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Baseline Study for Sustainable Assistance for Inclusion and Livelihoods (SAIL) Project

A Mixed-Methods Research

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Executive Summary

The baseline assessment of the Manta community highlights critical vulnerabilities in livelihoods, health, education, and social inclusion. Fishing is the primary occupation for 99.2% of households, often involving the entire family. Income is highly inconsistent, with average daily earnings of BDT 400–500 and frequent days of no income. Most households earn between BDT 5,001–10,000 per month, while average monthly expenses exceed BDT 13,000, leading to chronic financial strain. Only 2.5% of participants engage in other income-generating activities, and 99.2% have never received training for alternative livelihoods. Informal loans are common, mainly used for fishing gear and healthcare, while access to formal financial services remains very low.

Educational access is extremely limited. Only 15.3% of children attend school, while 84.7% remain out of school. Adult literacy is also low, with just 6.6% able to write. Financial hardship, social stigma, migration, and traditional gender roles are major barriers. The closure of the Boat School, which previously offered accessible learning, has further reduced opportunities. Children face bullying and safety concerns during travel, and girls are disproportionately affected by negative family attitudes toward education.

Health outcomes are poor, with widespread cold/cough, waterborne diseases, and skin infections. Chronic illnesses among the elderly are worsened by constant exposure to the river environment. Only 27.3% of respondents can access healthcare, relying mostly on pharmacies, public hospitals, or traditional remedies. Key barriers include cost, distance, and fear of leaving boats unattended, sometimes resulting in preventable deaths.

Access to clean water and sanitation is limited. Only 57% have access to safe drinking water, and just 25% treat their water. Many depend on surface water, increasing the risk of disease. Sanitation is also inadequate—72.3% lack latrines, with many using boat-based facilities or practicing open defecation. Hygiene practices are inconsistent, especially before meals.

Decision-making is male-dominated in financial matters. Joint decisions are more common in education and marriage, but only 40.5% support women's active participation. Climate change significantly impacts the community—64.5% report being affected by flooding, storms, or erosion, yet only 3.3% have received preparedness training.

Legal documentation and civic inclusion are limited. While 69.4% of adults have NIDs, only 31.4% of children have birth certificates. Access to government benefits is minimal, and 81% report discrimination. The community faces systemic exclusion, with limited access to basic services, safety, and rights.

Acknowledgement

We, Lead and Co-Lead Researchers, extend our heartfelt gratitude to AVAS for selecting our technical proposal and granting us the opportunity to conduct this baseline study. We sincerely appreciate the staff of the SAIL Project for their support in facilitating our fieldwork. Our thanks also go to the residents of the Manta community for sharing their invaluable experiences. Lastly, we acknowledge the support of and the dedication of our research assistants—Rahul Chandra, Moloy Roy, Sabikunnhar, and Jubair Zisan—whose hard work was essential to the completion of this research project.

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Introduction

Bangladesh is among the most vulnerable countries in the world to the impacts of climate change, largely due to its geographic location, flat and low-lying topography, and high population density. With many livelihoods heavily reliant on climate-sensitive sectors such as agriculture and fisheries, the nation faces severe risks from both gradual and sudden climate events. These include rising temperatures, erratic rainfall patterns, droughts, and more frequent flooding. The impacts of these climate events disproportionately affect poor communities, especially those in rural areas who depend on natural resources for their survival. Within this context, Manta community in the Barishal district stands out as one of the poorest and most climate-impacted community in Bangladesh.

The Association of Voluntary Actions for Society (AVAS) is implementing the Sustainable Assistance for Inclusion and Livelihoods (SAIL) Project in the Barishal Division of Bangladesh from February 20, 2025, to September 30, 2025. The project aims to enhance the well-being, resilience, and inclusion of the marginalized Manta community through an integrated approach focusing on livelihood support, education, healthcare, and social inclusion initiatives. To measure the effectiveness and impact of the project, AVAS seeks to conduct comprehensive baseline and endline studies to establish benchmarks at the project's inception and to measure changes at its conclusion.

The Manta community is a floating fishing group in Bangladesh's Barishal region, consisting of approximately 10,000 individuals who live on boats, including around 5,000 children who are out of school. This community faces severe displacement and vulnerability due to climate change impacts, including riverbank erosion and extreme weather events. The community remains largely excluded from government facilities and services, with low literacy rates, limited healthcare access, and social discrimination. The SAIL project, funded by Christian Aid aims to support 200 Manta households (approximately 1,000 individuals) in the Barishal division through livelihood diversification, education, healthcare, and advocacy for their rights and inclusion. This baseline study aims to conduct a situation analysis of the community before implementing the SAIL project.

Objectives

The overall objective of this research is to assess baseline context of the targeted Manta community. Some specific objectives are:

- Collect and analyze comprehensive data on the current socio-economic status of the target Manta households
- Assess existing livelihood strategies, income levels, and economic vulnerabilities
- Document literacy rates, educational status, and skills among children and adults
- Evaluate current health status, access to healthcare services, and hygiene practices

- Examine social inclusion indicators and access to government services

Research Methodology

This research project followed a mixed-methods approach. In this research, data were collected based on both qualitative and quantitative methods, along with a document review.

Qualitative Methods and Data Collection

The research project followed a range of qualitative methods to collect qualitative data—including participatory reflection and action (PRA) methods, in-depth interviews, key informant interviews, focus group discussions, and direct observation.

In-depth interviews (IDIs)

The study engaged in a detailed examination through 11 IDIs with Manta community members. Purposive sampling has been utilized for interview participants, which includes diverse people in terms of occupation, gender, age, marital status and so on.

Focus Group Discussions (FGDs)

We conducted four FGDs with both beneficiaries and service providers. One FGD was held with service providers in present of 4 participants. Additionally, we conducted 3 separate FGDs with Manta community members in each of the three locations of the project inception as the study sites. The average number of participants in each FGD was six.

Key Informant Interviews (KIIs)

We conducted 7 Key Informant Interviews (KIIs) with a diverse range of stakeholders involved in the implementation of the SAIL project. The interviewees included program volunteers, service providers, union members, host community representatives, and Manta community leaders.

Table 1: Summary of Qualitative Data Collection

Methods	Participants	Interviews (n=#)
IDIs	Manta Community Members	11
KIIs	Project Volunteers, Caregivers, Implementers, Host Community Representative, Union Member and Manta Community Leaders,	07

FGD	Manta Community = 03 Project implementer = 1	04
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Observation

The research team members observed the areas where the Manta community was living. The team led direct observation while visiting the study sites for data collection to oversee participation, engagement, and activities of community people in terms of health, education, livelihoods, gender sensitization, social inclusion, and climate resilience. The research team paid attention to observe gender dynamics, climate resilient activities and strategies, and participation and cooperation between men and women in various ways during observation. In doing so, while visiting the field and collecting data from community, the research team members looked at how they were interacting with their household members. Observation field notes were taken on a daily basis. We shared the observation findings with team members at our daily debrief meetings and refined them throughout the fieldwork.

Qualitative Data Analysis

All interviews and discussions were audio-recorded. The audio-recorded files were transcribed verbatim. The research team read transcriptions several times to get familiar with them. A priori code list was prepared based on the guidelines and consensus of the research team. The code list was formatted in an Excel sheet to direct the coding process. While reading transcripts for coding followed by a priori list, we have also come to the point of creating some inductively emerged codes based on the consensus and discussion between the research team members. The data were clustered, and a data display matrix was prepared to identify patterns and themes. Finally, we thematically analyzed the findings to write this research report.

Quantitative Methods and Data Collection

This research project collected quantitative data from the Manta community.

Sampling

This study followed a multistage cluster sampling. Initially, we selected the study sites: three locations Charbaria, Bukhainagar, and Laharhat were selected. The study utilized a simple random sampling (SRS) method to select the participants for this survey, ensuring impartial representation and inclusiveness. The following formula was adopted to select the sample size,

$$n' = \frac{n}{1 + \frac{n-1}{N}} = 116$$

Here,

n = required sample size

z = The critical value from the standard normal distribution (1.96 for a 5% level of significance)

p = The estimated proportion of the population (0.5)

q = 1-p = 0.5

N = Population size = 200

Sampling Procedure

We employed a multistage cluster sampling approach to select participants from Charbaria, Bukhainagar, and Laharhat. In the first stage, three locations were selected. Following this, we applied Simple Random Sampling (SRS) within each selected union to draw the sample. Based on logistical considerations, we collected a total of 121 samples from these study sites.

Data Collection Procedure

We developed a survey questionnaire that was utilized for conducting face-to-face interviews with Manta community members. The survey questionnaire was set up in a KOBO toolbox for online data collection. Before initiating full-scale data collection, a pilot test was conducted, and some modifications to the questionnaire were made based on this test. A team of trained 04 data collectors conducted the survey interviews to collect data from 121 participants in accordance with the sampling design. As data collection followed the KOBO toolbox, all data were stored in the online database. Two statistical analysts checked the data every day to ensure the accuracy and the absence of errors in data collection.

Data Analysis

This analysis used R programming and SPSS. On the other hand, we utilized descriptive statistics such as mean, minimum, maximum, median, and standard deviation to summarize numerical data. For categorical data, the analysis employed frequency tables, graphs, and charts to visualize the results of the analysis. Additionally, we used bivariate analysis and logistic regression model for inferential statistics.

Document Review

Primary documents—policies, regulations, frameworks, project reports, and guidelines—related to Manta Community were reviewed. Additionally, other scholarly research work and frameworks on water gypsy communities in Bangladesh and worldwide were scrutinized to understand and frame their situation analysis.

Ethical Consideration

Based on “research ethics principles” for research with human subject set up by the Ethical Review Board of Shahjalal University of Science and Technology, Sylhet-3114, Bangladesh, the study maintained the confidentiality, privacy, and anonymity of participants. The participants attended the research interviews voluntarily and were interviewed and recorded with their informed consent.

Results

Demographic Characteristics of Participants

Table 1 shows that a total of 121 individuals participated in the study. The average age of participants was 35.31 years, ranging from 18 to 75 years. The participants are represented by 61.2% (n = 74) males and 38.8% (n = 47) females. In terms of marital status, 91.7% (n = 111) were married, while 5.8% (n = 7) were widowed, 1.7% (n = 2) were never married, and 0.8% (n = 1) were divorced. Most households were headed by men (92.6%, n = 112), while only 7.4% (n = 9) were headed by women, highlighting a gendered pattern in household leadership. In terms of living conditions, an overwhelming majority (97.5%, n = 118) resided on boats, suggesting a high degree of mobility or displacement. Very few participants reported living in permanent houses (1.7%, n = 2) or temporary land shelters (0.8%, n = 1).

Table 2: Demographic Information

Variables	N = 121 ¹
Age	
Average	35
Minimum	18
Maximum	75
Gender	
Female	47 (38.8%)
Male	74 (61.2%)
Marital Status	
Divorced	1 (0.8%)
Married	111 (91.7%)
Widow	7 (5.8%)

Never Married	2(1.7%)
Household Head	
Female	9 (7.4%)
Male	112 (92.6%)
Residence Location	
Boat	118 (97.5%)
Permanent house	2 (1.7%)
Temporary land shelter	1(0.8%)

Livelihoods and Economic Resilience

Primary and Alternative Income Activities

The table shows that the primary source of income for nearly all participants was fishing, reported by 99.2% (n = 120) of participants. Only one individual (0.8%) reported having a mixed source of income involving both fishing and a small business.

Variables	N (%)
Income Source	
Fishing	120 (99.2%)
Fishing along with Small Business	1 (0.8%)

Fishing is the sole livelihood for the Manta community, deeply embedded in intergenerational learning and collective family labor. All household members—regardless of age or gender—participate in fishing activities, reflecting a livelihood structure rooted in tradition rather than skill diversification. Participants report highly variable and uncertain income, typically ranging from 400–500 BDT per day, with occasional peaks up to 1200–1500 BDT on "lucky" days. However, there are frequent instances of earning nothing due to poor catches. This dependency on unpredictable natural resources exposes the community to chronic economic precarity. Their narratives reflect a shared sense of hardship, vulnerability, and limited economic agency, shaped by the fluctuating river ecology and the absence of alternative livelihood opportunities.

“We cast nets in the river — this is what we do. We sell the fish we catch with these nets. Some days we earn 1500, or 1000, or 700–800 taka like that. With that, we somehow manage to run the household. Most days, we can sell fish worth around 700–800 taka. But some days, it's just 500 or 400. And on some days, we don't earn anything at all — there are no fish in the river.”

[Community Leader and CMC Member_Male_Age 45_Charbaria_KII 1]

When asked about participation in income-generating activity (IGA) training, 99.2% (n = 120) of participants reported not having received any training, while only 0.8% (n = 1) indicated they had received such training. In terms of involvement in additional IGAs beyond their primary

livelihood, 97.5% (n = 118) of participants reported no additional IGA, while only 2.5% (n = 3) reported engagement in additional activities. Among those involved in additional IGAs, 0.8% (n = 1) reported working in agricultural activities such as crop or vegetable farming, 0.8% (n = 1) worked as a day laborer, and 0.8% (n = 1) operated a tea stall in partnership with a relative.

Table 3: Primary income sources & IGA

Variables	N (%)
IGA Training	
Yes	1 (0.8%)
No	120 (99.2%)
Additional IGA	
No	118 (97.5%)
Yes	3 (2.5%)
IGA Type	
Agricultural work (e.g., crop/vegetable/farming)	1 (0.8%)
Day labor	1 (0.8%)
Others - Runs a tea stall in a share with their relative	1 (0.8%)

Manta community members rely exclusively on manual net-based fishing. They are skilled in using various types of nets suited for different fish species. Most participants purchase their nets and boats through loans from local “Arothdars” (fish traders or moneylenders), reinforcing a cycle of economic dependency and informal debt. Notably, participants unanimously reported the absence of safety equipment (e.g., life jackets or radios), exposing them to heightened physical risk on the river. This combination of tool-based limitations, debt entanglements, and lack of safety illustrates the layered precarity and occupational hazards of their fishing-based livelihood.

Frequency of Fishing Livelihoods

The pie chart (Figure 2) shows that 76.0% (n = 92) of participants reported working regularly throughout the year, while 23.1% (n = 28) reported working seasonally. Only 0.8% (n = 1) indicated that they worked occasionally.

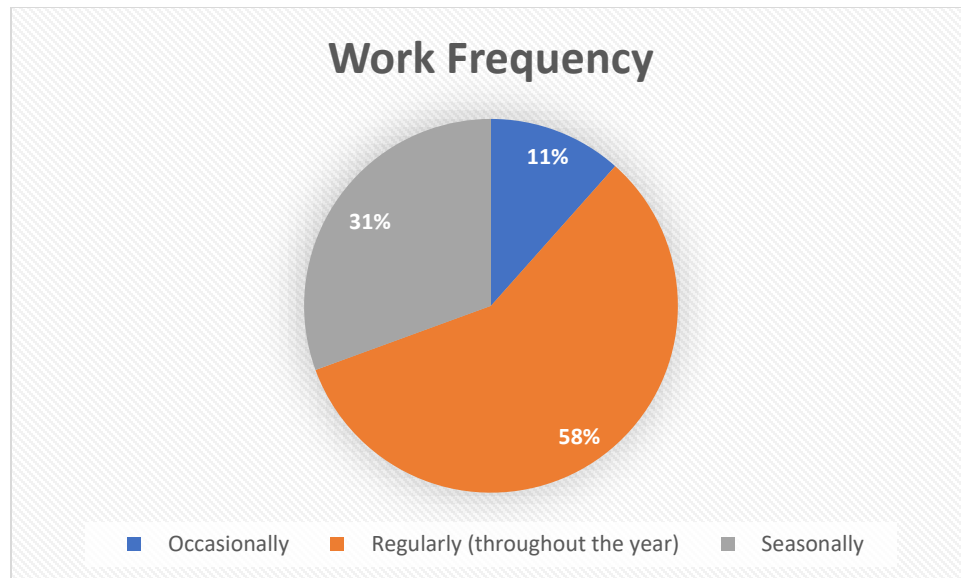


Figure 1: Work Frequency

Monthly Income & Expenditure

Figure 1 shows that 44.6% (n = 54) of participants reported a monthly income between BDT 5,001 and 10,000, while 32.2% (n = 39) earned between BDT 10,001 and 15,000. Additionally, 14.9% (n = 18) had a monthly income above BDT 15,000, and 8.3% (n = 10) reported earnings below BDT 5,000. A small portion (0.8%, n = 1) reported income in the range of BDT 15,001 to 20,000.

Regarding monthly expenditure (*Table 3*), the average expenditure was BDT 13,234.23, with a median of BDT 12,000. Reported monthly expenditures ranged from a minimum of BDT 4,000 to a maximum of BDT 40,000, indicating a range of BDT 36,000.

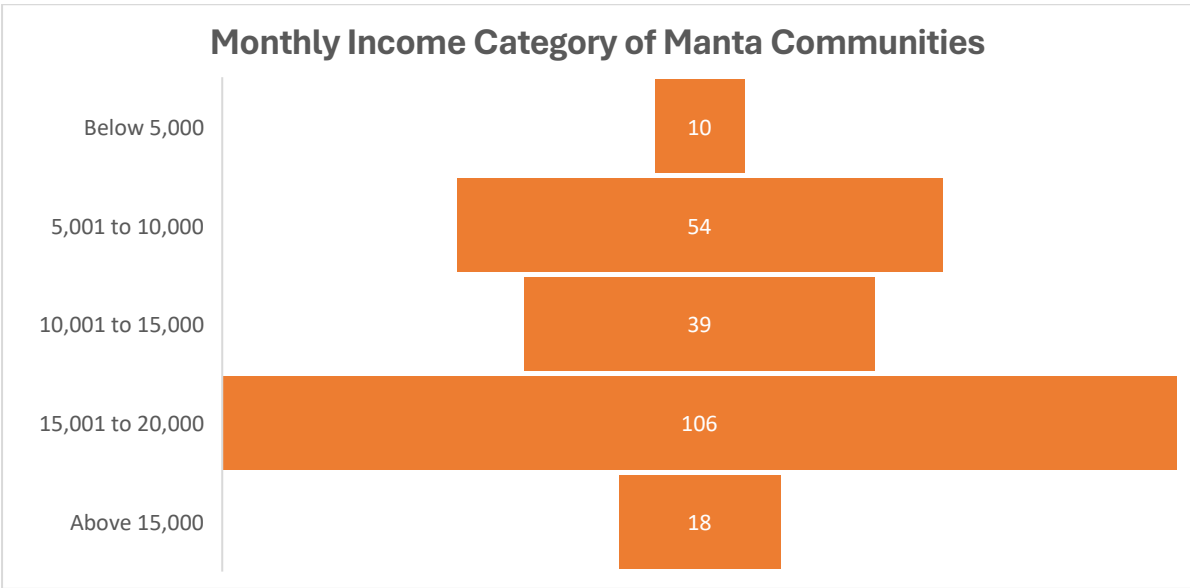


Figure 2: Monthly Income

Income Challenges

Participants reported a variety of income-related challenges (*Figure 3*). The most commonly reported issue was seasonal work, mentioned by 40.7% of participants (85 persons). This was followed by lack of tools or resources, reported by 24.4% (51 persons), and climate issues such as floods and storms, noted by 19.6% (41 persons). Discrimination was experienced by 8.6% of participants (18 persons), while harassment was reported by 2.9% (6 persons). Additionally, 1.9% of participants (4 persons) cited other challenges, including being neglected by native authorities in fishing areas and age-related difficulties.

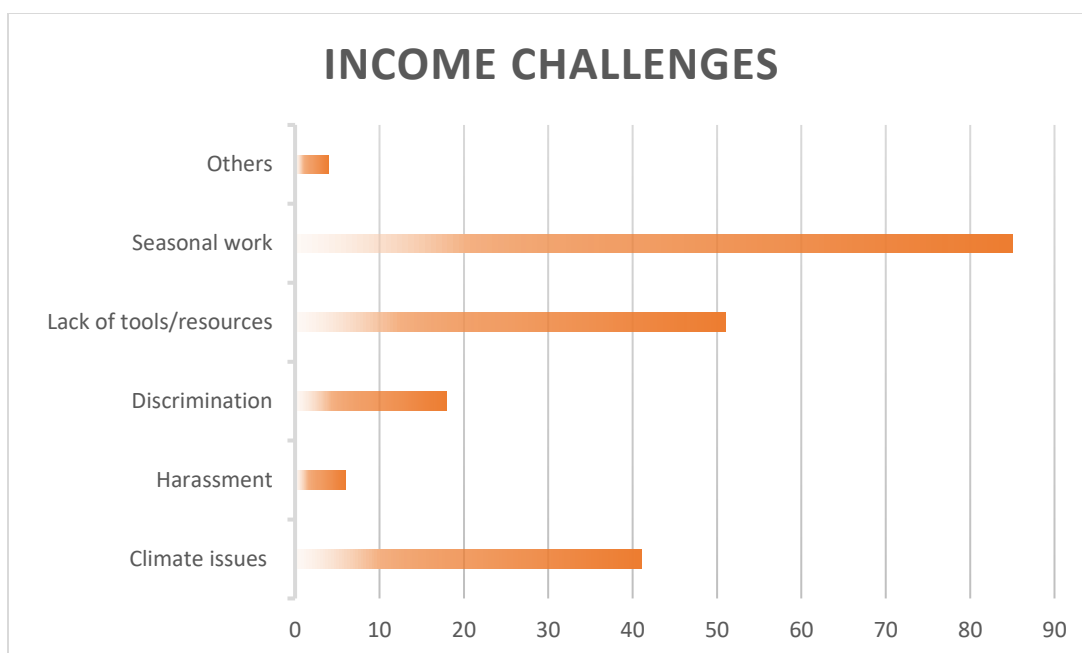


Figure 3: Income Challenges

Saving Behavior and Debt Management

In terms of household financial behavior, 66.9% of participants (81 persons) reported that their household saves money, while 33.1% (40 persons) stated they do not. Regarding the frequency of money saving, 29.8% of participants (36 persons) saved occasionally, 27.3% (33 persons) saved rarely, and 9.9% (12 persons) saved regularly. Over the past 12 months, 33.9% of participants (41 persons) reported having taken a loan, whereas 63.6% (77 persons) had not taken any loan during this period.

Table 4: Savings & Loans

Variables	N (%)
Household Save Money	
Yes	81 (66.9%)
No	40 (33.1%)
Money Saving Frequency	
Occasionally	36 (29.8%)
Rarely	33 (27.3%)
Regularly	12 (9.9%)
Loan Taken	
Yes	41 (33.9%)
No	77 (63.6%)

Access to formal financial services (*figure 5*) appeared to be limited among participants. Only 20.7% (n = 25) reported having access to mobile banking services, while a substantial 78.5% (n = 95) did not. Access to NGO-provided loans was relatively higher, with 36.4% (n = 44) of participants utilizing this service, indicating the role of non-governmental organizations in supporting financial needs in the absence of mainstream banking infrastructure. Bank account ownership was notably low, with just 4.1% (n = 5) of participants reporting access to a bank account. In contrast, an overwhelming 94.2% (n = 114) did not have access to formal banking.

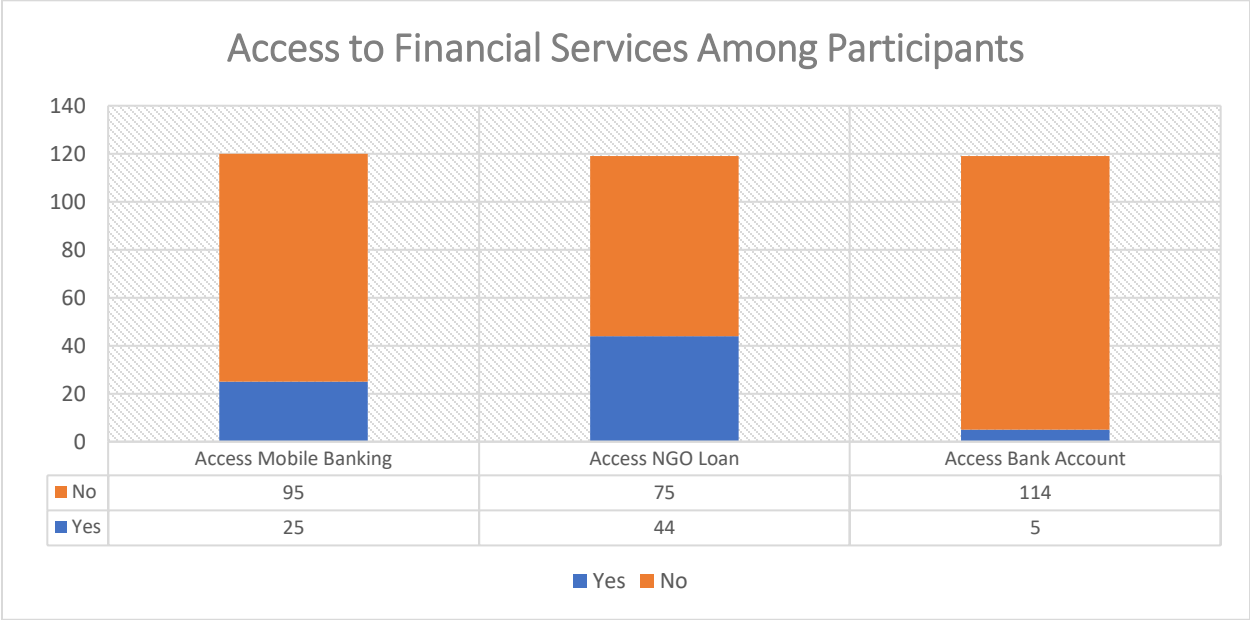


Figure 4: Access to Financial Services

Among participants who had taken loans (*Figure 6*), the majority relied on informal sources. Arotgars (middlemen or fish traders) were the most common lenders, with 66% (n = 49) of borrowers depending on them. Local moneylenders accounted for 41% (n = 30), indicating that high-interest, unregulated lending remains prevalent. A smaller portion of participants borrowed from relatives or friends (16.2%, n = 12), while only 4.1% (n = 3) accessed loans through NGOs.

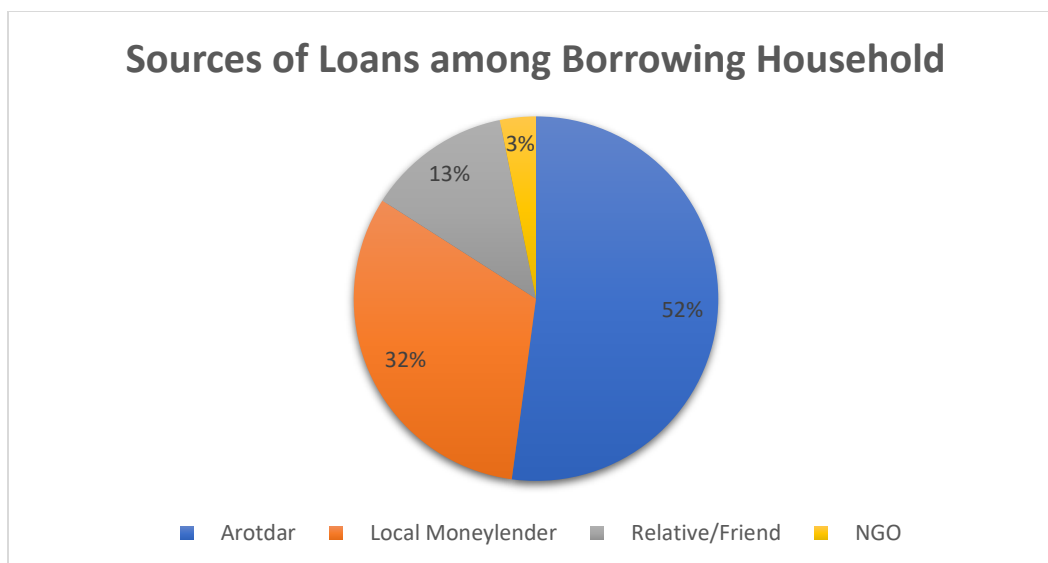


Figure 5: Sources of Loans among Borrowing Household

The primary purpose of loans (*Figure 7*) among participants was to support fishing activities, with 51.3% (n = 41) using them to purchase fishing nets and 42.5% (n = 34) for net repairs. Additionally, 15.0% (n = 12) used loans to buy boats. Beyond livelihood needs, 21.3% (n = 17) borrowed for food purchases, 15.0% (n = 12) for children's marriage, and 13.8% (n = 11) for healthcare. A small proportion (3.8%, n = 3) cited other reasons.

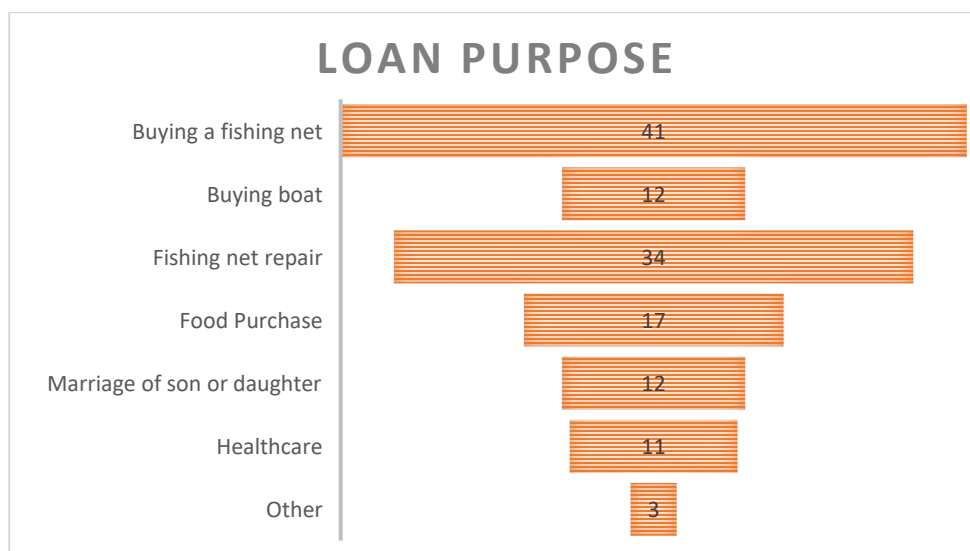


Figure 6: Purposes of Taking Loans

Asset Ownership among Manta's

Regarding assets owned (*Figure 4*), the vast majority of participants reported owning a boat, with 99.2% (119 persons) indicating ownership. Fishing nets were owned by 75.8% of participants (91

persons), and solar panels by 52.5% (63 persons). A smaller proportion owned a mobile phone, reported by 40.8% (49 persons). A few participants (2.5%, 3 persons) mentioned owning other assets, including radios, televisions, batteries, and livestock such as ducks.

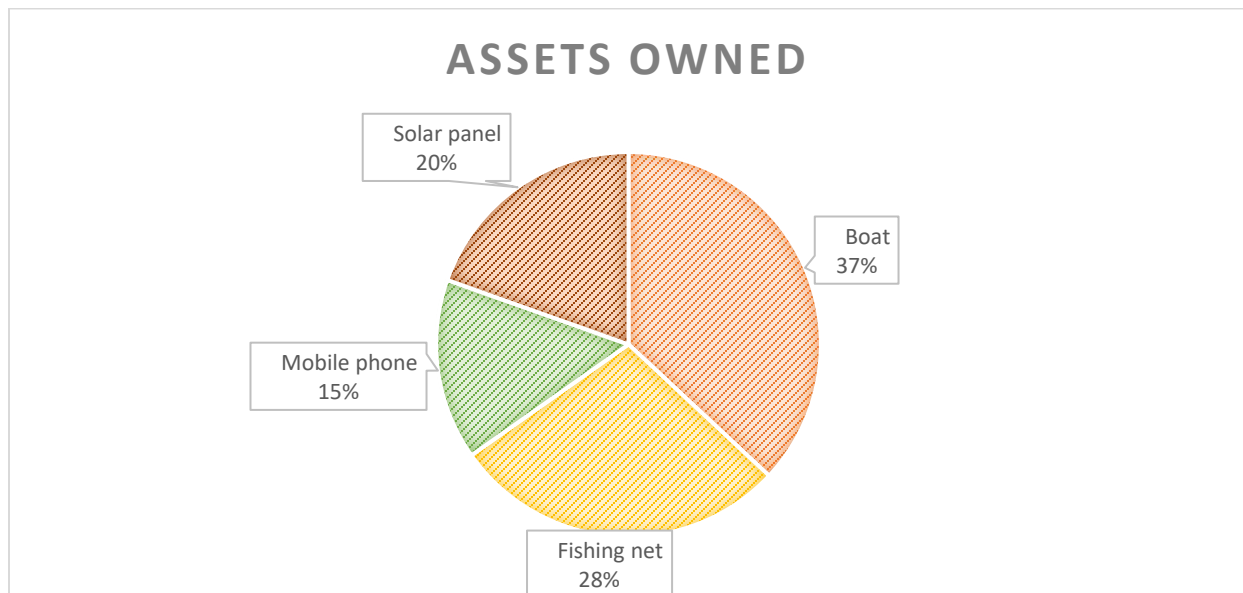


Figure 7: Assets Ownership

Education Access and Learning

Education Level of Adults and Children

School attendance (*Figure 8*) among children was notably low, with only 15.3% ($n = 18$) currently attending school, while 84.7% ($n = 100$) were not enrolled. Additionally, 17.5% ($n = 20$) of children had dropped out, compared to 82.5% ($n = 94$) who had not.

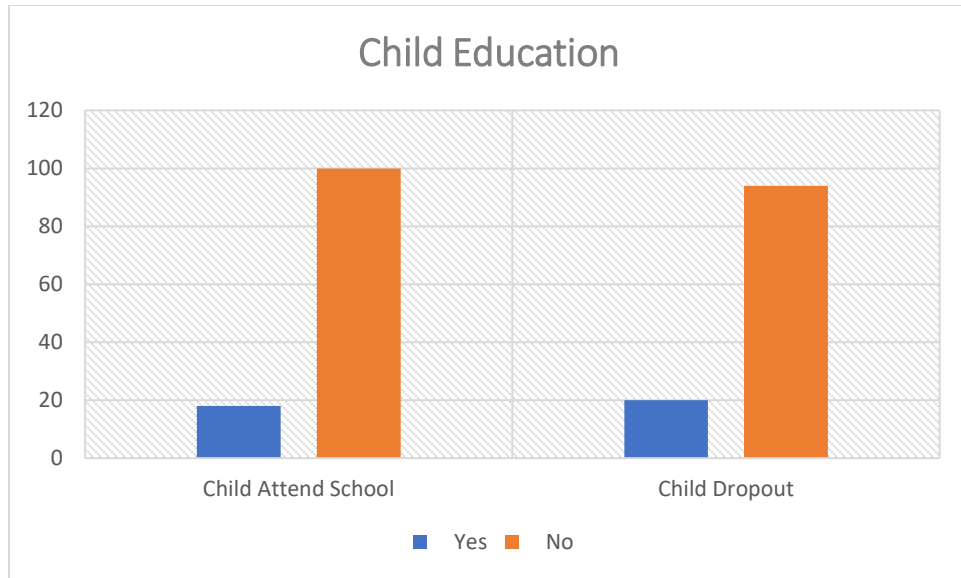


Figure 8: Child Education

The column chart (Figure 10) shows that Literacy levels among children were low, with only 16.5% (n = 20) able to read, while 79.3% (n = 96) could not. Adult literacy was even more limited—only 6.6% (n = 8) of adults reported being able to write, compared to 91.7% (n = 111) who could not. In contrast, basic numeracy was relatively higher, with 87.6% (n = 106) of participants reporting they could perform basic calculations. These figures highlight significant educational gaps, particularly in literacy, within the community.

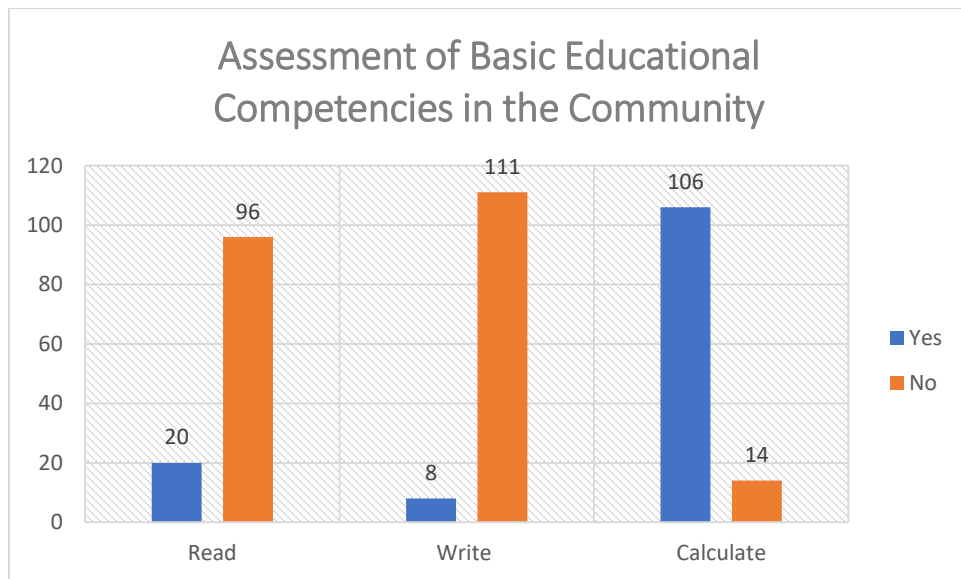


Figure 9: Basic Educational Competencies

Barriers to Education Access to Continuity

The primary reason (*Figure 9*) children did not attend school was financial hardship, reported by 52.9% (n = 54) of participants. Other common barriers included general hardship (32.4%, n = 33), mobility issues (29.4%, n = 30), insecurity (23.5%, n = 24), and stigma (27.5%, n = 28). Additional factors included long distance to school (21.6%, n = 22), child labor demands (11.8%, n = 12), and a lack of interest (1.0%, n = 1). Among those who dropped out, financial issues remained the leading cause (65.0%, n = 13), followed by mobility challenges (45.0%, n = 9), insecurity (25.0%, n = 5), and stigma (15.0%, n = 3).

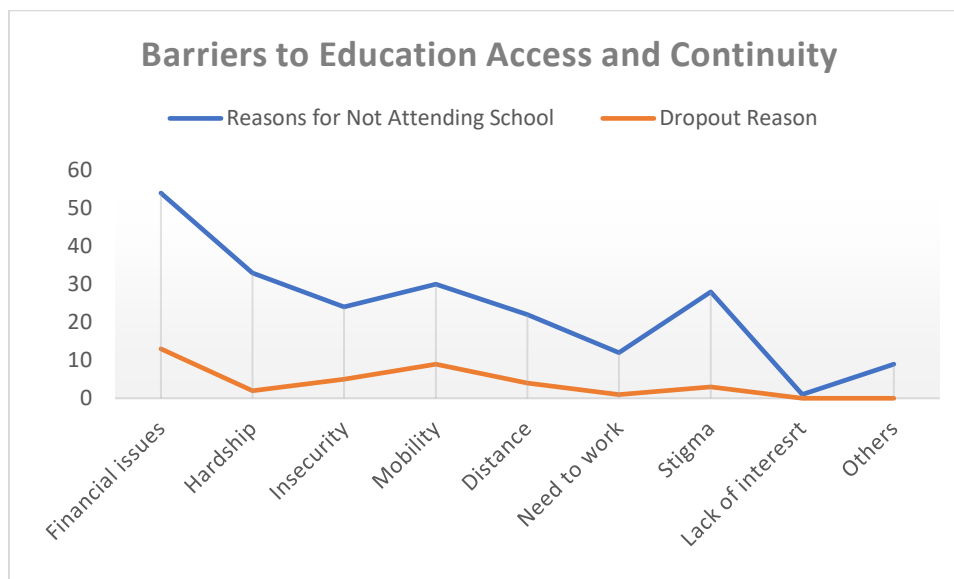


Figure 10: Barriers to Education Access and Continuity

Most members of the Manta community do not pursue formal education, largely because they lack access to proper study spaces. As a result, their children have received limited education and many have been unable to complete primary school. The community relies on river fishing for their livelihood—a tradition passed down from their ancestors—which requires frequent travel to different fishing spots. Although they have attempted to send both boys and girls to schools and madrasas, the children often could not complete their education. At one point, a Boat School was introduced to support early education for their children. This floating school provided pre-primary education but was discontinued after a few years. Reflecting on this, one woman from the community shared:

“Then they gave us another school on this bill. Now you’re not giving us this [daycare center for our children]? This is how it was when we were young. We had a boat school. I am studying here now after buying a boat. A madam from that basic house is teaching us without taking any money. Is that boat school now lost beneath the broken floor of the Bhainga?” — [Female, 28, Laharhat, Manta Community, IDI 10]

There are several reasons why children from the Manta community often drop out of school or fail to receive a proper education. One major factor is social exclusion—they are frequently bullied by children from the host community, leading to conflicts and fights that discourage them from attending school.

Another significant reason is the lack of awareness and value placed on education within their families. Many Manta parents, especially regarding their daughters, do not prioritize or encourage education. Additionally, as the community depends heavily on fishing for their livelihood, families often move from place to place, making consistent school attendance difficult. Children sometimes accompany their parents while fishing, either because of safety concerns or because there is no one to care for them at home. If the parents aren't able to return to the same place in time, the children may miss school or have no one to bring them back.

A 22-year-old male from the Manta community in Laharhat shared:

“They used to say, ‘The *bebaija pola* (slang for unwanted child) has arrived! The boat kids are here!’... I gave up. That one left, we don't meet the host community kids anymore. There were fights... Sir, he didn't do anything wrong, but that boy would stir up quarrels... I got into trouble with those boys. The ones we sat with, we fought with.”

A 28-year-old woman from the same community described her experience:

“I wanted to study. My mother tried to get my father to support me. She said, ‘Let her go to school, let her study, there's no harm in that.’ But my father said, ‘What's the point? She'll just get married on a boat. Not to someone from the host community, but to someone from the boat community... There's no need for more education.’ That's why I didn't continue my studies. I'm just learning a little now, whatever I can.”

Health Status and Healthcare Access

Common Health Problems

Participants reported experiencing a range of health issues within the Manta community. The most frequently reported health problem (*Figure 11*) was cold and cough, affecting 79.8% of

participants (95 persons). This was followed by waterborne diseases at 47.1% (56 persons) and skin diseases at 46.2% (55 persons).

Respiratory infections were reported by 43.7% (52 persons), while injuries affected 32.8% (39 persons). Less commonly reported conditions included cholera (15.1%, 18 persons), pneumonia (7.6%, 9 persons), and malnutrition (3.4%, 4 persons). An additional 4.2% (5 persons) mentioned experiencing other health issues.

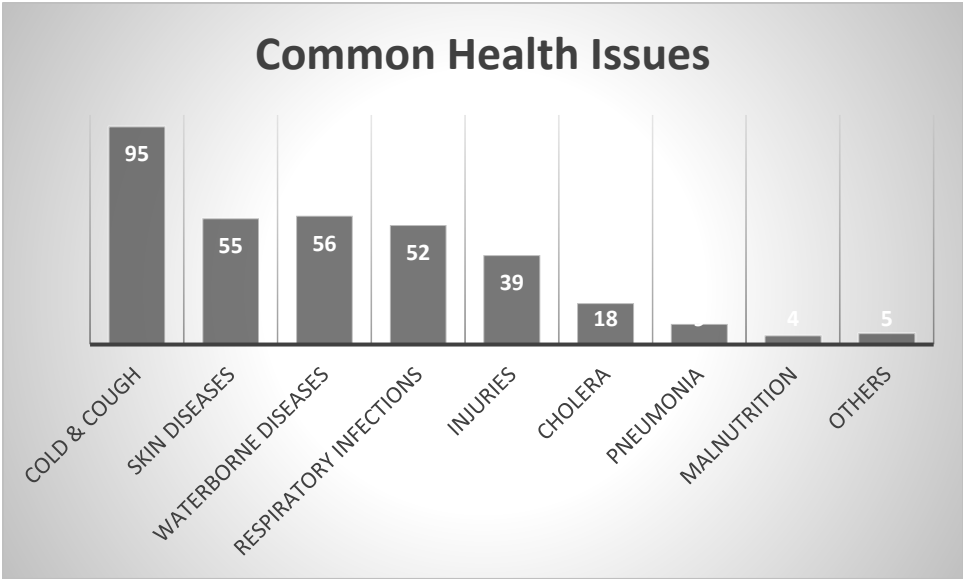


Figure 11: Common Health Issues

Because the Manta community relies on fishing, they spend long hours in the water, which exposes them to various health risks. As a result, many members—especially children—frequently suffer from common illnesses such as fever, cold, and cough. Waterborne diseases like cholera and diarrhea are also prevalent. Additionally, malnutrition is common, along with skin diseases characterized by small lumps and persistent itching.

Elderly men and women in the community often experience more serious health issues, such as heart disease and diabetes. A 22-year-old man from Laharhat echoed these concerns:

“At a young age, people get back pain, fever, and typhoid. Many die from these diseases. Even the adults are dying from them.”

Healthcare Access

Access to healthcare (*Figure 12*) services was limited, with only 27.3% (n = 33) of participants reporting that they had access, while a significant majority, 71.9% (n = 87), lacked access. This indicates a critical gap in the availability of basic health services within the community.

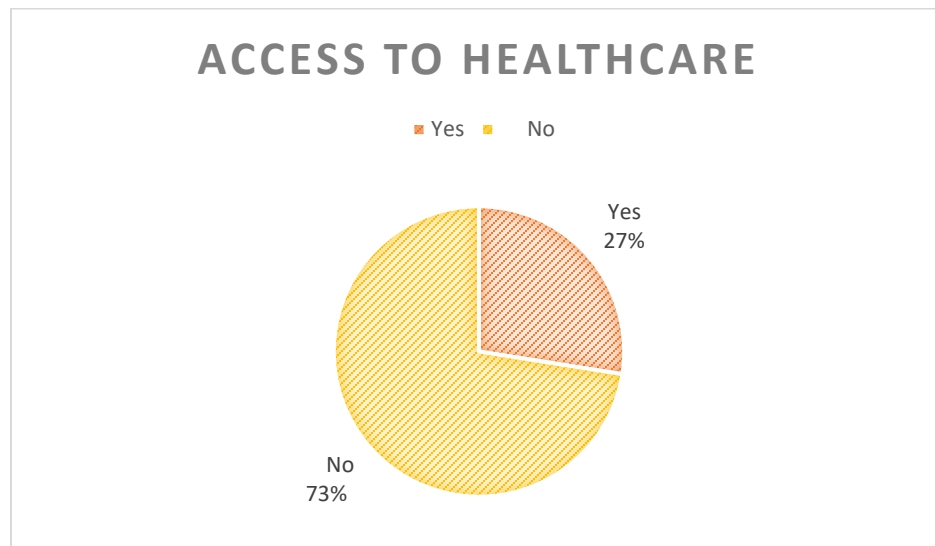


Figure 12: Healthcare Access

When ill, the most common response among participants (*Figure 13*) was to visit a public hospital (38.4%, n = 89), followed by seeking treatment from a pharmacy (27.2%, n = 63). Traditional remedies were also widely used (17.7%, n = 41), reflecting reliance on informal or home-based care. Fewer participants visited private clinics (5.6%, n = 13), consulted doctors directly (2.6%, n = 6), or bought medicine from local shops (3.5%, n = 8). A small number went to general clinics or hospitals (4.7%, n = 11), and very few reported taking other actions (0.4%, n = 1).

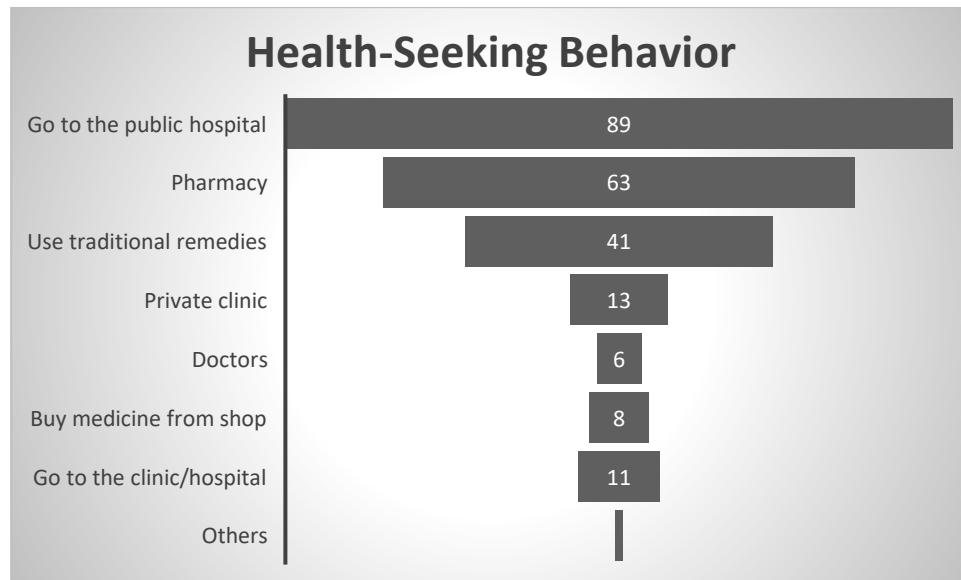


Figure 13: Health-Seeking Behavior

The Manta community faces significant barriers in accessing healthcare. Many struggle with financial constraints that prevent them from seeking proper treatment at pharmacies or government hospitals. As a result, illnesses often go untreated, and preventable deaths occur. Some cannot even afford to see a doctor, and treatment is often delayed or denied.

Transportation is another major challenge. Reaching a government hospital often requires a full day's journey by boat, and during this time, they face serious concerns about the safety of their boats. Leaving a boat unattended on the shore feels risky—if it rains or a storm hits, the boat can be damaged or swept away. There is also a fear of theft. In addition, many feel torn between going to the hospital and continuing their daily fishing work. Missing a day of fishing often means there will be no food for their children, reinforcing the impossible choice between health and survival. A 28-year-old woman from Laharhat explained:

“I treat my boat like a safe. Today, I’m living here in Laharhat, and I leave the boat on this bank, hoping nothing will happen to it. Then we both go [to seek treatment]. If not, one of us stays behind to guard the boat while the other goes. Sometimes we leave it with relatives.”

A 45-year-old male community leader from Charbaria shared a recent tragedy:

“Not long ago, one of our people died because he couldn’t get medical treatment. He had a stomach ulcer and was being treated on credit. But he couldn’t recover and died. Now his family is left with a huge debt.”

Water, Sanitation, and Hygiene (WASH)

Limited Access to Clean Water

Table 5 illustrates that Access to clean water was available to 57% (n = 69) of participants, while a concerning 43.0% (n = 52) reported no access to safe drinking water. Despite this, only 25.0% (n = 30) of households reported treating their water before consumption. Among those who did, chemical treatment methods, such as using bleach or alum (Fitkiri), were most common, practiced by 86.7% (n = 26), whereas boiling was used by only 13.3% (n = 4).

Table 5: Water Access

Variables	N (%)
Access Clean Water	
No	52 (43.0%)
Yes	69 (57.0%)
Treat Water	
No	90 (75.0%)
Yes	30 (25.0%)
Treatment Method	
Boiling	4 (13.3%)
Chemical treatment (Bleach, Alum–Fitkiri)	26 (86.7%)

In terms of water sources (*Figure 14*) used by the Manta community, 47.1% of participants (57 persons) relied on surface water such as rivers or ponds. 33.9% (41 persons) used tube wells, while 19.0% (23 persons) accessed piped water for their household needs.

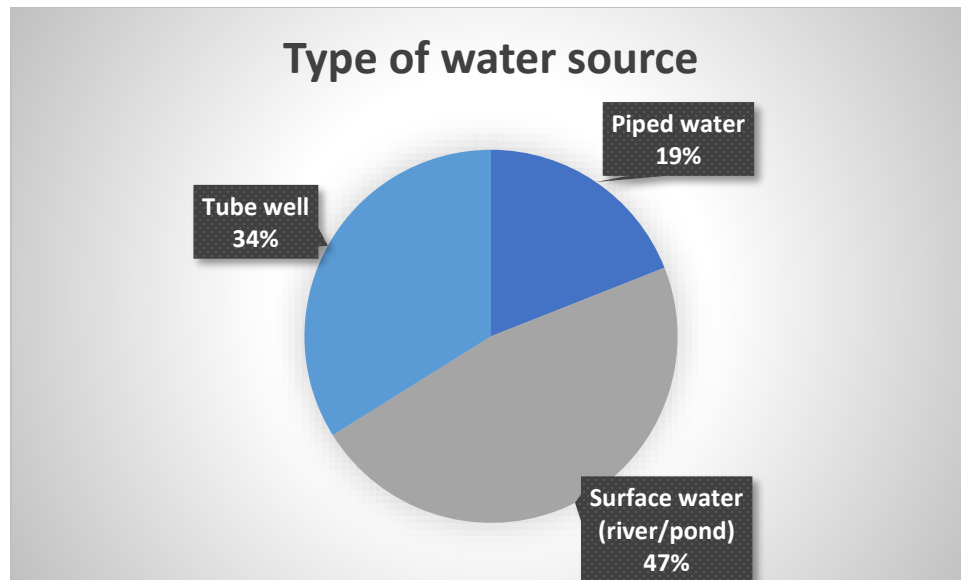


Figure 14: Type of Water Source

The Manta community has very limited access to clean and safe drinking water. Although they gather water from various sources—including market tube wells, mosque tube wells, host community tube wells, and river water—the availability is inconsistent and often unreliable.

River water is widely used for cooking and cleaning. Families wash vegetables, rice, pulses, and meat with river water. They also bathe and wash clothes in the river. For drinking, they try to store water drawn from tube wells in pitchers. However, access to these tube wells can be difficult, and sometimes they must pay for water or face harassment and discrimination while trying to collect it. When fishing in the middle of the river, families often run out of stored drinking water. In such cases, they are forced to drink river water, which puts their health at serious risk. A 28-year-old woman from Laharhat described the situation:

“There is a water tap just beyond the market. I fill a pitcher from there and take it to the boat to give to the children. If there are no water sources, then we drink water from the river. What can I do? Can I just sit there dying of thirst? I have no choice but to give them river water.”

Sanitation Access

Regarding access to sanitation facilities, 72.3% of participants (86 persons) reported having no access to a latrine, while 27.7% (33 persons) indicated that they did have access to one.

Table 6: Sanitary Toilet Access

Sanitary Toilet Access	
No	86 (72.3%)
Yes	33 (27.7%)

Participants reported various types of sanitation facilities (*Figure 15*) in use. The majority (73.6%, 89 persons) used boat-based sanitation facilities. 26.4% (32 persons) reported having no facility or practicing open defecation. Pit latrines were used by 12.4% of participants (15 persons), while only 0.8% (1 person) reported access to a flush toilet.

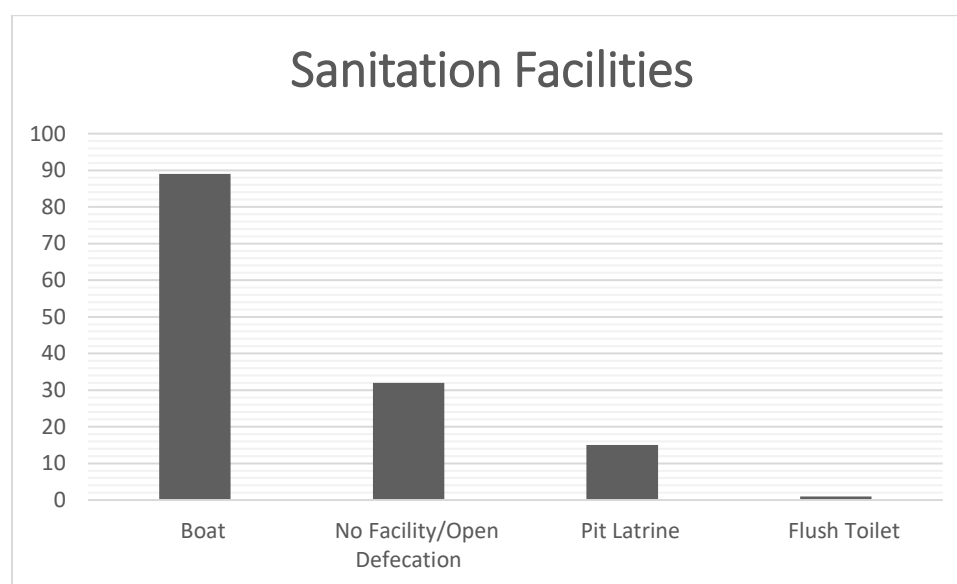


Figure 15: Sanitation Facilities

The Manta community has extremely limited access to proper sanitation. In many areas where they live, only one latrine is available for the entire community. As a result, many people—including children—are forced to defecate in the open, usually near or directly into the river.

When families move to fishing locations that are far from the community latrine, they often have no choice but to relieve themselves in the river. Additionally, weather conditions pose serious barriers. During storms or heavy rain—especially at night—it becomes too dangerous to walk to the latrine, and people are again forced to use the river.

For children, this situation is even more dangerous. Most young children do not know how to swim, and parents fear that allowing them to go near latrines—especially ones located close to or over the water—could lead to accidental drowning. In some tragic cases, children have fallen into the river while trying to use a toilet and died. Because of this, many parents prefer to let their children defecate on the riverbank where they can be watched. A 33-year-old man from Charbaria explained:

“When there’s a toilet nearby, we use it. But when there isn’t one, we have to go in the river. There’s no system. The children, the people—they all go there, in the middle of it.”

Personal and Household Hygiene

The chart (Figure 16) on Hygiene Practices captures self-reported frequencies of two critical behaviors: handwashing after toilet use and handwashing before eating. The data reveal a stronger adherence to hygiene following toilet use compared to hand hygiene before meals.

Among participants, 51.7% (n = 62) reported *always* washing their hands after using the toilet. However, 40.0% (n = 48) reported doing so only *sometimes*, and 8.3% (n = 10) *never* engage in this practice.

In comparison, the practice of *handwashing before eating* shows weaker consistency. Only 31.9% (n = 38) reported *always* washing their hands before meals, while a larger portion, 50.4% (n = 60), admitted to doing so *sometimes*. Alarminglly, 17.6% (n = 21) said they *never* engage in this behavior.

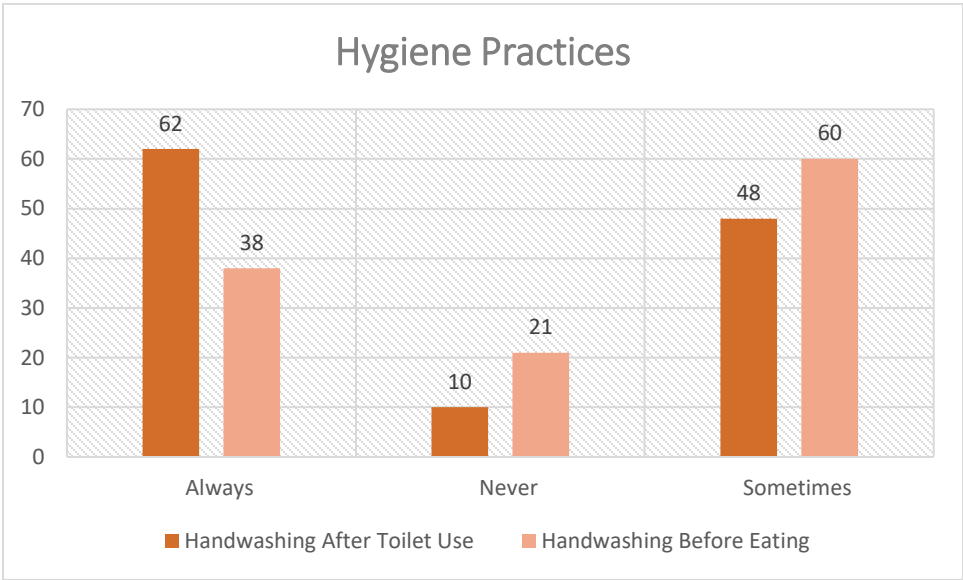


Figure 16: Hygiene Practices

Women's Participation in Decision Making

The figure on household decision-making highlights ongoing gender disparities in economic and social authority, while also showing some areas of joint collaboration. In the area of economic decision-making within households, 80.8% of participants (97 persons) reported that decisions were made mostly by male members, while 13.3% (16 persons) stated decisions were made jointly

by male and female members. 4.2% (5 persons) indicated that decisions were made mostly by female members, and 1.7% (2 persons) cited other arrangements.

Regarding the primary spender in the household, 86.7% (104 persons) reported it was mostly male members, while 7.5% (9 persons) indicated joint decisions. 4.2% (5 persons) said it was mostly female members, and 1.7% (2 persons) chose other.

For education-related decision-making, 42.6% (46 persons) reported joint decision-making, while 41.7% (45 persons) stated it was mostly male members. 12.0% (13 persons) said mostly female members made these decisions, and 3.7% (4 persons) indicated other arrangements.

In terms of marriage-related decisions, 49.1% (56 persons) reported joint decision-making, while 43.0% (49 persons) said such decisions were mostly made by male members. 5.3% (6 persons) noted that female members made the decisions, and 2.6% (3 persons) selected other.

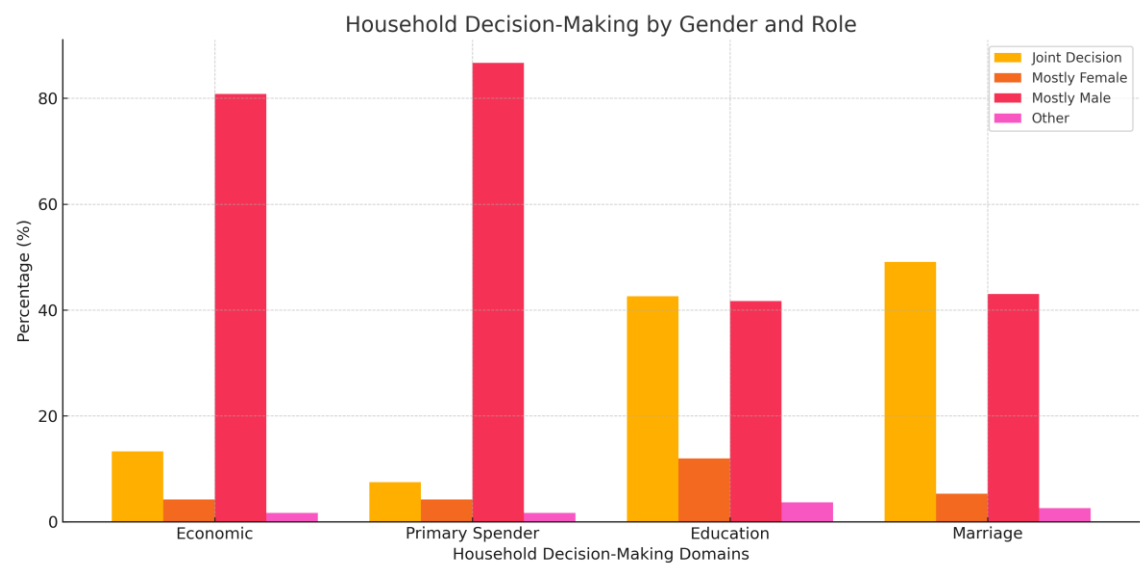


Figure 17: Women's Participation in Decision Making

Women Involvement Perception

The bar chart (Figure 18) illustrates community attitudes toward women's participation in household decision-making. A notable 40.5% of participants (49 persons) responded yes, 25.6% (31 persons) responded no, and 31.4% (38 persons) were not sure.

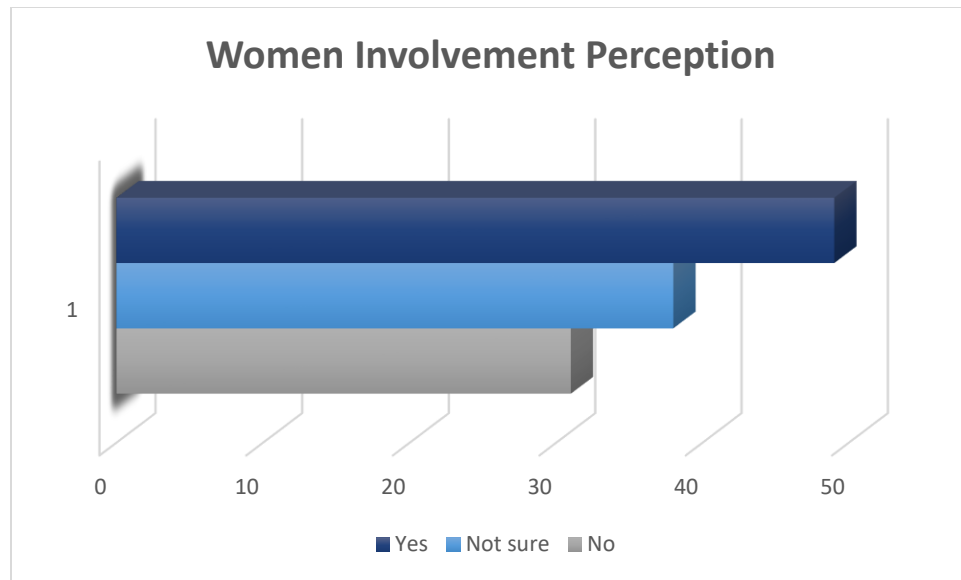
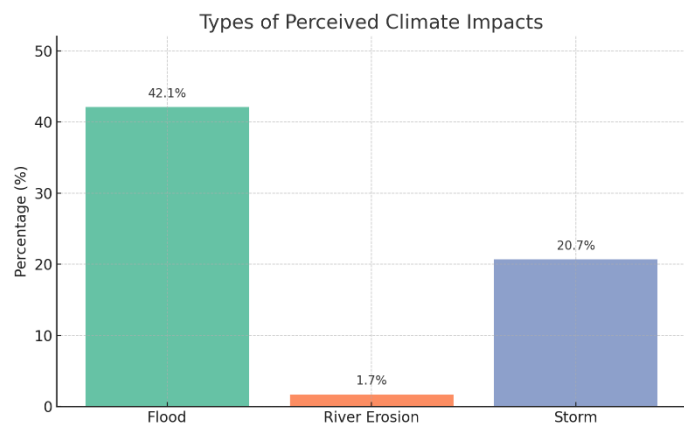
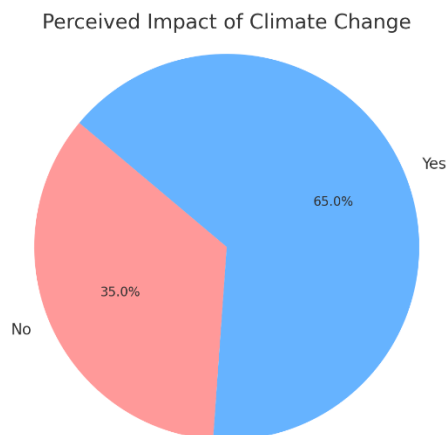


Figure 18: Women Involvement Perception

Climate Awareness & Safety Information

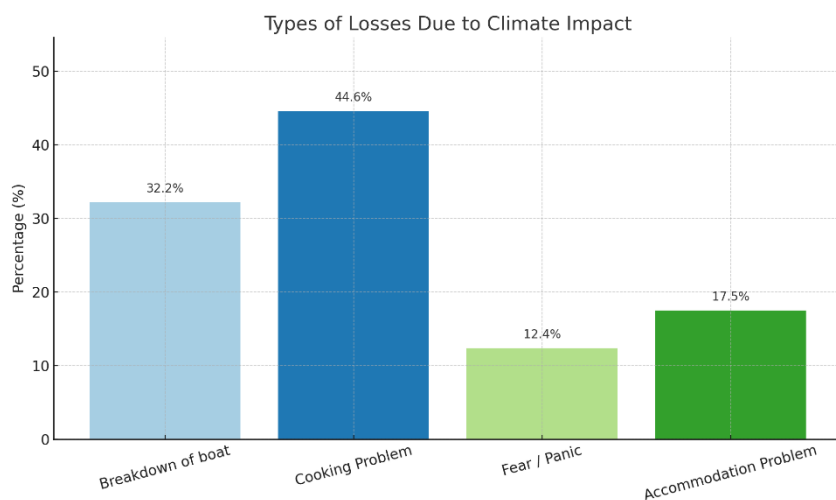
Perceived Impacts of Climate Change

The findings revealed substantial environmental vulnerability within the study population. A significant majority, 64.5% (n = 78), reported experiencing climate-related impacts, while only 34.7% (n = 42) indicated no direct exposure. Among those affected, flooding emerged as the most common hazard, cited by 42.1% (n = 51) of participants. Storms were the next most frequently mentioned at 20.7% (n = 25), followed by *river erosion*, noted by just 1.7% (n = 2).



Disaster Loss and Damage

The consequences of these climate events were diverse and disruptive. The most frequently reported impact was *cooking problems*, experienced by 44.6% (n = 45), highlighting the disruption of basic daily activities. *Breakdowns of boats*, critical tools for this fishing-reliant population, were reported by 32.2% (n = 39), pointing to direct losses in livelihood capacity. Additional impacts included *accommodation problems* (17.5%, n = 21) and fear or panic during disasters (12.4%, n = 15), underscoring the psychological and infrastructural toll of such events.



Storms and hurricanes cause severe disruption and damage to the lives of the Manta community. These natural disasters not only destroy their fishing equipment—such as boats and nets—but also deeply affect their mental health and family stability. During storms, fear and anxiety run high. Many community members—especially women—experience psychological distress, including symptoms of anxiety and depression. The trauma of past storms lingers, and the constant fear of future disasters prevents some from returning to fishing, which is their primary livelihood. This often leads to tension and conflict within families, particularly between husbands and wives.

Boats are frequently damaged or completely lost in storms. Nets are swept away, boats sink, and vital parts of the vessel are broken. In some tragic cases, community members have died during these storms. Survivors, especially those who lose family members, often take a long time to return to a sense of normalcy. A 28-year-old woman from Laharhat shared her heartbreaking experience:

“The boy was about six or seven years old. His mother lost her mind... There’s no son or daughter anymore. Just like a house is organized and peaceful, our boat is not. At home, everything is arranged. On the boat, it’s different. If there are two or four pots, that’s all we have. But that

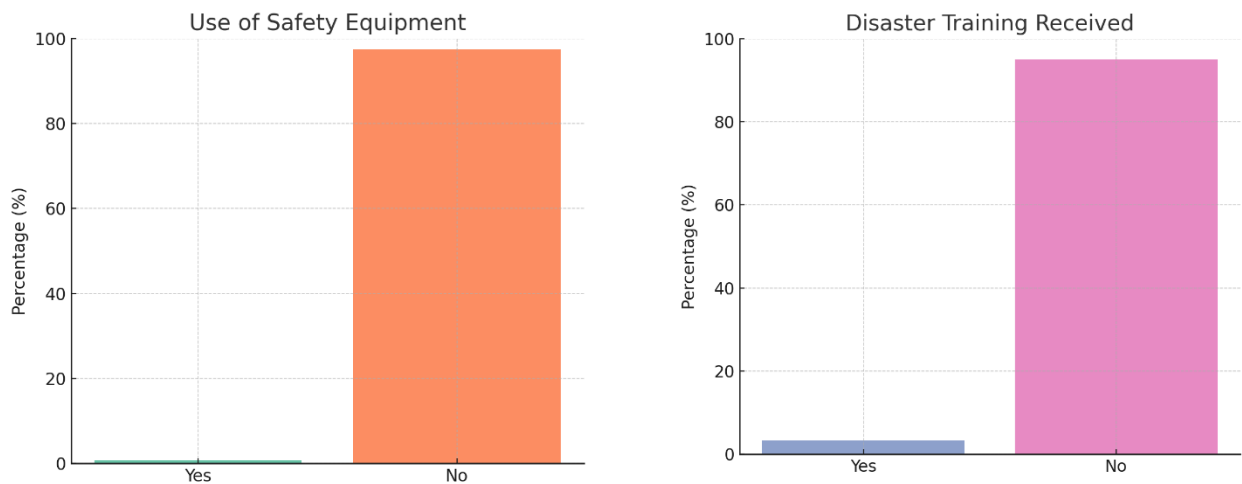
small family is now gone—the son and daughter are gone. Only the husband and wife are left behind.”

She also described the risk involved in fishing during storms:

“If I can pull in the net, brother, then it’s useful. If I can’t, and there’s a bad storm, I’ll cut the rope and save the boat. If the storm calms down a bit, I might go back. But if it lasts too long, there’s no hope of getting the net back. It will be swept away in one pull by the current.”

Access to Safety and Climate-related Information

Despite these vulnerabilities, the adoption of safety practices and disaster preparedness remains alarmingly low. Only 0.8% (n = 1) of participants reported using any form of safety equipment during climate events, and just 3.3% (n = 4) had received any form of disaster preparedness training. Among those trained, informal sources dominated: 1.7% (n = 2) learned from friends, family, or neighbors, and only one participant each received training from an NGO (0.8%) or other sources (0.8%).



Recovery Strategies

Participants reported various coping mechanisms (*Figure 19*) in response to hardship or crisis. The most common strategy was to move to another location, reported by 43.0% of participants (52 persons). 41.3% (50 persons) stated they would borrow money. A smaller portion of participants, 9.9% (12 persons), said they would do nothing, while 1.7% (2 persons) reported seeking shelter from NGOs or the government. An additional 2.5% (3 persons) mentioned other coping strategies.

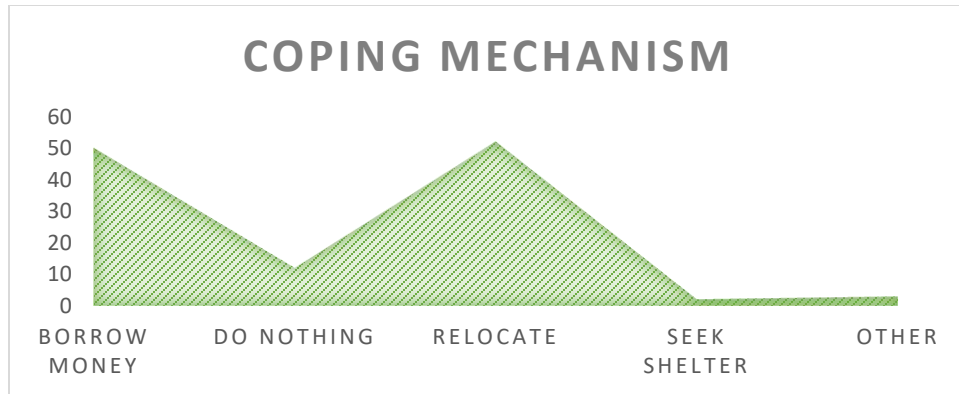


Figure 19: Coping Mechanism

Social Inclusion and Civic Identity

Possession of Identity Documents

The data on national identification (NID) possession and child registration (*Figure 20*) reveal mixed levels of legal documentation and civic inclusion within the surveyed population. Among adult participants, a majority, 69.4% of participants (84 individuals), reported that adults in their households possess a National ID (NID), while 30.6% (37 individuals) indicated they do not have an NID.

In terms of child registration, 31.4% of participants (38 persons) reported having a registered child, whereas 59.5% (72 persons) indicated their children were not registered.

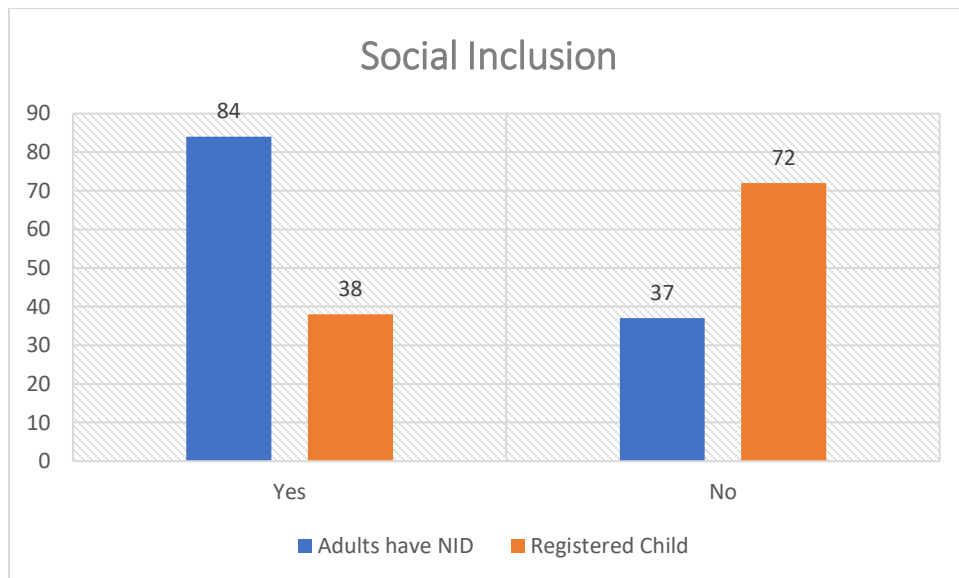


Figure 20: Social Inclusion

Reasons for Lack of Identity Documents

The bar chart (*Figure 21*) compares the reasons Manta communities lack a National ID (NID) and a birth certificate. It highlights key barriers faced in acquiring these important identity documents.

- **Difficult Process** is the most cited reason for both documents. It is especially significant for birth certificates (49 people) compared to NIDs (23 people).
- **Lack of Awareness** is also a major barrier for birth certificates (31) and, to a lesser extent, for NIDs (9).
- **Cost** is a more prominent issue for those without birth certificates (18) than for those without NIDs (3).
- **Not Needed** is a less common reason for both, cited by 6 for birth certificates and only 2 for NIDs.
- **Other reasons** were mentioned only for birth certificates (3), and not at all for NIDs.

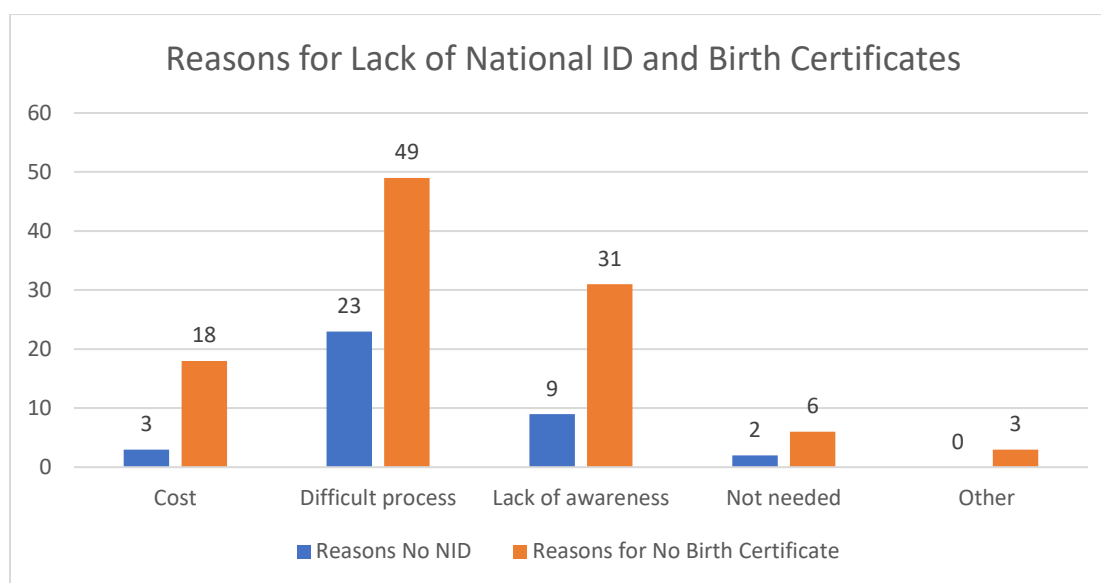


Figure 21: Reasons for Lack of National ID and Birth Certificates

Awareness of Rights and Entitlements

The bar chart (*Figure 22*) visualizes individuals' experiences regarding access to government services and instances of discrimination. Here are the key insights:

- **Access to Government Benefits:** Extremely limited, only 2 individuals (1.7%) reported having access, while a vast majority (98.3%) reported no access.

- **Discrimination Faced:** A significant majority (81.0%) of individuals reported facing discrimination, highlighting widespread inequities.
- **Legal Aid Received:** Only 6 individuals (5.0%) had access to legal aid, suggesting a major gap in legal support for the population.
- **Access to Graveyard:** About 28.9% reported having access, while 71.1% did not—this indicates a significant access barrier even in essential services like burial grounds.

The chart clearly underscores systemic exclusion—very few individuals have access to benefits or legal aid, and most report experiencing discrimination.

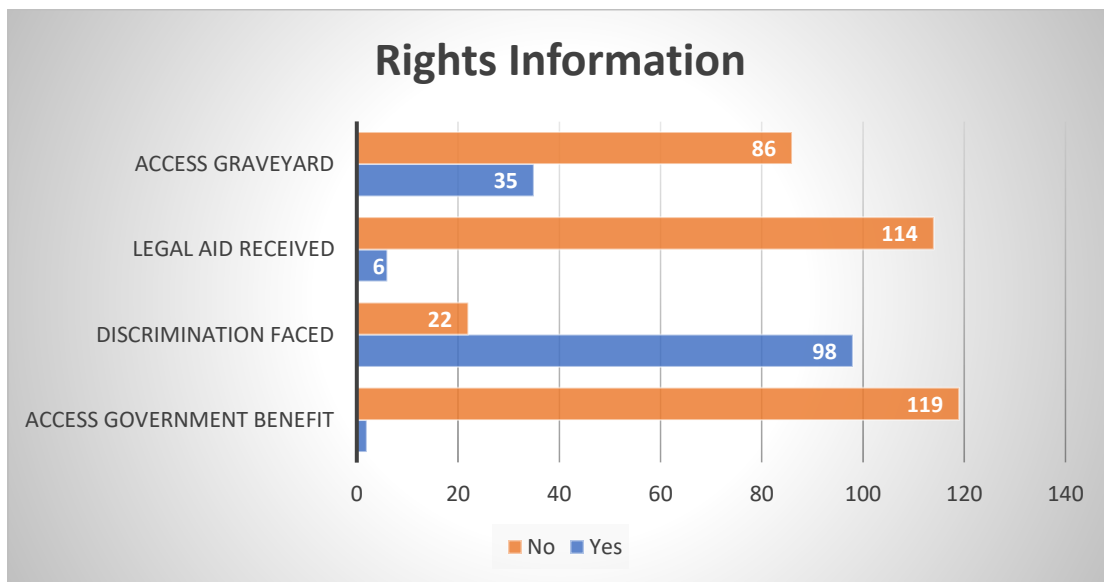


Figure 22: Rights Information

In terms of the **Graveyard Access** level, the chart (Figure 23) illustrates various levels of access to graveyards among participants:

- **The majority (62.75%)** of individuals reported that they can access graveyards, but face some challenges such as distance or lack of transport.
- **Only 26.8%** can access graveyards easily and without any restrictions.
- **A smaller group (5.97%)** finds it difficult to access graveyards.
- **3.73%** of participants reported that they would not be able to access a graveyard at all.
- **0.75%** indicated that their children would not be able to access it.

Although most individuals have some level of access to graveyards, over 70% face difficulties or complete barriers.

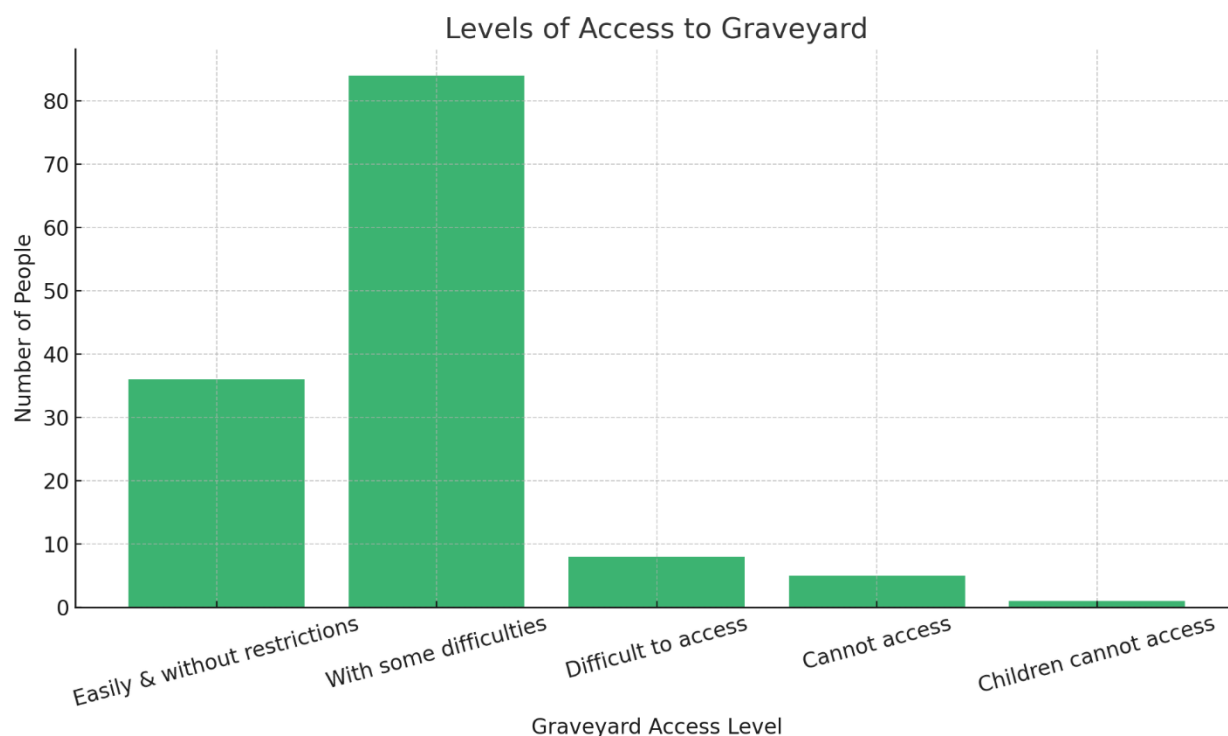


Figure 23: Levels of Access to Graveyard

Annexure I: Guidelines

1. In-Depth Interview Guideline

Project title: Baseline and Endline Studies for Sustainable Assistance for Inclusion and Livelihoods (SAIL) Project

Introduction to Interview

- Introduce yourself, study aims, voluntary nature, confidentiality.
- Check comfort with audio-recording.
- Begin with informal conversation to build rapport.

Household and Background Information

- Can you tell me about yourself and your family?

- How long have you been living on the boat/river?
 - Connection to this area
 - Years of living in this location? History of residences? Why?
- What does a normal day look like for you?

Livelihood and Economic Conditions

- What are the main ways your household earns money?
- Can you describe your fishing activities? (E.g., time spent, methods, seasons)
 - What safety measures do you take when going out to fish?
 - Do you have safety items (e.g., life jackets)?
- Have you or any household member tried any other income-generating work besides fishing? Why or why not?
- Do you face any challenges in earning a stable income? What are those?
- Are you able to save money?
 - If yes, how and where?
 - If not, why?
- Do you borrow money? From whom, and what are the terms usually like?
- How do you decide how to spend your income?
 - What are the sources of expenditures?

Education

- Can you tell me about your own education? What about your children's?
- Are your children currently enrolled in school? If not, why?
- Can you or any family member read, write, or do basic counting?
- Are you or others in your family able to sign your name?
- What kind of learning or education would you like to receive for yourself or your children?
- Are there any barriers that prevent you or your family from getting education?

Health

- What kinds of illnesses do people in your community commonly face?
- Where do you go when someone in your family falls ill? How?
- How often do you or your children get sick?
- Have you received any health-related information or training before?
- Probe their challenges and stories of healthcare.
 - Maternal health: pregnancy care, delivery care, child health.
 - Waterborne disease/skin
 - Diarrhoeal disease

Wash and Hygiene

- From where do you drink water?
 - Sources of drinking water? Access to clean drinking water? Challenges of collecting drinking water?
- How are your sanitation facilities?
 - Access to safe toilets? Host community perspectives about Manta' toilet practices? Conflicts and so on?
- What do you usually do to keep yourself and your family clean?

Social Inclusion and Rights

- Do you or your family members have any identity documents (NID, birth certificate)?
- Have you tried accessing government services (e.g., aid, health care, education)? What was your experience?
- Exclusion for community identity:
 - How do you identify your self?
 - How do others treat you? How do you feel about this experience?
- Are you or other Manta people involved in local decision-making or community meetings?
- Are you aware of any rights or entitlements you have as citizens of Bangladesh?
- What kind of support do you think your community needs most?

Disaster Experiences

- Tell me your experience of any disaster event.
- What types of disasters did you experience in this area?
- How do you experience disasters often in this area? How many times in a year?
- How did you encounter any damage and loss from the disaster? Explain in detail (Probe: personal, social, and communal).
- How did you recover yourself from these losses and damage? How?
- Safety to Climate Resilience
 - What safety measures do you take when going out to fish?
 - Do you have items like life jackets or radios for safety?
 - How do you prepare for or respond to emergencies?
- Shelter Center
 - Availability of shelter centers? Types? Number? Capacity? Facilities (Probe: Health, hygiene, sanitation, and food).
 - Challenges/accessibility/inadequacy?
- Post-Disaster
 - Do you receive any assistance during pos-disaster period? What types of assistance do you receive in the post-disaster period? How did you get this assistance? From whom? When? Challenges?

Aspirations and Perceptions

- What are your hopes or dreams for the future—for yourself, your children, or your community?
- What would a better life look like for you?
- What do you think needs to change for your community to have a more secure and dignified life?

Energy and Solar

- Source of lights in the boat? Availability of solar? Challenges?

Women empowerment and violence

- Quarrel between husbands and wives?

Graveyard

- Ask about their access to the graveyard? What challenges do they face?

Conclusion

- Is there anything else you would like to share that we haven't discussed?
- Thank the participant for their time and insights.

2. Focus Group Discussion Guideline

Livelihoods and Economy

- What types of work are people in this community involved in?
- How has fishing as a livelihood changed over the years?
- What challenges do you face in earning a steady income?
- Do people here try other types of work? What works and what doesn't?
- Are women involved in income-generating activities? If not, why?
- How do people manage in times when income is low (e.g., borrowing, selling assets)?

Education

- What is the situation of education for children in your community?
- Do adults have opportunities to learn basic skills like reading or counting?
- What stops children or adults from attending school or literacy classes?
- Do you think education is important? Why or why not?
- What would help improve education in this community?

Health and Hygiene

- When someone gets sick, where do they usually go?
- Are healthcare services accessible to your community?
- What are the most common health issues here?
- How do people take care of their hygiene on the boats (e.g., bathing, toilets)?
- What kind of help or training would improve your health or hygiene?

Safety and Climate Resilience

- What natural hazards affect your community most often (e.g., storms, floods)?
- How do you prepare for these events?
- What do you do during emergencies while living on boats?
- Do you have access to safety equipment (e.g., life jackets, radios)?
- How is fishing affected by weather and climate changes?

Social Inclusion and Rights

- Do people here have ID cards, birth certificates, or other documents?
- Have you or others tried to get help from the government or NGOs? What happened?
- Do you feel included in decisions that affect your community?
- Are there groups or individuals in the community who are more excluded or face more challenges?
- What would help the Manta community become more included in society?

Aspirations and Community Needs

- What are your hopes for the future of your family or community?
- What changes would you like to see in your lives?
- What support do you think is most important for the community to improve?

Conclusion

- Summarize key points and thank participants.
- Ask if anyone wants to add anything that hasn't been discussed.
- Reassure participants about the confidentiality of their responses.
- Explain what will happen next (how findings will be used).

3. Key Informant Interview Guidelines

Participant's name	
Occupation and responsibilities	

Organization Name	
Education	
Duration of working	

General Understanding of the Manta Community

- How long have you known or worked with the Manta community?
- How would you describe their main way of life and livelihood?
- What are the most significant challenges they currently face?

SAIL Project [Implementors of SAIL project: AVAS and Partners]

- Can you briefly describe the objectives and rationale behind the SAIL Project?
- How was the Manta community identified and selected for this intervention?
- Which project components do you see as most urgent or transformative for this community?
- What existing gaps or problems are the interventions aiming to address?

Implementation Strategy and Activities [Implementors of SAIL project: AVAS and Partners]

- What are the main components or activities planned under the SAIL Project?
(Prompt: livelihood training, informal education, health camps, care centers, WaSH, social inclusion)
- How are activities being tailored to the Manta's unique boat-based lifestyle and vulnerabilities?
- Have you faced any logistical or contextual challenges in early-stage implementation planning?
- What mechanisms are in place to ensure gender and disability inclusion during project rollout?

Livelihoods and Economic Situation

- What are the primary sources of income for Manta households?
- Have you observed any changes in their fishing practices or income levels?
- Are there any livelihood diversification programs or support available to them?
- What role do women play in the community's economy? Are there any gender-based constraints?

Education Access and Challenges

- What is the current situation of children's education in the Manta community?

- Are there any informal or formal education initiatives targeting them?
- What are the key barriers to increasing literacy or school attendance?
- How are adult education or skill-building opportunities addressed?

Health and Hygiene

- What healthcare services are available to the Manta community?
- Are there any mobile clinics or outreach programs?
- What are the most common health concerns within the community?
- How do their living conditions (e.g., staying on boats) affect health and hygiene?
- What gaps exist in health-seeking behaviors or service delivery?

Safety and Climate Resilience

- How exposed is the community to climate-related risks like storms and floods?
- What coping mechanisms or preparedness strategies do they use?
- Are there any interventions (e.g., training, equipment distribution) to support their resilience?
- Have there been incidents of displacement due to climate events?

Social Inclusion and Rights

- Do most members of the Manta community possess ID cards or birth registration?
- What barriers prevent them from accessing government services or entitlements?
- Are they represented in local decision-making structures?
- How does the broader society perceive and treat the Manta community?

Institutional Support and Interventions

- Are there any existing government or NGO programs focused on the Manta people?
- What has worked well in past interventions? What hasn't?
- What gaps remain in service delivery or policy support?

Recommendations

- What kinds of interventions do you think are most urgently needed for the Manta community?
- How can programs be made more inclusive, sustainable, and community-driven?
- What role should local institutions or government play in addressing their issues?

Conclusion

- Is there anything else you would like to add that we haven't covered?
- Thank the interviewee for their time and insights.

- Share how the information will be used and assure confidentiality.

4. Consent form for interviews

INFORMED CONSENT FORM

Title of the Study: Baseline and Endline Studies for Sustainable Assistance for Inclusion and Livelihoods (SAIL) Project.

Purpose of the Study: This study aims to assess the effectiveness of the SAIL Project in improving the livelihoods and well-being of the Manta community. It will explore how the project impacts various aspects of community life, including livelihood opportunities, education, health, climate resilience, and social inclusion. The findings from this study will inform future interventions and help improve strategies for addressing the specific needs of the Manta community, particularly in response to climate change and social challenges.

Procedures: You are invited to participate in an interview or household survey as part of this baseline study. The survey will include questions about your personal background, your household's livelihood, education, health, climate-related risks, and access to basic services such as healthcare and sanitation. Additionally, we will ask about your involvement with the SAIL Project and its impact on your life. The interview or survey is expected to take approximately 20 to 30 minutes of your time.

Risks and Benefits: There are no known risks associated with participating in this study. The benefits of participating in this study include contributing to the understanding of the impacts of climate change on the Manta community and informing the development of targeted and effective response and adaptation strategies.

Confidentiality: Your personal information will be kept confidential, and all data collected will be aggregated and reported anonymously. No personal identification information will be shared with third parties.

Voluntary Participation: Your participation in this study is voluntary. You may choose not to participate or to withdraw from the study at any time without any consequences.

Contact Information: If you have any questions or concerns about this study, please contact the research team at [Chand Mia, Lecturer, Department of Anthropology, Shahjalal University of Science and Technology, Sylhet-3114. Email: chandm-anp@sust.edu].

Agreement to Participate: By signing below, you acknowledge that you have read the information provided in this informed consent form and agree to participate in the study.

Participant Name : _____ Signature/Thumb _____

Interviewer Signature: _____ Interview Date : _____

5. Demographic information table for FGD

Project Title: End-line Study of Gender Transformative Climate Resilient Microfinance Project

Group Category:		Beneficiary category:	
Location:		Date and time:	
Interviewer		Note taker	

Sl	Name	Age	Gender	Occupation	Education	Resident year	Mobile

6. Survey Questionnaire

Research Project	Baseline and Endline Studies for Sustainable Assistance for Inclusion and Livelihoods (SAIL) Project
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Introduction

My name is We would like to inform you that the Department of Anthropology at Shahjalal University of Science and Technology (SUST), Sylhet-3114, is conducting the Baseline Study for the Sustainable Assistance for Inclusion and Livelihoods (SAIL) Project. This study aims to gather information on the climate change adaptation strategies and livelihood resilience efforts supported by the SAIL Project in the Manta community.

The questionnaire is designed to collect data on key indicators related to livelihoods, health, education, climate resilience, and social inclusion. Your responses will provide valuable insights into how the SAIL Project is impacting these areas and helping the community adapt to climate change, improve health outcomes, access education, and build resilience against environmental and social challenges. The information you provide will play a crucial role in evaluating the effectiveness of these interventions and guiding future program enhancements..

Consent

Your responses will be kept confidential. We will assign a code to your data so that your name is not associated with your responses. The data will be stored securely and only accessible to the research team. Results will be reported in aggregate form and will not identify individual participants. So, do you consent to providing information about this survey?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Date and Time of the Interview	dd-mm-yyyy
Enumerator	<input type="checkbox"/> Zisan <input type="checkbox"/> Moloy <input type="checkbox"/> Rahul <input type="checkbox"/> Marzan

Section A: Demographic Information

Note: All personal details will remain confidential.		
01(a)	District	Barishal

01(b)	Location	<input type="checkbox"/> Charbaria <input type="checkbox"/> Bukhainagar <input type="checkbox"/> Laharhat <input type="checkbox"/> Others
02	Beneficiary name	
03	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
04	Age (year)	-----
	Marital status:	<input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Never Married
05	Household size	<ul style="list-style-type: none"> • Total members: _____ • Children (<18 months): • Children (<5 years): • Adolescent (9-18 years): _____ • Adults (18–60 years): _____ • Elderly (>60 years): _____
06	Gender of household head	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
07	Household location:	<input type="checkbox"/> Boat <input type="checkbox"/> Temporary land shelter <input type="checkbox"/> Permanent house <input type="checkbox"/> others

Section B: Livelihood & Economic Information

08	What are the main sources of income in your household? (Select all that apply)	<input type="checkbox"/> Fishing <input type="checkbox"/> Day labor <input type="checkbox"/> Small business <input type="checkbox"/> Agriculture <input type="checkbox"/> Others(specify): _____
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09	Does your household engage in additional income-generating activities beyond fishing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
09(a)	If yes, what kind?	<input type="checkbox"/> Day labor <input type="checkbox"/> Agricultural work (e.g., crop/vegetable farming) <input type="checkbox"/> Domestic work <input type="checkbox"/> Handicrafts <input type="checkbox"/> Other: _____
10	On average, how much does your household earn per month?	<input type="checkbox"/> Less than 5,000 BDT <input type="checkbox"/> 5,000–10,000 BDT <input type="checkbox"/> 10,000–15,000 BDT <input type="checkbox"/> More than 15,000 BDT
11	What is your monthly expenditure?	-----
12	Do you work	<input type="checkbox"/> Regularly (throughout the year) <input type="checkbox"/> Seasonally <input type="checkbox"/> Occasionally
13	Do you feel your work is respected and valued in the community?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
14	What are your biggest challenges in earning an income? [Multiple response]	<input type="checkbox"/> Seasonal work <input type="checkbox"/> Discrimination <input type="checkbox"/> Lack of tools/resources <input type="checkbox"/> Climate issues (flood, storm) <input type="checkbox"/> Harassment <input type="checkbox"/> Other: _____
15	Did you receive any training on any kind of IGA?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16	Do you use any safety equipment (e.g., life jackets) during fishing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Savings, Loans & Assets	
17	Does your household save money?	<input type="checkbox"/> Yes <input type="checkbox"/> No
17(a)	How frequently save money?	<input type="checkbox"/> Regularly <input type="checkbox"/> Occasionally <input type="checkbox"/> Rarely <input type="checkbox"/> Never

18	Do you or any household member have access to:	
	Mobile banking (e.g., bKash, Nagad)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	NGO microfinance/loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Formal bank account?	<input type="checkbox"/> Yes <input type="checkbox"/> No
19	Have you taken any loans in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
19(a)	If yes, from where?	<input type="checkbox"/> NGO <input type="checkbox"/> Arotdar <input type="checkbox"/> Local moneylender <input type="checkbox"/> Relative/friend <input type="checkbox"/> Other: _____
20	Why did you take the loan?	<input type="checkbox"/> Fishing net repair <input type="checkbox"/> Buying boat <input type="checkbox"/> Buying of fishing net <input type="checkbox"/> Marriage of self <input type="checkbox"/> Marriage of son or daughter <input type="checkbox"/> Healthcare <input type="checkbox"/> Other
21	What types of household assets do you have? (Select all that apply)	<input type="checkbox"/> Boat <input type="checkbox"/> Fishing net <input type="checkbox"/> Mobile phone <input type="checkbox"/> Solar panel <input type="checkbox"/> Other
22	Sources of lights in the boat?	<input type="checkbox"/> Solar Panel <input type="checkbox"/> Battery <input type="checkbox"/> kerosene lamp <input type="checkbox"/> Hariken <input type="checkbox"/> candel

Section C: Education Information

23	Do any children in your household attend school?	<input type="checkbox"/> Yes <input type="checkbox"/> No
24	How many children (5-18 years) are currently attending school?	_____

25	Reasons for not attending school (if any)	<input type="checkbox"/> Financial issues <input type="checkbox"/> Hardship <input type="checkbox"/> Stigma <input type="checkbox"/> Insecurity <input type="checkbox"/> Mobility <input type="checkbox"/> Distance <input type="checkbox"/> Need to work <input type="checkbox"/> No interest <input type="checkbox"/> Others: _____
26	Did any children in your household Drop Out of school?	<input type="checkbox"/> Yes <input type="checkbox"/> No
26(a)	If Yes, why?	<input type="checkbox"/> Financial issues <input type="checkbox"/> Distance <input type="checkbox"/> Stigma/Harassment <input type="checkbox"/> Need to work <input type="checkbox"/> No interest <input type="checkbox"/> Others: _____
27	How satisfied are you with local educational facilities?	<input type="checkbox"/> Very dissatisfied <input type="checkbox"/> Dissatisfied <input type="checkbox"/> Neutral <input type="checkbox"/> Satisfied <input type="checkbox"/> Very satisfied
28	Can any children in your household read?	<input type="checkbox"/> Yes <input type="checkbox"/> No
28(a)	If yes, how many?	_____
29	Can any adult member in your household write?	<input type="checkbox"/> Yes <input type="checkbox"/> No
29(a)	If yes, how many?	_____
30	Are you able to:	
31	Read a simple sentence in Bangla?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Write your name/signature?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Do basic calculations (e.g., addition/subtraction)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

32	How important do you think education is for girls?	<input type="checkbox"/> Not important <input type="checkbox"/> Moderately important <input type="checkbox"/> Neutral <input type="checkbox"/> Somewhat important <input type="checkbox"/> Very important
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Section D: Health, WASH & Hygiene Information

33	Do you have access to any healthcare facilities nearby?	<input type="checkbox"/> Yes <input type="checkbox"/> No
34	What do you usually do when someone in your family gets sick?	<input type="checkbox"/> Go to the clinic/hospital <input type="checkbox"/> Use traditional remedies <input type="checkbox"/> Do nothing <input type="checkbox"/> Buy medicine from shop <input type="checkbox"/> Pharmacy <input type="checkbox"/> Doctors <input type="checkbox"/> Other: _____
35	What is the distance to health facilities?	-----
36	Have any family members been sick in the last month [if not found, ask about the most recent illness]?	<input type="checkbox"/> Yes <input type="checkbox"/> No
36(a)	If yes, what type of illness?	_____
37	What are the common health issues in your family?	<input type="checkbox"/> Waterborne diseases <input type="checkbox"/> Skin diseases <input type="checkbox"/> Cholera <input type="checkbox"/> Pneumonia <input type="checkbox"/> Cold & Cough <input type="checkbox"/> Respiratory infections <input type="checkbox"/> Malnutrition <input type="checkbox"/> Injuries <input type="checkbox"/> Other: -----
38	Did any children die in the last 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
39	Reason of dying	<input type="checkbox"/> Diarrhea <input type="checkbox"/> Drowning <input type="checkbox"/> Illness <input type="checkbox"/> Stroke <input type="checkbox"/> Tumor

		<input type="checkbox"/> Cancer <input type="checkbox"/> Others
40	Have you received any health-related information before?	<input type="checkbox"/> Yes <input type="checkbox"/> No
40(a)	If yes, from where?	<input type="checkbox"/> NGO <input type="checkbox"/> Government <input type="checkbox"/> Friends/family <input type="checkbox"/> Television <input type="checkbox"/> Mobile <input type="checkbox"/> Others
Hygiene practices		
41	Do you have access to clean drinking water?	<input type="checkbox"/> Yes <input type="checkbox"/> No
42	Primary sources of access to clean water:	<input type="checkbox"/> Surface water (river/pond) <input type="checkbox"/> Piped water <input type="checkbox"/> Tube well <input type="checkbox"/> Borehole <input type="checkbox"/> Rainwater <input type="checkbox"/> Other: _____
43	Do you think your drinking water is safe?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure
44	Do you treat your drinking water before using it?	<input type="checkbox"/> Yes <input type="checkbox"/> No
44(a)	If yes, how?	<input type="checkbox"/> Boiling <input type="checkbox"/> Filtering <input type="checkbox"/> Chemical treatment (Bleach, Alum- Firkiri) <input type="checkbox"/> Other: _____
45	Did you receive any awareness about clean drinking water?	<input type="checkbox"/> Yes <input type="checkbox"/> No
45(a)	From whom	<input type="checkbox"/> NGO <input type="checkbox"/> Government <input type="checkbox"/> Friends/Family/Neighbor <input type="checkbox"/> Television <input type="checkbox"/> Mobile <input type="checkbox"/> Other
Sanitation		

46	Do you have access to a sanitary latrine?	<input type="checkbox"/> Yes <input type="checkbox"/> No
47	What type of toilet facility does your household use?	<input type="checkbox"/> Boat <input type="checkbox"/> Flush toilet <input type="checkbox"/> Pit latrine <input type="checkbox"/> No facility/Open defecation <input type="checkbox"/> Other: _____
48	Are you tensed about your current sanitation practices?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Are you tensed about your access to sanitation practices?	<input type="checkbox"/> Yes <input type="checkbox"/> No
49	Do family members wash their hands with soap after using the toilet?	<input type="checkbox"/> Always <input type="checkbox"/> Sometimes <input type="checkbox"/> Never
50	Do family members wash their hands with soap before eating meals?	<input type="checkbox"/> Always <input type="checkbox"/> Sometimes <input type="checkbox"/> Never
51	In your opinion, what would help your household improve hygiene practices? [multiple]	<input type="checkbox"/> Better sanitation facilities <input type="checkbox"/> More awareness <input type="checkbox"/> Access to supplies (soap, water) <input type="checkbox"/> Community support <input type="checkbox"/> Other: _____
52	Did you receive any awareness about sanitation practices?	<input type="checkbox"/> Yes <input type="checkbox"/> No
53(a)	If yes, From whom	<input type="checkbox"/> NGO <input type="checkbox"/> Government <input type="checkbox"/> Friends/Family/Neighbor <input type="checkbox"/> Other

Section E: Women's Participation in Decision Making

54	In terms of HH's economic decision, who take the decision usually?	<input type="checkbox"/> Mostly male members <input type="checkbox"/> Mostly female members <input type="checkbox"/> Joint decision by male and female members <input type="checkbox"/> Other (please specify)
55	Who usually spend the money?	<input type="checkbox"/> Mostly male members <input type="checkbox"/> Mostly female members

		<input type="checkbox"/> Joint decision by male and female members <input type="checkbox"/> Other (please specify)
56	In terms of any loan issue, who takes the decision usually?	<input type="checkbox"/> Mostly male members <input type="checkbox"/> Mostly female members <input type="checkbox"/> Joint decision by male and female members <input type="checkbox"/> Other (please specify)
57	Children's education	<input type="checkbox"/> Mostly male members <input type="checkbox"/> Mostly female members <input type="checkbox"/> Joint decision by male and female members <input type="checkbox"/> Other (please specify)
58	Decision taken about marriage of children	<input type="checkbox"/> Mostly male members <input type="checkbox"/> Mostly female members <input type="checkbox"/> Joint decision by male and female members <input type="checkbox"/> Other (please specify)
59	Decision taken about participate any occasion	<input type="checkbox"/> Mostly male members <input type="checkbox"/> Mostly female members <input type="checkbox"/> Joint decision by male and female members <input type="checkbox"/> Other (please specify)
60	Do you think it is important for women to be involved in household decision-making?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure

Section F: Climate Awareness & Safety Information

61	Have your livelihood or assets been affected by any climate events in the last year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
61(a)	If yes, what type?	<input type="checkbox"/> Flood <input type="checkbox"/> Storm <input type="checkbox"/> River erosion <input type="checkbox"/> Others: _____
62	How do you usually cope with disasters?	<input type="checkbox"/> Move to another location <input type="checkbox"/> Take shelter from NGO/government

		<input type="checkbox"/> Borrow money <input type="checkbox"/> Do nothing <input type="checkbox"/> Other				
63	Have you received any training on disaster preparedness or climate related awareness?	<input type="checkbox"/> Yes <input type="checkbox"/> No				
63(a)	From whom	<input type="checkbox"/> NGO <input type="checkbox"/> Government <input type="checkbox"/> Friends/Family/Neighbor <input type="checkbox"/> Other				
64	Use this scale where indicated: 1 – Strongly Disagree 2 – Disagree 3 – Neutral 4 – Agree 5 – Strongly Agree Please rate how much you agree with these statements:					
	Statements	1	2	3	4	5
	I am informed & aware of climate change and preparedness					
	I feel confident about what to do during a disaster.					
	I have received enough support about disaster safety.					

Section G: Social Inclusion & Rights Information

65	Do all adult family members have a National ID card?	<input type="checkbox"/> Yes <input type="checkbox"/> No
65(a)	If no, how many don't have it?	_____
65(b)	If no, what are the reasons for not having a National ID card? (Select all that apply)	<input type="checkbox"/> Lack of awareness <input type="checkbox"/> Cost <input type="checkbox"/> Difficult process <input type="checkbox"/> Not needed <input type="checkbox"/> Other: _____
66	For those children under age 5:	
66(a)	How many have a birth certificate ?	_____
66(b)	How many have been registered (but no certificate)?	_____
66(c)	How many have not been registered at all?	_____

67	What are the reasons for not registering a child? (Select all that apply)	<input type="checkbox"/> Lack of awareness <input type="checkbox"/> Cost <input type="checkbox"/> Difficult process <input type="checkbox"/> Not needed <input type="checkbox"/> Other: _____
68	Do you have access to any government services or benefits?	<input type="checkbox"/> Yes <input type="checkbox"/> No
68(a)	If yes, which ones?	<input type="checkbox"/> Disability allowance <input type="checkbox"/> Old allowance <input type="checkbox"/> Widow allowance <input type="checkbox"/> Health card <input type="checkbox"/> Education stipend <input type="checkbox"/> Others: _____
69	Have you or your family faced discrimination from others due to your identity or lifestyle?	<input type="checkbox"/> Yes <input type="checkbox"/> No
70	Do you participate in any local meetings, committees, or community decision-making?	<input type="checkbox"/> Yes <input type="checkbox"/> No
71	Have you received any kind of legal aid support?	<input type="checkbox"/> Yes <input type="checkbox"/> No
71(a)	If yes, from whom?	
72	Do you have access to the graveyard?	<input type="checkbox"/> Yes <input type="checkbox"/> No
73	How likely are you able to access a graveyard when needed? [multiple response]	<input type="checkbox"/> I can access it easily and without restrictions <input type="checkbox"/> I can access it, but with some difficulties (e.g., distance, transportation, or permission) <input type="checkbox"/> I cannot access it at all when needed
74	What kinds of support do you need to improve your lifestyle?	<input type="checkbox"/> Livelihood support <input type="checkbox"/> Housing <input type="checkbox"/> Education <input type="checkbox"/> Health services <input type="checkbox"/> Identity/legal rights <input type="checkbox"/> Other: _____