiaries and recommended credit to be disbursed by an MFI. As per the plan, YPSA called for proposals from interested MFIs, received two proposals from two MFIs, and recommended *COAST Trust* to SLTCPL for selection. *COAST Trust* shared its comments on LEP's credit disbursement plan during the negotiation period. SLTCPL reviewed the comments of *COAST Trust* and took the following decisions;

1. The LEP document recommended a 2.5% - 3.5% interest rate for the disbursed credit. This rate, according to *COAST Trust*, is inadequate. SLTCPL will increase it to 10%.
2. YPSA should go for a new bidding process with the changed rate of service charge.
3. Based on the changes in service charge, YPSA will revise the call for proposal documents and TOR.
4. YPSA will publish a circular for the request for proposals in newspapers

As per discussions in the meeting held on 23 September 2021, YPSA revised the call for proposal based on SLTCPL suggestions, proceeded to 2nd call for proposal, and published the circular in the newspaper. As per the circular, YPSA arranged an online pre-bidding meeting on 31st October 2021 with interested MFIs where YPSA shared the credit support program of LEP and TOR to MFIs, including the increase of interest rate to 10%. 6 representatives from 4 MFIs participated in the meeting. The MFIs did not raise any significant issues during the discussion but informed that they would discuss the changed conditions of LEP credit with their management and submit a proposal as per management's decision. The deadline for proposal submission was 7 November 2021. Unfortunately, YPSA did not receive any proposal from any MFI within the deadline. In the Zoom meeting, YPSA received the following feedback from the MFIs:

- a. **BRAC** is an international NGO, and they have a huge credit support program all over the country, so they were not interested in this small-scale call compared to their other activities.
- b. **MUKTI Cox's Bazar** was not interested as YPSA did not select them in the 1st call.
- c. **COAST Trust** did not agree with some clauses of the changed agreement after 1st call.
- d. **RIC** was not interested in the call, and they did not submit the proposal in 1st call.

**Based on the feedback from MFIs, the following reasons may be assumed why no MFI were interested:**

- 1) *Moheshkhali* is a coastal and disaster-prone area, and the major profession of the beneficiaries is fishing. Based on the previous track records collected from MFIs who are working in this area, it was found that there is a possibility that the borrowers may not repay the principal amount or the interest charged in time. As a result, the MFI will be exposed to the credit risk of not recovering the loan in a timely manner or never recovering the loan.
- 2) Per the LEP document, after 5 years, 100 percent of the funds recovered from beneficiaries will be refunded to SLTCPL for area development and the Corporate Social Responsibility program for any of their other projects. In the Microfinance sector, the Portfolio at Risk (PAR) rate is 10%. The amount of loan to be disbursed at the beneficiary level will be due at the rate of 10% per annum in phases. As such, there is a possibility of due BDT 40 *lakh* of the total capital at the field level in 5 years. It may be mentioned here that according to the rules of the Microcredit Regulatory Authority (MRA), there is a provision for the institution to accumulate Loan Loss provision. After completion of the LEP project, there is a possibility of due 40% loan amount. So, in this regard, MFI has a risk of financial loss.
- 3) As per the LEP plan, 1591 affected fishermen will get loan support for their livelihood within 5 years, and out of them, the credit will be disbursed initially to 170 fishermen and fisherwomen and gradually extended to others among the whole affected community of 1591 fishermen. However, seed money for loan support compared to the fishermen is very small, and it is difficult to meet the need for required loans for fishermen as per their livelihood plan.
- 4) The amount of loan support under the LEP is small compared to the other credit activities of MFIs.

Based on the above-described assumptions, YPSA recommended utilizing the allocated budget for microcredit for distribution as grant support against selected income-generating activities. YPSA submitted a detailed plan for grant support to SLTCPL, and SLTCP approved the plan in consultation with the LESA and the Lender.



### 5.13. Approval of training Budget and Plan

YPSA prepared a training budget and submitted it to SLTCPL. It was also shared in a meeting between YPSA and SLTCPL at Cox's Bazar on 27 December 2020. SLTCPL asked YPSA to resubmit it with a justification for the increase in cost from the initially approved budget. Accordingly, it was submitted by YPSA with justification in January 2021. SLTCPL reviewed the YPSA's revised budget and approved it. YPSA developed a detailed training plan for all training for the project period (Table - 8) and submitted it to SLTCPL. The training plan was as follows-

**Table 8: Training plan**

SL	Name of Activity	Total Participant	No of batch	Jan-Mar 2021	Apr-Jun 2021	Jul - Sep 2021	Oct-Dec 2021	Jan - Mar 2022	Oct-Dec 2022
1	Skills training for fishermen for better repairing and maintenance of fishing boats)	50	12	16 Participants (4 batches)	Continue training with 4 batches	16 Participants (4 batches)	10 Participants (2 batches)	8 Participants (2 batches)	
2	Skills training for women for tailoring, stitching and embroidery	10	1		10 Participants				
3	Skills training for women for fish-net knitting	50	5	10 Participants (One batch)	10 Participants (One batch)	10 Participants (One batch)	10 Participants (One batch)	10 Participants (One batch)	
4	Skill training to the women for fish drying activity	40	2				20 participants (One batch)		20 participants (One batch)

### 5.14. Summary of Fish Net Knitting Training

To develop fishing net-making skills, YPSA selected 50 women in the 1<sup>st</sup> year from the female members of listed affected fishermen. Based on a guideline, a local woman trainer conducted the training. The following contents were discussed-

- Introduction on the net thread
- Making Hilsha /Floating Nets
- Set up the Hilsha/Floating Nets.
- Making *Jhaki* Nets
- Set up the *Jhaki* Nets
- Making *Bihindi* Nets
- Set up the *Bihindi* Nets
- Knot-making techniques

The training consisted of a practical demonstration by the trainer and practice and exercise by the trainees. Each day, 7 hours (from 9 am to 4 pm.) of training sessions were conducted, which was continued 5 days a week. YPSA closely monitored the training every day, maintained all training records, like the attendance register, and checked the learning quality based on training guidelines. Participants' neighbors and relatives regularly come to observe the training.

The affected fishermen's family members became happy to observe the trainees' progress and committed to supporting the trainees in carrying out net making as a profession and an earning source. The technical capacity of trainees increased in net making. Now, they can make 3 different

kinds of nets, make knots, and repair the old net. Their husband and other family members allocated a corner for them to make a net at home. The list of participants of all 5 batches of net-making training is attached in [Annexure-12](#).

After receiving the training, trained women are now earning by net making. 45-trained women out of 50 got a work order to make *Jaki Jal*, *Bhasa Jal*, or *Bihindi Jal*, earning BDT 7000 – 12000 per month. The other 5 are also making other types of net by taking orders and earning a similar amount. They are utilizing their income for their children's education and family maintenance.



### 5.15. Summary of Boat Repairing Training

Boat-making and repairing training was one of the major skills development training for fishermen and boat owners under the LEP project. The trained fishermen can apply the learned skills to provide improved repair and maintenance services to fishing boats on a commercial basis. This ensures the availability of repairing and maintenance services for fishing boats in a community-based market environment on a sustainable basis. Through LEP, 50 selected fishermen completed 3 months of boat-making and repairing training in 4 batches. The list of trainees is given in [Annexure-13](#).



YPSA organized boat repair training at the boat repairing workshop at *Ghotivanga, Sonadia Ghat,* and *Tajjakata Ghat*. Through the training, trainees acquired the following skills practically-

- Wood fitting and Finishing
- *Chanda* wood Cutting and Finishing
- Prepare & set up *Chanda*
- Prepare the boat frame
- Floor setup
- Latrine frame making, finishing and set up
- Cabin frame
- *Rod* setting
- Deck Fitting
- *Totok* fitting
- *Gosa* setting
- Fish preservation room setup & Call room Setup
- Open the new boat back *Chanda*
- Engine room setting
- *Baha & Cori* setup

YPSA distributed a set of safety gear to all 50 trainees and all the trainers to ensure safety and security during the training session. From the beginning of the training, YPSA regularly monitored and followed up with all the participants and trainers, and all field facilitators visited the training site every day. Immediately after completing training, YPSA's field staff made an intensive effort to find employment for the trained graduates. As a result, 50 trained graduates were employed in different boat repairing sites at *Tajjakata, Nayapara,* and *Gorokghata*. They are now earning BDT. 700 to BDT.1500 per day.



It was planned to provide a tool kit of an improved nature required for the boat repairing center to 50 trained graduates. The objectives of the toolkit distribution were to provide support with necessary tool kits to the trained fishermen for utilizing their learning & skills on boat repairing and maintenance service to fishing boats on a commercial basis under a community-based market environment on a sustainable basis. The list of equipment in the toolbox is given in [Annexure-13](#).



YPSA arranged a toolbox distribution event where *Mr. Shaikh Kamal*, Chairman of Kutubjum Union, was present as Chairperson. *Mr. Md. Abdur Rahaman Khan*, Upazila Senior Fisheries Officer, *Robiul Alam*, a member of a civil society organization, was present as a special guest. Union Parishad Women members, members from 4 wards of Kutubjum Union, boat owners, local leaders, fishermen, civil society, SLTCPL & YPSA officials attended the ceremony. YPSA collected beneficiaries' written consent on their 15% contribution in the 8th quarter, and all 50 fishermen deposited their contribution in the bank.

### 5.16. Summary of Environment-Friendly & Hygienic Fish Drying Training

Dry fish has a guaranteed high-profit market, and raw materials or fresh fish are available in the project area at a low cost. So, improved dry fish training technology was selected to enhance the livelihood of affected fishermen and their family members under LEP. In the 1st year, 40 women were selected from the affected fishermen's families to receive the training to make the tent or tunnel. The list of trainees is given in [Annexure-14](#). YPSA finalized the curriculum of 10 training days with the support of the Upazila Fishery Officer and Consultant of SLTCPL. 40 women in two batches participated both in the theoretical and practical classes. The following topics and practical sessions covered by the training:

1. Techniques of fish drying
2. Conventional and modern methods of fish drying
3. Introducing Solar Tent and Tunnel
4. Required Materials for the Solar Tent and Tunnel
5. Practical session to make Solar Tent and Tunnel
6. Fish Market/Ghat visit & compare the market price
7. Fish screening from Ghat & purchase fresh fish
8. Clean the fresh fish thoroughly & spilled into butterfly fillets
9. Identification of dried fish for making dry fish
10. Soak the fish in turmeric-mixed water for 30 minutes to leach out the blood
11. Drain the water from the fish & arrange the solar tunnel and tent
12. Dry the smaller fish in the tunnel and the larger fish in the tent



40 trained graduates received one-time capital support from the LEP to make the solar tent and tunnel for the business. Each trained graduate received material for fabricating a *3-solar tunnel* and *2-solar tent*. A list of materials procured for fabricating a *3-solar tunnel* and the *2-solar tent* is attached as [Annexure-14](#). YPSA arranged a tunnel & tent distribution event where *Mr. Shekh Kamal*, Chairman of *Kutubjum* Union, was present as the chief guest. The ward members of the respective project areas and fishermen leaders were also present at the event.



The trained graduates are now earning by producing and selling dry fish. They are earning BDT 8000 – 9000 per month. They have utilized their income for their children’s education and family maintenance.

### 5.17. Summary of Tailoring Training

As per the LEP document, one of the suggestions was to provide skills training to the women from family members of the fishermen on tailoring and embroidery so that they could make some earnings and contribute to the family income. LEP document recommended providing tailoring training to 10 women members of affected fishermen families. YPSA selected 10 women members for the training as follows-

**Table 9: List of trainees of Tailoring training**

SL no	Fishermen ID	Affected Fishermen Family Member	Village
1	F-300	<i>Sabakun Nahar</i>	<i>Ghotivanga</i>
2	F-523	<i>Jahan Ara</i>	<i>Ghotivanga</i>
3	F-628	<i>Noor Nahar</i>	<i>Ghotivanga</i>
4	F-321	<i>Sahin Aktar</i>	<i>Ghotivanga</i>
5	F-916	<i>Saju Aktar</i>	<i>Taziakata</i>
6	F-1244	<i>Roksana Kanam</i>	<i>Nayapara</i>
7	F-474	<i>Noyara</i>	<i>Ghotivanga</i>
8	F-476	<i>Roksana Aktar</i>	<i>Ghotivanga</i>
9	F-793	<i>Saju Aktar</i>	<i>Sonadia</i>
10	F-1102	<i>Anowara Begum</i>	<i>Nayapara</i>

In 5th quarter of the project period, YPSA organized the training for selected 10 women. A trainer from the Upazila Women Affairs Office conducted the training and the government curriculum was followed. It was 54 days training course, and the following skills were disseminated to trainees:

- Uses of different parts of the machine.
- Introduction to measuring cloth.
- Cut Clothes.
- Procedure for making the national flag.
- Fabricate half-pants for boys and girls.
- Fabricate girls’ dresses.
- Fabricate ordinary *salwar* and *kameez* for women.
- Fabricate different types of pajamas for women
- Fabricate six-cut shirts for girls
- Fabricate nightgown
- Fabricate female undergarments
- Fabricate girls dresses
- Fabricate girls Petticoats
- Fabricate a U-neck and collar blouse.
- Fabricate *Fatua* for small children.
- Fabricate girl's handkerchiefs.
- Fabricate girls one cut frocks.
- Fabricate boy's shirts.
- Repeated practical exercise of the above work.



After completion of the training, SLTCPL provided sewing machines to 10 trained women as a grant. All 10 graduate trainees started earning through tailoring, and they have been earning BDT 8000 – BDT 12,000 monthly. Besides, the trained women have also been tailoring training to their other women's family members ([Annexure-15](#)).



### 5.18. Summary of Grant Distribution to 80 Vulnerable Women

LEP document recommended distributing fishing gear as a grant to 80 vulnerable women fishers. The main objectives of the distribution of fishing gear were:

- 1) To ensure access to better economic facilities for women fishermen through support with fishing gear.
- 2) To ensure women's empowerment through economic improvement.
- 3) To ensure more fishing within a short time.

YPSA selected 80 women fishers through a screening process in 3rd quarter. In the 6th quarter, YPSA finalized the needs of fishing gear for 80 women fishers. 47 women expressed their needs for *Bhasa Jal*, and 33 women for *Barsi*. The list of fishing gear materials (local name) is shown in Table 10.

**Table 10: List of fishing gear materials**

Sl.	Particulars	Quantity
<b>A.</b>	<b><i>Basha Jal (13 set)</i></b>	
01	4 Inch net 85 hat	40kg
02	<i>Gonda/Shil</i>	200 pcs
03	Korean Rope	6kg
04	Black Thread	3kg
05	Floater	40pcs
<b>B.</b>	<b><i>Broshi (17 Set)</i></b>	

01	Broshi 6No.	1,200 pcs
02	Broshi Thread	8kg
03	Throwing Rope	5kg
04	Float	30 pcs
05	Anchor	5 pcs
06	Throwing Iron	22 pcs
07	Flag	8 pcs
08	Bamboo stick	8 pcs
09	Korean Rope	5kg
10	Tank	4 pcs

YPSA distributed fishing gear to 80 vulnerable women in two phases. In the first phase, 30 women and in the 2nd phase, 50 women received fishing gear. YPSA arranged an inaugural ceremony of fishing gear distribution, and the UNO inaugurated this by distributing fishing gear to women fishers. Upazila Fishery Officer, chairmen, and members of UP were also present in the ceremony.

After receiving the fishing gear, 80 women have been earning by using their gear, and each month, they earn BDT. 2000 – BDT. 4500. They have been utilizing their earnings to enhance their livelihood. The list of beneficiaries who received fishing gear is given in [Annexure-16](#).



### 5.19. Infrastructural Improvement of Sonadia Govt. Primary School

As a betterment program for the community, the LEP Document recommended supporting the improvement of the infrastructure of a local education institute. To complete the activity, the following steps were implemented-

#### 5.19.1. Assessment of Local Education Institutions

YPSA identified 5 educational institutions for assessment through preliminary consultation with the School Management Committee, Union Parishad member, Union Parishad Chairman, Upazila Coordination Committee, one-to-one meetings, and group meetings with the listed affected fishermen.

1. Ghotivanga Govt. Primary School
2. Sonadia Govt. Primary School
3. Tajiakata Govt. Primary School
4. Kutubjum Govt. Primary School
5. Tajiakata Sumaiya Girls Madrasa



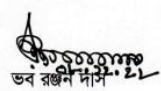
Based on physical verification and consultation with the school authority, UNO, and UP Chairman of *Kutubjum* Union, Sonadia Government Primary School was finally selected by the SLTCPL and YPSA for infrastructural improvement/repair. The detailed criteria which were considered for selection were as follows:

- The Sonadia Government Primary School is situated on a remote island where the basic facilities are yet to reach
- The communication and road transport depends on the tidal flow.
- There is a water scarcity in the school
- Education rate is very low
- Limited classrooms (3 classrooms)
- No sanitary latrine facilities
- No drinking water supply
- No electricity



### 5.19.2. Government Approval

For improvement work at Sonadia Government Primary School, YPSA sought approval from the Upazila Education Officer and received the formal approval on 8 December 2022.

	গণপ্রজাতন্ত্রী বাংলাদেশ সরকার উপজেলা শিক্ষা অফিসারের কার্যালয় মহেশখালী, কক্সবাজার। E-mail: <a href="mailto:moheshueocox@gmail.com">moheshueocox@gmail.com</a>	
স্মারক নং : ৩৮.২০.২২৪৯.০০০.০০.০৭২.২০২১-৫০৬	তারিখ : ০৮.১২.২০২২খ্রি.	
বিষয় : সোনাদিয়া সরকারি প্রাথমিক বিদ্যালয়ের প্রয়োজনীয় আসবাবপত্র এবং অবকাঠামোগত মেরামত কাজ সম্পন্ন করন প্রসংগে।		
সূত্র : তারিখ ২৬/০৯/২০২২ ৪৯৩.১/কক্স/২০২২		
উপর্যুক্ত বিষয় ও সূত্রের আলোকে সোনাদিয়া সরকারি প্রাথমিক বিদ্যালয়ের কোমলমতি শিক্ষার্থীদের লেখাপড়ার বৃহত্তর স্বার্থে এবং সংশ্লিষ্ট বিদ্যালয়ের ম্যানেজিং কমিটির অনুরোধের প্রেক্ষিতে বিদ্যালয়টির আসবাবপত্র ও প্রয়োজনীয় অবকাঠামো মেরামতের কাজ করার জন্য অনাপত্তি/অনুমতি প্রদান করা হল।		
উল্লেখ্য যে, উক্ত মেরামত কাজ করার ক্ষেত্রে বিদ্যালয়ের শ্রেণী পাঠ দানের কোন ব্যাঘাত করা যাবে না।		
প্রাপক উপ-পরিচালক (সমাজ উন্নয়ন বিভাগ) ইপসা	 উপজেলা শিক্ষা অফিসার(চ.দা.) মহেশখালী, কক্সবাজার। E-mail: <a href="mailto:moheshueocox@gmail.com">moheshueocox@gmail.com</a> ফোন: +৮৮০৩৪২৪৭৪৪২০	



### 5.19.3. Visit of SLTCPL & YPSA LEP Team for Reconfirmation of Need Assessment

Managing Director of Summit LNG Terminal Co. (Pvt.) *Mr. A.N.M Tariqur Rashid* and LEP team leader *Ms. Nasim Banu*, Director (Social Development), YPSA, visited Sonadia Government Primary School on 22 February 2023. The team checked the building structure to find the improvement needs of stairs, washroom, classrooms, rooftop, high bench and low bench, water and sanitation facility, lobby, etc. The team met with the Headmaster, Assistant Teacher, School Management Committee members, and local stakeholders of Sonadia East Para.



During the physical verification, the team found significant damage to the washroom, floor, pillars, roof, stairs, window, doors, tiles, and water supply, which would severely affect the education quality of children. The Managing Director of SLTCPL recommended the reassessment of structural improvement by an experienced civil engineer. He provided a detailed plan, design, and specification for the improvement/renovation of the structure.

### 5.19.4. Detail Engineering & Commercial Assessment

YPSA assigned a civil engineer, *Mr. Badiul Alam*, as a consultant engineer to assess and develop a plan and budget for the infrastructural repair work. He visited Sonadia Government Primary School and submitted an observation report, estimating the cost of the infrastructural improvement work and repair needs. The detailed plan, design, and specification of the improvement work of the school are given in [Annexure-19](#).



### 5.19.5. Completion of the Improvement Work

As per YPSA's procurement policy, YPSA published a circular in two newspapers, *The Prothom Alo* and *The Daily Cox's Bazar*, on the YPSA website on 4 May 2023. Following a competitive procedure, the YPSA procurement committee selected *Ms. Modhumoti Construction* based on their experiences, technical expertise, ability, and track records, and finally, YPSA management issued the work order on 16th June 2023. The infrastructural development work was started in July 2023 under the supervision of the YPSA LEP team. YPSA also appointed a Civil Engineer for day-to-day monitoring and follow-up activities; *Mr. Badiul Alam*, a Consultant Engineer, also provided his technical expertise for doing the work perfectly. During the improvement work, the Engineer of YPSA regularly visited the site, followed up, and monitored the progress of the

improvement work. Besides, *Mr. Badiul Alam*, Consultant Engineer, visited the site three times and submitted his reports. The work was completed in December 2023.



## 5.20. Facilitate Construction of Ice Factory

LEP document recommended an Ice Factory in the project location with partial support to an entrepreneur to address the betterment program for the Fishermen community. YPSA assessed the feasibility of an Ice factory in *Kutubjum* Union through discussion with Chairmen and members of Union Parishad, local businessmen, and local leaders. As per their discussion and field visit, it was found that-

- With a minimum production capacity, the establishment of an Ice Factory should cost 80 lakh Taka. The LEP project allocated a budget of BDT 5 Lakh, but no private entrepreneur came forward to construct an ice factory with project support of BDT 5 Lakh.
- LEP added a condition that the affected community fishermen will get the ice block 10% to 15% less than the market price from this factory. The estimated selling price may be

120 Taka. Therefore, this was not viable or attractive to the entrepreneurs, and nobody agreed on such terms.

- There was a condition that the businessman would have to submit a business plan and implement the project, and only then they will get 5 *Lakh* Taka. The local businessmen were not interested in submitting a business plan because the terms and conditions were unattractive.

Therefore, the Ice Factory establishment in partnership with project support of 5 *lakh* Taka was impossible. Nobody accepted such an offer with this amount of money. Ultimately, the Program of ice factory establishment was dropped from the LEP project ([Annexure-17](#)).

## 5.21. Facilitate Disbursement of Credit For Household Solar Panel Installation

The LEP report suggested a betterment program for the Fishermen Community at Large. One of the betterment programs provided credit support for installing solar units for households in remote areas to help the children continue their studies and help the women do household chores. Furthermore, it could lower the levels of household air pollution through reduced use of kerosene. Households can install 120-watt SHS at their homes at approximately BDT 35,000. To identify interested beneficiary fishermen living in remote places without electrification and interested in installing solar panels with credit, YPSA conducted a discussion Program with potential beneficiaries of remote areas. Based on discussions YPSA found, the Bangladesh Government has been implementing the "*Digital Island Moheshkhali*" project that connected the *Moheshkhali* upazila of *Cox's Bazar* with a high-speed internet network. As a part of this project, the Bangladesh government has taken the initiative to bring the *Moheshkhali* area under 100% electricity coverage. In the meantime, *Tajikata*, *Ghotivanga* (except *Bardia*), and *Nayapara* Ward came into 100% electricity coverage. The Program will be extended to more areas, including other remote areas, by the Government ([Annexure-18](#)).

*Sonadia* ward and *Bardia* area under *Ghotivanga* ward are, respectively, remote areas. So, YPSA communicated with all the beneficiaries in both areas. But it was also found that 92% of those areas are now brought into electricity coverage by the government's installation of solar panels free of cost. In addition, the government has a plan to cover this area under grid electricity in the future. In the meantime, the government installed electricity pillars in the *Bardia* area, and gradually, it will be continued in neighboring remote areas. Government officials shared with YPSA that the government had a plan to bring all villages and wards of *Moheshkhali* under 100% electrical coverage. Under this circumstance, no household in the remote area was interested in installing solar panels by taking credit from the LEP project. Ultimately, the activity was dropped from the LEP Program([Annexure-18](#)).

## 5.22. Grant distribution to 1361 fishermen

To enhance livelihoods, a provision was made in the LEP document to disburse credit among the affected fishermen. However, no MFI agreed to implement the credit disbursement Program of the LEP implementation project (see detail in section 5.12). The fund was shifted to a grant fund to distribute a grant of BDT 7000 to each affected fisherman.

The project supported 230 fishermen with skills training. it is clearly stated in the LEP document that "*No fishermen will be allowed to avail multiple services.*" YPSA, therefore, excluded these 230 fishermen from the grant money disbursement Program. The remaining 1361 beneficiaries who did not receive any project support became eligible for grant support.

### 5.22.1. Scheme of Grant Utilization

YPSA prepared a scheme for the utilization of grant money. According to this scheme, enlisted fishermen can utilize the grant to purchase the following materials/equipment/services/training for their income-generating activity-

- 1) Thread for fishing net making: Grant to purchase thread for fishing net-making.

- 2) Sewing machine/sewing materials: Grants for any one or more than one option like a) purchase a sewing machine, b) purchase sewing materials, c) purchase cloths, d) purchase materials for embroidery, and e) purchase any others that related with sewing activities.
- 3) Materials/fish for fish drying: Grants for any one or more options like a) purchase a tent or tunnel, b) purchase fish, and c) purchase other necessary materials as startup capital for the dry fish business.
- 4) Purchasing livestock for rearing, cost of buying feed and medicines: Grants for any one or more than one options like a) purchase cattle/goats/poultry, b) purchase feed for livestock, and c) purchase medicines for livestock and d) purchase other necessary materials for livestock rearing.
- 5) Seed or equipment for vegetable gardening: Grants for any one or more than one option like a) purchase seeds, b) purchase agricultural equipment, c) purchase fertilizers, d) purchase saplings, e) make a fence for protection, f) any other materials for vegetable gardening.
- 6) Fishing net/other fishing tools: Grants for any one or more than one option like a) purchase improved fishing gears, b) purchase new or old fishing net, c) repairers cost for any artisanal boats.
- 7) Obtaining training on tailoring: Grants for the cost of receiving tailoring training from any of the local trainers, including the trainer's fee or training materials.
- 8) Obtaining training on fish net knitting: Grants for the cost of receiving fish net knitting training from any of the local trainers, including trainer's fee or training materials.
- 9) Obtaining training on fish drying: Grants for the cost of receiving fish drying training from any of the local trainers, including the trainer's fee or training materials.
- 10) Boat repairing and maintenance: Grants for any one or more than one option, like a) purchasing any tools, b) purchasing equipment, and c) purchasing materials for boat repair and maintenance.
- 11) Any other business options identified by fishermen, for example:
  - Purchase goods for grocery/ small shop owned by fishermen
  - Invest in small businesses like fish businesses, dry fish business
  - Invest in a floating tea stall
  - Purchase solar unit for household

To ensure efficient distribution of the allocated grant support, YPSA formulated the bellow task plan and implemented it accordingly:

#### 5.22.2. Ranking of 1361 fishermen for grant distribution

YPSA made a ranking list of 1361 fishermen for grant distribution. YPSA used this ranking to prioritize the groups for distributing grant money. In the rank sheet, those who gained the lowest marks got priority for receiving the grant. If someone was unwilling to take 7000/- grant support, they must sign a consent form. But no fisherman was unwilling to receive funds. Based on ranking, YPSA prepared the list of beneficiaries for grant distribution on a priority basis.

#### 5.22.3. Disclosure, validation, and finalization of the beneficiary list

Upon finalization of the grant distribution mode, grant utilization plan, and grant distribution ranking, YPSA used the following communication process with the key stakeholder group to disclose, validate, and finalize the beneficiary's list-

**Table 11: Stakeholder communication matrix**

Purpose of engagement	Group of stakeholders	Method of engagement	Implementation Period
Share and validate the beneficiaries list and provide information on the following issues-	Key stakeholders like i. UNO, ii. Upazila Fishery officer,	i. One to one meeting, ii. Submit the list with a formal letter and collect their concern.	These communications will be implemented

<ul style="list-style-type: none"> <li>i. The MFI selection process that YPSA followed</li> <li>ii. The potential root cause behind MFI's unwillingness to take up the LEP's MFI project</li> <li>iii. List of eligible fishermen for the grant support and their selection process</li> <li>iv. Schemes of grant support</li> <li>v. Grant distribution methods</li> <li>vi. Follow up and monitoring plan of YPSA</li> </ul>	<ul style="list-style-type: none"> <li>iii. Chairmen of Kutubjum Union and</li> <li>iv. Four members of 4 wards</li> </ul>	<ul style="list-style-type: none"> <li>iii. Collect and preserve the following document for further reference: Receiving a copy from the key stakeholders of the YPSA letter with the fishermen's list <ul style="list-style-type: none"> <li>a) Meeting minutes of each one-to-one meeting</li> <li>b) Attendance sheet</li> <li>c) Feedback note</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>once before initiating the grant distribution process.</li> </ul>
Engage key stakeholders in grant distribution	<ul style="list-style-type: none"> <li>Key stakeholders like <ul style="list-style-type: none"> <li>i. UNO,</li> <li>ii. Upazila Fishery officer,</li> <li>iii. Chairmen of Kutubjum Union and</li> <li>iv. Four members of 4 wards</li> </ul> </li> </ul>	Invite all the stakeholders in the inaugural ceremony of grant distribution and grant distribution process.	Will continue through the entire grant distribution process.

#### 5.22.4. Grant Distribution Plan & Schedule:

YPSA prepared a master roll for distributing the grant money through a cash cheque. An inaugural grant distribution ceremony was arranged in March 2023, where YPSA invited the honorable MP, UNO, Fishery officer, UP members, and community leaders. In that event, 100 selected fishermen ranked at the top of the list received the grant money. The rest received the grant in 3 phases as follows([Annexure-11](#)):

**Table 12: Phases of grant distribution**

SL no	The phase of Grant Distribution	Number of Beneficiaries	Unit Cost amount	Amount (BDT)
1	1 <sup>st</sup> Phase	100	7,000	700,000/-
2	2 <sup>nd</sup> Phase	750 (50 fishermen, x15 Batches)	7,000	5,250,000/-
3	3 <sup>rd</sup> Phase	511 (50 fishermen x 10 Batches + 11 remaining)	7,000	3,577,000/-
	<b>Grand total</b>	<b>1361</b>		<b>9,527,000/-</b>

#### 5.22.5. Inaugural Ceremony of Grant Distribution

YPSA arranged an inaugural grant distribution ceremony on 16 March 2023, where *Mr. Ashek Ullah Rafiq*, Member of Parliament of *Cox's Bazar-2*, was present as Chief Guest. The Chief Guest thanked SLTCPL and YPSA for providing livelihood support to the affected fishermen. He requested all the fishermen utilize the grants to improve their livelihood. Upazila Fishery officer, Chairmen, UP members, community leaders, and representatives of SLTCPL were present at the event. In that event, 100 selected fishermen ranked at the top of the list received the grant amount first.



After the inauguration event, YPSA completed the distribution of Cheque BDT 7000 to all 1361 beneficiaries in the 12th, 13th, and 14th quarters based on the approved methodologies of grant distribution.

#### 5.22.6 Follow-up on Grant Utilization

YPSA's field facilitators followed up with the fishermen who received the grant to ensure the utilization of grants in income-generating activities. Each Field Facilitator collected information through one-to-one meetings, house visits, and communication over the phone.

In their primary observation, they found that 1361 fishermen who received grants invested the money along with their contributions and started their income-generating activities as in an opted-business plan.



In general, they are earning now (up to December 2023) depending on their business activity and investment as follows:

**Table 13: Earning of beneficiaries who received grant support (Till December 2023)**

Type of business activity	No of beneficiaries	Earning amount in BDT per month per beneficiary
Livestock (poultry/duck/goat/pigeon)	896	3300 – 11900
Tea stall	7	17100-29400
Grocery store	150	3900-34500
Vegetable gardening	17	6400-10500
Tailoring (by sewing machine)	110	3800-11200
Boat/net maintenance and repair to be used in fishing	101	3400-9600

Purchase raw fish and dried fish for business	72	3500 - 10900
Crab Business	8	3500-13900
Total	1361	

## 6. Stakeholder Engagement

It is necessary to ensure stakeholder engagement to get their support for implementing the project activities through their active participation, ensuring transparency and accountability. YPSA regularly meet with relevant stakeholders like Member of Parliaments, Upazila *Nirbahi* Officer (UNO), Fishery Officer, Women Affairs Officer, Chairmen and ward members of *Kutubjum* Union parishad, community leaders and other government authorities. YPSA also involved them in the project implementation process. All the stakeholders actively support LEP and provide their opinions and suggestions.

- The LEP implementation inception meeting was held On October 1st, 2020, where the LEP implementation plan and activities were shared with different stakeholders. The Upazila Executive Officer was present as Chief Guest, and the Senior Upazila Fishery Officer, Chairman of Kutubjum Union, UP member of 4 affected Wards, boat owners, fishermen, and civil society members were present. YPSA made a presentation on LEP implementation. The presentation highlighted the background of LEP, Safety Security Zone, LEP duration, location, objectives, planned activities, and selection process of affected fishermen. All the participants shared their opinions and made recommendations. Based on their recommendations and consultation with SLTCPL, YPSA undertook different measures.



- During the affected fishermen identification process, YPSA actively engaged all relevant stakeholders, i.e., UNO, Upazila Fishery Officer, Chairmen and members of Union parishad, local leaders, boat owners, NGOs, Media, local people, and fishermen, and collected information from them. While finalizing the list of affected fishermen, YPSA verified the list with different stakeholders to ensure that none of the real affected fishermen were left out from the survey within the project villages.



- Different stakeholders conducted session a group awareness session with fishermen. Upazila fishery officer attended the awareness sessions with fishermen and motivated them.



- YPSA organizes learning-sharing meetings with different stakeholders to inform them about the project's progress and collect their opinions.



- YPSA regularly met with the Upazila Senior Fishery Officer and updated him on the status of project implementation, progress, and challenges. YPSA also invited him to different project events with the fishermen beneficiaries, including training and grant distribution ceremonies. UNO Chairmen and Fisheries Officer attended the inaugural Fishing Gear ceremony and ID card distribution. They distributed ID cards to the affected fishermen and fishing gear to women fishers. Upazila fishery officer distributed safety gear to 32 trainees and 4 trainers of Boat repairing training
- Upazila fishery officer contributed to finalizing the training curriculum and training schedule of fish drying training and also has conducted sessions;
- The local administration was introduced to the ward-based distribution mechanism for providing government support to the registered fishermen during the fishing restriction period. As a result, all the registered fishermen have received 56 KG of rice/each as government support without any hassles. Around 600 listed fishermen of LEP have received this support.
- Due to continuous follow-up with the local administration and creating a demand on birth registration through highlighting the importance of Birth registration, especially for children, Cox's Bazar administration withdrew the restriction over birth registration for Moheshkhali Upazila. It may be noted that immediately after the Rohingya influx, birth registration for Cox's Bazar district was restricted.
- YPSA did advocacy with the chairmen of Kutubjum Union for providing radio, life jackets and other necessary emergency support to the local fishing boat of some the LEP project beneficiaries. Chairmen discussed this issue with UNO, and UNO arranged to provide necessary safety materials to fishing boats.

## 7. Project Monitoring and Follow-Up

### 7.1. Staff orientation on project activities

In August 2020, YPSA arranged an orientation for project staff. The purpose was to ensure a clear understanding of LEP objectives, output, activities, and strategies to disseminate it properly to the target group. During the orientation, the detailed LEP implementation plan, objective, output, activities, reporting requirements, implementation timeline, monitoring process, coordination, administrative mechanism, and LEP implementation-related policies of YPSA and SLTCPL were shared with the staff. SLTCPL's representative was also present at the orientation. The team leader and a senior official of YPSA were the key resource persons conducting the orientation.



### 7.2. Project Monitoring & Follow-up With Beneficiaries

To track the project progress and improve the livelihood of selected fishermen, YPSA regularly monitored the implementation of all project activities and systematically followed up with the beneficiaries. YPSA management visited different training sites, observed training sessions, and



discussed with fishermen and women. Besides, YPSA's project team also regularly monitored the training and followed up with beneficiaries who received training, fishing gear as a grant, and one-time grant support through house visits, one-to-one meetings, and individual communication over the phone. YPSA found the following achievements

1. 50 graduate women in net-making have been continuing their activities for income generation; they have been receiving work orders from the big fishermen for making nets. By making different fishing nets, each beneficiary has been earning BDT. 8000 – 12000 per month. They improved their livelihood with this income by purchasing better food and clothing and meeting other livelihood costs.
2. 50 graduate fishermen of boat making and repairing have been continuing their work in different boat repairing centers at *Tajiakata*, *Nayapara*, and *Sonadia*, and each graduate has been earning BDT. 800 to BDT. 1200 each day. They have also been using their income to improve their livelihood.
3. 10 tailoring graduates have been earning BDT 10000 to BDT 15,000 monthly. They have

- been using their income to improve their livelihood.
4. 80 vulnerable women who received fishing gear/nets have been earning BDT 1500 – BDT. 3500 per boat. 40 fish-drying women graduates have been continuing dry fish making for business purposes, and each woman has been earning BDT 9000 per month during fish drying season.

YPSA also followed up with 1361 beneficiaries who received grant support to implement their business plan. It was found that all of the fishermen and their families utilized the grants as per their business plan, and some fishermen changed their plans due to their current needs. They have been earning money and contributing to their family's livelihood.

### **7.3. Project Review & Lesson Learned Workshop**

To review the project's progress, current status & context and identify the next plan, YPSA regularly arranged a planning review meeting. The LEP project team, representatives from YPSA's social development department, and the Knowledge Management for Development department were present in these meetings. YPSA discussed the following agendas based on implementation progress and 3 years implementation plan.

#### **General Discussed Agenda:**

- i. Review the project plan, progress, learning, result, deviation, and causes of deviation.
- ii. Status and result of the skill training, financial status, and documentation.
- iii. Progress of tailoring, training, and documentation.
- iv. Status of ID card.
- v. Status of fishing gear.
- vi. Status of group meeting, result, discussed issue, and presence of participants.
- vii. Documentation of all training and group meetings.
- viii. Monitoring procedure and report.
- ix. Grievance status.
- x. Safety and security equipment.
- xi. Trainee Follow-Up.
- xii. Bank Account Opening.
- xiii. Monthly Report and Work Plan.
- xiv. Consent Paper.
- xv. Finalization of MFI (Micro Finance Institution).
- xvi. Grant support.
- xvii. School improvement plan and progress.
- xviii. Next quarterly plan and budget.

### **7.4. Filed visit of High-Level Management Officials of SLTCPL**

SLTCPL LEP Project monitoring team frequently visits and actively monitors the LEP implementation. Especially on 29th December 2021, a top-level management team of SLTCPL (Managing Director & General Manager) visited boat-making and fish-drying training at Moheshkhali and exchanged views with trainee fishermen and women, respectively, and also with the trainers.



At the end of the visit, YPSA arranged a meeting with vulnerable women and trained graduates in tailoring, fish net making, and fish drying. In the meeting, the SLTCPL team exchanged ideas with women who started income-generating activities after receiving training. The exchange of views by the SLTCPL team inspired the trained graduates, and the team also got a picture of implementation progress and achievement.

#### **7.5. Lender's EHS&S Advisor's Monitoring**

ERM India (Pvt) Ltd was commissioned to monitor and evaluate the progress of LEP implementation and assess the impact of the LEP activities on the fishermen community. A team consisting of three members of ERM visited LEP activities at Moheshkhali in the 9th, 11th, and 14th quarters. They visited the house of trained graduates and infrastructural development work of Sonadia Government Primary School, met with beneficiaries, and met with the YPSA team. ERM team provided the following comments and suggestions to YPSA and SLTCPL-

- Display the contact number of YPSA in the banner of all awareness sessions so that any fishermen can inform any grievances or comments on LEP to YPSA
- Provide a written document on the recommendations of Coast Trust about the credit disbursement program of LEP
- Collect information through 4 FGDs at 4 project villages from the fishermen's community about the availability of ice and the benefit of the existing Ice factory
- Submit a revised Methodology for utilizing the budget earmarked for Micro Credit Support based on feedback from the ERM team.
- Collect feedback from participants or fishermen after any event and document all feedback.
- Document all success case stories and share them with SLTCPL
- Seek formal approval from the local authority for improvement work at Sonadia Government Primary School.

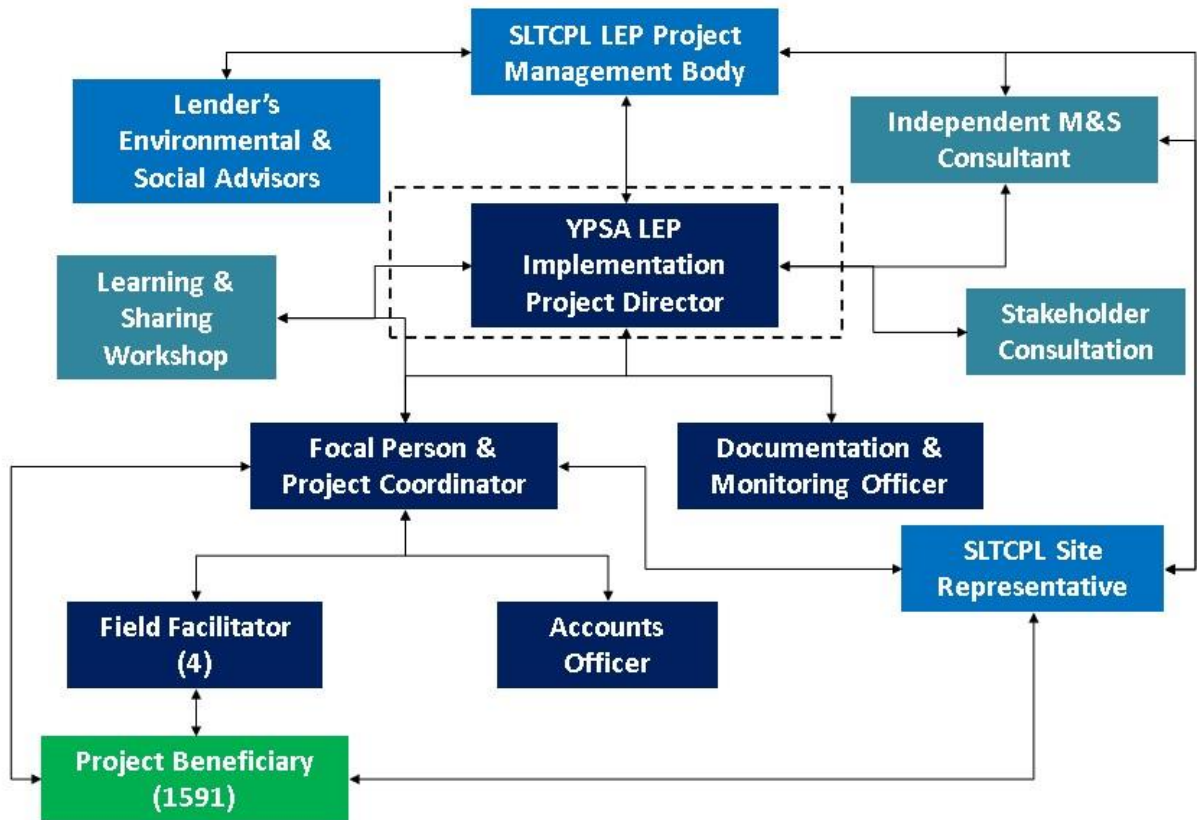
YPSA implemented all of their suggestions during the project period.



**7.6. Monitoring by Rupantarita Prakritik Gas Company Limited (RPGCL)**

Four representatives from RPGCL, along with *Engr. Md. Rafiqul Islam*, General Manager, LNG Cell, of RPGCL (Rupantarita Prakritik Gas Company Limited) visited YPSA LEP activities on 9th December 2022. They visited

- Women beneficiaries who received fishing gear receiver house at *Ghotivanga Purbo para* and interviewed them
- Tailoring trainee's house and interviewing them
- Boat Repairing Center and interviewed the graduate Trainees
- Net-making graduate trainees and interviewed them
- Dry fish graduate trainees and interviewed them
- The RPGCL representatives appreciated LEP's contribution towards ensuring the sustainable livelihood of affected fishermen. They also provided feedback to develop their careers using their skill training, increase their financial contribution to their family, and encouraged the fishermen not to enter the safety security zone.



## 8. Achievement of LEP Implementation

The implementation of activities described in previous sections has led to achieving the following outputs:

- I. Project inception meeting was held, and LEP information was disseminated to key stakeholders.
- II. 1591 affected fishermen were identified from four wards of the *Kutubjum* union.
- III. A database of all fishermen (1591) with information on their social and -economic situation was prepared.
- IV. 335 affected fishermen from the list of identified affected fishermen were screened out and selected for livelihood support initially.
- V. 66 fishermen groups with 1591 fishermen were formed.
- VI. A total of 1005 awareness sessions were conducted with 66 fishermen groups, and the participants were made aware of life skills issues.
- VII. All the enlisted fishermen (1591) received their LEP Project ID cards.
- VIII. A total of 67 one-to-one meetings were conducted with different stakeholders like MP, UNO, Chairmen and ward members, Upazila fishery officer, and Upazila Education officer. Upazila's fishery officer contributed to finalizing the training curriculum and training schedule of fish drying training and also conducted sessions; UNO, Chairmen, and Fisheries Officer were engaged with fishing gear and ID card distribution. They also shared their opinions and suggestions for enhancing livelihood support for fishermen in the learning-sharing workshop.
- IX. The Bangladesh government restricted fishing in the sea during the reproduction period of fish. During this period, the Government provides support to the government-registered fishermen. However, there are many non-registered fishermen in the *Kutubjum* union. YPSA met with the UNO and Upazila Fishery Officer and discussed the issue with them. As a result of the one-to-one meeting, 600 LEP enlisted fishermen were registered, and they received government support (56 Kg rice) in a 65-day fishing restricted period from 20 May to 23 July 2022. Besides, in 2021, 213 affected fishermen received support from the Union Parishad during the fishing restricted period. Each fisherman got 60 Kg of rice.
- X. Due to continuous pressure on the local administration and creating a demand for birth registration through highlighting the importance of birth registration, especially for children, Cox's Bazar administration withdrew the restriction over birth registration for Moheshkhali Upazila. It is to be noted that after the Rohingya influx, birth registration for Cox's Bazar district was restricted.
- XI. YPSA did advocacy with the Chairmen of *Kutubjum* Union for providing radio, life jackets and other necessary emergency support to the fishing boat. Chairmen discussed this issue with UNO, and UNO requested IOM to provide necessary safety materials to fishing boats. As a result, IOM distributed a set of radios, life jackets, torch lights, and power banks to 500 fishermen's families.
- XII. All 1591 affected fishermen benefited from project support with training and grants, respectively. They were all employed and have been continuing their income-generating activities.
- XIII. Based on the assessment findings, the infrastructural development of Sonadia Government Primary School was completed. Local authorities like the Upazila Education Officer approved the improvement work, and all relevant stakeholders were engaged with the initiatives.
- XIV. All the relevant stakeholders were actively engaged with LEP implementation. They provided their opinions and suggestions through one-to-one meetings and learning-sharing workshops. Besides they also visited different events and conducted awareness sessions with fishermen.

## 9. Impact Assessments of LEP

The impact assessment addresses selected indicators recommended by ERM in their last monitoring visit in July 2023. These are sustainability or continuation of IGA, income, expenditure, livelihood enhancement, change of life, kind of change of life, and awareness. Both quantitative and qualitative methods have been followed for assessing the impact. For this purpose, a survey took a sample of 320 beneficiaries at a 95% confidence level. This number has been distributed proportionately to select beneficiaries from each kind of IGA. The numbers are boat making and repairing 20, net making 20, dry fish making 15, tailoring 5, fishing using project grant of fishing gear and accessories 30, livestock rearing 125, small business 50, fishing with boat 5, and maintenance and repairing of boat or net 50. The data obtained from the survey has been calculated to prepare the table. These tables are then used for the quantification of project impact as follows:

### 9.1 Sustainability of IGA

LEP implementation project invested resources to support the affected fishermen. The major goal was to create an impact on the livelihood enhancement of fishermen. Therefore, sustainability or continuation of IGA undertaken by the beneficiaries with project support is necessary. Without continuation, an enhanced sustainable livelihood is not possible. The survey result presented in Table 14 shows only 2% of the beneficiaries discontinued the IGA and 98% continued.

**Table 14: Sustainability (continuation) of IGA**

SL No	Description of issues	Number continue IGA	Percentage of continue	Number not continue	Percentage of discontinuation	Remark or reason for not continue
1	Continuation of IGA undertaken by trained graduates of boat making & repairing, net making, tailoring, dry fish making, and fishing gear/accessories beneficiaries	84	98	6	2	The other 2% are beneficiaries of dry fish making who did not undertake any IGAs but produced high-quality dry fish for their own household use.
2	Continuation of IGA undertaken by recipient beneficiaries of BDT 7000	230	100	0	0	
	Total	314	98%	6	2%	

2% of beneficiaries who were found not continuing are the beneficiaries of dry fish making. They could not continue it because of a shortage of capital initially at the beginning of the fish drying season (November to March). The survey was conducted from 28 to November 8, 2023. Immediately after the survey, the facilitators conducted intensive motivation among these beneficiaries and convinced them to start the fish drying, even by taking loans from relatives and friends. By December 2023, they have started the activity. While the impact assessment was made based on survey data, the result remains unchanged.

**With the continuation of IGA by 98% of beneficiaries, the project impact on the sustainability of IGA is very positive and will lead to a sustainable, enhanced livelihood for the beneficiaries.**

## 9.2 Additional income form IGA undertaken with project support

The affected fishermen and women already have a basic income from fishing. With project-supported IGA, they or their spouses earn additional income. This has been presented in Table 15.

**Table 15: Additional Income from IGA undertaken with project support**

SL No	Additional Income in BDT found in sample (320)	Number of beneficiaries in the sample (320)	Percentage (%)	Remark
1	0	59	19	These 59 or 19% having 0 or no income include 6 dry fish-making beneficiaries of dry fish making who did not undertake any IGAs but produced high-quality dry fish for their own household use. (ref: Table 14) and 53 beneficiaries who received grant money in the September-October 2023 period and purchased the goat for business (just 2 months ago). However, the business has not yet generated profit or earnings.
2	Up to 1000	33	10	...
3	1001 - 2000	70	22	
4	2001 - 3000	35	11	
5	3001 – 5000	47	15	
6	5001 - 7000	33	10	
7	7001 – 10,000	30	9	
8	Above 10,000	12	4	

The table shows that the beneficiaries having no income are only 59, or 19%. These 19% who have no income are expected to start earning. Out of 59, 53 are grant money recipients who started business just 2 months ago and will soon be able to generate income from their business. They have purchased goats, ducks, pigeons, etc., and cultivated vegetables. They will be able to generate income from these activities soon. The other 6 are dry fish-making beneficiaries, whose explanation has been given later in this chapter.

The table also shows the beneficiaries who have additional income from IGA, which is distributed in different income ranges. 22% and 11% of beneficiaries are earning BDT 1000 – 2000 and BDT 2001-3000, respectively. These are mostly recipients of grant money who received money from the project and invested it after March 2023. Their business is still in the initial stage and has not yet taken place to generate more profit. As time goes on, the business will grow, and they will earn more. BDT 3000 and above is earned by trained graduates of boat making and repairing, net making, tailoring, fish drying, fishing gear, and accessories users who started IGA earlier in 2021 and 2022. Among these groups of beneficiaries, boat-making and repairing earn more than other groups. The highest income of BDT 7000 -10,000 tabulated above is earned by the boat-making and repairing beneficiaries.

**Earning makes people economically empowered. Thus, the LEP implementation project created an impact to make its beneficiaries economically empowered. This will contribute to creating a further impact on livelihood enhancement, access to health services, children's education, and improved living.**



### 9.3. Expenditure with Additional Income

Expenditure relates directly to livelihood enhancement. Table 16 shows expenditure items with additional income from a project-supported IGA. 81% of beneficiaries spent their income purchasing food, followed by medicine 65%, clothes 43%, children's education 40%, and repair of the house 10%. A minor percentage of beneficiaries spent on sanitation, water supply, and other items. It also means alternatively that a major portion of the beneficiary's income from IGA purchases food, medicine, clothes, children's education, house repair, and other items.

**Table 16: Expenditure with additional income**

SL No	Expenditure with increased income	Number found in sample (320)	Percentage (%)
1	Purchase of food	259	81
2	Purchase of cloth	138	43
3	Purchase of medicine or health service	209	65
4	Education of children	128	40
5	Repair of house	33	10
6	For setting up improved sanitation	2	Less than 1 percent(0.6)
7	Tube well	2	Less than 1 percent(0.6)
8	Miscellaneous items	5	1

**These items are all basic necessities for a person to sustain their livelihood. Earlier, it was mentioned that all beneficiaries have a basic income. With this income, they spent additional income to meet the expenditure of required basic necessities. It means the project contributed to creating impact for an enhanced livelihood and improved living.**

### 9.4. Livelihood Enhancement

Livelihood enhancement is the ability of a person to purchase and consume basic necessities to sustain their livelihood. We have seen in the previous section that the project beneficiaries have a basic income from fishing. Now, with project support, they have acquired the ability to make an additional income from IGA. Table 16 shows that they spent their additional income on food, medicine, clothes, etc. These are items that enhance livelihood.

**Table 17: Enhancement of livelihood with additional income from IGA**

SL no	Livelihood increased or not	Number in sample 320	Percentage (%)	Remark
1	Yes, increased	261	81	
2	No, not increased	59	19	These are 6 beneficiaries of dry fish making who did not undertake any IGAs but produced high-quality dry fish for their own household use and 53 beneficiaries of grant money recipients who got money in September-October 2023 (2 months ago). The recipients

SL no	Livelihood increased or not	Number in sample 320	Percentage (%)	Remark
				of grant money invested the money in the goat-rearing business, but profit has not yet been generated. After a month or two, they will also start earning.

The beneficiaries also answered during the survey that with additional income, their livelihood was enhanced. Table 4 shows that 81% of beneficiaries could enhance their livelihood. Other 19% who could not enhance their livelihood will soon be able to do it (ref: section 9.2). Because they started the business just 2 months ago, the profit has not yet been generated. With profit or income from business/IGA, they will also be able to enhance their livelihood.

**The major portion of beneficiaries (81%) acknowledged project support to improve their livelihood. The project also supported the other portion (19%) of beneficiaries. In the discussion made in 9.1 and 9.2, it is clear that these 19% of beneficiaries will also be able to enhance their livelihood when their businesses generate profit. The project thus created an impact to enhance their livelihood.**

### 9.5. Changes in Life with Project Support

Change of life means attitudinal change, expanding thinking on changing way of life to an improved stage. Two questions were asked of respondent beneficiaries during the survey to understand the change in life. The first question was whether they could change their life with project support, and the second question was what kind of change happened. Survey information/data have been presented in Tables 18 and 19 to explain the responses to these two questions.

**Table 18: Change of life with project support**

SL no	Change of life with project support	Number in sample (320)	Percentage (%)	Remarks
1	Yes, changed	261	81	
2	No, not changed	59	19	These are 6 beneficiaries of dry fish making who did not undertake any IGAs but produced high-quality dry fish for their own household use and 53 beneficiaries of grant money recipients who got money in September-October 2023 (2 months ago). The recipients of grant money invested the money in goat-rearing businesses, but profit has not yet been generated. Therefore, both types of beneficiaries have no additional income. Their lifestyle remains as before.

**Table 19: kind of change of life with project support**

SL	Kind of change of life with project support	Number in sample 320	Percentage (%)
1	Interest grew for hard work for earning	255	80
2	Confidence strengthened in earning	139	43
3	Interest increased in improved living	108	34
4	interest increased in educating children	77	24

In Table 18, no change of life has been answered by 19% of beneficiaries. These are 17% of beneficiaries who received grant money just 2 months ago. They started the business with livestock rearing, but the business has not yet generated any profit, or they have no additional income. With their previous income, they could not change their life. The other 2% are beneficiaries of dry fish making who did not undertake any IGAs but produced high-quality dry fish for their own household use. It has already been discussed in sections 9.1 and 9.2 that they already started earning additional income from their business in December 2023. While the survey was completed in early November 2023, it is not reflected in the table.

In Table 19, all kind of change of life has been shown. Change of life happened in 80% of beneficiaries with increased interest in hard work to earn more, followed by 43% confidence strengthened for earning, 34% interest increased for improved living, and 24% interest increased to educate children. It is seen from the percentages that each beneficiary could able to make a change in life with more than one kind of life-changing issue like attitude and way of thinking to increase their interest for hard work, improve life, educate children, and strengthen confidence for earning with IGA. These are important changes in life that will contribute to their development and society.

**The project support, therefore, contributed to creating an impact to change the lives of beneficiaries.**

### 9.6. Awareness Raising

The project organized awareness-raising sessions for the beneficiaries in groups. In 3 years, each beneficiary had the opportunity to attend 15 sessions. In these sessions, a number of life skills related to social issues were addressed. To maintain a reasonably decent life and livelihood, awareness of these issues is necessary for a person. The affected fishermen have a low level of literacy and hardly have opportunities to acquire awareness of these issues. The impact survey addressed 12 key issues that the beneficiaries learned in awareness sessions. Their responses and the extent to which they became aware of these issues have been presented in Table 20.

**Table 20: Awareness raised among beneficiaries**

SL	Awareness raised or increased on the following	Number in sample 320	Percentage(%)
1	Taking training for undertaking an IGA	291	91
2	maintaining a hygienic and clean environment at home	226	70
3	Using a hygienic toilet and drinking tube well	274	85
4	Taking advantage of government health services and other government public services	154	48
5	Adopting family planning	274	85
6	Birth registration for a newborn child	297	93
7	Non-cooperation with the human trafficking process	218	68
8	Not to take drugs or trafficking	144	45
9	Sending children to school at the right age	243	77
10	Non-cooperation with child marriage	297	93
11	No violence against women	134	42
12	Avoiding fishing or traveling inside the safety zone set by SLTCPL	320	100

The table showed 100% beneficiaries became aware not to travel or fishing inside the safety zone set by SLTPC, followed by 93% noncooperation with child marriage and making birth registration, 91% taking training for undertaking IGA, 85% adopting family planning and using

hygienic toilet and drinking water, 77% sending children to school in appropriate age, 70% maintaining clean and hygienic environment at home and below 70% are non-cooperation with human trafficking, not to take drug or its trafficking and no violence against women. A high percentage of beneficiaries. 70 % and above, up to 100 %, became aware of important social issues, which are important aspects of life skills and without which an enhanced livelihood and a decent living may not be sustained. The percentages in the table also showed each beneficiary became aware of more than one social issue.<sup>1</sup>

**The project thus succeeded in creating an impact to provide life skills through raising awareness among the beneficiaries of important social issues without which an enhanced livelihood and a decent living may not be sustained.**

### **9.7. Overall Impact of the LEP Project Implementation**

In the previous sections, we discussed the impact of the project, addressing 7 issues. These are all key issues to achieve the main objective of LEP. The main objective of LEP is to enhance the livelihood of affected fishermen and women. From the discussion on impact, it is clear that the affected fishermen and women could enhance their livelihood by which they compensated for their loss of livelihood as a result of the project. The LEP project could also create another related impact. As a part of LEP implementation, the project disseminated information on LEP to key stakeholders. They are officials of the Upazila Administration, Upazila fishery officials, local government leaders (Chairman and members of Union Parishad), local community, and fishermen leaders. They participated in key events of the project, and the project staff regularly shared the project implementation progress. In this process, they became convinced that fishermen may be supported to improve their livelihood with alternative employment, skills, motivation, etc. The project thus created an overall impact by setting an example. This will motivate community leaders and administration officials to develop a fishermen-dominated society for improved livelihood and decent living.

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<sup>1</sup> (The specific number of issues is possible to show in a table in different combination. But it will be too lengthy and time consuming process. Because there are 144 options of combination for each issues with others. For simplification it has been avoided)

## 10. Case Stories

### 10.1. Case Story 1: Change in *Abdul Majeed's* Life

**Name: *Abdul Majeed*, Father: Late *Kashem Ali*, ID: F-757, Trade: Vegetable Cultivation**

I am *Abdul Majeed*, born in a fishermen's family, and I have my father, mother, wife, and 2 daughters. By profession, I am working as a fisherman and the only earning member of our family. I am living at *Sonadia* Village, ward no 2.



**Social status of the beneficiary before the project:**

There are 6 members in our family. My parents have old age sickness. I have to run my family by earning daily wages. As a low-income fisherman, it is very difficult for me to bear the burden of my family. I was not in a position to seek help from my relatives or neighbors.

Under this situation, I met with an official of YPSA, who was collecting information on the fishermen of *Sonadia*. He asked me to join one of their meetings. This is where the wheel of my fortune turned. Within a few days after the meeting, a group of YPSA came to collect my family information. After that, I have been included in a group. YPSA organized awareness sessions for us. From the group awareness session, I learned about the benefits of birth registration, the importance of education, reducing child labor, restraining early marriage, etc.

In 2022, YPSA helped to prepare a business plan and finally selected me for a grant from the project to undertake business activity. I made a plan about how I would utilize the money. Through discussion with my family, we started a business by growing vegetables on the unused land beside my house. The LEP project gave me 7000 BDT. I bought seeds of various vegetables from the market and cultivated them with the help of my wife.



After completing the 2nd month, I started to harvest vegetables, water spinach, radish, gourds, sweet pumpkins, papaya, etc. from my garden. I have earned a good amount of money by selling these fruits and vegetables in the market. Gradually, my business grew, even when I went fishing. The neighbors bought it from my wife. With the help of YPSA, my life turned into self-sufficient.

**Socio-economic status after receiving financial assistance:** I am getting cash to maintain my daily living expenditure by growing vegetables and selling them on time. I always try to save one portion from every sale to re-invest money to purchase new seeds, plow the garden, etc. Now I am well with my family, able to support my family and sick parents very well and support the children to maintain the education cost.

I do not use any fertilizer or chemicals; I cultivate organic food and use organic fertilizer. This is why there is a good demand for my vegetables in the market. Farmers can benefit from growing vegetables in this way. I am thankful to the LEP project and YPSA for supporting us and other fishermen in my community, which encouraged me to become a successful businessman.

We are successfully utilizing the grant money. We are hoping that we can do much better in the future. Community people now have a positive impression of the project.

## 10.2. Case Story 2: The Story of *Amena Khatun*

**Name:** *Amena Khatun*, **Father:** Late *Farooq Mia*, **ID:** Ward-32, **Mobile No:** 01818530989, **Trade:** Vegetable Cultivation and chicken rearing

We are the three family members, including my two daughters. My area is *Sonadia* of Ward, -2 *Kutubjum, Moheshkhali, Cox's Bazar*. I had little income and mostly depended on my mother and brothers. My occupation is fishing in the nearest sea with fishing nets, ducks, and chicken rearing.

My past was nothing but pain and sadness. Every girl leaves home hoping for happiness. My husband died after 7 years of marriage in a boat sinking accident in the sea. My husband was the only source of income by fishing in the sea. Our family ran on his fish, selling money. After the death of my husband, the storm descended on us. Then, I moved to my parents' house and started living there with my two daughters.

My brother wanted to take all the responsibility for my daughters, but he also caught fish from the deep sea. We became eight members of the same family when I returned to my parents' home. My brother was struggling to pull everything together. At the same time, I tried to earn some money by fishing in the nearest sea and cutting wood from the groove and earned a little. As a result, my brother's financial burden maybe lessened a little. If some time my brother had no income, then we had to spend without food and used to starve. I never forget those nights of struggle.



As my daughters grew up, I became more and more worried about them, and together, I had more problems, and I had to plan to get them married. After receiving support from the LEP project, I am doing much better these days, as I can now do a good job from home. YPSA, through this project, has supported me to do this.

When YPSA collected the names of fishermen who lost their husbands, widows, and asset-less women affected due to the Summit LNG terminal at *Nowa Chira*, I became enlisted as a vulnerable affected fisherwoman. They included me in the women's group and started participating in awareness-raising sessions. YPSA also helped me to make a business plan and selected me for the project's grant support. I was so happy that I cannot express it. After I received the grant, I invested the money in vegetable cultivation and chicken rearing. From these business activities, I have started earning.

**Present Income:** I am able to earn up to BDT 200-300 per day through growing vegetables and rearing chickens. I hope that I will be able to keep my family much better than before.

**Success:** I consider myself a successful woman because I am now earning better and could enhance my livelihood. I and those like me who the project has supported achieved success.

### 10.3. Case Story 3: The Story of Anowara Begum

**Trade: Dress Making and Tailoring, ID No-1102, Name: Anowara Begum, husband's name: Md. Rafiq**

I am 35 years old, living with five family members in South Char Para, Nayapara, Ward No. 4, Kutubjum, Moheshkhali Cox's Bazar. My husband is a fisherman.

My husband is a fisherman and the only earning member in our family. We could not provide proper clothes, education, or even food to our children due to our poverty. My husband used to go to *Nowa Chirar Mukh* for fishing with a net. Due to fishing restrictions in this area by the SLNG project, our only income source was suddenly interrupted. Our economic condition worsened, and we could not manage food for our family.



My husband then started fishing in the deep sea. The fuel cost and time consumed to go there is much higher than before. As a result, his income has been reduced. I informed YPSA of the matter when they came to collect the names of the affected fishermen. They enlisted my husband as an affected fisherman. While my husband goes to sea every day for our family's livelihood maintenance, he replaced me in his place for project support. My husband asked me to receive the dress-making and tailoring training. I was glad and agreed to receive the training. I received 54 days of training in 3 months. I have acquired skills in cutting, sewing, and making dresses from the training. The project authority gave me a sewing machine.

**Present situation:** I have started dressmaking activities from home after the training. Now, I am receiving orders from my community and earn daily. Now, there is no problem even if my husband does not get money from his fishing. My sons and daughters continue their studies. My son studies in class eight, my daughter is in sixth standard, and my younger son is in class II in the Govt. primary school. My earnings are now BDT 8000 to 10000 per month. We might have spent our entire lives struggling if the LEP project had not been there. Before, if the condition of the sea was not good, such as storms and wind, we could not maintain our livelihood. Now, I don't have to worry about maintaining our livelihood. I am very happy with my earnings. I am grateful to LEP and Summit for their support.

## 10.4. Case Story 4: The Story of Umar Faruk & Team

### A Smile on the face despite the pain: The Story of *Md Umar Faarooq*, Ward: 01, *Ghotivanga*, *Kutubjum* Trade: Boat Repairing

I am *Md Umar Farooq*, and I am 25 years old. We are the five members of my family, including my mother, wife, and younger sister. I lost my father when I was in class three. I studied up to class vi. My house is in *Ghotivanga*, Ward No. 1, *Kutubjum* Union, *Moheshkhali*, *Cox's Bazar*.

A few years after my father's death, I have to take over the family. I took up fishing occupation as it was the ancestral occupation of my family. We catch fish with small engine boats in canals, rivers, and seas. We used to catch fish in *Nowa Chira*, the location of the SLNG project. After the SLNG project declared fishing restrictions for the fishermen, we faced difficulties in fishing and earning our livelihood.

Our fishing began to decline. Then I saw an NGO named YPSA enlisting the name of fishermen. One day, they came to us and asked where we go for fishing. They also wanted to know the engine power of our boat. I said 10 HP. They noted detailed information on me in a register. After several months, they returned and asked us to complete a form. In the form, I mentioned what skills I wanted to learn and also gave a few preferences. I expressed my interest in taking training in boat repair.



Later, I found my name on the beneficiary list for boat-making and repairing training. YPSA has organized 48 days of on-the-job training for us in a group. I have completed 48 days of training successfully. YPSA paid us an allowance of BDT 350 per day during the training period. After completing 48 days of training, I have been regularly working on boats. The boat repairing workshop owner pays me BDT 500 daily. After a few months, they increased my wage to BDT 700 daily. YPSA provided us with the boat repair toolkit, which helped us get the work done in the boat repair workshop. In the sea, my life was uncertain. Now, I am very well by the grace of Almighty.

**Present situation:** Today I am very well with all my family. I am able to earn daily. I left fishing in the deep sea and earned a reputation as a boat-making and repairing technician. If the project did not provide such an opportunity, I might have to spend my life fishing in the deep sea, having a risky and uncertain life.



## 10.5. Case Story 5: *Nabir Hosen's Tale of Resilience*

### ***Nabir Hosen's Tale of Resilience: A Journey from Uncertainty to Stability with YPSA's Empowerment***

*Nabir Hosen*, a 35-year-old fisherman residing at *Sonadia Purbo Para*, Ward 02, Union *Kutubjum*, *Moheshkhali*, shares a poignant narrative of his family's struggle and eventual triumph over adversity. This case study sheds light on how project intervention was pivotal in transforming *Nabir's* life and fostering resilience in the face of economic challenges.



**Past Story:** *Nabir Hosen's* life as a fisherman was marked by the unpredictable nature of his profession. With fishing trips lasting 5 to 7 days, the uncertainty in the catch made it challenging to sustain his family of five. Venturing to the distant sea on a boat offered no guarantees, particularly when the fish quantity dwindled in the area of fishing. The family, classified as a low-income group, faced financial hardships, and *Nabir* carried the burden on them.

Amid these struggles, YPSA emerged as a beacon of hope. Recognizing the need for sustainable livelihoods, YPSA provided *Nabir* with essential materials, such as ropes and fishing nets. Using this opportunity, *Nabir's* wife skillfully transformed these materials into marketable products, creating a new source of income for the family. The act of making and selling nets became a lifeline, bringing not only economic relief but also a sense of joy and stability to *Nabir's* household.

**Present Status:** Today, *Nabir Hosen* and his family stand on more stable ground. The financial stability achieved through the net-making enterprise has not only improved their standard of living but has also empowered them to save for future fishing expeditions. *Nabir's* wife efficiently manages the family's expenses, ensuring a smooth financial operation even during his absence.



Expressing profound gratitude, *Nabir* acknowledges YPSA's role in orchestrating this transformative journey. The once uncertain and challenging life has given way to a more promising and fulfilling existence. *Nabir's* family, once plagued by economic instability, is now relishing a good life, thanks to the empowerment provided by the LEP project through YPSA. This tale of resilience serves as an inspiring example of how targeted interventions can uplift communities and create lasting positive change.

## 10.6. Case Story 6: *Petan Ali's Transformative Journey*

### ***Petan Ali's Transformative Journey***

*Petan Ali*, son of *Habibur Rahman*, resides at Sonadia East Ward, Ward No. 2, Kutubjum, Moheshkhali, Cox's Bazar. A married man with a son, *Petan* shares his remarkable story of transformation, highlighting how the LEP project through YPSA played a crucial role in empowering him to shift from a traditional fisherman's life to a new entrepreneur.

**Past Story:** As a fisherman, *Petan Ali* used to go fishing in the deep sea with other fishermen. Despite the challenges inherent in the profession, he did not find any way of enhancing his livelihood. His monthly earnings, ranging from 5,000 to 7,000 BDT, often fell short of meeting the family's needs. During the rainy season, the sea conditions worsened. The government fishing ban further exacerbated his financial struggles. Borrowing money from boat owners became a necessity for him and his family. *Petan* recalls distressing memories of the boat sinking and the tragic loss of lives at sea during the rainy season. Despite these hardships, the determination to sustain the way of life at sea prevailed.



**Present Status:** A turning point came when YPSA's staff came to him to collect information about him. Subsequent discussions and group meetings facilitated by YPSA led to the opportunity of selecting him as an affected fisherman under the LEP project. While he still needs to go fishing for money, he could not choose any training. Instead, YPSA selected him for financial support by providing a cash check of 7,000. Empowered by this assistance, *Petan* ventured into a new business. Utilizing an additional BDT 7,000 from my own contribution. He established a grocery store.

The grocery store has brought a positive change in *Petan's* life. His earnings are now BDT 600 to 800 daily and occasionally reach 1,500 to 2,500 BDT per day. It has given him financial stability. Most notably, *Petan* no longer has to go to sea and face risky situations during adverse weather. He thanked the YPSA and LEP project authority for allowing him to transition into life.

*Petan's* story created an example for the communities. Community members are convinced that if opportunity is provided, low-income people can change their lives.

## 10.7. Case Story 7: *Md. Ayub's Triumph over Adversity*

### Beyond the Horizon: A Fisherman's Triumph over Adversity

*Md. Ayub*, an affected Fisherman ID F-371, village - *Ghotivanga*, Union: *Kutubjum of Moheshkhali* Upazila, met project facilitator *Mr. Nurul Islam* and requested to include him with the project so that he can overcome his financial problem of his family. While he still goes fishing for his family's support, he was selected for a financial support/grant of BDT 7000. He shared his story of success with project field facilitator *Nurul Islam*. The story unveils a tale of transformation, community collaboration, and economic empowerment by LEP Project support. YPSA facilitated the whole process.



**Past Struggle:** As a fisherman, *Ayub* faced financial challenges supporting his family of eight, including three daughters. The fishing ban at the SLNG Terminal project site disrupted his fishing activity, which impacted his livelihood.

**Present Status:** On June 8, 2023, a turning point arrived as *Md. Ayub* received a cash check of BDT 7000 LEP project. With an additional five thousand taka from personal funds, he initiated a fish business with a total investment of 12 thousand Taka. *Md. Ayub* joined with neighbors *Arif*, *Salam*, and *Monaf* to expand the venture. The collective fish business prospered. The business has led to the innovative idea of processing unsold fish into dried fish using a modern, salt-free method. This initiative ensured business sustainability and created economic opportunities for them. The dried fish production, initially 15 to 18 kg daily, gained significant demand in the local market, and their income increased further.

Empowered by the support received from the LEP project, *Ayub* and his business partners no longer depend solely on the sea for their livelihood. Grateful for the assistance, they plan to expand the business further by seeking loan assistance from various NGOs. Their strategic step aimed to enhance and diversify their business, ensuring sustained success and economic growth.

*Md. Ayub's* innovative idea of collaborative initiatives encouraged other members of the committees to go for similar collaborative steps for economic success.

## 11. Conclusion

The livelihood options that were selected under LEP are innovative, market-driven, and suited to the fishing community. Fishermen beneficiaries have continued earning after each livelihood support and training, so it was imperative to have a livelihood that has the potential to generate income comparable to what they would have otherwise been earning. The major success was that about 100% of the trained beneficiaries were able to engage themselves with income generation immediately after training and gradually increase their income, leading to a sustained livelihood.

YPSA's field team continued to follow up with all the beneficiaries who received livelihood support from LEP. All the fishermen and women members were engaged in earning activities and have been contributing to their families for the enhancement of livelihood.

Significant changes occurred in the engagement of women with IGA and their contribution towards their families. Women became economically and socially empowered.

Neighbors, friends, and relatives of beneficiaries' fishermen were encouraged to engage themselves with alternative IGAs, which significantly impacted the community. All the relevant stakeholders were well-informed about the LEP activities, the implementation modalities, and the intended result. They provided their support to YPSA and the community as well.

The Lender's Environmental & Social Advisors (LESA) visited LEP activities several times during the project implementation period. They observed and assessed the progress of LEP implementation activities regularly. The LESA appreciated the process of implementation, the progress of implementation, and its achievement and apprised the impact of LEP implementation on the livelihood of the beneficiaries.

YPSA welcomed all stakeholders to visit the LEP implementation site, and YPSA was ready to share the lessons learned from this LEP project implementation and share its experience with all concerned stakeholders. Different stakeholders visited LEP, and they shared their opinions in a number of project events. Accordingly, YPSA has taken action and improved the implementation process. As a result, the LEP implementation project funded and supported by Summit LNG Terminal Co. (Pvt.) has had positive impacts. Ltd. was possible.

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[Annexure-21: Quarterly Reports Submitted by YPSA on LEP Implementation](#)

==End of Report==