

FEDERATION OF RESOURCE USER GROUPS (FRUGs) of MACH Project-

*Achievements and Learning on
Institutions and credit operations
For further strengthening & sustainability*

(A Study Report based on beneficiary-partners' Perspective)

Submitted to:

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Acknowledgements

Quite frankly, I had the opportunity to be involved with the MACH Project from the beginning; but from the perspective of management at the top level on behalf of Caritas Bangladesh. The study desired a deeper understanding of experiences and learning by the wetland resources users in building their community- institutions, operation of credit activities by themselves and wetland resource-sharing. I decided to take the study, as another opportunity, for understanding the project from the people's perspective.

I am very grateful to 9 **Resource User Groups (RUGs)** of 3 sites- Kaliakoir (1F+2M), 4 Srimongal (2F+2M) and Sherpur (1F+1M) – for their honest sharing of views, experiences and learning for the study purposes. On the average, more than 75% members of each RUG attended the focused group discussions.

Very sincere thanks to **5 Federations of Resource User Groups (FRUGs)** - one from each of the 3 sites and the 2 which received the responsibility of credit operations in Srimongal and Sherpur sites.

Two focused group discussions were arranged in Srimongal and Sherpur sites with the field staff to get feed back on the field findings and also to get views on their own experiences and learning. Field staffs definitely deserve thanks and appreciations for their contributions in the project and for their cooperation to the study.

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As the study was tagged with the routine monitoring of RUGs/ FRUGs by the Institution Development of MACH and the MACH-Caritas Coordinator, both purposes fitted well and were convenient for the FRUGs /FRUGs members and field staff. MACH-Caritas Coordinator and the Development Officer of Caritas Mymensingh spent part of their time in the field. I am also grateful for their presence and sharing their views and learning.

I hope the findings and recommendations, as prepared and presented on the basis of People's Perspective, will contribute for giving an appropriate sustainable shape, not only to credit operation; but also to the project to be more pro-wetland resources management and pro-resource users.

Acronyms

AFOs	: Assistant Field Officers
AIGAs	: Alternative Income Generation Activities
BCAS	: Bangladesh Center for Advanced Studies
CB	: Caritas Bangladesh
CBFM	: Community Based Fishery Management
CBOs	: Community Based Organizations
CNRS	: Center for Natural Resources Studies
EC	: Executive Committee
FRUGs	: Federation of Resources User Groups
ID	: Institution Development
LGCs	: Local Govt. Committees
MACH	: Management of Aquatic Ecosystem Through Community Husbandry
NGOs	: Non-Governmental Organizations
PDB-FRUG	: Pakuria-Dhula-Bhadshala Federation of Resource User Group
RDRS	: Rangpur Dinajpur Rural Service
RMOs	: Resources Management Organizations
RUGs	: Resources User Groups
SWSD	: Social Welfare Services Department
UNDP	: United Nation Development Program
USAID	: United States Agricultural and Industrial Development
VOs	: Village Organizations
WI	: Winrock International

Executive Summary

1. The study primarily focused and is based on the views, experiences and learning of the wetland resource users who are being mobilized as **social/ community capital** through the process of social mobilization. Thus, it basically presents People's Perspective.
2. The Consultant visited 9 RUGs and had focused group discussions for identifying major **Achievements and Challenges at the RUGs-level**, as RUGs are the foundations of FRUGs and also for the learning purposes of the study. This review has given a good insight about the holistic state of the FRUGs.

Major achievements of the RUGs include:

- Successful formation of Social/ Community Capital with the wetland resource users;
- Creation of strong base for AIGAs and thus reduced dependency on wetland resources by the wetland resource user groups;
- Introduction of Credit operation in the MACH project sites changed the pattern of the traditional money-lending systems;
- Savings has become institutionalized; thus, formation of economic capital is also strong;
- Women members expect more changes in favor of their opportunities, dignity and positions in the families, society and in the RUGs/FRUGs.
- Visible and measurable awareness about wetland resources has grown and actual wetland resources have also increased.

The Challenges that the RUGs are facing include:

- 80% RUG members fall within "C" category (lower level) in their understanding about FRUGs; which should be upgraded to "B" category (medium level) as early as possible.
- RUGs having one literate member for keeping minutes and records is a big threat to sustaining; it is necessary to have 2 or 3 literate persons in each group developing from among those who had adult literacy course or taking one or two new members with literacy following the RUG criteria of membership.
- Add focal slogan of the MACH-II in the RUG-Sign Board. The present slogan on AIGAs was very effective tool of motivation. New slogan has to be in line with the main purpose of MACH-II. In the focus group discussions some ideas generated as "*Amader Sangathan, shaktishali kori; Jolabhumi sampader teksoi-unnayane vumika rakhi.*"
- Present month-wise yearly plans of RUGs were not at all useful for RUGs own purpose. It should be prepared by themselves to serve their own purpose.

3. Major achievements made and difficulties being faced by FRUGs are noted

3.1 All five FRUGs visited-

- Already started functioning as the federated bodies of their respective RUGs: A **sense of ownership** and **self-identity** have started to emerged in each of the 5 FRUGs studied;
- **Started establishing strong net-works** and linkages with each of their own RUGs. Small teams of 2-3 FRUG members routinely visit their RUGs for net-working and problem-solving purposes;
- Having their **monthly meeting** regularly in a fixed date/day agreed by themselves, with very good **attendance rate**, more than 70%;
- Members **themselves keep minutes of their meetings** by the secretary and some times by the assistant secretary;
- Majority leaders of FRUGs have quite reasonable understanding about the **constitutions of FRUGs and RUGs, credit operation manual** and also their roles and responsibilities in the federations;
- **Monthly accounts statements** are prepared by MACH-Caritas staff and presented in the monthly meetings by the cashier with the support of staff. The cashier also **signs in the accounts ledgers** in every week. It appeared that they have some understanding about the accounts documents. The cashiers also know about **different bank accounts** of the federations and they also keep information about fund status of those accounts.

- The role and voice of women members in the FRUGs are also visible to some extent, although their numbers always found about 1/3rd.

3.2 Two funds-handed over FRUGs:

- Already gained workable skills and experiences for approving loan application by - studying each application individually to see its merits, check if guidelines were followed or not, assess the views and recommendation of respective RUG, take opinion of the respective RUG-chairman representing in the EC-FRUG as member, verify doubtful applications by small team of 2 or 3 members of FRUG and also reject applications of having no merits. These are the important functions that EC-FRUGs are already doing quite well by themselves for credit operations. This also indicates that the EC-FRUGs are strengthening their necessary skills of loan approving by practicing and doing things by themselves. By now, both EC-FRUGs already acquired their decision-making skills on loan applications, which is definitely the most important aspect of credit operations.
- Both funds-handed over FRUGs have formed 5-member sub-committees for assisting recovery of default loans. The sub-committee members and other EC members in small teams of 2-3 visit the loan-default RUGs on regular basis. This participation of EC-FRUGs members shows positive signs of better credit operations.
- **Credit Funds handed over process to the remaining 11 FRUGs should continue** case by case to those which are ready. But there is need to give little more attention to those that are not yet fully ready. Each of the 3 FRUGs visited, funds not-handed over, expressed their preference of timeframe (see annexes 11.2). But with necessary discussions and support it should be possible to shorten the funds handing over timeframe.

3.3 Major difficulties and problems being faced by both funds-handed over and non-funds handed over FRUGs, which need urgent attention by the project for their solutions:

- 20% EC-FRUG members are not sufficiently aware and skilled to perform their role and responsibilities reasonably well;
- 3 FRUGs are facing difficulties for registration with the Social Welfare Services Department. Is it advisable to hand over funds to the non-registered body/organization?
- EC-FRUG needs immediately their own staff to learn their skills of staff management and monitoring of credit operations;
- need their own gathering/meeting/office facilities;
- understand clearly monthly income and recurring expenditures for managing credit operation well;
- understand cost-benefit analysis of income-generation schemes/projects, so that loan applications are properly selected;
- as the EC-FRUG members need to spend almost the whole of a day for each monthly meeting, esp. for considering loan applications, they expect honorarium for the labor-lost, conveyance and simple lunch;
- EC-FRUG members need to make the month-wise yearly plan of their own, not for the purpose of reporting by MACH field staff.

Concrete strategies and steps have been recommended in the report with specific timeframe. MACH-partners may consider them immediately for the betterment of the people and the project as a whole.

4. The report also presents concrete recommendations for strengthening relationships further between the RUGs/FRUGs and RMOs during the project period, so that after the expiry of MACH Project the same healthy relationship continues between the two different sets of organizations working for the management of wetland resources and the wetland resources using people.
5. The issues relating to project-based field staff of MACH project and proposed FRUG staff are very crucial and need immediate attention of MACH-Caritas.

Finally, the report raises some wetland policy-issues and recommends re-addressing them to be pro-wetland management and pro-wetland resource users.

1. Introduction

MACH, a project of the Govt. of Bangladesh and funded by the USAID, began implementation in October, 1998 by project partners- Winrock International, BCAS, CNRS and Caritas Bangladesh through community-based co-management approach to wetland resources management. Presently, MACH –II phase is running and to be ended in October, 2006. As per the Mid-term Annual Report- 2005, as on April, 2005 it was possible to bring coverage of 20,000 ha of rainy season wetlands and more than 50 km of streams through direct-membership participation of community-based management organizations, including 13 federations of 246 resource user groups with 5,334 members/households, both men and women, mostly fishers, who come from poor economic and social disadvantaged category.

The key focus of MACH-II is to ensure the sustainability of the systems and community-based organizations developed by MACH. Thus, the partners are engaging most of their efforts in building institutional capacities and systems for such sustainability and continuity of the initiatives of the MACH project. As a matter of fact, the very purpose of the present study is to identify specific needs and formulate concrete suggestions for further enhancing of capacity of the FRUGs, including the two funds handed over ones for credit operations.

MACH-Caritas is mainly responsible for the Resource User Groups (RUGs) activities that include-community development, capacity-building and ensuring sustainability of those community-based organizations, including the federations of RUGs. Already 13 such FRUGs were formed in 3 sites of the project (3 in Kaliakoir, 5 in Srimongal and 5 in Sherpur). The MACH approach tries to ensure that all community resource users have a voice in management decisions and equitable access to wetland resources. Thus, MACH has been esp. concerned with the **rights** and **access** of poor and disadvantaged resource users- esp. fishers living around the wetlands. It is one of the achievements of seasonal fishing bans and creation of fish sanctuaries for ensuring sustainable wetland productivity. Taking into consideration of the side effects of such bans on the poor wetland resource users, from the very inception **MACH stressed on alternative income measures** for the poor resource users. The project also encouraged personal savings of RUGs members which is in excess of TK 6.7 million and 5,334 members accessed almost TK 69 million in loans for alternative income earning for their families. In addition, MACH-Caritas also supported building awareness, improving literacy, strengthening group development, addressing nutrition & health, various skills training for alternative income-generating activities, etc.

2. Scope of Study

According to the terms of reference (TOR) the study desired specifically assessment of experiences of the handed over revolving fund's operation of 2 FRUGs during the period May/ June to August, 2005. So far, out of the 13 FRUGs, two (Kalapur of Srimongal and PDB-FRUG of Sherpur) have been operating these funds. It is also expected that as per the exit strategy of MACH project, the remaining 11 FRUGs will have funds handed over by the end of October, 2005 so that they can operate for one year with project supervision. The TOR expected that the consultant visits both - the fund handed over FRUGs and 3 non-fund handed over FRUGs, one from each site.

Thus, the study needs to identify clearly and comparatively experiences and learning of both categories of FRUGs, types of difficulties handed over FRUGs are facing in managing & operating their funds, additional support/ corrective measures that should be considered before handing over of funds for all 11 FRUGs in order to make them fit to receive their funds in time, etc.

As RUGs are the foundations of FRUGs, it was essential to critically understand the state of awareness of RUGs about FRUGs and also RUGs role and responsibilities with regard to the FRUGs. Thus, during the field study the Consultant decided to visit some RUGs on sample basis. And it appeared quite meaningful and essential for the study.

3. Study Methodology & Review of Documents

Methodology followed for the study and documents reviewed are noted here below:

(a)The TOR expected that the consultant prepares a check-list on FRUGs with specific indicators before starting the field visits. Accordingly, a check-list was drafted and shared twice in the MACH Office,

Gulshan with the SNRM, National Coordinator-MACH, ID Specialist and MACH-Caritas Coordinator. Quite useful feedback were also received from them.

(b) RUGs/ FRUGs related documents were collected and thoroughly studied as part of the preparation process before starting field visits. Documents include- FRUGs constitution, RUGs constitution, FRUGs monitoring format, FRUGs Credit Manual, Agreement of Funds handing over, RMO Management Guidelines, RMO Financial Management Guidelines, MACH Progress Reports, etc.

(c) The consultant participated in focused group discussions with 9 RUGs (4 female) of 3 different sites. As RUGs are foundations of FRUGs, it was very useful to study the awareness and understanding of RUGs members with regard to the role and functions of FRUGs and their own role and functions (as RUG members) about FRUGs.

(d) Focus group discussions were arranged for the study purposes with 5 FRUGs (2 credit funds-handed over of Srimongal and Sherpur sites and 3 FRUGs out of the remaining 11 non-funds handed over FRUGs).

(e) Fields' feed back and field staffs own experiences and learning were shared in Srimongal and Sherpur sites. Role and functions of field staff were discussed specifically with regard to FRUGs.

(f) At the field level, the consultant also had some informal discussions with the CNRS Site Coordinator responsible for the RMOs. It was interesting to know the field level relationships among staff responsible with two different types of institution-building processes.

(g) Some informal discussions also held with the fishers, who are not members of MACH project. It was interesting to know the views of non-members and their perception about MACH and the RUGs/FRUGs.

(h) (Draft) Study Report was circulated and presented in a feed back session on 28th September, 2005 in Dhaka to the senior central & field level MACH staff, Caritas central & regional personnel relating to MACH which was very useful and effective before finalizing the report. Written feed back were also received from the SNRM-MACH and the CoP-MACH which helped reviewing of some of the key issues and recommendations of the assessment.

4. RUGs: Major Achievements made and Challenges to be faced

4.1 Major Achievements

a) Formation of Social/Community Capital: As per the MACH-project plan, MACH-Caritas has already organized 5,334 wetland resource users into 246 groups and federated them into 13 federations of the RUGs. The groups and their federations have become social/community capitals of the wetland resource using people. It has become now universal practice that when community people join themselves together for some specific purposes, they form the social/community capital, on which other economic and material resources/ capitals can be invested for the benefit of the same community people. The empowerment process of bring people together for some specific purposes and by strengthening their unity make them **human resources**, known as **social/community capital** of the people. The project is now quite successful for generating an effective social/community capital of the wetland resource users in 3 different sites of the project.

b) Creation of a strong base of alternative income-earning measures for the wetland resource users, esp. the fishers: One of the significantly visible achievements of the project is creating more than one types of income-earning measures by each of the RUG members, covering more than 90% members of visited RUGs. Members took **general loans**, starting with TK 3,000-5,000/ as first loan; and gradually went up to TK 15,000/ in different phases, one after another. Some of them took **special loans** for small entrepreneur/business ventures between TK 16,000-50,000/. The members think that the main reason for so success of the AIGAs is definitely related with various types of **supportive skills training** provided for various durations before taking the loans, so that the loan-money is properly utilized for the purpose money is taken.

More than 60% of the RUG-members openly admitted that they were able to reduce their dependency on the wetland resources by creating stable alternative sources of income through credit activities for the households. (Pl. see annex 11.4 for details). Many expressed their views saying that even they are able to go on without fishing for two months, which was unthinkable and never possible in the past. In the past, their daily life was fully dependent on the wetland resources. Moreover, life was inhumanly competitive for the scarce wetland resources. Now, no such inhuman competitions prevail in

the locality for fishing, as most people have alternative means of earnings. In the group meetings, many shared their views saying that now they regularly buy fish from the market, as they have other regular income. Thus, the MACH-project has changed the life-patterns of many wetland resource users forever, thinks Lokman Mia of Shamuk Bhumiheen (purush) Samity of Gias Nagar Union of the Srimangal site.

c) Introduction of Credit operation in the MACH project sites changed the pattern of the traditional money-lending systems: Through the support of MACH, it was possible to stop the traditional exploitative money lending systems in all three sites. In Srimongal site for every TK 1,000/ after one year 3 and a half munds of paddy and the principal amount of TK 1,000/ had to pay back.. The same was the case in Sherpur and Kaliakoir that for every TK 1,000/ after a year TK 2,000/ had to be paid back to the money giver. Thus, the regular interest rate was almost 10 times more than the present rate of interest of MACH credit operation. Most fishers and other resource users of wetlands were caught up with those unjust exploitative money lending systems for generations together. Such systems were one of the fundamental causes of their poverty. MACH project, as a matter of fact, salvaged them from those traditional exploitative money lending systems.

d) Savings has become institutionalized: Members save compulsorily TK 5/ per week and they can also save voluntarily according to their capability. Anil Chandra Das (58) of Shamuk Bhumiheen (purush) samity, Gias Nagar of Srimongal site was able to save TK 1,000/ in 4 years time. He expressed his very simple feeling that in his life he was never able to save that amount of money. First 3 years he did not take any loan in fear of the same traditional system. Only a few months ago he has taken TK 5,000/ for doing vegetable business in the local market. Through that small business he is presently able to maintain his family and also can pay back the weekly installments. Life is not that difficult for him anymore.

It is interesting also to note that the **savings accumulated by the poor villagers are re-invested in the villages by the poor people themselves**; while in Bangladesh, the accumulated money of the rural areas by the formal financial institutions are mostly re-invested in the urban areas. Thus, real economic development of the rural areas are neglected by the formal financial institutions. Thus, the MACH-project is strengthening the rural economy, not only by reinvesting the savings of TK 6.7m of the poor village-members, but on top of it added another amount of TK 20m as new outside money to the rural economy of 3 MACH sites. All these amounts together added speed to the rural economy. The most important aspect here is that the money went directly to the hands of the most bottom and needy ones and thereby directly contributed to the progress of national economy.

e) Women members expect more changes in favor of their opportunities, dignity and Positions: It appeared very strongly in the focus group discussions that women noticed carefully the changes in their own families and in the rural economy. They expressed their grateful satisfaction on the changes in their own families- the skills training they themselves and their young unemployed boys and girls received for employment purposes have a good success, alternative income-earning loan support through them added direct financial benefits to the families' economic progress, as women they are now more aware and united with other women than before. Various types of physical and mental tortures have been deduced to some extent, but not fully. Their husbands/brothers/fathers give some importance and respect to their opinion now, which was almost absent before. But it should be changed more, the women strongly opined. They expect more positive changes in favor of their opportunities, dignity and positions in their families and in their societies.

f) Visible and measurable awareness and increase of wetland resources made possible: The common sense opinion of the fishers of wetland areas of 3 sites that if there are water through out the year, they are able to catch fish for family consumption any time they wish, which was not possible in the past. Because there was no fish. In general, the RUG members think that presently fish catch has increased at least 3 times more than before, which means more income. In addition, indigenous fish species have been almost lost in the project areas, which have been regained, even more than before. This, as one of the main objective of the project, has been achieved greatly.

The above views expressed by the beneficiaries are in their own understanding and ordinary terms. In fact, above noted major achievements represent the findings of 'a half full glass of water'; while the remaining empty a half glass is the challenge how to fill in it with water. Similarly, the project still have several

issues and challenges to be faced to achieve the project objectives fully at the RUGs level. This deeper understanding of the RUGs helped to suggest measures for strengthening them further and thereby also got some deeper understanding of issues of FRUGs, as RUGs are the corner-pillars of FRUGs. So is the understanding of the people of MACH project at the grassroots. The following represent the challenges that the beneficiaries and the project are facing, which require appropriate strategies and measures with specific timeframe for solutions:

4.2 Challenges being faced/ to be faced at RUGs-level and Strategies needed to overcome them:

<i>SI</i>	<i>RUGs-level Challenges</i>	<i>Strategies & steps</i>	<i>Time frame</i>
a.	80% RUGs members fall within “C” category (lower level) in their understanding about FRUGs; which should be upgraded to “B” category (medium level).	a.1 Through discussion with RUGs visited and field staff, a 12-pts issues/ indicators (annexed) identified that RUGs should know and do about FRUGs. Prepare chart for each RUG’s use. a.2 To have fixed agenda on FRUGs in 2 RUGs weekly meetings in every month, 1 before and 1 after FRUG monthly meeting. a.3 Routine visit of a small team (2/3members) of FRUG to RUG in every 6 months period.	Oct’05- Mar’06 From Oct’ 2005 ”
b.	RUGs having one literate member for keeping minutes and record is a big threat to sustaining. Golapful Mahila Samity, Srimongal faces such threat. No record keeping of last 3 meetings due to the sickness of the secretary, the only literate person in the Samity. It is necessary to prepare 2 -3 persons in each group.	b.1 MACH-Caritas makes a survey for identifying such groups. b.2 Such RUGs can take 1 or 2 literate male/female member(s) from the same village in their group following RUG criteria properly.	Within Mar’06
c.	Add a focal slogan on MACH-II in the RUG-Sign Board. The present slogan on alternative income was very effective tool of motivation.	The new slogan on MACH-II was suggested by the RUGs as- <i>“Sangathan Amader, Shaktishali kori; Jola-bhumi Sampader teksoi-unnyane vumika rakhi ”</i>	With in Dec’05
d	Month-wise Yearly Plan of RUGs: All RUGs visited showed such a written yearly plan only with 4 specific information- no. of weekly meetings, no. of FRUG monthly meeting, amount of weekly savings to be raised, and amount to be realized as installment. All these information are required by the project staff for preparing their reports. Plans were written and supplied by respective project staff. Those plans were not at all RUGs own plans.	d.1 Mach-Caritas Project staff are to help to develop the RUG skills and techniques on facilitation of issues, so that RUGs members are able to do things by themselves. This is a pre-condition for sustainability of systems. d.2 Each RUG prepares their own month-wise yearly Plan by themselves. d.3 RUGs can organize issue-based discussions on various aspects of wetland resources with guest speakers	Within Dec’05 Start new plan from Jan’06

5. FRUGs-Level: Too much, Too soon

As per project plan of MACH-II, 13 FRUGs were formed with 246 RUGs during May/June ’04; of which 10 are in Srimongal and Sherpur sites (5 each) and are registered with the Dept. of District Social Services. The remaining 3 of Kaliakoir site are also in the same process to get it soon. Two FRUGs, viz. Kalapur of Srimongal and Pakuria-Dhola-Bhatshala of Sherpur Sadar (PDB-Sherpur) were handed over RLF funds to the extent of TK 2.0 million each in May/June, 2005 as a sign of greater self-autonomy and empowerment of the FRUG-Organizations. The present study included with these two FRUGs another 3 FRUGs, one from each site. After intensive focused group discussions using a check-list, the following are identified as major achievements made and challenges being faced/ to be faced by the FRUGs:

5.1 Major Achievement made:

A. All 5 FRUGs visited:

a) **FRUGs already started functioning as the federated bodies of their respective RUGs:** A sense of **ownership** and **self-identity** have started to emerged in each of the 5 FRUGs studied. It appeared that the most aware and knowledgeable persons from the RUGs were selected to represent in the FRUGs, which is a good sign and deserves appreciations. More than 80% FRUGs members are aware about their role and

responsibilities as the Executive Council and General Body members. This, also, is a very positive sign. Based on the check-list used for the study, the following observations and findings are recorded:

- *All 5 FRUGs visited are having their monthly meeting regularly in a fixed date/day agreed by themselves, with very good attendance rate, more than 70%.*
- *Members themselves keep minutes of their meetings by the secretary and some times by the assistant secretary.*
- *Monthly accounts statements are prepared by MACH-Caritas staff and presented in the monthly meetings by the cashier with the support of staff. The cashier also signs in the accounts ledgers in every week. It appeared that they have some understanding about the accounts documents. The cashiers also know about different bank accounts of the federations and they also keep information about fund status of those accounts.*
- *The leaders of FRUGs have quite reasonable understanding regarding the Constitutions of FRUGs and RUGs, Credit Operation Manual and also their roles and responsibilities in the federations.*
- *The role and voice of women members in the FRUGs are also visible, although their number always found about 1/3rd.*
- *As already noted at the RUG-level, it is very crucial and essential to create the 2nd generation FRUG-aware RUG-members at RUG-level for the future leadership development and sustainability of the FRUGs.*

b) All 5 FRUGs visited already started establishing strong net-works and linkages with each of their own RUGs. Small teams of 2-3 FRUG-members routinely visit their RUGs for net-working and problem-solving purposes. The FRUGs consider themselves as the organization of RUGs and the RUGs as the base of their federation, on which the whole structure of the organization is standing. However, it is important to remind all the FRUG members that they are just the representatives of their RUGs in the federation decision-making body. The leaders rightly think that if the RUGs are strong, their FRUGs are strong as well. Thus, the FRUG members accept it as their own responsibility to assist RUGs to be strong and effective and thereby support their federations to be the same. Most FRUG members are able to place **rationale for the existence of an FRUG** as under:

- *Each RUG is a small strength and power of the wetland resource users, while each of the federations have bigger strength and power, which is 22 times or 25 times (these are the RUGs numbers of 2 funds-handed over FRUGs) more than of an RUG. Thus, it is expected that each of the FRUGs will be able to bring larger changes than a single RUG.*
- *An FRUG is essential to make heard the voice of the poor wetland users at the Union and even at the Upazila levels. The poor wetland resource users, as individuals, have no voice to be heard and valued to their views. With RUGs, they have gained some voice to be heard by others. But the new organization, the federation of the RUGs will definitely be able to draw attention of its existence to others.*
- *The FRUGs leaders think that these federations will create opportunities for the poor wetlands resource users to participate in the local govt. programs for their own benefits. Previously it was not possible to go to the local govt. bodies for their needs. Now, with the MACH Project govt. has created a local govt. committee (LGC) where the wetland users representative will be able participate. This is very much appreciated by the FRUGs leaders.*

B. Two fund-handed over FRUGs:

c) The FRUGs of **Kalapur of Srimongal site and PDB-Sherpur** were given credit fund under their operation in May/June, 2005. It is an unique approach in Bangladesh that community-based people's organizations of the poor wetland resource users are given the ownership and full responsibility of fund operation by themselves. There are very few such model existing in Bangladesh from which one can draw learning for replications, viz. Credit Union Movements (but without economic discrimination of members), Concern-Bangladesh with their groups, UNDP supported micro-credit by VOs without NGOs, RDRS in the process. In Bangladesh, the major trend of NGOs credit operation is that of NGOs' owned operation by direct intensive supervision, which is quite expensive. Even Caritas Bangladesh, in line with its strong philosophical orientation in favor of the poor, initiated people-owned and people-managed credit operation in the early '80's, but had to draw back after some years due to mismanagement and

misappropriation of funds by the leaders in connivance with their organizations' employees. However, for giving support to the MACH project objectives, Caritas sincerely agreed to give a second-try to the people-owned and people-managed approach of credit operation in the MACH-Caritas part through FRUGs. When this model will be proven fully successful; Govt. will be able to make national policies for replications and other NGOs will also come forward for its replication in their own credit operations.

d) That the most important role the 2 funds-handed over FRUGs is taking is when the loan applications come to the EC-FRUGs for approval they do the following:

- *study each application individually to see the merits of the applications;*
- *check if guidelines were followed or not;*
- *assess the views and recommendation of respective RUG;*
- *take opinion of the respective RUG-chairman representing in the EC-FRUG as member;*
- *verify doubtful applications by small team of 2 or 3 members of FRUG;*
- *reject applications of having no merits.*

The above indicates that the EC-FRUGs are strengthening their necessary skills of loan approving by practicing and doing things by themselves. By now, both EC-FRUGs already acquired their decision-making skills on loan applications, which is definitely the most important aspect of credit operations.

e) Both funds-handed over FRUGs have formed 5-member sub-committees for assisting recovery of default loans. The sub-committee members and other EC members in small teams of 2-3 visit the loan-default RUGs on regular basis. In Kalapur FRUG of Srimongal site during funds-handed over time in May, 2005 the default amount was TK 156,035/ which came down to TK 111, 355/ in end-July, 2005. In PDB-Sherpur present recovery rate is almost 100%. During the focus group discussions it was tried to understand how it was possible to make good progress in improving status of loan operations. Actually it was possible by an active participation of FRUG-leaders directly in the process.

f) With the handing over of funds to 2 FRUGs, a strong sense is developing among the EC-FRUGs and also among the General Body (GB) that the handed over money is their own money and they have to operate it well by their own management. As it is their own money, now they themselves are responsible for its good operation. If some thing is wrong and doesn't work well, as leaders they are now responsible for the whole thing. Thus, the **sense of ownership** and the **sense of responsibility of management** are developing side by side. What is also important here is to give some more time for further developing the said senses and test them over and again for their full maturity.

g) The 2 EC-FRUGs of funds handed over and other FRUGs are also facing various types of difficulties and problems which require urgent attention to make them to be efficient and effective by improving conditions further as noted below:

- *20% EC-FRUG members are not sufficiently aware and skilled to perform their role and responsibilities reasonably well;*
- *3 FRUGs of Kaliakoir site are facing difficulty to get registration with the Social Welfare Services Department. Handing over of funds to a body without legal identity is a threat.*
- *EC-FRUG needs immediately their own staff to learn their skills of staff management and monitoring for credit operations;*
- *need their own gathering/meeting/office facilities;*
- *understand clearly monthly income and recurring expenditures for managing the operation well;*
- *understand cost-benefit analysis of income-generation schemes/projects, so that loan applications are properly selected;*
- *as the EC-FRUG members need to spend almost the whole day for monthly meetings, esp. for considering credit operations, they expect honorarium for the labor-lost;*
- *EC-FRUG members need to make the month-wise yearly plan of their own, not for the purpose of reporting by MACH field staff;*
- *FRUGs/RUGs need to gradually bring into their umbrella the non-members fishers depending on wetland resources for strengthening their own organizations.*

- **Handing over the Savings money of RUG/FRUG members to the respective FRUG before completion of the project period, which is now retained and invested by Caritas as security money against the loans of members.**

The above noted issues are the challenges for the Project and also for the FRUGs. Specific strategies and appropriate steps are required with definite timeframe for overcoming those difficulties and problems, which are dealt with specifically under point 05.2 below.

5.2 Major Challenges are being faced/ to be faced at FRUGs-level and forward-looking Strategies & steps required:

Based on the experiences and learning of last one year of 5 federations and credit operation for 2 months by 2 federations, it is possible to formulate some strategies steps for overcoming the identified difficulties and problems to be forward-looking as under:

sl	Major Challenges	Strategies & Steps required	Time-frame
a.	20% EC-FRUGs members are not yet reasonably aware regarding federations: their purpose, main issues they need to know & understand and also the role & responsibilities of EC members.	a1. A 10-point basic issues/information , as the minimum requirement, has been identify with EC-FRUGs and field staff (Annexed). This may be further improved and used in the form of charts/ posters at EC meetings and training purposes . The chart can be used as the check-list for the federation members.	Start from Oct-Nov, 2005
b.	3 FRUGs of Kaliakoir are facing difficulty for obtaining govt. registration with the Social Welfare Services Department (SWSD). Is it advisable to hand over RLF money to unregistered body/organization?	<p>b.1 For the poor and marginalized people's organizations their socio-economic benefits are more with the SWSD's registration.</p> <p>b.2 Under the Cooperative Department's registration, organizations have to contribute 5% of their earning to the Cooperative Department. Normally for poor & marginal people's cooperatives have to do some smart accounting for not to give a good chunk of their income. In this case the cost for the FRUG would be 5% of the balance from interest earning less cost (staff and all operating costs).</p> <p>b.3 When registration with the SWSD is difficult (as it appears to be now), the second choice is registration with the Cooperative Department. The CBOs of the CBFM project are registered with the Coop. Department. Hence, the 3 FRUGs of Kaliakoir can go for their registration with the Coop. Department as soon as possible.</p> <p>b.4 It is better to hand over RLF money to a registered body/organization. If the registration process is too delayed, MACH-Caritas can decide to hand over a part of the fund initially; say TK 5-10 lacs to each FRUG with a legal contract document. It should be remembered that the relationship between participants and the project partner organizations is much above and even beyond any legal matter.</p>	<p>Oct.-Nov.05</p> <p>Oct.-Nov.05</p>
c.	The 2 FRUGs immediately need, at least, one staff each of their own to assist them in credit operation. This is also essential to show the gradual shift of role from MACH-Caritas to FRUGs.	<p>c.1 Initially an AFO of MACH-Caritas could either be directly hired by each FRUG, or contract made by FRUG with Caritas for service of AFO for 2-year with a consolidated salary of say TK 6,000-7,000/pm. Once the FRUG fund has been handed over this payment should come from the earnings of the credit operation. A short trnsition of 2-3 months with 50% from project support and 50% from credit earning may be considered. MACH project (management and Caritas) should review capacities of AFOs to identify ones that may be acceptable for working for FRUGs. MACH project should discuss with FRUGs and with concerened staff to see if they are mutually agreeable in principle to this. Where there is agreement, the arrangement needs to be decided and as appropriate terms and conditions and salary decided and agreed by FRUG with the concerned employee/contractor.</p> <p>c.2 Two FRUGs have 22 & 25 RUGs, which means for full operation of credit will require a 2nd person soon. To follow the above, except to take</p>	<p>From Oct.,05</p> <p>From Jan.06</p>

sl	Major Challenges	Strategies & Steps required	Time-frame
		<p>the 2nd person at an appropriate level considering their present salary, their capacity and the FRUG capacity.</p> <p>3 Such FOs are to be strongly committed to the FRUG-vision-mission-strategies.</p> <p>c.4 FRUGs staff service rules and job-specifications are to be ready soon.</p> <p>c.5 All five FRUGs visited, except Dhanshail Union of Sherpur gained financial capability for meeting operating costs.</p>	Oct.05
d.	<p>FRUGs Meeing/ Gathering/ Office facilities: Five important issues to be kept in mind- i) Safety of money, as credit operation will be handled; ii) a place where women staff and women members will find comfortable; iii) a more or less middle place for members with better communications; iv) Ensure participation of individual members and collective bodies as symbols of ownership and v)ensure maximum consensus and satisfaction of members.</p>	<p>d.1 FRUGs are facing difficulties to get suitable land by community donations. Out of 13 FRUGs, 2 were able to get small plots. Recommended that FRUGs buy a piece of 4-8 decimal of land collecting small contribution from each member of RUGs (say TK 10/ each) and using maximum of TK one lac for each FRUG out of the accumulated income of credit operation, and project pays for construction as per project plan. Members own contribution creates ownership and sustainability attitudes among the members.</p> <p>d.2 FRUGs expressed views that for annual gatherings and special purposes they will require to come together for which a bigger size center will be useful. However, it will depend on financial ability of FRUGs. For annual gatherings and special occasions FRUGs may consider to hire a space locally.</p> <p>d.3 A bricks made strong room is required for handling of money.</p>	Total work of 13 FRUGs completed within March, 2006.
e.	Each FRUG for credit operation needs to understand clearly monthly income & expenses of credit operations for effective management and planning purposes.	<p>e.1 MACH-Caritas to develop simple format for such accounting purposes for placing in the monthly EC meeting- i) last month's income & expenses statement and ii) next months budget of income and expenses for approval. The EC can take appropriate measures on the deficit budget before hand.</p> <p>e.2 MACH-Caritas assist all 13 FRUGs to develop their yearly operating budgets showing income from micro-credit and other sources and expenditures by heading (staff, maintenance, EC honoraria, etc).</p>	From Oct. 05 Oct. 05
f.	All EC members of an FRUG need to understand cost-benefit analysis for giving critical decisions of loan applications.	<p>f.1 Organize cost-benefit analysis training for the EC members of each FRUG separately with necessary practical exercises; so that they are able to enhance their skills for approving right types of projects.</p> <p>f.2 Each EC-FRUG also needs to understand cost-benefits of the total credit operations of a FRUG.</p>	Within Dec. 2005 ,,
g.	EC-members of each FRUG need to spend almost a full day for monthly meeting, where credit applications are considered. Besides, they also require to spend time for default loan realization and other organizational matters.	<p>g.1 EC members expect some honorarium for the whole day's labor-lost for the monthly meeting, conveyance for those who come from far and a simple meal for lunch. It is recommended to give TK 75/ for labor-lost & to cover conveyance and a simple lunch with TK 25/. The amount is included in the operating budget of credit</p>	Start from January, 2006
h.	Month-wise Annual Plan of each FRUG: Such plan is essential. The present plan is prepared by the field staff and serve the purpose of project reporting.	<p>h.1 Organize Facilitation- orientation & techniques for the field staff.</p> <p>h.2 Each FRUG prepares its own month-wise yearly plan to be effective from January, 2006.</p>	Oct-Nov. 2005 Dec.

sl	Major Challenges	Strategies & Steps required	Time-frame
			2005
i.	FRUGs visited expressed their views that they require time to Practice their role and responsibilities. Normally, members of social organizations learn their functions and improve skills by doing things by themselves, over and again, which requires 3-5 years period.	<p>i1. MACH Project will require to continue in a scaled down form for another two years after the expiry of present MACH-II, prioritizing facilitation role of the project.</p> <p>i2. The remaining FRUGs should have credit operations handed over to them phasewise between October and December 2005. Based on assessments conducted at the same time as this study Aurabaura and Sutrapur FRUGs should be handed over in October, and all others within December according to progress in strengthening them and overcoming gaps identified in the assements. However Dhanshail, Jhenaigati and Chapair Madhapara Boali are reported to be the weakest and their progress and financial viability need reviewing carefully now along with the effectiveness of their AIGAs considering in some cases high amounts of outstanding loans.</p>	Nov.06- Oct.08
j	<i>Handing over the Savings-money of RUG/FRUG members to the respective FRUG before completion of the project period, which is now retained and invested by Caritas as security money against the loans of members.</i>	The amount held in savings for each FRUG is currently being held and managed by MACH-Caritas. This savings amount is also to be handed over to the FRUG six-months before the end of the project so that the FRUG may provide or have the same security over those who take out loans (serves as a security for the repayment of the loan amounts taken by the RUG members). This account should be set up in such a way that the savings continues to grow at the highest possible rate of interest. This could be done by putting 75% in a fixed deposit account (earning the highest interest) and the remaining in an SB account earning short-term interest rates. The FRUG should be restricted in the savings account use except in the case of default by a RUG loanee, RUG loanee death and or RUG loanee departure from the RUG as stipulated in the FRUG operational policy. The savings is to otherwise not be touched. Two FRUG members should be signatory along with one CARITAS staff member until 6 months from the end of the project at which time there will be 3 FRUG members acting as signatories but having the full approval of the FRUG before acting on any fund request.	6 months before end of the project.

6. UPAZILA-Level Coordination : Yet to take off

As per constitution of the FRUGs, each of the 3 MACH sites is to organize quarterly “**Area Coordination Meetings**” separately, taking 2 representatives from each FRUG. Up to 2nd Sept. 2005 no initiative has yet been taken by any of the sites for such coordination meeting. Still then, 5 FRUGs visited understand the need of such site-wise coordination meetings. The FRUGs visited placed following justifications which go beyond the need of such meetings only:

- a) *There is the need of building linkages and sharing experiences among all FRUGs of a site for their common interest-purposes, viz. better operation of micro-credit, sharing experiences of best practices of alternative income-generating activities, experiences of different wetland water bodies, experiences of RMOs, etc.*
- b) *For giving support to different FRUGs at their difficulty and crisis periods.*
- c) *FRUGs feel the need of their own preparation, proposing their agenda for LGC, etc in their Area Coordination Meetings before their meeting with the Local Govt. Committee (LGC).*

- d) *FRUGs feel that as the federations of RUGs they are able to take an important role in helping development and conservation of the wetland resources by the resource users.*

7. RUGs/FRUGs and RMOs: Relationship Institutionalized in favor of Wetland-Management and Wetland resources Users, esp. the fishers:

The following came out very clearly after having intensive visits and discussions with 9 RUGs and 5 FRUGs, which are also very much related with the policy issues of wetland resources:

- a) The role of RMOs with regard to the wetland development and management is quite clear to the wetland resources users. They also understand that some of the functions being performed by the ROMs can not be done by the RUGs/FRUGs because of their direct self-interest from the wetland resources. The resource users appreciate very much some of the specific activities, like- establishing fish sanctuaries for fish protection & breeding, banning on fish catch for 3 months for fish breeding, banning current nets, excavation of canals & wetlands, release indigenous species of fingerlings, tree plantations around the wetlands, etc. They understand all these activities are for the interest of wetland resources management and finally for the betterment of the resource users, esp. the fishers.
- b) The RUGs/FRUGs appreciate very much the opportunity of their own participation in the wetland resources management bodies for protecting their interests. They strongly feel that the more they participate in the management of wetland resources, the better are the results in their favor. Thus, they quite strongly recommend to raise the RUGs' membership in the RMOs from 60% to 80% However, it should be noted that there may be fishers and other poor resource users who are not members of RUGs who should also be represented in the RMO, so the membership of each RMO should reflect the balance of stakeholders in its working area.
- c) The RUGs would like 3 executive positions in the RMO committees for better participation in management decisions. They think that if non-fishers come from the RUGs as representatives to the RMO, it will not be useful at all. Representatives of RUG(s) have to be always be from among the fishers. The present policy of MACH to encourage that two executive positions in each RMO should be filled by fisher representatives.
- d) The RUGs themselves should try to ensure at least 80% attendance of their members in the RMOs meetings. For this and other important issues/ purposes they agreed to take the following steps:
 - *Keep fixed agenda in one of the RUGs' weekly meetings in each month to discuss about RMO(s) matters.*
 - *FRUGs will also keep fixed agenda in the monthly meeting regarding RMOs matters.*
- e) Celebrate some national/ international days, viz. Wetland Day, Fishery Day, Human Rights Day, etc. jointly by RMOs and RUGs/FRUGs for creating greater impact of their works and collaboration among themselves.

8. Some Policy-Issues of Wetland Resources Need Re-visiting

The visited RUGs and FRUGs members, field staff of MACH-Caritas expressed their critical views regarding certain policy issues of wetland resources and strongly recommended the need of re-visiting some of the crucial issues which have to be settled during the project period in collaboration with all the project partners. The major policy issues that need re-visiting are noted below with concrete suggestions:

- a) *That wetland water bodies are given long term lease with the use-rights for 10 years, 25 years and then 99 years, consecutively in the name of RMOs.*
- b) *After receiving the lease each RMO will make written agreement with Fishers-sbu-Committee/RUG(s) to ensure that they adopt best practices and abide by the conditions of wetland management. It is recommended that for each water body in Hail Haor the RMO and RUG(s) in consultation form a separate sub-committee of fishers for the purpose contracting fishing rights in each water body.*
- c) *That RMO(s) as a policy will not give the water body/bodies to outsiders (absentee lesses, distant fishers) by open tender/bidding. That the responsibility of RMO(s) will be to ensure that wetland water*

resources users/ fishers have proper access in the wetland resources, provided they organize themselves and abide by best practices.

- d) *That the total lease cost for each water body is kept to a bare minimum for making govt. policy more pro-poor for the wetland resource users, especially the fisher, and that RMOs keep their operating costs low so that there are no excessive fees from fishers.*

9. Project Staff

The following important issues have been identified that need immediate attention and steps by MACH-Caritas for the betterment of the project and for achieving project goals as per project plan:

- a) **Project-based field staff of MACH-Caritas:** During MACH-II, the FRUGs and RUGs are taking over more and more of organizational role and responsibilities by themselves as part of their community based institution building process. Thus, it is utmost important that the **project- based field staff** utilize their skills and efforts in *facilitating* things properly. In general sense, facilitation means that the field staff will **not do things of RUGs and FRUGs anymore**; rather they will encourage and allow the members of RUGs/ FRUGs to do every thing by themselves. By doing so, members will learn things quickly and rightly. Members should be allowed to make mistakes, but assist them to correct mistakes by themselves. As observed, most field staff need to upgrade their own attitudes, skills and techniques of facilitation.

Besides, the project-based field staff are to be capable to strengthen and facilitate sound operation of FRUGs esp. their financial management, management of RLFs, organization operation, record keeping etc, and orient/ oversee the FRUG staff.

It is suggested that MACH-Caritas gives urgent attention on the matter.

- b) **FRUG-organization's own staff:** Project Coordinator of MACH-Caritas (Md. Nurul Islam) and ID-Specialist (Md. Daniel Bhuiyan) can take the responsibility to jointly review existing staff and make a proposal for 13 persons (AFOs) for considering recruitment by 13 FRUGs as Coordinator-FRUG. Through this internal assessment, Caritas may propose a specific name of AFO to each FRUG for consideration of recruitment. However, FRUGs must agree to the proposed name and salary. These staff for FRUGs could be either direct hire by FRUGs, or FRUGs make contract with Caritas for purchasing service of the said AFOs for a period of 2 years. Coordinator-FRUG is suggested to pay a consolidated salary of TK 6,000-7,000/pm. Once the FRUG fund has been handed over this payment should come from the earnings of the credit operation. A short transition of 2-3 months with 50% from project support and 50% from credit earnings may be considered. These options can be put into alternative FRUG budgets and discussed by FRUGs. Caritas also needs to discuss and decide on the issue. Except the Dhanshail Union FRUG of Sherpur, all other 4 FRUGs visited have financial capability for recruiting/ hiring services of an AFO each. MACH-Caritas requires to study the financial status of all FRUGs and help prepare operating budgets of FRUGs so that they are able to have their own project staff with in a shortest possible time, by Oct-Nov.05 to be able to achieve the project goal within the project's timeframe.
- c) During the field visit and also during the presentation of field findings and recommendations it was raised that a few key field staff (Field Officers) of MACH-Caritas have been removed from the project to other assignments without informing/consulting the MACH office. As the project is now in a very crucial period, it is essential that more coordination is maintained for achieving the greater goal of the project. Thus, the need has been expressed to have more consultations among the partners on important issues, and esp. on the staff matters.
- d) MACH-Caritas needs an assessment of project staff to replace several who appear not to be working well, few newly recruited ones, etc. At this juncture, the project requires field staff with experience, committed to project goals and with facilitation skills. Fresh recruits and those who are not doing well, are not helpful for the project at the moment. This assessment should be done immediately for further necessary steps.
- e) It also appeared clearly that the field staffs are becoming more concern regarding continuity of their services as the FRUGs/RUGs take over more of their own role and functions. This concern is also a kind of block in the process of empowerment and independency of FRUGs. It is quite clear that gradual exit of the project is essential for FRUGs' taking over of complete responsibility on to them.

In this case, the exit of a project means losing of jobs by some of the project staff who helped made things happened, but also it is hoped should mean secure jobs for those who will be employed by the FRUGs. This conflict has to overcome with proper motivation and possible alternatives.

10. Conclusion

After an intensive understanding of field experiences, learning and realizing People's Perspective, the conclusion is clear - the **need** and **success** of the MACH Project in the context of Bangladesh is already proven. Alternative income-generation by the wetland resource users for reducing their dependency on the wetland resources is fully successful. The process of community-based institution-building of the wetland resource users are fully on track; but needs some more time for improving their skills and learning further by doing things by themselves. **MACH CARITAS at the moment needs to pay highest attention on the facilitation aspect, esp. for upgrading attitudes, skills and techniques of field staffs and on the actual taking over and doing things by the FRUGs themselves.**

Another important challenging-issue for MACH-Caritas is that to gradually hand over the Saving money of RUG/FRUG members, now retained and invested by Caritas as security-money against loans of members. It may further be noted that as per funds handing over agreement between Caritas and each FRUG, Caritas will gradually also hand over the members Saving money to FRUG, provided their credit operation is satisfactory. FRUGs will require similar security like MACH-Caritas for the loans given out to the members. However, MACH-Caritas will require to have proper assessment of credit-operation performance of each FRUG before handing over the savings money, as per existing funds handing over agreement. Such handing over of Savings should be completed at least six months earlier before completion of the project.

On successful completion of the mission of MACH Project, say by another two years time, the learning and experiences of the FRUGs of people-owned and people-managed credit operations would be models for govt. and other NGOs for replication in their programs.

11. ANNEXES

11.1 Terms of Reference (TOR) for Assessment of handing over revolving Funds to FRUGs

As part of its exit strategy MACH project is in the process of handing over its revolving loan funds to registered Federations of Resource User Groups (FRUGs), that have been established among the RUGs supported by Caritas under the project. So far two have been operating these funds, and it is expected that the remaining 11 FRUGs will have funds handed over FRUGs and make some comparison with other FRUGs to guide further fund handovers.

The consultant will be working under the direct guidance and instruction of NC of MACH project. He will also carry out any instruction provided by CoP and SNRA. His ToR is as follows:

1. Visit 2 FRUGs that have received their Revolving Fund from the MACH project (one in Sherpur and the one in Sreemongal). In addition visit one more FRUG in each of the three sites (including Kaliakoir) that have not yet been handed over responsibility for funds, to compare and understand the need for support to bring them up to capacity. So in total 5 FRUGs are to visited at three sites.
2. For the detailed assessments of two handed over FRUGs:
 - a. Develop a checklist for undertaking the assessments.
 - b. Identify how far the office bearers, executive committee and audit sub-committee of the FRUG have been capable of monitoring activities of the staff operating the Revolving Fund, and identify any further support that needs to be provided to them for smooth functioning of their credit operation.
 - c. Assess the extent that the constitution and credit manual/guideline are being followed by the FRUG and if they are not functioning well make suggestions for improvement/ alteration of the documents and rules and /or capacity building among the FRUG.
 - d. Identify what types of difficulties the FRUGs are facing in managing and operating their funds, including decisions on IGAs, credit disbursement, loan repayment and savings. Make recommendations to overcome any difficulties and make the best use of their funds.

- e. Review the general functioning of the FRUGs (meetings, record, etc) and the support provided by Caritas-MACH and make recommendations on any improvements or actions found necessary.
 - f. Review the action and work plan for FRUG handover and sustainability and propose improvements and elaborations as needed.
3. For the three non-handed over FRUGs: participate and contribute to the progress reviews. Assess whether they are will be at a stage where handover of funds is appropriate in October 2005, and if not presently at a stage where this is considered feasible make recommendations on corrective / additional support measures that can be considered for all 11 FRUGs in order to make them fir to receive their Revolving fund in time.

The duration of the assignment is 15 working days. It is expected that in addition to dtailed discussions with the concerned FRUGs, the consultant will also seek and assess lessons from field and central staff supporting the FRUGs.

A draft final rept on the assignment is to be submitted by 10th September 2005 to the CoP, MACH project, Gulshan, Dhaka; and the consultant is expected to make a presentation of the key findings and recommendations to the project team.

11.2 Check-list for assessing 5 FRUGs based on the TOR

Name of FRUG (Credit funds-not handed over):..Mauchak Maddhapara

Site: Kaliakoir / Srimongal/ Sherpur

SL	INDICATORS	A	B	C
01	Awareness of RUG-members about their own FRUG (1F +2M)			C
02	General functioning of an FRUG (meetings, attendance, interactions, decisions, records)		B+	
03	Conceptions of EC/leaders/members about- FRUG, Constitution, Credit Manual		B	
04	EC: clarity regarding their role and responsibility and actual performance		B	
05	Yearly Plan of an FRUG: Understanding, level of Participation, self-assessment & revision			C
06	FRUG- EC/Office-bearer/ Audit Sub-committee: a) Understanding their role for credit operation, b) Capability of monitoring of activities of staff of RLF		B No	
07	Major difficulties/problems exist: a) about FRUG(institution) b) about Credit operation		Report	
08	Types of support leaders require to be more skilled and effective		Report	
09	Staff (both field & office): Attitudes and facilitations skills in supporting FRUGs		B-	
10	FRUGs-Net-working: among themselves, with RMOs and advocacy with other community-based organizations & govt.			C+
11	FRUGs: Understanding exit of MACH project, their own organizational independency, relationship with local govt. bodies & supportive agencies, etc.		B+	
12	FRUGs: Sense of Ownership (own- constitution, registration, credit manual, office, staff, plan of activities, financing, etc) & Self-management (routine works, policy-decisions, recruitment & supervision of staff, control of money, etc)		B	
13	Gender Sensitivity: conditions & position of women at RUGs & FRUGs levels, in resources management, family, local community		B	
14	Level of Awareness about the need & techniques of Natural Resources Management	A		
15	FRUG (Credit handed over): Specific experiences and learning during last 3 months period		---	
16	FRUG (Credit not handed over): Specific time-frame for taking over of credit responsibility		Dec.o5	

(A=100-80; B= 79-50; C= 49-01)

Name of FRUG (Credit handed over / not handed over): Kalapur Union
Site: Kaliakoir / Srimongal / Sherpur

SL	INDICATORS	A	B	C
01	Awareness of RUG-members about their own FRUG (1F+1M)			C+
02	General functioning of an FRUG (meetings, attendance, interactions, decisions, records)	A		
03	Conceptions of EC/leaders/members about- FRUG, Constitution, Credit Manual		B+	
04	EC: clarity regarding their role and responsibility and actual performance	A		
05	Yearly Plan of an FRUG: Understanding, level of Participation, self-assessment & revision			C
06	FRUG- EC/Office-bearer/ Audit Sub-committee: c) Understanding their role for credit operation, d) Capability of monitoring of activities of staff of RLF		B+ No	
07	Major difficulties/problems exist: c) about FRUG(institution) d) about Credit operation		Report	
08	Types of support leaders require to be more skilled and effective		Report	
09	Staff (both field & office): Attitudes and facilitations skills in supporting FRUGs		B+	
10	FRUGs-Net-working: among themselves, with RMOs and advocacy with other community-based organizations & govt.		B	
11	FRUGs: Understanding exit of MACH project, their own organizational independency, relationship with local govt. bodies & supportive agencies, etc.	A		
12	FRUGs: Sense of Ownership (own- constitution, registration, credit manual, office, staff, plan of activities, financing, etc) & Self-management (routine works, policy-decisions, recruitment & supervision of staff, control of money, etc)	A		
13	Gender Sensitivity: conditions & position of women at RUGs & FRUGs levels, in resources management, family, local community		B+	
14	Level of Awareness about the need & techniques of Natural Resources Management	A		
15	FRUG (Credit handed over): Specific experiences and learning during last 3 months period		Report	
16	FRUG (Credit not handed over): Specific time-frame for taking over of credit responsibility		-----	

(A=100-80; B= 79-50; C= 49-01)

Name of FRUG (Credit handed over / not handed over): Giashnagar- Nadirabath Unions
Site: Kaliakoir / Srimongal / Sherpur

SL	INDICATORS	A	B	C
01	Awareness of RUG-members about their own FRUG			C+
02	General functioning of an FRUG (meetings, attendance, interactions, decisions, records)	A		
03	Conceptions of EC/leaders/members about- FRUG, Constitution, Credit Manual		B+	
04	EC: clarity regarding their role and responsibility and actual performance		B+	
05	Yearly Plan of an FRUG: Understanding, level of Participation, self-assessment & revision			C
06	FRUG- EC/Office-bearer/ Audit Sub-committee: e) Understanding their role for credit operation, f) Capability of monitoring of activities of staff of RLF		B No	
07	Major difficulties/problems exist: e) about FRUG(institution) f) about Credit operation		Report	
08	Types of support leaders require to be more skilled and effective		Report	
09	Staff (both field & office): Attitudes and facilitations skills in supporting FRUGs			

SL	INDICATORS	A	B	C
			B+	
10	FRUGs-Net-working: among themselves, with RMOs and advocacy with other community-based organizations & govt.			C+
11	FRUGs: Understanding exit of MACH project, their own organizational independency, relationship with local govt. bodies & supportive agencies, etc.		B+	
12	FRUGs: Sense of Ownership (own- constitution, registration, credit manual, office, staff, plan of activities, financing, etc) & Self-management (routine works, policy-decisions, recruitment & supervision of staff, control of money, etc)	A		
13	Gender Sensitivity: conditions & position of women at RUGs & FRUGs levels, in resources management, family, local community		B	
14	Level of Awareness about the need & techniques of Natural Resources Management	A		
15	FRUG (Credit handed over): Specific experiences and learning during last 3 months period		-----	
16	FRUG (Credit not handed over): Specific time-frame for taking over of credit responsibility		Dec.05	

(A=100-80; B= 79-50; C= 49-01)

Name of FRUG (Credit handed over / not handed over): Pakuria-Dhola-Bhatshala Unions
Site: Kaliakoir / Srimongal / Sherpur

SL	INDICATORS	A	B	C
01	Awareness of RUG-members about their own FRUG (1F+ 1M)			C+
01	General functioning of an FRUG (meetings, attendance, interactions, decisions, records)	A		
02	Conceptions of EC/leaders/members about- FRUG, Constitution, Credit Manual	A		
03	EC: clarity regarding their role and responsibility and actual performance		B+	
04	Yearly Plan of an FRUG: Understanding, level of Participation, self-assessment & revision			C
05	FRUG- EC/Office-bearer/ Audit Sub-committee: g) Understanding their role for credit operation, h) Capability of monitoring of activities of staff of RLF		B+ No	
06	Major difficulties/problems exist: g) about FRUG(institution) h) about Credit operation		Report	
07	Types of support leaders require to be more skilled and effective		Report	
08	Staff (both field & office): Attitudes and facilitations skills in supporting FRUGs		B+	
09	FRUGs-Net-working: among themselves, with RMOs and advocacy with other community-based organizations & govt.		B	
10	FRUGs: Understanding exit of MACH project, their own organizational independency, relationship with local govt. bodies & supportive agencies, etc.		B+	
11	FRUGs: Sense of Ownership (own- constitution, registration, credit manual, office, staff, plan of activities, financing, etc) & Self-management (routine works, policy-decisions, recruitment & supervision of staff, control of money, etc)	A		
12	Gender Sensitivity: conditions & position of women at RUGs & FRUGs levels, in resources management, family, local community		B+	
13	Level of Awareness about the need & techniques of Natural Resources Management	A		
14	FRUG (Credit handed over): Specific experiences and learning during last 3 months period		Report	
15	FRUG (Credit not handed over): Specific time-frame for taking over of credit responsibility		-----	

(A=100-80; B= 79-50; C= 49-01)

Name of FRUG (Credit handed over / not handed over): Dhanshail Union
Site: Kaliakoir / Srimongal / Sherpur

SL	INDICATORS	A	B	C
01	Awareness of RUG-members about their own FRUG (0 F+ 0 M)			C
02	General functioning of an FRUG (meetings, attendance, interactions, decisions, records)		B+	
03	Conceptions of EC/leaders/members about- FRUG, Constitution, Credit Manual		B	
04	EC: clarity regarding their role and responsibility and actual performance		B-	
05	Yearly Plan of an FRUG: Understanding, level of Participation, self-assessment & revision			C
06	FRUG- EC/Office-bearer/ Audit Sub-committee: i) Understanding their role for credit operation, j) Capability of monitoring of activities of staff of RLF		B No	
07	Major difficulties/problems exist: i) about FRUG(institution) j) about Credit operation		Report	
08	Types of support leaders require to be more skilled and effective		Report	
09	Staff (both field & office): Attitudes and facilitations skills in supporting FRUGs		B+	
10	FRUGs-Net-working: among themselves, with RMOs and advocacy with other community-based organizations & govt.			
11	FRUGs: Understanding exit of MACH project, their own organizational independency, relationship with local govt. bodies & supportive agencies, etc.		B	
12	FRUGs: Sense of Ownership (own- constitution, registration, credit manual, office, staff, plan of activities, financing, etc) & Self-management (routine works, policy-decisions, recruitment & supervision of staff, control of money, etc)		B+	
13	Gender Sensitivity: conditions & position of women at RUGs & FRUGs levels, in resources management, family, local community			C+
14	Level of Awareness about the need & techniques of Natural Resources Management	A		
15	FRUG (Credit handed over): Specific experiences and learning during last 3 months period		-----	
16	FRUG (Credit not handed over): Specific time-frame for taking over of credit responsibility		March, 2006	

(A=100-80; B= 79-50; C= 49-01)

11.3 RUGs : 12 Points for Strengthening FRUGs

A. Resource User Groups (RUGs)-related:

- RUGs are village community-based small cooperatives of wetland resources users (fishers, fry-collectors, wage laborers, marginal farmers, disadvantaged women of various categories, etc) to be “**Social Capitals**” for supporting planned development and better use of wetland resources.
- MACH (I) strongly supported RUGs-members for **alternative skills training** of livelihood and **credit-support (General and Entrepreneurial)** for **alternative employment creation** and **additional earnings** for reducing dependency on wetland resources.
*//RUGs sign-board slogan was very effective: **Bekalpa peshai aai barrai, mach dhorar chapp komai.** //*
- RUG-members’ **Savings** (both compulsory and voluntary) institutionalized their own “**Economic Capitals**”, and further strengthened by revolving matching fund contributed by MACH.
- Credit operation of RUGs helped replacing traditional exploitative rural money-lending systems and the recurring reinvestment of the credit fund in rural economy by these poorest section of the rural population contributes to the improvement of rural economy.
- Each RUG sits in regular weekly meetings, members give their deposits & installments and keeps **group-meeting minutes & pass-book** records by themselves. Each RUG in its 2 weekly meetings in each month will keep mandatory agenda on its FRUG and RMO, before and after FRUG/ RMO monthly meeting, to inform and to be informed.

06. Each RUG has its **own** month-wise **yearly work-plan** prepared in participatory way and monitored by themselves.
07. **Women RUG-members** expect more changes in favor of their opportunities, dignity and positions in the families, society and in the RUGs/ FRUGs.

B. Federation of Resource User Groups (FRUGs)-related:

08. MACH-II focused on formation of federations of RUGs at Union(s)-wise. A FRUG is formed with 15 to 25 RUGs, considered as a **greater community-strength**, as against the small strengths of RUGs. The **Sadharan Parishad** (SP) of a FRUG is owner & policy-making body of the organization, represented by 3 RUG members from each RUG, meets annually and the **Karjakari Parishad** (KP) is the decision-executive body constituted by the chairpersons of RUGs. 80% RUGs-members know well about role & functions of a FRUG and main points/issues of FRUG Constitution & Credit-Manual.
09. KP meets every month for implementation & monitoring of organizational management decisions and for approving RUGs-members' loan applications. Meeting-minutes are maintained by the secretary and the cashier presents monthly income and expenditure statements. KP monitors performances of FRUGs staffs. A part of income from credit operation is utilized for FRUG-organizational running purposes.
10. KP forms sub-committee(s) to visit RUGs for motivational purposes, RUGs-dispute settlement, default-loans collections and other RUGs-related matters.
11. Each FRUG has its **own** month-wise yearly work-plan, prepared & monitored in participatory manner by the members themselves.
12. FRUGs of each MACH site form an "**Area Coordination Committee**" (ACC) for coordination among FRUGs on issues that relate with RMOs, the LGC(s) and wetland policy-issues. ACC and FRUGs work to ensure access and establish rights of resource users to wetland resources at sustainable levels. FRUGs and RUGs add/ replace the slogan in their sign-boards with a new one as: "**Amader sangathan, shakitshali kori; Jolabhumi sampader teksoi-unnayane vumika rakhi**". Each RUG/ FRUG has good understanding on the role and function of **RMOs** for proper development and management of wetland water bodies and resources.

FRUGs: 10 points for Institutionalization

A. Federation of Resource User Groups (FRUGs)-related:

01. MACH-II focused on formation of federations of RUGs at Union(s)-wise. A FRUG is formed with 15 to 25 RUGs, considered as a **greater community-strength**, as against the small strengths of RUGs. The **Sadharan Parishad** (SP) of a FRUG is owner & policy-making body of the organization, represented by 3 RUG members from each RUG, meets annually and the **Karjakari Parishad** (KP) is the decision-executive body constituted by the chairpersons of RUGs. 80% FRUGs members are well aware of the role and functions of a FRUG, its Constitution, Credit-Manual.
02. KP meets every month for implementation & monitoring of organizational management decisions and for approving RUGs-members' loan applications. Meeting-minutes are maintained by the secretary and the cashier presents monthly income and expenditure statements & checks accounts books and records bi-weekly. KP monitors performances of FRUGs staffs. A part of income from credit operation is utilized for running of FRUG-organization.
03. Each FRUG will maintain 3 different bank accounts as : a) General Account, b) RLF Account (Current), c) RLF- STD and a fixed deposit (high interest) account for 75% of the members savings and an ordinary SB account for 25% of the savings which will be used for withdrawal only in the case of default, death or departure of a member . The status of each bank account must be placed to the FRUG monthly meetings. The Chairperson and Cashier of FRUGs and the Sangathan Coordinator/ MACH-Caritas Field Officer will be Bank signatories.
04. FRUG will form a 3-member sub-committee for auditing of FRUG credit operation and other organizational financial dealings. In every 3 months the audit committee will audit all accounts. FRUG also forms sub-committee(s) to visit RUGs for motivational purposes, RUGs-disputes settlements, default-loans collection fisher access and rights and other RUGs-related matters.
05. Each FRUG has its **own** month-wise yearly work-plan, prepared & monitored in participatory manner by the members themselves.

06. FRUGs of each MACH site form an “Area Coordination Committee” (ACC) for for maintaining coordination with other FRUGs and linkages with LGC(s) and RMO(s) for wetland policy-issue purposes. ACC and FRUGs work to ensure and establish rights of resource users to wetland resources at sustainable levels. FRUGs and RUGs add/replace the slogan in their sign-boards with a new one as: “Amader sangathan, shakitshali kori; Jolabhumi sampader teksoi-unnayane vumika rakhi”.

07. All FRUGs incrementally acquire their organizational **ownership** and **self-management**, so that by November 2006 they are largely and by June 2008 they are fully self-managed and self-sustained. MACH-Caritas staff facilitates the process properly.

B. Wetland Resources Management and RMO related Matters :

08. 100% of RUG-members who represent RUGs in the RMOs attend RMO meetings regularly. They learn well the need of development and proper management of wetland resources. A healthy relationship exists between these two sets of legal bodies.

09. RUGs/ FRUGs have good understanding on the proper technical management of wetland water bodies and resources, viz. establishing fish sanctuaries for brood stock, protection, banning on fish catch for 3 months for fish breeding, banning current-nets and other harmful gears, ban on dewatering, excavation of canals and wetlands, restoration of indigenous species of fish, maintenance and increasing native trees in and around the wetlands etc.

C. Coordination with Local Govt. Committee (LGC):

10. The operation of the FRUG is overseen by the LGC (Upazila Fisheries Committee), and the FRUG is represented in this committee. In each meeting the FRUG should be prepared to report on its progress and any problem or issues for help in resolving them. Through this forum assistance of different government agencies/bodies may be requested to support the activities of the FRUG/RUG members, and the FRUG will support pressure for ensuring long term access for the resource users through RMOs and renewal of any handovers of waterbodies.

11.4 Case Studies of AIGAs:

†Mvj vcdj gwj v mwgwZ, nvrxcj, kvj vcj, k†g½j

MVb Zwi L : 14 tdeqvi x 2000 Bs

μg	m`m`i bug	m`m`n l qvi eQi	eZgvb mÄq (UvKv)	MpxZ F†bi cwi gvb (UvKv)	wK D†††k` Fb t†l qv	KZ Avq nq	Avq wK Kv†R e`eüZ nq	wK† Kg@ns`†bi aib
1	i`bv teMg (1)	2000	1985/-	5000/-	gv†Qi e`emv	3500/-	††j i tj Lvcov	nwm cvj b l av†bi e`emvi Kv†R `†gx mn†hwMxZv K†i b Ges ††j `g Mvgx n†q†Q `†gx nwmcvj †b, avbμq l Pvj weμ†q mgq w`††Qb ††j gvQ aivi Dci Pvc K†g†Q
				7000/-	av†bi e`emv	2000/-	Mn wbg†b	
				8000/-	av†bi e`emv	2500/-	R†g μq	
				10000/-	av†bi e`emv	3000/-	R†g μq l num cvj b	
2	dj †bQv teMg	2000	2340/-	5000/-	gvQ Pvl	5000/-	c†Ki Lbb	c†Ki gvQ Pvl Ki†Qb Ges G erm†i `†gx†K we† k cwm†q†Qb
				7000/-	av†bi e`emv	5000/-	c†Ki Lbb	
				8000/-	c†Ki gvQ Pvl	15000/-	c†Ki Lbb	
				10000/-	c†Ki gvQ Pvl	15000/-	`†gx†K we† k c†W†Z	
				15000/-	c†Ki gvQ Pvl	Pj gvb		
3	w†k teMg	2000	1650/-	5000/-	gv†Qi e`emv	3000/-	cwi ewi K KvR	Kwl R†g Pvl Ki†Qb ††j eQ†i 2-3 gwm gvQ aiv ††k wei Z_vK†Qb
				7000/-	av†bi e`emv	2500/-	Ni †g†vgZ	
				8000/-	av†bi e`emv	2500/-	Ni †g†vgZ	
				10000/-	Kwl KvR	1200/-	Kwl R†g Pvl Ki†Z	
4	Av†j Kv teMg	2000	1645/-	5000/-	gv†Qi e`emv	5000/-	e`emv eo Ki†Z	e`emvi Kv†R `†gx mn†hwMxZv K†i b ††j
				7000/-	P†j i e`emv	2500/-	e`emv eo Ki†Z	

μg	m`m`i bug	m`m`n l qvi eQi	eZgub mĀq (UvKv)	MpxZ Fĭbi cui gvb (UvKv)	wK Dĭĭk` Fb tbi qv	KZ Avq nq	Avq wK KvĀR e`eüZ nq	wKĭ Kgġms`vbi aib
				9000/-	cĶĭi gvQ Pvl	15000/-	cĶĭi Rıg wKbĭZ	ĭġxi gvġm 10-15w`b gvQ aıtQb l QwMj cvj b KıĭQb
				12000/-	QwMj cvj b	Pj gvb	Pj gvb	
5	i`Bj v teMg	2000	1500/-	5000/-	Pvĭj i e`emv	3000/-	cwi ewi K Li P tgUvĭZ	ĭġxi gvġm 5-7 w`b gvQ aiv KĭgtQ Mi` cvj b l Kwĭ RıgtZ KıR KıĭQb
				6000/-	Kwĭ KıR	2500/-	Kwĭ Rıg Pvl KıĭZ	
				8000/-	Mi` μq	4000/-	Ni`Zix KıĭZ	
				8000/-	gvĭQi e`emv	Pj gvb	Pj gvb	
6	i`gx teMg	2002	1465/-	5000/-	Ķĭ`e`emv	3000/-	Kwĭ Rıg Pvl KıĭZ	Kwĭ Rıg Pvl cĶR cvl qv hv`Q Ges Kwĭ KvĀRi Rb` ĭġxi gvġm 8-10 w`b gvQ aiv KıgtĭQb
				6000/-	Kwĭ KıR	2500/-	Kwĭ Rıg Pvl KıĭZ	
				8000/-	avĭbi e`emv	3000/-	Kwĭ Rıg Pvl KıĭZ	
7	QKvZb teMg	2002	1595/-	5000/-	avĭbi e`emv	3500/-	cwi ewi K Li P tgUvĭZ	ĭġxi Avĭqi cvkvcwK avĭbi e`emvq Avq evotQ
				7000/-	avĭbi e`emv	3000/-	cwi ewi K Li P tgUvĭZ	
8	wbqvıv teMg	2002	1620/-	5000/-	Pvĭj i e`emv	3000/-	e`emvi cĶRu evotZ	Ķĭ`e`emvq Kgġms`vb nĭgtQ, ĭġxi gvġm 8-10 w`b gvQ aiv KıgtĭQ
				8000/-	avĭbi e`emv	3500/-	e`emvi cĶRu evotZ	
				8000/-	Ķĭ`e`emv	3000/-	e`emvi cĶRu evotZ	
9	AvqvZb teMg	2002	1295/-	5000/-	Mvfx μq	4000/-	cwi ewi K Li P tgUvĭZ	Kwĭ KıR Avq teĭotQ dĭj gvQ aivi Dci Pvc KĭgtQ ĭġxi Kwĭ KıR mgq w`ĭQb
				6000/-	Kwĭ KıR	1500/-	cwi ewi K Li P tgUvĭZ	
				8000/-	avĭbi e`emv	2500/-	cwi ewi K Li P tgUvĭZ	
10	i`ngv teMg	2005	170/-					
11	wRj v teMg	2004	1040/-					
12	ĭmj bv teMg	2002	1015/-	5000/-	i`UwKi e`emv	3500/-	cwi ewi K Li P tgUvĭZ	i`UwKi e`emvq Kgġms`vb nĭgtQ, gvQ aivi Dci Pvc KĭgtQ ĭġxi evRvĭi e`emv KıĭQb
				7000/-	i`UwKi e`emv	6000/-	cwi ewi K Li P tgUvĭZ	
13	i`bv teMg (2)	2002	1060/-	5000/-	Ķĭ`e`emv	2000/-	cwi ewi K Li P tgUvĭZ	Mi` cvj ĭb Kgġms`vb nĭgtQ ĭġxi Mi`i Nvm msMġn mnĭhwMxZv KıĭQb
				8000/-	Mi`i e`emv	3500/-	Mi` μq KıĭZ	
14	Avqkv teMg	2002	830/-	5000/-	avĭbi e`emv	1500/-	e`emvi cĶRu evotZ	e`emvi cĶRu teĭotQ Ges Kgġms`vb nĭgtQ avb μq l Pvj`ZixZ ĭġxi mnĭhwMxZv Kıĭb
				8000/-	avĭbi e`emv	3000/-	Ni`Zix KıĭZ	
15	i`l kb Avıv	2002	1655/-	5000/-	avb Pvĭj i e`emv	2500/-	cwi ewi K Li P tgUvĭZ	ĭQtj AvotZ gvĭQi e`emvi mvĭ_ RıwZ, ĭQtj gvQ aiv ĭQto w`ĭQtQb
				8000/-	Mi` cvj b	5000/-	cwi ewi K Li P tgUvĭZ	
				10000/-	gvĭQi e`emv	7000/-	gvĭQi e`emvi cĶRuevotZ	

μg	m`m`i bug	m`m` nl qvi eQi	eZgub mĀq (UvKv)	MpxZ Fĭbi cui gvb (UvKv)	uK Dĭĭ ĩk` Fb ĩbl qv	KZ Avq nq	Avq uK KvR e`eüZ nq	veKĭ Kgġms`ĭbi aib
16	w`jviv teMg	2003	1150/-	5000/-	Pvtj i e`emv	3500/-	e`emvi cuRu evortZ	cwi ewi K Avq tetotQ
17	AwKgj teMg	2003	970/-	5000/-	avĭbi e`emv	2000/-	cwi ewi K Li P tgUvtZ	
				8000/-	gvĭQi e`emv	Pj gvb		
18	ĭivmbv teMg	2004	895/-					
19	i vbx teMg	2003	865/-	5000/-	avĭbi e`emv	2000/-	cwi ewi K Li P tgUvtZ	avĭbi e`emvq vbtqmRZ ntqtQ
20	Rdi`b Av`vi	2003	1230/-					
21	dvĭZgv teMg	2003	2600/-	5000/-	ĭiz`e`emv	3000/-	cwi ewi K Li P tgUvtZ	ĭiz`e`emvq Kgġms`vb ntqtQ
22	Rvnbvi v teMg	2003	955/-	5000/-	avĭbi e`emv	2000/-	cwi ewi K Li P tgUvtZ	e`emvq Kgġms`vb ntqtQ
23	bueRj teMg	2004	775/-	5000/-	ĭiz`e`emv	2000/-	cwi ewi K Avq evxĭZ	ĭiz`e`emv
24	mvqvbr teMg	2003	1535/-	5000/-	ĭiz`e`emv	2000/-	cwi ewi K Avq evxĭZ	ĭiz`e`emv
25	Rvq`v teMg	2003	1205/-	5000/-	avĭbi e`emv	2000/-	cwi ewi K Avq evxĭZ	ĭiz`e`emv
26	i`bv teMg (3)	2004	865/-					
27	QtKiv teMg	2005	???					

gqbvġZ grm`Rġex mġvġZ, ei`bv, Kvj vcyj, kġġj

MVb Zwi L : 17 bĭf`f 2000 Bs

μg	m`m`i bug	m`m` nl qvi eqm (eQi)	eZgub mĀq (UvKv)	MpxZ Fĭbi cui gvb (UvKv)	uK Dĭĭ ĩk` Fb ĩbl qv	KZ Avq nq	Avq uK KvR e`eüZ nq	veKĭ Kgġms`ĭbi aib
1	mvRgvb vgvv	5	2239/-	5000/-	gvĭ ĭ`vKvb	2500/-	gvĭ ĭ`vKvb cuRu evortZ	eZgvtb gvġm 15-20 w`b gvQ aiĭZ hvb
				8000/-	Mvfx μq	3500/-	Mvfx GLbl ve`gvb	
				10000/-	Mvfx μq	4500/-	msmġĭi i KvR e`envi	
				10000/-	Mvfx μq	Pj gvb		
2	vMqvm Dvĭl b	2	885/-	5000/-	gvĭQi e`emv	3000/-	msmġĭi i KvR e`envi	cġei`25 w`ĭbi ĩĭj eZgvtb 20w`b gvQ aĭi b evRĭĭi gvQ ĭKbv tePv Kĭi b
3	i uK` vgvv	5	2233/-	5000/-	Mvfx μq	4000/-	msmġĭi i KvR e`envi	cġei`30 w`ĭbi ĩĭj eZgvtb 15-20w`b gvQ aĭi b Kvl KvR I Mvfx cyj b Kĭi b
				8000/-	Kvl KvR	5000/-	msmġĭi i KvR e`envi	
				8000/-	Kvl KvR	eb`vq dmj bó		
				10000/-	Mvfx μq	Pj gvb	2Uv Mvfx ve`gvb	
4	Rvj vj vgvv	3	1350/-	4000/-	Mvfx μq	3000/-	Mvfx ĩ`p eve`j vf, Mvfx AvĭQ	cġei`25 w`ĭbi ĩĭj eZgvtb 15-20w`b gvQ aĭi b Kvl KvR mgq ĭ`b
				6000/-	Mvfx μq	Pj gvb	Mvfx ve`gvb	
5	AvKġj Q vgvv	5	1953/-	5000/-	avĭbi e`emv	2500/-	j vf w`ĭq Rvġ μq Kĭi evox Kĭi ĭQ&	cġei`25 w`ĭbi ĩĭj eZgvtb 15-20w`b gvQ aĭi b Ab` mgq avĭbi e`emv Kĭi b
				8000/-	avĭbi e`emv	5000/-		

μg	m`m`i bvg	m`m`n l qvi eqm (eQi)	eZgub mÄq (UvKv)	MpxZ Fibi cwi gvb (UvKv)	uK Dİl İk` Fb İbl qv	KZ Avq nq	Avq uK KufR e`eüZ nq	veKİ Kgms`İbİ aİb
				7000/-	avİbi e`emv	2000/-		
				10000/-	avİbi e`emv	4000/-		
6	İLj v İgqv	5	1910/-	4000/-	Mvfx μq	Mvfx gvi v hvq		cİei®30 w`İbi İİj eZgub 20-25 w`b gvQ aİi b GQov Mvfxcj b l avİbi e`emv Kİi b
				8000/-	Mvfx μq	4500/-	cwi ewi K Fb cwi İkva	
				6000/-	Mvfx μq	2000/-	cwi ewi K Fb cwi İkva	
				8000/-	avİbi e`emv	2500/-	İİi uPukrmvq e`envi Kİi İQ	
7	dwi` İgqv	5	2390/-	5000/-	İUuKi e`emv	4000/-	Ni İZix Kİi İQ	cİei®25-30 w`İbi İİj eZgub 15-20 w`b gvQ aİi b Ab` mgq İUuK e`emv Kİi b
				7000/-	İUuKi e`emv	5000/-	Ni İZix Kİi İQ	
				6000/-	İUuKi e`emv	3000/-	Ni İZix Kİi İQ	
				9000/-	İUuKi e`emv	6000/-	e`emv eo Kİi İQ	
8	İi vqve İgqv	5	1650/-	2000/-	nmgj Mx cvj b	2000/-	Ni İZix Kİi İQ	cİei®30 w`İbi İİj eZgub 15-18 w`b gvQ aİi b Ab` mgq e`emvi KufR mgq İ`b
				4000/-	Prİj İ e`emv	3500/-	Ni İZix Kİi İQ	
				6000/-	avİbi e`emv	3000/-	Ni İZix Kİi İQ	
				8000/-	gı İ vKvb	4000/-	e`emv eo Kİi İQ	
9	İbgvi Dwi` b	5	2178/-	5000/-	İUuKi e`emv	3000/-	5 kZİsk Rıg μq Kİi İQ evox Kivi Rb`	cİei®30 w`İbi İİj eZgub 20 w`b gvQ aİi b evKx mgq İUuKi e`emv Kİi b
				8000/-	İUuKi e`emv	4000/-		
				8000/-	İUuKi e`emv	2500/-		
				10000/-	İUuKi e`emv	5000/-	e`emv İe` gvb	
10	Avgrv İgqv	2	606/-					
11	İİj İgqv	3	1576/-					
12	AvR` İgqv	4	1500/-	5000/-	avİbi e`emv	3000/-	Rıg μq Kİi evox Kİi İQ	cİei®25-30 w`İbi İİj eZgub 15-20 w`b gvQ aİi b Ab`İb` mgq avİbi l gvtQi e`emv Kİi b
				5000/-	avİbi e`emv	2500/-		
				8000/-	avİbi e`emv	3700/-		
13	AvRv` İgqv	5	1044/-	5000/-	gvtQi e`emv	2000/-	cwi ewi K Li P İgUvtZ	gvtm 20 w`b nvl İi hvq gvQ İKbv İePv l nvm cvj b Kİi b
				7000/-	nvm cvj b	6000/-	50 Uv nvm İe` gvb	
14	İİng İgqv	5	2725/-	4000/-	gı İ vKvb	3000/-	İbR` İUv İ vKvb Kİi İQ, Avtqi İe UvKv İ vKvb e`envi Kİi İQ	cİei®30 w`b nvl İi İhZ eZgub 12-15 w`b nvl İi gvQ aİi b Ab` mgq gı İ vKvb mgq İ`b İQİj İgtqİv İİj hvq
				8000/-	Prİj İ e`emv	4000/-		

μg	m`m`i byg	m`m`n l qvi eqm (eQi)	eZgub mÄq (UvKv)	MpxZ Fibi cwi gvb (UvKv)	wK Dİİ İk` Fb tbi qv	KZ Avq nq	Avq wK KvrR e`eüZ nq	wKİ Kgms`İbi aib
				7000/-	İdi x l qj v	5000/-		
				9000/-	gı` İ`vKvb	4000/-		
15	wkcb wgvv	5	1745/-	4000/-	gı` İ`vKvb	3000/-	cwi ewi K Li P İgUvtZ	cİe30 w`b nvl İi İhZ eZgub 25 w`b nvl İi gvQ aİi b
				5000/-	Mvfx cvj b	6000/-	cwi ewi K Li P İgUvtZ	
				8000/-	Mvfx cvj b	Pj gvb		
16	divR wgvv	5	2210/-	5000/-	gı` İ`vKvb	3500/-	Rıg μq Kİi evox Kİi İQb	cİe25-28 w`b nvl İi İhZ eZgub 15-20 w`b nvl İi gvQ aİi b gı` İ`vKvb İ Mvfx cvj b Kİi b İQİj İgİqiv İ`İj İvq
				8000/-	Mvfx cvj b	5000/-		
				10000/-	Mvfx cvj b	4500/-		
				12000/-	Mvfx cvj b	6000/-		
17	gCbıİİ b wgvv	5	1495/-	3000/-	nıvıgı Mx cvj b	2000/-	cwi ewi K Li P İgUvtZ	cİe30 w`b nvl İi İhZ eZgub 22-25 w`b nvl İi gvQ aİi b gvQ aİi v cıkv cıwK Kıl Kvr İ Mvfx cvj b Kİi b İQİj İgİqiv İ`İj İvq
				6000/-	Mvfx cvj b	4500/-	İQİj İgİqiv İ İvKırmıv	
				5000/-	Mvfx cvj b	3000/-	Ni İgıvZ Kİi Z	
				8000/-	Mvfx cvj b	2000/-		
18	mıvırb wgvv	5	2220/-	5000/-	Mvfx cvj b	4000/-	Ni İZix Kİi İQ	cİe30 w`b nvl İi İhZ eZgub 18-20 w`b nvl İi gvQ aİi b gvQ aİi v cıkv cıwK Kıl Kvr İ Mvfx cvj b Kİi b İQİj İgİqiv İ`İj İvq
				8000/-	Mi` İgıvUvZıRv Kİi b	6000/-	İQİj İgİqiv İ İvKırmıv	
				9000/-	Mvfx cvj b	7000/-	4ıU QıMj μq Kİi İQ	
				10000/-	Mvfx cvj b	5000/-		
19	eRi wgvv	5	2105/-	5000/-	Mvfx cvj b	3500/-	5 kZısk Rıg μq Kİi ZıvZ evox İZix Kİi İQ	cİe25-30 w`b nvl İi İhZ eZgub 18-22 w`b nvl İi gvQ aİi b
				8000/-	Mvfx cvj b	4000/-		
				8000/-	Mvfx cvj b	6000/-		
				10000/-	Mvfx cvj b	3000/-		
20	eıki wgvv	3	1680/-	5000/-	avİbi e`emv	3000/-	avbıμq Kİi Nİi gRı Kİi İİİİQ	cİe30 w`b nvl İi İhZ eZgub 18-20 w`b nvl İi gvQ aİi b e`emv Kİi b
				6000/-	avİbi e`emv	4000/-		
21	Av: nıwkg wgvv	5	2070/-	5000/-	Mvfx cvj b	6000/-	Rıg μq Kİi evox İZix Kİi İQ	cİe25-28 w`b nvl İi İhZ eZgub 10-15 w`b nvl İi gvQ aİi b Ab`ıv` mgq Kıl Kvr, Mvfx İ nıvı cvj İb e`q Kİi b
				8000/-	Mvfx cvj b	4500/-		
				9000/-	Mvfx cvj b	6000/-	75 Uv nıvı μq Kİi İQ, ZıvZ gıİm 2000/-	

μg	m`m`i bvg	m`m` nl qvi eqm (eQi)	eZgub mÄq (UvKv)	MpxZ Fibi cui gub (UvKv)	wK Dii tk` Fb tbi qv	KZ Avq nq	Avq wK KvR e`eüZ nq	wKí Kg`ms`d`bi aib
				10000/-	Mvfx cvj b	5000/-	Avq nq	
22	bexe wgvq	5	2185/-	3000/-	gv` t`vKvb	2000/-	Ni`Zix Kti`vqx t`vKvb Kti`tQ	c`e`25w`b nvl`ti thZ eZgub 10-12 w`b nvl`ti gvQ a`i b Ab`vb` mgq gv` t`vKvb Prj vq Kw KvR Kti`b
				6000/-	Mi` μq	4500/-		
				8000/-	gv` t`vKvb	5000/-	evoxZ Ni`Zix Kti`tQ 1wU	
				10000/-	gv` t`vKvb	3500/-		
23	bl kv` wgvq	5	2920/-	5000/-	gv` t`vKvb	2500/-	evoxZ Ni`Zix Kti`tQ	c`e`25-28 w`b nvl`ti thZ eZgub nvl`ti hvq bv gv` t`vKvb Mvfx cvj b Kti`b tQj tqtiv`d`j hvq
				8000/-	gv` t`vKvb	4000/-	eZgub 4wU Mvfx AvtQ	
				9000/-	Mvfx cvj b	6000/-	tQj tK we`k cvv`bvi e`v`v Kti`tQ	
				10000/-	Mvfx cvj b	7000/-		
24	QvBg wgvq	5	1242/-	4000/-	gv`Qí e`emv	3500/-	evoxZ Ni`Zix Kti`tQ	c`e`25w`b nvl`ti thZ eZgub 20 w`b nvl`ti gvQ a`i b
				6000/-	num cvj b	7000/-		
25	kvg Dii b	5	1975/-	5000/-	Mi` cvj b	3000/-	evoxZ Ni`Zix Kti`tQ	c`e`30 w`b nvl`ti thZ eZgub 7-10 w`b nvl`ti gvQ a`i b num cvj`b mgq t`b
				7000/-	QvMj cvj b	4000/-	15 kZvsk av`bi Rwg μq Kti`tQ	
				7000/-	numgy Mx cvj b	5000/-		
				9000/-	numgy Mx cvj b	7000/-	250 wU num AvtQ	
26	Bj vB wgvq	5	2830/-	5000/-	Mvfx cvj b	2000/-	evoxZ Ni`Zij tQ	c`e`25 w`b nvl`ti thZ eZgub 10-17 w`b nvl`ti gvQ a`i b gvQ aivi c`kvc`nk av`bi e`emv, Mvfxcvj b gv` t`vKvb Kti`b
				8000/-	av`bi e`emv	6000/-		
				9000/-	numgy Mx cvj b	5000/-	msm`ti i KvR LiP Kti`tQ	
				10000/-	gv` t`vKvb	5000/-	gv` i t`vKvb eo Kti`tQ	

mvgwZi bvg:- Kwj g gvnj v mvgwZ, cvKni qv, tkicj
MVb Zis- 14t5t02

bs	m`m`vi bvg	FtVi Z`						c`k`vY Z`	
		1g avc		2q avc		3q avc		m`PZbZv	`vZv e`px
		c`Kí	UvKv	c`Kí	UvKv	c`Kí	UvKv		
1	tgv`Qrt gvnj v	v`l`e`emv	4000	v`l`e`emv	6000	v`l`e`emv	8000	`j e`e`vcbv,m`u` m`PZbZv, t`μwU g`vbtaj	c`Kti gvQ Pvl, kvK- me`R, Bij K`bK c`vY tQj iv tctq`Q Ges tqtiv tctq`Q tmj vB
2	tgv`Qrt i w`k`v	avb f`v`v	4000	Mvfx cvj b	5000	-	-	`j e`e`vcbv,m`u` m`PZbZv,,t`bZZj	
3	tgv`Qrt g`v`q`v	Kv e`emv	4000	Kv`Vi e`emv	6000	Kv e`emv	8000	`j e`e`vcbv,m`u` m`PZbZv, t`bZZj	kvK- me`R Pvl w`mve msi`vY
4	tgv`Qrt g`v`R`v	Kv`Vi e`emv	4000	Kv`Vi e`emv	4000	-	-	`j e`e`vcbv,m`u` m`PZbZv	w`mve msi`vY, kvK- me`R

bs	m`m`i big	FtVi Z_						cB cik`iVi Z_	
		1g avc		2q avc		3q avc		mPZbZv	`iZv epx
		cKi	UvKv	cKi	UvKv	cKi	UvKv		
19	igt Kvj vg	nj vi tgvkb	5000	-	-	-	-	bZb m`m` (mPZbZv cik`i b cvqub)	
20	igt ui gR Avj x	Mi tgvUvZvRvKi Y	5000	-	-	-	-	bZb m`m` (mPZbZv cik`i b cvqub)	
21	igt tgvkvi vd	i`y`e emv	4000	-	-	-	-	bZb m`m` (mPZbZv cik`i b cvqub)	
22	igt wei wgv	wi . v	3000	-	-	-	-	bZb m`m` (mPZbZv cik`i b cvqub)	
23	igt `y ygv	wi . v	2000	-	-	-	-	bZb m`m` (mPZbZv cik`i b cvqub)	
24	igt Awgi nvgRv	-		-	-	-	-	bZb m`m` (mPZbZv cik`i b cvqub)	
25	igt wj Ub wgv	gvU e`emv	5000	-	-	-	-	bZb m`m` (mPZbZv cik`i b cvqub)	
26	igt knx`j Bmj vg	-	-	-	-	-	-	bZb m`m` (mPZbZv cik`i b cvqub)	
27	igt mevi Avj x	-	-	-	-	-	-	bZb m`m` (mPZbZv cik`i b cvqub)	
28	8igt Pibwgv	-	-	-	-	-	-	bZb m`m` (mPZbZv cik`i b cvqub)	
	igtU=	-	91000	-	86000	-	100,000		