



Impact Evaluation
of
Bittohin Mohila Unnayan Karmasuchi Prokolpo
(Food Security for Vulnerable Group Development and their Dependents-FSVGD Project) 2nd Phase 2001-2008



Carried out by

Evaluation Sector

Implementation Monitoring and Evaluation Division (IMED)

Ministry of Planning, Government of the People's Republic of Bangladesh

Conducted by



Eusuf and Associates

June 2011

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(Food Security for Vulnerable Group Development and their Dependents-FSVG D)
2nd Phase (2001-2008)

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FOREWORD

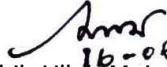
The Department of Women Affairs under the Ministry of Women and Children Affairs designed and implemented the "Bittohin Mohila Unnayan Karmasuchi Prokolpo" (Food Security for Vulnerable Group Development and their Dependents-FSVGd) - 2nd Phase (2001-2008). The project covered 58 selected upazilas of seven districts of the Rajshahi (Rajshahi and Naogaon) and Rangpur (Lalmonirhat, Kurigram, Panchagarh, Thakurgaon, and Dinajpur) divisions. The project was designed to improve the quality of life and enhance the productive employment opportunities of vulnerable group development women and institutional development of the Department of women Affairs in designing and implementing development projects. The project was financed by the European Commission (EC), International Fund for Agricultural Development (IFAD), the World Food Program (WFP), and the Bangladesh Government (GOB).

Evaluation Sector of Implementation Monitoring and Evaluation Division (IMED) under the Ministry of Planning contracted out the evaluation of this project to M/s Eusuf and Associates, a consulting Firm through open competition. The Consulting Firm was assigned to evaluate the project implementation and operating performance including beneficiary selection, training, delivery of food and cash support, activities of the participating NGOs, project benefit and impact on the beneficiaries, design of the project including strengths and weaknesses.

Findings of the impact evaluation indicated that the project supplemented food security of the beneficiaries; enhanced awareness of beneficiaries on food nutrition, productive employment opportunity, and household income through training, savings, and micro enterprises.

I, sincerely congratulate M/S Eusuf and Associates team for conducting the impact evaluation and making successful completion of the report in time. I also thank Syed Md. Haider Ali, DG (Evaluation Sector) along with his professional colleagues for providing guidance and supervisory supports to the M/S Eusuf and Associates team members. I would also like to appreciate the Department of Women's Affairs and local administration for their all cooperation and cheerful responses of project beneficiaries and participation of local influential/civil society members in the local level workshop.

I am very hopeful that the outcome and recommendations of the impact evaluation study will be much helpful to everyone involved in the design and implementation of similar projects in the future for higher efficiency, effectiveness, and sustainability.


16-06-11
(Md. Habib Ullah Majumder)
Secretary
IMED, Ministry of Planning

PREFACE

Implementation Monitoring and Evaluation Division (IMED) of Ministry of Planning, has been assigned to implement two major activities: one is monitoring of the on-going project activities and other one is evaluation of the completed GoB development projects. The Evaluation Sector, one of the six sectors of IMED is supposed to conduct impact evaluation for at least 10% of the completed projects of the GOB in each financial year. But due to present shortage of man-power/workforce which at present constitutes one third of the total strength, can not evaluate more than 3% to 4% of the completed projects of the GoB.

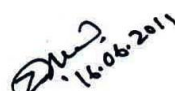
Despite the constraint, this Financial Year 2010-2011, Evaluation Sector, IMED conducted the impact evaluation of 9 completed GOB projects of which 6 projects have been evaluated by outsourcing research firms and 3 evaluation studies have been completed by the in house professional officers of the Evaluation Sector. One of the outsourcing firms- M/S Eusuf and Associates, has been awarded the contract-money of taka 18.00 lakh by the Evaluation Sector of IMED, Ministry of Planning to carry out the impact evaluation on the Project titled "Bittohin Mohila Unnayan Karmasuchi Prokolpo" which was implemented by the Department of Women Affairs under the Ministry of Women and Children Affairs during July 2001 to June 2008 with an investment cost of Tk.19,109.00 lakh.

The major focus of this impact evaluation was to: (i) review project design and management aspect; (ii) assess implementation status of major components; (iii) assess impact of the project on IGA, employment, saving capacity, and decision-making power; (iv) identify strengths and weaknesses of the project; and (v) suggest measures to overcome the weaknesses with similar projects in the future.

Some of the findings of the impact evaluation are found remarkable: Findings of the evaluation evidence that the interventions of the project have supplemented to food security of the vulnerable group development and their dependents, improved awareness of food nutrition, enhanced capacity for saving, encouraged to undertake and manage micro enterprises, and improved decision-making power. The project also improved the institutional capacity of the Department of Women Affairs in designing and implementing development projects in general and women in development projects in particular. Recommendations suggested for undertaking similar projects following program approach; conducting baseline survey prior to start of the new project interventions to properly compare project impact; carrying in-depth evaluation to assess suitability of program design compared to the needs of the vulnerable group development and their dependants; implementation arrangements, sustainable impact of the project on the beneficiaries and the Department of Women Affairs. The findings of this impact evaluation were presented in a workshop organized by the Evaluation Sector, IMED. Workshop that was attended by concerned professionals representing the country's reputed agencies, project personnel both from the ministry and the directorate levels and invited guests from different organizations.

I take the opportunity to congratulate M/S Eusuf and Associates-team for conducting the evaluation work and also concerned IMED professionals in making total efforts to complete the report in time. I also express my thanks to officials of the Department of Women Affairs for their kind cooperation. Thanks are also due to all members of Technical and Steering Committee members especially to Secretary, IMED for providing us useful advice and guidance.

I hope that the lessons learnt and recommendations that are made would contribute to improve the quality and effectiveness of the future projects to be implemented by the Department of Women Affairs.


(Syed Md. Haider Ali)
Director General
Evaluation Sector, IMED
Ministry of Planning

Executive Summary

1. The Government of the People’s Republic of Bangladesh (the Government) based on the success of the first phase of “Bittohin Mohila Unnayan Karmasuchi Prokolpo” (Food Security for Vulnerable Group Development and their Dependents – FSVGD Project) developed and implemented the second phase of the project. The project (2nd phase) was jointly financed by the Government, the European Commission (EC), the World Food Program (WFP), and the International Fund for Agricultural Development (IFAD). The total cost of the project was Tk.196.1111 crore including project aid component of Tk.191.0922 crore. The project was implemented by the Department of Women Affairs (DWA) between July 2001 and June 2008 under the direction of the Ministry of Women and Children Affairs.
2. The long term objective of the project was to improve the quality of life and enhance the productive employment opportunities of the Vulnerable Group Development (VGD) women and strengthening the institutional capability of the Department of Women Affairs. The short term objectives however, included improvement of food security of vulnerable women and their dependents through food support and training on food and nutrition, skill development for income generation and micro enterprise operation, strengthening the institutional capacity of the Department of Women Affairs and NGOs engaged in supporting the vulnerable groups for sustainable life improvement and income generating activities.
3. The project target beneficiaries were VGD cardholder vulnerable women. The project provided provision for training to project beneficiaries for building awareness on nutrition and primary health, human rights, gender issues; skill development for livelihood and income generating activities, savings, and micro credit; and food assistance in the form of fortified *atta* and cash for three consecutive cycles.
4. Implementation Monitoring Evaluation Division (IMED) of the Ministry of Planning selected the project for impact evaluation during 2010-2011 and contracted out the impact evaluation study to Eusuf and Associates (a consulting firm). The primary objectives of the impact evaluation study were: (i) review project design and management aspect and assess implementation status of major components; (ii) assess impact of the project on IGA, employment, savings capacity, and decision making power; (iii) identify the strengths and weaknesses of the project; and (iv) suggest the measures to overcome the weaknesses with the future similar projects.
5. The impact evaluation study reviewed project related secondary documents, undertook field visits and discussed with stakeholders and beneficiaries, carried household survey (2,016 beneficiary and 420 non-beneficiary), administered focused group discussion (21 FGD), undertook case studies (21 successful cases and 21 failure cases), key informant interviews (field officials of DWA and NGO), and hold a local level stakeholder participatory workshop. The household survey was undertaken in all seven project districts and 21 upazilas (three from each district – one nearest, one furthest, and one disadvantaged and least developed or river erosion affected). Semi-structured questionnaire, focus group discussion guidelines and checklists, key informant interview checklist, etc. were used as data collection tools. Impact evaluation used both quantitative and qualitative data.

6. The project implementation period was originally 5 years (January 2001-December 2005) and the project was actually completed in June 2008 – completed in 7.5 years. Total target beneficiaries were originally 255,000 (absolute number of beneficiaries being 85,000 that in three cycles estimated for 255,000). Actually, 279,999 beneficiaries were covered and served. Despite serving an additional 24,999 beneficiaries the project physical implementation was less efficient and efficacious. The 110% achievement of physical progress compares with 50% time over run and 12% cost over run. The additional 10% physical progress and 12% cost over runs are grossly and negatively off set by 50% time over run due to sluggish project implementation speed.

7. Project design was good as the project followed the model used in number of similar projects and programs for the vulnerable group development in Bangladesh implemented by other implementing agencies in the past. The project design simplified beneficiary selection process for the DWA by using only VGD card holder women selected by local union parishad. The project also used multi-layered field level project implementation and monitoring committees consisting of concerned officials and representatives. The project implementation especially training and motivation was undertaken by contracted NGOs. Finally, the project design included provision for institutional development and capacity building of the Department of Women Affairs.

8. Despite the prudent project design and soft fund resources the project implementation was not satisfactory due to frequent changes of the Project Director, posting of part-time Project Directors, slow project planning and processing and approval process, lack of necessary experience of the DWA for planning and implementation of development projects of the nature and size, and lack of necessary manpower and logistic facilities.

9. The project distributed 30 kg wheat per beneficiary per month until April 2004. Thereafter, the project provided 15 kg fortified *atta* in sealed bag and cash assistance of Tk.150 per month (through bank account) per beneficiary from October 2004. Later, the project provided 25 kg fortified *atta* in sealed bag to ensure that the beneficiaries get the full benefits in quantity and quality. Nonetheless, the impact evaluation received complains from few beneficiaries about poor quality *atta*.

10. The impact evaluation noted that though the awareness training was completed properly, the quality of trainings provided on IGA, savings, and micro credit was not effective enough in terms of content, facilitation and delivery approach, need assessment, and backward and forward linkages.

11. Average age of the beneficiaries is 38 years while age of the sample non-beneficiaries is 42 years. It was noted that 14% the beneficiaries are above 49 years, majority households are male headed (78.5% in the project area and 81.4% in the control area). There are 76.2% married and 16% widow in project group that compares with 83.1% married and 12.9% widow in control group. Literacy rate is high as 81.9% and 77.1% members of surveyed beneficiary and control households are literate including 63.8% and 64.2% members of project and control households respectively capable to sign only.

12. On an average, the beneficiary households owned less than eight decimal of land after the project while the control households owned less than seven decimal lands. The impact

evaluation did not find any significant change of the access to land resources during the project period.

13. Impact study noted that 81.6% project and 75% control households have ownership of houses. Number of rooms per household also slightly increased during the project in the beneficiary households. Average numbers of rooms per household are: one room in 52% households, two rooms in 41% households, three rooms in 5% household, and four rooms in 2% households.

14. Amount of food intake per family increased. Average daily intake of rice/wheat per capita was 379 gram before the project while it increased to 457 gram after the project. Impact evaluation also noted increased consumption of meat, fish, and milk in the project households compared to control households. Food deficiency in project households slightly improved.

15. Impact evaluation noted slight improvement of infrastructure of house. Number of semi-pucca house built with tin and brick increased over the kuccha house made of mud and thatched. Access to electricity, safe water, and sanitation also slightly improved.

16. Both beneficiary and control households had productive and non-productive assets. It is noted that during the project these assets did not increase as many in numbers but value appreciated due to inflationary effects. Nevertheless, some beneficiaries sold out some of the assets due to poverty.

17. Average family income of beneficiary households slightly increased and such average increase is higher for project beneficiary households compared to the control group. More importantly, occupations remained almost unchanged before and after the project. The main occupations are housewife, maidservant, and day labor. However, the principal sources of family income are day labor, maidservant, rickshaw or van puller (husband and or son).

18. The beneficiaries received trainings on rearing of goat (62.2%), poultry (58.8%), cow (49%), and vegetable cultivation (10.5%). The popular income generating activities undertaken by the project beneficiaries are too small scale cow, goat, and poultry rearing. Impact evaluation noted that the training was helpful to the beneficiaries for rearing cow, goat, poultry, and vegetable cultivation. The impact evaluation also noted loss of poultry by considerable number of beneficiaries due to high mortality and lack of access to the concerned departments. The beneficiaries were not aware enough to consult private service providers due to lack of necessary money to get services.

19. The project introduced weekly compulsory savings program. The very small sums saved in the short project period was estimated at only Tk.100 per beneficiary (in 99% cases) and that small sum was not enough to start any sustainable livelihood activities. Almost all beneficiaries continued saving at least 16 weeks irregularly. At the same time, 94% reported that they failed to deposit up to 4 weeks due to poverty. Employment opportunity increased from 9.8% to 62.2% during the period.

20. The project contributed to improving the capacity of the beneficiaries for management, leadership, and skill development for accessing to credit sources and proper

utilization of the project assistance. Majority (68%) of the respondent reported that they could utilize the income from the FSVGD properly while the rest reported that they could not. The reasons of not utilizing income properly were family deficit and urgent needs for money, and lack of encouragement.

21. Study supported that the beneficiary women gained empowerment in terms of decision-making on social issues like marriage and others and income generating activities. The beneficiaries also gained capacity to participate in the FSVGD meetings and other community level activities due to training and awareness and skill development. Income of 92.3% beneficiaries increased, social status of 60.3% beneficiaries enhanced, children's education of 52.0% beneficiaries ensured, and empowerment of 33.8% women enhanced. Beneficiaries also reported gain of social respects in the family as well as in the local community due to financial and social empowerment.

22. There is improvement of the attitude of the beneficiaries in regards to health seeking behaviors. Example, some beneficiaries receive health services from qualified doctors, from hospitals, and trained birth attendants instead of receiving treatment from quacks as before. Increasing number of beneficiaries takes services from clinics and health care centers during pregnancy and delivery. The concerned beneficiaries reported that they help the disabled due to their involvement with the project. Interactive nutrition education helped the beneficiaries to choose lowest cost best local foods for healthy diet.

23. The opening of an individual bank account had empowered beneficiaries, added value, increased mobility, and enhanced awareness through the IGA training. This enhanced the beneficiary self-confidence and bargaining capacity for employment and IGA activities and income earning purposes. The beneficiary women are able to contact government officials, bank staff, and NGO workers.

24. Feedback from focus group discussion supported that project has directly impacted on environment; and hygiene and sanitation (access to safe water, sanitation, and tree plantation). Beneficiaries replaced non-sanitary latrines by sanitary latrines, got access to safe water, and planted trees. Beneficiary women got involved in self-employment and earn money from laboring in chatals, brickfields, and rich households as maid. Child marriage considerably reduced.

25. Case studies supported that success and failure are equal. The reasons of success were proper utilization of the inputs, self awareness and motivation, involvement in income generating activities in general and non farm activities in particular. Causes of failures include: chronic poverty, more dependents, inactive husband, non-participatory, lack of awareness and motivation and empowerment, old age, ill health, lack of income generating activity, dowry, divorce, more marriages by the male members, increasing cost of living, non-availability of loan, loss due to natural disasters like such as bird flue, diseases of the animals and legal mitigation.

26. Little more than 25% officials of participating NGO (interviewed) reported that they faced difficulty selecting the beneficiaries. Most of the NGOs (85.7%) provided health services followed by skill development (81%), education (76.2%) and social awareness (66.7%) to the beneficiaries. The officials reported that beneficiaries have become empowered to accessing bank and utilize banking services including managing their savings properly.

27. Majority of the field level officials (interviewed) reported that there were different positive aspects of the project such as: 80.0% thought that the project increased social development of the beneficiary, 45% reported that the beneficiaries developed savings attitude due to IGA training. About 15% reported that the economic condition of the vulnerable women deteriorates at the termination of the project and they came up with different suggestions to reduce risks/problems in implementation of similar future projects in the future.

28. In overall, the impacts of the project on the beneficiaries in terms of increase of their income, improvement of confidence, accesses to different public services, behavioral change, and social empowerment gaining are not significant. The project strengthened DWA and enhanced capacity of the officials of DWA through professional training and logistic support. The capacity of the participating NGOs also enhanced for supporting life improvement food assisted projects with vulnerable women beneficiaries.

29. The project had several strengths, such as: provision of IGA training, women empowerment, increase of income, social development, development of savings attitudes, improvement of life style, creating food security, self dependency, illiteracy, development of social awareness, savings habit, opportunity of skill development, gaining life skill, creating women empowerment, etc.

30. The project had several weaknesses as well such as: project was revised as many as four times and due to delayed approval and the project suffered during implementation, and frequent changes of project director, lack of fund flow, lack of necessary manpower in DWA at filed level, and lack of experience of implementing similar projects in the past by the DWA. The quality of IGA training programs was not appropriate enough in all cases due to lack of commitment of concerned NGOs, selection of NGO was not proper in all cases.

31. In addition, the training program had few weaknesses such as: delayed beneficiary selection, supply of poor food, short duration of training, inexperienced trainers, delay in allocation of fund, beneficiary were not brought under credit program at the end of the project, beneficiary were not engaged in proper work after completion of training, guideline for selection was not maintained because of political and local influence, insufficient VGD/VGF card, and unwillingness of local government to work with NGO.

Recommendations:

32. Similar long-term projects/programs should be designed after detailed comprehensive study with time series data obtained from longitudinal as well as cross-sectional surveys instead of formulating a project based on experience not similar and of the date. In future this type supports should come under a large countrywide program and implemented as projects of medium term durations of 5-7 years.

33. Given need for huge need from the vulnerable poor women future similar projects each project should have enough resources to support project and also meet beneficiary needs up to a stage when beneficiaries find ways to come out of poverty trap.

34. DWA should develop its capability to effectively manage and monitor the progress and benefits and impact. DWA should have in-house resources of necessary quality to review project implementation performance and generate time series data to monitor benefit stream and trend of impact, and advise project implementation unit for remedial measures and course corrections.

35. Within the well defined and prudent selection criteria, efforts may be made to serve the bottom poor (poorest, most vulnerable, and not served under any program). In future, project may list all available VGD card holders of each project upazila and arrange them in order of poverty, vulnerability, and record of receiving supports before and select required number of beneficiaries from the list to ensure serving the poorest, most vulnerable, and those never been served.

36. In future similar projects and programs DWA should employ necessary project based manpower at field level and ensure implementation monitoring itself and supervision of the services of the contracted NGOs. A local level effective monitoring mechanism and a high powered coordinating mechanism should be provided in the project implementation arrangement. High importance should be attached to engagement of only the capable and experienced NGOs who can effectively assist field level offices of DWA in implementing the project.

37. Projects should be deigned through proper feasibility study and analysis so as to avoid repeated revisions. If revisions are inevitable, considerable time should be spent well in advance with expert and stakeholder opinions so that neither further revision would be required nor the budget would be unspent.

38. DWA should strengthen its organization especially in the planning, monitoring, evaluation and field level support staff to implement and monitor development programs more effectively. DWA may mainstream programs for supporting vulnerable women in the development operations within DWA mandate. Project Director should not be frequently changed and part-time Project Director should not be assigned to such important projects.

39. Government may plan for alternative mechanisms like distribution of cow, goat, sewing machine etc. for sustainable poverty reduction of the vulnerable women. Amount of food assistance should be enhanced to 50 kg per family per month.

40. DWA should place heightened importance on training of DWA officials for plan and design and seek approval of development programs/projects, project implementation, and monitoring evaluation/ performance evaluation, and post-evaluation..

41. Alongside the survival support with basic food assistance, a comprehensive focus is required to explore the scope and competence level of the concerned group(s) and/or their family members with quality as well as need based livelihoods training, low interest rated sufficient credit facility and inclusive education, particularly for their next generations to provide support through them to ensure sustainable poverty reduction. Similar projects in other areas of the country should be implemented to provide survival support and to empower rural poor women

42. In future similar programs/projects project design and implementation should ensure linking beneficiaries with continued income opportunities through micro enterprise operation and management supported with micro credits. Participatory NGOs should be responsible for arranging self-employment and income generating activities to sustenance of the achievements from the program/project.

43. In designing and implementing future similar projects DWA should take lessons from present project and similar programs implemented by other agencies, and share grassroots level experience of concerned stakeholders (district and upazila and union staff and senior staff of NGOs having actual experience of similar program/project).

44. DWA should establish strong project monitoring at headquarter as well as field level, undertake baseline survey before project interventions start, conduct midterm evaluation, undertake project end line completion evaluation, and conduct impact evaluation after reasonable gestation period. The Ministry of Women and Children Affairs should commission an in-depth study of the Review of Design and Implementation Modality, and Assessment of Impacts and likely Sustainability of similar program/project.

List of Abbreviation

Abbreviation(s)

ADP	Annual Development Program
DPP	Development Project Proforma
DWA	Department of Women Affairs
DWAO	District Women Affairs Officers
EC	European Commission
ERD	Economic Relation Division
FGD	Focus Group Discussion
FSVGD	Food Security for Vulnerable Group Development
GOB	Government of the People’s Republic of Bangladesh
HRO	Human Resource Officer
IFAD	International Fund for Agricultural Development
IFADEP	Integrated Food Assisted Development Project
IGA	Income Generating Activity
IMED	Implementation Monitoring Evaluation Division
MOU	Memorandum of Understanding
MWCA	Ministry of Women and Children Affairs
NGO	Non Governmental Organization
PIU	Project Implementation Unit
PKSF	Palli Karma Sahayak Foundation
SPSS	Statistical Package for the Social Sciences
SSC	Secondary School Certificate
UWAO	Upazila Women Affairs Officials
VGD	Vulnerable Group Development
VGF	Vulnerable Group Feeding
WFP	World Food Program

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Section I Project and the Impact Evaluation Study

A. The Project

1. **Background:** The Government of the People’s Republic of Bangladesh based on the success of the first phase of “Bittohin Mohila Unnayan Karmasuchi Prokolpo” (Food Security for Vulnerable Group Development and their Dependents – FSVGD Project) developed and implemented the second phase of the project. The project was jointly financed by the Bangladesh Government, the European Commission (EC), the World Food Program (WFP), and the International Fund for Agricultural Development (IFAD). Total cost of the project was Taka 19,611.11 lakh including project aid component of Taka 19,109.22 lakh. The Department of Women Affairs (DWA) implemented the project between July 2001 and June 2008 under the direction of the Ministry of Women and Children Affairs.

2. **Project Area and Beneficiaries:** The project covered 58 upazilas of seven selected poverty stricken northern districts of Bangladesh namely: Dinajpur, Thakurgaon, Panchagarh, Lalmonirhat, Kurigram, Rajshahi, and Naogaon. The target beneficiaries were 255,000 vulnerable women (85,000 per batch to receive assistance for three cycles each) having VGD cards. The beneficiaries were vulnerable as they were drawn from among the women who fall under one or more of the criteria: women heading a family (either widowed, abandoned, divorced, separated or with disabled husbands); functionally landless (own less than 0.5 acres of land); households with extremely low cash income (less than 300 Taka per month) or family income was low and irregular; family without any income; family without necessary productive assets; women who were daily or casual laborers; women at child-bearing age but not members of any NGO providing comprehensive development services; and women who could receive training and utilize training for self wellbeing.

3. **Project Objectives:** The long term objective of the project was to improve the quality of life and enhance the productive employment opportunities of the Vulnerable Group Development (VGD) women and strengthening the institutional capability of the Department of Women Affairs. The short term objectives however, included improvement of food security of vulnerable women and their dependents through food support and training on food and nutrition, skill development for income generation and micro enterprise operation, strengthening the institutional capacity of the Department of Women Affairs and NGOs engaged in supporting the vulnerable groups for sustainable life improvement and income generating activities.

4. **Project Components:** The project had four major components such as: (i) selection of VGD cardholders and distribution of food and cash supports to them; (ii) imparting training to the beneficiaries on development of awareness on nutrition, primary health, human rights, AIDS, health care of the mother and child, and women rights and gender issues, etc.; (iii) providing skill development training to beneficiaries on income generating activities, savings, and use of micro-credit, and providing micro-credit through NGOs to the trained beneficiaries; and (iv) strengthening the institutional capability of the Department of Women Affairs and participating NGOs for supporting the vulnerable groups beneficiaries on a sustainable basis.

B. Impact Evaluation Study

5. **Background:** Implementation Monitoring and Evaluation Division (IMED) of the Ministry of Planning contracts out impact evaluation studies of projects requiring special expertise. IMED selected the “Bittohin Mohila Unnayan Karmasuchi Prokolpo (2nd Phase)” for impact evaluation during 2010-2011. Accordingly, IMED engaged Eusuf and Associates (a consulting firm) to undertake the impact evaluation study of the project.

6. **Study Objectives:** There were three primary objectives of the impact evaluation study such as: (i) review project design and management aspect and assess implementation status of major components; (ii) assess impact of the project on IGA, employment, savings capacity, and decision making power; (iii) identify the strengths and weaknesses of the project; and (iv) suggest measures to overcome the weaknesses with the future similar projects.

7. **Scope of the Impact Evaluation Study:** The scope of the impact evaluation were: (i) design of the impact study for approval of the Technical Committee and Steering Committee, (ii) undertake review of secondary documents related to project implementation, (iii) discuss with concerned key persons and stakeholders, (iv) undertake field visits and interview beneficiary and other stakeholders, (v) undertake a socio-economic survey and collect both quantitative and qualitative data, (vi) organize a field level participatory evaluation workshop with stakeholders, (vii) prepare draft report for approval of the Technical Committee and the Steering Committee, and (ix) finalize the report through a national workshop.

C. Limitations of the Study

8. Although the consultants tried to analyze and present data after segregation by major indicators like gender, poverty ranking, districts, etc. further segregation by upazila and livelihood, trainings, etc. was not possible for time and resource constraints.

9. The project had no baseline data and therefore the consultants collected data of before and after the project and control groups by recall method. Baseline might provide a far better estimate of the project impact.

10. Project did not generate time series data to assess benefits and impact. The time series data could provide even more accurate scenarios of beneficiary and project status at various point of time for an accurate impact assessment.

Section II Study Methodology

11. **Methodologies and Tools:** The approach and strategy of the impact evaluation was to evaluate the project impact as per study objectives and obtain step by step approvals of the evaluation study from the Technical Committee and Steering Committee. Secondary data was gathered from review of project related documents. Primary data was collected through a socio-economic survey of the beneficiaries (2,016 beneficiaries and 420 non-beneficiaries), personal interview of 41 key stakeholders (field officials of DWA and participating NGOs), 21 focus group discussions with beneficiaries and field level stakeholders, and 42 case studies (21 successful cases and 21 failure cases). A field level evaluation workshop was held with participants from beneficiaries and stakeholders at Bogra. Methodology and tools used and major indicators used are briefly presented in the following paragraphs.

Methodology and Tools:

- Review secondary materials
- Approval of study design and findings from Technical/Steering Committee
- Field visit for observation and discussion with key stakeholders undertaken
- Key Informant Interview using Key Informant Interview Schedule of (41 informants)
- Household survey of beneficiaries — Structured Questionnaire (2,016 beneficiaries)
- Household survey of control groups — Structured Questionnaire (420 households)
- Focus group discussion of field level key stakeholders — FGD Checklist (21 Sessions)
- Case studies (42 case studies — 21 success and 21 failure cases)
- Review of study design and findings by Technical/Steering Committees
- Participatory evaluation workshop in project area with local key stakeholders
- Review of draft final report in National Workshop

Major Evaluation Indicators Used:

- Age, gender, civil status, education, occupation
- Food security, food intake, nutrition status
- Knowledge of nutrition and health care
- Food deficit and vulnerability and risk management
- Condition of house and sanitation
- Access to safe water and medical facilities
- Clothing, spending on medical treatment
- Income, spending, saving, debts
- Purchase and sale of assets
- Empowerment and decision-making
- Land, land tenure, livestock and poultry, other assets

12. **Sampling Technique:** The sample of beneficiaries was statistically estimated at minimum of 754 using standard formulae and realistic assumptions. The general formula (Cochran) used in estimating the sample size is:

$$n = \frac{n_0}{1+n_0/N} = \frac{n_0}{C} \quad \text{Where Correction factor } C = 1 + \frac{n_0}{N}$$

$$n_0 = \frac{(Z_{0.95}^2 PQ) (\text{deff})}{e^2}$$

Where,

N= Population size = 279,379, n= Sample size, n₀= Initial sample size P= Prevalence rate = 60% beneficiaries are estimated to undertake IGA, Q= 1-P, deff=design effect = 2, Z_{0.95}=1.96, and e= precision rate = 5%=0.05. Putting the values of the different elements as per assumptions the initial sample (n) was 737.59 (say 736), and corrected sample is 734.07 (Say 755). The sample size was later increased on mutual discussion with IMED at 2,016 beneficiaries. The study also estimated to interview 20% non-project beneficiaries, and final sample size therefore increased to 2,456 including 420 non-project beneficiaries.

13. **Sample Frame:** All seven districts were included in the survey (100% geographical coverage) and three upazilas were chosen from each of the districts (one closest to the district headquarters, one furthest from the district headquarter, and one from the most disadvantaged or erosion affected) were selected. Equal numbers of beneficiaries were interviewed from each of the 21 sample upazias (total 2,016 beneficiaries). In addition, 420 non-project beneficiaries (20%) were interviewed and data collected. Summary of final and actual survey sample frame is at table 2.1 and detailed sample frame is at **Appendix I**.

Table 2.1: Final Sample Frame

Respondent Group(s)	Final Sample Size	
	Sample/Upazila	Total Sample
1 Project Beneficiaries for Socio-economic Survey	96	2,016
2 Non-Project Beneficiaries for Socio-economic Survey	20	420
3 Key Informants from field level DWA Officials	1	20
4 Key Informants from Participating NGOs	1	21
Total sample respondents	118	2,477

14. The consultants carried out household surveys in randomly selected 2,016 project beneficiary households and also 420 non-project control households using a semi-structured questionnaire (**Appendix II**). The consultants also administered 21 focus group discussions (one in each sample upazila) using a checklist (**Appendix III**). In addition, the consultants undertook key informant interviews of field level officials of DWA (**Appendix IV**) and participating NGOs (**Appendix V**) in all 21 selected upazilas.

Section III Review of the Project Design and Project Implementation

A. Review of the Project Design

15. **Project Design:** The project was formulated and designed on the basis of needs of the VGD women. The inclusion of FSVGD program in the project was appropriate, need based and timely. However, design and approval of the project was delayed and subsequent revisions took longer time than needed that caused inordinate delay (150% time over run) in project implementation. The rationale of the project in respect of concept, design, location and training is grounded to the needs of improved nutrition and dietary intake for rural ultra poor households, increased involvement of FSVGD women in income generating activities, and enhanced awareness of health, social development and human rights issues with literacy skill of those women. As the background including concept, objectives and components of the project is discussed in the introductory section, the focus is shifted to the approval, implementation period, estimated cost and financing arrangement (see table 3.1 and 3.2).

Table 3.1: Approval and Implementation Period

Implementation Schedule	Date of approval	Date of commencement	Date of completion
(a) Original	October 2001	01/07/2001	31/12/2005
(b) 1 st revised	August 2005	01/07/2001	31/12/2006
(c) 2 nd revised	May 2007	01/07/2001	30/06/2007
(d) Final revised	March 2008	01/07/2001	30/06/2008
(e) Actual		01/07/2001	30/06/2008

16. **Project Cost:** The original estimated total cost of the project was Tk.17,564.23 lakh including project aid component of Tk.17,062.34 lakh and the latest revised total cost was Tk.19,611.11 lakh including project aid component of Tk.19,109.22 lakh. Local cost of the project was financed by the Bangladesh Government while the project aid component was financed by the European Commission (EC). Details of the financing are at table 3.2.

Table 3.2: Estimated Cost (in Lakh Taka)

Financing Arrangement	Original	Latest Revised
Total	Tk.17564.23 = Tk.8801.89 + 95000 metric ton wheat eq. value Tk.8762.34	Tk.19611.11 = Tk.10848.77 + 47,500 metric ton wheat eq. value Tk.4381.17+ 47500 metric ton atta eq. value Tk.4381.17
Taka (GOB)	Tk.501.89	Tk.501.89
Project aid (EC through WFP)	Tk.17062.34 = Tk.8300.00 + 95000 metric ton wheat eq. value Tk.8762.34	Tk.19109.22 = Tk.10346.88 + 47,500 metric ton wheat eq. value Tk.4381.17+ 47500 metric ton attar eq. value Tk.4381.17

17. **Project Management:** The project was implemented by the Department of Women Affairs (DWA) with the cooperation of World Food Program (WFP). DWA was responsible for project management and monitoring while WFP was responsible for control of the EC project

fund particularly for providing the technical support to the DWA including recruitment of the national and international staff for technical assistance to the project. In general, the management and control system towards efficient implementation and operation of the project was quite good. Project implementation overseeing/supervision/inspection was done properly and timely. There were number of committees, for instance, Project Steering Committee headed by Secretary of Ministry of Women and Children Affairs (MWCA), Project Implementation Committee headed by Director General of DWA, Project Implementation Unit headed by Project Director, VGD Program District Committee headed by the respective Deputy Commissioner, Upazila VGD Committee headed by Upazila Nirbahi Officer and Union VGD Committee headed by Chairperson of Union Parishad. However, frequent changes of the Project Director and part time work by the Project Director badly affect project implementation and progress (see table 3.3).

Table 3.3: Information Regarding Project Director

Name and designation	Full time/ Part time	Responsible for more than one project	Joining	Transfer
(1)	(2)	(3)	(4)	(5)
1. Husni Ara Quashem Additional Director	Part time	Yes	21.01.2001	04.04.2002
2. Towhida Faraque	Part time	Yes	05.04.2002	01.05.2002
3. A.K.M. Mourtuzza Project Director	Full time	No	02.05.2002	09.04.06
4. Delwar Hossain Project Director	Full time	No	10.04.2006	30.06.2007
5. Ekram Ahmed Director General	Part time	Yes	04.05.2008	30.06.2008

18. The project had sufficient number of project staff – all at headquarters for project management at Dhaka but actual implementation works were carried out at upazila level where there was no additional manpower as was very badly needed by DWA that is critically short of manpower ever since. Project Manpower is at table 3.4.

Table 3.4: Project/program Personnel

Sanctioned strength as per PP	Manpower employed during exaction	Status of the existing manpower		Others	Manpower employed	
		Manpower requirement for O & M as per PP	Existing manpower for O & M		Male	Female
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Officer(s)	4 Nos.	4 Nos.	4 Nos.	-	2	2
Staff(s)	85 Nos.	85 Nos.	83 Nos.	-	72	11
Total	89 Nos.	89 Nos.	87 Nos.	-	74	13

19. A Project Implementation Unit (PIU) was also established for implementation of the project at Dhaka. WFP also assigned a staff member for the project to co-ordinate among WFP, EC and GOB. The internal control system established for the management of the project was set up as per the project need. However, the management of the project, particularly of the PIU, had suffered deficiency specially in maintaining project records and documents.

B. Implementation Status

1. Implementation

20. The original implementation schedule of the project was four and half years between July 2001 and December 2005, but considering delays caused in project design and approval and the project was revised without cost escalation in August 2005 extending the implementation period by one year up to December 2006. Then the second revision of the DPP was done in May 2007 basically for delay in implementation with cost escalation due to increase of price food and NGO services and implementation was extended by another six months up to June 2007. Finally, the project was revised for the 3rd time with further cost escalation up to March 2008 ultimately closing extended up to June 2008. Implementation of the project was actually completed by June 2008 with 50% time overrun. The original estimated project cost of was Tk.17,564.23 lakh and the actual cost of the project is Tk.19,081.29 lakh (11.65% cost overrun). Summary of project implementation is at table 3.5.

Table 3.5: Original, Revised and Actual Implementation Schedule and Cost of the project

Indicator(s)	Original	Final Revised	Actual	Overrun (%)
Project implementation period	July 2001-December 2005 (4 ½ years)	July 2001-June 2008 (7 years)	July 2001-June 2008 (7 years)	50% of the project original time
Project Cost (in Lakh Taka)	17564.23	19611.11	19081.29	11.65% of the project original cost

21. Although there are overall cost overruns compared to the original implementation schedule the change is not very significant particularly for unavoidable inflationary effect of long 7.5 years and about 10% increase of the number of beneficiaries. Item-wise physical and financial progress of implementation of the project is shown at table 3.6.

Table 3.6: Item-wise Progress of Implementation

Items of work (as per latest approved pp)	Unit	Target (as per revised pp)		Actual progress		Reasons for deviations
		Financial (lakh taka)	Physical (quantity)	Financial (lakh taka)	Physical (quantity)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
(a) Machinery and equipment	Number	3.53	0	3.51	1 Computer with Printer	No cost overrun
(b) Furniture (Tables, Chairs, Almirah, File cabinets etc.)	Number	26.00	154	26.00	154	No cost overrun
(c) Vehicles with CD/VAT	No of vehicles motor cycle	161.01	9 vehicles 4 motor cycle	161.01	Vehicles 17 Motor cycle 12	No cost overrun
(d) Manpower	MM	699.40	5292 M.M	568.89	134 person (6432 MM)	No cost overrun
(e) Other program cost NGO package service	VGD women	3062.17	4590000 MM	3054.51	(4757846 MM)	No cost overrun
(f) Consultants (National and international)	L.S	794.55	51 MM & 378 MM	704.53	66 MM & 378 MM	No cost overrun
(g) Cash against food	L.S	5479.71	3136956 MM	5424.29	3027577 MM	No cost overrun
(h) Training and workshop	Courses	102.81	25	102.81	31 Courses, 8 Workshops	No cost overrun

Items of work (as per latest approved pp)	Unit	Target (as per revised pp)		Actual progress		Reasons for deviations
		Financial (lakh taka)	Physical (quantity)	Financial (lakh taka)	Physical (quantity)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
(i) Reaches and studies	L.S	31.74	L.S	31.74	4 Studies	No cost overrun
(j) Fuel and maintenance	L.S	38.44	L.S	38.41	L.S	No cost overrun
(k) TA/DA	L.S	20.50	L.S	20.50	L.S	No cost overrun
(l) Audit	L.S	69.92	L.S	0.98	6 Internal 2 External	Only 1.40% cost incurred
(m) Operational cost	L.S	175.45	L.S	79.52	L.S	Only 45.32% cost incurred
(n) Miscellaneous and others	L.S	183.56	-	102.35	L.S	Only 55.76% cost incurred
Subtotal (cash)	-	10848.77	-	10318.95	100%	95.12% cash utilized
(o) 47500 M.Ton wheat + 47500 M.Ton Fortified Atta	-	4381.17 + 4381.17	255,000 + VGD women	4381.17 + 4381.17	VGD women provided food	Food aid utilized fully
Total	-	19611.11	-100%	19081.29	100%	-

Sources: IMED Terminal Evaluation and Ministry's Project Completion Report

22. In spite of the fact that initially the project was approved at an estimated cost of Tk.17,564.23 lakh (Tk.8,801.89 lakh plus 95000 metric ton wheat equivalent value Tk.8,762.34 lakh), the latest revised DPP was approved at an estimated cost of Tk.19,611.11 lakh (Tk.10,848.77 lakh plus 47,500 metric ton wheat equivalent value of Tk.4,381.17 lakh plus 47,500 metric ton atta equivalent value of Tk.4,381.17 lakh). At the end of the project in June 2008 the actual expenditure was Tk.19,081.29 lakh which is 97.29% of the revised cost. This shortfall is due to less expenditure in the cash component of the project. However, year-wise allocation and funds released under Revised Annual Development Program and actual expenditure and physical progress from July 2001 to June 2008 is presented at table 3.7. It is noted that allocation and release of fund in every year was same although full amount of fund was never utilized in any year. The overall utilization of fund is 81.21%.

Table 3.7: Year-wise Revised ADP Allocation and Progress

Financial Year	Revised allocation and target				Taka released	Expenditure and physical progress			
	Total	Taka	P.A	Physical %		Total	Taka	P.A	Physical %
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2001-02	261	11	250	2.32	11	104.68	0.88	103.80	1.03
2002-03	1522	22	1500	13.90	22	1062.99	19.58	1043.41	10.40
2003-04	1491	123	1368	12.67	123	1592.41	121.35	1471.06	14.65
2004-05	1661	61	1600	14.82	61	1661.00	58.30	1602.70	15.96
2005-06	2925	98	2827	26.19	98	3033.08	89.01	2944.07	29.39
2006-07	3041	158	2883	26.71	158	2634.58	95.02	2539.56	25.30
2007-08	266	0	266	2.49	0	235.05	-	235.05	2.67
Total	11167	473	10694	100	473 (100%)	10317.97 (92%)	384.14 (81%)	9933.83 (93%)	100

2. Achievement of the Objectives of the Project

23. Since it was basically a service sector project, no direct economic benefit could be noticed. However, beneficiaries were oriented on project objectives through organizing group meeting and training. The project had different programs for creating facilities namely food support, cash component, interactive education training in group meeting and capacity building on IGA and concerned others. Table 3.8 shows the specific achievement of the objectives of the project.

Table 3.8: Specific Achievement of the Objectives of the Project

Objectives as per PP	Actual achievement
<p>Long Term: To improve the quality of life and enhance the productive employment opportunities of Vulnerable Group Development women in Bangladesh, and strengthen the Department of Women Affairs.</p>	<p>The project improved the quality of life and enhanced the productive employment opportunities through IGA training of Vulnerable Group Development women in the project area and strengthened the Department of Women Affairs by providing manpower, vehicles, computer, furniture etc.</p>
<p>Short Term: To provide food support to the VGD card holders and their dependents.</p> <p>To provide life improvement training on income generating activities such as nutrition, primary health, human rights, AIDs, health for mother and children, gender issue etc.</p> <p>To engage the trained VGD women under income generating activities, development package including awareness training, IGA training, savings and providing micro-credit through NGOs.</p> <p>To strengthen the Department of Women Affairs by manpower, training, vehicles and machineries as per the recommendation by SIFAD task force.</p> <p>To enhance the capability of NGOs and the DWA to support and implement sustainable life improvement and income generating projects combining food aid with financial and technical assistance.</p>	<p>47,500 metric ton wheat were distributed among the 2,79,999 VGD women (per person per month 30kg) and 47,500 metric ton fortified Atta distributed to the VGD women (per person per month 15kg). Achievement was 100%.</p> <p>Total 2,79,999 i.e. all VGD card holders provided training, group meetings attendance in health session.</p> <p>Majority of the VGD women graduated from various components of VGD to manage different income generating activities.</p> <p>Department of Women Affairs strengthened by providing training of DWA personnel, providing vehicles, motor cycles, computer, Photostat machine.</p> <p>PIU and WFP carried out several training programs and workshops for DWA officials and Upazila Women Affairs Officials (UWAOs) throughout the project period. As a result DWAOs were continuously participating in monitoring of all project activities and reporting on them through the monitoring software. A 4-day training on gender and women’s rights was carried out in Dhaka for 37 participating NGOs by PIU. The training aimed at raising awareness about gender and human rights issues among HROs as well as other relevant stakeholders and staff of NGOs.</p>

3. Implementation Status of Major Project Components

24. Quality of implementation suffered in some aspects as a result of financial delay, inadequate commitment from NGOs and frequent changes of the Project Director. The project completion report prepared by the Ministry of Women and Child Affairs and Project Terminal Report prepared by IMED and the Project Evaluation Report of the EC and findings of impact evaluation are generally similar. Major findings of the impact evaluation on project implementation are summarized in the following paragraphs.

25. **Selection of VGD Cardholders and Distribution of Food and Cash Support:** In fact, 279, 999 VGD cardholder women benefited directly from the project that is only 10% above the original target of 255,000 beneficiaries. Only wheat distribution continued until the end of April 2004 from the beginning of the project. There was a transition period, between April and October 2004, marked by varying combination of wheat and cash distribution. However, October 2004 onward each of the beneficiary women received monthly 15 kg fortified atta in sealed bag as well as cash component of Tk.150 through individual bank account. This arrangement for supplying atta in sealed bag reduced leakage. The provision of distribution of cash assistance through individual bank account of beneficiaries enhanced empowerment of the beneficiaries. More importantly, cash component not only helped to directly reduce poverty and food shortage but also helped women to use the money for repairing house, paying for education of their children and paying back previous outstanding liabilities. The donor delivered cash component a bit irregularly for which PIU faced problem of revenue at the end of June 2006. The contract between EC and WFP for the period July 2005 - December 2006 was signed only on 20th November 2005 that resulted delays in disbursement of installments. As a result full-fledged implementation of the project was not possible between July 2005 and November 2005.

26. **Beneficiary Training on Awareness Development:** The project provided training to beneficiaries through NGOs with interactive group meeting approach. The training contents covered nutrition, literacy, empowerment, human rights, reproductive and general health care, environment, and income generating activities and micro enterprise management. Beneficiaries benefited from trainings in a number of ways as noted from improved performance in awareness of health, social responsibility, higher attendance in group meetings, improved food habits, adaptation of new income generating activities, acceptance of micro enterprises and successful operation and maintenance, etc. Interactive nutrition education enabled the beneficiaries to select lowest cost incurred local food items to make a healthy diet without having to spend extra money.

27. **Skill Development Training on IGA, Savings and Micro Credit:** The quality of the training provided on IGA, savings and micro credit was not adequate enough rather the trainings were not need based, well focused, properly delivered, market demanded, and linked to any income generating activity. The outcome of the training was not strong enough to enable the beneficiaries to fetch any rewarding income generating activities as the impact evaluation study found no significant changes of the livelihood activities among the beneficiaries before and after the project. Their social development through project and confidence building and skill development on particular income generating activity is also insignificant. However, training and participation in the project benefited as noted from increased self confidence and empowerment in working with NGO, keeping contact and undertaking negotiations on business

deals, and liaison with several layers of government officials and bank. The mobility of beneficiaries enhanced in relation to business and employment and income generation activities.

28. A memorandum of understanding (MOU) was signed by EC and Economic Relation Division (ERD) that the credit funds deposited during IFADEP-1 with PKSf should continue to be used in favor of FSVGD beneficiaries. DWA would, through the PIU, supervise the use of these funds by PKSf, while the NGOs had enrollment with PKSf could have access to the credit program of the PKSf, and finally VGD women received credit fund through these NGOs. Nevertheless, credit did not bring considerable achievement due to the inadequate skill gained.

29. **Strengthening Institutional Capability of Department of Women Affairs and Participating NGOs:** DWA benefited from the project in terms of enhancing institutional strengths and capability to design and implement development projects for development of the women especially the poor and vulnerable women. DWA with its field network implemented the major project and successfully engaged and utilized number of NGOs and effectively coordinated with number of district and upazila level public and private stakeholders even though the organization lack necessary manpower at the field level. The participating NGOs also gained experience of implementing the important project for vulnerable group development women. DWA should develop capability to design training courses for different programs especially focusing women issues, empowerment, women right, human right, legal assistance, AIDS, selected income generating activity skills, etc. Contracting NGOs for providing training of beneficiaries following NGOs own training courses that do not fully meet program needs are generally less effective than expected. DWA should establish strong training unit with skilled manpower to prepare project specific tailor-made training courses and training materials and effectively guide and monitor training programs run through the contracted NGOs. DWA should enhance its in-house training capability as well through recruiting and training necessary manpower and procurement of necessary equipment and logistic facilities.

Section IV Evaluation of the Impacts of the Project

A. Introduction

30. The consultants collected secondary and primary data and gathered feedback from beneficiary and stakeholders through discussion and focus group discussion. The consultants also carried out case studies to know the insights of the beneficiary benefits and impacts. The project benefits and impacts are summarized in the following paragraphs. Detailed data and statistical tests of selected important data are presented at **Appendix VI**.

B. Profile of Beneficiaries

1. Demographic Characteristics

31. **Age of Beneficiaries:** The average age of the beneficiaries is 38 years while age of the sample non-beneficiaries is 42 years. However, 14% beneficiaries are above 49 years and two out of every three beneficiaries (66.9%) are from age of 30-45 years. Details are at table 4.1.

Table 4.1: Age of Beneficiaries

	Age Group (years)	Project Group (N=2016)		Control Group (N=420)	
		No.	%	No.	%
1	18 – 21	45	2.2	1	0.2
2	22 – 25	102	5.1	18	4.3
3	26 – 29	125	6.2	21	5.0
4	30 – 33	345	17.1	40	9.5
5	34 – 37	364	18.1	53	12.6
6	38 – 41	360	17.8	72	17.1
7	42 – 45	281	13.9	76	18.2
8	46 – 49	112	5.6	18	4.3
9	50 and above	282	14.0	121	2.82
	Average	38		42	

32. Profile of age of the members of project and control households has been compared with national status in table 4.2. Detailed survey data of age by gender is presented in figure 4.1. Average family members of project and control groups are 3.96 and 3.80 respectively. The family size of both the groups is smaller than corresponding national average.

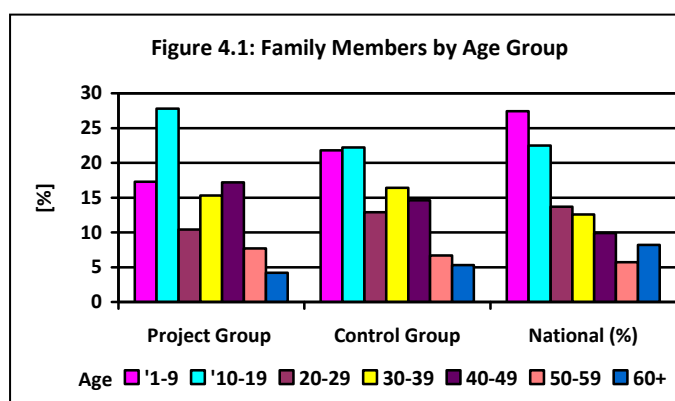


Table 4.2: Profile of Beneficiary Households by Age of Family Members

	Age Group (years)	Project Group (%) (N=7987)	Control Group (%) (N=1595)	National (%)
1	1-9	17.3	21.8	27.4
2	10-19	27.8	22.2	22.5
3	20-29	10.4	12.9	13.7
4	30-39	15.3	16.4	12.6
5	40-49	17.2	14.6	9.9
6	50-59	7.7	6.7	5.7
7	60+	4.2	5.3	8.2

Source: National data refers to Bangladesh Demography and Health Survey 2004 (P-12)

33. **Household Heads:** The study covers sampled 2016 households¹ in the project area and 420 households² in the control area. Majority households are male headed (78.5% in the project group and 81.4% in the control group). Household heads by gender is presented in table 4.3.

Table 4.3: Household Heads

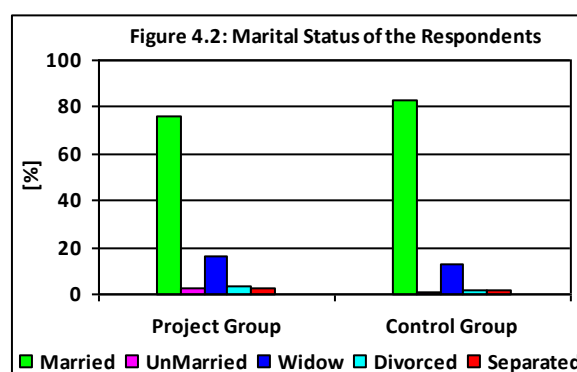
	Characteristics	Project Group (N=2016)		Control Group (N=420)	
		No.	%	No.	%
1	Households Headed by male	1583	78.5	342	81.4
2	Households Head by female	433	21.5	78	18.6

34. **Marital Status:** More than 76% of the beneficiaries are married while 16% of them were widow. The percentage of unmarried, divorces and separated beneficiaries are all very low. Marital status of the respondent groups is shown in table 4.4 below.

Table 4.4: Marital Status of the Respondents

	Marital status	Project Group (N=2016)		Control Group (N=420)	
		No.	%	No.	%
1	Married	1537	76.2	349	83.1
2	Unmarried	46	2.3	2	0.5
3	Widow	322	16	54	12.9
4	Divorced	66	3.3	6	1.4
5	Separated	45	2.2	9	2.1

35. In addition to the marital status of the respondents, marital status of the family members is presented in table 4.5. Marital status of the family members is almost similar to the marital status of family members of other studies. All the beneficiaries’ are not vulnerable from marital status of point of view.



¹ With a population of 7987

² With 1595 population

Table 4.5: Marital Status of Family Members

	Marital status	Project group (N=7987)		Control group (N=1595)	
		No.	%	No.	%
1	Married	3496	43.8	744	46.6
2	Unmarried	3869	48.4	732	45.9
3	Widow	439	5.5	89	5.6
4	Divorced	110	1.4	12	.8
5	Separated	73	0.9	18	1.1

36. **Education:** As regards education of the beneficiaries table 4.6 shows that majority of the beneficiary can sign (61.8%) where as 21.5% of them have primary level education, 5.2% have secondary level education and 0.2% have even SSC and above level of education. Only 11.3% of the beneficiaries were found to be illiterate.

Table 4.6: Level of Education of the Respondents

	Level of education	Project Group (N=2016)		Control Group (N=420)	
		No.	%	No.	%
1	Illiterate	227	11.3	84	20.0
2	Can Sign	1245	61.8	234	55.5
3	Primary Education	434	21.5	74	17.7
4	Secondary Education	106	5.2	28	6.8
5	S.S.C and Above	4	0.2	0	0.0

37. **Education of Family Members:** Education level of the family members of the beneficiaries, 63.8% can sign and read up to class V, 16.6% of them read up to class X and 1.5% have SSC and above level education. As many as 18.1% of the members of the families of beneficiaries have been found be illiterate as an evident from table 4.7 below.

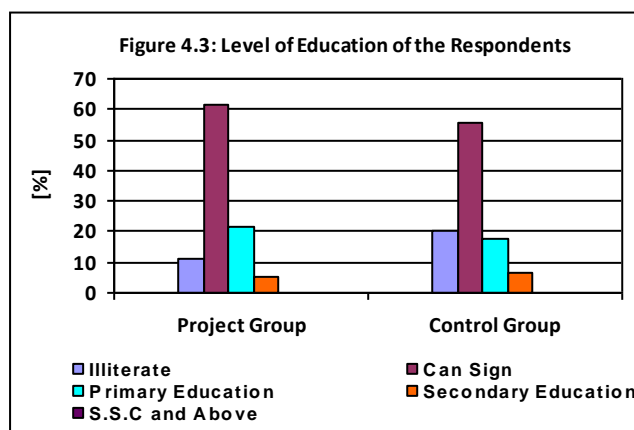


Table 4.7: Level of Education of the Family Members of the Respondents

#	Level of education	Project Group (N=7987)		Control Group (N=1595)	
		No.	%	No.	%
1	Illiterate	1443	18.1	365	22.9
2	Up to class five (with can sign)	5097	63.8	1024	64.2
3	Up to class ten	1329	16.6	198	12.4
4	Above SSC level	118	1.5	8	0.5

2. Food Security

38. It is imperative to say that food occupies the first priority to the low- income group let alone the vulnerable group. They spent about 72% of their income for food before the project while an improvement is noticed as they spent 57% after the project. The impact evaluation attached high importance to food consumption, level of food deficiency and food security of the beneficiaries to assess the impact of the project. The findings are summarized in the following paragraphs.

39. Amount of food intake per family has been increased considerably. Average daily intake of rice/wheat per capita of beneficiaries was 379 gram before the project while it is increased to 457 gram after the project and this quantity is sufficient. An improvement is seen for consumption other items viz. meat, fish and milk. Average daily intake of rice/wheat per capita of control group was 372 gram before the project while it increased to 428 gram after the project. Ratio of increase of food intake by project group is higher than the control group. A picture of food intake is presented in table 4. 8.

Table 4.8: Daily per Capita Food Intake

	Amount of food taken	Project group (average) (gram)		Control group (average) (gram)	
		Before	Present	Before	Present
1	Rice	363.12	435.08	356.72	410.24
2	Wheat	15.96	22.02	15.33	17.83
3	Meat	2.15	5.33	9.21	11.47
4	Fish	11.74	18.34	12.69	19.21
5	Milk (ml)	16.54	24.11	0.74	1.55

40. An increase of expenditure for food, treatment, clothes, education of children, sanitation, repair and maintenance, and festivals is seen for both the groups. Details of the expenditure by items are presented in table 4.9.

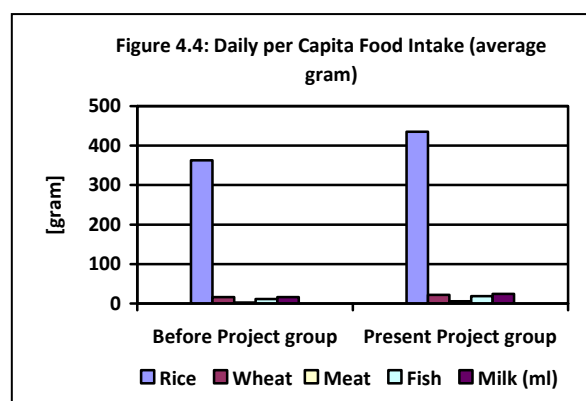


Table 4.9: Household Expenditures of Different Items

	Household expenditures	Project group (average)		Control group (average)	
		Before	Present	Before	Present
1	Monthly household expenditure for food during peak season	2404.12	3000.42	2328.25	2930.71
2	Monthly household expenditure for food during lean season	1990.30	2464.25	1925.95	2381.80
3	Annual household expenditure for treatment	566.75	879.71	866.90	1346.67
4	Annual household expenditure for clothes	890.59	1387.25	856.45	1219.76
5	Monthly household expenditure for education	125.91	232.02	70.60	166.54
6	Annual household expenditure for sanitation	209.44	190.97	75.89	167.10
7	Annual household expenditure for maintenance/repair	567.48	929.44	527.57	818.81
8	Annual Household expenditure for festivals	655.21	1016.45	604.38	927.83

41. **Food Deficit:** Food deficiency is one important measure of vulnerability. It is found that deficiency in food has improved a little across the years. The study found that most of the households are deficient in food year round among both beneficiaries and non-beneficiary households. Only 3% households are solvent in terms of food and 33.1% are deficient for only up to 3 months. The slight upward push of the percentage of households towards less deficiency signifies improvement of the status of food deficiency. The beneficiaries being land poor, the improvement of food deficiency might be due to increase of income especially through the income generating activities under the project. Food deficit of control households is increased during the project period. See table 4.10.

Table 4.10: Duration of Food Deficit

	Food deficit (Months of food deficit in year)	Project group (N=2016)				Control group (N=420)			
		Before		Present		Before		Present	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	0 Month	21	1.0	60	3.0	5	1.2	1	0.2
2	1 Month	6	0.3	32	1.6	0	0	3	0.7
3	2 Month	94	4.7	165	8.2	15	3.6	19	4.5
4	3 Month	414	20.5	490	24.3	62	14.8	91	21.7
5	4 Month	566	28.1	673	33.4	114	27.2	115	27.4
6	5 Month	183	9.1	216	10.7	50	11.9	44	10.5
7	6 Month	422	20.9	240	11.9	85	20.2	68	16.2
8	7 Month	116	5.8	26	1.3	23	5.5	16	3.8
9	8 Month	58	2.9	28	1.4	13	3.1	15	3.6
10	9 Month	33	1.6	15	0.7	9	2.1	9	2.1
11	10 Month	27	1.3	13	0.6	14	3.3	11	2.6
12	11 Month	8	0.4	5	0.2	1	0.2	3	0.7
13	12 Month	68	3.4	53	2.6	29	6.9	25	6.0
	Total	2016	100	2016	100	420	100	420	100

42. The study analyzed food deficiency round the year to see the seasonal variations. It is found that food deficiency is high during Ashar-Kartik compared to Agrahayan-Jaishthya. The study found that due to creation of employment opportunity the percentage of households fall deficit in food has slightly reduced. However, the seasonal variations

remained unchanged. The picture of food deficit at various time of the year is presented in table 4.11.

Table 4.11: Food Deficit at Various Time of the Year

	Type of Availability of food	Project group (N=2016)				Control group (N=420)			
		Before		After		Before		After	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	Baisakh	523	25.9	406	20.1	144	34.3	126	30.0
2	Jaisthya	493	24.5	327	16.2	139	33.1	115	27.4
3	Ashar	966	47.9	786	39	219	52.1	202	48.1
4	Shraban	979	48.6	810	40.2	228	54.3	213	50.7
5	Bhadra	1217	60.4	1067	52.9	274	65.2	258	61.4
6	Ashwin	1709	84.8	1614	80.1	366	87.1	360	85.7
7	Kartik	1684	83.5	1604	79.6	358	85.2	357	85.0
8	Agrahayan	183	9.1	152	7.5	59	14.0	61	13.8
9	Poush	195	9.7	166	8.2	68	16.2	65	15.5
10	Magh	213	10.6	167	8.3	77	18.3	62	14.8
11	Falgon	530	26.3	363	18	148	35.2	130	31.0
12	Chaitra	1137	56.4	887	44	249	59.3	229	54.5

43. Food deficiency situation has been acute in both the groups. Food deficiency was severe during Ashar to Kartik and less during Agrahaiyan to Jaistha. The households having food deficiency adopted various measures to cope with the difficult situation. The measures to procure food in difficult situation are in table 4.12.

Table 4.12: Ways of procuring Food in Difficult Situation

	Ways of procuring food in difficult situation	Project group (N=2016)				Control group (N=420)			
		Before		Present		Before		Present	
		No.	%	No.	%	No.	%	No.	%
1	Bought from market with money	690	34.2	838	41.6	187	44.5	220	52.4
2	Bought from market with credit	1073	53.2	1096	54.4	238	56.7	263	62.6
3	Borrowed from neighbor/relatives	1740	86.3	1831	90.8	349	83.1	376	89.5
4	Having two meal instead of three	1349	66.9	1281	63.5	324	77.1	353	84
5	Having one meal instead of two / three	557	27.6	362	18	143	34	111	26.4
6	Selling labor in advance	547	27.1	478	23.7	131	31.2	122	29
7	Selling wealth due to poverty	806	40	997	49.5	149	35.5	194	46.2
8	Others	28	1.4	44	2.2	7	1.7	12	2.9

3. Ownership of Assets

44. The project group had better track record of ownership of houses (82%) compared to that in control group (75%) – as shown in table 4.13 below. Ownership of house is almost static between before and after the project for both the groups.

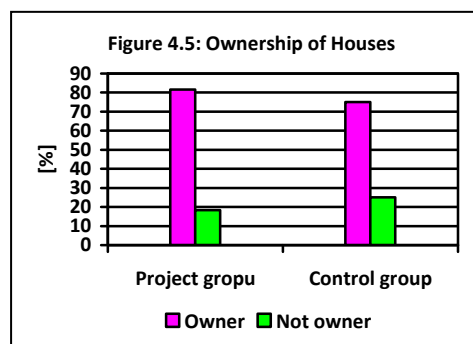


Table 4.13: Ownership of Houses

	Type of ownership of houses	Project group (N=2016)		Control Group (N=420)	
		Present		Present	
		No.	%	No.	%
1	Owner	1646	81.6	315	75.0
2	Not owner	370	18.4	105	25.0
	Total	2016	100.0	420	100.0

45. Average number of houses per family was one of 48% families; two of 39% families, three of 11% families and four houses were for 2% families of the project households. The situation is improved a little. Number of ownership of houses per family is presented in table 4.14.

Table 4.14: Ownership of Houses per Family

	No. of houses per family	Project group				Control group			
		Before		Present		Before		Present	
		No.	%	No.	%	No.	%	No.	%
1	0	4	0.2	3	0.1	2	0.5	0	0.0
2	1	974	48.1	868	43	256	61.0	234	55.7
3	2	778	38.6	845	41.9	130	31	145	34.5
4	3	216	10.6	251	12.3	31	7.4	40	9.5
5	4	44	2.2	49	2.4	1	0.2	1	0.2

46. Average number of living room per family was one of 52% families, two of 41% families, three of 5% families and four was of 2% families. Number of rooms of houses per family is presented in table 4.15.

Table 4.15: Ownership of Living Rooms per Family

	No. of living rooms per family	Project group				Control group			
		Before		Present		Before		Present	
		No.	%	No.	%	No.	%	No.	%
1	0	4	0.2	3	0.1	3	0.7	0	0.0
2	1	1054	52.3	926	45.9	283	67.4	263	62.6
3	2	820	40.7	895	44.4	115	27.4	126	30
4	3	103	5.1	138	6.8	18	4.3	26	6.2
5	4	35	1.7	54	2.7	1	0.2	5	1.2

47. Average living area of houses per family was 100-400 square feet of 51.6% families, 401-900 square feet of 44% families and 901-1400sft of 2.2% families. Area of living houses is presented in table 4.16.

Table 4.16: Distribution of Living Area by Family

	Area of living rooms	Project group				Control group			
		Before		Present		Before		Present	
		No.	%	No.	%	No.	%	No.	%
1	100 – 400	1041	51.6	1040	51.6	326	77.6	326	77.6
2	401 – 900	887	44.0	888	44.0	69	16.4	69	16.4
3	901 – 1400	44	2.2	44	2.2	1	0.2	1	0.2

48. Structure of house is an important indicator of development. An improvement of infrastructure of house is noticed from the surveyed information. A shift from mud and thatched to tin and bricks for wall is seen. Similar picture is seen for roof of houses. A shift from thatched roof to tin roof is noticed. A small change is seen for floor from mud to bricks. Almost similar picture of improvement in structure of houses is noticed for control group. Housing structures of the respondents of both the groups is presented in table 4.17.

Table 4.17: Housing Structures of the Respondents

	Structure of the houses	Beneficiary group (N=2016)				Control group (N=420)			
		Before		Present		Before		Present	
		No.	%	No.	%	No.	%	No.	%
A	Wall								
1	Mud	763	37.8	742	36.8	154	36.7	151	36
2	Tin	136	6.7	259	12.8	19	4.5	37	8.8
3	Bamboo	661	32.8	692	34.3	142	33.8	151	36
4	Thatched	364	18.1	206	10.2	88	21	62	14.8
5	Bricks	87	4.3	111	5.5	17	4.0	19	4.5
6	Other	5	0.2	6	0.3	0	0.0	0	0.0
B	Roof								
1	Tin	1641	81.4	1835	91	312	74.3	367	87.4
2	Bamboo	20	1	11	0.5	11	2.6	5	1.2
3	Thatched	337	16.7	154	7.6	88	21	41	9.8
4	Bricks	2	0.1	2	0.1	0	0	0	0
5	Other	16	0.8	14	0.7	9	2.1	7	1.6
C	Floor								
1	Mud	1975	98.0	1963	97.4	218	99.5	418	99.5
2	Bricks	25	1.2	30	1.5	0	0	0	0
3	Other	16	0.8	17	0.8	2	0.5	2	0.5

49. Use of electricity as means of lighting increased in both groups in post project period, and project group always remained in better situation in this aspect, but the dominant source of lighting in both groups was the kupa/hurricane (that declined to 88% from 92% in project group and 92% from 95% in control group) as presented in table 4.18.

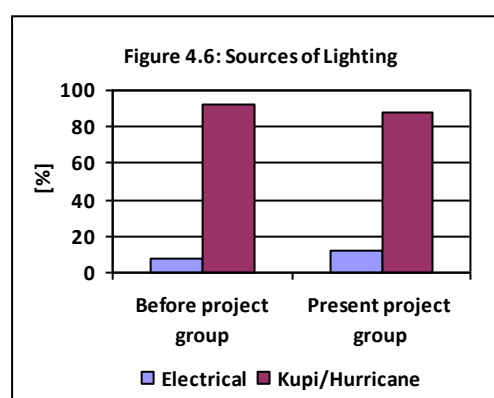


Table 4.18: Sources of Lighting

	Sources of lighting	Project group (N=2016)				Control group (N=420)			
		Before		Present		Before		Present	
		No.	%	No.	%	No.	%	No.	%
1	Electrical	164	8.1	251	12.5	21	5.0	32	7.6
2	Kupa/Hurricane	1852	91.9	1763	87.5	399	95.0	388	92.4

50. **Land:** The survey found that on an average the beneficiary households owned less than eight decimal land after the project while the control households owned less than seven decimal land which are in both the cases and much less than 50 decimal. The survey noted very insignificant changes of the access to land resources during the project period which is presented in table 4.19.

Table 4.19: Land Ownership and Value of Land

	Amount and Value of land under possession	Project group (average)		Control group (average)	
		Before	Present	Before	Present
1	Total amount of land under possession (Dec.)	7.15	8.38	6.80	6.80
2	Amount of cultivable land (own and share sopping)	6.67	7.97	72.72	78.10
3	Total value of land under possession (taka)	30308.83	50499.44	18867.26	31462.74
4	Amount of land bought in last year (taka)		635.73		0.00
5	Amount of land sold in last year (taka)		201.89		71.43

51. **Productive/non-productive assets:** The survey assessed that the beneficiary and control households had both productive and non-productive assets and during the project these assets increased in value through new purchase and inflation. However, the increase is higher among the beneficiary households than the control households. Average value of productive and non-productive assets by item is presented in table 4.20.

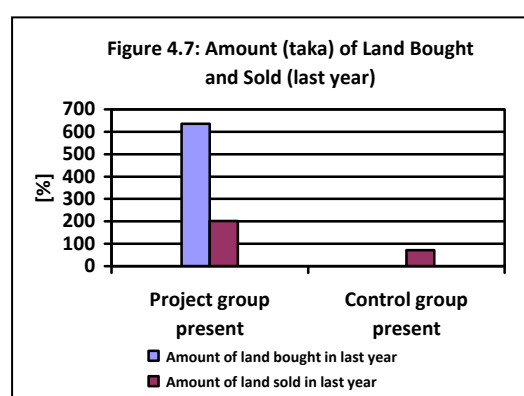


Table 4.20: Ownership of Assets

	Productive asset	Project group (average)		Control group (average)	
		Before	After	Before	After
1	Cow	1893.55	5374.83	1460.62	3889.29
2	Buffalo	481.96	1212.02	186.43	1065.48
3	Goat/ Lamb	391.25	1010.10	384.52	677.38
4	Swan	246.95	141.95	77.15	122.26
5	Poultry	245.41	407.21	150.69	281.30
6	Fishing net	235.32	248.96	43.81	101.43
7	Grocery Slop	57.14	113.86	73.81	97.62
8	Boat	11.95	10.86	21.43	23.81
9	Rickshaw / Van	260.22	470.29	284.76	434.52
10	Power tiller	1.99	1.49	0.00	0.00
11	Grocery stock	71.43	131.45	38.10	63.10
12	Pond	83.83	224.21	59.52	76.19
13	Fish in the pond	8.93	24.55	3.57	5.95

	Productive asset	Project group (average)		Control group (average)	
		Before	After	Before	After
14	Trees	277.73	599.98	189.17	379.88
15	Tin house	297.67	503.18	131.43	172.14
16	Others	130.31	230.70	0.00	71.67
	Non-productive assets				
1	Kitchen utensils	659.99	1008.42	575.29	845.17
2	Furniture	1032.30	1576.67	840.67	1284.71
3	Radio/TV	120.26	303.84	10.48	66.19
4	Cycle/bike	116.17	312.26	70.24	183.93
5	Clothes	1014.53	1422.99	1853.21	1259.57
6	Others	10.52	80.65	3.10	86.67

52. Several beneficiaries sold some of their assets last year due to poverty. The sold assets were house, cow, buffalo, goat, sheep, van, rickshaw, boat, duck, chickens, trees, etc. Value of assets sold in last one year is presented in table 4.21.

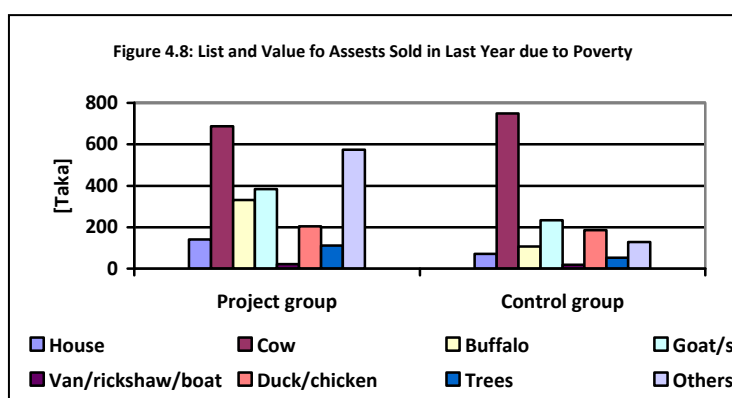


Table 4.21: List and Value of Assets Sold in Last Year due to Poverty

	List of assets	Average value (taka)	
		Project group	Control group
1	House	141.45	71.43
2	Cow	686.81	748.81
3	Buffalo	331.90	107.14
4	Goat/sheep	383.38	233.10
5	Van/rickshaw/boat	22.00	18.57
6	Duck/chicken	203.90	186.37
7	Trees	110.86	52.62
8	Others	573.91	129.05

4. Impact of the Project on IGAs

53. The project has shown quite significant impacts on the different income generating activities of the beneficiaries as described in the following paragraphs.

54. **Occupation of the Beneficiaries:** The main occupation of the beneficiaries which is 'House-Wife' has been reduced from 46.8% to 44.3% where as the other two occupations- maid servant increased from 24.9% to 25.5% and that of 'day labor' also increased from 19.2% to 19.5%. The other 17 different occupations have been found to be in all only 11% (table 4.22)

Table 4.22: Main Occupation of the Respondents

	Main occupation	Project Group (N=2016)			
		Before		After	
		No.	%	No.	%
1	Begging	14	0.7	11	0.6
2	Day labor	387	19.2	394	19.5
3	Skill worker	33	1.6	36	1.8
4	Maid servant	501	24.9	514	25.5
5	Business, petty trading	22	1.1	23	1.1
6	Service	7	0.4	12	0.6
7	Tailoring, Embroidery	14	0.7	15	0.7
8	Poultry	2	0.1	3	0.2
9	Food Processing	1	0.0	3	0.2
10	Small and cottage industry	8	0.4	9	0.4
11	Farmer	3	0.2	3	0.2
12	Cow rearing	8	0.4	12	0.6
13	Goat rearing	5	0.3	8	0.4
14	Rickshaw, Van, puller	3	0.1	3	0.2
15	Boatman	0	0.0	1	0.0
16	House wife	943	46.8	893	44.3
17	Student	23	1.1	8	0.4
18	Handicraft	7	0.3	10	0.5
19	Unemployed	22	1.1	35	1.7
20	Others (dependent)	13	0.6	23	1.1
	Total	2016	100	2016	100

55. **Source of Family Income:** The principal sources of family income of the beneficiaries have also been influenced by the project. The percentage of 'day labor' has changed from 68.0% to 65.7%, business/petty trading increased from 9.6% to 11.2%, skill worked increased from 6.4% to 7.8%, cow rearing increased from 4.3% to 6.3%, poultry increased from 4.3% to 5.9%, goat rearing increased from 3.1% to 4.2% and most markedly unemployment reduced by about 86% among the beneficiaries (table 4.23).

Table 4.23: Principal Sources of Family Income

	Main occupation	Beneficiary Group (N=2016)			
		Before		Present	
		No.	%	No.	%
1	Day labor	1370	68.0	1325	65.7
2	Maid servant	412	20.4	432	21.4
3	Rickshaw, Van, puller	246	12.2	283	14.0
4	Business, petty trading	193	9.6	226	11.2
5	Farmer	152	7.5	160	7.9
6	Skill worker	130	6.4	158	7.8
7	Cow rearing	87	4.3	126	6.3
8	Poultry	87	4.3	118	5.9
9	Service	81	4.0	105	5.2
10	Goat rearing	63	3.1	85	4.2
11	Tailoring, Embroidery	18	0.9	32	1.6
12	Small and cottage industry	21	1.0	23	1.1
13	Begging	24	1.2	26	1.3
14	Boatman	17	0.8	16	0.8
15	House wife	28	1.4	13	0.6
16	Vegetable gardening	3	0.1	9	0.4
17	Student	12	0.6	6	0.3
18	Handicraft	2	0.1	5	0.2
19	Food Processing	1	0.0	3	0.1
20	Unemployed	22	1.1	3	0.1
21	Others	49	2.4	89	4.4

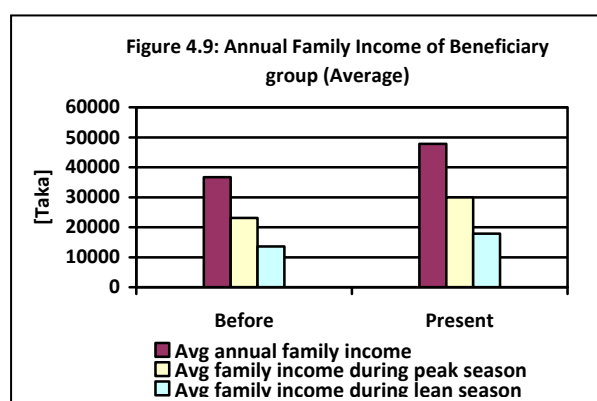
5. Annual Family Income

56. The project has quite significant impacts on the average overall annual income of the families of the beneficiaries, income during the peak season as well as during the lean season. The percentage increase before and after the project are 30.22%, 29.51% and 31.46% respectively as seen from the table 4.24 below.

Table 4.24: Total Annual Family Income

	Total annual family income	Beneficiary Group (N=2016)		Control Group (N=420)
		Before	Present (% of Increase)	Present (% of project group)
1	Average annual family income	36681.28	47767.01 (30.22%)	41343.31 (86.55%)
2	Average family income during peak season	23124.71	29948.02 (29.51%)	25864.29 (86.36%)
3	Average family income during lean season	13556.57	17821.48 (31.46%)	15414.18 (86.49%)

57. It is important to note here that the highest increase in income (31.46%) is during the lean season which is one of the main objectives of the project. Again, in comparison with the control group, the incomes of the project beneficiaries in all the cases are higher by 13.45%, 13.64% and 13.51% respectively. It may be stated here that the increase in the family annual income of the beneficiaries has been found to be highly statistically significant.



58. The impact evaluation survey estimated total average income of both project and control households. It is noted that 98.1% project households and 99.8% control households earn up to Tk.102000. The households of this income bracket earn less than \$1 per capita per day (\$365 per member of 4.0 average household size @Tk.70 per \$). The remaining 1.1% project and 0.2% control households annually earn above Tk.102,000 who are non-poor and middleclass with fewer rich. It is noted that the average income of project households is 1.15 times higher than the control households. Details are in table 4.25.

Table 4.25: Average Annual Household Income

	Amount of income (Taka)	Project group (N=2016)				Control group (N=420)			
		Before		After		Before		After	
1	1-1200	2	0.1	1	0.0	0	0.0	0	0.0
2	1201-6,000	13	0.6	7	0.3	6	1.4	6	1.4
3	6,001-12,000	57	2.8	34	1.7	18	4.3	13	3.1
4	12,001-18,000	101	5.0	65	3.2	38	9.0	25	6.0
5	18,001-24,000	139	6.9	71	3.5	41	9.8	22	5.2
6	24,001-30,000	417	20.7	135	6.7	96	22.9	34	8.1
7	30,001-42,000	767	38.0	521	25.8	139	33.1	139	33.1
8	42,001-60,000	404	20.0	782	38.8	75	17.9	125	29.8
9	60,001-102,000	110	5.5	377	18.7	7	1.7	55	13.1
9	Above102,000	6	0.3	23	1.1	0	0.0	1	0.2
	Maximum	180000		240000		90000		107000	
	Minimum	650		1200		3200		2000	
	Average	36681.28		47767.01		32789.52		41545.61	

59. **Savings of the Beneficiaries:** Weekly saving under the project was mandatory after completion of the project. The study revealed that 98.5% the beneficiaries practiced weekly saving while the remaining 1.5 percent followed bi-weekly or unspecified period of savings. As for the amount of saving, 99.3% beneficiaries reported to have saved up to Tk.100.00 per month and a very small portion of 0.15% saved more than Tk.100.00 per month. And 94.9% beneficiaries deposited fixed amount of savings while 97.2% maintained individual and the remaining 2.8% saved jointly.

60. The beneficiaries were supposed to save during the entire period of project cycle (24 months/ 104 weeks) but 17.1% beneficiaries did not save for the specified period. Period of saving is presented in table 4.26.

Table 4.26: Period of Saving

	Length of saving	Project group (After)	
		No.	%
1	0	9	0.4
2	1-20	14	0.7
3	21-40	27	1.3
4	41-60	19	0.9
5	61-80	885	43.9
6	81-100	328	16.3
7	101-104	734	36.5

61. Some beneficiaries could not save according to schedule. Length for which they could not save is different from one to 20 weeks. They have mentioned the reasons of not saving. The reasons are family deficit, loss in business, long term investment and family consumption. The distribution of reasons of not being able to save is presented in table 4.27.

Table 4.27: Reasons of not being able to save

	Reason for not saving	Project group (After)	
		No.	%
1	Family deficit	337	16.7
2	Loss in business	13	0.6
3	Long term investment	4	0.2
4	Family consumption	124	6.2
5	Others	26	1.3

62. FSVDG applied a very flexible saving program that neither fix the limit nor set any time schedule and force anyone for saving. Position of savings of beneficiaries before and after the project is not very encouraging. They have a number of places of saving and in each place amount is very small. Picture of savings is presented in table 4.28.

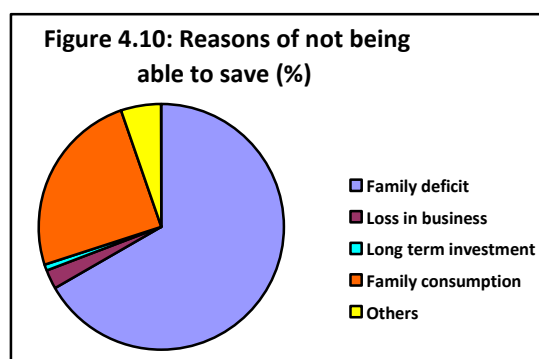


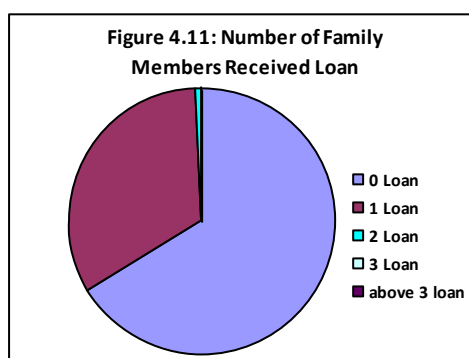
Table 4.28: Places of Savings and Average Amount of Savings

	Places of savings	Beneficiary group (N=2016)		Control group (N=420)	
		Before (taka)	After (taka)	Before (taka)	After (taka)
		2000	2009	2000	2009
1	In hand	60.81	211.89	51.24	116.67
2	NGO	129.68	671.87	84.96	508.05
3	Bank	20.84	79.66	33.33	35.71
4	Other	13.00	41.74	0.00	23.81

63. Members of the majority of the beneficiary families (66%) did not take loan from NGOs while one member took loan of 33% families. Two and more members of 1% family took loan from NGOs. Position of taking loan is presented in table 4.29.

Table 4.29: Number of Family Members Received Loan

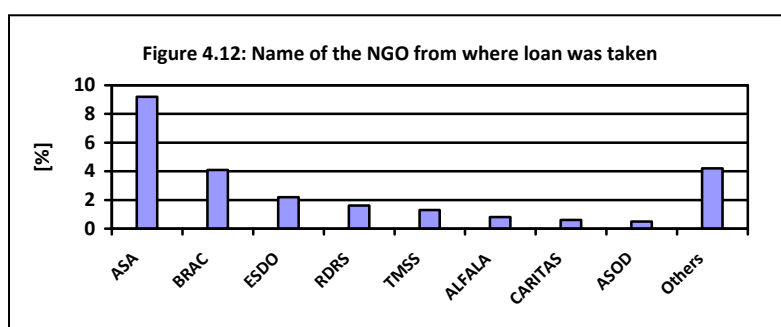
	No. of family members who had a loan	Project group	
		After	
		No.	%
1	0	1333	66.1
2	1	665	33.0
3	2	14	0.7
4	3	1	0
5	above 3	3	0.1



64. The Non-Governmental Organizations (NGOs) play key role in micro credit operation for the poor in general and the hardcore poor in particular. Micro credit and NGOs are closely linked and one cannot be thought without the other. Under the FSVGD project NGOs have come forward for providing micro-credit to the beneficiaries. Major NGOs provided micro-credit to the beneficiaries was ASA, BRAC, Proshika, ESDO, RDRS and some others. Name of these NGOs are presented in table 4.30.

Table 4.30: Name of the NGO from where loan was taken

	Name of NGO(s)	Project group	
		Number	Percent
1	ASA	185	9.2
2	BRAC	83	4.1
3	ESDO	44	2.2
4	RDRS	33	1.6
5	TMSS	26	1.3
6	ALFALA	17	0.8
7	CARITAS	13	0.6
8	ASOD	10	0.5
9	Others	85	4.2



65. The project attached importance to improving capability for management, leadership, and skill for running income-generating activities through necessary training. The project contributed to improving the capacities of the beneficiaries for management, leadership,

and skills before providing access to credit to ensure proper utilization of the come from the VGD properly. Majority (68%) of the respondent could utilize the income from the FSVGD properly while the rest could not. The reasons of not utilizing income properly were family deficit, more money was needed and lack of encouragement. The reasons of not proper utilization are presented in table 4.31.

Table 4.31: Reasons for not Properly Utilizing the Income from the Project

	Name of NGO(s)	Project group (After)	
		No.	%
1	Family deficit	503	25.0
2	Need more money	241	12.0
3	To encourage	67	3.3
4	Other	19	0.9

66. Average amount received by the beneficiaries was Tk.8530 ranging from Tk.4000 to Tk.13000. One family member having VGF and VDG card before project intervention was 2% and 3% respectively. At the end of the project one member of the family having VGF and VDG card was 5% and 100% respectively. Family members having VGF and VGD cards is presented in table 4.32

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Table 4.32: Number of Family Members Possessing VGF and VGD Cards

	Type of Cards	Project group			
		Before		After	
		No.	%	No.	%
1	No. of family members having VGF cards	45	2.2	106	5.3
2	No. of family members having VGD cards	50	2.5	2016	100.0

67. The beneficiaries generally form in to groups to enhance their strengths through collective initiatives. All the beneficiaries were members of female group. The beneficiaries learn from each other while working in groups. The study found that the group activities include planning, awareness building and sharing ideas. The table 4.33 shows that the percentage of beneficiaries working through collective initiatives in groups significantly increased.

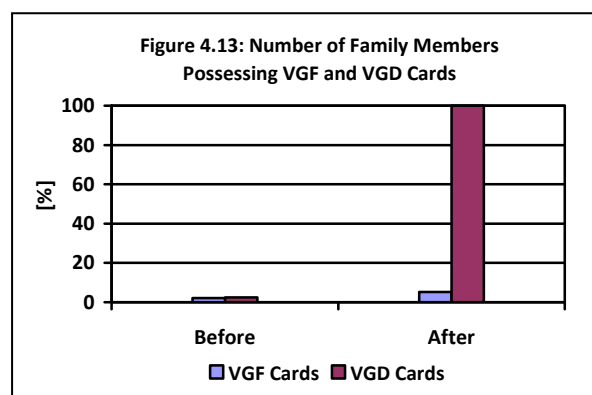


Table 4.33: Activities of the Beneficiaries

	Activities	Project group			
		Before		After	
		No.	%	No.	%
1	Planning	247	12.3	1476	73.2
2	Awareness increase	228	11.3	408	20.2
3	Exchange of experience	88	4.4	135	6.7

68. Most of the beneficiaries could not invest and make expenditure out of the savings of the project. Only 17.1% of the respondents could save and 20.2% could make expenditure of the income of the project while 92.5% could save small amount of money. A picture of investment, expenditure and saving is presented in table 4.34.

Table 4.34: Amount of Investment, Expenditure and Saving by the Beneficiaries

	Amount (taka)	Investment		Expenditure		Saving	
		No.	%	No.	%	No.	%
1	0	1656	82.1	1609	79.8	151	7.5
2	1-500	21	1.0	38	1.9	66	2.3
3	501-1000	61	3.0	89	4.4	950	18.0
4	1001-2000	23	1.1	47	2.3	728	2.3
5	2001-4000	56	2.8	57	2.8	100	1.8
6	4001-8000	119	5.9	102	5.1	16	2.8
7	8001-16000	68	3.4	65	3.2	5	5.5
8	16001-40000	11	0.5	2016	100	0	0

69. Almost half (49.3%) of the respondents have opined that the amount of assistance provided by the project was inadequate and their suggested quantity of rice/flour would be 38.9 kg. Their suggested amount is presented in table 4.35.

Table 4.35: Suggested Minimum Amount of Rice/Flour per Family

	Suggested amount of rice/flour (Kg)	Project group (After)	
		No.	%
1	30-35	441	21.9
2	36-40	317	15.7
3	41-70	236	11.7

6. Training of Beneficiaries

70. The NGOs organized awareness training for the beneficiaries. There are 196 (9.7%) beneficiaries who did not know about training while the rest of the beneficiaries knew about one or more than one training. However, majority of the beneficiaries (89.1%) knew about 1-4 training. The detail of the awareness training organized by NGOs is presented in table 4.36.

Table 4.36: Number of Awareness Trainings Organized by the NGOs

	Number of awareness trainings organized	Project group (After)	
		No.	%
1	0	196	9.7
2	1	309	15.3
3	2	688	34.1
4	3	432	21.4
5	4	369	18.3
6	5 – 9	22	1.2

71. The subject matter of the awareness training was included awareness, management, leadership, skill development. However, majority of the beneficiaries received training on awareness and skill development. The detail of the awareness training received is presented in table 4.37.

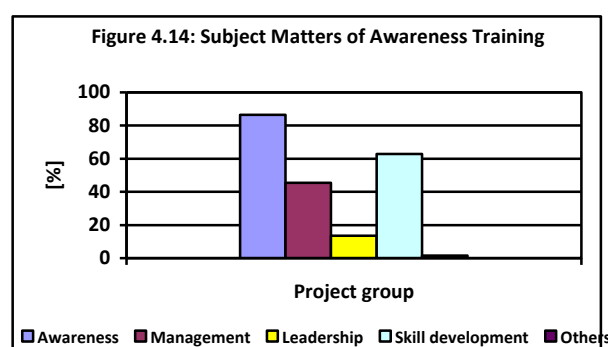


Table 4.37: Subject Matters of Awareness Training

	Subject matters	Project group	
		No.	%
1	Awareness	1744	86.5
2	Management	916	45.4
3	Leadership	272	13.5
4	Skill development	1266	62.8
5	Others	30	1.5

72. **Training on IGAs:** The beneficiaries availed themselves of training on different types of income generating activities. The major activities that beneficiaries availed training were goat rearing (62.2%), poultry (58.8%), cow rearing (49%) and vegetable cultivation (10.5%). The detail of the IGA training received is presented in table 4.38.

Table 4.38: Training on Income Generating Activities

	Participation in Training in IGA	Project Group (N=2016)			
		Income activity		Duration (Days)	Participants (Number in each Bach)
		No.	%	(Average)	(Average)
1	Cow rearing	987	49.0	8.5	45.8
2	Goat rearing	1254	62.2	9.2	46.1
3	Poultry	1185	58.8	8.7	44.6
4	Puff rice	80	4.0	9.9	48.9
5	Tailoring	22	1.1	7.0	40.7
6	Garments	2	0.1	5.0	25.0
7	Papaya cultivation	5	0.2	8.0	32.4
8	Banana cultivation	1	0.0	6.0	40.0
9	Nakshi katha	61	3.0	7.2	37.6
10	Vegetable cultivation	211	10.5	8.6	39.3
11	Poultry, goat and cow vaccination	45	2.2	5.7	36.4
12	Milching cow	12	0.6	9.6	42.9
13	Bamboo & cane work	16	0.8	7.1	32.0
14	Chanchur making	17	0.8	7.4	41.5
15	Other	25	1.2	7.8	38.7

73. There were only 43 members of the FSVGD received training for getting employment for wage earning. The major areas of training were bamboo and cane work, cow and goat rearing, poultry rearing, puff rice preparation, tailoring, etc. Duration of training was also different. The detail distribution of IGA training is presented in table 4.39.

Table 4.39: Areas of Training on Getting Employment for Wage Earning

	Income generating activities	Project group			
		After		Duration	Participants
		No.	%	(average)	(average)
1	Cow rearing	12	0.60	5.3	34.6
2	Goat rearing	13	0.64	5.8	34.3
3	Poultry	16	0.79	5.0	30.4
4	Puff rice	1	0.05	6.0	25.0
5	Tailoring	3	0.15	6.0	23.3
6	Nakshi katha	1	0.05	4.0	9.0
7	Bamboo & cane work	1	0.05	12.0	45.0
8	Other	2	0.10	4.5	25.0

74. **Most Benefited and Most Risky IGAs:** In spite of the fact that cow rearing, poultry and goat rearing are popular income generating activities undertaken by the project beneficiaries, considerable amount of risk is involved with the poultry and goat rearing activities which are evident from the table 4.40.

Table 4.40: Most Benefited and Risky Income Generating Activities

	Most benefited and risky income generating activating	Project Group (N=2016)			
		Most Benefited IGA		Most Risky IGA	
		No.	%	No.	%
1	Cow rearing	97	4.8	18	0.9
2	Goat rearing	31	1.5	24	1.2
3	Poultry	32	1.6	82	4.1
4	Puff rice	3	0.1	3	0.1
5	Tailoring	4	0.2	1	0
6	Papaya cultivation	1	0	2	0.1
7	Nakshi katha	2	0.1	0	0
8	Vegetable cultivation	8	0.4	1	0
9	Nursemaid	0	0	4	0.2
10	Poultry, goat and cow vaccination	0	0	23	1.1
11	Milching cow	2	0.1	7	0.3
12	Bamboo & cane work	0	0	3	0.1
13	Radio mechanic	0	0	3	0.1
14	Carpentry	1	0	2	0.1
15	Cycle & Rickshwa Fixing	0	0	2	0.1
16	Diesel mechanic	0	0	5	0.2

7. Impact on Decision Making Process, Social Status and Empowerment

75. Due to the project intervention, the opportunities recovered as development in environment to 82.4% from 15.5% in pre-project period, and increased employment opportunity to 62.2% from 9.8% in pre-project period (table 4.41).

Table 4.41: Type of Opportunities Created

	Type of opportunities recovered	Project Group (N=2016)			
		Before		After	
		No.	%	No.	%
1	Environment development	312	15.5	1662	82.4
2	Employment opportunity	197	9.8	1253	62.2

76. Most of the respondents (93.9%) have opined that the female members of the family can remain present in FSVGD meeting regularly but in some cases (40%) they needed permission from the male member. The ways of attending FSVGD meeting were alone, along with son/ daughter, with other. A distribution of ways of attending meeting is presented in table 4.42.

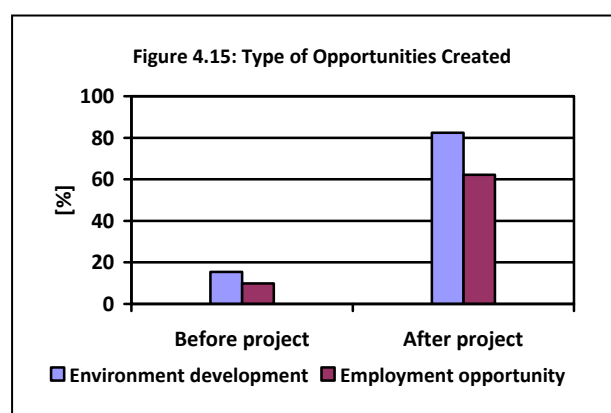


Table 4.42: Ways of Attending FSVGD Meeting of the female members

	How the female members attend the meeting	Project group			
		Before		After	
1	Alone	556	27.6	775	38.4
2	Along with son/daughter	144	7.1	55	2.7
3	With other	329	16.3	528	26.2
4	All above	186	9.2	165	8.2

77. The beneficiaries of the project sometimes participate in the social gathering/meeting. Their participation was varied widely. A pattern of their participation is presented in table 4.43.

Table 4.43: Pattern of Participation of Beneficiaries in Social Gathering/Meeting

	How often you are present social gathering/ meetings	Project group			
		Before		After	
		No.	%	No.	%
1	Very often	23	1.1	32	1.6
2	Sometimes	622	30.9	1324	65.7
3	Suddenly	991	49.2	557	27.6
4	Never	380	18.8	103	5.1

78. Study supports that the female members have gained empowerment in terms of decision-making on social issues like marriage and others and on income generating activities due to contact with the project. As many as 93.9% beneficiary women remained present in the FSVGD meetings (table 4.44).

Table 4.44: Empowered in Decision Making Process

	Women in decision making	Project Group (N=2016)			
		Before		After	
		No.	%	No.	%
1	Able to decide on social matters like marriage and other activities	642	31.8	1257	62.4
2	Able to decide on IGAs	1033	51.2	1619	80.3

79. Participation of female members in group as well as management activities increased considerably. Their participation in the Mohila Samity activities also increased significantly as shown in table 4.45.

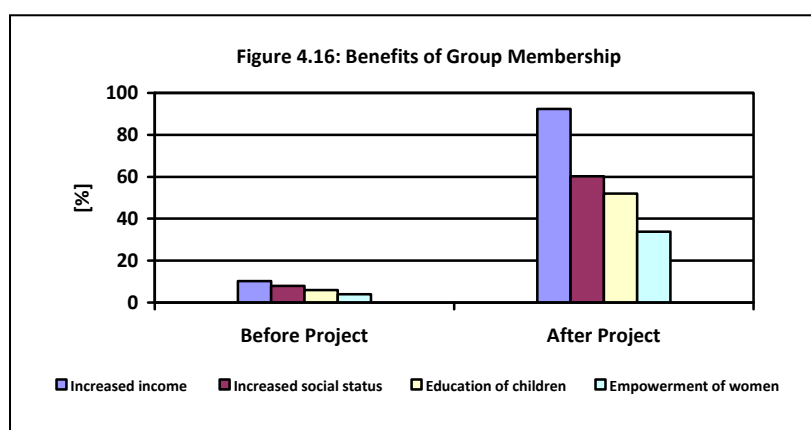
Table 4.45: Participation in Group/Management Mohila Samity Activities

	Participation of female members in group as well as management activities	Project Group (N=2016)			
		Before		After	
		No.	%	No.	%
1	Female members member of Mohila Somity	246	12.2	526	26.1
2	Female members executive member of Mohila Somity	13	0.6	20	1

80. The benefits out of group membership increased as income 92.3%, social status 60.3%, children's education 52.0% and empowerment of women 33.8% (table 4.46).

Table 4.46: Benefits of Group Membership

	Benefits	Project Group (N=2016)			
		Before		After	
		No.	%	No.	%
1	Increased income	205	10.2	1861	92.3
2	Increased social status	160	7.9	1215	60.3
3	Education of children	121	6.0	1048	52.0
4	Empowerment of women	79	3.9	681	33.8



81. The beneficiaries also reported gaining better social respect for their family due to the financial and social empowerment as members of FSVGD (table 4.47).

Table 4.47: Gaining Social Respect

	Degree of social respect	Project Group (N=2016)			
		Before		After	
		No.	%	No.	%
1	Very much	23	1.1	50	2.5
2	To some extent	576	28.6	1063	52.7
3	Little	638	31.6	679	33.7
4	Very little	638	31.6	177	8.8
5	Others	141	7	47	2.4

82. Ownership of wealth by the female members of the household has been increased considerably. Among some other assets included cow, goat/sheep, duck, chicken, and land. Asset ownership pattern by the female members of the family of the respondents is presented in table 4.48.

Table 4.48: Ownership Pattern of Wealth by Female Members of the Family

	Female owned wealth	Average number	
		Before	After
1	Cow/milching cow	0.0	0.1
2	Goat/sheep	0.1	0.3
3	Duck	0.5	0.8
4	Chicken	1.0	1.8
5	Big trees	0.1	0.1
6	Land (decimal)	0.4	0.4

83. Value of each asset except a few owned by the female members was found more after the project than that of before the project. Values of buffalo and chickens were found decreased. Value of assets owned by female members by item is presented in table 4.49.

Table 4.49: Value of Assets Owned by Female Family Members

	Female owned wealth	Average value of assets (taka)	
		Before	After
1	Cow/milching cow	11033	13692
2	Goat/sheep	1582	1739
3	Duck	143	144
4	Chicken	112.9	125.4
5	Land	4581	9470

84. Table 4.50 below shows how the project helped the beneficiary women to get control over the wealth of the families. Women are now having control on wealth as hen (poultry) 53.6%, swan 27% and goat/lamb 18.2%.

Table 4.50: Women having Control on Wealth

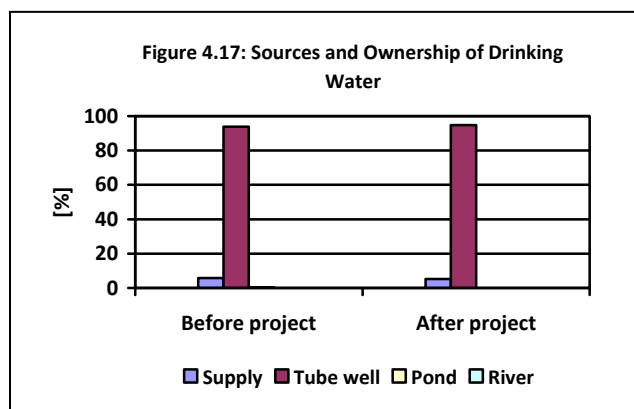
	Wealth ownership	Project Group (N=2016)			
		Before		After	
		No.	%	No.	%
1	Cow/milching cow	94	4.7	193	9.6
2	Goat/sheep	223	11.1	366	18.2
3	Duck	461	22.9	546	27.1
4	Chicken	785	38.9	1081	53.6
5	Land	129	6.4	148	7.3

8. Impact on Health Care and Others

85. Situation in terms of sources of drinking water was nearly same in both groups and that remained almost unchanged between pre and post project period, but in terms of ownership of sources of drinking water, project group was relatively in better situation and significant improvement was noticed in post project period in both cases (table 4.51).

Table 4.51: Sources and Ownership of Drinking Water

	Sources of drinking water	Beneficiary Group (N=2016)				Control Group (N=420)			
		Before		Present		Before		Present	
		No.	%	No.	%	No.	%	No.	%
1	Supply	117	5.8	105	5.2	27	6.4	27	6.4
2	Tube well	1893	93.9	1911	94.8	389	92.6	392	93.4
3	Pond	6	0.3	0	0.0	4	1.0	1	0.2
4	River	0	0.0	0	0.0	0	0	0	0
	Total	2016	100	2016	100	420	100	420	100
	Ownership of Sources of drinking water	Before		Present		Before		Present	
		No.	%	No.	%	No.	%	No.	%
		1	Owned by house	1107	54.9	1256	62.3	206	49
2	Owned by mahalla	754	37.4	565	28	182	43.3	159	37.9
3	Owned by govt.	155	7.7	195	9.7	32	7.7	36	8.5
	Total	2016	100.0	2016	100.0	420	100	420	100



86. Use of sanitary latrine increased to 50% from 25% in project group and 39% from 18% in control group. A sharp improvement in using sanitary latrine is noticed for the project group while a little change is seen for the control group. Open defecation is reduced considerably. Open defecation was less before project group than control group before the project intervention. Overall situation is positive for both the groups and pattern of using

latrine is presented in table 4.52.

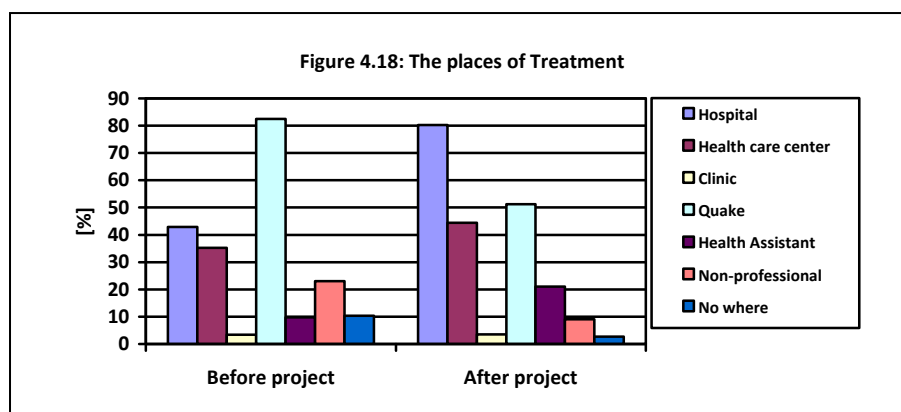
Table 4.52: Sanitary Facilities

	Places of toilet	Beneficiary Group (N=2016)				Control Group (N=420)			
		Before		Present		Before		Present	
		No.	%	No.	%	No.	%	No.	%
1	Sanitary latrine	521	25.8	1017	50.4	74	17.6	164	39.1
2	Hole latrine	695	34.5	709	35.2	147	35	161	38.3
3	Hanging latrine	298	14.8	147	7.3	60	14.3	42	10.0
4	Open Space	502	24.9	143	7.1	139	33.1	53	12.6

87. As a result of implementation of the project there is an improvement in the attitude of the beneficiaries in regards to receiving health and medical services. They are attending more to professional health and medical services providing places e.g. hospitals and health care centers (table 4.53).

Table 4.53: The places of Treatment

	Places of health services	Project Group (N=2016)			
		Before		After	
		No.	%	No.	%
1	Hospital	864	42.9	1617	80.2
2	Health care center	709	35.2	896	44.4
3	Clinic	69	3.4	71	3.5
4	Quake	1664	82.5	1033	51.2
5	Health Assistant	196	9.7	424	21.0
6	Non-professional	464	23.0	183	9.1
7	No where	207	10.3	55	2.7



88. Constrained by lack of awareness on the backdrop of poverty and limited access to necessary facilities, the vulnerable cannot seek proper treatment when needed. The study tried to estimate if access to medical

facilities increased due to improvement of social awareness among the members of the beneficiary households. Table 4.54 shows that the percentage of beneficiary households taking advice from MBBS doctor, trained nurse and health assistant have slightly increased while seeking advice from quacks, religious persons and not seeking any sort of advice during illness of the members of the households reduced.

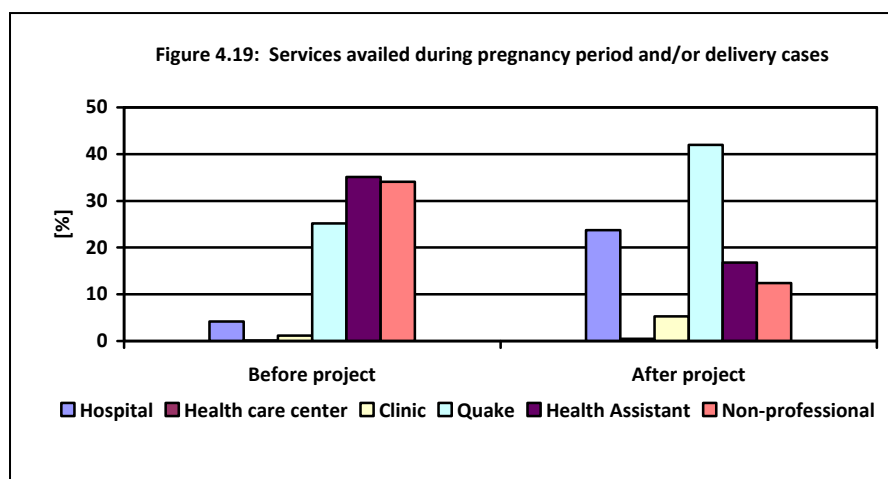
Table 4.54: Persons Consult during Illness of Members of the Households

	Persons consult during illness of members of the households	Project Group			
		Before		After	
1	MBBS Doctor	167	8.3	574	28.5
2	Trained nurse	10	0.5	25	1.2
3	Quake	1418	70.3	839	41.6
4	Health Assistant	197	9.8	544	27
5	Religion person	168	8.3	28	1.4
6	None	56	2.7	6	0.2

89. An increasing number of beneficiaries avail services from hospitals, clinics and health care centers in pregnancy period and delivery cases. The concerned beneficiaries also reported that they could be increasingly helping the disabled persons in their families due to their involvement with the project (table 4.55).

Table 4.55: Services availed during pregnancy period and/or delivery cases

	Places attended	Project Group (N=2016)			
		Before		After	
		No.	%	No.	%
1	Hospital	84	4.2	478	23.7
2	Health care center	3	0.1	10	0.5
3	Clinic	25	1.2	107	5.3
4	Quake	509	25.2	847	42
5	Health Assistant	708	35.1	338	16.8
6	Non-professional	687	34.1	236	12.4



90. There are a few handicapped persons in the family of the beneficiaries. Number of handicapped members of the family has been increased from 3% to 4.1%. Similarly expenditure for the handicapped persons has been increased from Tk.81 to Tk.130.

The picture of disability is presented in table 4.56.

Table 4.56: Number of Handicapped Persons in Beneficiaries' Family and Related Expenditure

		Project group			
		Before		After	
1	Whether these any handicapped persons in your family	60	3	83	4.1
2	Expenditure for the handicapped (average)	81.4		129.5	

91. The study assessed the level of awareness of the beneficiary households through discussions and obtaining their opinion. The study assessed the changes of social status, respect from the community, and confidence building for improving the socio-economic status. It is found that percentage of households who were happy with their status before and after the project increased from 33.9% to 75.6%. The training for raising awareness contributed significantly to increase the confidence of the beneficiary households for improving their economic conditions from 42.5% to 84.4%. This indicated that the awareness raising training improved the social awareness and self esteem of the beneficiaries that may serve as a driving force to fight poverty and for becoming self-reliant. See table 4.57.

Table 4.57: Change of Social Status of Family Members of Beneficiaries

	Indicators	Project group			
		Before		After	
		No.	%	No.	%
1	Households happy with their social status	683	33.9	1524	75.6
2	Households confident of improving their socio-economic status	857	42.5	1701	84.4
3	Households confident of coming out of poverty	690	34.2	1584	78.6

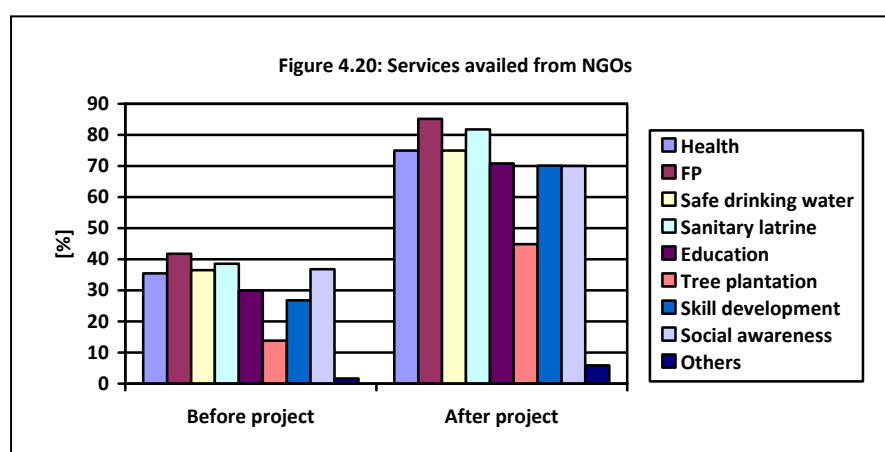
B. Strengths and Weakness of the Project

1. Services availed from NGO's

92. The services availed from NGOs have increased more than double (64% from 29%) in general, while major improvement is noticed in the areas of family planning (85.2% from 41.8%), sanitary latrine (81.8% from 38.6%), health (75% from 35.5%), safe drinking water (75% from 36.5%) and skill development (70% from 26.8%). The pre and post project situation in terms services avail from NGOs is presented in table 4.58.

Table 4.58: Services availed from NGOs

	Type of NGO Services	Project Group (N=2016)			
		Before		After	
		No.	%	No.	%
1	Health	715	35.5	1513	75
2	FP	842	41.8	1718	85.2
3	Safe drinking water	736	36.5	1509	74.9
4	Sanitary latrine	778	38.6	1650	81.8
5	Education	602	29.9	1427	70.8
6	Tree plantation	278	13.8	904	44.8
7	Skill development	541	26.8	1414	70.1
8	Social awareness	741	36.8	1412	70
9	Others	35	1.7	118	5.9
<i>Average</i>		585	29	1296	64



2. Feedback of DWA Officials

93. The impact evaluation team based on discussions and interview with the officials of the DWA and findings of field visits assessed the project implementation and operating performance. The assessment of project implementation covered the review of progress of implementation of different components including implementation issues and constraints and challenges faced by the project, and changes made in the project design and scope during the project implementation. The assessment of operating performance included efficiency and efficacy of the operation and sustainability of the achievement of the beneficiaries. The feedback of the DWA officials is discussed in detail in the following paragraphs. Detailed feedback of Key Informant Interview of DWA field officials is at **Appendix VII**.

94. The impact evaluation team took interview of 20 DWA field level officials of the project area. Out of them 25% were District Officer, 65% were Upazila Officer and the rest were others, 30% were female and the rest were male. Educational level of 50% was mater degree, 40% bachelor degree and the rest were SSC and HSC passed.

95. FSVGD activities of the project were not commenced simultaneously in all the sampled project upazilas. The project activities were commenced in most of the upazilas from 2003. Commencement of the project activities is presented in table 4.59.

Table 4.59: Year of Commencement of FSVGD Activities

	Year of commencement	No. of official respondent	Percent
1	2001	3	15.0
2	2003	13	65.0
3	2005	4	20.0
	Total	20	100.0

96. The DWA officials have provided a number of information about the project activities. There were 38 NGOs worked under the project 20 sampled upazilas, total number of beneficiaries were 84882, number beneficiaries were 25266 initially and training was provided to 73201 (86%). NGOs working in the area and beneficiaries per sampled upazila are presented in table 4.60.

Table 4.60: Number of NGOs and Beneficiary by Sample Upazila

Upazila	No. of NGOs	No. of Beneficiary	No. of women worked initially	Training provided (no)
1. Patgram	3	8547	2291	8547
2. Kaliganj	3	7171	2618	7176
3. Lalmonirhat Sadar	2	7077	1992	7077
4. Roumari	2	5713	1620	5713
5. Ulipur	2	4068	4068	40
6. Kurigram Sadar	3	6934	2618	6934
7. Thakurgaon Sadar	1	9136	1500	9136
8. Tetulia	3	2957	889	2957
9. Panchagarh Sadar	3	2500	300	2500
10. Debiganj	2	5908	1720	5908
11. Ranisankail	1	1600	1600	1600
12. Pirganj	1	2970	1270	2970
13. Dinajpur Sadar	2	2700	1200	2695
14. Biral	2	2950	1200	2950
15. Ghoraghat	1	780	380	780
16. Putia	2	1200	0	1200
17. Rajshahi Sadar	1	3700	0	0
18. Tanore	2	3953	0	0
19. Atrai	1	2618	0	2618
20. Naogaon Sadar	1	2400	0	2400
Total	38	84882	25266	73201

97. The officials informed that beneficiaries were provided some social services. The major social services were health, education, sanitary latrine, tree plantation, VGF/VGD, shifting, skills development, social awareness, setting of tube well, safe water supply facilities. They also informed that the beneficiaries were benefited from the income generating activities. Among others some of the benefits were saving, utilization of saving, improvement of living standard, access to micro-credit and bank. Their benefits are shown in table 4.61.

Table 4.61: Information on benefits of Working under FSVGD Project

Benefits	No. Off officials	
	No. of officials	Percent
Can save significantly	18	90.0
Can use savings properly	17	85.0
Successful beneficiary can enjoy benefit of small credits	17	85.0
Improve the standard of living of the card holders	20	100.0
VGD Card holders are eligible for bank transaction	19	95.0

98. The DWA officials have identified some strengths of the project and the strengths were IGA training, women empowerment, increasing income, social development, development of savings attitude, improvement of life style, creating food security and good relationship different service providing, and acquiring self dependency.

99. They have also identified some weaknesses of the project and the weakness were poor monitoring activities, shortage of manpower, less allotment of expenditure, shortage of motor vehicle, limitation of condition for selecting beneficiaries, non supply of good food, duration of training was short, inexperienced trainer provided training, delay in allocation of fund, beneficiary were not brought under credit program at the end of the project, beneficiary were not engaged in proper work after compilation of training.

100. They have provided some suggestion for improvement of working efficiency of DWA officials. Their suggestions were providing more manpower, motor vehicle, emphasizing on monitoring, construction of own office building, providing modern equipment, up grading training, providing IGA training considering willingness and ability

101. The DWA officials faced some risks and problems at the time of implementation of the project. The major problems were economic condition of vulnerable women deteriorates end of project, selection of proper beneficiary was problem because of influence of local people representative and political leader, failure to supply proper food timely and failure to select NGO timely, non availability manpower and vehicle, non availability of allocation of necessary budget and small credit

102. They have provided some points as measures for reducing risks and problems in implementing similar project in future. The suggested measures are select beneficiary by government officer, empowering District/Upazila Women Affair officers for project implementation, select NGO timely, supply food timely, building awareness of the people, increasing budget, no influence of people representative, increasing manpower, providing vehicle and deploying experienced trainers.

103. They have provided suggestions for overcoming the risks in implementation of similar project in future. The suggestions are recruitment of manpower, providing modern office equipment including motor vehicle, increasing budget allocation, monitoring, per capita food allocation, provision for micro-credit, selecting established NGO, deploying skilled trainers for providing training, starting project activities timely, undertaking longer duration project, proving IGA training considering willingness, ability and the local issue, supply of project inputs regularly.

3. Feedback of NGOs

104. The impact evaluation team based on discussions and interview with the participating Non-government Organizations (NGOs) and findings of field visits assessed the project implementation and operating performance. The feedback of the participating NGO officials is discussed in detail in the following paragraphs. Detailed feedback of Key Informant Interview of officials of participating NGOs is at **Appendix VIII**.

105. The impact evaluation team took interview of 21 NGO officials of the project area. Out of them one was executive director, two were program officers, 14 were managers and four were coordinators, 15 were female and the rest were male. Educational level of 57% was mater degree, 38% bachelor degree and the rest were HSC passed.

106. Numbers of employees of the contracted NGOs were ranging from 8 to 332 while they deployed some of their human resources for implementation of the project activities were ranging from 2 to 58. Human resources deployment by NGOs for implementation of the project is presented in table 4.62.

Table 4.62: NGO-wise Number of Manpower Involved in the Implementation of the FSVGD Project

	Name of NGO	Number of Employers		
		Total Employees	Involved Employee FSVGD Project	Number of Beneficiary
1	RDRS	40	7	1674
2	RDRS	38	7	2618
3	RDRS	42	6	2565
4	RDRS	10	5	5713
5	RDRS	41	0	3734
6	KIRARA NO KAI	25	0	2800
7	ESDO	65	58	9136
8	ESDO	8	8	668
9	MKP	136	56	750
10	ESDO	9	9	1888
11	ESDO	13	11	1600
12	ESDO	75	7	2970
13	POLLISRI	332	52	5895
14	PODAKKEP	16	8	935
15	DIPSHIKA	32	5	780
16	RIC	23	7	950
17	VERC	14	14	3750
18	VERC	9	9	213
19	ASOD	9	9	924
20	MOUSOMI	8	2	2618
21	MOUSOMI	18	6	2400

107. The NGOs faced problems in selecting beneficiaries and major problems were the guideline selection was not maintained because of political and people representatives’ influence, insufficient VGD/VGF card, difficulty in finding out beneficiary area and unwillingness of local government to work with NGO.

108. The respondents informed that beneficiaries were provided some social services. The major social services were health, education, sanitary latrine, tree plantation, VGF/VGD,

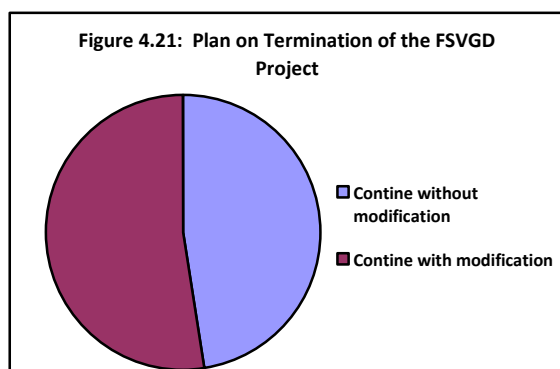
shifting, skills development, social awareness, setting of tube well, safe water supply facilities. Their opinion is similar to the opinion of DWA officials.

109. All the respondents of the NGOs expressed their satisfaction for working with FSVGD project. They also informed that the beneficiaries were benefited from the income generating activities, saving money, utilization of saving, improvement of living standard, access to micro-credit and bank.

110. The impact evaluation study obtained opinion of the senior executives of the NGOs about the plans of the respective NGOs for future. They offered opinion about their priority attached to FSVGD. The table 4.63 summarizes their plan. It is found that more than half (52.4%) of the NGOs plan to continue with changes and the rest without modification.

Table 4.63: Plan on Termination of the FSVGD Project

	Plan	Number of Respondent	Percent
1	Continue without modification	10	47.6
2	Continue with modification	11	52.4



111. The NGO officials have identified some strengths of the project and the strengths were free from illiteracy, development of social awareness and savings habit, opportunity of skill development, gaining life skill, increasing food security and income, creating women empowerment and skill work force.

112. They have also identified some weaknesses of the project and the weakness were lack of monitoring and irregular supply of food, irregularity of beneficiaries, inadequate quantity of FSVGD card, inadequate loan facilities, short duration of the project, insufficient financial budget, having no work against wage, lack of transparency for food distribution, inferior quality of food, dependent on FSVGD project, lack of coordination among Government, NGO official and public representative, providing no training allowance, providing training in improper time, providing no job according to training.

113. The NGO officials faced some risks and problems at the time of implementation of the project. The major problems were natural disaster and diseases, political influence, dependency on donors, beneficiaries' dependency on FSVGD project and no provision for loan.

114. They have provided suggestions for improvement of activities of project like FSVGD project in future. The suggestions are regular monitoring by Government, making beneficiaries regular, undertaking project of longer duration, proving job against wage, keeping provision for loan facility, making free from political influence, supply inputs and food timely, providing training by skilled trainer, increasing coordination among Government official, NGO official and people's representatives, selecting VGD/VGF card holders properly.

4. Feedback of Local Level Stakeholders Participatory Workshop

115. A regional level workshop on the Impact Evaluation of Study “Bittohim Mohila Unnayan Karmasuchi Prokolpo” was held on April 2, 2011 at Hotel Naz Garden, Bogra. Jointly organized by IMED and Eusuf and Associates, Dhaka the workshop consisted of two sessions: Inaugural sessions and Open Discussion Sessions. The Workshop was presided over by Mr. Abdul Quayum, Director IMED, Ministry of Planning. Mr. Habibullah Mozumdar, Secretary, IMED, Ministry of Planning attended as the Chief Guest. A total number of 30 participants attended the workshop. The list of Participants by categories is presented in **Annex IX**.



116. The program started at 9.30am with recitation of the Holly Quran and address of welcome by Engr. Mr. Awlad Hossain, the vice President of the Eusuf and Associates. When he welcomed the chief guest and all the participants particularly the grass root level beneficiary participants. He observed that holding of such a workshop was a Part of the methodology of the ongoing evaluation study.



119. Meer M. A. Basher, the Study Team leader of the Evaluation Study explained the purpose of the workshop. He also presented the tentative findings of the study out of the data collected so far through field sample survey and field works by the study team. The purpose of the workshop were (i) exchange of views on evaluation of the project, (ii) Open house discussion to obtain relevant information from and views of the stakeholders of the project, and (ii) To incorporate the information obtained from the workshop in the evaluation project In the workshop the following issues were also presented:

- i. Highlights of the project
- ii. Background of the Evaluation Study
- iii. Methodology and Tools used
- iv. Major Indicators Studied
- v. Overall Sample Frame

117. After the presentation by the Team Leader, the Chief Guest delivered his concluding speech for the first session. The secretary in his concluding discussion viewed as follows:

- Transport and facilities might be provided in an integrated way within the local departments
- The govt. initiatives to be highlighted
- Requested the team to incorporate the findings of the workshop in the finalization of evaluation study report.

118. The second session of the workshop - the open discussion session presided by Mr. M. A. Quayum, Director IMED, started after tea-break. The session was conducted by Dr. Eusuf Ali, President, Eusuf and Associates.

- All the seven direct beneficiaries present participated in the discussions narrating their experiences in the project.
- Women Union Parishad (UP) member participated in discussion expressing her role in the project.
- Union Parishad (UP) male member present also expressed these views.
- Representatives of NGOs like TMSS and ASORD expressed their views.
- Upazila and District officers of the Department of Women Affairs also expressed their views.
- Deputy Director of Women Affairs Directorate, Dhaka also took part and expressed her views

119. At the end of the workshop, the Rapporteur Prof. Dr. Md. Nurul Islam presented his report, Dr. Eusuf Ali conductor of the session appreciated the rapporteur's report and thanked the chief guest and the participants. Mr. M. A. Quayum, the chair person of the session concluded the workshop by appreciating the role of all stakeholders with the hope that the outcome of this workshop will enrich the report of the study. Detailed feedback of the workshop is at **Appendix IX**.

Section V Qualitative Feedback from Focus Group Discussions (FGD)

A. Focus Group Discussions

120. The consultants carried out 21 Focus Group Discussion (FGD) (one in each of the selected sample upazilas) to capture qualitative information of the benefits and impact of the project. In average 15 participants comprising project beneficiaries, teacher of the local schools, female members of the union parishad, other male members of union parishad, business man, social workers, NGO participated. The qualitative feedback was useful to analyze certain indicators such as beneficiaries' need, demand, and preference; picture of benefits and impact and sustainability; and strengths and weaknesses of the .project.

121. The suggestions of the participants of different FGDs are summarized at table 5.1. Table 5.1 also provides details of the FGD sessions. Detailed feedback of the 21 focus group discussions is at **Appendix X**.

Table 5.1: Suggestions of the Participants of Different FGDs

	Place of FGD	Date of FGD Held	Total Participants	Positive Impact as Mentioned by the Participants of Different FGDs	Suggestions of the Participants of Different FGDs
(1)	(2)	(3)	(4)	(5)	(6)
1	Baura Union of Patgram Upazila	5-1-2011	9	<ul style="list-style-type: none"> • Project has created direct impact on environment through its training and implementation of sanitation and tree plantation programmers... • Environmental impact is visible as the beneficiaries now use sanitary latrine, and plant trees. • Jobs are now available in the area during the lean period. • Gender awareness has been created in the project area. • Involvement of women in different development activities has increased than before. 	<ol style="list-style-type: none"> 1. To cater more benefit, work opportunities for women should be increased under the project. 2. Not only the women beneficiaries under the project, but women of all the households of the area should be involved in different income generation activities. 3. Involvement of beneficiaries in self-employment should be followed by specific trainings. For this purpose skill training should be imparted first to the beneficiaries, and then only they should be involved in self-employment. This will be helpful for the beneficiaries to run their income generation activities smoothly in future. 4. Women's capabilities or knowledge should be developed through information technologies. 5. Both women and men should get equal wages for their daily labor. Side by side wages of old and child labor should be reconsidered. 6. Opportunities should be created for women to participate in family
2	Kaliganj Upazila	7-1-2011	9		
3	Lalmonirhat Sadar Union	11-1-2011	10		
4	Roumari Upazila	17-1-2011	10		
5	Durgapur Union of Ulipur Upazila	20-1-2011	10		
6	Kurigram Sadar Upazila	24-1-2011	10		
7	Akcha Union of Thakurgaon District	6-1-2011	21		
8	Bangla Bandar Union Parishad Tetulia of Panchagar District	12-1-2011	13		
9	Teprikanj Union of Debiganj of Panchagar District	23-1-2011	13		
10	Nekmorod Union (No 2) of Rani Shankail Upazila of Thakurgaon District	6-1-2011	10		
11	FGD in Panchagar Sadar Union	17-1-2011	10		
12	FGD Held in Pirganj Union(No 6) of Thakurgaon		11		

	Place of FGD	Date of FGD Held	Total Participants	Positive Impact as Mentioned by the Participants of Different FGDs	Suggestions of the Participants of Different FGDs
13	FGD Held in Chehel Gazi Union No.1 of Dinajpur Sadar	16-1-2011	11	<ul style="list-style-type: none"> • More women are now involved in self-employment. • To earn money women work now a-days in chatals, brickfields and also as domestic hands. • Tendency of taking decision after consulting with male member of the family has reduced to some extent. • Due to improvement of awareness among the beneficiaries child marriage has reduced. • Due to improved road communication systems of the area mobility of the womenfolk in the project area has also improved. 	<p>decisions as well as in group meetings.</p> <p>7. The rich people of the area should be encouraged to involve more women as worker in their farm.</p> <p>8. Poverty can be reduced in the area by distributing cow, goat or sewing machine among the vulnerable women as a lump grant.</p> <p>9. To minimize the sufferings of the card holders', project should be regular in supplying its materials for distribution among the card holders.</p> <p>10.FSVGD card is much less than that the actual demand of the union, The project should look into the matter.</p> <p>11.The amount of rice/wheat should be enhanced to 50 kg.</p> <p>12.. Under the project disbursement and utilization of credit should be make mandatory and its credit programme should be monitored properly.</p> <p>13.Duration of FSVGD project should be enhanced; it will help the beneficiaries to continue their income generation works successfully.</p> <p>14.Quality of the food under the FSVGD project should be improved.</p> <p>15.Both husband and wife should be involved in credit operation.</p> <p>16.Trainings should be imparted by skill instructors...</p> <p>17.Credit under the project should be disbursed at low interest rate and it should be monitored properly. Involvement in income generation activities should be followed by skill trainings.</p> <p>18.Training allowance should be introduced.</p> <p>19.Literacy programme should be introduced under the project.</p> <p>20.Emphasis should be given on extension diversified crop cultivation.</p>
14	Forokkabad No.2 of Biral Upazila	18-1-2011	13		
15	Ghoraghat Union No.2 of Dinajpur District	23-1-2011	12		
16	Banessar Union of Putia	23-1-2011	11		
17	Parila Union of Poba of Rajshahi District	9-1-2011	10		
18	Chanduria Union of Tanor of Rajshahi District	11-1-2011	9		
19	Khazur Union of Mohadevpur of Naogaon District	16-1-2011	12		
20	Purbapara Ahsanganj Atrai of Naogaon	20-1-2011	8		
21	Boalia of Naogaon Sadar	24-01-2011	10		

B. Case Studies

122. In addition to the 21 focus group discussion, the consultants carried out 42 case studies (21 success stories and 21 unsuccessful cases) of beneficiary experience in the 21 sample upazia (two from each sample upazila). The findings of the 42 case studies are summarized at Table 5.2 here under. Detailed findings of case studies are at **Appendix XI**.

Table 5.2: Particulars of the Case Studies

	District	Upazila	Union	Village	Success	Unsuccessful
1	Lalmonirhat	Patgram	Bowra	Bowra	1	0
2						0
3		Kaliganj	Tushbander	Sundarhari	1	0
4						0
5		Lalmonirhat	Mahendranagar	Chinipara	1	0
6					Telipara	0
7	Kurigram	Rowmari	Bandaber	Uttarpara	1	0
8					Paschim Khanjan Para	0
9		Ulipur	Durgapur	Panchpir	1	0
10					Gorai Panchpir	0
11		Sadar		Belgacha	1	0
12					Kathalbari	0
13	Panchagarh	Tetulia	Tetulia Sadar	Shahabjote	1	0
14					Sardarpara	0
15		Sadar	Panchagarh	Kaidpara	1	0
16					Basniapara	0
17		Debiganj	Teprikanj	Banderpara	1	0
18					Banderpara	0
19	Thakurgoan	Sadar	Akcha	Uttar Thakurgoan	1	0
20					Kashalbari	0
21		Ranishaikal	Nekmarad	Nekmarad	1	0
22					Nekmarad	0
23		Pirganj	Pirganj	Chapore	1	0
24					Begungoan	0
25	Dinajpur	Dinajpur	Dinajpur	Shubra	1	0
26						0
27		Biral	Biral	Rajardighi	1	0
28					Damail	0
29		Goraghat	Goraghat	Balahar	1	0
30						0
31	Rajshahi	Puthiya	Puthiya	Kanda	1	0
32						0
33		Paba	Parila	Parila	1	0
34					Pantapara	0
35		Tanore	Chanduria	Silimpur	1	0
36					Chanduria	0
37	Naogoan	Mohadebpur	Mohadebpur	Old hospital	1	0
38					Baganbari	0
39		Atrai		Vopara	1	0
40					Atrai	0
41		Sadar	Boalia	Enayetpur	1	0
42					Perboalia	0
	Total				21	21

123. The study provided feedback on number of important benefit and impact indicators and proxy indicators. Feedbacks from successful cases are as follows:

- Proper utilization of the inputs
- Self awareness and motivation
- Involvement in income generating activities in genial and non farm activities in particular as sewing, small trade, van, etc.
- Training
- NGO Involvement
- Savings
- Availability of loan
- Housing accommodation
- Children's education
- Better health
- Active husband
- Integrated family life of husband wife
- Safety from nature and other disasters
- Better communication

Feedbacks from unsuccessful cases are as follows:

- Chronic poverty
- More dependents
- Inactive husband
- Non Participation
- Lack of awareness and motivation and empowerment
- Old age
- Ill health
- No income generating activity
- Large family
- Dowry
- Divorce
- More marriages by the male members
- Increasing cost of living
- Non availability of loan
- Loss due to natural disasters like, bird flue, diseases of the animals
- Legal mitigation

124. The consultants analyzed the findings of successful and unsuccessful cases and selected few typical cases from both type and presented the findings in the following paragraphs as examples and lessons.

125. **Success Case of Mrs. Badrun Begum:** Ms Badrun Begum, 40, bears a success story of the project. She has a family of five members including three children. She was included in FSVGD in the 2007/08 Cycle. She got 35kg rice per month for 18 months. After availing this inputs she got the membership of an NGO. She got awarded and empowered. She began to save some amount as NGO group member. She got training on embroidery works and works

as embroidery worker. Now she does embroidery works on Saree, Punjabi. She got self-sufficiency in maintaining her family. She erected a tin made house. Her daughters attend school at class 5 & 6. The son also attends Primary school. They also hand in mother's embroidery works in between. Her husband who was an irregular day labor as it was "Monga" stricken area. He now owns a van. They are using sanitary latrine and conscious of health and hygiene. They have an integrated family life. They are saving money to buy some land for cultivation. She showed her reaction on success as "We are happy now".

126. **Success Case of Minuti Roy:** Ms Minuti Roy 35, is a success story by itself and an example for the project. She has two sons aged 20 and 16. She was housewife and her husband was a day labor. They could not meet their both ends by means of their income. She was enlisted for FSVGD program in 2007-2008 cycles. She got 35kg rice per month for 18 months. She began to save some quantity out of it. She started cow fattening and domestic poultry. In the meantime she got training from the local NGO. She got more strength and energy. Her sons could not continue study after class V. They could work as labor with their father. Now they are getting training for technical skills. She demands the government should provide loans to the poor rather to the NGOs. She works to get lease of 33 decimal lands in future for cultivation. Her family uses sanitary latrine. They use sandal at the latrine. They use soap after the use of latrine. She has planted different trees around her dwellings. She expressed satisfaction about the project as she got out of poverty by participating in the project.

127. **Unsuccessful Case of Ms Rina:** Rina 35, is landless. Her husband could not have regular earning as a day labor. She had a daughter only. She could not send her daughter to school. After getting VGD card could meet the family food. As the husband could not earn regularly she had very little savings. She got training from ASOD (NGO) for cow fattening. She tried to buy a cow for fattening but could not arrange fund from NGO or from relative. She could not succeed to her fortune for lack of fund. She got frustrated.

128. **Unsuccessful Case of Ms Amena Begum:** Amena Begum 30 is an unsuccessful case. She has a daughter and now defunct husband. She got a FSVGD card. She developed the habit of savings. But she could not participate in income generating activities. Her husband did not have regular income. One-day husband left for Dhaka for better income leaving them behind at village. The husband did not communicate her. Later she got the message that her husband got married with another girl. She was helpless with her only daughter.

Section VI Summary of Findings, Conclusions and Recommendations

A. Introduction

129. The consultants based on the detailed discussions of the foregoing sections drawn conclusions of major findings and offered recommendations for future similar project design and implementation. The conclusions and recommendations covered important issues such as strengths and weaknesses of the project, project design, project implementation and management, food and cash distribution, capacity building of DWA, improvement of livelihood of the beneficiaries, empowerment of the beneficiary women, improvement of awareness of the beneficiaries, improvement of access to public services, etc. The detailed conclusions and recommendations are summarized in the following paragraphs.

B. Findings, Conclusions and Recommendations

1. Project Design

a. Initiation of Project

130. **Finding:** The idea of the project came from the humanitarian context on the vulnerability of the poor and destitute and vulnerable women of rural community, which tailored to initiate the program for their survival with food assistance and training for awareness and livelihood activities to ensure sustainability.

131. **Conclusion:** The rationale of the project was appropriate and needs based and pragmatic to the context of rural Bangladesh. Survival is still a problem for this huge downtrodden group of the rural community particularly for the ultra poor women.

132. **Recommendation:** Similar long-term projects/programs should be initiated with program-based approach with sufficient resources and the programs should be managed effectively and efficiently.

b. Beneficiary of the Project

133. **Finding:** Beneficiaries were vulnerable women who are disadvantaged (being widow, abandoned, divorced, separated, or have disabled husband), functionally landless (with less than 50 decimal land), extremely income poor (monthly income below Taka 300 and very irregular and uncertain income), casual daily labor, etc. The beneficiary selection criteria included only those vulnerable women who have VGD cards. The project target beneficiary was 255,000 (in three cycles of 55,000 beneficiaries in each cycle) but actually served 279,999 beneficiaries. The project served 24,999 additional distressed women – 10% over achieved the target.

134. **Conclusion:** Given the complexities and time required to selecting most disadvantaged and vulnerable women for a manpower and resource poor DWA, beneficiary selection from existing VGD cardholders has been a good selection criteria. However, question remains if only the poorest of all the VGD cardholders could be selected who have had received minimum supports in the past. Survey and field visits found beneficiaries who are not the poorest and most disadvantaged. Considering the large number of VGD card holder vulnerable women in each upazila servicing additional beneficiaries is highly appreciable.

135. **Recommendation:** Within the well defined and prudent selection criteria, efforts may be made to serve the bottom poor of the list of the poorest and vulnerable who have had received minimum supports in the past. In future, project may select the required number of VGD card holders from all the VGD card holders of the area who are most disadvantaged in terms of selected socio-economic status and least served in the past.

c. Implementation Arrangement

136. **Finding:** It is evident that project design was good in terms of provision for different committees at different levels to monitoring and giving approvals but regular and effective monitoring mechanism of the implementation progress was not properly attended and ensured in the project documents and also in the field levels. During field visits and survey field offices of DWA reported that although they had to work through several step-by-step coordinating committees and authorities, yet they had to do almost everything although their offices had lack manpower and resources. However, the role of NGOs in facilitating in the project implementation was appreciable.

137. **Conclusions:** Considering the experience and given limited manpower and resources in DWA field offices there is need for more effective support from other local level agencies in project implementation activities rather than coordinating and supervising and monitoring. The field level monitoring should have been more effective. NGOs could help implementation more effective should the selection was for engaging the more organizationally and institutionally capable NGOs of proven track records.

138. **Recommendation:** In future similar projects and programs DWA should employ necessary project based manpower and ensure implementation monitoring itself and supervision of the services of the contracted NGOs. A local level effective monitoring mechanism and a high powered coordinating mechanism should be provided in the project implementation arrangement. High importance should be attached to engagement of only the capable experienced NGOs who can effectively assist field level offices of DWA in implementing the project.

d. Strengths and Weakness of the Project

139. **Strengths:** The project was identified on the basis of the country strategy paper focusing on improving Bangladesh's human development indicators and prepared by technically sound and experienced experts of the Department of Women Affairs with due attention to the need to strengthening the national VGD component.

140. ADP provision of Taka component in different years of implementation of the project was satisfactory (94%) while release of the ADP allocation was in full (100%).

141. The impacts of the project on the beneficiaries in terms of increase of their income, improvement of confidence level for involving in the development process, access to different public services, behavioral change, and social empowerment, gaining as well as sharing of knowledge was found significant.

142. The project has strengthened DWA officials through professional training and logistic support as well as enhanced the capacity of the participating NGOs to support sustainable life improvement projects.

143. This is purely a project under the government's social safety net program that is designed and implemented by the specialized agency for the development of women and children. Despite number of institutional and organizations limitations the project was managed well and the DWA have gained useful experience and skill to design and implement similar projects in the future for the development of the vulnerable women benefiting the vulnerable dependent children as well.

144. **Weaknesses:** The project document was revised as many as four times with delays in project approvals that badly affected project implementation.

145. The quality of IGA training program was not of acceptable standard in all cases due to lack of commitment of concerned NGOs emanated from regular fund transfer by the donor. Selection of NGO has not been appropriate that affected project implementation. In order to make the training program more attractive and effective some training allowances may be introduced.

146. The project director was changed as many as five times that badly affected project implementation. Besides, Project Directors served for considerable period on part-time basis in the important project couple of times that also badly affected project implementation.

147. Project implementation involved number of agencies especially local government institutions like union parishad, district administration, department of food; number of NGOs, etc. with very limited manpower and logistic facilities of the DWA is a major weakness of the project.

148. **Recommendation:** Projects should be deigned through proper feasibility study and analysis so as to avoid repeated revisions. If revisions are inevitable, considerable time should be spent well in advance with expert and stakeholder opinions so that neither further revision would be required nor the budget would be unspent.

2. Project Implementation

a. Physical and Financial Achievement

149. **Finding:** Project original implementation schedule was four and half years between January 2001 and December 2005, but it was actually completed by June 2008 with 50% time overrun and 11.65% cost overrun. However, 10% additional beneficiaries were covered. Project implementation in overall was less efficient and efficacious.

150. **Conclusion:** It is noted that the project was extended three times on reasons that could be avoided. Besides, lots of time was spent in the approval process and the time loss could also be reduced. The main reasons of the time extensions were due to lack of efficiency in project planning and implementation emanated from organizational weakness for lack of experience, short of manpower with project planning and implementation at head office, lack of field level support staff with necessary experience and skill, and too much dependence on others including NGOs.

151. **Recommendation:** DWA should strengthen its organization especially in the planning, monitoring, evaluation and field level support staff to implement and monitor development programs involving vulnerable and disadvantage women groups particularly in food assisted programs.

b. Project Management

152. **Finding:** Frequent change of the Project Director and engaging part-time Project Directors leading to delays and adverse effect on smooth implementation and management of the project. Impact study found that while quite good number of project staff was engaged in the implementation of the project but without maintaining gender balance as expected from a major DWA project.

153. **Conclusion:** Frequent change of Project Director causes delays in implementation, slow down the progress, mistakes at various levels, and lack of coordination. Every new Project Director takes time to understand the project.

154. **Recommendation:** Project Director should not be frequently changed and part-time Project Director should not be assigned to such important projects.

c. Food and Cash Component

155. **Finding:** Only wheat distribution continued until the end of April 2004 from the beginning of the project. There was a transition period, between April and October 2004, marked by varying combination of wheat and cash. From October 2004 onward each of the beneficiary women received monthly 15 kg fortified atta in sealed bag as well as cash component of Tk.150 through individual bank account, and thus leakage was reduced to zero.

156. **Conclusion:** This aspect achieved properly but after the project the beneficiaries might face a serious problem regarding basic food security. Impact evaluation found that hardly any vulnerable women could get out of poverty with the limited assistance in three cycles.

157. **Recommendation:** Government may plan for alternative mechanisms like distribution of cow, goat, sewing machine etc. for sustainable poverty reduction of the vulnerable women. Amount of food assistance should be enhanced to 50 kg per family per month.

d. Quality of Capacity Building

158. **Finding:** In spite of the fact that awareness training was completed properly, the quality of the trainings provided on IGA, savings and micro credit was poor in terms of content, faculty, delivery approach, need assessment, and backward and forward linkages. And institutional capacity building of Department of Women Affairs would still be a strong requirement - as mentioned in the finding 3.

159. **Conclusion:** It is noted here that the interest of the beneficiaries in the capacity building program would be highly marked. And DWA officials would also get interested in inclusive institutional capacity building.

160. **Recommendation:** Further focus should be shifted to a comprehensive design of training programs for DWA officials with inclusive monitoring as well as overseeing approach in the future similar project documents for ensuring quality capacity building so as to get sustainable outcome from project interventions.

3. Project Benefits and Impacts

a. Demographic Characteristics

161. **Finding:** Majority households are male headed (78.5% in the project area and 81.4% in the control area). Majority respondents both in project group and control group are aged between 30 and 45. There are 76.2% married and 16% widow in project group, whereas that in control group 83.1% married and 12.9 % widow. There is evidence of deprived literacy tendency both in project group and control group, *while* dominant literacy rate of family members of respondents is read up to class V percentage being 63.8 for project and 64.2 for control area.

162. **Conclusion:** This is not a surprise that majority of the rural households are male headed. In reality number of female headed households in the project is very high compared to national situation. Presence of significant number of widows and separate women households signified the higher percent of female headed households. Given the critical disadvantages of the beneficiaries their demographic and socio-economic profiles are low.

163. **Recommendation:** Alongside the survival support with basic food assistance, a comprehensive focus is required to explore the scope and competence level of the concerned group(s) and/or their family members with quality as well as need based livelihoods training, low interest rated sufficient credit facility and inclusive education, particularly for their next generations.

b. Improvement of Livelihoods

164. **Finding:** The average family income of respondents is significantly higher at present comparing to the pre-project situation, and project group always exceeds control group in terms of average income. More importantly, the occupations of respondents are almost unchanged in pre and post project period. The main occupations are housewife, maidservant and day labor. However, the principal sources of family income are day labor, maidservant and rickshaw/van puller with some fluctuations between pre and post project period, and between project and control group. The major activities that beneficiaries availed training were goat rearing (62.2%), poultry (58.8%), cow rearing (49%) and vegetable cultivation (10.5%).

165. The popular income generating activities undertaken by the project beneficiaries are cow rearing, poultry and goat rearing, but considerable amount of risk is incurred with the poultry and goat rearing activities. It is evident that the FSVGD saving with weekly deposited was compulsory for the project beneficiaries after completion of the project, but 99% of them saved money per month amount to be up to Tk.100 only. Almost all of the beneficiaries continued saving at least 16 weeks in total, but it was not consistently as at the same time 94% of them reported they failed to deposit up to 4 weeks in between the period due to the poverty consequences. Evidence supports that due to the project intervention; the

opportunities recovered as development in environment to 82.4% from 15.5% in pre-project period, and increased employment to 62.2% from 9.8% in pre-project period.

166. **Conclusion:** Variation in pre and post project situation in terms of major sources of family income is insignificant, whereas a significant variation is noticed in control group concerned to the occupation maidservant that ranks 3rd in pre project situation (8%) and 2nd in post project situation (23%). The FSVGD helped the women community to undertake income-generating activities so as to get empowered. In reality, such activities would be evident within limited number of beneficiaries although they participated in the training on income generating activities. This would be simply because capacity building training and knowledge as well access to micro credit as part of NGO package services, provided to the beneficiaries might be insufficient and/or incompetent. It is, however, beneficiaries reported opportunities recovered as development in environment to 82.4% from 15.5% and increased employment to 62.2% from 9.8% due to the project intervention. It is unlike that the response to the opportunity recovered as increased employment, to a great extent, contradicts other evidence found from the study. For instance, the occupations of respondents are almost unchanged in pre and post project period.

167. **Recommendation:** The Government may explore the scope and competence level of the concerned group(s) and/or their family members with quality as well as need based livelihoods training, low interest rated sufficient credit facility and inclusive education and extend assistance to provide support through them to ensure sustainable poverty reduction.

c. Empowerment and Status of Women

168. **Finding:** Study supports that the beneficiary women have gained empowerment in terms of decision-making on social issues like marriage and others and to some extent on income generating activities due to had contact with the project. Further to get participated in the FSVGD meetings, they increasingly continued to participate in group as well as management activities. The benefits out of group membership increased as income 92.3%, social status 60.3%, children's education 52.0% and empowerment of women 33.8%. The beneficiaries also reported gaining better social respect for their family due to have the financial and social empowerment as members of FSVGD.

169. **Conclusion:** The vulnerable group women need to be empowered in the family as they take greater responsibility to fight poverty and bargain in the community and work place to earn bread for the family. The project enhanced their empowerment in the family, community, and at work.

170. **Recommendation:** Similar projects in other areas of the country should be implemented to provide survival support and to empower rural poor women

d. Impacts on Health and Awareness

171. **Finding:** There is an improvement to the attitude of beneficiaries in regards to receiving health and medical services. For instance, they are attending more to professional health and medical services providing places and an increasing number of beneficiaries avail services from hospitals, clinics and health care centers in pregnancy period and delivery cases. The concerned beneficiaries reported that they could be increasingly helping the disabled persons in their families due to have their involvement with the project.

172. **Conclusion:** Awareness of nutrition and food and changing to a good healthy life style is an outcome and benefit of the project. The members of beneficiary households have changed food habits and their consumption patterns before and after manifest the positive changes.

173. **Recommendation:** In similar future programs government should increase quantity of food and duration so that the beneficiaries get enough time to sustain with the food habits.

e. Access to Public Services

174. **Finding:** The opening of an individual bank account and operation of the account is an evidence of considerable empowerment of poor vulnerable women and gaining ability to accessing public services. Study indicated that the beneficiaries have access to family planning, sanitation, health, and safe drinking water.

175. **Conclusion:** The project has enhanced the capability of beneficiaries to accessing major public and private service facilities.

176. **Recommendation:** Similar future programs should emphasize on the capacity building of the vulnerable women to improve their social capital that help them more than any other resources in fighting social barriers and poverty..

f. Poverty Reduction

177. **Finding:** Impact evaluation found that while the very limited and scanty food and monetary assistance are meager for reducing poverty of the vulnerable women let alone poverty alleviation at large, it is imperative to recognize that the project support served as a blessing to socially enhance the capacity of the women fighting poverty.

178. **Conclusion:** Food assistance in association with needs based training, linkage to income generating activities and credit, and community based motivation and social capital development program are more effective.

179. **Recommendation:** All similar future poverty reduction programs should combine and integrate multiple resource package targeting poverty reduction through improvement of social capital of the beneficiaries.

C. Lessons Learned

180. The consultants list the following major lessons learned from the project. The consultants recommend to placing high emphasis while designing development programs and projects for the poorest and vulnerable section especially the women in the future.

181. The poorest needs comprehensive assistance package comprising adequate amount of food for subsistence for a realistically needed period, human capacity development through training to become self reliant from livelihood activities, monitoring vulnerability for a considerable period to oversee efforts to sustainability. A program approach is suitable for comprehensive long term support assistance. The programs should require considerable amount of resources indeed given the magnitude of poverty of the millions of vulnerable.

182. Comprehensive longitudinal and cross-section studies should be undertaken involving all agencies associated with design and implementation and funding the programs and design a broader program framework for designing projects there under time to time and by the different agencies with central control of the Ministry of Planning.

183. Although DWA plays a central role of welfare of the women yet the agency lacks institutional and organizational weaknesses particularly for necessary manpower, skills, and fund resource to plan, implement, and monitor women development programs.



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