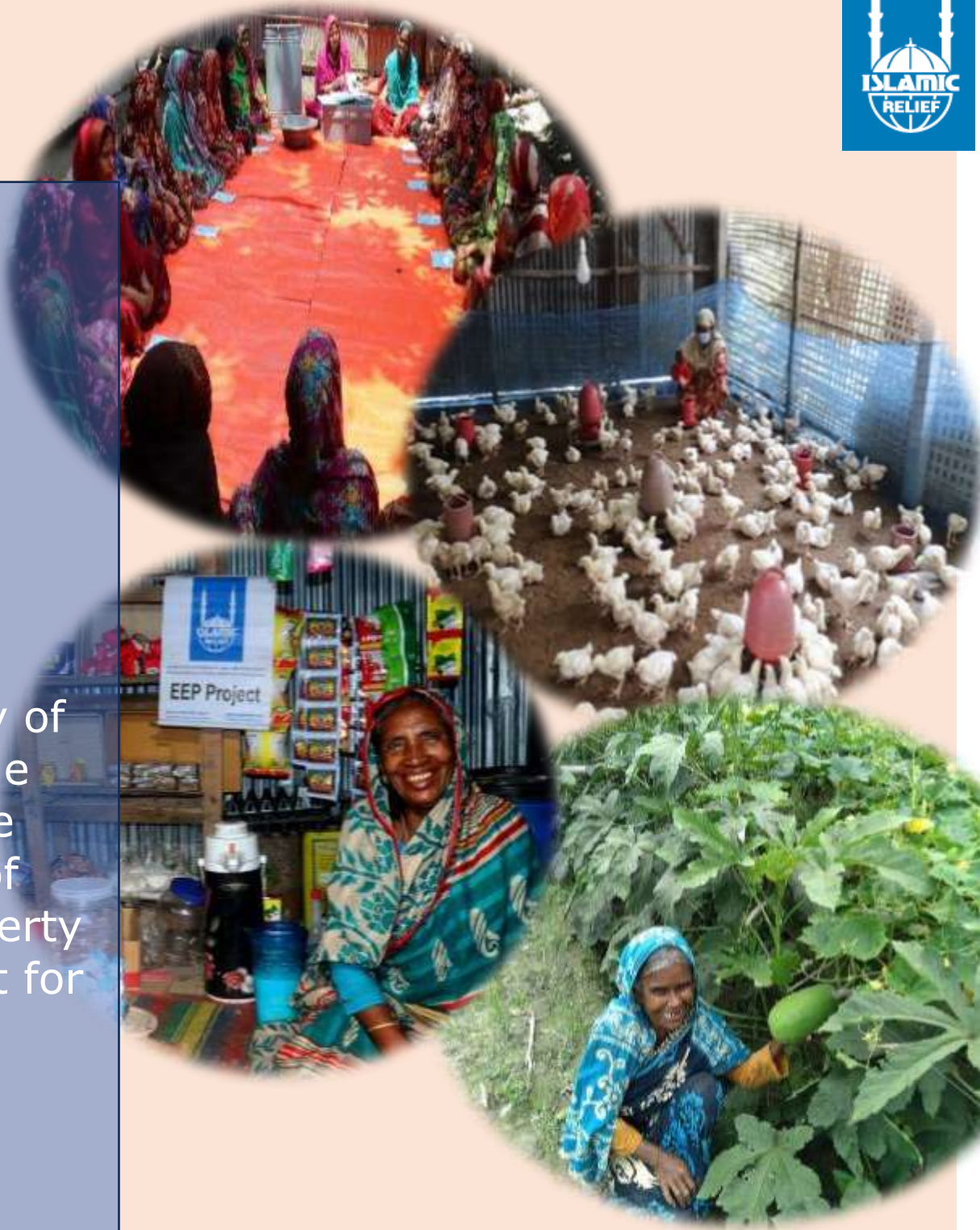


Impact Evaluation Report

Impact study of
promoting the
model for the
Elimination of
Extreme Poverty
(EEP) project for
the Rangpur
Region in
Bangladesh.



December 2023

Shayamal Kumar Saha, Md. Rajab Ali, Ms. Krajai Chowdhury & H.M. Simon



Impact Evaluation Report

December, 2023

Impact study of promoting the model for the Elimination of Extreme Poverty (EEP) project for the Rangpur Region in Bangladesh.

Evaluation commissioned by
Islamic Relief, Worldwide.

Period of data collection and the evaluation conducted
August 16- September 2, 2023

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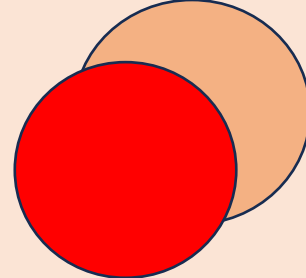


Table of Contents

Acknowledgements	i
Acronyms and Abbreviations	ii
List of Tables, Charts, Figures and Boxes	iii
Executive Summary	1
1. The EEP Project and its Approach	Error! Bookmark not defined.
2. Purpose and Objectives of the Study	17
3. Study Methodology	18
4. Findings	21
4.1 Relevance	21
4.2 Effectiveness	24
4.3 Efficiency	39
4.4 Impact	44
4.5 Coherence	48
4.6 Sustainability	48
4.7 Gender and inclusion	49
5. Conclusion and Recommendations	54
6. Annexures	58
6.1 Annexure 1: Time tables of field activities conducted for the evaluation data gathering	58
6.2 Annexure 2: Household Survey Data Tables	60
6.3 Annexure 3: List of documents and literature reviewed	98
6.4 Annexure 4: List of Key Informants Interviewed	99
6.5 Annexure 5: Outcome of PRA Exercise with the Project Beneficiaries	100
6.6 Annexure 6: Outcome of Task delivery satisfaction across exercise with the senior field staff of the project	101
6.7 Annexure 7: Summary of achievement on the indicators of project log-frame	103
6.8 Annexure 8: Phase out process of SHG to Apex Body	110
6.9 Annexure 9: Apex Body Performance Assessment/ Maturity Scoring Matrix	111
6.10 Annexure 10: Extreme Poor Graduation Model	115
6.11 Annexure 11: Extreme HH graduation criteria of EEP	116
6.12 Annexure 12: Short biography of the evaluators	117
6.13 Annexure 13: Terms of Reference	119

Acknowledgements

We would like to thank Islamic Relief Worldwide (IRW) for giving us this opportunity to conduct impact study of the project 'Elimination of Extreme Poverty (EEP)'. We would also like to thank members of the Islamic Relief Bangladesh (IRB) team for their support and cooperation throughout the evaluation process.

Despite their daily life work load, the women self-help group (SHG) members, apex body members and other community members actively took part in this evaluation exercise; openly shared their ideas and provided feedback on the programme. First of all, we would like to extend our gratitude to the wonderful community level stakeholders in the sample upazila, unions, and villages for their enthusiastic responses to the evaluation exercise. Special thanks are accorded to the women, children, youth, and elder community members, persons with disability, who all provided their valuable time and shared information.

Many thanks to the management of Islamic Relief Worldwide team and Islamic Relief Bangladesh for engaging us in conducting this evaluation. Our special appreciation is accorded to following staff of Islamic Relief Worldwide team and Islamic Relief Bangladesh for their sincere cooperation and support.

Claire Bedwell Thomas, Global Programme Impact & MEAL Manager, Islamic Relief Worldwide, Shabel Firuz- Head of Region, Asia, International Programme Division, Islamic Relief Worldwide, Leo Nalugon, Global Food Security and Livelihood Adviser, Islamic Relief Worldwide, Md. Moniruzzaman, Senior MEAL Coordinator, Islamic Relief Worldwide (IRW), Golam Motasim Billah, Country Director, Islamic Relief (IR), Bangladesh, and Enamul Haque Sarkar Programme Manager, Economic Empowerment & Governance Programme (EEGP), Islamic Relief Bangladesh

We are thankful to all field staff and volunteers of Islamic Relief Bangladesh; not only for organising activities amiably but also for their cordial gesture and warm hospitality to us. Special thanks to:

Shahajada Muhammad Sharif, Project Officer, EEP project, IRB, Md. Abdus Salam, Assistant Project Officer, EEP Project, IRB, Md. Monzurul Islam, Project Officer- EEP & SEED Project, IRB, Khandaker Bablu, Assistant Project Officer, IRB, Rangpur

Sincere thanks to each of the survey enumerators who worked hard and very sincerely to conduct household survey.

We also extend our sincere thanks to the key informants who participated in the evaluation process and provided their valuable opinions and ideas.

Our sincere appreciation to all colleagues of Islamic Relief Worldwide team and Islamic Relief Bangladesh, NCN members, Union Parishad representative and relevant staff of government departments who took part in interviews and provided their invaluable feedback to enrich the findings and recommendations.

This evaluation report is a product of information and opinions provided by many people engaged as respondents; our sincere thanks to all of them.

On behalf of the evaluation team
Shayamal K. Saha (Ph.D.), Lead Consultant.

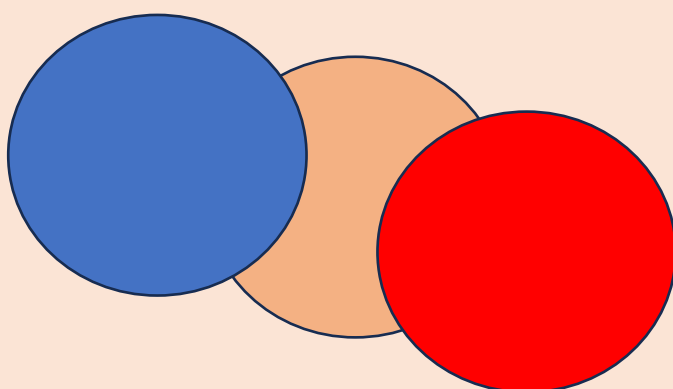
Acronyms and Abbreviations

BCC	Behavior Change Communication
BDT	Bangladesh Taka
CCA	Climate Change Adaptation
CHS	Core Humanitarian Standard
DRR	Disaster Risk Reduction
EEP	Elimination of Extreme Poverty
FGD	Focus Group Discussion
GoB	Government of Bangladesh
GBV	Gender Based Violence
HH	Household
IEC	Information, Education and Communication
IGA	Income Generating Activities
IRB	Islamic Relief Bangladesh
IRW	Islamic Relief Worldwide
ICT	Information Communication Technology
KI	Key Informant
KII	Key Informant Interview
MEAL	Monitoring Evaluation Accountability and Learning
MFI	Microfinance Institutions
NCD	Non-Communicable Diseases
NCN	National Cooperative Network
NGO	Non-Governmental Organization
PAMEL	Participatory Assessment Monitoring Evaluation and Learning
PRA	Participatory Rural Appraisal
PWD	Person with Disability
SHG	Self-Help Group
SDG	Sustainable Development Goal
SDT	Survey Data Table
ToT	Training of Trainers
UNDP	United Nations Development Programme
UNFPA	United Nations Fund for Population Activities
UP	Union Parishad
WASH	Water, Sanitation and Hygiene
WFP	World Food Programme

List of Tables, Charts, Figures and Boxes

Table, Chart, Box	Page
Figure 1: Comparison of Base line and Endline	4
Figure 2: Maps showing the EEP project area	14
Figure 3: Steps of extreme poor HHs selection process	15
Figure 4: Creating empirical evidences of changes/impacts	18
Figure 5: Mix method applied	18
Table: 1: Number and percentage of respondents covered by household survey by project area by type of communities	19
Table: 2: Number of respondents attended by FGDs, Direct Observation and Semi Structured Interviews	20
Figure 6: Buy and sell of productive assets during 2021-2023 and stated reasons	22
Table 3: PRA Exercise Finding: Needs Ranking by the SHG members	22
Box 1: IRB criteria of an extreme poor HH eligible to be the members of women SHG	24
Figure 7: EEP project Theory of Change and Effectivity Result Chain	25
Table 4: Label of effects created by the project on the intended results	25
Figure 8: Effects Tree drawn by the SHG members	29
Figure 9: Living rooms and cooking facilities	29
Figure 10: House land, savings, and bank account of SHG Households: Baseline and Endline compared	30
Figure 11: During the period 2020-2023 average amount of money (BDT) spent per HH for buying productive assets	30
Figure12: Since 2020 to end of 2023 Average Increase in labour employed days by gender per HH	31
Figure13: Food security knowledge and perception	31
Figure 14: Food production and marketing	32
Figure 15: Ability to explain appropriate care for improved primary health care and WASH behavior	32
Figure 16: Time line (2020-2023) average male labour wage rate	33
Figure17: Time line (2020-2023) average female labour wage rate	33
Figure 18: Access to WASH facilities	33
Figure 19: Gender: Rights, protection and women's mobility	34
Figure 20: Access to services from the relevant government departments and safety net support	35
Figure 21: WASH and Primary Health Care practices and disease prevalence	37
Figure 22: Education- Students members and drop out by sex	37
Figure 23: Inter-influential contributory factors in creating effects	38
Figure 24: Services and support received from the apex and NCN	42

Table, Chart, Box	Page
Figure 25: Asset value, savings, income, expenditure and loan amount of SHG-HHs: Baseline and Endline compared	46
Figure 26: Average productive and non –productive assets holding per HH	47
Figure 27: % of SHG-HH members can intake proper three meals a day	47
Figure 28: Food intake: Basic food groups item intake	48
Figure 29: Social cooperation	48
Table: 5: Special vulnerable HHs included in the beneficiaries	51
Figure 30: Special Vulnerable HHs included in the project beneficiaries	51
Figure 31: Marriage, Family level Decisions Making and Role Sharing	52
Figure 32: Gender Based Violence (GBV)	53
Figure 31: Rights, protection and women's mobility	54



Executive Summary

Approximately 40 million Bangladeshis still live below the poverty line and Kurigram is the poorest of all districts in Bangladesh¹.

Leveraging Islamic values and informed by experiential insights from previous endeavors, Islamic Relief Bangladesh (IRB) has devised comprehensive model aimed at Elimination of Extreme Poverty² (EEP).

Intent on uplifting 1600 extreme poor and destitute households from extreme poverty, Islamic Relief Bangladesh (IRB) financially supported by Islamic Relief Germany and Islamic Relief Canada implemented the EEP project across 64 communities in the 'Rajarhat and Pirgachha sub-districts in Kurigram and Rangpur districts. The project duration in Pirgachha was December 2018 to March 2022 (40 months) and Rajarhat was February 2020 to June 2023 (41 months). Its specific outcomes included: lifting targeted households out of extreme poverty, sensitising governmental bodies and development partners for potential replication, garnering public support for funding and expansion, and fostering collaboration through the National Cooperative Network (NCN).

Upon project completion, IRW commissioned an impact study to evaluate the EEP model's performance, employing OECD-DAC and CHS criteria. This evaluation juxtaposed baseline and end-line conditions of the rightsholders households, as well as compared households that received project inputs those in similar contexts devoid of such support.

Embarking on the mixed method approach the evaluation gathered both quantitative and qualitative data collection from a representative sample, utilizing various techniques including households survey, focus group discussion (FGD), key informant interview (KII), in-depth Interviews, story listening and documentation, direct observation, and participatory rural appraisal (PRA).

The evaluation covered 18 interventions, 4 replication sites, 2 non-intervention communities representing both primary and supporting stakeholders. Its gathered opinions and ideas from a total of 624 respondents among whom 608 were female and 16 were males. The survey covered 459 households, with 56.10% in Rajarhat and 34.90% in Pirgachha was distributed proportionately. Of the survey respondents, 99.3% were women among whom 310 were direct rightsholders, 99 were replication rightsholders and 56 households received no input from the project. Additionally, 14.8% of the survey respondents were widowed and separated. Furthermore, 114 direct rightsholders (beneficiaries) and 29 replication rightsholders (beneficiaries) participated in focused group discussions (FDGs). Moreover, 21 (16 male and 5 female) key informant interviews (KIIs) were conducted with 5 government officials, 3 UP officials, 1 journalist, 3 NCN members, 6 IRB staff and 3 IRW staff in attendance.

To ensure data quality, measures included a joint review of the study tools and translation into local language, field practice oriented hands-on training to the local enumerators, regular team review of data quality and evidence, application of group techniques to eliminate biases and ensure transparency, use of computer aided software for data monitoring, consolidation, and analysis, and presentation and sharing of consolidated data and findings with IRB and IRW, soliciting feedback.

¹ Web access: [https://www.un.org/sustainabledevelopment/wp-content/uploads/2017/07/Bangladesh Gender Equality.pdf](https://www.un.org/sustainabledevelopment/wp-content/uploads/2017/07/Bangladesh-Gender-Equality.pdf)

² **Extreme poverty** is the most severe type of poverty, defined by the United Nations (UN) as "a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services. In 2018, extreme poverty mainly refers to an income below the international poverty line of \$1.90 per day (in 2011 prices, \$2.47 in 2022 dollars set by the World Bank.

Integrating both quantitative and qualitative data as well as triangulating opinions and ideas provided by various categories of stakeholders the evaluation presented the following findings and recommendations.

RELEVANC

The project was inherently aligned with the SDG Target 1.1, 1.2, 5.5 and the national policies and plans³ of the Government of Bangladesh. In pursuit of the intended **outcome 1**⁴, all interventions, inputs and activities carried out by the project held absolute relevant. The well-being aspirations commonly articulated by the project rightsholders(beneficiaries) revolved around increased livelihood opportunities, enhanced income and heightened social dignity. These aspirations reflected the priority needs expressed, which included:

SDG Target 1.1: By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day.
SDG Target 1.2: By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions.
SDG Target 5.5: Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision making in political, economic and public life.

- | | | |
|-------------------------------|--|---|
| • Access to productive assets | • Capital support | • Knowledge and skills for livelihood improvement |
| • Livestock feed/fodder, | • Access to services and market | • Education/higher education support ⁵ |
| • Improved sanitation | • Knowledge on reducing crop damage caused by climate change | • Reduction of non-communicable diseases |
| • Women's empowerment | | |

The activities and input delivered by the project unequivocally underscored the relevance of the interventions in addressing priority needs of the target rightsholders (beneficiaries).

For the achievement of **outcome 2**⁶, the project implemented series of activities, including development and distribution of EEP training module, training 25 staff of various organizations, formation of project steering committee, documentation and dissemination of success stories among potential organizations. Each of these activities was deemed highly relevant for fostering awareness and understanding among the targeted organizations. However, despite these efforts, lack of enabling environment encompassing relevant policies, systems and institutional mechanisms, hindered the ability of trained organizations to replicate the EEP model. With the exception of advocating for national-level policy changes, the project failed to devise strategies, interventions and activities aimed at cultivating an enabling environment for the government departments and other national organizations to replicate EEP model.

The stated **outcome 3** of the project was "raising public awareness and garnering support for funding, *replication and scaling up of the EEP model*". To achieve this, the project initiated the creation and activation of a social media page dedicated to the EEP model; where three newsletters, an EEP brochure and a video documentary on EEP were uploaded. Project records indicates that as of December 31, 2023, the EEP media page/news feed had garnered 4059 viewers. In addition to sharing these materials on social

³ Such as 8th 5year plan, vision 21 of the GoB, Bangladesh Delta Plan 2021 and the Perspective Plan 2021- 2041

⁴ Outcome 1 Extreme poor and destitute households improved socio-economic conditions

⁵ Many SHG members' pointed out issues of private coaching/teaching for their boys and girls studying in secondary grades.

⁶ Outcome 2: Relevant government departments and national & international development partners are sensitized and capacitated for replication of EEP model

media and project webpage, they were also distributed among 57 local, national and international NGOs. While these activities were relevant for increasing wider public awareness deliberate efforts to publish EEP news in national newspapers; national and international research journals would further enhance the project's impact. To secure support and funding for the EEP, the project developed mechanism for collecting Zakat. Furthermore, other relevant activities included meetings with the Centre for Zakat Management (CZM⁷), brick field owner, Islamic commercial banks and corporate sector to explore access to CSR funds.

Related to achieving outcome 4⁸, all project interventions, including formation of NCN, conduction of NCN meetings, provision of leadership training for the apex body leaders, the registration of the apex body with the government department cooperative department, and facilitation NCN agreements for discounted goods and services for the SHG members were absolutely relevant.

EFFECTIVENESS

The evaluation firmly indicates that the effectiveness of project- delivered tasks and generated outputs was exceptionally high in achieving project objectives. Created effects consistently contributed a significant role in accomplishing project's overarching goal of uplifting 1600 extreme poor and destitute households from extreme poverty and improving their socio-economic conditions. The specific changes include:

Economic

- 100 % rightsholder (beneficiary) households augmented knowledge and skills on IGA, a significant increase from the baseline value of 2%.
- All households (100% have established and running IGAs with 72% facilitated by the SHG through interest free loan and 28% self-initiated compared to a baseline value of 55%.
- The average monthly HH income increased from BDT 4927 at baseline to BDT 15789 during this evaluation.
- 65% of HHs now earn below the average monthly income BDT 14,434, compared to below the baseline average income of 4927 BDT
- The average productive asset value per household increased significantly from a baseline value of 11,215 BDT to 98,060 BDT, including additional land valued at 70,000 BDT and other assets totaling 28,068 BDT.
- Average land ownership per HH increased in 2.27 decimals, with an estimated value of BDT 70,000.
- The average non-productive assets value per rightsholder (beneficiary) household rose from a baseline BDT 5,616 to BDT11, 684.
- Average monthly expenditure per rightsholder (beneficiary) household increased from the baseline BDT 4,653 to BDT 13,338.
- The average savings per SHG member increased from a baseline value of BDT 4,327 to BDT 10,081.

⁷ CZM is a non-profit charity organization promoting zakat and advocating for institutionalizing zakat for poverty alleviation.

⁸ National Cooperative Network' (NCN) is acting as an umbrella body for other 'Apex bodies' implementing the EEP model and links 'Apex bodies' to external service provide.

- Average HH loan size of SHG member rose to BDT 34,207 compared to BDT 4,327 at baseline.
- While at the baseline only 29% SHG members had savings and none had bank account, now 99.40% SHG members have savings and most of the members are registered for mobile banking and among them 8.80% SHG members having saving account with schedule banks.

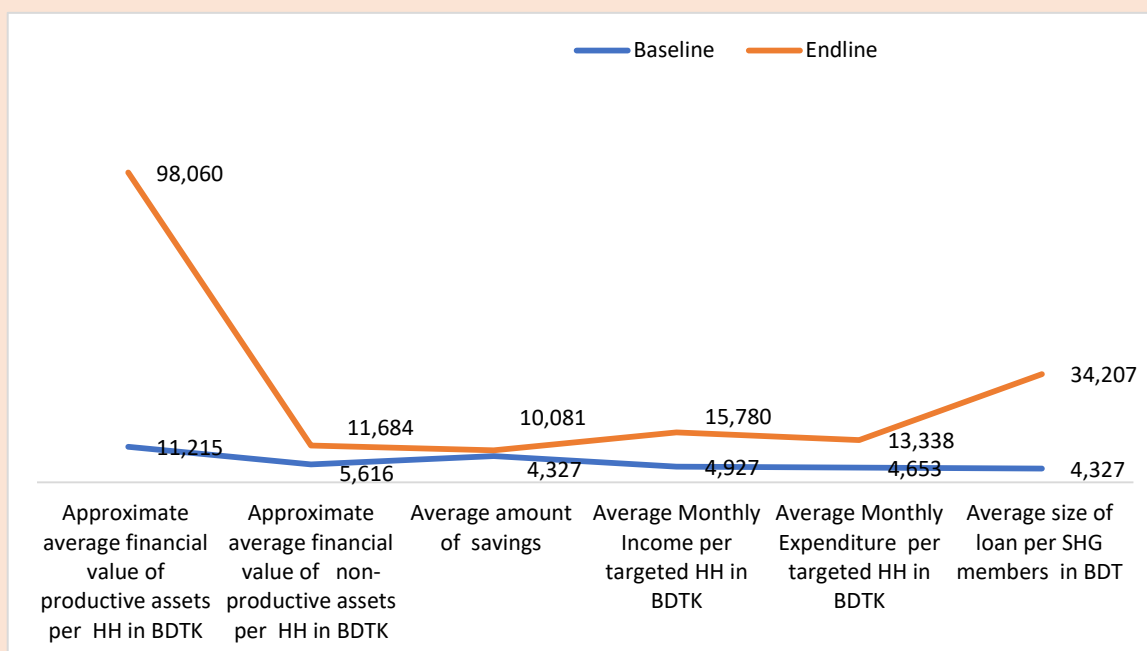


Figure 1: Comparison of Base line and Endline

- During the period 2020-2023, on average a HH of SHG members spent 75,412 BDT on purchasing productive assets; significantly higher than the expenditure of a non-rightsholders (beneficiary) HHs, which stood at 19,162 BDT.
- While at the baseline only 30% of SHG members had access to interest-bearing loan, this figure has risen to 99.70%, all of whom now have access to interest-free loans.
- The proportion of rightsholder (beneficiary) households capable of producing agricultural crops, vegetables and livestock increased to 78.40 compared to only 7.10% of non-beneficiary (Rightsholder) HHs.
- A remarkable 89.4% of rightsholder (beneficiary) HHs now ensure proper three meals a day, a substantial improvement from the mere 1% recorded at baseline.

Health & Hygiene and access to government services

- In comparison with the 17% baseline, more than 90% of SHG members exhibit proficiency in articulating appropriate behaviors and practices for primary healthcare.
- Prior to the implementation of EEP project, only 35% of rightsholder (beneficiary) households had hygienic latrines; this figure has increased to 82.2 %.
- 80% of SHG members are knowledgeable about government social safety net service provisions, a notable contrast to the approximately 30% awareness among the non-SHG members.

- While 39% of SHG members were able to access financial, technical and material assistance from the relevant government departments, this capability was absent among non-SHG women, registering at 0.00%.
- According to the 6th interim report dated December 31, 2023 71% of eligible beneficiaries have access to social safety net support.
- 97.40% of SHG members presently acknowledge receiving better cooperation from other community members with honor compared to the past.

In addition to the aforementioned positive changes, the project has also improved the living standard of beneficiary households by enhancing living spaces and cooking facilities, thereby indirectly reducing the workload of women. Moreover, the project has directly contributed to increased income by enhancing self-employment capacity, increasing productive labour employment days, and wage rate for both male and female labourers. Furthermore, project bolstered production, marketing and purchasing capacity; while simultaneously mitigating shocks and negative coping practices among target households (HHs) positive effects of the project.

Several factors have contributed to create positive effects, the acute needs of the target households, the existence of women's organizations and networks, grant provided by IRB to SHGs to do interest free loan activities, livelihood and IGA initiatives based on local capacities, technical support from relevant government departments, and cooperative business of the Apex Body.

However, in terms of hinderances to the replication of EEP model by other organizations, the evaluation submits achieving these outputs demand for applying a set of well-defined strategies, interventions to create enabling environment for these target organizations.

EFFICIENCY

The evaluation put across the efficiency of the project, which aimed to implement 56 types of activities. Despite difficulties posed by COVID-19 pandemic, the project successfully executed 100% of its targeted activities⁹. Through the application of rigorous beneficiary selection process, HHs were efficiently chosen. Transparent financial management practices were observed both at the SHGs and Apex Body. However, while yearly action plans prepared by the SHG & Apex Body were commendable, they could have been further improved by incorporating specific targets for organizational development and systematic self-monitoring and evaluation.

Part of the efficiency in project implementation was its adherence to Core Humanitarian Standard (CHS). By delivering services through the formation and facilitation of SHGs and Apex Body; the EEP model aligned with CHS commitments.

Need Assessments were to ensure project assistance met the needs of the rightsholder household, and regular meetings allowed for addressing emerging needs. Additionally, participatory vulnerability analyses were conducted for the selection of beneficiary selection and project interventions were timely in response to emerging situation. Regarding commitment 2, project interventions and responses were consistently delivered in a timely manner. The agricultural-based livelihood promotion inputs were delivered with consideration to seasonal needs. Further, the project swiftly disseminated information among community members through SHGs upon the emergence of the COVID-19 pandemic. Moreover, the apex body responded promptly to households affected by sudden shocks and hazards through a community-based insurance system. With regards to CHS commitment 3, the evaluation found no negative effects caused by the project. On the

⁹ The 6th interim progress report of the project (dated 31/1/2023) informs implementation of targeted activities of the project has excided 100%.

contrary, the project's effects have significantly enhanced the disaster resilience of beneficiary households. The presence of active and functional SHGs and apex body has not only fostered local leadership but has also positioned SHGs as the first-responders in the event of any future crises. Again, the core strategy of service delivery through formation and facilitation of SHGs and apex body ensured alignment with Commitment 4 of the CHS, emphasizing humanitarian response based on communication, participation, and feedback. For commitment 5, the project introduced transparent complaint response mechanisms, assigned phone number, complaint box, complained register and emails. The evaluation confirmed proper recording in the register, with SHG meeting minutes and resolutions, including agendas of complaint response. Discussion with the SHG members, revealed their awareness of designated channels for complaint registration and response.

In compliance with the CHS **commitment 6**; project coordinated with local government bodies to prevent duplication in beneficiary selection for the Qurbani package and blankets. In relation to the **commitment 7**, the EEP project staff continuously strived to learn and utilize practice generated lessons. It has already been stated earlier that the project successfully documented and shared practice generated lessons and success stories. Regarding **commitment 8** the project staffs received ongoing training and opportunities for refecton and learning to enhance their effectiveness. Last but not the least the project complied with the CHS **commitment 9**; by managing resources responsibly. The evaluation found transparent financial management was evident at the project, apex body and SHG levels with no instances of misuse or misallocation of funds, materials, logistics, or human resources identified during the evaluation.

In terms of social activities, SHGs engaged in initiatives such as reducing violence against women and promoting social rights. However, with the transition from project staff to Apex Body leaders for SHG facilitation, the momentum of these activities has slightly decreased due to time constraints.

Despite these challenges, the project utilized SHGs as local market platforms, facilitating the exchange of agricultural and livestock products among members. However, while this intervention was more robust in the past, it has experienced a decline, particularly in Pirgachha.

Moreover, the project's economic impact was highly cost-effective, as evidenced by the significant increase in assets and income for the 1600 extreme poor households, coupled with reduced financial vulnerability. Strengthening economic benefits in the coming years will further enhance the project's cost-effectiveness.

While the project's Monitoring and Evaluation (M&E) system was robust, there were areas for improvement. Although economic progress indicators were tracked per beneficiary household, independent verification of data reliability was lacking. Additionally, the M&E framework did not encompass all DAC criteria, highlighting the need for refinement in this area.

IMPACT

The World bank Group ¹⁰ ; Lakner et al (2022), Poverty & Inequality Platform (PIP) Macro and Poverty Outlook note; extreme poverty is measured as the number of

Summary	Monthly Income	Monthly Expenditure	Productive Asset Value
Median	13,000	12,000	82,900
Average	14,434	13,338	98,060
SD	9449	8159	80123

¹⁰ <https://www.worldbank.org/en/topic/poverty>

people living on less than \$1.90. Impact the project intended to create was “*Targeted households have come out of extreme poverty and EEP model has been replicated by the wider stakeholders*”. The survey found that the average HH size of the beneficiary is 3.79 individuals. Thus, to reach upper extreme poverty line a beneficiary HH have to be able to spend (1.90\$ X 3.79 HH members X 30 days) 216\$ per month. The statistical data reveals, the median monthly income stands at 13,000 BDT, with an average slightly exceeding that at 14,434 BDT, accompanied by a notable standard deviation of 9,449 BDT. Similarly, the median monthly expenditure is 12,000 BDT, with an average of 13,338 BDT and a standard deviation of 8,159 BDT. While the median asset value is 82,900 BDT then the average asset value significantly surpasses it, reaching 98,060 BDT, with a remarkably high standard deviation of 80,123 BDT. In comparison to the baseline, where monthly income, monthly expenditure, and productive asset value were 4,927 BDT, 4,653 BDT, and 11,215 BDT respectively, there has been a notable increase. If we convert these figures into USD, the average monthly income, monthly expenditure, and productive asset value were \$132, \$122, and \$900 respectively. In a simple look only at the amount of monthly expenditure for regular consumption though the statistical finding conveys a project beneficiary HH yet to be able to spend additional \$94 a month for going up to the extreme poverty line but equation of expenditure beneficiary HHs did for increasing productive asset would convey their capacity to spend more than \$216 a month per HH.

The evaluation put across the project has created fabulous impact for 1600 targeted households to come out of the extreme poverty but did not significantly impact the replication of EEP model by other organizations. However, besides bringing 1600 targeted HHs out of extreme poverty, the project has also created impacts related to food security, social cooperation, and gender equity.

COHERENCE

Before the implementation of EEP, IRB implemented different projects such as SAFOLLO, CLSP & CLAP targeting different unions in Pirgachha. However, in Rajarhat the EEP was the solo project undertaken by the IRB. Notably, the project interventions exhibited a high level of coherence, with no overlap with initiatives by other organizations. Additionally, the project demonstrated effective coordination with local government organizations and relevant government departments in the execution of various tasks.

SUSTAINABILITY

In terms of sustainability of the EEP process and outcomes, the evaluation reviewed the sustainability and exit strategy described in the EEP training manual¹¹ put forward the fundamental determinant of the suitability: the Apex

Criteria of exit/phase-out

- Self-help groups; apex body and civil society are capacitated and independently manage and perform their activities.
- Cooperative/apex body is independently maintaining network and relationship with various actors and institutions.
- SHGs are practicing proper accounting, financial management and record keeping.
- Self-help group, apex body and civil society are independently addressing their rights, protection and entitlement issues that affecting them.
- Self-help group, apex body and civil society themselves able to arrange meeting, decision making and execute accordingly.

Body's capacity to take the responsibility for SHG facilitation. The evaluation found the EEP project had delineated defined approach, criteria, steps and timeline for exit and phase-out; as detailed in the EEP training manual. In accordance with the described exit steps and timeline, IRB has already withdrawn majority of the EEP project staff with SHG's facilitation responsibilities now transferred to the Apex Body and the members of Apex Body are actively playing their role to visit SHGs. All Self-Help

¹¹ EEP training manual Page 45-48

Group members interviewed held the view; after the EEP staff has been withdrawn, the leaders of Apex Body regularly visiting and conducting meetings of SHGs. The evaluation found the democratically elected 'Apex Body' leaders have been provided with various capacity building supports such as leadership development, financial management, resources mobilization, documentation etc. The executive committee/governing body of the Apex Body maintaining the process and policy of cooperative model of the government of Bangladesh. Additionally, both Pargachha and Rajarhat Apex Bodies have initiated their own IGAs such as cooperative shops demonstrating potential to self-sustainability. Utilising the EEP project grant, along with collecting yearly contribution from the SHG members and share-selling among the members each Apex Body has created its fund. The Apex Body has already started small scale Islamic microfinance business among SHG members who need more financial support for business expansion, skill development and group IGAs. Regarding the fulfillment of the aforementioned exit/phase-out criteria; the project has made significant progress. The apex body has cultivated positive relationship with local UP and government officials, paving the way for continue collaboration in mobilizing better services for the SHGs. However, the Apex Body needs more backstopping support from IRB to perform their role independently. The evaluation team observed both the Pargachha and Rajarhat Apex Body has prepared their yearly action plan but as the Rajarhat apex body plan was prepared in English language thus it was not possible for the leaders of the apex body to clearly explain their action plan.

GENDER & INCLUSION

100% members organized into SHGs, apex bodies and NCN are women. The project delivered all inputs to the beneficiary households (HHs) through women members of SHGs and their apex body. In the social context of Bangladesh, application of this approach was not only contributed to women empowerment but also ensured that the project was sensitive to gender and special vulnerable HHs. The target rightsholder (beneficiary) unit was the HH thus ensuring that benefits were enjoyed by all members' irrespective of age, sex, with 10.60% beneficiary households having person with disability (PWD).

In terms of awareness raising and family level decision making; the project has made significant strides in promoting gender equity and women's empowerment. This includes encouraging male counterparts to share role, providing equal treatment to boys and girls enhancing women mobility and working to reduce gender-based violence the project has created good impact in promoting gender equity and women empowerment. Specific changes created by the project are:

- 87.10% of SHG members demonstrate a solid understanding of women rights, child rights and protection, prevention of forced labour and early marriage but only 7.10% of women not affiliated with SHGs possess similar awareness.
- In comparison with non-beneficiary; women beneficiaries have experienced a significant reduction in exposure to various forms of gender-based violence.
- While 43.20% of SHG members have the ability to independently manage earned finances, only 3.60% of women not affiliated with SHGs possess this capability.
- To get financial assistance from SHG and Apex Body 100% of SHG members make decision in consultation with their male counterpart, although 21.6% of SHG members can make independent decisions.
- 100% of male counterpart make decisions for the marriage of their sons and daughters in consultation and agreement with female SHG members.
- 100% of SHG members has the autonomy to choose schools for their children, and determine daily cooking preferences.

- 96.10% of SHG members ensure equal treatment for their boys and girls in terms of providing food and education.
- 91% of SHG members collectively advocate against GBV together with apex body
- 79.0% of SHG members possess the capability to independently contact and communicate with the UP and relevant government departments.
- 100% of SHG members actively engage in preventing dowry, child marriage, illegal divorce, domestic violence against women and protesting eve teasing to girls.
- 57.4% of SHG members are capable to travelling alone to the nearby markets, union parishad complex, upazila hospital, upazila premises, bank, relatives' houses etc.
- According to the 6th interim report as of 31 December 2023, 100% of targeted women received skill development training; 100% received training on business development, while 20% received group management training, 10% received leadership development training and, 100% received finance management training, etc.
- In 8.70% of HHs with women SHG members, male counterpart fully participates and perform domestic work but only 1.80% of non-beneficiary HHs demonstrate similar involvement.

CONCLUSIONS & RECOMMENDATIONS

The evaluation lucidly concludes that the EEP project and model demonstrated its fabulous credibility and capacity to uplift through its integrated approach. The project has demonstrated the feasibility of enhancing livelihoods and fostering economic and social well-being among the most impoverished households by empowering women SHGs and their networks. Moreover, it has underscored the potential of organized women from extreme poor households to effectively manage resources, thereby fostering positive changes such as asset accumulation, livelihood diversification, income growth, and improved purchasing power to fulfill their basic needs with dignity.

Having successfully achieved its objective of lifting 1600 extreme poor households out of poverty, the EEP model and project have showcased commendable success. However, acknowledging the continuous pursuit of improvement, the evaluation presents a set of recommendations derived from diverse stakeholders' perspectives. These recommendations aim to further enhance the project's effectiveness and sustainability, ensuring continued progress towards poverty alleviation and community empowerment.

General for the EEP programme

Refine the training module into a comprehensive ToT curriculum for EEP process

facilitation: Development of EEP ToT curriculum will be useful in developing capacity of other development organizations in effective implementation of EEP model. The curriculum should include standalone modules prepared on each step included in the approach and process. Each module should include introduction, course outline, activity schedule, lesson plans and extra reading materials for trainer as annexes.

Develop country specific strategic planning for replicating EEP in other country:

Recognizing the variability of driving and resisting forces across different contexts, it is imperative to tailor strategic plans to the specific needs and conditions of each country. To facilitate the successful replication of EEP in other countries, it is recommended to prepare country-specific strategic plans that align with local contexts and priorities.

Prepare and apply graduation assessment framework and tool for Apex Body: IRB should develop and implement well-defined graduation assessment framework for the Apex Body by incorporating indicators and qualifiers against each exit criteria. This would enable the project to conduct more objective capacity assessment of apex body and build their capacity to take the responsibility of facilitating EEP processes independently.

Enhanced capital support for SHG: The evaluation highlights that 39% members in intervention SHGs have taken interest-bearing loan out of their SHGs. While in one hand this is contrary to the Islamic philosophy of having interest free world then on the other hand it is also a right of choice for any individual member of the SHG. Further the evaluation found SHG members borrowed money from the other micro finance organizations demonstrated their capacity to productively utilize more money. IRW can provide more capital support or build linkage with other Islamic Sharia based micro finance institutions. To this regards the EEP model and programme should have an explicit policy framework to guide SHG members in their financial decisions.

Developing strategies and implementing PAMEL for SHG Empowerment and Project Management. The evaluation acknowledges the project's efforts in monitoring and evaluation (M&E), although it identifies areas for improvement. While economic progress indicators were tracked per beneficiary household (HH), the M&E process lacked systematicity and did not fully incorporate all DAC criteria. Furthermore, spot verification for data reliability was insufficient, indicating a need for enhanced quality control measures.

To address these shortcomings and promote SHG empowerment, the evaluation recommends implementing Participatory Monitoring, Evaluation, and Learning (PAMEL) strategies. This approach involves engaging SHGs, Apex Bodies, and NCNs in self-monitoring and evaluation activities. By empowering these grassroots organizations to collect and analyze data independently, the project can enhance its M&E process and ensure the reliability of information gathered.

Additionally, investing in adequate human and financial resources for M&E activities is crucial. While prioritizing direct benefits for target HHs is essential, allocating sufficient resources to M&E functions is equally important for programme success. The evaluation suggests that IRW explore opportunities to reallocate resources to support comprehensive M&E efforts while maintaining a focus on project goals and outcomes.

Project specific

Design and implement a strategic plan for enabling government departments and national development partners to replicate EEP model: The evaluation recommends that IRB undertake the development and execution of a strategic plan aimed at facilitating the replication of EEP model by government departments and national development partners. This strategic plan should be meticulously crafted, incorporating proper issue framing, power player mapping, and SWOT analysis.

Capacity development needs assessment for Apex Body: The role of Apex Body is crucial for the continuity and sustainability of EEP process. The evaluation found the apex body having capacity gaps in programme planning, contact and communication with the supportive stakeholders, resource mobilization and monitoring and evaluation. The evaluation recommends IRB to conduct a systematic capacity need assessment for the apex body and accordingly include strategies and interventions to address those needs.

Include and intensify intervention to reduce crisis and shocks: Priority basis it should include reduction of NCDs, family level climate induces disaster preparedness and risk reduction and availability of fodder for livestock rearing.

Intensify intervention to facilitate family and SHG level Disaster Risk Reduction (DRR) and climate change adaptation (CCA): To promote disaster resiliency among each SHG member household is crucial for the sustainability of achieved economic status. The evaluation recommends the project to intensify family and SHG level preparedness activities for the DRR and CCA. Pirgachha has stopped Community Food Banking though Rajarhat continuing. For the family level disaster preparedness and emergency food response during flood, draught, heat waves and excessive cold continuation of Community Food Banking is a relevant intervention.

Intensify intervention to enhance engagement of male counterpart: Although the male counterparts of women SHG members are discussed informally but none of the yearly action plans of SHGs (observed) included any specific activity target for engaging male counterparts. The evaluation recommends; targeting and delivery of specific tasks to create awareness among male counterparts; specially for orienting male counterparts for rendering their support to women SHG members through sharing of some reproductive roles.

Introduce self-sustainability assessment and action approach at SHG, Apex Body and NCN: Achieving a state of self-sustainability for any community organization is resourced and constrained by various driving and resisting factories and forces which are dynamic. The dynamic SWOT for sustainability for any community organization varies from one to another. The evaluation recommends the project to introduce self-sustainability assessment and action process at each SHG, apex body and NCN.

Include three categories of activity target in the yearly action plan of SHG: Facilitate a SHG to prepare yearly action plan including 3 categories of actions; (1) bringing change in the life of members; family (2) the organizational development/sustainability of the SHG and (3) review including year-end self-evaluation and learning. Inclusion of these three categories of targeted actions will engage each SHG into praxis (action-reflection-action) of achieving sustainability and as well as participatory monitoring and evaluation. At the planning stage facilitating SHG to set few indicators of successes and result of their yearly action plan will give basis to initiate self-assessment and evaluation based on the SHG determined locally appropriate indicators.

Explore possibility of introducing accounting software for the financial management of apex body's cooperative shop and marketing: An Apex Body is registered as a cooperative thus have to follow the financial management guide introduced by the government department of cooperative. For the financial management of cooperative shop the apex body has to maintain several books of accounts manually. To ease huge and complex task of accounts management IRB can explore possibility of developing and introducing software.

Facilitate appreciative learning: One SHG can learn from the success of another. The evaluation recommends the project include and intensify deliberate intervention for this horizontal appreciative learning.

CONCLUSIONS

The evaluation lucidly concludes that the EEP project and model demonstrated its fabulous credibility and potentials to pull out HHs from the hole of extreme poverty. The project has proven that it is quite possible to promote livelihood and to create both economic and social wellbeing for the extreme poor. The project is fully successful in the attainment of its desired

result towards lifting out 1600 extreme poor HHs out of the extreme poverty as per graduation criteria of EEP (the criteria detail in Annexure:12).

The evaluation put across the EEP model offers robust potential to be replicated and scaled-up. For the wellbeing of many extreme poor HHs in Bangladesh this EEP model need to be replicated by the wider stakeholders and for which IRB requires more time to apply a set of well-defined strategies, steps and interventions for engaging local, national and international stakeholders. The evaluation strongly recommends international and national donors, relevant government departments, NGOs and non-state actors to extend their support and cooperation for scaling up this tested and vital approach of EEP.



1. The EEP Project and its Approach

United Nations define *Extreme Poverty* as surviving on less than \$1.90 (about 200 Bangladesh Taka) per person per day. Although during the period of this evaluation study findings on 24 August 2023 published by the Asian Development Bank (ADB)¹² reported significant increase in cost of living. However, if one considers the daily income of 1.90 \$ then to delete the name from the list of extreme poverty a 4 members' Bangladeshi household (usually having one directed income earning member) should have to be able to earn and spend about 800 taka per day. Paradoxically the 11.3%¹³ HHs in Bangladesh living with extreme poverty basically survive by selling their human labour with an average daily rate of about 4\$¹⁴ equivalent to 440 BDT. The Income of extreme poor HHs in Rangpur region specially Kurigram district even much less than other parts of the country. On June 5, 2023 World Food Programme (WFP) reported¹⁵ 47.23 percent of people in the Rangpur division are below the upper poverty level, and Kurigram, the poorest district, falls under Integrated Food Security Phase Classification (IPC) level 4¹⁶. People of this region experience floods, riverbank erosion and cold wave each year; that make them more vulnerable. UNDP-Bangladesh conveys¹⁷; despite considerable progress in reducing poverty, approximately 40 million Bangladeshis still live below the poverty line and Kurigram is the poorest of all districts in Bangladesh, with around 1.3 million people below the poverty line, of which 0.9 million are living in abject poverty. Women are the most vulnerable; usually employed at the lower end of the productivity scale. The secondary status of women in political, economic and social lives leads to entrenched gender inequality in society and raises barriers for women's participation in economic activities. There is often a mismatch between labour market demands and the lack of opportunity for women. While a male member of an extreme poor HH can go anywhere in the country to sell his labour then due to prevailing gender norms and roles availing this opportunity for most women is still a remote possibility.

In the above stated socio-economic context with a goal to lifting out 1600 extreme poor and destitute households from extreme poverty, Islamic Relief Bangladesh (IRB) implemented the EEP project in 64 communities of Rajarhat and Pargacha sub-districts in Kurigram and Rangpur districts. In Rajarhat the project covered 800 HHs by direct financial support from the project and other 200 beneficiaries are replicated; they themselves initiated and started poverty alleviation activities with only technical and little financial¹⁸ support of the project. In Pargachha the project covered 600 HHs where 500 HHs by direct financial support from the project and other 100 HHs are replicated; were not provide any monetary support. The project duration of the EEP model in Pargachha was December 2018 to March 2022 (40 months) and Rajarhat was February 2020 to June 2023 (41 months).

¹² Web access on October 6, 2023: <https://www.adb.org/news/increased-cost-living-crisis-undermines-progress-poverty-alleviation-asia-and-pacific>

¹³ Bangladesh Bureau of Statistics (BBS)- 2018

¹⁴ BBS-2018

¹⁵ Web access on October 6, <https://reliefweb.int/report/bangladesh/wfp-rangpur-sub-office>

¹⁶ People are facing extreme food shortages, acute malnutrition and disease levels are excessively high, and the risk of hunger-related death is rapidly increasing.

¹⁷ Web access: <https://www.un.org/sustainabledevelopment/wp-content/uploads/2017/07/Bangladesh-Gender-Equality.pdf>

¹⁸ While for the direct beneficiary HHs a SHG was provided grant for revolving interest free loan fund 15000BDT per member then for the replication SHG 5000 BDT.

For IRW, EEP is not just a project but an integrated model to lift out extreme poor households exposed with poverty, food insecurity, vulnerability, social exclusion, gender discrimination, marginalization, socio-economic exclusion and denial of human rights. According to IRW the EEP model has been developed in Bangladesh based on the positive experience and lessons drawn out of the project implementation of several projects¹⁹ and their evaluation findings. Targeting an Economically Extreme Poor household as a unit of analysis and change the model embody confluence of inter-influential interventions geared towards:

INCREASING income, assets and promoting livelihood:

Group led savings mobilization, Interest free revolving fund and loan²⁰, skill development training, market linkage building, technical support to develop HH business planning, facilitating horizontal knowledge skills and technology sharing, linkage building and accessing IGA and livelihood services from the relevant government departments, seeds and saplings distribution;

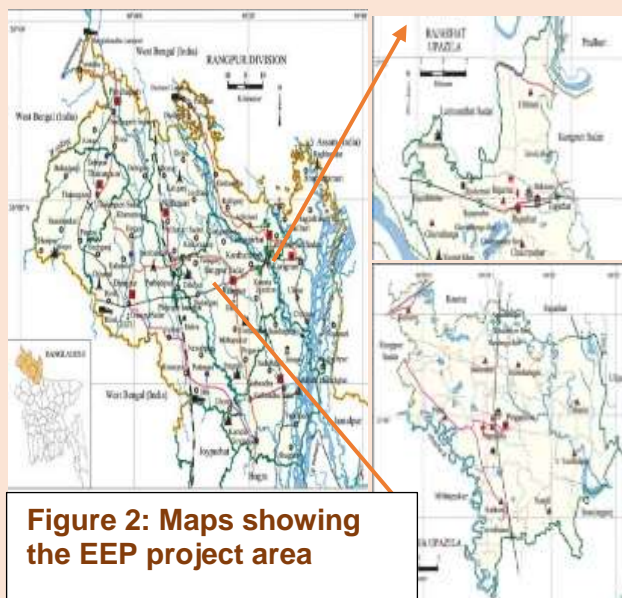


Figure 2: Maps showing the EEP project area

REDUCING financial losses cause by various shocks: Introduction of Takaful²¹ insurance system, fair market promotion by apex body managed cooperative shop; involving Islamic concept of Musraka²², Murabaha²³ and Bi-Musjil²⁴ SHG led food banking, awareness raising on nutrition, WASH, primary health care, disaster risk reduction, women and child rights, facilitating SHGs' Apex Body to act collectively for protecting women rights and reducing Gender Based Violence (GBV).

COOPERATING through people's institution building: Organizing women members of extreme poor and destitute families in community-based SHGs (Self Help Groups), Apex Body and National Cooperative Network (NCN). Engaging all these organizations and networks into participatory praxis (PP) of collective planning, implementation review

⁶ ICAP (2005-2013), HELP UP (2009-2012), RIP (2012-2014), SAFOLLO (2012-2015), Fiscal (2012-2013), IM-F (2012-2016), PROVED (2013-2014), ACCESS (2014-2016), SuChanA (2014-2016), APRIL (2015-2018) and ISD Climb UP (2014-2018).

²⁰ In Islamic Finance Terms it's called the Qard-al-Hasan; refers to an interest free loan. In a Qard al-Hasan transaction, the borrower repays the principal amount of the loan without interest, mark-up, or a share in the business for which the loan was used.

²¹ In Islamic Term Takaful is a Cooperative Based Insurance System in which all members decide to contribute, create risk management fund and help if any member affected by damages. In relation to the project each of the s of all SHG is the owner of Takaful Insurance Policy with a yearly premium of 200 Taka. The Takaful is managed by the apex body. All members jointly decided for the accidental death of husband the policy owner will have coverage of 5000 Taka, 2000 Taka if earing member of the HH is affected by a disease requires handsome of money for the treatment and the Taka 4000 if the household is affected by fire hazard.

²² Share Capital based partnership business. In relation to the to the project for business capital formation members of all SHGs have bought share of the apex body led cooperative shop in a partnership agreement of getting 75% profit and the apex body 25%. Loss is shouldered by both the apex body and SHG members as per the percent of capital share. As an example, the Pirgachha apex formed its business capital by IR-Bangladesh TK. 400000, Members Share Tk. 300000, SHG's investment 300000 and Registration fee of individual shareholders (SHG members) 3000. Further the apex body can also use portion of money form the Takaful system.

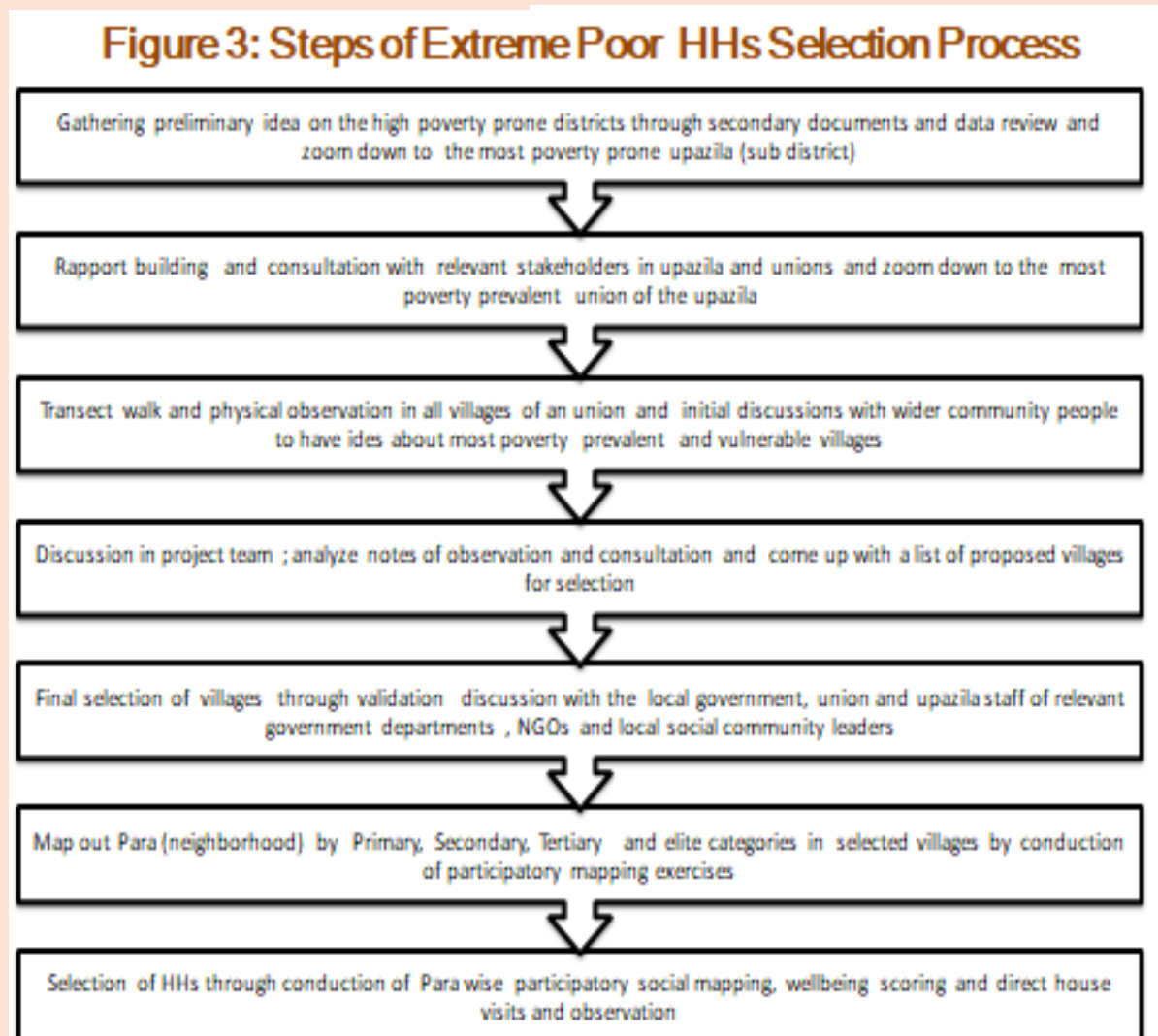
²³ A sales system in which the seller or producer sells his goods by honest disclosure of his purchase prizes or production cost, his/her selling price and the profile he will make. In the context of the project the Apex body of the Cooperative shop has taken electronic goods from the dealers of companies. The dealers have disclosed their purchase price, sells price and his profit margin. The Apex's Cooperative Shop do the same to the SHG members a body else when selling goods from their shop.

²⁴ Sale on credit. In the relation to the project the apex led cooperative shop sales items to the SHG members by credit and get paid by agreed installments within a fixed duration per item.

process and build their capacity to structure and develop their organizations in a sustainable manner.

The Project Model and Strategies

Although the unit of analysis and change was the household/family but the EEP model delivered its inputs and technical support through the women members of the HHs and



families. In this model women empowerment is regarded as the lever for delivering project inputs in which women acted as key actors in institutionalizing self-help process; thus, all SHGs, apex body and the NCN is formed and facilitated in absolute participation of the women members of extreme poor households and families. Being an Islamic faith-based organization all the way; specially for the delivery of financial interventions IRW and IRB complied with the Islamic financing norms and approaches.

Identification and targeting of extreme poor households and families bears a judicious importance in EEP thus the project began with a rigorous “identification and selection approach”. Based on well-defined classification categories, criteria and application of step-by step process²⁵ EEP project identified and selected extreme poor households.

Once the targeted households were selected the EEP project applied and implemented following strategies and activities.

²⁵ Implementation of Extreme Poverty Model: Training Module (March 2022). Islamic Relief Bangladesh

Strategy	Major activities
Self-help institution building	Formation and facilitation of Women Self-Help Groups (SHGs 'Apex Body'; and National Cooperative Network'; introduction of group-led savings and interest-free loan & Takaful (Cooperative Based Insurance) system, self-help food bank.
Financial and material incentive	Providing productive means to targeted households, including distribution of seeds & saplings.
Awareness creation	Use IEC materials and conduction of SHG based discussion sessions on various social, health & rights issues, and waste management & sanitation; etc.
Technical support and capacity building	<p>For the SHG members and targeted households: Income Generating Activities (IGA) needs assessment and skill analysis, prepare a business plan, provide capacity building training; linkage building with relevant government departments and create market linkage.</p> <p>For the Apex Body and National Cooperative Network': Providing assistance for registration as women's cooperative with the government department of cooperative; organizing bi-yearly meetings; providing skills training; developing follow-up support mechanism; assist in developing a business plan; organizing exposure visits; providing linkage building support; etc.</p> <p>For the Relevant government departments and national & international development partners: Development and provide training modules, Provide ToT, organise exposure visit, develop IEC & BCC materials; conduct studies and share findings through organizing learning and sharing events.</p>
Support building among wider communities and societies	Create a media page & activate social media; organise seminars, workshops, etc.; develop case studies and evaluation & impact studies reports; activate online funding mechanism; get engaged in Zakat-related activities; organise meetings with local Islamic banks & corporate sectors for funding; etc.

Islamic Relief put forward; in terms of eliminating extreme poverty EEP has already been proven as effective model; thus, it can be replicated and scaled-up. The major focus of this impact study was to validate the potential of up-scaling EEP model towards elimination of poverty from the lives of more people, contributing to the achievement of SDG-1.

2. Purpose and Objectives of the Study

The purpose of the study was to assess the overall performance of the EEP model using both OECD-DAC²⁶ and CHS²⁷ Criteria with reference to its created outcomes and impacts as well as draw lessons for the future programme. Specific objectives were to:

- Evaluate the project's theory of change (ToC); and review the effectiveness and efficiency of the EEP model in achieving the planned objectives as well as examine the effectiveness and impact of mainstreaming issues, including gender, disability, child rights, DRR, WASH, etc. in the promotion of sustainable livelihood.
- Assess the socio-economic [livelihood, food security, social empowerment] changes in the lives of targeted households as a result of the project as well as the EEP model;
- Analyse the coherence with other actors and the extent of engagement and collaboration with stakeholders, and the strategic linkages made.
- Evaluate the sustainability of EEP by considering stakeholders' long-term elevation out of poverty, poverty graduation criteria used and the continuation of APEX bodies after projects have finished.
- Identify and document the process, lessons learned, innovations, and good practices of the project to inform both IRW and Islamic Relief Bangladesh's future response and the wider sector.
- Generate actionable recommendations for future strategic directions for scaling up or replicating the current project's/EEP model's strategy & approach based on the findings and lessons learned.



²⁶ The Organisation for Economic Co-operation and Development –Development Assistance Committee

²⁷ Core Humanitarian Standard

3. Study Methodology

In consideration of the crucial importance of determining causal factors to created change and its attribution to project intervention the methodological approach combined both Non-Experimental and Quasi Experimental design. This entails conducting comparisons between baseline and end line situation of the project beneficiary households, as well as juxtaposing households that received project inputs against those of comparable context did not.

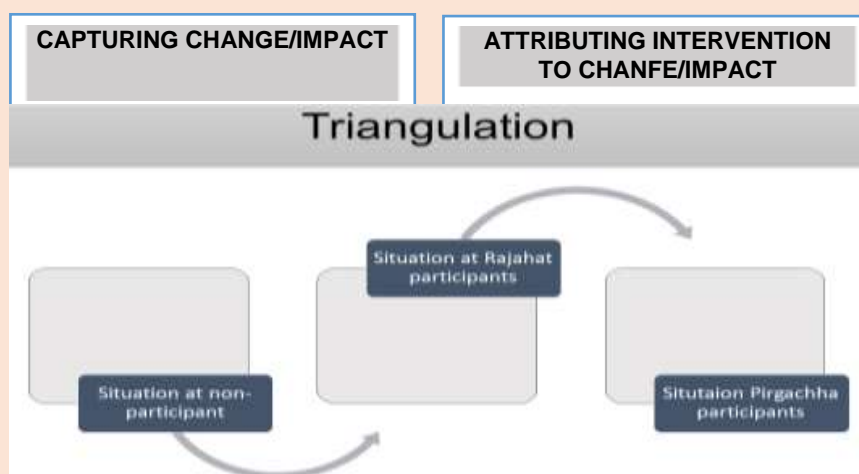


Figure 4: Creating empirical evidences of changes/impacts

The approach of the study was participatory in nature. Explorative, action-reflective, and learning oriented in its design and application, the evaluation team together with IRW and IRB ensured that the design and implementation of the study methods and tools are appropriate, relevant, and result-oriented.

Embarking on the mixed method approach the evaluation gathered both quantitative and qualitative data covering a research valid sample size and sampling approach. In gathering data, the evaluation accessed both primary and secondary sources. Besides in-depth review of documents and relevant literature, the multidisciplinary evaluation team applied multiple methods for primary data collection including households survey, focus group discussions (FGD), key informant interviews (KII), in-depth Interviews and story documentation, direct observation, site document observation and participatory rural appraisal (PRA).

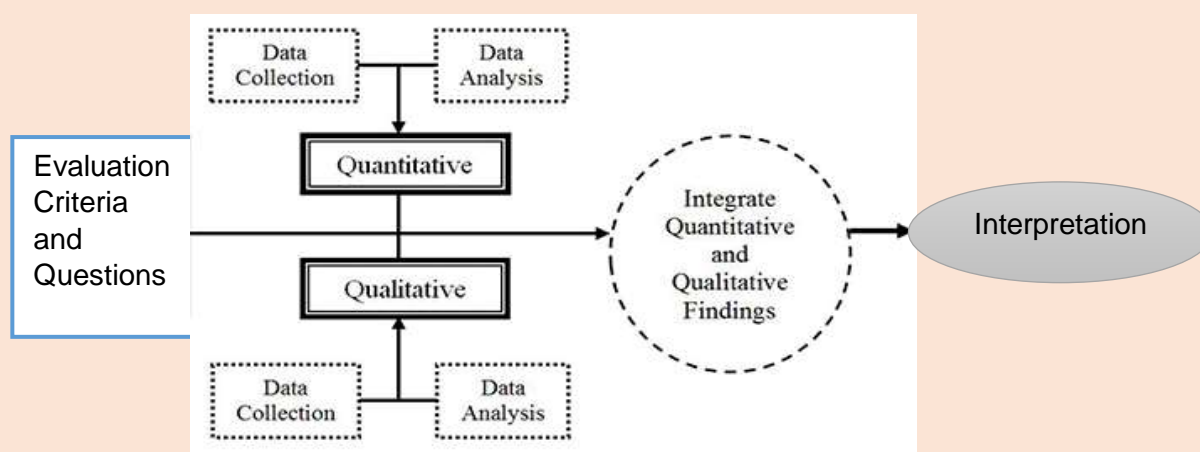


Figure 5: Mix method applied

Covering 18 interventions, 4 replication and 2 non- intervention communities and representing both primary and supporting stakeholders, the evaluation gathered opinions and ideas from a total of 624 respondents among which 608 were female and 16 males. Number of households covered by the survey was 459 of which 56.10% in Rajarhat and 34.90% in Pargachha was distributed proportionately. 99.3% survey respondents were women among which 310 were direct beneficiaries, 99 were replication beneficiaries and 56 households received no input from the project. 14.8% survey respondents were widowed and separated.

Table: 1: Number and percentage of respondents covered by household survey by project area by type of communities

	Intervention		Replication		Non-intervention		Total	
	#	%	#	%	#	%	#	%
Pargachha Rajarhat	108	34.80	33	35.50	19	33.90	160	34.90
	202	65.20	60	64.50	37	66.10	299	65.10
	310		99		56		459	

The survey questionnaire was developed through joint review with IRW as well as pre-testing as part of hands-on survey enumerator's orientation training. Adequate number of both male and female local enumerators were recruited and oriented. In order to ensure data quality, cleaning, and security the KoBo collect tool was applied for survey data collection and data processing.

Another 114 direct beneficiaries and 29 replication beneficiaries participated in focused group discussions (FDGs). Further, 21 (16 male and 5 female) key informant interviews (KIIs) were conducted with which 5 government officials, 3 UP officials, 1 journalist, 3 NCN members, 6 IRB staff and 3 IRW staff attended.

Information and opinions were collected separately from special vulnerable groups such as persons with disability (PWDs), widows, and older persons. Data collection and consolidation was done in a disaggregated manner looking at sex, age, and special vulnerable groups.



Enumerators' Training at the NGO forum office in Rangpur City



FGD with the leaders and manager of Pargachha apex body; Registered as Bandhan Cooperative Society with the government department of Cooperative.

Table: 2: Number of respondents attended by FGDs, Direct Observation and Semi Structured Interviews

	Direct Beneficiaries		Replication Beneficiary		Total	
	Male	Female	Male	Female	Male	Female
Pirgachha	0	44	0	12	0	56
Rajarhat	0	71	0	17	0	88
Total	0	115	0	29	0	144

Further, including global, national, subnational and local level a total of 21(male 16, Female 5) key informants were interviewed where five government officials, three UP officials, one journalist, three NCN members, six IRB staff and three Islamic Relief Worldwide staffs.

In order to learn relationship between various driving and resisting factors the evaluators facilitated respondents to tell stories of happenings; which were noted. Part of FGDs several PRA tools applied were impact tree, scoring, bar-graphing and preference ranking.

Further, the evaluation team observed various Income Generating Activities (IGAs) ²⁸ undertaken by the members of SHGs and Apex Body. Various site documents observed were action plans of SHGs, action plans of Apex Body, SHG's register of self-help loan, meeting minutes of SHGs and apex body, cooperative shop's sells record and books of accounts of apex body, and complaint registered.



Pascchim Pathak Para SHG engaged in project intervention preference scoring

In the analysis, drawing lessons and recommendations triangulations was done to verify opinions and ideas provided by different categories of stakeholders both in quantitative and qualitative parameters. Opinions and ideas gathered from various categories of respondents and documents were triangulated for analyzing the relevance, drawing lessons and suggesting recommendations.

All data quality control measures were adhered to, including review of the study tools, translation into local language, field practice oriented- hands-on training to the local enumerators, review of evidence, using functionality of ICT tools, regular supervision of data collected from survey.

Throughout the evaluation process; to protect the dignity, rights and welfare of the study respondents the evaluation team fully complied with the research ethics and principles²⁹. The evaluation team and enumerators interacted with the study respondents with due respect to their culture. Informed consent was solicited from each of the respondents prior to the survey, conduction of FGD and KII. Care was taken by which evaluation participants would not be subjected to harm in any ways whatsoever.

The evaluation findings have been structured around the evaluation criteria and questions. Wherever necessary, narrative and text has been supplemented by relevant information tables, case stories, quotations, graphs, and photographs etc. The analysis has been constructed by synthesizing commonalities and differences in opinions and ideas provided by various categories of stakeholders.

²⁸ Such as cow rearing, goat rearing, tailoring, small shops/business, cooperative shops of apex body,

²⁹ William D. Crano, Marilyn B. Brewer and Andrew Lac (2015). Principles and Methods of Social Research. Routledge. London

4. Findings

4.1 Relevance

The evaluation confirmed that the project was highly aligned with the SDG Target 1.1³⁰ 1.2³¹ and 5.5³². Nonetheless, the project was relevant with the national policies and plans such as government 8th -5year plan, vision 21 of the GoB, Bangladesh Delta Plan 2021 and the Perspective Plan 2021- 2041.

For the achievement of the intended **outcome 1**³³ all interventions, inputs and activities delivered by the project were absolutely relevant with the aspirations and priority needs of the project rightsholders (beneficiaries). Wellbeing aspirations commonly stated by the study responds were more livelihood opportunity, increased income and social dignity for which priority needs expressed were:

- Access to productive assets
- Livestock feed/fodder
- Improved sanitation
- Women's empowerment
- Capital support
- Access to services and markets
- Knowledge on reducing crops damage caused by climate change
- Knowledge and skills for livelihood improvement
- Education/higher education support³⁴
- Reduction of non-communicable diseases

Activities and input delivered by the project clearly convey absolute relevance of the project interventions in addressing priority needs of the target beneficiaries. However, the project would have been more relevant by incorporating interventions aimed at enhancing to climate induced disaster and reducing the prevalence of non-communicable diseases.

The beneficiary HH survey findings (SDT L-1 in annex 2) reveal that 19% of intervention SHG HHs report the presence of patients with NCDs and the FGD participants reported NCDs are growing. Stroke, Asthma, Diabetes being the top three other prevalent NCDs are Alzheimer and Cardiac (SDT L.2 in annex 2). The major natural hazards put across (SDT S-1) disaster risks for the target population, including Flood, Drought, Heat Waves and Excessive Cold. SDT S-4 convey most (more than 90%) of the SHG members have observed the effects of climate change in the form of prolonged drought, and erratic rainfall which is affecting them by crops damage, expenditure increase, reduction of crops yield, and crisis in drinking and irrigation water (STD S-7).

³⁰ SDG Goal 1, Target 1.1: By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day.

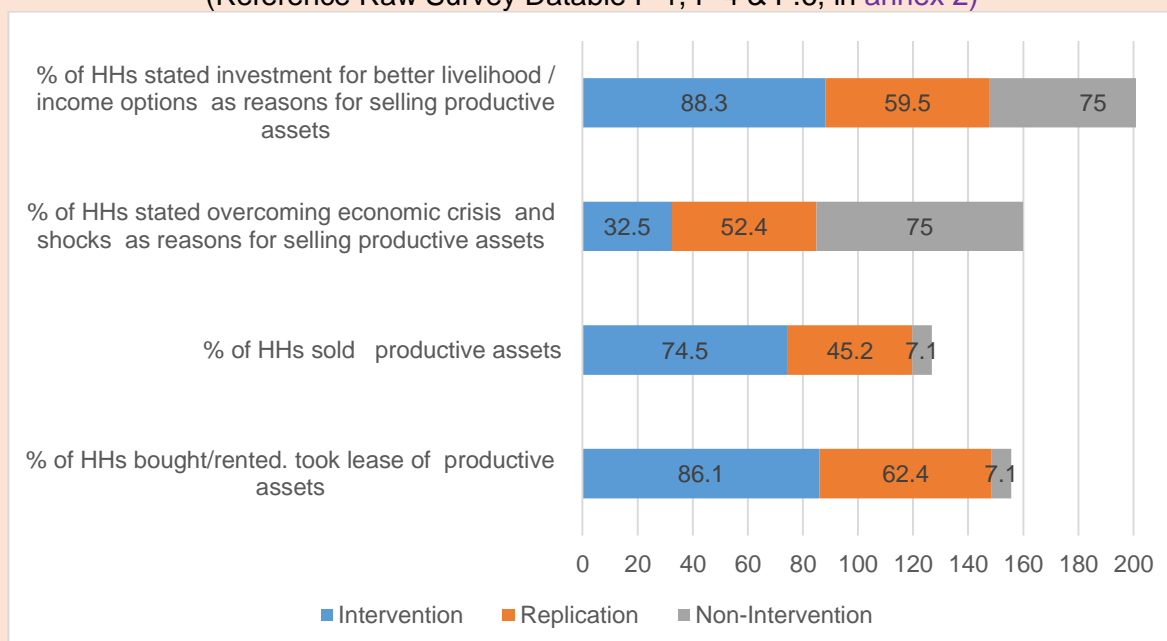
³¹ Goal 1, Target 1.2: By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions.

³² Goal 5, Target 5.5: Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision making in political, economic and public life.

³³ Outcome 1: Extreme poor and destitute households improved socio-economic conditions

³⁴ Many SHG members pointed out issues of private coaching/teaching for their boys and girls studying in secondary grades.

Figure 6: Buy and sell of productive assets during 2021-2023 and stated reasons
(Reference Raw Survey Datable F-1, F-4 & F.6, in annex 2)



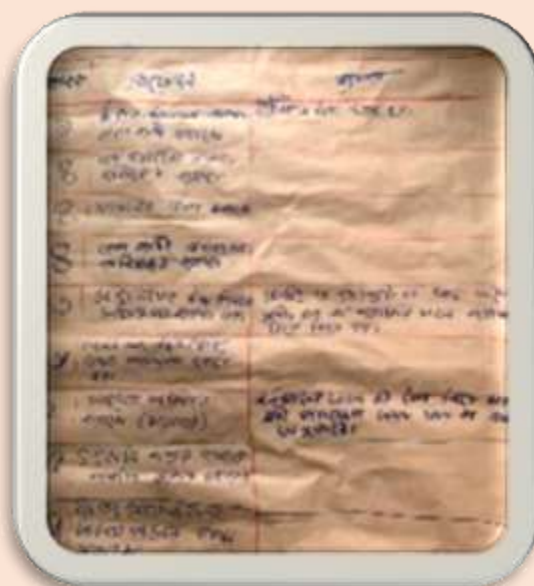
The figure 6 conveys that 32.5% of intervention -HHs, had to sell productive assets due to overcoming crisis and shocks. Three main reasons of crisis and shocks are:

- Increase of non-communicable diseases (NCDs).
- Exposure to disaster. and
- Climate change effect.

In congruence, besides prevention and reduction of NCDs the PRA exercises on needs ranking conducted with the SHG members are presented in following table 4; Intervention to addressing those needs would make the project more effective.

Table: 3: PRA Exercise Finding: Needs Ranking by the SHG members

Priory rank	Need
1	Training and awareness on reduction of NCDs for reducing excessive treatment cost
2	Increase loan amount to at least 50000 BDT per SHG members
3	Stop /reduce private tuition and coaching for the students; causing increase of HH expenditure
4	Prevention and reduction of livestock and crops diseases
5	Access to adequate livestock feeding
6	Access to improve sanitation facilities
7	Reduce price of basic consumable goods



All members of SHGs participated in FGDs and the participates of informal discussion commonly pointed out having more capital of SHG for doing effective interest free credit programme is the top priority needs. As reason they stated

now a days it is very difficult to undertake a minimum scheme for income generation with an investment less than 50000 (fifty thousand) taka. SHG members who have taken and using interest free loan from the SHG most of them are on cow rearing and doing agriculture by taking lease of land thus really need a minimum 50000 BDT Capital support. The evaluation find accept the revolving loan capital provided by IRB and their own savings the SHG or the Apex Body did not access capital support from any bank or any other financial institution thus for meeting the higher capital need individual SHG members are accessing loan money from other NGOs. The beneficiary HH survey findings (SDT-D-1 in annex 2) inform during the period of evaluation the average size of loan per SHG member was 34207.00 BDT divulges members are accessing loan with interest from other NGOs because the average loan holding amount is almost double than the capital capacities SHGs have. This is really a tough issue because with a very profound philosophy of interest free loan when an extreme



Most. Chenubanu Begum, lives in Basuniapara, under Sukdeb village of Bidyananda union of Rajarhat sub-district under Kurigram district. She joined in 'Basuniapara Self-Help Group' in 2020. After joining the group, Chenubanu took first loan (*Korje Hasana*) BDT 12000 (seed money) on 30 December 2020 and purchased a cow by BDT 20,000 (she added another 8,000 from own deposit) and after six month she sold the cow to BDT 50,000. Thereafter that she purchased 20 decimal lands by BDT 1,60,000 where she used the sell proceeds of cow plus BDT 50,000 loan taken from ASA (another NGO) and another 60000 BDT borrowed from her father-in-law. 2nd time; on January 11, 2022 she received BDT 15,000 from the SHG and used the money in crop cultivation. Gradually she repaid all the borrowed money from her family income. She also purchased 2 goats and rearing the goats. 3rd time she received BDT 20,000 interest free loan money from the SHG on 4th October 2022. Additionally, she also borrowed amounting BDT 90,000 from ASA. Again, she purchased 20 decimal lands with BDT 1,30,000. She also sold goats in BDT 17,000 which she used for increasing productive assets. She repaid all borrowed money on 28 August 2023. She had a plan for 4th cycle and taking BDT 25,000 from the SHG for cow purchase. Now she is very happy with two children (one boy and one girl), children are continuing their education.

poor family have upgraded its economy then to be better it has to take higher amount of loan with interest and the major share of would be taken away by the outsiders; leaving interest free world as a remote possibility.

For the attainment of **outcome 2**³⁵ the project targeted and implemented activities, including development and dissemination EEP training module, training 25 staff members from various organizations, formation of project steering committee, documenting and disseminating of success stories to potential organizations. No denying; all these activities were fully relevant for sensitizing and developing understanding and knowledge among various organizations but inadequate to have capacity of those organizations and actors to replicate EEP model. Due to absence of enabling environment; supported by relevant policies, systems and institutional mechanisms organizations (GO or NGO) provided training and orientation yet to replicate EEP. Except a target of doing national level policy advocacy, the project lacked strategies, interventions and activities to create enabling environment for the government departments and other national organizations to replicate EEP model.

The stated **outcome 3** of the project was “*Wider public are aware of and support the funding, for replication and scaling up of the EEP model*”. The project created and activated a social media page on EEP model; in which three newsletters, one EEP brochure and a

³⁵ Outcome 2: Relevant government departments and national & international development partners are sensitized and capacitated for replication of EEP model

video documentary on EEP have been uploaded. Project records inform as of 31 December 2023 there were 4059 viewers visited EEP media page/news feed. Besides sharing in the social media and web page, these documents were also distributed among 57 local, national and international NGOs. Of course, all these activities were relevant to create wider public awareness but deliberate interventions to publish EEP news in national level newspapers; national and international research journals would make the project interventions more relevant. For achieving the support and funding for EEP the project has developed mechanism for collecting Zakat locally. Further, some other relevant activities conducted were a meeting with Centre for Zakat Management (CZM³⁶), a meeting with brick field owner, a meeting with Islamic Commercial Banks and a meeting with corporate sector to access CSR fund.



Related to achieving **outcome 4**³⁷ project interventions such as formation of NCN, conducting meetings of NCN, providing leadership training to the leaders of apex body, registering apex body with the government department of cooperative, and facilitating NCN to enter into agreements for discounted goods and services for the SHG members all were absolutely relevant.

4.2 Effectiveness

As per the SHG formation and operational bi-laws of EEP project a women member of HH having less than 33 decimals of cultivable land, the total average income per family member per day is not more than 70.74 BDT, and the price of productive asset (excluding cultivable land) is less than 30000.00 BDT is eligible to be consider as extreme poor thus a member of SHG. The EEP project is implemented for improving socio-economic situation of the households. It has been stated earlier that there is even a good percent of HHs involved SHG members do not have even homestead land, who are completely landless. The theory of change of the project and the effectivity result chain is cited in following figure 7.

Box 1: IRB criteria of an extreme poor HH eligible to be the member of women SHG

- HH having less than 33 decimals of cultivable land
- Average income per family member per day is not more than 70.74 BDT
- Price of productive asset (excluding cultivable land) is less than 30000.00 BDT

³⁶ CZM is a non-profit charity organization promoting zakat and advocating for institutionalizing zakat for poverty alleviation.

³⁷ National Cooperative Network' (NCN) is acting as an umbrella body for other 'Apex bodies' implementing the EEP model and links 'Apex bodies' to external service provide.

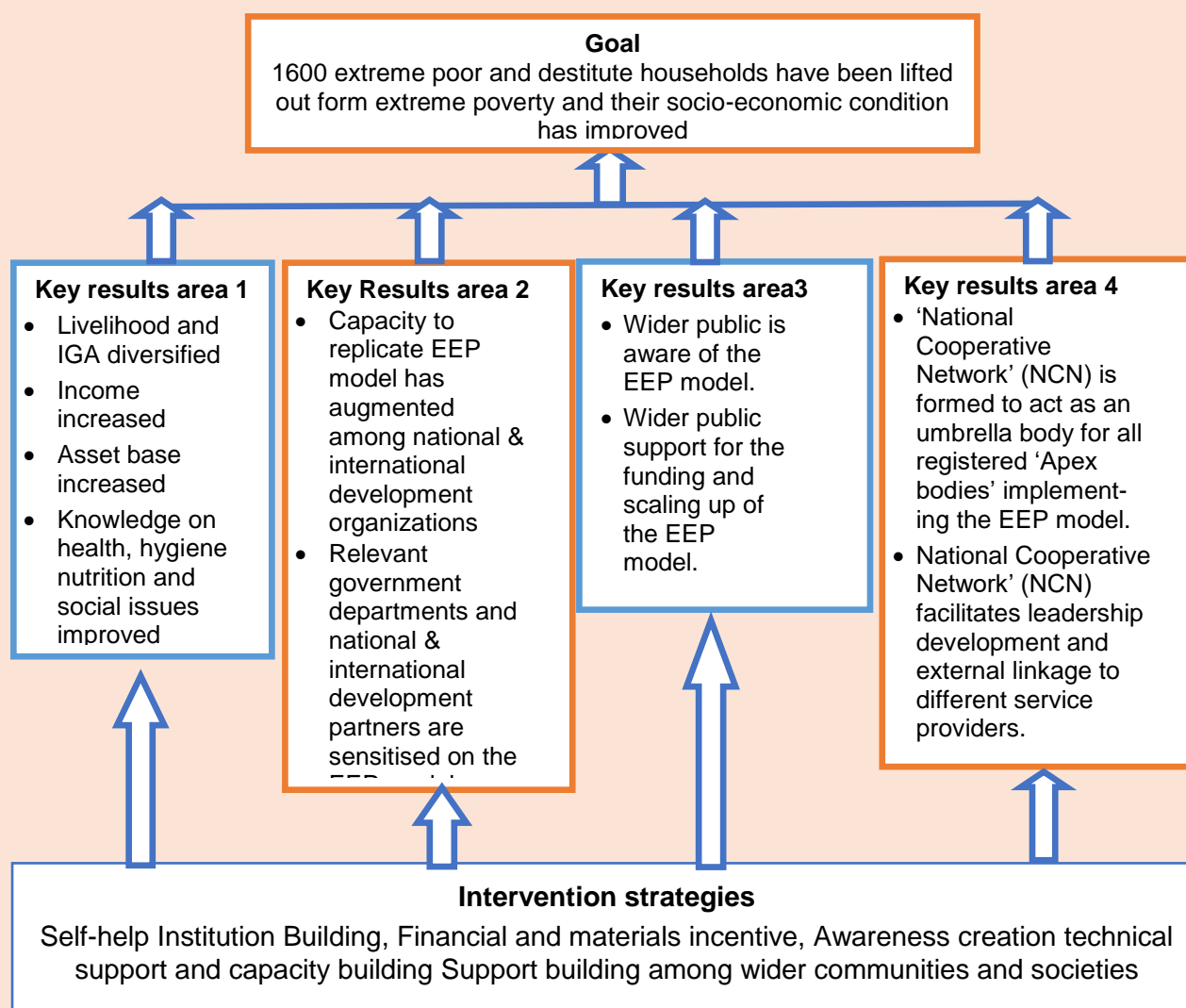


Figure 7: EEP project Theory of Change and Result Chain

The evaluation submits the delivered interventions of project has created tremendous effects towards the attainment of key result/outcome 1 but disproportionate effects on outputs intended against outcome 2, 3 and 4; presented in following tables.

Table: 4: Label of effects created by the project on the intended results

No	Intended result	Level of created effects by the project	Remarks
1	Diversification of livelihood options	Highly significant effect	Noteworthy effects; visible changes are observed in terms of physical assets building, income increase, access to government services as well as improving women rights mobility, and access to market.
2	Increase of income	Highly significant effect	
3	Increase of assets	Highly significant effect	
4	Knowledge on health, hygiene, nutrition and social issues improved	Significant effect	Awareness on hygiene improved. No open defecation but not all HHs using safe and improved latrine and practicing hygiene behaviour. Significant increase of Awareness of social issues has increased significant

No	Intended result	Level of created effects by the project	Remarks
5	Capacity to replicate EEP model has augmented among national & international development organizations	Moderate effects	Understanding, awareness and willingness among organizations and actors provided training (by the project) has augmented but to replicate the model targeted organizations and actors yet to have enabling environment.
6	Relevant government departments and national& international development partners are sensitised on the EEP model	Moderate effect	Relevant government departments at the Upazila such as agriculture, women affairs and cooperative sensitized to provide allocated services to the project beneficiaries but still instead of proactive role they play their role reactively upon call of the project staff. However, all of them appreciate the EEP approach of IRB.
7	Wider public is aware of the EEP model.	Significant effect	Most relevant support actors including government officers, local government representative, media personal, religious and traditional community leaders at villages, unions, Upazila and district recognized and lauded EEP as a very effective projects to be scaled up.
8	Wider public support for the funding and scaling up of the EEP model.	Moderate effect	The online funding mechanism 'no-riba' has been introduced recently. BDT 111,100 fund was collected and 40 poor women received fund through no-riba' website.
9	National Cooperative Network' (NCN) is formed to act as an umbrella body for all registered 'Apex bodies' implementing the EEP model.	Significant effect	Its formed already. The evaluation team could meet and discuss with only 3 members of NCN living in the project area who expressed their sincere attitude and commitment to do for the betterment of the SHG.
10	National Cooperative Network' (NCN) facilitates leadership development and external linkage to different service providers.	Moderate effect	The NCN members are very enthusiastic to play their role to facilitate leadership development and external linkage building with different service providers. But they need more capacity to perform these roles independently.

However, the evaluation confirms; confluence of created effects consistently contributed in the attainment of the project goal of lifting out 1600 extreme poor and destitute households form extreme poverty and improving their socio-economic condition. by creating following specific change.

Economic

- 100% of beneficiary households augmented knowledge and skills on IGA against the baseline value of 2%.
- 100% of HHs have established and running IGAs (72% by the SHG provided interest free loan and 28% by self-help) against a baseline value of 55%.
- From a baseline average monthly income per HH at baseline was 4927 BDT it has increased to 15789 BDT during the evaluation period.
- HH monthly income below average value of BDT 14, 434 is 65% against the baseline below average value of BDT 4927 of 49%.
- Average increase of land ownership per HH is 2.27 decimal with an estimated value of BDT 70000.
- Against the baseline value of BDT 11,215 altogether average productive asset value per household is -BDT is 70000 + 28,068 = 98060.
- Against a baseline of BDT 5,616 average non-productive asset value per beneficiary HH increased at BDT11, 684.
- Average monthly expenditure per beneficiary household has increased from the baseline BDT 4653 to 13338.
- During the period 2020-2023 a HH of SHG member averagely spent 75412 BDT for buying productive assets which is 19162 BDT significantly higher than a non-beneficiary HH.
- While at the baseline 30% SHG members had access to interest-bearing loan then the evaluation found 99.70%. SHG members accessed interest-free loan.
- While at the baseline only 29% SHG members had savings and none had bank account then the evaluation found 99.40% SHG members have savings and most members are registered for mobile banking among which 8.80% SHG members having saving account with schedule bank.
- The BDT 4,327 average baseline savings per SHG member has increased at BDT 10,081.
- While 78.40% beneficiary HHs could produce agricultural crops, vegetables and livestock then only 7.10% non-beneficiary HHs.
- Average HH loan size of SHG member is BDT 34,207 which was BDT 4,327 at the baseline.
- 89.4% beneficiary HHs can ensure proper three meals in a day while in baseline it was only 1%

Health & Hygiene and access to government services

- In comparison with the 17% baseline more than 90% SHG members could explain the appropriate behaviours and practices for primary health care.
- Before the EEP project implementation 35% beneficiary households had hygienic latrine which has increased to 82.2 %.
- 80% SHG members are aware about government social safety net service provisions then only about 30% among the non-SHG members.
- While 39% SHG members were able to receive financial, technical and material input from the relevant government departments then 0.00% women who are not member of SHG.
- According to the 6th interim report (dated 31/12/2023) 71% of eligible beneficiaries have access to social safety net support.
- 97.40% SHG members recognized presently they receive better cooperation from other community members.

Besides above stated list, other effects for the beneficiary households created by the project are improved standard of living rooms and cooking facilities that again created secondary effect of reducing workload of women. Directly contributory to income increase; the project has increased self-employment capacity and productive labour employment days as well as wage rate for both male and female labourers. Increased production, marketing and buying capacity; reduced shocks and negative coping practices of target households (HHs) are other positive effects of the project. Further, specific to **women empowerment** the project has created following specific effects.

Women empowerment

- 87.10% SHG members are well aware about women rights, child rights and protection, prevention of forced labour and early marriage but only 7.10% among the women not member of the SHG.
- In comparison with non-beneficiary; in the beneficiary households' exposure with most forms of gender-based violence³⁸ have significantly reduced.
- While 43.20% HHG member are able to spend money independently (earned by her) then only 3.60% women who are not members of SHG.
- To get financial assistance from SHG and Apex Body 100% SHG members make decision in consultation with male counterpart among which 21.6% SHG members can decide independently.
- 100% male counterpart takes decision for the marriage of their sons and daughters in discussion and agreement with the female SHG members.
- 100% SHG members are able to choose school for their children, and daily cooking preferences.
- 96.10% SHG members provide equal treatment to their boys and girls in providing food and education.
- 91% SHG members collective raise voice against GBV together with apex body
- 79.0% SHG members are capable of independently contact and communicate with the UP and relevant government departments
- 100% SHG members play active role in preventing dowry, child marriage, illegal divorce, domestic violence against women and protesting eve teasing to girls.
- 57.4% SHG members can move alone to the nearby markets, union parishad complex, upazila hospital, upazila premises, bank, relatives' houses etc.
- According to the 6th interim report as of 31 December 2023, 100% of targeted women received skill development training; 100% received training on business development, 20% on group management, 10% on leadership development, 100% on finance management, etc.
- In 8.70% HHs of women SHG members, male counterpart fully participates and perform domestic work but only 1.80% in the non-beneficiary HHs.

However, COVID-19 as an unpredictable external factor sabotaged intended effects to reduce child marriage. UNFPA reported³⁹ Marriage of girls between 15 to 19 years of age increased by 10 % in 2021 compared to the previous year. Covid fallout led to the marriage of 27 % of girls of this age group in two years. The HH survey findings inform increase in child marriage and school dropout among the beneficiary households. Education in Bangladesh took a major hit from the COVID-19 pandemic. 62,104 secondary school students and 14,50,719 primary school-level students dropped out in the same period,

³⁸ Such as eve teasing, act for psychological harm, husband demanding dowries, experiencing intimate partner throwing views out of the home in domestic disputes, physical abuse by the intimate partner.

³⁹ UNFPA research findings Published in Daily Prothom Alo on 18 Sep 2022.
<https://en.prothomalo.com/bangladesh/fhvgiaiskc>

according to data from Bangladesh Bureau of Educational Information and Statistics (Banbeis) and the Directorate of Primary Education.

Evidence of created positive effects

Women SHG members engaged in a PRA exercise of “Project Effects Tree” identified following effects created by the project:

- Freedom from the grip of giving interest of loan to money lenders and other MFIs
- Improved awareness
- Improvement of skills and experience gained through training
- Increased access and improved relationship with Union Parishad (Local Government)
- Increased contact and communication with various organizations
- Increased assets for women
- Income increased
- Livestock increased
- Increase of assets

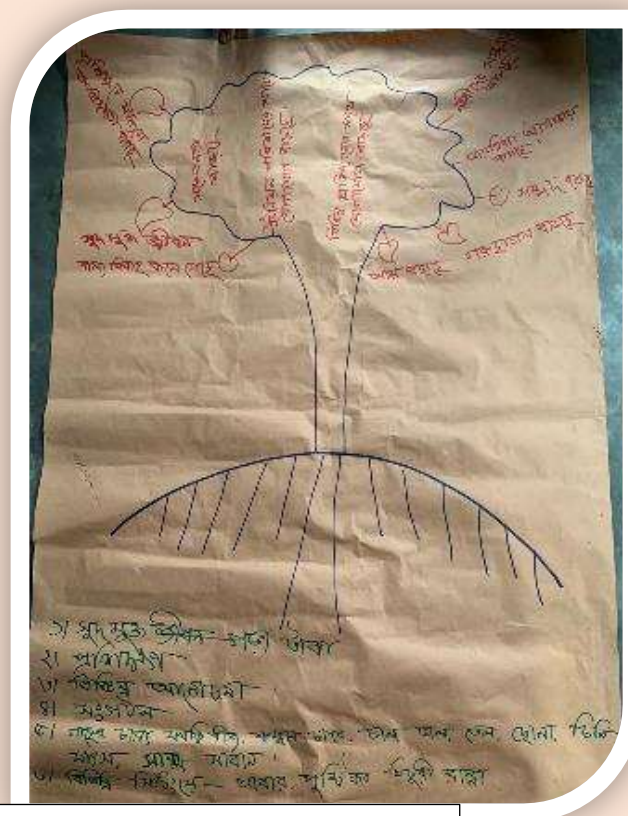


Figure 8: Effects Tree drawn by the SHG members

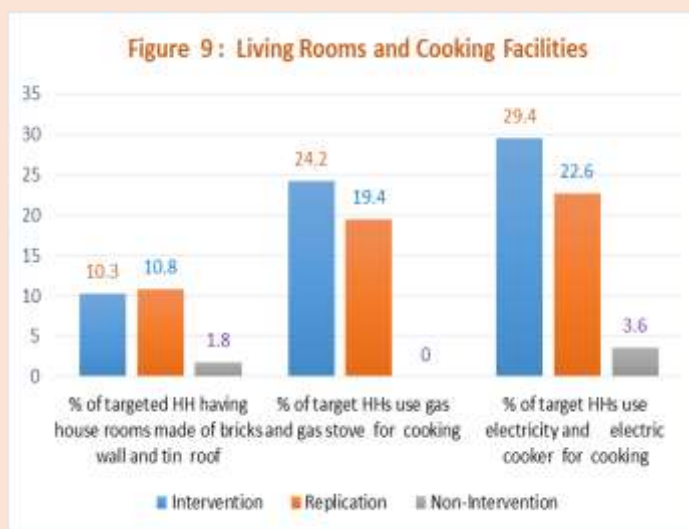
For the outcome/key result 1

Improved standard of living rooms and cooking facilities:

Although there is no baseline data on the stratus of living room but the figure 9 shows that 10.30% directed beneficiary HHs and 10.80% replication beneficiary HHs having living rooms made of bricks wall and CI sheet (tin) roof, but 1.80% in the non-intervention communities. While this data conveys that percentage of HHs having improved living rooms is 8.5%> than non-intervention communities; reveals the positive effects of the project in improving standard of living room; increasing asset value. The same figure also

conveys while about 30% directed beneficiary HHs and 22% replication beneficiary HHs use gas and electricity for cooking then in the non-beneficiary HHs it is about 3%. Use of gas and electrify for cooking indicate higher purchasing capacity of the intervention households.

Nonetheless, the intervention HHs are influenced by the installment selling of electronic cooking items by the apex body's cooperative shops. Of course, using gas and electric cookers need extra spending by the user HHs.



Increase in homestead land, savings, access to loan and bank account holding:

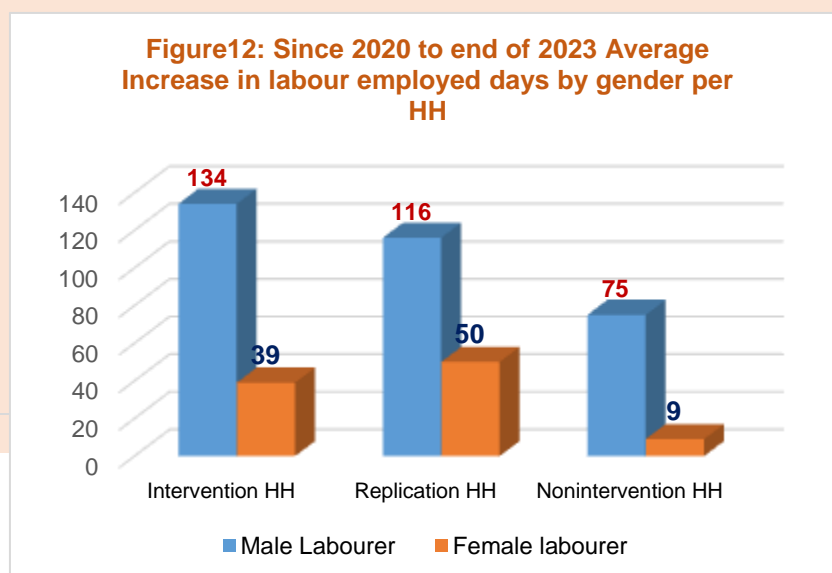
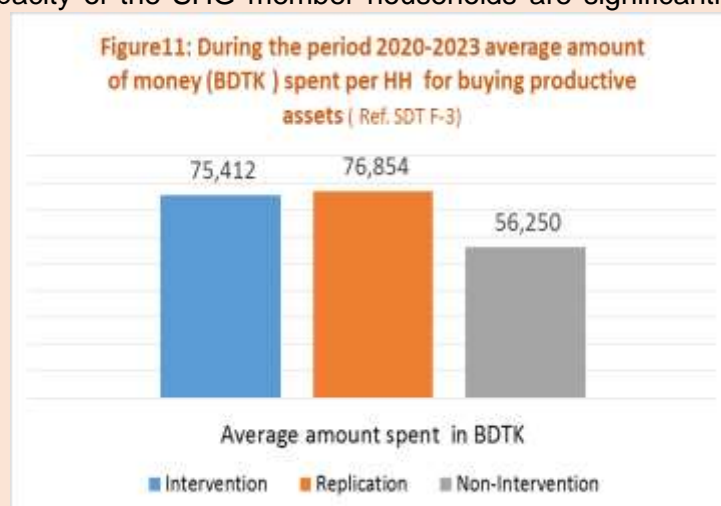
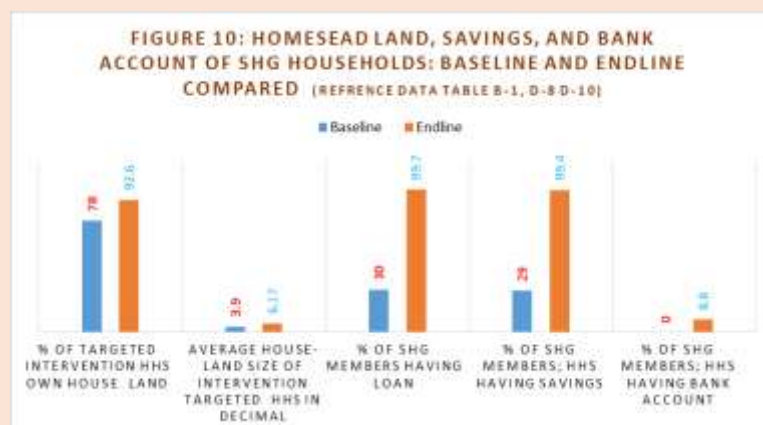
Household survey findings organized in the figure 10 clearly denotes, in comparison with baseline targeted HHs having homestead land has increased by 14.6% and the average size of homestead per households has increased by 2.27 decimal. While at the baseline 30% SHG members had access to credit then at the end line the percentage has gone up to 99.70%. While at the baseline only 29% SHG members had savings then at the end line 99.40% SHG members have savings. Among the 100 % SHG members holding mobile bank account 8.80% SHG members having bank account with scheduled bank.

Increased buying capacity and reduction of shocks: Another effect the project created is the increase of buying capacity of SHG members. The *Figure11* cited below convey during the period 2020-2023 a beneficiary HH averagely spent 75412.00 BDT for buying productive assets which is 19162.00 BDT higher than a non-beneficiary HH; divulge the project's effectiveness in augmenting buying capacity of the SHG member households are significantly increased.

The above stated findings are resonated by the *figure 6* stated earlier that reconfirm significantly higher capacity to buy and sell of productive assents (specially livestock) among the SHG member HHs than non-SHG HHs. The figure also conveys, in comparison with the non-intervention HHs the project reduced intervention HHs' exposure with economic shocks and crisis, thus reduced selling of productive assets (distress sale) for overcoming shocks and crisis. While 32,50% HHs of SHG members had to sell productive assets for overcoming shocks and crisis then 75.00% HHs in quasi control HHs.

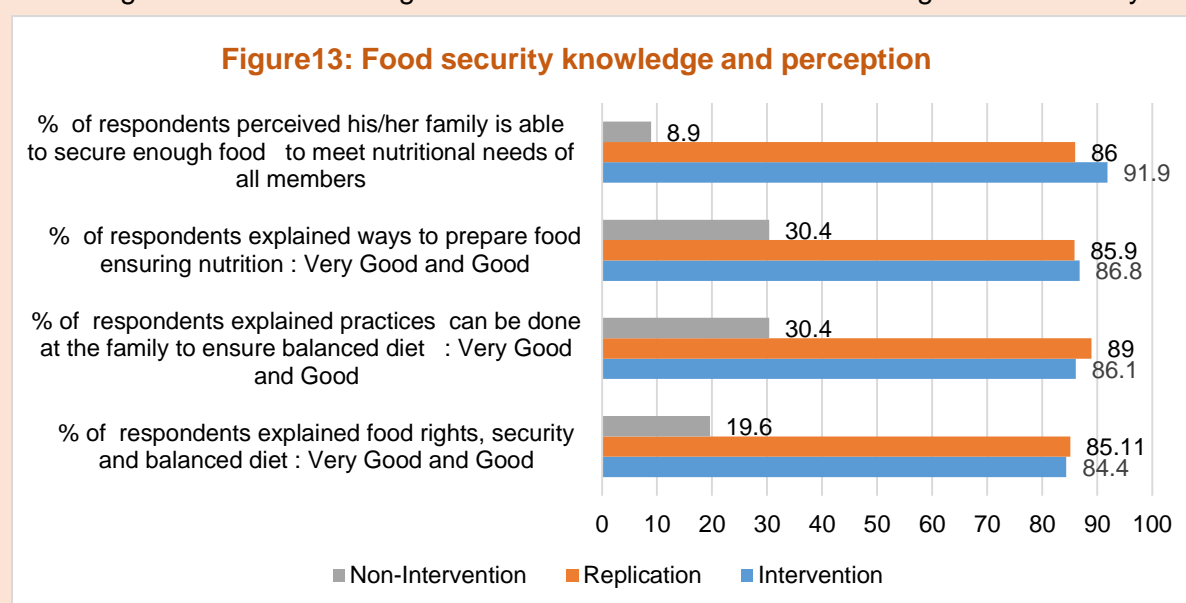
Increase of self-employment capacity: The SDT A-17 in annex 2 inform while the male laborers of 39.56% SHG HHs are able to work in their own agricultural land then in the non-SHG HHs only 5.36%. This difference between the SHG and non-SHG households convey project effects in creating self-employment capacity of targeted HHs.

Increase of productive labour employment days: Another significant effect the project created



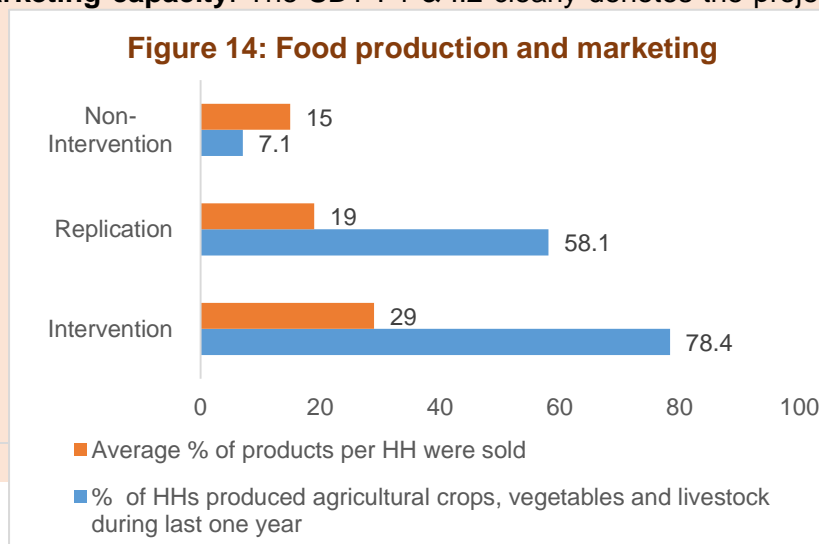
is the increased of remunerative labour days for both male and female members of SHG households. The SDT E-1 & E-2 of annex 2 (figure 12) convey that in comparison with the year 2020 in the year 2023 while for the male average labour employment days have increased by 134 days then for female 39 days. For the male labourers, in comparison with a non-intervention /quasi control HH increase of labour employment days is significantly higher by 195 days because while for a beneficiary HH average employment day has increased by 234 days then for a non-beneficiary HH only 75 days. Similarly for the female labourers in comparison with the non-beneficiary HH increase of labour employment days for a beneficiary household is significantly higher by 30 days because while for a beneficiary-HH average employment days for a female labour has increased by 39 days in year then for a non-beneficiary HH only 9 days. However, it is very interesting that the increase is highest in replication beneficiary HH which is 50 days. These effects of the project triangulate with other effects of increased self-employment capacity; stated earlier.

Improved knowledge and awareness of food rights and security: The project has also created good effect in creating SHG members' awareness on food rights and security. The



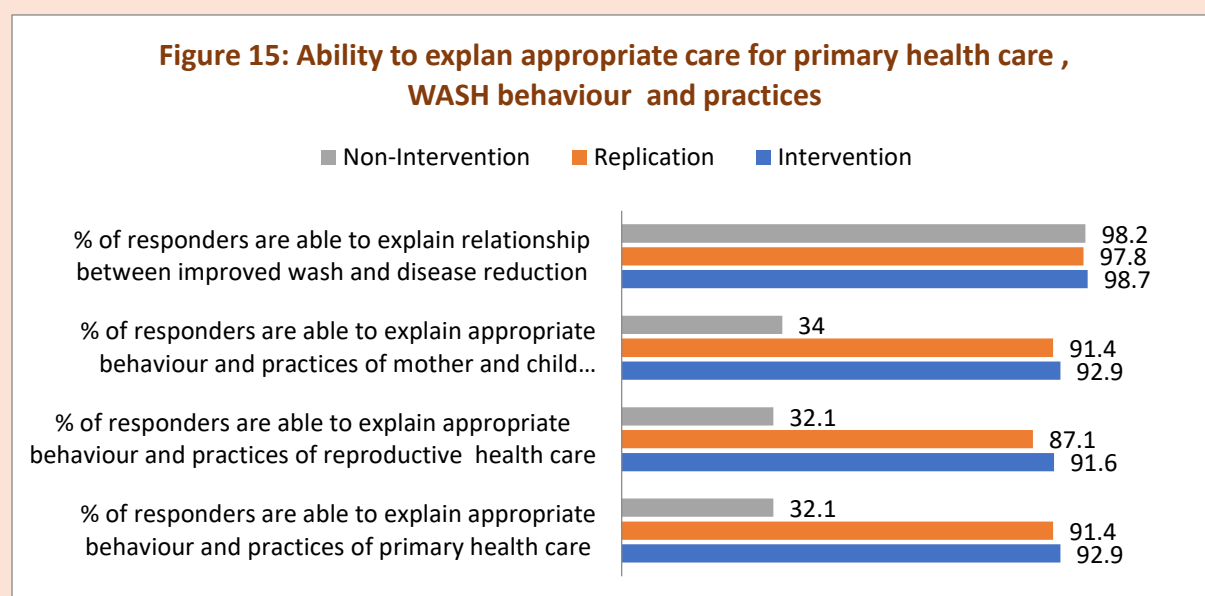
SDT G1, G.2 & G.3 disclose, in comparison with non-beneficiary HHs, the beneficiary and replication household members having significantly higher knowledge on food rights and family level practices to ensure food security. The level of knowledge created in the intervention and replications HH is the same. The SDT G-4 convey while 91% beneficiary-HHs are able to secure enough food for the family members then only 8.9% in the non-beneficiary HHs.

Higher production and marketing capacity: The SDT I-1 & I.2 clearly denotes the project created significantly higher capacity among beneficiary-HHs to produce agricultural crops, vegetables and livestock during last one year. The survey data further convey while 78.40% beneficiary HHs having crops, vegetables and livestock then only 7.10% HHs in non-beneficiary HHs

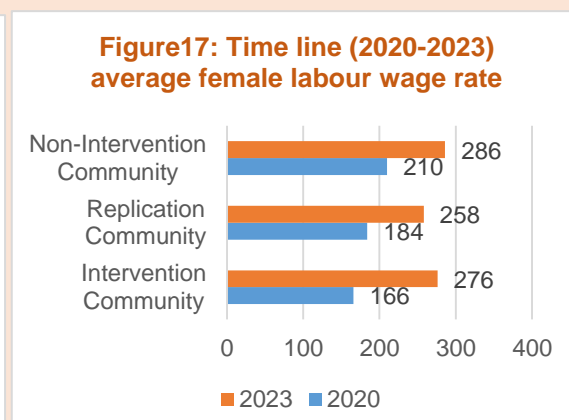
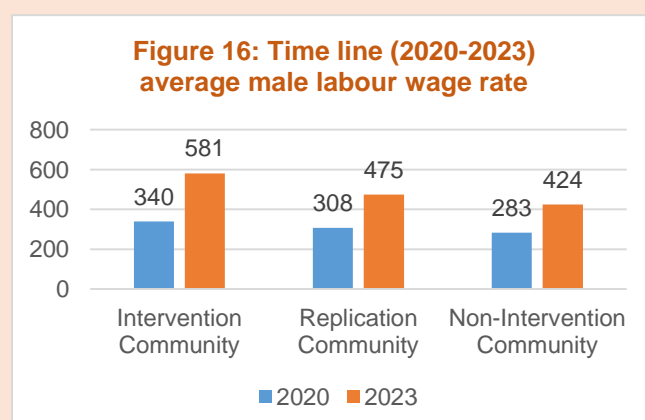


(figure 14). In conformity the SDT I-3 inform while the beneficiary HHs could sell 29% of their products (after consumption) then the non-intervention HHs 15%.

Increased awareness on primary health care: The SDT J-1, J-2, J-3 & J-4 in agreement with each other confirm the project has created significant awareness on primary health care and WASH among the SHG members. Data tables reveal while more than 90% SHG members could explain the appropriate behaviours and practices for primary health care then about 33% women not member of the SHGs. However, survey findings divulge the level of awareness on the WASH is same among the beneficiary and non-beneficiary HHs.

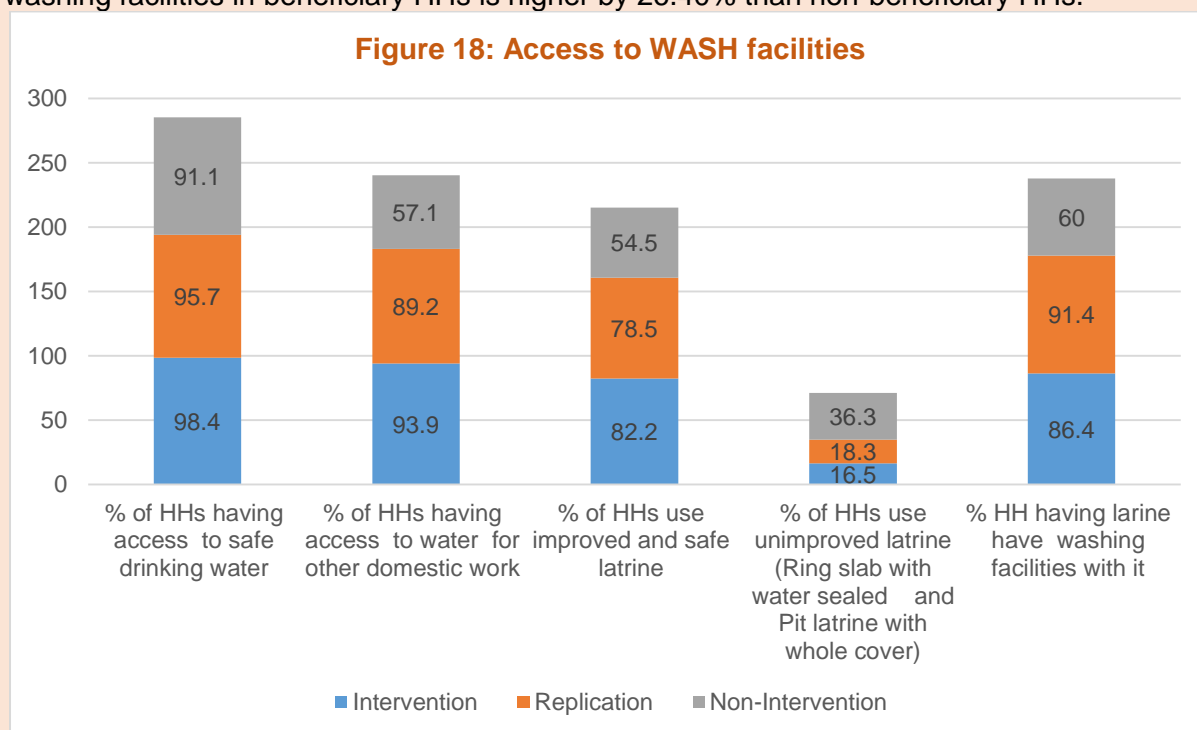


Increase in wage rate: Although generally the wage rate for both male and female labourers have increased but the SDT E-3 inform in comparison with the year 2020 while in the year 2023 average wage rate per intervention HH has increased by 241 BDT then for the non-Intervention HH 141 BDT. Similarly, the SDT E-4 inform for the female labourer while the average wage of beneficiary HH has increase by 111 BDT than for the non-beneficiary HH 76 BDT; correlate the higher increase of labour employment days for the intervention HH.

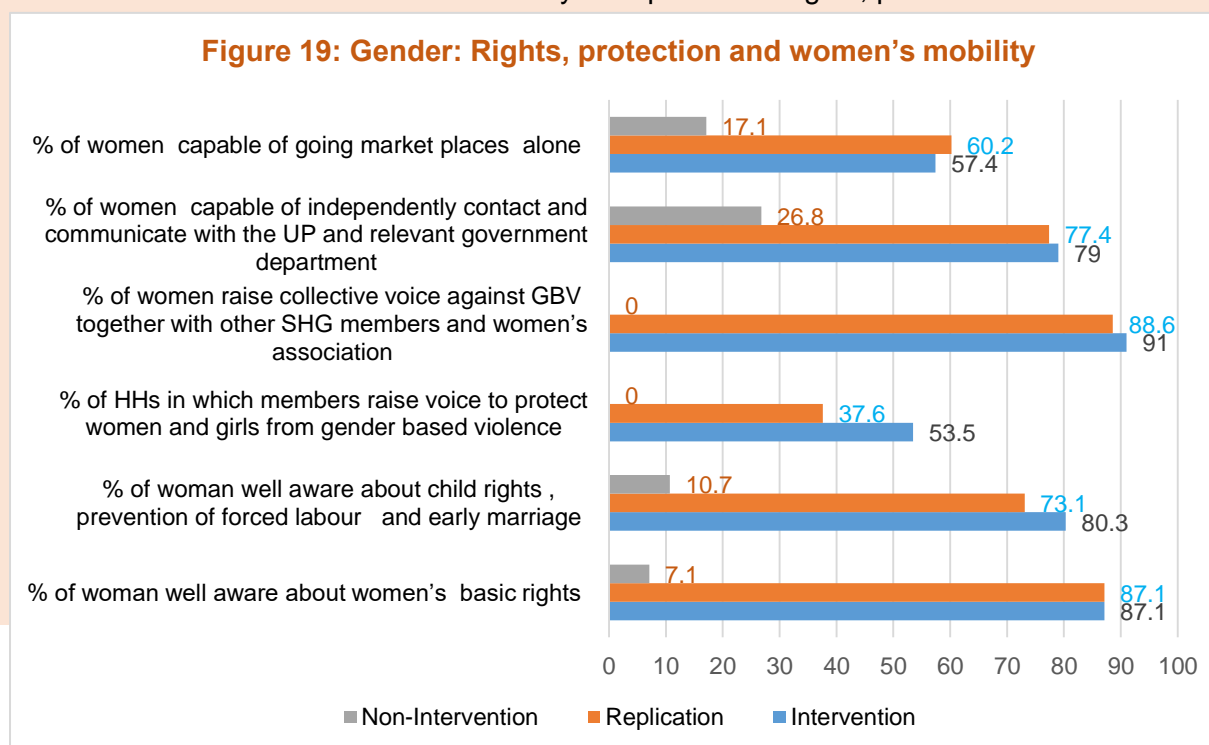


Improved access to WASH facilities: Furthermore, one of the relevant effects the project created is the improved access to safe drinking water and sanitation (WASH) facilities. Before the EEP project implemented only 35% households had hygienic latrine which has

increased to 82.2 % at the end of the project. In attributing project's intervention to this positive effect; the SDT M-1 informs in comparison with non-beneficiary households additional 4.60% Beneficiary HHs having access to safe drinking water. In terms of accessing water for other domestic works (such as cleaning, washing, feeding livestock) the variation between beneficiary HHs and non-beneficiary HHs is very high as beneficiary-HHs' access to water for domestic use is higher by 36.80% (SDT M-2). With regards to access to latrine while 82.20% beneficiary-HHs having and use improved and safe latrine then 54.5% in non-beneficiary HHs (SDT- M-4). While percentage of beneficiary HHs use unimproved latrine is smaller by 29.8% then non-beneficiary HHs then the percentage of latrine having hand washing facilities in beneficiary HHs is higher by 26.40% than non-beneficiary HHs.



Increase of gender and protection awareness; initiatives and women's mobility: The project has created significant effect in creating awareness on women's rights. It has already been noticed while discussion with the SHG members which is supported by the findings of HH survey. The SDT Q-1 inform while 87.10% SHG members were able to well- explain about women rights and its importance then only 7.10% in non SHG members (figure 19). The similar fact is also related to the ability to explain child rights, prevention of forced labour



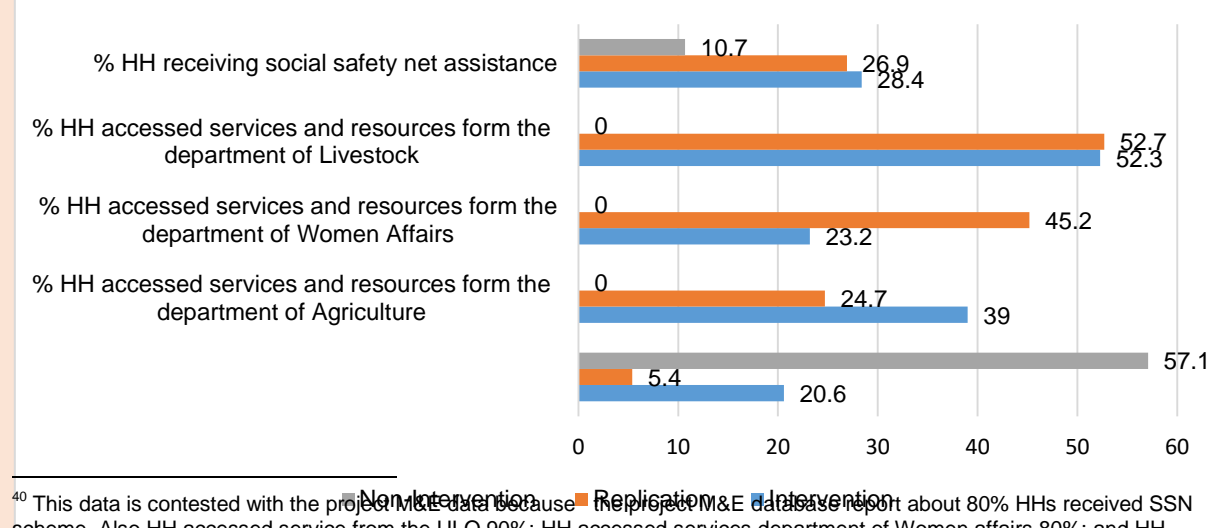
and child marriage for which 91% SHG member respondents of the survey could well explained but none in women not members of SHG. The survey finding also revealed 53.50% SHG members and their family members raise voice to protect women and girls from gender-based violence but none in women not members of SHGs. Women SHG members attended in FGDs commonly pointed out that they play active role in preventing dowry, child marriage, illegal divorce, domestic violence against women and protesting eve teasing to girls which is supported by the survey data presented in the table Q-5 in annex 2. The SDT Q-6 & 7 inform, in comparison with women who are not SHG members a significantly higher percent of women SHG members are capable of independently contact and communicate with the UP and relevant government department as well as going market place for buying daily commodities.

For outcome /key result 2

Although the delivered interventions and tasks of the project yet to create adequate effects towards creation of enabling environment for the national & international development organizations to replicate EEP model but the project is credible of creating effects to sensitized relevant government departments, national & international development partners in favour of EEP model.

Increased access to the services of relevant government departments: The evaluation put forward that the project has created good effects in enabling targeted HHs and SHG members in accessing services from the relevant government departments. All participants attended in FGD sessions held the view that due to the project intervention now they are better aware about accessing services from the relevant government departments. They also reported that in comparison with the past, presently they have established good contact, communication and relationship with the union and upazila level staff of relevant government departments. In conformity, the SDT R-1 inform while about 80% SHG members are aware about safety net service provisions then only about 30% in the non-beneficiary HHs. While 39%⁴⁰ SHG members were able to receive financial, technical and material input from the department of agriculture then 0.00% women not member of SHG (SDT-R-2).

Figure 20: Access to services from the relevant government departments and safety net support



The similar fact prevails for accessing services from the department of women affairs, department of livestock and government social safety assistance programme. In all cases the percentage of accessing old aged allowance was significantly greater for the SHG members and their HHs than women and HHs not member of SHG. Further, The SDT R-9 inform in receiving services from the local government and relevant government departments while 73.50% HH members received cordial support from the duty bearers then only 14.30% HH form the non-intervention community. Conversely, while 25% SHG members reported of having exposure with non-cordial and rude behaviours from the government staff then about 85% non-beneficiary respondents reported their exposure with non-cordial and rude behaviour from the staff of government departments / duty bearers.

For outcome/key result 3

For the key result area/**outcome 3** the project intended to create following two effects.

- Wider public is aware of the EEP model.
- Wider public support for the funding and scaling up of the EEP model.

For creating above-stated effects the project created and activated a social media page; organise seminars, workshops. Developed case studies and evaluation & impact study reports; activated online funding mechanism; got engaged in Zakat-related activities; organised meetings with local Islamic Banks & Corporate sectors for funding; etc. The delivered tasks started to create effect towards mobilizing wider public support for the funding and scaling up of the EEP model. As it is stated earlier that till the dates of the evaluation BDT 111,100 was collected and 40 poor women received fund through no-riba' website. The NCN and apex cooperative yet to access funds and financial support from the local Islamic Banks and cooperative sectors. However, it is noteworthy that IRB and its EEP project has successfully engaged several electronic and furniture production-based business companies which engaged two apex cooperative organizations as the dealers for selling their products with jointly decided selling price transparently. Besides open selling to any buyers the apex cooperative is selling items to its organized SHG members (as a definite and major customer segments) using higher purchase approach. This project strategy of engaging NCN and apex cooperative in business endeavour has created several positive effects. The positive effects created are (1) enhanced direct marked access for the women and buying some items with fair price (2) encouraging all apex body members to regularly visit and interact with assigned SHGs (which is crucial for developing sustainable system) and (3) developing business management experience and skills among the apex cooperative members. The only negative impact created is most time of cooperative members are getting consumed for business management and collecting installments but not much on the social issues as well as other necessary aspects of organizational development of both SHGs as well as the apex cooperative itself. Participants of FGDs reported the leaders of apex cooperative have to deal with significant number of cases related to installment default of buyers of the cooperative shop.

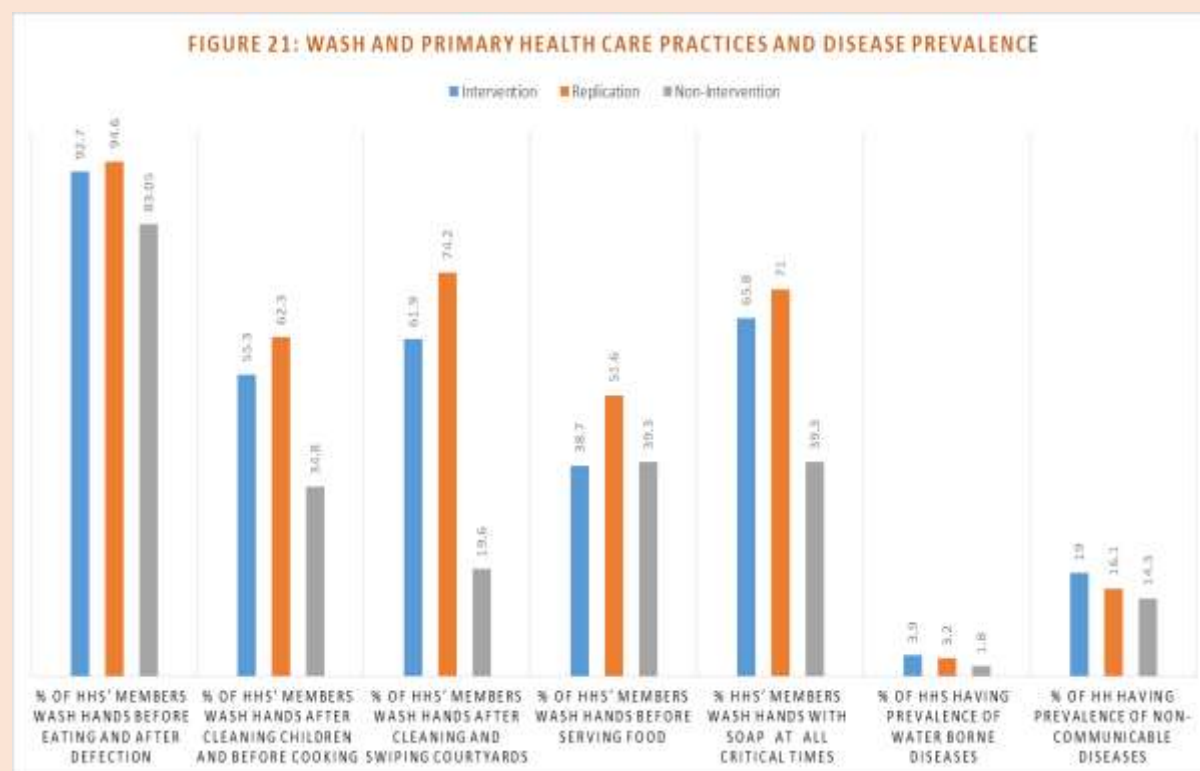
The delivered tasks and inputs of the project are credible of creating significant effects on wider public awareness on EEP model at both Pirgachha and Rajarhat upazila under Rangpur & Kurigram districts. As part of the evaluation all stakeholders including government officials, local government representative, media personal, religious and traditional community leaders, unions, upazila and district interviewed; appreciated the EEP as a very effective model for lifting extreme poor HHs and families out of poverty. However, the intensity of this wider public awareness is noticed at a great extant in project covered Pirgachha and Rajarhat upazila and to some extent in Rangpur district but not adequate among other national, international NGOs, micro finance institutions, government ministries and departments. As the project is micro in scale and except IRB no other organization is implementing it thus the appreciative public awareness did not scale up at the national level.

It seems until many organizations are engaged in implementing EEP model for creating a media page & activating social media; organizing seminars/workshops, documenting and sharing success stories, evaluation & impact studies are not enough to sensitize national level stakeholders, especially for a model making its journey against a robust national-global interest-bearing micro finance system.

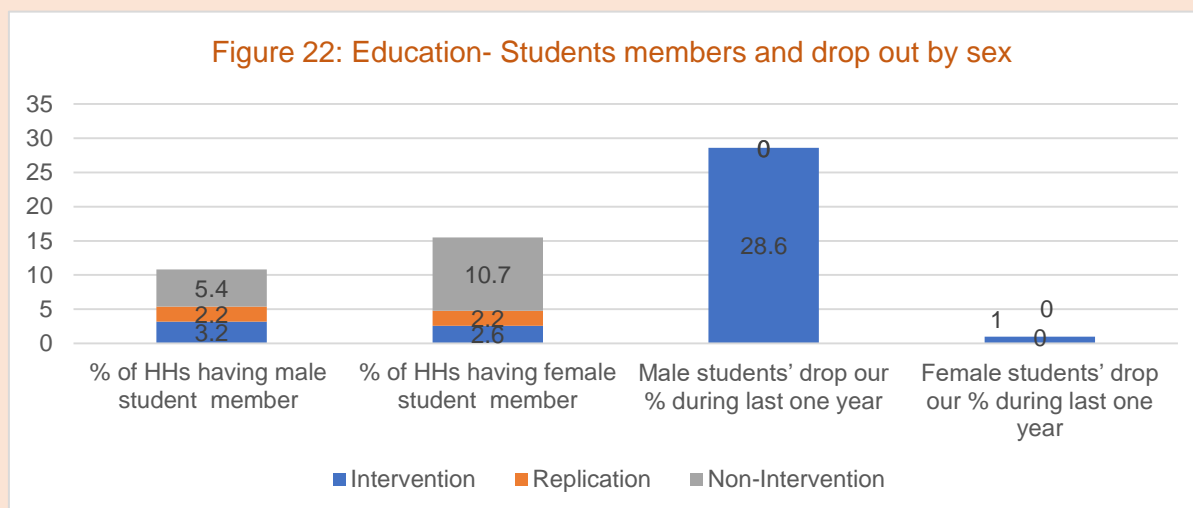
For outcome/key result 4

Although it was not possible to discuss with the most NCN members and observe their roles and functions in detail but a semi structured interview was conducted with three members of NCN. Through discussion with them it was learnt that the NCN is already in place and the members attended in the interview were well aware about the structure, persons and members holding leadership positions of the NCN. Members attended expressed their high aspiration of NCN acting as the umbrella body for all registered 'apex bodies' are implementing the EEP model. But three NCN members interviewed could not explain well what specific roles & programme the NCN will implement and how; except communicating with potential companies to supply products to the registered apex cooperative. However, they showed their very positive and supportive attitude for serving for the betterment of all registered cooperatives. Nonetheless, the NCN members expressed their enthusiasms to play their role to facilitate leadership development and external linkage building with different service providers. But at present, they have inadequate capacity to perform these roles independently, and these roles are still being performed by IRB staff.

Augmented WASH awareness and hygiene practices: The SDT K-1 inform although in comparison with non-beneficiary HHs the beneficiary HHs having significant higher percentage of members with better awareness on WASH and hygiene behavior. Among the 6 critical times at least for four critical times 50% beneficiary HHs' members wash hands. The SDT K.2 reveals members of about 40% beneficiary HHs do not use soap for hand washing. Further, the SDT L-3 informs due to inadequate hygiene practices the project did not create adequate effects on the reduction of water-borne disease prevalence.



Increased child marriage and higher dropout rate of students: The HH survey findings inform increase in child marriage and school dropout among the beneficiary households; The SDT N-1, N-2, N-3, and N-4 convey the dropout rate of both boys and girls is significantly increased among SHG households. Sincerely the evaluation did not dig-down the reasons

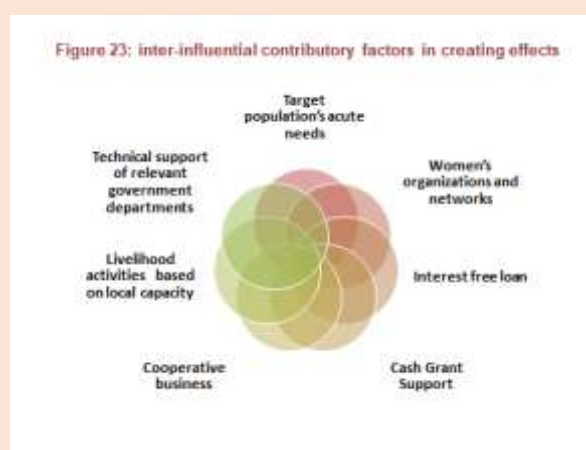


but assume COVID-19 pandemic; as an unpredictable external factor sabotaged intended effects to reduce child marriage and increase students drop out. UNFPA reported⁴¹ in Bangladesh marriage of girls between 15 to 19 years of age increased by 10 % in 2021 compared to the previous year. Covid fallout led to the marriage of 27 % of girls of this age group in two years. Education in Bangladesh took a major hit from the COVID-19 pandemic. 62,104 secondary school students and 14,50,719 primary school-level students dropped out in the same period, according to data from Bangladesh Bureau of Educational Information and Statistics (Banbeis) and the Directorate of Primary Education.

Contributory and hindering factors

Several interrelated and inter-influential factors contributed in creating effects are:

Target population's acute needs: The chosen project area and target population was the neediest in Bangladesh. Due to prevalence of extreme poverty situation, they could not fulfill their minimum basic needs. This population groups were usually left out of the development interventions and programs. Being extremely marginalized from the local-social power structure and prevailing elite-biased political economy they could not access their rightful services from the local government and relevant government departments. For this neediest people EEP was blessings thus highly accepted and appreciated by the target beneficiaries; catalyzed their spontaneous participation and active endeavor to change their life.



⁴¹ UNFPA research findings Published in Daily Prothom Alo on 18 Sep 2022.
<https://en.prothomalo.com/bangladesh/fhvgiaiskc>

Women's organizations and networks: The women SHG members participated in the FGDs added; their power of discipline helped them to stay focused, motivated, and committed to achieve their personal; households' as well as the SHG's progress. This better power of self-discipline enabled women SHG members to make consistent effort in overcoming the challenges for long term achievements. The structured network of the women SHG organizations drew attention of persons with political power (such as UP Chairman, Upazila Chairman) to provide support for the project targeted households. This happened because the huge number of women is a solid voting force for winning the election in future; can also be regarded as another secondary effect of the projects in creating downward accountability and good governance.

Cash grant support for doing interest free loan: All stakeholders attended in interviews and FGDs in full agreement with each other held the view that the grant for doing interest free loan provided by IRB to SHG and Apex Body was the critical contributor in creating desired effects of the project.

Livelihood and IGA activities based on local capacity and decision: The EEP did not impose any particular option to be undertaken by the targeted HHs for their IGA activities. Instead, EEP shared options in the SHG with a liberty for the SHG members to decide their livelihood promoting IGA options. Most of the SHG members and targeted HHs chose IGAs related to livestock rearing, poultry rearing, doing agriculture and small-scale business. All these options were chosen based on their existing knowledge, skills and other related capacity. Deciding livelihood promoting IGA options by the SHGs was another contributory factor in creating desired effects.

Technical support of relevant government departments: The project's deliberated interventions to build communication and contact between relevant government departments and SHGs /Apex Body was a contributory factor by which the beneficiaries were able to access resources and tap technical services from the department of agriculture, livestock, cooperative, women affairs as well as local government organization.

Cooperative business: The cooperative business of Apex Body is great contributor in creating effects. Based on the Islamic principles and approaches (described earlier in the introduction chapter) this cooperative business of Apex Body serving as the key to ensure regular communication and contact between the women leaders and the general SHG members. Because of this business leaders and members of the apex body enthusiastically conduct frequent visits and regular meetings with the SHGs and keep the sense of togetherness fully alive.

Labouring capacity of target HHs: Due to increase of wage rate of agricultural labourers the rural elites who own most of the agricultural land now a days do not see doing agriculture by paying labourers is worthy to them. This situation convinces landowners to lease out their land and to get the money at a time. Most SHG members and their male counterparts are basically agricultural labourers thus cultivating a piece of land does not require for them to hire and pay labourers as they can do by themselves. Due to this favourable contextual factor a good percentage of SHG-HHs with the revolving loan support of SHG has taken land lease and doing agricultural production using their lag times. Similarly, many beneficiaries doing livestock rearing by cultivating grasses/fodder by cleaning grasses of other's agricultural land; a win-win situation for both the targeted beneficiary HHs of the project and the local elite land owners. This capacity of laboring for the IGAs also served as one of the contributory factors in creating effects.

Hindering factors

Exposure with COVID-19: SHG members reported their livelihoods were affected by the long-time exposure with the COVID-19. Movement restrictions and log down jeopardized their employment and income.

Short duration: Given the duration of the project some output targets such as (1) Capacity to replicate EEP model by national & international development organizations (2) Wider public support for the funding and scaling up of the EEP model (3) NCN's capacity to facilitate leadership development and external linkage to different service providers seems to be highly ambitious intended outputs of the project. Achieving these outputs unavoidably requires more time to apply a set of well-defined strategies, steps and interventions targeting of local, national and international stakeholders; packaged into a comprehensive methodological framework. Project field staff interviewed shared their experience of working hard for building SHGs and delivery of other tasks on the ground. They held the view that further input was needed to create desired effects towards stated outputs targets. The evaluation found all these output targets were highly ambitious intention of the project to be achieved within a 3 to 4 years of project operation.

4.3 Efficiency

Cost effectiveness

The evaluation resolutely conveys in terms of project direct investment and economic value and benefit created the project is highly cost effective. In one side while it has significantly increased assets and income (presented in the impact section) of 1600 extreme poor households then on the other hand reduced financial loss which would occur if there were no EEP project. In a PRA exercise with SHG members participants calculated and determined each of the beneficiary HH of the project had to loss 205,000 BDT per year if there were no EEP project for them; enough to justify cost effectiveness of the project.

If there were no EEP project	
What would cause financial loss?	How much for a HH per year?
Interest to pay for borrowing money from the local money lenders	5000.00
Death of poultry birds	6000.00
Treatment to cows and goats	10000.00
Treatment for water borne diseases	15000.00
Low rate of women's wage rate	30000.00
Undue sell of good with low price for overcoming shocks	15000.00
Daughter married early age would come back with baby being separated	40000.00
Buying vegetables	24000.00
Buying milk, meat, eggs etc.	48000.00
No getting government services	12000.00
Total loss	205,000.00

A photograph of a handwritten table on a piece of paper, likely a field note or a community meeting record. The table is written in Nepali and lists various expenses and their corresponding amounts. The total loss calculated is 205,000 BDT per year.

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Total loss	205,000.00

The above-stated calculation of women SHG members might have not been able to provide exact amount but the plus-minus variation would not to be too far. Anyway, if we even consider the amount of financial loss is half of the amount calculated and consider two years of this effect then the total amount of family level financial loss reduction comes to an amount of (200,000X1600 HHs) 320,000,000 (three hundred twenty million) BDT against a total project investment of 76903253⁴² BDT (budgeted amount). In addition, the beneficiary HH survey findings divulge a significant increase of asset value, savings, and income (shown in following graph 24) per HH against a per capita project investment of 48,065 BDT.

The evaluation found seed money as revolving capital given by IRB to SHG and the saving amount created by the members is fully invested and utilized for increasing productive

⁴² IR Germany 57,537,399 BDT + IR Canada 19,365,845 BDT

assets and income. The evaluation team did not find a single case of money misused by any SHG and its member.

Activity Implementation

In terms of activity implementation, the evaluation put across the efficiency of the project was very high. The project planned to implement 56 types of activities. Despite difficulties posed by COVID-19 pandemic the project successfully implemented 100% targeted activities⁴³.

The Training Module and Staff Training: Comprising 12 sections and in compilation of handouts this manual was prepared in the first quarter of 2022 to provide course participants /project staff a comprehensive understanding on the basic concepts, overall EEP model and sub-models⁴⁴ involved in it and the EEP project plan and implementation strategies. However, although the manual has been titled as “*Training Module*” but it’s basically a package of a course outline, schedule and, handouts. A standard training module usually includes course outline, schedule, and self-explanatory detail session conduction plan for each session included in the course schedule. Further, although all handouts give good ideas on *what* and *how* in general but except the identification of extreme poor households the manual does not include detail practical description of *HOW to DO* or facilitate steps and tasks included in Livelihood Project-Flowcharts described in page 26 of the training manual. The training module has succinctly elaborated how to select extreme poor households following sequential steps and tools to be used including PRA which is very good. However, it would be more efficient if there were more elaboration on what facilitating roles the staff will perform and how for the capacity development of SHGs, Apex Body and NCN to take the roles which were performed by the staff.

Identification and selection of beneficiary HHs: Identification and targeting of extreme poor households and families bears a judicious importance in EEP. Based on well-defined classification categories, criteria and application of step-by step process⁴⁵ the project efficiently identified and select Extreme Poor Households. The application of Participatory Poverty Analysis (PPA) tools was better in Rajarhat than that of Pargachha. The women SHG members of replication HHs informed after observing the benefit of EEP project organized SHG; they were inspired and formed the SHG by their self-initiative and later being linked with EEP project which is good proliferation effects of the project. However, the evaluation team observed that houses of three replication SHG leaders which gave impression they are not extremely poor. Further, a careful look into the survey findings would convey that despite differences in project input delivery the effects in intervention and replication communities are almost the same and, in few cases, higher in replication communities.

Formation and facilitation of Women Self-Help Groups (SHGs), ‘Apex Body’; and National Cooperative Network (NCN): All SHG members interviewed and participated in FGDs expressed their awareness about the Apex Body and NCN. SHGs and Apex Body conducted regular meetings. The evaluation found besides financial transactions, SHGs performed collective social activities such as reducing violence against women; protecting their rights & entitlement, protecting dowry & early marriage, and access to social safety net support. On their regular meeting of SHG one of the important parts was awareness session such as rights, entitlement and social issues by following flipchart provided by project. However, the SHG members held the view; as the project has phased out and instead of project staff SHGs are being facilitated by the leaders of Apex Body thus the momentum of social awareness creation activities has gone bit down. Reasons explained where the apex body leaders cannot work as whole timer like project staff. The SHGs’ activities and

⁴³ The 6th interim progress report of the project (dated 31/1/2023) informs implementation of targeted activities of the project has excided 100%.

⁴⁴ Such as Access to Finance Model, SHG Model, Apex Body Model and Asset/Cash Transfer Model

⁴⁵ Presented in figure 3

transactions related to interest free loan and IGA is growing and the supervising apex body members have to spend most of their time associated with economic transaction related activities but inadequate time for creating social awareness and actions. The evaluation observed transparent financial management both at the SHGs and apex cooperative and review & planning of their activities is done by conducting regular meetings. However, at the apex cooperative level use of separate subsidiary ledger for each of the components (such as Murabha, Qard Al Hasana, Takaful) of their cooperative shop would make the accounts management difficult. To ease huge and complex task of accounts management IRB can explore possibility of developing software and train the staff/ manager of Apex Body. The evaluation team came to know that EEP used 100% SHGs as a local/community-based market platform where they used to bring their HH agriculture/poultry/livestock's product for selling & buying among the members. However, the SHG members participated in FGDs informed this intervention was stronger and regular at the past. While all SHGs in Rajarhat are continuing their community food banking then Pirgachha stopped.

Community Led Total Sanitation (CLTS): The narrative project proposal stated use of CLTS as an approach to improve sanitation but later it was clarified by the project management staff that as the EEP area were declared Open Defection Free (ODF) by the local government thus the project refrain from the application of CLTS. Instead, EEP introduced a small loan (interest free) provision (BDT 1000-3000) from the SHG fund for covering 100% beneficiary households using improved latrine.

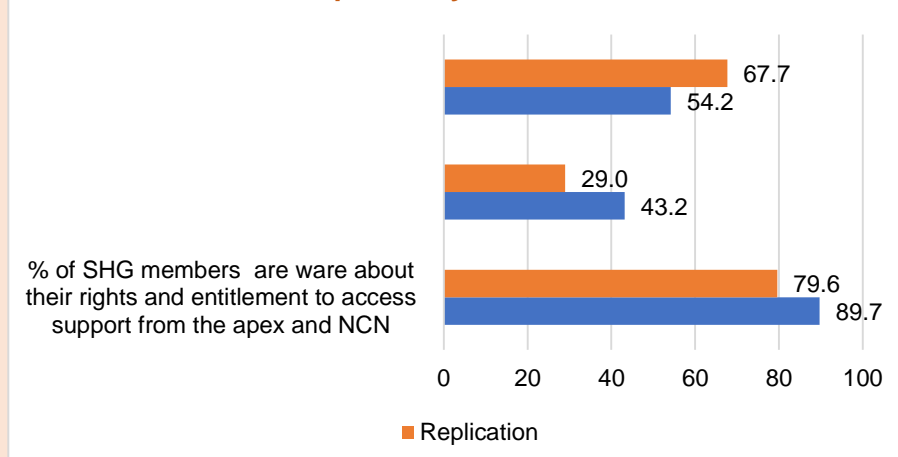
Apex body and NCN's support to the SHGs: The STD V-2 inform the top 5 services and support the SHG members received from the apex cooperative and NCN are (1) financial, (2) training and technical knowledge (3) resolving conflict (4) emergency food assistance and (5) products marketing. The negligible

percentage of SHG members recognized receiving services and support related to accessing government services, access to sanitation facilities, reducing domestic GBV, prevention of child marriage. This informs the apex cooperative and NCN were mostly busy to provide

economic development support. The SDT V-3 convey although 43.20% SHG members in the intervention HHs expressed their high satisfaction then the majority 54.20% expressed moderate satisfaction' divulges the apex cooperative yet to be capacitated to perform the standard role played by the project staff.

Yearly action plan of SHG and Apex Body: Each of the SHGs and apex body was facilitated to prepare yearly action plan for their targeted activities including both business and social development aspects (such as giving stipend for poor student, road side plantation, awareness creation on women and child rights, water hygiene and primary health care). The action plan of SHG did not include any specific targeted activity for the organizational development/ sustainability of the SHG and year-end self-evaluation and learning. The evaluation team observed the yearly action plan of Rajarhat apex cooperative is prepared in English; not easy for them to understand. All activity target included in most

Figure 24: Services and support received from the Apex Body and NCN



SHGs yearly action plan are driven from activity target stated in the EEP project proposal and rarely include action out of the EEP project target or community own initiative.

Male engagement: The project is working with women participants but without male counterpart engagement, it would be difficult to empower the women in the patriarchy society. Although the male counterparts of women SHG members were discussed informally but none of the observed yearly action plans of SHGs included any specific activity target for engaging male counterparts. The Women SHG members suggested interventions for training and regular discussions with their male counterpart would enhance the project effectiveness and efficiency.

Production and use of IEC materials: The project is credible of producing and sharing various IEC materials including a video documentary on the EEP model, PPT presentation on the EEP project, EEP brochure, three issues of newsletters, training module, and three flip charts on common health, livestock rearing and mother and child health care. The evaluation team observed the use of flip charts distributed to each of the SHGs.

Providing technical support: Both SHG and apex body members expressed their high satisfaction for the project facilitated technical support provided through mobilizing support from the relevant government departments such as livestock, agriculture. The apex body is also getting technical support from the project staff for the management of their routine works. It was interesting and inspiring to see that the Bandhan Women Cooperative in Pirgachha has appointed one of the cooperative members as the manger of their cooperative shop who is managing the shop efficiently and the cooperative is able pay her salary from the income of the shop. However, the survey findings (SDT D.7) inform 18.20% SHG members of SHG taken loan facing problems of repaying, divulges inability to utilize properly. Intensive follow-up and relevant technical support and Intensive follow-up could make the project more efficient.

Satisfaction of the project participants: In a PRA exercise with SHG participants scored their satisfaction of the project activities, which revealed that the SHG members are very satisfied on the project activities.

Satisfaction of the senior field level project staff: The evaluation conducted a project intervention satisfaction scoring exercise with three senior field staff of the project. The outcome of this exercise presented as annexure 4; also inform in terms of efficient delivery the field staff are very satisfied for 15 of 17 types of intervention delivered. Only two interventions they were not very satisfies are:

- Activate online funding mechanism 'no-riba' to generate mass funding and
- Conducting advocacy workshop/seminar at national level for wider awareness of the model

Compliance to CHS commitments

Part of the efficiency in project implementation was the compliance to Core Humanitarian Standard (CHS). Because of its service delivery through the formation and facilitation of SHGs and Apex Body; the project efficiently complied with the CHS commitments with high score in the delivery of project interventions and activities; present below.

DAC criteria	CHS commitments	Summary findings	Score (1-least- 5 highest)
Relevance	CHS Commitment 1: Humanitarian response is appropriate and relevant.	<ul style="list-style-type: none"> - Determination of project intervention based on needs assessment. - Selection of beneficiary HHs through participatory vulnerability assessment. - Action planning and review approach of SGH and Apex Body ensured 	5

Effectiveness	CHS Commitment 4: Humanitarian response is based upon communication, participation, and feedback	<ul style="list-style-type: none"> - addressing emerging situational needs. - The primary selection of response beneficiary was done by SHG and decisions were made through group discussions. - Continued feedback generated through regular SHG meetings. 	5
	CHS Commitment 2: Humanitarian response is effective and timely.	<ul style="list-style-type: none"> - Agro based livelihood promotion inputs were delivered considering seasonality. - The moment COVID-19 pandemic emerged then and there the project was able to disseminate information among all members of communities through the SHGs. - Through the community-based insurance system the apex body provided immediate response to the HHs affected by sudden shocks and hazards. 	5
	CHS Commitment 3: Humanitarian response strengthens local capacities and avoids negative effects.	<ul style="list-style-type: none"> - No negative effects caused by the project. - Project created effects in many ways-built disaster resilience of beneficiary HHs. - Existence of active and functional SHGs and Apex Body not only developed local leadership but also SHGs as the first-responders in the event of any future crisis. 	5
Efficiency	CHS Commitment 5: Complaints are welcomed and addressed.	<ul style="list-style-type: none"> - The project introduced transparent complaint response mechanisms. Multiple tools such as assigned phone number, complaint box, complained register and email address were introduced by the project. 	5
	CHS Commitment 8: Staff is supported to do their job effectively, and are treated fairly and equitably.	<ul style="list-style-type: none"> - The project staff were provided training and continued refraction and learning to do their job effectively. 	5
	CHS Commitment 6: Humanitarian responses are coordinated and complementary	<ul style="list-style-type: none"> - In order to avoid duplication for the selection of beneficiaries for the Qurbani package and blankets the project coordinated with the local government body. 	5
	CHS Commitment 7: Humanitarian actors continuously learn and improve.	<ul style="list-style-type: none"> - The project staff continuously strived to learn and utilize practice generated lessons. The project successfully documented and shared several practice generated lessons and success stories. 	5
	CHS Commitment 9: Resources are managed and used responsibly for their intended purpose.	<ul style="list-style-type: none"> - The evaluation found transparent management of finance at the project, Apex Body and SHG. - The evaluation did not find spending of money and use of materials, logistics materials and human resources out of intended purposes. 	5

Monitoring Evaluation and Learning

The project M&E was good but not as systematic as it should be. It was reported by the project management staff that the project introduced tool for economic progress indicators tracking per beneficiary HH for which project staff part of their regular work collected and supplied data which were fed into the project M&E data base. Independent verification of data reliability by the M&E department was not as adequate as it should be. The performance monitoring framework (PMF) presented in the training manual is comprehensive but developed around the result chain to monitor output outcome and impact. Other relevant DAC criteria such as Relevance, Efficiency, Coordination/Coherence, Sustainability, Gender and Inclusion in not included. A logically organized M&E framework including all DAC and relevant CHS criteria could serve as guide for creating adequate data base to have efficient management information system for the project. In addition, having a standard operating produces would enable the project to do process monitoring. IRW has a vision to scale up and replicate the EEP model. Besides objective for changes a deliberate inclusion of learning objective in the project proposal would make the project more efficient. However, the project conducted a multi-stakeholders participatory lessons learnt workshop that not only documented practice generated important lessons but also simultaneous awareness creation among the stakeholders involved. The project management staff held the view that despite good intention due to inadequate human resources at the M&E department it was not possible to do in a comprehensive manner.

4.4 Impact

As the Impact the performance framework included in the EEP training module stated”

Targeted households have come out of extreme poverty and EEP model has been replicated

While \$1.90 is the World Bank’s international poverty line then the Household Income and Expenditure Survey (HIES- 2022) of Bangladesh defines Well off/non-poor: average monthly family income >Tk. 10,000⁴⁶, low income/poor: average monthly family income Tk.3500 to 9999; hard core poor: average monthly family income < Tk. 3500⁴⁷. With the EEP project intervention while average monthly income per HH at baseline was 4927 BDT then during this evaluation it was 15789 BDT; confirm targeted households have come out of extreme poverty. The average monthly expenditure per beneficiary household has increased from the baseline BDT 4,653 to 13,338; confirms increased purchasing power of beneficiary households. Despite price hike and inflationary effects, the average monthly income is greater (15789- 13,338 = 2451 than the expenditure. The evaluation put across the project has created fabulous impact for 1600 targeted households to come out of the extreme poverty but did not create significant impact towards the replication of EEP model by other organizations. However, besides bringing 1600 targeted HHs out of extreme poverty, the project has also created impacts related to food security, social cooperation and gender equity.

Extreme poverty eradication

The World bank Group⁴⁸; Lakner et al (2022), Poverty & Inequality Platform (PIP),) Macro and Poverty Outlook note; extreme poverty is measured as the number of people living on less than \$1.90. Impact the project intended to create was “*Targeted households have come out of extreme poverty and EEP model has been replicated by the wider stakeholders*”.

⁴⁶ Threshold of UPL, HIES 2022

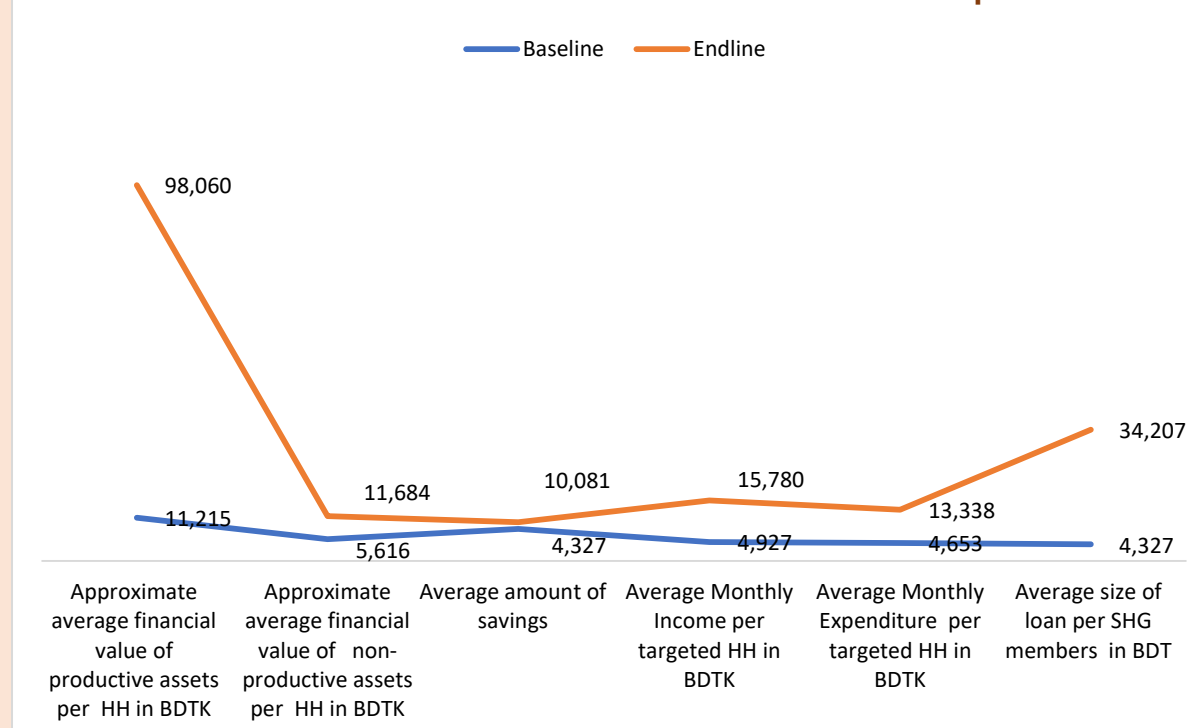
⁴⁷ Threshold of LPL, HIES 2022

⁴⁸ <https://www.worldbank.org/en/topic/poverty>

With regards to extreme poverty reduction the milestone indicator of the project was 80% of targeted HHs lifted out of extreme poverty. The beneficiary HH survey findings (SDT W-1) convey 90% SHG members recognized the project has positively impacted their family. SDT W-3 conveys according to the percentage of HHs' recognition the top four impact are (from the top rank) (1) livelihood (2) Income (3) food security (4) women empowerment.

One of the concrete impact the project cratered is the significant increase of productive and non-productive assets. The HH survey findings (B-9, B,12, C-5, C-6, D-6, D-9 clearly reveals significant increase of asset value, savings, and income as well as purchasing capacity.

Figure 25: Asset value, savings, income, expenditure and loan amount of SHG- HHs: Baseline and Endline compared

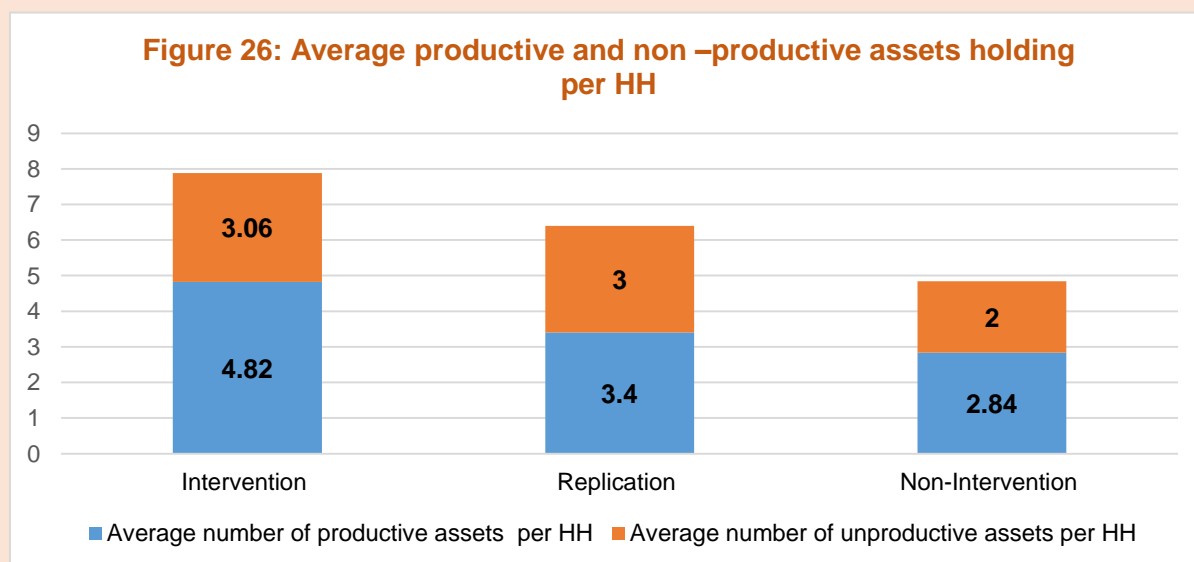


The survey found average HH size of the beneficiary HH is 3.79 thus to reach upper extreme poverty line a beneficiary HH have to be able to spend (1.90\$ X 3.79 HH members X 30 days) 216\$ a month. The statistical data reveals the median monthly income stands at 13,000 BDT, with an average slightly exceeding that at 14,434 BDT, accompanied by a notable standard deviation of 9,449 BDT. Similarly, the median monthly expenditure is 12,000 BDT, with an average of 13,338 BDT and a standard deviation of 8,159 BDT. While the median asset value is 82,900 BDT then the average asset value significantly surpasses it, reaching 98,060 BDT, with a remarkably high standard deviation of 80,123 BDT. In comparison to the baseline, where monthly income, monthly expenditure, and productive asset value were 4,927 BDT, 4,653 BDT, and 11,215 BDT respectively, there has been a notable increase. If we convert these figures into USD, the average monthly income, monthly expenditure, and productive asset value were \$132, \$122, and \$900 respectively. In a simple look only at the amount of monthly expenditure for regular consumption though the

Summary	Monthly Income	Monthly Expenditure	Productive Asset Value
Median	13,000	12,000	82,900
Average	14,434	13,338	98,060
SD	9449	8159	80123

statistical finding conveys a project beneficiary HH yet to be able to spend additional \$94 a month for going up to the extreme poverty line but equation of expenditure beneficiary HHs did for increasing productive asset would convey their capacity purchasing capacity more than \$216 a month per HH.

The evaluation put across within a 4-years period the project has created fabulous impact for 1600 targeted households to come out of the extreme poverty but did not create significant impact towards the replication of EEP model by other organizations. However, besides bringing 1600 targeted HHs out of extreme poverty, the project has also created impacts



related to food security, social cooperation and gender equity. The project not only impacted in significant increase of income but also made it higher than expenditure thus increase in savings.

Food security

The SDT H.1 inform in comparison with the baseline there is incredible increase (87.4%) in taking three meals a day among SHG HHs. However, this change does not attribute with the project intervention because the SDT H1, H 3 and H.4 convey in terms of taking 3 meals in day of a week and meals containing rice there is no significant difference in percentage of HHs in intervention, replication and non-SHG members' family. However, the only differed is intake of protein items. While 19.35% in intervention SHG and 9.85 HH in replication SHG intake protein item then only 1.8% HHs in non-SHG HHs. SDT H.2 Inform in relation to intake of seven food groups all HHs in intervention, replication and non-intervention communities took most categories of food without significant variation except intake of meat, poultry, fish (including dry fish) for which while 82.60% intervention SHG HHs and 72% replication SHG-HHs consumed those then only 46.40% in non-intervention HHs.

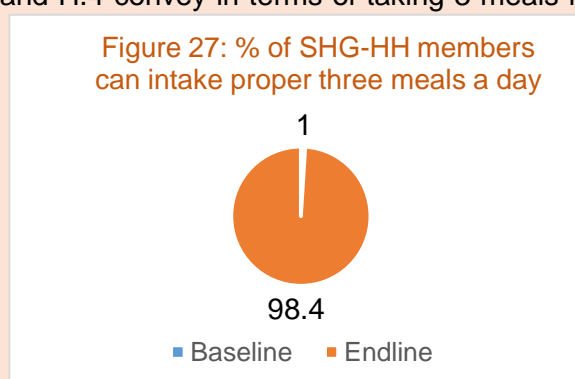
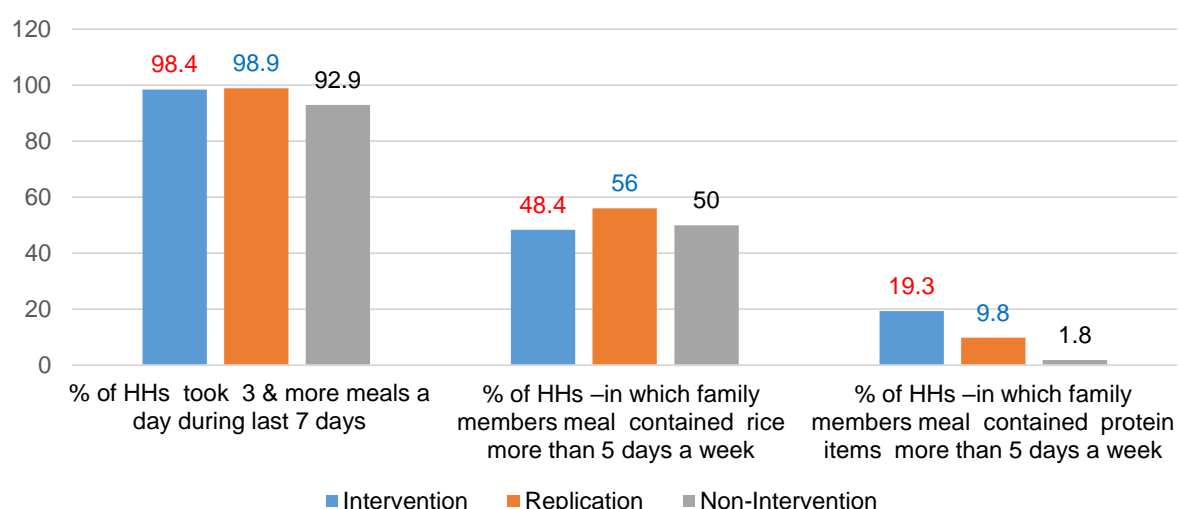


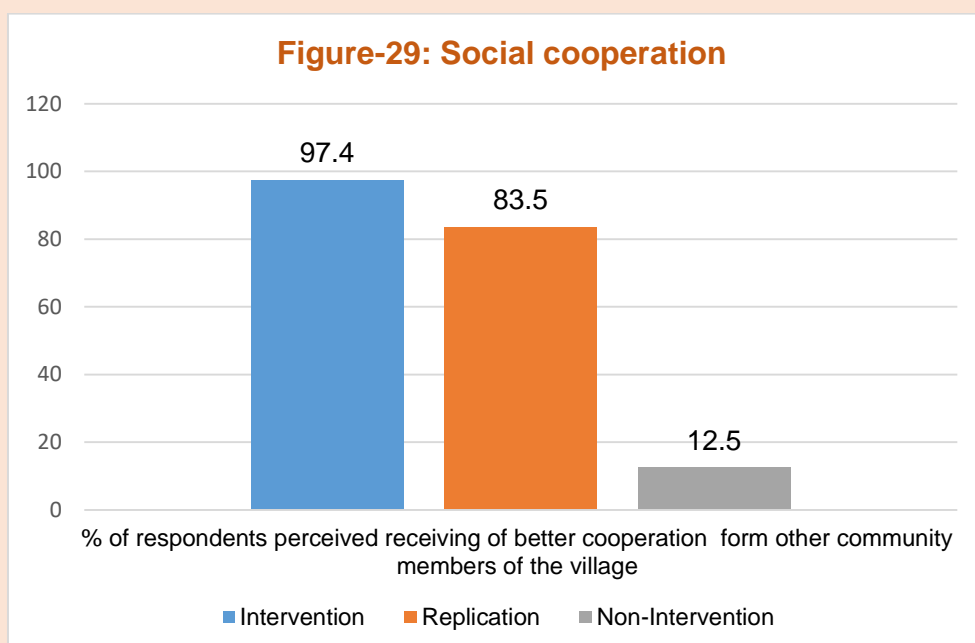
Figure 28: Food intake: Basic food groups item intake



Social cooperation

Another impact the project created is the augmentation of social cooperation. The women SHG members participated in the FGDs explained before the EEP when they had no savings, extremely less assets and income then often they had to be exposed with linguistic insult from other members of the community. In overcoming crisis rarely people used to extend their hands of cooperation to them but now the situation has changed. In agreement the survey findings (SDT-T-1) convey while 97.40% SHG members (engaged with EEP project) recognized presently they receive better cooperation from other community members.

Figure-29: Social cooperation



Gender equity

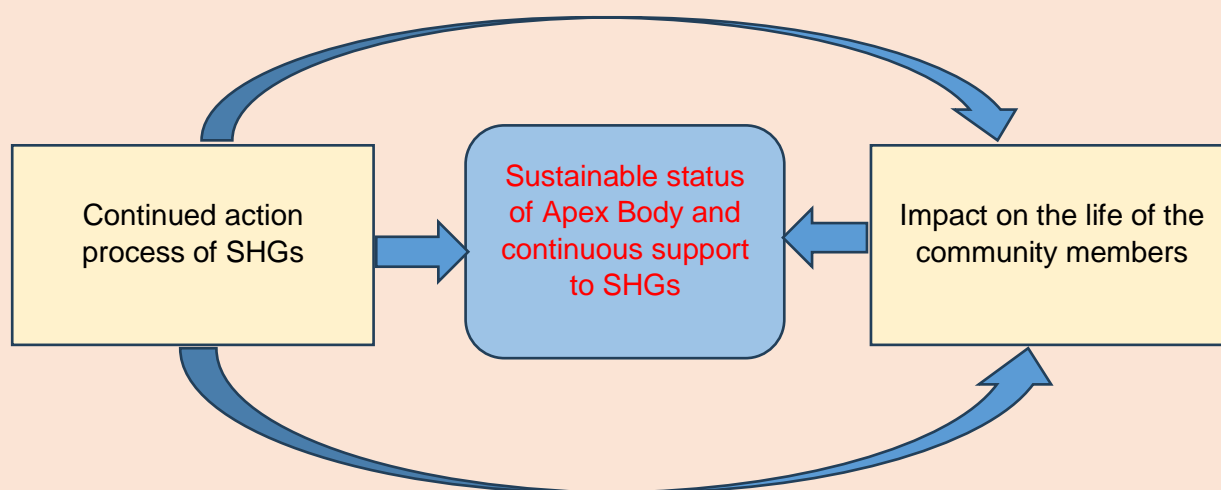
In terms of awareness raising, family level decision making; male counterpart sharing reproductive roles, providing equal treatment to boys and girls, women mobility and to reduce gender-based violence the project has created good impact in promoting gender equity and women empowerment.

4.5 Coherence

First of all, philosophically the EEP project is very different than others, to the best of the knowledge of the evaluation team did not come to know other organization implementing this interest free capital support for the SHGs to do the credit programme. Neither any organization established such women apex body, cooperative shop managed by the women apex body being registers as women cooperative with the government department of cooperative. The project intervention has no overlap with any other organization. It has been stated earlier that in the delivery of various task the project has made good coordination with the local government organizations and relevant government departments. Although not form the EEP project intervention but during the Ramadan and Qurbani IRB provided Ramadan and Qurbani Package as gift to each if the SHG members which is appreciated by all support stakeholders.

4.6 Sustainability

The project put across a crucial lesson that the sustainability or created outcomes and the process are co-constructive and co-supportive thus the sustainability of SHGs/Apex Body and its created outcomes and impacts cannot be seen as a one-time static achievement marker. It must be a continuous process of collective action undertaken by SHG and Apex Body long after the project has ended and the continuation of collective action process would depend on the benefits and impacts it will create for the community in which it operates.



With regards to sustainability of the EEP process and outcome the review of sustainability and exit strategy described in the EEP training manual⁴⁹ put forward the main determinant of the suitability is the capacity of Apex Body to take the responsibility of SHG facilitation.

The evaluation found the EEP project having defined approach, criteria, steps and timeline for exit and phase-out; described in the EEP training manual. In accordance with the described exit steps and timeline IRB has already withdrawn most of the EEP project staff and transferred roles and responsibilities to SHG and Apex Body. SHG's facilitation responsibility has already been transferred to the apex body and the members of apex body are actively playing their role to visit SHGs. All SHG members interviewed held the view; after the EEP staff has been withdrawn, the leaders of apex body regularly visit and conduct meetings with SHGs.

⁴⁹ EEP training manual Page 45-48

The democratically elected 'Apex Body' leaders have been provided with various capacity building supports such as leadership development, financial management, resources mobilization, documentation etc. Being registered with the government department of cooperative the Apex Body of Pargacha and Rajarhat has established IGA projects (cooperative shop) which are doing good and having potential to be self-supporting. With a grant of the EEP project, collecting small amount⁵⁰ of yearly contribution from the SHG members and share-selling among the members each Apex Body has created its fund. The Apex Body has already started small scale Islamic microfinance business among SHG members who need more financial support to expand business, skill development and group IGAs. With regard to fulfilling criteria of exit/phase-out the project has made significant progress.

The apex body has established a good relationship with local UP and government officials which created a scope to continue relationship for better services for the SHGs. However, the Apex Body needs more backstopping support from IRB to perform their role independently. The evaluation team observed both the Pargachha and Rajarhat Apex Body has prepared their yearly action plan but as the Rajarhat apex body plan was prepared in English language thus it was not possible for the leaders of the apex body to clearly explain their action plan.

The Elimination of Extreme Poverty' (EEP) model is an integrated model which includes various components essential for an impactful development project aiming at eliminating extreme poverty. This EEP model has become successful in terms of achieving its results, and embody immense potential to be self-sustainable.

Phase out strategy and gradual withdraw approach and plan from the beginning of the project is essential. The evaluation found EEP yet to have explicit graduation framework for assessing the sustainability capacity SHG and Apex Body. It would have been better if self-sustainability assessment and action process were systematically introduced in the SHGs and Apex Body's action planning, implementation and review process as praxis for achieving sustainability.

The survey findings reveal 99.77% SHG members think after the IRB facilitation and support is withdrawn the SHG, Apex body and NCN organization will continue. Most of the SHG members recognized the key factor that will ensure sustainability is the organizational capacity of SHG, Apex Body and NCN.

4.7 Gender and inclusion

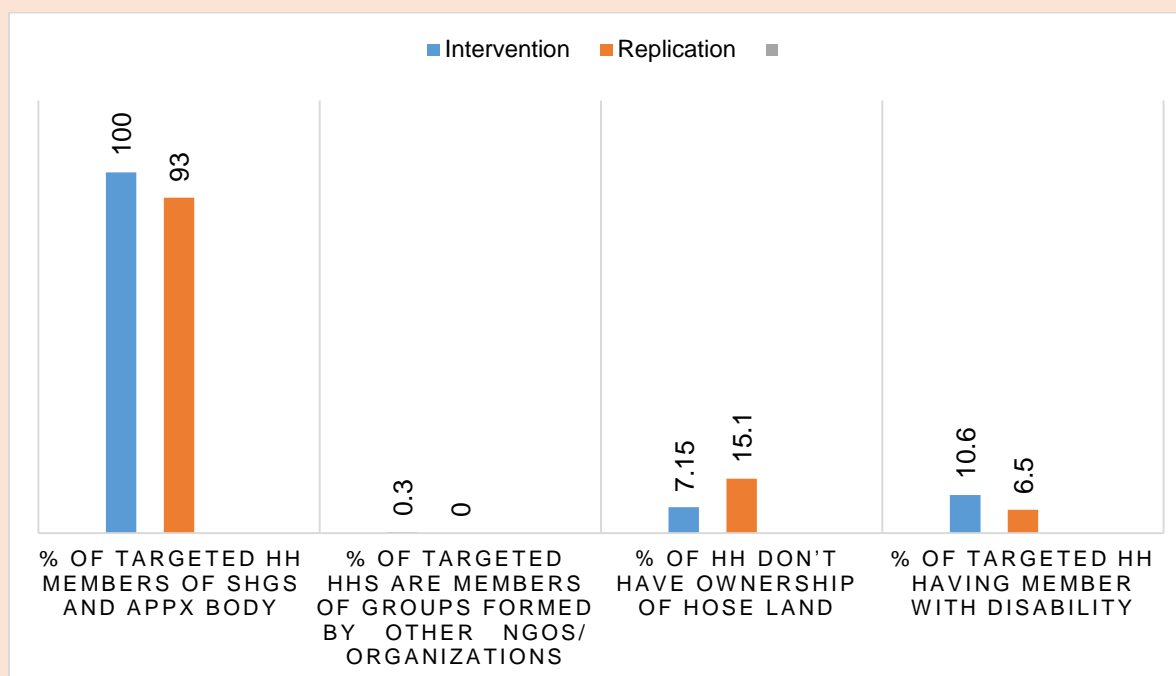
The project delivered all inputs to the extreme poor households (HHs) through organizing women members into self-help groups (SHGs) and their Apex Body. In the social context of Bangladesh application of this approach was not only contributory to women empowerment but also confirmed gender sensitiveness of the project. Although the project's inputs and activities were channeled through women members but the target unit was the extreme poor households thus the benefits were enjoyed by all members irrespective age and sex. The beneficiary households survey data presented in the following data table 5 and figure 30 inform while there are 10.60% beneficiary households having persons with disability (PWD) then 6.5% in the replication HHs. Further, there is 7.40% beneficiary HHs 15.10% replication beneficiary HHs having no homestead land. These special vulnerable groups were deliberately taking care for their participation and accessing the project benefits equitably.

⁵⁰ BDT 100 per SHG member per year

Table: 5: Special vulnerable HHs included in the beneficiaries
(Reference Raw Survey Data Table A-9, A-12 & B-1 in [annex 2](#))

	Intervention SHG-HHs	Replication SHG-HHs
% of SHG HH having member with disability	10.60	6.50
% of targeted HH having no homestead land	7.40	15.10

Figure 30: Special Vulnerable HHs included in the project beneficiaries



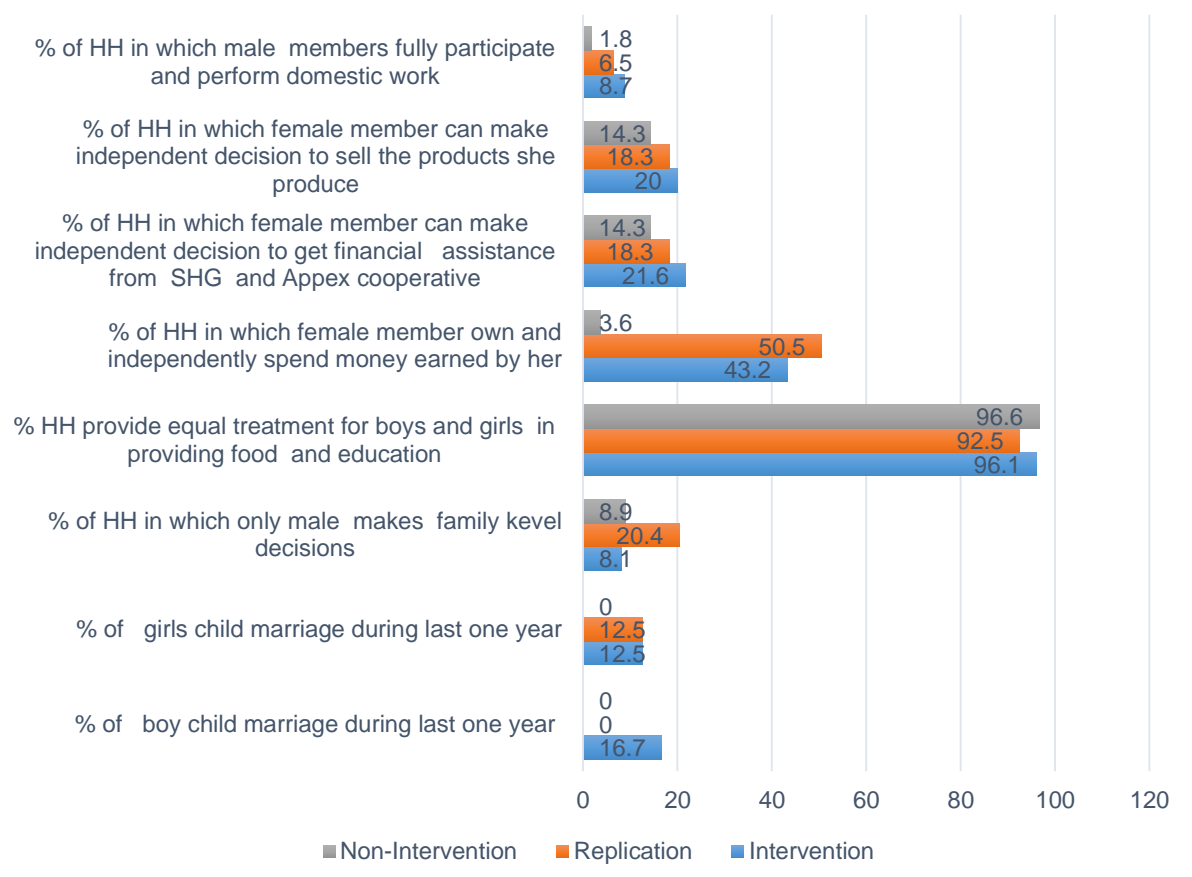
Awareness on women's and child rights: The survey figure 33 describes that 87.10% SHG members are well aware about the women's basic rights whereas 7.10% HHs in the non-intervention HHs. In addition to that, 80.30% HHs women well aware.

Family level decision making: SHG members interviewed mentioned that wife/female members now able to select school for their children, and daily cooking preferences. Additionally, women can independently make decision in buying household goods specially crockeries and other necessary groceries. SHG members reported both husband and wife decide together for their children marriage. The survey findings reveal; while female members of 50.50 % beneficiary HHs can independently spend money earned by her then only 3.60% in non-beneficiary HHs. Women of 21.6% beneficiary HHs can make independent decision to get financial assistance from SHG and Apex Body. All SHG members of FGD sessions reported that they are able to make decision to access financial assistance from different agencies (micro-credit programs from NGOs) including SHG and Apex in consultation with male counterpart.

Reproductive role sharing by male counterpart: In terms of reproductive role sharing male members of 8.70% beneficiary households HHs fully participates and perform domestic work but only 1.80% in non-beneficiary HH.

Treatment of boys and girls in providing food and education: The figure 31 drawn out the beneficiary HHs survey findings convey that 96.10% intervention –HHs, 92.50% replication HHs and 96.60% non-beneficiaries HHs provide equal treatment for boys and girls in providing food and education support.

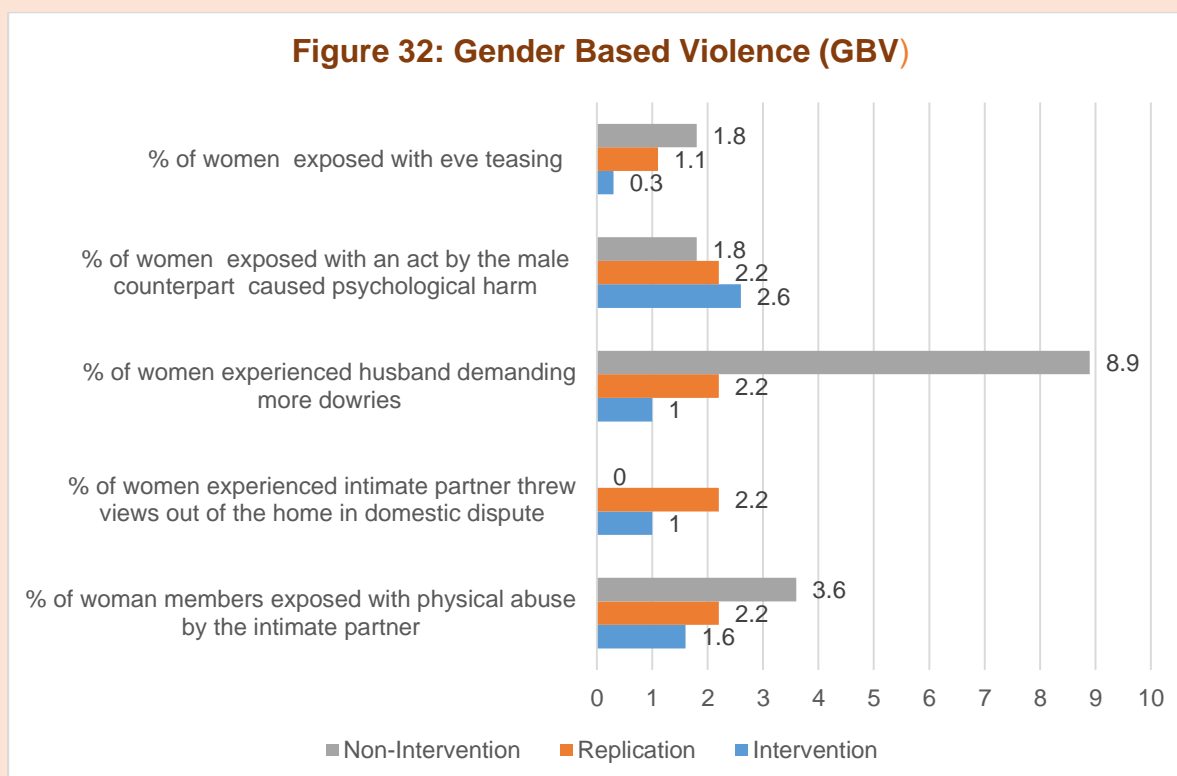
Figure 31: Marriage, Family level Decisions Making and Role Sharing



Gender Based Violence: Initially, women did not know about their rights; they were not organized in a common platform. Violence against women, dowry, polygamy, separation with husband, abandonment, early marriage, divorce, physical & mental torture and domestic violence were common phenomena in this area. However, the figure 32 shown the beneficiary HHs survey findings convey that a significant impact on HHs (1.60%) intervention area than (2.20%) HHs replication and (3.60%) non –intervention area in women members exposed with physical abuse by the intimate partner. Furthermore, less (1%) of direct beneficiaries than non-intervention HHs for which women experienced husband demanding more dowries. In addition to that, less women exposed with eve teasing in intervention HHs than non- intervention HHs. FGD participants with SHGs disclose that they have less the dowry in their locality.

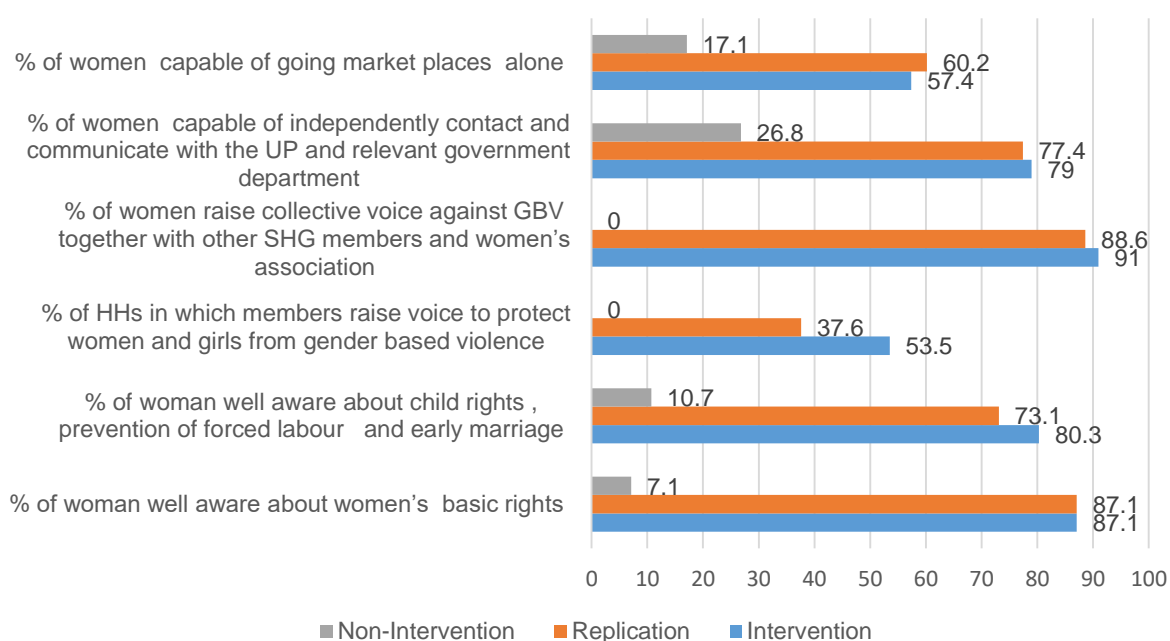
The positive effect of improved living room (made of bricks wall) and use of gas and electricity for cooking has reduced workload and difficulties in cooking for the women of beneficiary households which has created secondary effects in reducing gender-based violence. SHG members participated in the FGDs reflected that when they had a living room made of mud wall then women had to do hard work for repetitive maintenance of the wall. But now due to increase of income many beneficiaries HHs improved their living room with bricks wall which has reduced women's hard work for maintenance. Due to the project intervention by now one fourth SHG members are using gas stove and electric cooker thus no failure to prepare and serve food; eventually reduced women's exposure with insulations by the male counterpart.

about the child rights, child marriage and prevention of forced labor than 10.70% HHs in non-intervention HHs. 91% SHG members collective raise voice against GBV together with apex body.



Mobility: 79.0% HHs of SHG members capable of independently contact and communicate with the UP and relevant government departments whereas 26.80% HHs non-beneficiaries. According to the Deputy Director, Women Affair, Rangpur, now women from the SHG and Apex body and NCN come to visit me for socio economic development and social security program such as Disadvantaged Women Development Program (VGD), and so on. Besides this, they also visit the office for Women Skills Based Training Program for Livelihood and Days Celebration like International Women's Day and Begum Rokeya Day etc. 57.40% SHG members go market places alone but 17.10% women in non-beneficiary households. As per FGD participants in the project areas, women of SHGs member can communicate local government representative (UP Chairman and Ward members) easily, and most women and girls can visit market and other places by themselves if they wish. Women UP member of Biddyananda UP, Rajarhat Upazila mentioned that now women are confident to share their issues (NID, birth certificate etc.) and complain about the gender violence against relating to family and personal violence. NCN members mentioned that most of the time they accompany women from their community and SHG to visit the upazila women affairs and other government offices.

Figure 33: Rights, protection and women's mobility



5. Conclusion and Recommendations

Based on the findings described earlier the evaluation lucidly concludes that the EEP project and model demonstrated its fabulous credibility and potentials to pull out HHs of extreme poverty. The project has proven that it is quite possible to promote livelihood and to create both economic and social wellbeing for the extreme poor HHs through application of integrated approach by facilitating women SHGs and their networks. The project further proved; if the women of extreme poor HHs are organized into SHGs and apex bodies then they are quite capable of utilizing managing resources given to them in a very productive manner for creating positive changes in terms of building assets, diversify livelihood options, rising income and gaining higher purchasing capacity for full feeling basic needs of their life and living with dignity. The EEP model and the project is fully successful in the attainment of its desired result towards lifting out 1600 extreme poor HHs out of the extreme poverty. Factors contributed to its magnificent achievement are the:

- Target population's acute needs
- Organizing and facilitating women's organizations and networks
- Providing interest free loan and cash grant support to the women SHGs by IRB
- Undertaking livelihood and IGA activities based on local capacity and decision:
- Tapping Technical support of relevant government departments:
- Register apex body as cooperative with the government departed of the Cooperative and engaging them to do cooperative business and
- Target HHs capacity to utilize their labor during lean period for doing IGA and livelihoods activities.

Observing the sense of ownership, willingness, enthusiasms as well as sincere acts of the women SHGs, Apex Cooperative and the NCN members the evaluation put across that although yet to be reached at a desired state but the EEP model having a robust potential to archive self-sustainability if the apex cooperative and NCN are facilitated and developed its capacity to play the facilitating role played by the project staff which is possible by systematization of capacity building input following a gradual withdrawal approach.

On the deficit side; although the project has created awareness on the EEP model among the wider stakeholders at the district and Upazila level but could not achieve its ambitious vision of replication of the model by the relevant government departments and other NGOs. In Bangladesh where delivery of interest-bearing loan is a robust reality and by which the most benefit is taken by the external organization than that of the people served. Hundreds of local national NGOs are engaged as MFIs in nationwide structured system of credit delivery. In this context without national scale visibility for the EEP programme it is not easy to draw the attention of the policy makers both at the government and non-governmental organizations. Further replication of EEP model by the other organizations unavoidably requires more time to apply a set of well-defined strategies, steps and interventions for engaging local, national and international stakeholders; needs for drawing their attention for the replication of the model.

No doubt the EEP model and project had done well but there are rooms for improvements. Triangulating ideas and options gather from various categories if relevant respondents the evaluation submits following sets if recommendations.

General for the EEP programme

Shape the training module into a comprehensive ToT curriculum of EEP process facilitation: The evaluation strongly recommends IRB and IRW to prepare comprehensive Training of Trainers (ToT) curriculum on facilitating EEP process of IR model. The comprehensive curriculum should include standalone modules prepared on each step included in the approach and process. Each module should include introduction, course outline, activity schedule, and lesson plans and extra reading materials for trainer as annex. Development of EEP ToT, Curriculum will be useful in developing capacity of other development organizations in effective implementation of EEP model.

Country specific strategic planning for replicating EEP in other country: EEP is an effective model; tested and developed in relation to the socio cultural and institutional context of Bangladesh. Effectiveness of any approach is resourced and constrained by driving and resisting forces which may vary one country to another. For the replication of EEP in other country the evaluation recommends to prepare county specific strategic plan.

Prepare and apply graduation assessment framework and tool for Apex Body: The EEP training module describe phase out and exit criteria. The evaluation recommends IRB to prepare and apply a well-defined graduation assessment framework for the Apex Body by identification of indicators and qualifiers against each exit criteria. This would enable the project to conduct more objective capacity assessment of apex body to take the responsibility of facilitating EEP processes independently.

Strategies and apply PAMEL as tool for both empowering SHGs and project management: One of the evaluation findings is the weak monitoring and evaluation of the project. The reason behind this weakness was inadequate human resources in the M&E department of IRB. It was learnt when the programme portfolio was smaller the number of M&E staff was more than the portfolio is bigger at present. However, it was also learnt that as faith-based organization International IR partner organizations provide money mostly to be spent directly for empowering the targeted beneficiaries HHs and communities and little for the project and programme management as well as M&E. The evaluation recommends strategizing and applying the participatory assessment, monitoring and learning primarily as tool for empowering the targeted beneficiaries and next for the purpose of project management. If the women members of extreme poor HHs can manage the fund for doing Loans without a single complaint then there is reason to believe they can also do the monitoring and evaluation at their level; if facilitated properly.

An explicit policy guide for the SHG members to access loan and credit from other sources: The evaluation findings 39% members of intervention SHGs have taken interest-bearing loan out of their SHG. While in one hand this contrary to the Islamic philosophy of having interest free world then on the other hand it is also a right of choice for any individual member of the SHG. Further the evaluation found SHG members borrowed money from the other micro finance organizations demonstrated their capacity to productively utilize more money. IR can provide more capital support or build linkage with other Islamic Sharia based micro finance institutes. To this regards the EEP model and programme should have an explicit policy guide for the SHG member.

Systematize project M&E: The project M&E was good but not as systematic as it should be. It was reported by the project management staff that the project introduced tool for economic progress indicators tracking per beneficiary HH. Project staff part of their regular work collected and supplied data which were fed into the project M&E data base. Independent verification of data reliability by the M&E department was not as adequate as it should be. Again the M&E framework did not include all DAC criteria.

Project specific

Design and implement a strategic plan for enabling government departments and national development partners to replicate EEP model: The evaluation recommends IRB to develop and implement a strategic plan for enabling government departments and national development partners to replicate EEP model. Proper issue framing, power player mapping and SWOT analysis will ensure selection of appropriate strategies and programme design.

Capacity development needs assessment for Apex cooperative and NCN: The project has already handed over all SHGs in the hand of apex body. The position and role of Apex body is crucial for the continuity and sustainability of EEP process. The evaluation found the apex body having capacity gap in programmer planning, contact and communication with the supportive stakeholders, resource mobilization and monitoring and evaluation. The evaluation strongly recommends IRB to conduct a systematic capacity need assessment for the apex body and NCN and accordingly include strategies and interventions to address those needs.

Include and intensify intervention to reduce crisis and shocks: Priority basis it should include reduction of NCDs, family level climate induces disaster preparedness and risk reduction and availability of fodder for livestock.

Intensify intervention to facilitate family and SHG level Disaster Risk Reduction (DRR) and climate change adaptation (CCA): To promote disaster resiliency among each SHG member's household is crucial for the sustainability of archived economic status. The evaluation recommends the project to intensify family and SHG level preparedness activities for the DRR and CCA. Pirgachha has stopped Community Food Banking though Rajarhat continuing. For the family level disaster preparedness and emergency food response during flood, draught, heat waves and excessive cold continuation of community rice banking is a relevant intervention.

Intensify intervention to enhance engagement of male counterpart- Of course it is an effective strategy to have SHGs of women because it directly empowers women. However, as the targeted unit of change is a HH and most HHs head is male; thus, relevant interventions to create awareness among male counterpart of target HHs and families are important. Although the male counterparts of women SHG members are discussed informally but none of the yearly action plan of SHGs observed include any specific activity target for engaging male counterparts. The evaluation recommends for targeting and delivery of specific tasks to create awareness among male counterparts towards providing their support to women SHG members; specially reproductive role sharing.

Introduce self-sustainability assessment and action approach at SHG, Apex and NCN: Achieving a state of self-sustainability for any community organization is resourced and constrained by various driving and resisting factors and forces. The dynamic SWOT for sustainability for any community organization vary from one to another. The evaluation recommends the project to introduce self-sustainability assessment and action process at each of them SHG, apex cooperative and NCN.

Include three categories of activity target in the yearly action plan of SHG: If the action plan of SHG include targeted activity for (1) bringing change in the life of member family (2) the organizational development/sustainability of the SHG and (3) review including year-end self-evaluation and learning. Inclusion of these three categories of targeted action will engage each SHG into praxis of achieving sustainability and as well as participatory monitoring and evaluation. At the planning stage facilitating SHG to set few successes and result indication of their yearly action plan will give basis to initiate self-assessment and evaluation based on the SHG decided indicators.

Explore possibility of introducing accounting software for the financial management of apex body's cooperative shop and marketing: An apex body is registered as a cooperative thus have to follow the financial management guide for the government department of cooperative. For the financial management of cooperative shop, the apex body has to maintain several books of accounts manually. To ease huge and complex task of accounts management IRB can explore possibility of developing software and train the staff manager of apex cooperative.

Facilitate horizontal appreciative learning: One SHG can learn from the success of another SHG. The evaluation recommends the project include and intensify deliberate intervention for this horizontal appreciative learning.



6. Annexures

6.1 Annexure 1: Time tables of field activities conducted for the evaluation data gathering

Date	Time	Activity	Participants		
			Male	Female	Total
August 23	02:30- 04:30	Face to face field activity planning meeting at IRB Dhaka Office	3	2	5
	04:30- 05:00	Quick meet with the Chief Executive of IRB	1	0	1
August 24	Whole day	Travel: Dhaka-Rangpur			
August 25-26	Whole day	Enumerators training	4	4	8
		PIRGACHHA			
August 27	10:00-12:00	FGD with Aladipara SHG	0	11	11
	01:30- 03:00	FGD with Pirgachha Upazila Apex body (Bandhan Women Cooperative Society)	0	8	8
	03-30-05:00	FGD with Uttar Nazar Mamud Replication SHG	0	12	12
	05-30-06:00	Direct Observation of Prigacha Upazila Apex body managed show room (Murabaha -2) at Bakshi Bazar, Pirgachha	0	1	1
August 28	09:00 -11:00	FGD with Dakkhin Ram Chandra Para SHG	0	12	12
	09:00 -11:00	FGD with Atsottipara SHG	0	12	12
	11:00 -12:00	KII with the UP Chairman of Koikuri UP of Pirgachha Upazila: Md. Nur Alam Miah	1	0	1
	12:00 -01:00	KII with the Sub-Assistant Livestock Officer: Md. Abu Ali Miah, Pirgachha Upazila	1	0	1
	01:30 -02:30	KII with Deputy Director of District Women Affairs, Rangpur District: Mst. Selowara Begum	0	1	1
		RAJARHAT			
August 29	10:00-12:00	FGD with Majtari Uttar Para SHG	0	23	23
	01:00-02:00	KII with Local Journalist: Md. Sekendar Bablu (Chairperson, Rajarhat, Press Club	1	0	1
	12:00-02:00	FGD with Pascha Pathak Para Replication SHG	0	17	17
	02:00- 04:00	FGD Dipto Monila Somobay Samiti (Apex body)	0	10	10
August 30	09:00- 11:00	FGD with Basuniapara SHG	0	19	19
	11:00-12:00	KII with the Chairman of Biddyananda UP: Md. Taijul Islam	1	0	1
	12:00-01:00	KII with Women UP member of Biddyananda UP: Most. Momotaj	0	1	1

Date	Time	Activity	Participants		
			Male	Female	Total
		Begum			
	02:00- 03:00	KII with the ULO- Rajarhat: Md. Mahfujur Rahman	1	0	1
	03:00- 03:30	KII with Upazila Agriculture Officer –Rajarhat: Most. Sifunnahar Sathi	0	1	1
	03:30- 04:00	KII with Upazila Cooperative Officer, Rajarhat	1	0	1
	04:00- 05:00	Semi Structured Interview with the National Cooperative Members (NCN)	0	3	3
August 31	10:00-12:00	FGD with the Abashan SHG	0	16	16
		DHAKA & GLOBAL			
September 11	10:00-11:00	KII with Md. Enamul Haque Sarkar, Programme Manager, Economic governance, IRB	1	0	1
	02:00-03:00	KII with Mr. Golam Motasim Billah, Country Director, Islamic Relief (IR), Bangladesh	1	0	1
September 12	10:00-11:00	KII with Md. Moniruzzaman, Senior MEAL Coordinator, Islamic Relief Worldwide (IRW)	1	0	1
September 13	PM	KII with Shabel Firuz, Head of Region, Asia, Islamic Relief Worldwide	1	0	1
September 14	PM	KII with Mr. Leo Nalugon, Global Food Security and Livelihood Adviser, Asia Region, Islamic Relief Worldwide Islamic Relief Worldwide	1	0	1



6.2 Annexure 2: Household Survey Data Tables

Impact Study of Promoting the Model for the Elimination of Extreme Poverty (EEP) Project for the Rangpur Region in Bangladesh

Data Tables of Household survey
Data gathering period: August 27- 31 2023

A. Respondents' status

A.1. Respondents by intervention category by number by %

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Pirgaccha Rangpur	108	34.80%	33	35.50%	19	33.90%	160	34.90%
Rajarhat, Kurigram	202	65.20%	60	64.50%	37	66.10%	299	65.10%
Total	310	100.0%	93	100.0%	56	100.0%	459	100.0%

A.2. Respondents by village

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Ramchandra Para	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Aladipara	15	4.80%	0	0.00%	0	0.00%	15	3.30%
Arjun Michro	10	3.20%	10	10.80%	0	0.00%	20	4.40%
Atsattipara	15	4.80%	0	0.00%	0	0.00%	15	3.30%
Balakandi	24	7.70%	16	17.20%	0	0.00%	40	8.70%
Choto Mohismuri	12	3.90%	8	8.60%	0	0.00%	20	4.40%
Durgaram	5	1.60%	8	8.60%	0	0.00%	13	2.80%
East Subit	20	6.50%	0	0.00%	0	0.00%	20	4.40%
Hari Danga	16	5.20%	6	6.50%	0	0.00%	22	4.80%
Kamarganj	20	6.50%	0	0.00%	0	0.00%	20	4.40%
Manashar	20	6.50%	0	0.00%	0	0.00%	20	4.40%
Nawdapar	20	6.50%	0	0.00%	0	0.00%	20	4.40%
Nazormahmud	0	0.00%	33	35.50%	19	33.90%	52	11.30%
Omar Panthabari	20	6.50%	0	0.00%	0	0.00%	20	4.40%
Pachim Omor Kha	15	4.80%	0	0.00%	0	0.00%	15	3.30%
Panthapara	20	6.50%	0	0.00%	0	0.00%	20	4.40%
Ramchandra Para	12	3.90%	0	0.00%	0	0.00%	12	2.60%
Ratiram Kamalajha	35	11.30%	0	0.00%	37	66.10%	72	15.70%
Shukdeb	20	6.50%	12	12.90%	0	0.00%	32	7.00%
Subit Ray Para	11	3.50%	0	0.00%	0	0.00%	11	2.40%
Sukdeb	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

A.3. Respondents by position in the household								
Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
HH Head	269	86.80%	78	83.90%	56	100.00%	403	87.80%
Member	41	13.20%	15	16.10%	0	0.00%	56	12.20%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

A.4. Respondents by age			
Type of Respondents	Minimum	Maximum	Mean
Intervention Community	19	80	43.66129
Replicated Community	24	80	43.3871
Non-Intervention Community	21	65	41.07143
Total	19	80	43.28976

A.5. Respondents by sex								
Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Male	3	1.00%	0	0.00%	0	0.00%	3	0.70%
Female	307	99.00%	93	100.00%	56	100.00%	456	99.30%
Others	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

A.6. Respondents by marital status								
Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Married	260	83.90%	81	87.10%	47	83.90%	388	84.50%
Unmarried	1	0.30%	2	2.20%	0	0.00%	3	0.70%
Widowed	43	13.90%	8	8.60%	7	12.50%	58	12.60%
Separated	6	1.90%	2	2.20%	2	3.60%	10	2.20%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

A.7 Respondents by Religion								
Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Muslim	262	84.50%	83	89.20%	56	100.00%	401	87.40%
Hindu	48	15.50%	10	10.80%	0	0.00%	58	12.60%
Others (Please specify)	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

4.8.: Respondents by Education

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
SSC	27	8.70%	6	6.50%	3	5.40%	36	7.80%
Below SSC	64	20.60%	21	22.60%	12	21.40%	97	21.10%
Primary	82	26.50%	33	35.50%	15	26.80%	130	28.30%
Illiterate	137	44.20%	33	35.50%	26	46.40%	196	42.70%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

A.9: Respondents by organizational membership (Member of any organization?)

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	0	0.00%	0	0.00%	56	100.00%	56	12.20%
Yes	310	100.00%	93	100.00%	0	0.00%	403	87.80%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

A.10: Respondents by affiliation by types of organization

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
SHG	309	99.70%	93	100.00%	0	0.00%	402	99.80%
Apex	232	75.10%	68	73.10%	0	0.00%	300	74.60%
Women Cooperative	14	4.50%	1	1.10%	0	0.00%	15	3.70%
National Cooperative network	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Group members formed by other NGOs	1	0.30%	0	0.00%	0	0.00%	1	0.20%
Total	309	100.00%	93	100.00%	0	0.00%	402	100.00%

A.11. Size of the respondents' HHs

Type of Respondents	Male		Female	
	Min	Max	Min	Max
Intervention Community	0	5	1	5
Replicated Community	0	5	1	5
Non-Intervention Community	0	4	1	4
Total	0	5	1	5

A.12: Do you have any person with disability (PWD) in your family?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	277	89.40%	87	93.50%	52	92.90%	416	90.60%
Yes	33	10.60%	6	6.50%	4	7.10%	43	9.40%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

A.13: If yes, type of disability.

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Intellectual disability	5	15.20%	0	0.00%	0	0.00%	5	11.60%
Mental illness	1	3.00%	0	0.00%	0	0.00%	1	2.30%
Physical disability	19	57.60%	4	66.70%	4	100.00%	27	62.80%
Speech impairment	4	12.10%	1	16.70%	0	0.00%	5	11.60%
Visual impairment	4	12.10%	1	16.70%	0	0.00%	5	11.60%
Total	33	100.00%	6	100.00%	4	100.00%	43	100.00%

A.14: Do you have access to electricity in your family/household

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	3	1.00%	2	2.20%	0	0.00%	5	1.10%
Yes	307	99.00%	91	97.80%	56	100.00%	454	98.90%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

A.15: If yes what type

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
NESCO	0	0.00%	2	2.20%	0	0.00%	2	0.40%
Polli- Biddut	304	99.00%	89	97.80%	56	100.00%	449	98.90%
Solar	3	1.00%	0	0.00%	0	0.00%	3	0.70%
Other specify	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	307	100.00%	91	100.00%	56	100.00%	454	100.00%

A.16: What type of fuel you use in your family/HH for cooking

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Wood	308	99.40%	92	98.90%	56	100.00%	456	99.30%
Gas	75	24.20%	18	19.40%	0	0.00%	93	20.30%
Dried Cow Dung	70	22.60%	16	17.20%	31	55.40%	117	25.50%
Charkol	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Electricity	91	29.40%	21	22.60%	2	3.60%	114	24.80%
Other specify	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

A.17. Occupation of the male members of respondent's family?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Do not work	7	2.26%	3	3.23%	2	3.57%	12	2.61%
Farmer Labouring in own land	122	39.35%	41	44.09%	3	5.36%	166	36.17%
Labour selling in agri./ Day labour	118	38.06%	39	41.94%	20	35.71%	177	38.56%
Van pulling	29	9.35%	10	10.75%	9	16.07%	48	10.46%
Small business	83	26.77%	17	18.28%	2	3.57%	102	22.22%
Construction worker	43	13.87%	6	6.45%	11	19.64%	60	13.07%
Employed at other organization	18	5.81%	2	2.15%	2	3.57%	22	4.79%
Self-employed (such as Tailoring, Electrical others.)	3	0.97%	2	2.15%	0	0.00%	5	1.09%
Migration labour	12	3.87%	5	5.38%	2	3.57%	19	4.14%
Garments	10	3.23%	7	7.53%	1	1.79%	18	3.92%
House servant	3	0.97%	1	1.08%	0	0.00%	4	0.87%
Others (Please specify)	68	21.94%	15	16.13%	8	14.29%	91	19.83%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

A.18. Occupation of female members of respondent's family

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Do not work	75	24.19%	16	17.20%	9	16.07%	100	21.79%
Farmer Laboring in own land	44	14.19%	17	18.28%	1	1.79%	62	13.51%
Labour selling in agri./ Day labour	71	22.90%	19	20.43%	4	7.14%	94	20.48%
Van pulling	1	0.32%	1	1.08%	0	0.00%	2	0.44%
Small business	15	4.84%	4	4.30%	0	0.00%	19	4.14%
Construction worker	5	1.61%	0	0.00%	1	1.79%	6	1.31%
Employed at other organization	4	1.29%	3	3.23%	0	0.00%	7	1.53%
Self-employed (such as Tailoring, Electrical others.)	12	3.87%	4	4.30%	0	0.00%	16	3.49%
Migration labour	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Garments	3	0.97%	5	5.38%	0	0.00%	8	1.74%
House servant	154	49.68%	49	52.69%	40	71.43%	243	52.94%
Others (Please specify)	19	6.13%	7	7.53%	3	5.36%	29	6.32%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

B. Productive & Non-Productive Assets Holding

B.1: Do you/your HH own House Land?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	23	7.40%	14	15.10%	4	7.10%	41	8.90%
Yes	287	92.60%	79	84.90%	52	92.90%	418	91.10%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

B.2 Size of house land in decimal

Community	Mean	Maximum	Minimum
Intervention Community	6.17	44.00	1
Replicated Community	6.70	35	1.00
Non-Intervention Community	3.51	10.00	1
Overall	5.94	44	1

B.3. Type of living room

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Tin wall tin roof	277	89.40%	82	88.20%	55	98.20%	414	90.20%
Bamboo wall/ Straw Roof	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Bamboo wall tin roof	0	0.00%	1	1.10%	0	0.00%	1	0.20%
Bricks wall tin roof	32	10.30%	10	10.80%	1	1.80%	43	9.40%
Other specify)	1	0.30%	0	0.00%	0	0.00%	1	0.20%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

B.4. Do you/your HH having agricultural land?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	173	55.81%	54	58.06%	51	91.07%	278	60.57%
Yes	137	44.19%	39	41.94%	5	8.93%	181	39.43%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

B.5: Agricultural land holding size in decimal

Community	Mean	Maximum	Minimum
Intervention Community	30.72	1500	1
Replicated Community	21.97	100	2
Non-Intervention Community	24.8	44	10
Overall	28.67	1500	1

B.6. Perceived approximate price of the agricultural land

Community	Mean	Maximum	Minimum
Intervention Community	179832	2000000	10000
Replicated Community	204897	2000000	16000
Non-Intervention Community	187000	405000	45000
Overall	185431	2000000	10000

B.7. Number of Productive Asset

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Auto	10	3%	4	4%	5	9%	19	4%
Plumbing equipment	1	0%		0%	2	4%	3	1%
Small agricultural equipment (such as spray machine, sickle, spade etc.	144	46%	36	39%	5	9%	185	40%
Cow	197	64%	52	56%	19	34%	268	58%
Cow/Goat shed	140	45%	44	47%	3	5%	187	41%
Goat/sheep	210	68%	50	54%	20	36%	280	61%
Small construction and house-building equipment	10	3%		0%	4	7%	14	3%
Van	27	9%	4	4%	3	5%	34	7%
Rickshaw	1	0%	2	2%	1	2%	4	1%
Poultry birds	276	89%	79	85%	37	66%	392	85%
Poultry house	122	39%	45	48%	0	0%	167	36%
Others	10	3%	2	2%	1	2%	13	3%
Total	310	100%	93	100%	56	100%	459	100%

B.8. Average Number of Productive Asset

Community	Mean	Maximum	Minimum
Intervention Community	4.822454	50	1
Replicated Community	3.396226	48	1
Non-Intervention Community	2.84	26	1
Overall	4.406509	50	1

B.9. Average Price of Productive Asset in BDT

Community	Mean	Maximum	Minimum
Intervention Community	21750.14	500000	50
Replicated Community	14955.35	250000	50
Non-Intervention Community	16375.5	180000	200
Overall	20028.24	500000	50

B.10: Non-Productive Assets Holding

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Furniture	309	100%	93	100%	56	100%	458	100%

Jewelry	110	35%	16	17%	8	14%	134	29%
Motorcycle	14	5%	4	4%	0	0%	18	4%
Communication and entertainment	162	52%	65	70%	31	55%	258	56%
Bicycle	156	50%	39	42%	17	30%	212	46%
Home appliance such as (electric fan, Refrigerator)	282	91%	87	94%	49	88%	418	91%
Total	310	100%	93	100%	56	100%	459	100%

B.11: Average Number of Non-Productive Asset			
Community	Mean	Maximum	Minimum
Intervention Community	3.067698	16	1
Replicated Community	2.986842	14	1
Non-Intervention Community	1.968944	6	1
Overall	2.933289	16	1

B.12: Average Price of Non-Productive Asset			
Community	Mean	Maximum	Minimum
Intervention Community	11584.75	150000	300
Replicated Community	9611.678	100000	300
Non-Intervention Community	5043.478	45000	300
Overall	10482.04	150000	300

C. Livelihood options income & expenditure

C.1: Sources of income and livelihood options								
Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Poultry Rearing	260	83.90%	71	76.30%	19	33.90%	350	76.30%
livestock Rearing	230	74.20%	58	62.40%	13	23.20%	301	65.60%
Agriculture	178	57.40%	47	50.50%	4	7.10%	229	49.90%
Labour selling in agriculture/ Day labour	91	29.40%	38	40.90%	22	39.30%	151	32.90%
Small business	78	25.20%	18	19.40%	1	1.80%	97	21.10%
Employed at others organization	31	10.00%	12	12.90%	3	5.40%	46	10.00%
Self-employed such as Tailoring)	28	9.00%	7	7.50%	4	7.10%	39	8.50%
House servant	21	6.80%	11	11.80%	3	5.40%	35	7.60%
Construction worker	25	8.10%	1	1.10%	9	16.10%	35	7.60%
Fish culture	8	2.60%	2	2.20%	0	0.00%	10	2.20%
Others (Please specify...)	43	13.90%	10	10.80%	11	19.60%	64	13.90%
Total	310	100.00 %	93	100.00 %	56	100.00 %	459	100.00 %

C.2: Regular purposes of family expenditure

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Buying Food	310	100.00%	93	100.00%	56	100.00%	459	100.00%
Buying Cloth	230	74.20%	44	47.30%	33	58.90%	307	66.90%
Maintenance of house	112	36.10%	21	22.60%	17	30.40%	150	32.70%
Buying fertilizer, water and pesticide for agriculture	179	57.70%	46	49.50%	4	7.10%	229	49.90%
Employing labour for agriculture	46	14.80%	15	16.10%	0	0.00%	61	13.30%
Health and treatment of family members	273	88.10%	83	89.20%	50	89.30%	406	88.50%
Education for students	198	63.90%	56	60.20%	22	39.30%	276	60.10%
Livestock feeding and care	165	53.20%	48	51.60%	8	14.30%	221	48.10%
Buying washing hygiene and sanitation materials	220	71.00%	55	59.10%	9	16.10%	284	61.90%
Phone data charge	237	76.50%	39	41.90%	13	23.20%	289	63.00%
Socio cultural and religious celebration	53	17.10%	6	6.50%	1	1.80%	60	13.10%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

C.3. Number of male earning members of the family

Community	Mean	Maximum	Minimum
Intervention Community	1	0	4
Replicated Community	1	0	5
Non-Intervention Community	1	0	2
Overall	1	0	5

C. 4. Number of females earning members of family

Community	Mean	Maximum	Minimum
Intervention Community	0	0	2
Replicated Community	1	0	2
Non-Intervention Community	0	0	1
Overall	0	0	2

C.5. Average monthly income of family

Community	Mean	Maximum	Minimum
Intervention Community	15780	500	100000
Replicated Community	13201	500	60000
Non-Intervention Community	9039	1000	16000
Overall	14435	500	100000

C.6. Average monthly expenditure of a family

Community	Mean	Maximum	Minimum
Intervention Community	13338	500	80000
Replicated Community	11685	500	50000
Non-Intervention Community	9804	1000	80500
Overall	12572	500	80500

D. Access to Capital and Financial Services

D.1: During last 3 years did your family took financial support/loan from the SHG

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	1	0.30%	29	31.20%	56	100.00%	86	18.70%
Yes	309	99.70%	64	68.80%	0	0.00%	373	81.30%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

D.2: If yes then how much?

Community	Mean	Maximum	Minimum
Intervention Community	19479	90000	2000
Replicated Community	11766	33000	2000
Non-Intervention Community			
Overall	18155	90000	2000

D.3: If you got financial support from the SHG/ Apex body / National Cooperative then what purpose your family used the amount?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Agriculture	75	24.30%	4	6.30%	0	0.00%	79	21.20%
Livestock rearing	233	75.40%	44	68.80%	0	0.00%	277	74.30%
Poultry rearing,	56	18.10%	14	21.90%	0	0.00%	70	18.80%
Treatment of family members	21	6.80%	5	7.80%	0	0.00%	26	7.00%
Funeral	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Addressing emergency situation	5	1.60%	1	1.60%	0	0.00%	6	1.60%
Supporting education of student member	7	2.30%	2	3.10%	0	0.00%	9	2.40%
Purchase of IGA means and equipment	26	8.40%	22	34.40%	0	0.00%	48	12.90%
Business	56	18.10%	5	7.80%	0	0.00%	61	16.40%
Compensation for crops damage	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Supporting family during migratory labour work	2	0.60%	0	0.00%	0	0.00%	2	0.50%
Social /religious festivals	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Others	11	3.60%	1	1.60%	0	0.00%	12	3.20%
Total	309	100.00%	64	100.00%	0	0.00%	373	100.00%

D.4: During last 3 years has any member of your family took loan/credit from other then SHG?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%

No	189	61.00%	70	75.30%	42	75.00%	301	65.60%
Yes	121	39.00%	23	24.70%	14	25.00%	158	34.40%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

D.5: From where the family members took loan?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
NGO	91	73.40%	19	76.00%	14	100.00%	124	76.10%
Bank	1	0.80%	2	8.00%	0	0.00%	3	1.80%
Relative	1	0.80%	1	4.00%	0	0.00%	2	1.20%
Local money Lenders	3	2.40%	1	4.00%	0	0.00%	4	2.50%
Others	28	22.60%	2	8.00%	0	0.00%	30	18.40%
Total	124	100.00%	25	100.00%	14	100.00%	163	100.00%

D.6. Altogether how much is the present loan amount of your family?

Community	Mean	Maximum	Minimum
Intervention Community	34207	500000	4000
Replicated Community	62522	500000	6000
Non-Intervention Community	33214	80000	20000
Overall	38241	500000	4000

D.7: Have you faced any problem to repay the loan (Open)

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	99	81.80%	22	95.70%	8	57.10%	129	81.60%
Yes	22	18.20%	1	4.30%	6	42.90%	29	18.40%
Total	121	100.00%	23	100.00%	14	100.00%	158	100.00%

D.8: Do you /your family having any savings

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	2	0.60%	2	2.20%	37	66.10%	41	8.90%
Yes	308	99.40%	91	97.80%	19	33.90%	418	91.10%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

D.9: If yes then how much?

Community	Mean	Maximum	Minimum
Intervention Community	10081	700000	540
Replicated Community	7095	210000	912
Non-Intervention Community	5942	30000	1000
Overall	9243	700000	540

D- 10: Where do you save your money

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Bank	27	8.80%	4	4.40%	16	84.20%	47	11.20%
Home	1	0.30%	0	0.00%	0	0.00%	1	0.20%
Post Office	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Group	278	90.30%	87	95.60%	3	15.80%	368	88.00%
Other specify	2	0.60%	0	0.00%	0	0.00%	2	0.50%
Total	308	100.00%	91	100.00%	19	100.00%	418	100.00%

E. Employment for the labourers and wages**E.1. Yearly male labour-days per year 2020 & 2023**

	2020			2023		
Community	Mean	Maximum	Minimum	Mean	Maximum	Minimum
Intervention Community	115	365	0	249	600	0
Replicated Community	120	365	0	236	365	0
Non-Intervention Community	115	300	0	190	350	0
Overall	116	365	0	239	600	0

E.2. Yearly female labour-days per year 2020 & 2023

	2020			2023		
Community	Mean	Maximum	Minimum	Mean	Maximum	Minimum
Intervention Community	23	250	0	62	500	0
Replicated Community	35	322	0	85	350	0
Non-Intervention Community	15	250	0	24	350	0
Overall	25	322	0	62	500	0

E.3. Male's average wage rate in 2020 & 223 in BDT

	2020			2023		
Community	Mean	Maximum	Minimum	Mean	Maximum	Minimum
Intervention Community	340	3000	120	581	12000	250
Replicated Community	308	600	200	475	800	250
Non-Intervention Community	283	400	150	424	600	100
Overall	327	3000	120	543	12000	100

E.4. Female's average wage rate in 2020 & 223 in BDT

	2020			2023		
Community	Mean	Maximum	Minimum	Mean	Maximum	Minimum
Intervention Community	166	300	60	276	700	50
Replicated Community	184	250	100	258	400	50
Non-Intervention Community	210	250	150	286	300	250
Overall	173	300	60	272	700	50

F. Buy & Sell of Productive Assets

F.1: During the period 2020-2023 did you/your HH buy/take lease/renting of any productive assets

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	43	13.90%	35	37.60%	52	92.90%	130	28.30%
Yes	267	86.10%	58	62.40%	4	7.10%	329	71.70%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

F. 2: If yes what are those?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Land	111	41.60%	21	36.20%	2	50.00%	134	40.70%
Livestock	223	83.50%	45	77.60%	2	50.00%	270	82.10%
Agricultural equipment	3	1.10%	0	0.00%	0	0.00%	3	0.90%
Rickshaw van (auto)	8	3.00%	4	6.90%	0	0.00%	12	3.60%
Water body/pond	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Orchards/garden	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Building/construction equipment	9	3.40%	2	3.40%	0	0.00%	11	3.30%
food processing tools/equipment	3	1.10%	0	0.00%	0	0.00%	3	0.90%
Building /Renting shops	0	0.00%	1	1.70%	0	0.00%	1	0.30%
Others	23	8.60%	3	5.20%	0	0.00%	26	7.90%
Total	267	100.00%	58	100.00%	4	100.00%	329	100.00%

F.3. Average amouir of money spent per HH for buying productive assets?

Community	Average	Maximum	Minimum
Intervention Community	75412	2500000	2500
Replicated Community	76854	710000	1240
Non-Intervention Community	56250	80000	35000
Overall	75433	2500000	1240

F.4: During the period 2020-2023 did you /your HH sold any productive/ income generating assets?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	79	25.50%	51	54.80%	52	92.90%	182	39.70%
Yes	231	74.50%	42	45.20%	4	7.10%	277	60.30%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

F. 5: If yes what are those?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Land	13	5.60%	0	0.00%	0	0.00%	13	4.70%
Livestock	221	95.70%	39	92.90%	3	75.00%	263	94.90%
Agricultural equipment	1	0.40%	1	2.40%	0	0.00%	2	0.70%
Rickshaw van(auto)	1	0.40%	1	2.40%	0	0.00%	2	0.70%
water body/pond	0	0.00%	0	0.00%	0	0.00%	0	0.00%
orchards/garden	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Building /construction equipment	2	0.90%	0	0.00%	0	0.00%	2	0.70%
food processing tools/equipment	3	1.30%	1	2.40%	0	0.00%	4	1.40%
Building /Renting shops	2	0.90%	1	2.40%	0	0.00%	3	1.10%
Others	21	9.10%	1	2.40%	1	25.00%	23	8.30%
Total	231	100.00%	42	100.00%	4	100.00%	277	100.00%

F. 6: What were the reasons for selling productive assets?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Overcoming economic crisis/shock	75	32.50%	22	52.40%	3	75.00%	100	36.10%
investment for better livelihood/income options	204	88.30%	25	59.50%	3	75.00%	232	83.80%
wedding for son/daughter	2	0.90%	1	2.40%	0	0.00%	3	1.10%
children education	5	2.20%	1	2.40%	0	0.00%	6	2.20%
Treatment	11	4.80%	2	4.80%	0	0.00%	13	4.70%
Others	5	2.20%	0	0.00%	0	0.00%	5	1.80%
Total	231	100.00%	42	100.00%	4	100.00%	277	100.00%

G. Food Security: Knowledge and Perception**G.1: Responder's ability to explain about food rights, security and balanced diet**

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Very good	86	27.70%	31	33.30%	0	0.00%	117	25.50%
Good	185	59.70%	48	51.60%	11	19.60%	244	53.20%
not good	39	12.60%	14	15.10%	45	80.40%	98	21.40%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

G.2: Responder's ability to explain about ways and practice he/she can do in his/her home to ensure balanced diet

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Very good	93	30.00%	16	17.20%	0	0.00%	109	23.70%
Good	174	56.10%	64	68.80%	17	30.40%	255	55.60%
not good	43	13.90%	13	14.00%	39	69.60%	95	20.70%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

G.3: Responder's ability to explain food preparation ensuring nutrition

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Very good	84	27.10%	15	16.10%	0	0.00%	99	21.60%
Good	185	59.70%	64	68.80%	17	30.40%	266	58.00%
Not good	41	13.20%	14	15.10%	39	69.60%	94	20.50%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

G 4: Do you think you household/ family is able to secure enough food to meet nutritional need of all members

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	25	8.10%	13	14.00%	51	91.10%	89	19.40%
Yes	285	91.90%	80	86.00%	5	8.90%	370	80.60%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

G 5: If yes then why do you think so?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Round the year eat in adequate quantity	131	46.00%	27	33.80%	2	40.00%	160	43.20%
Meals and Items contains nutrients	89	31.20%	16	20.00%	3	60.00%	108	29.20%
It will not because any disses and health problem in future.	65	22.80%	37	46.30%	0	0.00%	102	27.60%
Total	285	100.00%	80	100.00%	5	100.00%	370	100.00%

H. Food intake

H.1: How many main meals your family members took a day during last one week?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
1	0	0.00%	0	0.00%	0	0.00%	0	0.00%
1	5	1.60%	2	2.20%	4	7.10%	11	2.40%
3	300	96.80%	89	95.70%	51	91.10%	440	95.90%
More than 3	5	1.60%	2	2.20%	1	1.80%	8	1.70%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

H.2. Whether you consumed any food over the previous 24 hours from each of seven food groups below?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Grains, white roots, tubers, plantains (rice, potatoes)	306	98.70%	93	100.00%	56	100.00%	455	99.10%
Pulses (beans, peas, lentils)	229	73.90%	83	89.20%	47	83.90%	359	78.20%
Nuts and seeds	14	4.50%	2	2.20%	2	3.60%	18	3.90%
Dairy (yogurt, cheese, milk etc)	75	24.20%	26	28.00%	13	23.20%	114	24.80%
Meat, poultry, fish (including dry fish)	256	82.60%	67	72.00%	26	46.40%	349	76.00%
Eggs	102	32.90%	37	39.80%	18	32.10%	157	34.20%
Dark green leafy vegetables (like spinach, pumpkin leaf, etc)	215	69.40%	79	84.90%	30	53.60%	324	70.60%
Other vitamin A rich fruits and vegetables (including ripen mango, ripen papaya,	24	7.70%	3	3.20%	2	3.60%	29	6.30%
Other vegetables	65	21.00%	8	8.60%	7	12.50%	80	17.40%
Other fruits (including green mango, green papaya)	4	1.30%	0	0.00%	0	0.00%	4	0.90%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

H.3: How many days in last week your family members took meals comprising rice?

Response (No. of days)	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
0	1	0.30%	0	0.00%	0	0.00%	1	0.20%
1	2	0.60%	0	0.00%	0	0.00%	2	0.40%
2	37	11.90%	2	2.20%	1	1.80%	40	8.70%
3	85	27.40%	23	24.70%	14	25.00%	122	26.60%
4	35	11.30%	16	17.20%	13	23.20%	64	13.90%
5	75	24.20%	33	35.50%	17	30.40%	125	27.20%
6	19	6.10%	10	10.80%	6	10.70%	35	7.60%
7	56	18.10%	9	9.70%	5	8.90%	70	15.30%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

H.4: How many days in last week taken meals of your family members included protein?

	Freq	%	Freq	%	Freq	%	Freq	%
0	0	0.00%	2	2.20%	0	0.00%	2	0.40%
1	10	3.20%	0	0.00%	13	23.20%	23	5.00%
2	58	18.70%	23	24.70%	19	33.90%	100	21.80%
3	91	29.40%	29	31.20%	15	26.80%	135	29.40%
4	82	26.50%	30	32.30%	8	14.30%	120	26.10%
5	39	12.60%	6	6.50%	1	1.80%	46	10.00%
6	22	7.10%	2	2.20%	0	0.00%	24	5.20%
7	8	2.60%	1	1.10%	0	0.00%	9	2.00%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

I. Food production and marketing

I.1: During last one year did you family produce any agricultural and livestock

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	67	21.60%	39	41.90%	52	92.90%	158	34.40%
Yes	243	78.40%	54	58.10%	4	7.10%	301	65.60%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

I.2: For what purpose did you produce crops?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
For family consumption only	31	12.80%	6	11.10%	1	25.00%	38	12.60%
For selling only	51	21.00%	15	27.80%	1	25.00%	67	22.30%
Both for selling and consumption	161	66.30%	33	61.10%	2	50.00%	196	65.10%
Total	243	100.00%	54	100.00%	4	100.00%	301	100.00%

I.3: If both for consumption and selling then what percent did you family sold?

Community	Mean	Maximum	Minimum
Intervention Community	29	90	2
Replicated Community	19	80	2
Non-Intervention Community	15	20	10
Overall	27	90	2

1.4: Approximate amount of money you get in a year by selling agricultural products?

Community	Mean	Maximum	Minimum
Intervention Community	20908	250000	600
Replicated Community	35130	550000	2000
Non-Intervention Community	26750	65000	12000
Overall	23537	550000	600

J. Health and WASH: Knowledge

J.1: Responder's ability to explain appropriated behaviour and practices of primary health care

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Highly able	111	35.80%	27	29.00%	0	0.00%	138	30.10%
Able	177	57.10%	58	62.40%	18	32.10%	253	55.10%
Not able	22	7.10%	8	8.60%	38	67.90%	68	14.80%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

J. 2: Responder's ability to explain appropriated behavior and practices of reproductive

health care								
Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Highly able	101	32.60%	22	23.70%	0	0.00%	123	26.80%
Able	183	59.00%	59	63.40%	18	32.10%	260	56.60%
Not able	26	8.40%	12	12.90%	38	67.90%	76	16.60%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

J. 3: Responder's ability to explain appropriated behavior and practices of Mother and Child Health care

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Highly able	110	35.50%	22	23.70%	2	3.60%	134	29.20%
Able	178	57.40%	63	67.70%	17	30.40%	258	56.20%
Not able	22	7.10%	8	8.60%	37	66.10%	67	14.60%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

J. 4: What do you think of good effects of drinking safe water and open defecation free community?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Reduce diseases	306	98.70%	91	97.80%	55	98.20%	452	98.50%
Improve nutrition	175	56.50%	52	55.90%	13	23.20%	240	52.30%
Reduce water pollution	183	59.00%	58	62.40%	11	19.60%	252	54.90%
Reduce GBV	26	8.40%	14	15.10%	0	0.00%	40	8.70%
Give comfort	125	40.30%	19	20.40%	6	10.70%	150	32.70%
Reduce economic losses caused by sickness,	108	34.80%	44	47.30%	4	7.10%	156	34.00%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

K. Health and WASH: Practices

K.1: When do your family members wash hands in a day?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Before eating	272	87.70%	87	93.50%	50	89.30%	409	89.10%
After defecation	303	97.70%	89	95.70%	43	76.80%	435	94.80%
After clean children	178	57.40%	60	64.50%	20	35.70%	258	56.20%
Before cooking	165	53.20%	55	59.10%	19	33.90%	239	52.10%
After cleaning and swiping courtyards	192	61.90%	69	74.20%	11	19.60%	272	59.30%
Before serving food	120	38.70%	48	51.60%	22	39.30%	190	41.40%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

K.2: Do your family member wash hand with soap?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Yes, all times	204	65.80%	66	71.00%	22	39.30%	292	63.60%
Not all times	106	34.20%	27	29.00%	25	44.60%	158	34.40%
Not at all	0	0.00%	0	0.00%	9	16.10%	9	2.00%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

K.3: Pregegent women underwent antenatal checkup

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	3	50.00%	0	0.00%	0	0.00%	3	30.00%
Yes	3	50.00%	1	100.00%	3	100.00%	7	70.00%
Total	6	100.00%	1	100.00%	3	100.00%	10	100.00%

K.4: Types of material use by women during menstrual period

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Old cloths	56	18.20%	23	24.70%	24	42.90%	103	22.60%
Sanitary napkin buys from the shop	130	42.30%	34	36.60%	6	10.70%	170	37.30%
New Cloth	3	1.00%	0	0.00%	1	1.80%	4	0.90%
Do not menstruate	118	38.40%	36	38.70%	25	44.60%	179	39.30%
Other (Please specify...)	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	307	100.00%	93	100.00%	56	100.00%	456	100.00%

K.5. Kind of personal hygiene do your women family members practice during menstrual period

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Use soap	184	59.90%	57	61.30%	31	55.40%	272	59.60%
Drying cloth in the sunlight	101	32.90%	36	38.70%	15	26.80%	152	33.30%
Take regular bath	121	39.40%	42	45.20%	19	33.90%	182	39.90%
Frequently changing napkin	80	26.60%	21	23.30%	12	21.40%	113	25.30%
Total	153	100.00%	54	100.00%	25	100.00%	232	100.00%

K.6. Kinds of early child care are being provide to the under -5 children

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Regular breastfeeding	61	91.00%	18	94.70%	15	100.00%	94	93.10%
Immunization	64	95.50%	19	100.00%	14	93.30%	97	96.00%
Exclusive breastfeeding up to 6 months of age	62	92.50%	17	89.50%	13	86.70%	92	91.10%
Complementary feeding from 6 months onwards	54	80.60%	17	89.50%	10	66.70%	81	80.20%
Total	67	100.00%	19	100.00%	15	100.00%	101	100.00%

L. Disease prevalence**L1: Is there any person in your family suffering from non-communicable disease?**

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	251	81.00%	78	83.90%	48	85.70%	377	82.10%
Yes	59	19.00%	15	16.10%	8	14.30%	82	17.90%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

L.2: If yes then what disease

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Stroke	34	57.60%	9	60.00%	3	37.50%	46	56.10%
Asthma	11	18.60%	5	33.30%	1	12.50%	17	20.70%
Diabetic	11	18.60%	4	26.70%	1	12.50%	16	19.50%
Alzheimer	8	13.60%	2	13.30%	1	12.50%	11	13.40%
heart disease	6	10.20%	2	13.30%	2	25.00%	10	12.20%
Total	59	100.00%	15	100.00%	8	100.00%	82	100.00%

L.3: During last three months did any member of your family suffered from water-borne diseases

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	298	96.10%	90	96.80%	55	98.20%	443	96.50%
Yes	12	3.90%	3	3.20%	1	1.80%	16	3.50%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

L. 4: If yes then what type of water-borne disease?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Diarrhea	8	66.70%	1	33.30%	0	0.00%	9	56.30%
Dysentery	6	50.00%	3	100.00%	1	100.00%	10	62.50%
Total	12	100.00%	3	100.00%	1	100.00%	16	100.00%

M. Access to WASH facilities

M.1: Do your family have access to safe drinking water source?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	5	1.60%	4	4.30%	5	8.90%	14	3.10%
Yes	305	98.40%	89	95.70%	51	91.10%	445	96.90%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

M.2: Does your family have access to water for other domestic purpose

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	19	6.10%	10	10.80%	24	42.90%	53	11.50%
Yes	291	93.90%	83	89.20%	32	57.10%	406	88.50%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

M.3.: Do you have latrine in your house?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	1	0.30%	0	0.00%	1	1.80%	2	0.40%
Yes	309	99.70%	93	100.00%	55	98.20%	457	99.60%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

M.4.: If yes then what type?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Fully Sanitary Pour Flash	20	6.50%	4	4.30%	1	1.80%	25	5.50%
Ring slab with water sealed	234	75.70%	69	74.20%	29	52.70%	332	72.60%
Ring slab but no water sealed	40	12.90%	5	5.40%	7	12.70%	52	11.40%
Pit latrine with whole cover	11	3.60%	12	12.90%	13	23.60%	36	7.90%
Pit without whole cover	4	1.30%	3	3.20%	5	9.10%	12	2.60%
Other specify	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	309	100.00%	93	100.00%	55	100.00%	457	100.00%

M.5: If you have house latrine then does it have had washing facilities with water and soap

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	42	13.60%	8	8.60%	22	40.00%	72	15.80%
Yes	267	86.40%	85	91.40%	33	60.00%	385	84.20%
Total	309	100.00%	93	100.00%	55	100.00%	457	100.00%

N. Education

N.1: At present do you have any male family member who are student?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	300	96.80%	91	97.80%	53	94.60%	444	96.70%
Yes	10	3.20%	2	2.20%	3	5.40%	15	3.30%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

N.2: At present do you have any female family member who are student?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	302	97.40%	91	97.80%	50	89.30%	443	96.50%
Yes	8	2.60%	2	2.20%	6	10.70%	16	3.50%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

N.3: During last year is there any male student member dropped out from education?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	303	97.74%	93	100.00%	56	100.00%	452	98.47%
Yes	7	28.60%	0	0.00%	0	0.00%	7	1.53%
Total	310	100.00%	93	0.00%	56	100.00%	459	100.00%

N.4.: During last year is there any female student members dropped out from education(need to recheck)

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	307	99.00%	93	100.00%	56	100.00%	456	99.30%
Yes	3	1.00%	0	0.00%	0	0.00%	3	0.70%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

N.5: What are the reasons of male student drop out?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Far Distance of School	8	5.60%	2	5.10%	3	21.40%	13	6.60%
Discrimination in educational institutions	0	0.00%	0	0.00%	1	7.10%	1	0.50%
Lack of financial support	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Working for supporting family economy	1	0.70%	0	0.00%	0	0.00%	1	0.50%
Parents do not value of education	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Child marriage	1	0.70%	0	0.00%	0	0.00%	1	0.50%
Total	10	100.00%	2	100.00%	3	100.00%	15	100.00%

N.6.: What are the reasons of female student drop out?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Far Distance of School	3	2.90%	1	3.40%	6	40.00%	10	6.70%
Discrimination in educational institutions	2	1.90%	1	3.40%	0	0.00%	3	2.00%
Lack of financial support	0	0.00%	1	3.40%	0	0.00%	1	0.70%
Working for supporting family economy	2	1.90%	0	0.00%	0	0.00%	2	1.30%
Parents do not understand the value of education	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Child marriage	1	1.00%	0	0.00%	0	0.00%	1	0.70%
Total	8	100.00 %	2	100.00 %	6	100.00%	16	100.00%

O. GENDER: Marriage, Family level Decisions Making and Role Sharing**O-1: Male's age at marriages: During last one year**

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Bellow 21	1	16.70%	0	0.00%	0	0.00%	1	14.30%
21 or above	5	83.30%	1	100.00%	0	0.00%	6	85.70%
Total	6	100.00%	1	100.00%	0	0.00%	7	100.00%

O-2: Female's age at marriages: During last one year

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Bellow 18	2	12.50%	1	12.50%	0	0.00%	3	11.10%
18 or above	14	87.50%	7	87.50%	3	100.00%	24	88.90%
Total	16	100.00%	8	100.00%	3	100.00%	27	100.00%

O.3. Among male and female members in your family whose voice and opinions usually count for family level decision making ?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Male	25	8.10%	19	20.40%	5	8.90%	49	10.70%
Female	16	5.20%	6	6.50%	5	8.90%	27	5.90%
Both	269	86.80%	68	73.10%	46	82.10%	383	83.40%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

O.4.In providing food, education and support and playing opportunity among your son and daughter who gets priority?

Response	Intervention Community	Replicated Community	Non-Intervention Community	Total
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	Freq	%	Freq	%	Freq	%	Freq	%
Son	8	2.60%	6	6.50%	2	3.60%	16	3.50%
Daughter	4	1.30%	1	1.10%	1	1.80%	6	1.30%
Both	298	96.10%	86	92.50%	53	94.60%	437	95.20%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

O 5: Do female member own and independently spend money earned by her?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	176	56.80%	46	49.50%	54	96.40%	276	60.10%
Yes	134	43.20%	47	50.50%	2	3.60%	183	39.90%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

O.6. How does female member of your family make decision to get financial assistance from the SHG /apex cooperative or any other organizations?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Independently no need to seek permission of the male counterpart	67	21.60%	17	18.30%	8	14.30%	92	20.00%
With the permission of male counterpart	44	14.20%	18	19.40%	3	5.40%	65	14.20%
In consultation and joint decision making with male counterpart	199	64.20%	58	62.40%	45	80.40%	302	65.80%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

O. 7: How does female member of your family make decision to sell the products she produces?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Independently no need to seek permission of the male counterpart	62	20.00%	17	18.30%	8	14.30%	87	19.00%
with the permission of male counterpart	41	13.20%	19	20.40%	6	10.70%	66	14.40%
In consultation and joint decision making with male counterpart	207	66.80%	57	61.30%	42	75.00%	306	66.70%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

O.8: In your family do male members perform domestic work (such as cooking, cleaning, child care etc.)?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Fully	27	8.70%	6	6.50%	1	1.80%	34	7.40%
Rare	130	41.90%	45	48.40%	4	7.10%	179	39.00%
No	153	49.40%	42	45.20%	51	91.10%	246	53.60%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

P. Gender Based Violence (GBV)

P-1: Did any women member exposed with physical abuse by the intimate partner during last one year?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	302	98.40%	91	97.80%	54	96.40%	447	98.00%
Yes	5	1.60%	2	2.20%	2	3.60%	9	2.00%
Total	307	100.00%	93	100.00%	56	100.00%	456	100.00%

P.2: Did any women member experienced/observed that her intimate partner threw views out of the home in domestic dispute during last one year?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	304	99.00%	91	97.80%	56	100.00%	451	98.90%
Yes	3	1.00%	2	2.20%	0	0.00%	5	1.10%
Total	307	100.00%	93	100.00%	56	100.00%	456	100.00%

P. 3: Did any women member experienced husband demand more dowries from their family during last one year?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	304	99.00%	91	97.80%	51	91.10%	446	97.80%
Yes	3	1.00%	2	2.20%	5	8.90%	10	2.20%
Total	307	100.00%	93	100.00%	56	100.00%	456	100.00%

P. 4: During last one year did any women member exposed with an act in the home which caused psychological harm

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	299	97.40%	91	97.80%	55	98.20%	445	97.60%
Yes	8	2.60%	2	2.20%	1	1.80%	11	2.40%
Total	307	100.00%	93	100.00%	56	100.00%	456	100.00%

P. 5: Did any women member exposed with eve teasing in community and others public places during last one year

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	306	99.70%	92	98.90%	55	98.20%	453	99.30%
Yes	1	0.30%	1	1.10%	1	1.80%	3	0.70%
Total	307	100.00%	93	100.00%	56	100.00%	456	100.00%

Q. GENDER: Rights, Protection and Women's Mobility

Q-1: Do you feel well informed about your own basic rights?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	40	12.90%	12	12.90%	52	92.90%	104	22.70%
Yes	270	87.10%	81	87.10%	4	7.10%	355	77.30%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

Q. 2: Do you feel well informed about basic rights for children, e.g. prevention of forced labour and early marriage?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	61	19.70%	25	26.90%	50	89.30%	136	29.60%
Yes	249	80.30%	68	73.10%	6	10.70%	323	70.40%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

Q.3: Do members of your family raise voice to protect women and girls from gender based violence?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	144	46.50%	58	62.40%	56	100.00%	258	56.20%
Yes	166	53.50%	35	37.60%	0	0.00%	201	43.80%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

Q.4: If yes then how they protest?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Individually	11	6.60%	4	11.40%	0	0.00%	15	7.50%
Together with other SHG members and women's association	151	91.00%	31	88.60%	0	0.00%	182	90.50%
local union parishad chairmen/members	4	2.40%	0	0.00%	0	0.00%	4	2.00%
Total	166	100.00%	35	100.00%	0	0.00%	201	100.00%

Q. 5: If yes then what are those actions they undertook?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Prevent dowry	140	84.30%	31	88.60%	0	0.00%	171	85.10%
Prevent girl's child margarine	155	93.40%	29	82.90%	0	0.00%	184	91.50%
Against illegal divorce	71	42.80%	15	42.90%	0	0.00%	86	42.80%

Protesting domestic violence	96	57.80%	14	40.00%	0	0.00%	110	54.70%
Protesting eve teasing and linguistic insult	21	12.70%	7	20.00%	0	0.00%	28	13.90%
Ensuring just wage	1	0.60%	3	8.60%	0	0.00%	4	2.00%
other	1	0.60%	0	0.00%	0	0.00%	1	0.50%
Total	166	100.00%	35	100.00%	0	0.00%	201	100.00%

Q.6.: Can you independently contact and communicate with the UP and relevant government department

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	65	21.00%	21	22.60%	41	73.20%	127	27.70%
Yes	245	79.00%	72	77.40%	15	26.80%	332	72.30%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

Q.7: How many times did you communicated with them

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
One time	39	15.90%	19	26.40%	4	26.70%	62	18.70%
Two times	86	35.10%	33	45.80%	10	66.70%	129	38.90%
More than 3 times	120	49.00%	20	27.80%	1	6.70%	141	42.50%
Total	245	100.00%	72	100.00%	15	100.00%	332	100.00%

Q.7: Can you go market place alone?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	132	42.60%	37	39.80%	46	82.10%	215	46.80%
Yes	178	57.40%	56	60.20%	10	17.90%	244	53.20%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

R. Access to services and received behaviour of duty bearers

R-1: Is there any member of your family is eligible to get and receiving government safety net?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	158	51.00%	63	67.70%	18	32.10%	239	52.10%
Yes	88	28.40%	25	26.90%	6	10.70%	119	25.90%
Don't Know	64	20.60%	5	5.40%	32	57.10%	101	22.00%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

R 2: Did your family receive any services and assistance from the department of agriculture

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	189	61.00%	70	75.30%	56	100.00%	315	68.60%
Yes	121	39.00%	23	24.70%	0	0.00%	144	31.40%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

R-3: If yes then what kind of services and assistance received from the department of agriculture?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Financial	16	13.20%	13	56.50%	0	0.00%	29	20.10%
Technical	88	72.70%	9	39.10%	0	0.00%	97	67.40%
Material Input	61	50.40%	8	34.80%	0	0.00%	69	47.90%
Machine /equipment	1	0.80%	1	4.30%	0	0.00%	2	1.40%
Total	121	100.00%	23	100.00%	0	0.00%	144	100.00%

R.4: Did your family receive any services and assistance from the department of Women Affairs?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	238	76.80%	51	54.80%	56	100.00%	345	75.20%
Yes	72	23.20%	42	45.20%	0	0.00%	114	24.80%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

R.5: If yes what kind of services and assistance received from the department of women affairs?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Financial	21	29.20%	15	35.70%	0	0.00%	36	31.60%
Counseling	43	59.70%	25	59.50%	0	0.00%	68	59.60%
Litigation against women abuse	29	40.30%	25	59.50%	0	0.00%	54	47.40%
Protection of women rights	31	43.10%	26	61.90%	0	0.00%	57	50.00%
Other (Please specify...)	3	4.20%	0	0.00%	0	0.00%	3	2.60%
Total	72	100.00%	42	100.00%	0	0.00%	114	100.00%

R-6: Did your family receive any services and assistance from the Department of Livestock

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	148	47.70%	44	47.30%	56	100.00%	248	54.00%
Yes	162	52.30%	49	52.70%	0	0.00%	211	46.00%

Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%
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R-7: If yes then what kind of services and assistance received from Livestock department?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Training	67	41.40%	32	65.30%	0	0.00%	99	46.90%
Livestock visit treatment	30	18.50%	16	32.70%	0	0.00%	46	21.80%
Advise and counseling	108	66.70%	30	61.20%	0	0.00%	138	65.40%
Medicine	49	30.20%	10	20.40%	0	0.00%	59	28.00%
Vaccines	92	56.80%	36	73.50%	0	0.00%	128	60.70%
Total	162	100.00%	49	100.00%	0	0.00%	211	100.00%

R-8: From where did you receive treatment services for the patient?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Did not visit anywhere	0	0.00%	2	13.30%	0	0.00%	2	2.00%
Upazila Health Complex	16	20.50%	4	26.70%	4	44.40%	24	23.50%
Union Health Centre	6	7.70%	1	6.70%	0	0.00%	7	6.90%
Community Clinic	34	43.60%	2	13.30%	2	22.20%	38	37.30%
Private Clinic	13	16.70%	1	6.70%	0	0.00%	14	13.70%
Traditional Healer	3	3.80%	0	0.00%	0	0.00%	3	2.90%
Pharmacy	58	74.40%	6	40.00%	5	55.60%	69	67.60%
Others	1	1.30%	2	13.30%	0	0.00%	3	2.90%
Total	78	100.00%	15	100.00%	9	100.00%	102	100.00%

R.9: While receiving services what kind of behaviour did you receive from the LGI Govt. officers and political leaders?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Cordial	228	73.50%	68	73.10%	8	14.30%	304	66.20%
Not Cordial	79	25.50%	25	26.90%	30	53.60%	134	29.20%
Rude behavior	3	1.00%	0	0.00%	18	32.10%	21	4.60%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

R-10: While receiving services from the LGI and government departments were you compelled to give bribe?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	307	99.00%	91	97.80%	56	100.00%	454	98.90%
Yes	3	1.00%	2	2.20%	0	0.00%	5	1.10%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

R-11: While receiving services from the LGI and government department did you experience discriminated behavior delivery by respective officers?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	301	97.10%	87	93.50%	55	98.20%	443	96.50%
Yes	9	2.90%	6	6.50%	1	1.80%	16	3.50%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

S. Disaster Risk Reduction and Climate Change Adaptation (CCA): Awareness and Practice

S-1: What kind of natural hazards may affect your family economy and wellbeing?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Flood	251	81.00%	78	83.90%	38	67.90%	367	80.00%
Draught	240	77.40%	68	73.10%	32	57.10%	340	74.10%
Heat wave	134	43.20%	39	41.90%	18	32.10%	191	41.60%
Cold	107	34.50%	26	28.00%	4	7.10%	137	29.80%
Dense Fog	30	9.70%	6	6.50%	0	0.00%	36	7.80%
Cyclone	18	5.80%	3	3.20%	0	0.00%	21	4.60%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

S-2: Do you and your family members know the measures to be taken in reducing disaster risk?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Well	154	49.70%	69	74.20%	7	12.50%	230	50.10%
Not well	153	49.40%	23	24.70%	27	48.20%	203	44.20%
Not at all	3	1.00%	1	1.10%	22	39.30%	26	5.70%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

S-3: What measures did you take in your family to reduce disaster risk?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Savings for emergency food	273	88.10%	87	93.50%	49	87.50%	409	89.10%
Strengthen house	154	49.70%	34	36.60%	12	21.40%	200	43.60%
Emergency food bank	121	39.00%	21	22.60%	6	10.70%	148	32.20%
Disaster resilient cropping	92	29.70%	24	25.80%	1	1.80%	117	25.50%
Savings for emergency food	56	18.10%	32	34.40%	2	3.60%	90	19.60%
Crops and other damage insurance with Takaful sys.	31	10.00%	16	17.20%	1	1.80%	48	10.50%
Family response plan	9	2.90%	3	3.20%	1	1.80%	13	2.80%
Getting regular early warning	2	0.60%	1	1.10%	0	0.00%	3	0.70%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

S-4: Do you think in comparison with the past the climate has changed?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	2	0.60%	2	2.20%	26	46.40%	30	6.50%
Yes	308	99.40%	91	97.80%	30	53.60%	429	93.50%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

S-5: If yes then what changes do you observe?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Prolonged drought	230	74.70%	66	72.50%	22	73.30%	318	74.10%
Change in rainfall	225	73.10%	62	68.10%	13	43.30%	300	69.90%
Irregular rainfall	222	72.10%	67	73.60%	8	26.70%	297	69.20%
Depletion of water	16	5.20%	9	9.90%	2	6.70%	27	6.30%
Frequent storms	10	3.20%	5	5.50%	0	0.00%	15	3.50%
Insensitivity of rain	6	1.90%	5	5.50%	0	0.00%	11	2.60%
Other (specify)	0	0.00%	0	0.00%	1	3.30%	1	0.20%
Total	308	100.00%	91	100.00%	30	100.00%	429	100.00%

S-6: For your family how do you see the effects of those changes?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Good	72	23.20%	30	32.30%	11	19.60%	113	24.60%
Bad	224	72.30%	60	64.50%	23	41.10%	307	66.90%
Not good-not bad	14	4.50%	3	3.20%	22	39.30%	39	8.50%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

S-7: If bad then why?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Causing crops damage	208	92.90%	59	98.30%	22	95.70%	289	94.10%
Causing expenditure increase	137	61.20%	36	60.00%	6	26.10%	179	58.30%
Reducing crops yield	117	52.20%	36	60.00%	2	8.70%	155	50.50%
Causing drinking and irrigation water crisis	70	31.30%	14	23.30%	2	8.70%	86	28.00%
Exposure with excessive hit in summer season	2	0.90%	2	3.30%	0	0.00%	4	1.30%
Exposure with excessive cold in cold season	3	1.30%	1	1.70%	0	0.00%	4	1.30%
Total	224	100.00%	60	100.00%	23	100.00%	307	100.00%

S-8: Do you and your family members know the measures to be taken in adapting and

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Well	115	37.10%	60	64.50%	4	7.10%	179	39.00%
Not well	187	60.30%	31	33.30%	34	60.70%	252	54.90%
Not at all	8	2.60%	2	2.20%	18	32.10%	28	6.10%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

T. Social Effects/Impacts**T-1: Do you think in comparison with 3 years ago now you get better cooperation from other community members of your village?**

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	8	2.60%	6	6.50%	49	87.50%	63	13.70%
Yes	302	97.40%	87	93.50%	7	12.50%	396	86.30%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

T-2: During last one year did any family members experienced linguistic insult as poor?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	308	99.40%	90	96.80%	55	98.20%	453	98.70%
Yes	2	0.60%	3	3.20%	1	1.80%	6	1.30%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

T-3: During last one year did you and your family members engaged in conflict/quarreling with other?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	309	99.70%	92	98.90%	55	98.20%	456	99.30%
Yes	1	0.30%	1	1.10%	1	1.80%	3	0.70%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

U. Apex body and National Cooperative Network (NCN)**U. 1: Are you aware about Apex body and NCN?**

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	94	30.30%	21	22.60%	56	100.00%	171	37.30%
Yes	216	69.70%	72	77.40%	0	0.00%	288	62.70%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

U.2: (If the answer is yes) Who owns the Apex body?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
All SHG members	209	96.80%	67	93.10%	0	0.00%	276	95.80%
IRB	2	0.90%	3	4.20%	0	0.00%	5	1.70%
Don't Know	5	2.30%	2	2.80%	0	0.00%	7	2.40%
Total	216	100.00%	72	100.00%	0	0.00%	288	100.00%

U.3: Did you or any member of your family attend the meeting of apex body?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	184	59.40%	65	69.90%	56	100.00%	305	66.40%
Yes	126	40.60%	28	30.10%	0	0.00%	154	33.60%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

U.4: Did you notice any conflict/conflicting issue in the SHG and apex body

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	268	86.50%	89	95.70%	56	100.00%	413	90.00%
Yes	42	13.50%	4	4.30%	0	0.00%	46	10.00%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

U. 5: If yes then what were the issue?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Holding leadership positions	21	50.00%	3	75.00%	0	0.00%	24	52.20%
Mismanagement	15	35.70%	2	50.00%	0	0.00%	17	37.00%
Lack of transparency and accountability	32	76.20%	2	50.00%	0	0.00%	34	73.90%
Autocratic behavior of leader	6	14.30%	1	25.00%	0	0.00%	7	15.20%
Compete over receiving services	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Autocratic behavior of leader	4	9.50%	0	0.00%	0	0.00%	4	8.70%
Lack of democratic decision making	4	9.50%	0	0.00%	0	0.00%	4	8.70%
Total	42	100.00%	4	100.00%	0	0.00%	46	100.00%

U.6: Has the conflict been resolved or still going on?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Resolved	37	86.00%	4	100.00%	0	0.00%	41	87.20%
Still going on	6	14.00%	0	0.00%	0	0.00%	6	12.80%
Total	43	100.00%	4	100.00%	0	0.00%	47	100.00%

U. 7: Do you know how much self-help capital the SHG have at present?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	80	25.80%	28	30.10%	56	100.00%	164	35.70%
Yes	230	74.20%	65	69.90%	0	0.00%	295	64.30%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

U. 8: Is your family a contributor and beneficiary of Food Bank?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	50	16.10%	16	17.20%	56	100.00%	122	26.60%
Yes	260	83.90%	77	82.80%	0	0.00%	337	73.40%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

U-9: Are the leaders of apex body selected in wider community meeting?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	93	30.00%	30	32.30%	56	100.00%	179	39.00%
Yes	217	70.00%	63	67.70%	0	0.00%	280	61.00%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

U-10: In terms of supporting community members how do you see the leaders' quality?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Highly supportive	142	45.80%	29	31.20%	5	8.90%	176	38.30%
Medium supportive	165	53.20%	63	67.70%	4	7.10%	232	50.50%
Not supportive	3	1.00%	1	1.10%	47	83.90%	51	11.10%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

U.11: Are there any youth leaders in the Apex body?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	271	87.40%	86	92.50%	56	100.00%	413	90.00%
Yes	39	12.60%	7	7.50%	0	0.00%	46	10.00%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

U-12: If yes then how do you see the leadership of youth girls?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Very active	28	71.80%	7	100.00%	0	0.00%	35	76.10%
No so active	11	28.20%	0	0.00%	0	0.00%	11	23.90%
Inactive	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	39	100.00%	7	100.00%	0	0.00%	46	100.00%

U-13: How do you see the overall quality of leadership?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Very strong and skilled	105	33.90%	24	25.80%	9	16.10%	138	30.10%
Moderately strong and skilled	187	60.30%	63	67.70%	3	5.40%	253	55.10%
Not so strong and skilled	14	4.50%	6	6.50%	12	21.40%	32	7.00%
Weak	4	1.30%	0	0.00%	32	57.10%	36	7.80%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

V. Services and supports received from the Apex and NCN**V. 1: Are you aware about your rights and entitlements to access support and services form the apex and NCN**

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	32	10.30%	19	20.40%	56	100.00%	107	23.30%
Yes	278	89.70%	74	79.60%	0	0.00%	352	76.70%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

V.2.: What kind of support you / your family got from the apex body and NCN?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Financial	214	69.00%	55	59.10%	7	12.50%	276	60.10%
Training and technical knowhow	197	63.50%	53	57.00%	25	44.60%	275	59.90%
Emergency food assistance	127	41.00%	42	45.20%	3	5.40%	172	37.50%
Resolving conflict	132	42.60%	46	49.50%	4	7.10%	182	39.70%
Product marketing	89	28.70%	21	22.60%	2	3.60%	112	24.40%
Stopping/reducing discriminatory behavior	54	17.40%	22	23.70%	0	0.00%	76	16.60%
Accessing resource and services from the GoB	17	5.50%	4	4.30%	0	0.00%	21	4.60%
Access to sanitation facilities	11	3.50%	6	6.50%	0	0.00%	17	3.70%
Humanitarian response	13	4.20%	1	1.10%	1	1.80%	15	3.30%
Information and communication	9	2.90%	3	3.20%	0	0.00%	12	2.60%
Stopping domestic GBV	9	2.90%	0	0.00%	0	0.00%	9	2.00%
Stopping child marriage	27	8.70%	4	4.30%	1	1.80%	32	7.00%
Others (Please specify...)	0	0.00%	0	0.00%	21	37.50%	21	4.60%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

V.3: Are you /your family member satisfied with the response, support and service provided by the Apex								
Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Highly satisfied	134	43.20%	27	29.00%	4	7.10%	165	35.90%
Moderately satisfied	168	54.20%	63	67.70%	13	23.20%	244	53.20%
Not satisfied	8	2.60%	3	3.20%	39	69.60%	50	10.90%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

V.4: What kind of humanitarian and emergency response and services did you/your family received from Apex Body and NNC during COVID 19 pandemic?								
Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Awareness creation	257	82.90%	85	91.40%	29	51.80%	371	80.80%
Emergency Cash (support)	67	21.60%	18	19.40%	1	1.80%	86	18.70%
Emergency Food	112	36.10%	47	50.50%	3	5.40%	162	35.30%
Accessing Health service	90	29.00%	43	46.20%	2	3.60%	135	29.40%
Mental Courage	80	25.80%	19	20.40%	0	0.00%	99	21.60%
Others	0	0.00%	0	0.00%	24	42.90%	24	5.20%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

V.5: In providing humanitarian and emergency support did the Apex and NCN discussed with you to know about your priority needs?								
Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	41	13.20%	14	15.10%	54	96.40%	109	23.70%
Yes	269	86.80%	79	84.90%	2	3.60%	350	76.30%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

W. Perception on the impact created by the project

W-1: Did the project impact your family?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	31	10.00%	20	21.50%	53	94.60%	104	22.70%
Yes	279	90.00%	73	78.50%	3	5.40%	355	77.30%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

W. 2: If positive impact then what do you /your family member think about the level

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
High	134	48.00%	18	24.70%	3	100.00%	155	43.70%
Medium	139	49.80%	55	75.30%	0	0.00%	194	54.60%
Low	6	2.20%	0	0.00%	0	0.00%	6	1.70%
Total	279	100.00%	73	100.00%	3	100.00%	355	100.00%

W-3. What are the areas of impact the project created on your family? (Multiple)

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Livelihood	215	77.10%	29	39.70%	3	100.00%	247	69.60%
Income	182	65.20%	27	37.00%	0	0.00%	209	58.90%
Food security	198	71.00%	51	69.90%	2	66.70%	251	70.70%
Women Empowerment	149	53.40%	43	58.90%	1	33.30%	193	54.40%
Health	113	40.50%	39	53.40%	0	0.00%	152	42.80%
Education	97	34.80%	33	45.20%	0	0.00%	130	36.60%
Employment	83	29.70%	10	13.70%	2	66.70%	95	26.80%
Representation in local government	37	13.30%	1	1.40%	0	0.00%	38	10.70%
Accessing resources and services	31	11.10%	7	9.60%	0	0.00%	38	10.70%
Social Dignity	77	27.60%	7	9.60%	0	0.00%	84	23.70%
Self-help problem-solving capacity	49	17.60%	4	5.50%	0	0.00%	53	14.90%
Climate Disaster Risk Reduction	2	0.70%	0	0.00%	0	0.00%	2	0.60%
Total	279	100.00%	73	100.00%	3	100.00%	355	100.00%

X. Perception on the sustainability

X-1: Do you think the SHG. Apex body and NCN Organization will continue and have more organizational strength in service delivery after the IRB facilitation support has been reduced and withdrawn?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
No	1	0.30%	2	2.20%	54	96.40%	57	12.40%
Yes	309	99.70%	91	97.80%	2	3.60%	402	87.60%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

X-2: What factors will have influence on the Sustainability?

Response	Intervention Community		Replicated Community		Non-Intervention Community		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Organizational Capacity of SHG/Appex Body NCN	306	98.70%	85	91.40%	8	14.30%	399	86.90%
Supportive government policy to institutionalize	2	0.60%	1	1.10%	37	66.10%	40	8.70%
Socio-economic and political situation	2	0.60%	7	7.50%	11	19.60%	20	4.40%
Total	310	100.00%	93	100.00%	56	100.00%	459	100.00%

6.3 Annexure 3: List of documents and literature reviewed

List of documents and literature reviewed

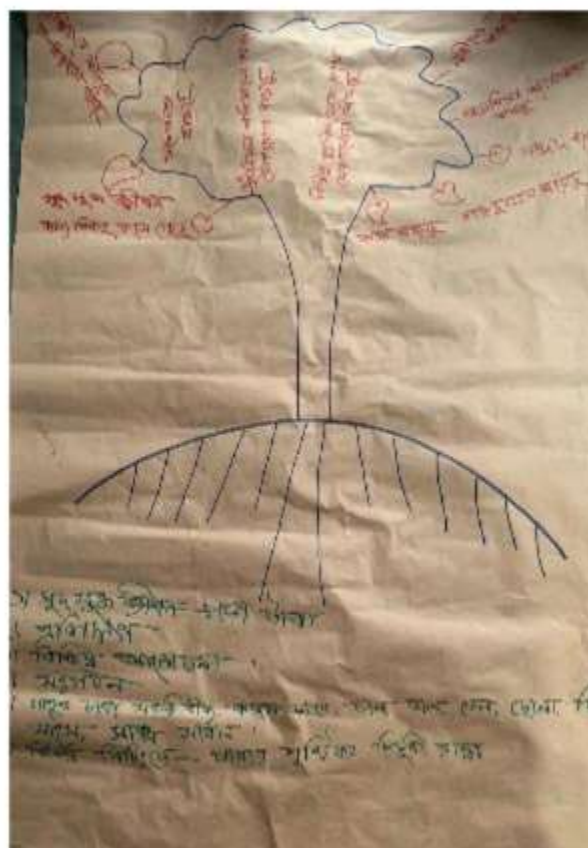
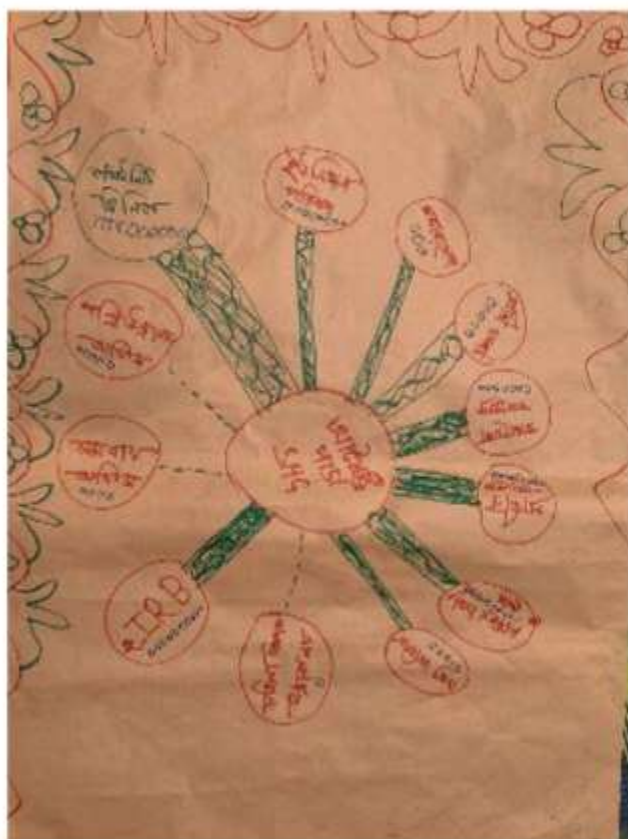
1. EEP Project Proposal by IR Bangladesh and financed by IR-Germany
2. EEP Project Proposal by IR Bangladesh and financed by IR-Canada
3. EEP project baseline report (February 2021)
4. EEP Project: Mid Term Evaluation Report (April 2022)
5. Interim and final project performance report of the EEP projects submitted to IR Germany and IR Canada
6. 8 documented Impact Case Stories (IR Germany)
7. Newsletters and video documentary on the EEP model
8. Training modules and IEC materials produced by the project
9. EEP Newsletter, August 2022, Volume 3, IR-Bangladesh
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11. Bangladesh Interactive Poverty Map (2016)
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12. BANGLADESH: Eighth Five Year Plan (2020-2025) General Economics Division (GED) Planning Commission Government of the People's Republic of Bangladesh
13. Natrajn N., Newsham. A, Rigg. A. and Suhadiman. D (2022) A sustainable livelihoods framework for the 21st century. Elsevier Ltd.
14. What is Sustainable Livelihood Approach: FAO
<https://www.fao.org/3/y5956e/Y5956E04.htm>
15. Core Humanitarian Standard (CHS) on Quality and Accountability (2018), CHS Alliance
16. Sustainable transformation out of extreme poverty: The PRIME way, PKSF, December 2017
17. BRAC's Ultra Poor Graduation Pogramme (undated). BRAC, Mohakhali, Dhaka
18. Matin.I. Suima M. Rabbai M. (2008) Crafting a Graduation Pathway for the Ultra Poor: Lessons and Evidence from a BRAC programme, BRAC Research and Evaluation Division
19. Moqueet. N. Zareba. Z. & Whisso.I (Undated) Ultra-Poor Graduation Handbook, World Vision

6.4 Annexure 4: List of Key Informants Interviewed

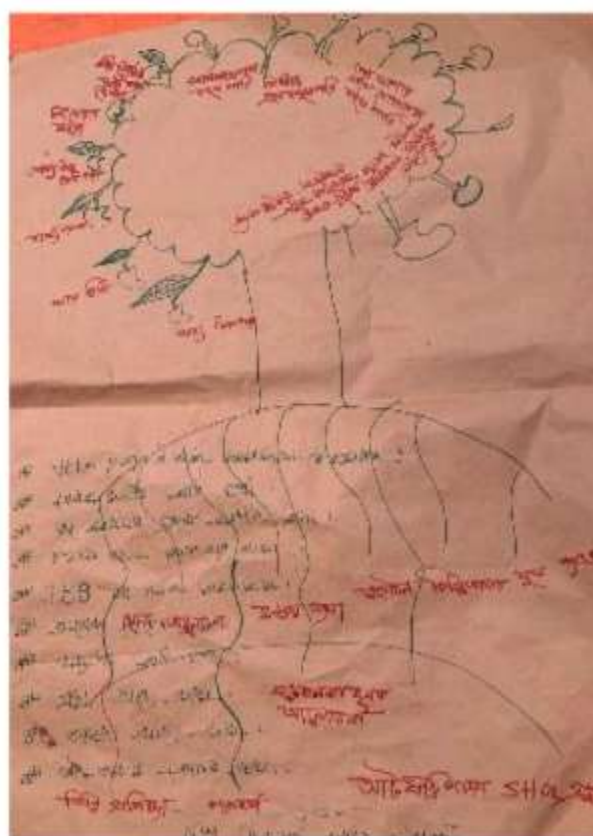
List of Key Informants Interviewed

1. Md. Nur Alam Miah, UP Chairman of Koikuri UP, Pirgachha Upazila
2. Md. Abu Ali Miah, Sub-Assistant Livestock Officer, Pirgachha Upazila
3. Mst. Selowara Begum Deputy Director of District Women Affairs, Rangpur District
4. Md. Sekendar Bablu, Journalist and Chairperson of Rajarhat Press Club
5. Md. Taijul Islam, Chairman of Biddyananda UP, Rajarhat Upazila
6. Most. Momotaj Begum Women UP member of Biddyananda UP, Rajarhat Upazila
7. Md. Mahfujur Rahman, Upazila Livestock Officer (ULO)-Rajarhat Upazila
8. Most. Sifunnahar Sathi, Upazila Agriculture Officer, Rajarhat Upazila
9. Md. Shah Alam, Upazila Cooperative Officer, Rajarhat
10. Shuli Khatun – Secretary, National Cooperative Network (NCN)
11. Ferdausi Begum –Member National Cooperative Network (NCN)
12. Dipti Rani, Member National Cooperative Network (NCN)
13. Shahajada Muhammad Sharif, Project Officer, EEP project, IRB
14. Md. Abdus Salam, Assistant Project Officer, EEP Project, IRB
15. Md. Monzurul Islam, Project Officer, EEP & SEED Project, IRB
16. Khandaker Bablu, Assistant Project Officer, IRB, Rangpur
17. Enamul Haque Sarkar Programme Manager, Economic Empowerment & Governance Programme (EEGP –Islamic Relief Bangladesh
18. Mr. Golam Motasim Billah, Country Director, Islamic Relief, Bangladesh
19. Md. Moniruzzaman, Senior MEAL Coordinator, Islamic Relief Worldwide (IRW)
20. Shabel Firuz, Head of Region, Asia, Islamic Relief Worldwide
21. Mr. Leo Nalugon, Global Food Security and Livelihood Adviser, Islamic Relief Worldwide

6.5 Annexure 5: Outcome of PRA Exercise with the Project Beneficiaries



STAFF	DATE	TIME	NAME	NO.	DATE	TIME	NAME	NO.
1. Mr. A. K. Singh	10/10/2020	10:30	Mr. A. K. Singh	10	10/10/2020	10:30	Mr. A. K. Singh	10
2. Mr. B. K. Singh	10/10/2020	11:00	Mr. B. K. Singh	11	10/10/2020	11:00	Mr. B. K. Singh	11
3. Mr. C. K. Singh	10/10/2020	11:30	Mr. C. K. Singh	12	10/10/2020	11:30	Mr. C. K. Singh	12
4. Mr. D. K. Singh	10/10/2020	12:00	Mr. D. K. Singh	13	10/10/2020	12:00	Mr. D. K. Singh	13
5. Mr. E. K. Singh	10/10/2020	12:30	Mr. E. K. Singh	14	10/10/2020	12:30	Mr. E. K. Singh	14
6. Mr. F. K. Singh	10/10/2020	13:00	Mr. F. K. Singh	15	10/10/2020	13:00	Mr. F. K. Singh	15
7. Mr. G. K. Singh	10/10/2020	13:30	Mr. G. K. Singh	16	10/10/2020	13:30	Mr. G. K. Singh	16
8. Mr. H. K. Singh	10/10/2020	14:00	Mr. H. K. Singh	17	10/10/2020	14:00	Mr. H. K. Singh	17
9. Mr. I. K. Singh	10/10/2020	14:30	Mr. I. K. Singh	18	10/10/2020	14:30	Mr. I. K. Singh	18
10. Mr. J. K. Singh	10/10/2020	15:00	Mr. J. K. Singh	19	10/10/2020	15:00	Mr. J. K. Singh	19
11. Mr. K. K. Singh	10/10/2020	15:30	Mr. K. K. Singh	20	10/10/2020	15:30	Mr. K. K. Singh	20
12. Mr. L. K. Singh	10/10/2020	16:00	Mr. L. K. Singh	21	10/10/2020	16:00	Mr. L. K. Singh	21
13. Mr. M. K. Singh	10/10/2020	16:30	Mr. M. K. Singh	22	10/10/2020	16:30	Mr. M. K. Singh	22
14. Mr. N. K. Singh	10/10/2020	17:00	Mr. N. K. Singh	23	10/10/2020	17:00	Mr. N. K. Singh	23
15. Mr. O. K. Singh	10/10/2020	17:30	Mr. O. K. Singh	24	10/10/2020	17:30	Mr. O. K. Singh	24
16. Mr. P. K. Singh	10/10/2020	18:00	Mr. P. K. Singh	25	10/10/2020	18:00	Mr. P. K. Singh	25
17. Mr. Q. K. Singh	10/10/2020	18:30	Mr. Q. K. Singh	26	10/10/2020	18:30	Mr. Q. K. Singh	26
18. Mr. R. K. Singh	10/10/2020	19:00	Mr. R. K. Singh	27	10/10/2020	19:00	Mr. R. K. Singh	27
19. Mr. S. K. Singh	10/10/2020	19:30	Mr. S. K. Singh	28	10/10/2020	19:30	Mr. S. K. Singh	28
20. Mr. T. K. Singh	10/10/2020	20:00	Mr. T. K. Singh	29	10/10/2020	20:00	Mr. T. K. Singh	29
21. Mr. U. K. Singh	10/10/2020	20:30	Mr. U. K. Singh	30	10/10/2020	20:30	Mr. U. K. Singh	30
22. Mr. V. K. Singh	10/10/2020	21:00	Mr. V. K. Singh	31	10/10/2020	21:00	Mr. V. K. Singh	31
23. Mr. W. K. Singh	10/10/2020	21:30	Mr. W. K. Singh	32	10/10/2020	21:30	Mr. W. K. Singh	32
24. Mr. X. K. Singh	10/10/2020	22:00	Mr. X. K. Singh	33	10/10/2020	22:00	Mr. X. K. Singh	33
25. Mr. Y. K. Singh	10/10/2020	22:30	Mr. Y. K. Singh	34	10/10/2020	22:30	Mr. Y. K. Singh	34
26. Mr. Z. K. Singh	10/10/2020	23:00	Mr. Z. K. Singh	35	10/10/2020	23:00	Mr. Z. K. Singh	35
27. Mr. A. K. Singh	10/10/2020	23:30	Mr. A. K. Singh	36	10/10/2020	23:30	Mr. A. K. Singh	36
28. Mr. B. K. Singh	10/10/2020	24:00	Mr. B. K. Singh	37	10/10/2020	24:00	Mr. B. K. Singh	37
29. Mr. C. K. Singh	10/10/2020	24:30	Mr. C. K. Singh	38	10/10/2020	24:30	Mr. C. K. Singh	38
30. Mr. D. K. Singh	10/10/2020	25:00	Mr. D. K. Singh	39	10/10/2020	25:00	Mr. D. K. Singh	39
31. Mr. E. K. Singh	10/10/2020	25:30	Mr. E. K. Singh	40	10/10/2020	25:30	Mr. E. K. Singh	40
32. Mr. F. K. Singh	10/10/2020	26:00	Mr. F. K. Singh	41	10/10/2020	26:00	Mr. F. K. Singh	41
33. Mr. G. K. Singh	10/10/2020	26:30	Mr. G. K. Singh	42	10/10/2020	26:30	Mr. G. K. Singh	42
34. Mr. H. K. Singh	10/10/2020	27:00	Mr. H. K. Singh	43	10/10/2020	27:00	Mr. H. K. Singh	43






6.6 Annexure 6: Outcome of Task delivery satisfaction across exercise with the senior field staff of the project

Project Intervention Satisfaction Scoring with senior field staff of the EEP project

(To be export as subsidiary with FGDs with project and partner organizations staff)

In terms of implementation quality and creating benefit please mark the right satisfaction mood through group discussions and consensus

No	Intervention	Preference score			Explanation to given mood
		Highly satisfied	Somehow satisfied	Not satisfied	
					
	Training /exposure visit /awareness creation				
1	Development of training module	√			Clear explanation of EEP model such as access to financial, SHG, apex body, cash transfer model and implementation strategy
2	Developing IEC & BCC materials	√			A video documentary have shared with national and international practitioners, Sensitized on awareness and entitlements.
3	Provide training for practitioners	√			Good training module, Skilled trainer, become well known about EEP model and wish to implement their upcoming project
4	Organize exposure visit	√			Learning best practice, skill enhancement, motivation and inspiration, learning from mistake, boosting confidence, feedback and evaluation
5	Conduction of capacity building trainings to SHG and apex body members and leaders on various aspects of group development	√			Good training module, Skilled trainer, group dynamic, leadership and financial management skill have increased
6	Conduction of skill development trainings on various livelihood options	√			Informative training module, trained up by skilled trainer as like ULO, AO, FO. Knowledge & skill increased on modern agro & agro subsector technology, linkage & communication skill have developed
7	Facilitating awareness raising sessions on WASH, health, hygiene and various social issues for the children, men and women of the targeted households.	√			Health improvement, Increased disease prevention, empowerment and behavior change, community well-beings, equity and gender equality

	wider communities and relevant stakeholders				
	Research M&E				
8	Conduct research				
9	Conduct baseline survey	√			Current status of the beneficiaries is obtained, helping to achieve the goals, supporting during the Mid-term and final evaluation
10	Prepare lessons learned document	√			Planning of rest of project stage and future project, improving and prevention risks, learning for further use, follow-up and replication
	Cash and material support				
11	Provide livelihood means/cash and, skill analysis and agreed business plan;	√			100% beneficiaries started income generating activities-IGA as business plan, gradually reduce vulnerability
12	Activate online funding mechanism 'no-riba' to generate mass funding;		√		BDT 111,100 fund collected and 40 poor women received fund through no-riba website
13	Introduce Takaful system amongst beneficiaries;	√			Risk mitigation, financial protection from unexpected risk
	Campaign /advocacy and networking				
14	Campaign and advocate for expanding rights protection and services of the extreme poor and marginalized people;	√			Sensitized the wider community on different rights, protection, entitlement and social development issues.
15	organize advocacy workshop/seminar at national level awareness of the model;		√		Scale up of effective livelihood model, policy and structural improvement, lead to sustainable solutions
16	Facilitate to form a "National Cooperative Network" uniting all Apex bodies	√			Acting as umbrella of all apex body, linkage, communication with relevant stakeholders, playing advisory roles, business promotion and finally have ensured sustainability
17	Developing business plans for SHG members and Apex bodies	√			Clarify of vision & goals, feasibility assessment, secure to make business operation, financial planning & budgeting, risk management and decision making guideline

6.7 Annexure 7: Summary of achievement on the indicators of project log-frame

Log frame Indicator	Indicator Description	Target	Baseline Value	Final Evaluation Value
Impact: Targeted households have come out of extreme poverty and EEP model has been replicated	% of targeted 1300 HHs lifted out of extreme poverty	80%	0%	100%
	# of wider stakeholders (development organizations and relevant government departments) is aware of, capacitated and replicating the EEP model	80%	0%	100% local government officers and staff of the government department of Agriculture, Livestock, Cooperative, and Women Affairs met at the Upazilas and district are aware about EEP but they yet to replicating EEP proactively
	National Cooperative Network (NCN) acts as an umbrella body for other 'Apex bodies' implementing the EEP model and promotes the model nationally	80%	0%	#1 NCN is formed covering 10 Upazila level's Apex Body; acting as umbrella body for exiting Apex bodies but yet to be able to promote the EEP model nationally.
Outcome 1: Targeted 1,000 extreme poor and destitute households of Bangladesh have lifted out of extreme poverty with improved	% of the 1300 primary targeted HHs have graduated out of extreme poverty through implementing EEP model with average income become double from the baseline income	80%	0%	1300 (100%) covered. While average monthly income per HH at baseline was 4927 BDT then at the period of this evaluation 15789 BDT; increased in more than double.

Log frame Indicator	Indicator Description	Target	Baseline Value	Final Evaluation Value
socio-economic conditions through implementing EEP model	% of the 300 targeted neighboring HHs have adopted and replicated EEP model pathway and sustainably increased average income by 50%.	80%	0%	100% HH replicated. While average monthly income per HH at baseline was 4927 BDT then at the period of this evaluation 13201 BDT which is more than double.
	% of 40 Self Help Groups (1000 members) are functional and are connected through 1 'Apex body'.	80%	0%	100% are functional
Outcome 2: Relevant government departments and national & international development partners are sensitized and capacitated for replication of EEP model.	# of Advocacy strategy for the elimination of extreme poverty in Bangladesh has been developed and promoted amongst key stakeholders	2	0	It has been reported this is on-going and will be completed after final evaluation
	# of organized training and module distribution on EEP model has been among development practitioners and relevant government department	1	0	1 distributed among 25 development practitioners and relevant government department
Outcome 3: Wider public are aware of and support the funding, replication and scaling up of the EEP model	# of visitors to media page and social media of EEP model	4,000	0	As per the 6 th interim report (dated June 30 2023) , 4059 people have visited the newsletter, brochure, documentary

Log frame Indicator	Indicator Description	Target	Baseline Value	Final Evaluation Value
				video, and other news articles on the EEP model uploaded to IRB's Facebook page.
	# of articles and news pieces on EEP model published	5	0	??
	# of extreme poor HHs are supported to replicate EEP model through local funding	50	0	BDT 111,100 fund collected and 40 poor women received fund through no-riba website
Outcome #4 National Cooperative Network' (NCN) is acting as an umbrella body for all 'Apex bodies' implementing the EEP model and links 'Apex bodies' to external service providers	# of 'Apex bodies'(representing approximately 10,000 SHG members) are members under the 'National Cooperative Network'	5	0	10 Apex body (13,650 SHG members) are registered
	# of 5 agreements entered into for discounted goods and services for the SHG members under the NCN.	5	0	The NCN successfully engaged several electronic and furniture production-based business companies which engaged two apex bodies/cooperative organizations as the dealers for selling their products with jointly desired selling price
	# of SHG members are members under 'National Cooperative Network'.	10,000	0	13,650

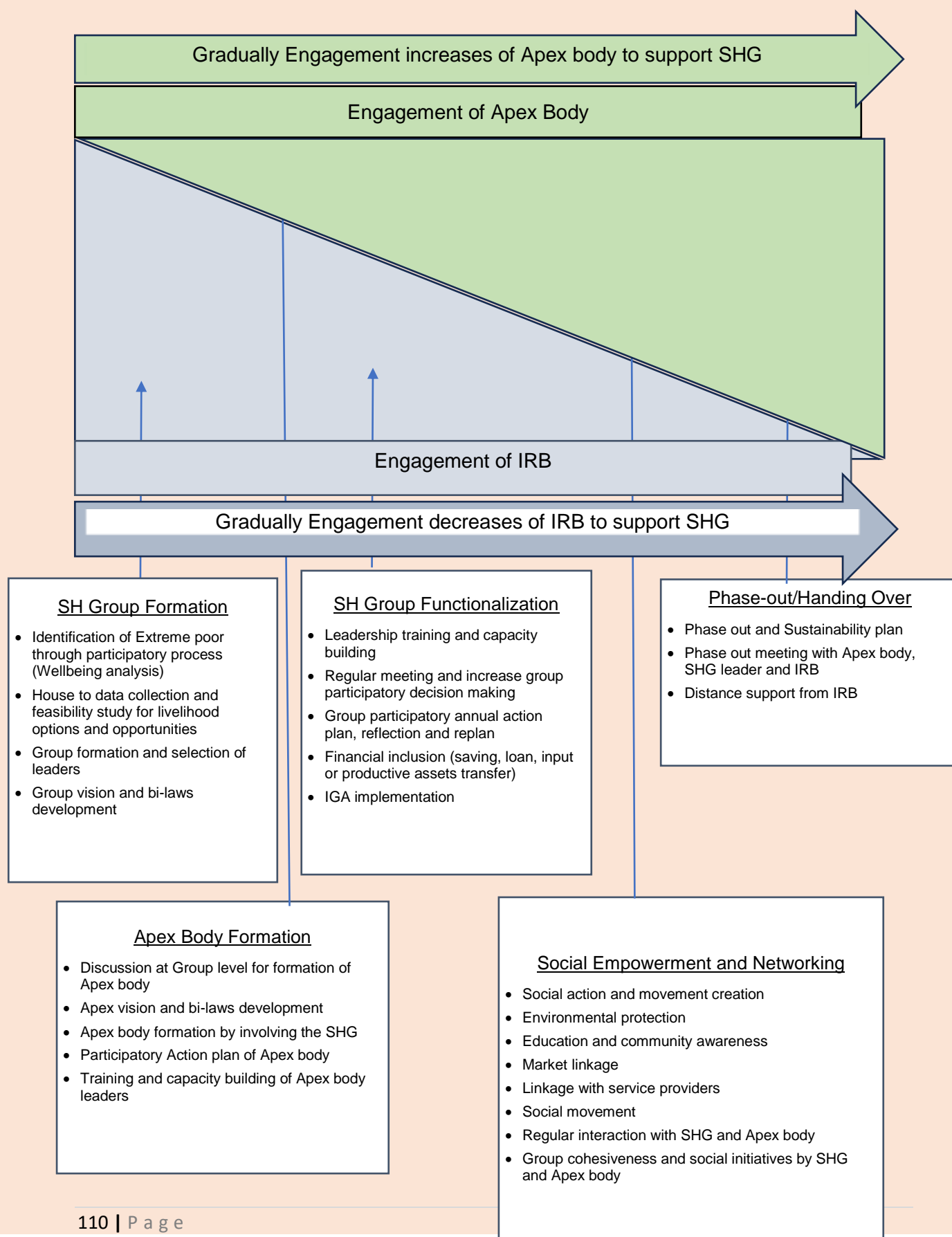
Log frame Indicator	Indicator Description	Target	Baseline Value	Final Evaluation Value
Output 1.1: Targeted 800 HHs have sustainably improved their lives through diversified income generating activities (IGAs), increased income & asset base, and improved knowledge on health, hygiene, nutrition and social issues through the implementation of EEP Model	% of 32 Self Help Groups (800members) and 1 'Apex bodies' have been formed and are functional with savings activities.	80%	0%	100%
	% of the beneficiaries have improved knowledge and skill on different IGA options and opportunities	85%	<ul style="list-style-type: none"> • Knowledge and skill on different IGA -2% • Knowledge on capacity building issues -0% 	<ul style="list-style-type: none"> - Knowledge and skill on different IGA -100% -
	% of the HHs have established and running IGAs	85%	<ul style="list-style-type: none"> • HH have no IGA- 45% • HH Practicing 1 IGA-55% • HH practicing 2 IGA-29% • HH practicing 3 IGA-13% • HH practicing 4 IGA-2% 	<ul style="list-style-type: none"> • HHs have established and running IGAs with the SHG provided revolving interest free loan -72% • HH doing self-help IGA- 28%
	% of the HHs (800members) have increased incomes by 100% at the end of the project period	80%	<ul style="list-style-type: none"> • HH monthly income below average value [BDT 4,927]- 49% • HH monthly expense BDT 4,653 	<ul style="list-style-type: none"> • HH monthly income below average value [BDT 14, 434]- 65% • HH monthly expense BDT 12, 572
	% of the 800 HHs have increased asset base by 150%	80%	<ul style="list-style-type: none"> • Average productive asset value- BDT 11,215 • Average Non-productive asset value- BDT 5,616 	<ul style="list-style-type: none"> • Average productive asset value- BDT 28, 068 • Average Non-productive asset value- BDT 10, 483
	% of the HHs have improved knowledge, attitude and practice on	75%	<ul style="list-style-type: none"> • Nutrition_13% • Water _Use water from shallow tube well 	<ul style="list-style-type: none"> • Nutrition – 80% • Water _Use water from shallow

Log frame Indicator	Indicator Description	Target	Baseline Value	Final Evaluation Value
	nutrition, water& sanitation, health & hygiene, child schooling, women participation and empowerment.		[100%] • Sanitation _Adult [67% use slab with ring, 17% use sanitary latrine] _Children [67% use slab with ring, 16% use sanitary latrine] • Awareness on health & hygiene [17%] • Awareness on child schooling_72% • Women participation in decision making_33% • Women empowerment_25%	tube well [100%] • Sanitation-79% • Awareness on health & hygiene [85%] • Awareness on child schooling-77% • Women participation in decision making-79% • Women empowerment -79%
Output # 1.2 300 HHs of the neighboring communities also have adopted the EEP model to get out of extreme poverty.	% of 12 Self Help Groups (200 members) have been formed and are functional with savings activities.	80% of 8 SHGs	0%	100
	% of the beneficiaries have improved knowledge and skills on different IGA options and opportunities	80%	• Knowledge and skill on different IGA -2% • Knowledge on capacity building issues -0%	100
Output # 2.1 Development practitioners from wider national organizations are capacitated to replicate EEP model	# of training module on EEP model for development practitioners is developed	1	0	1
	# of national and international development practitioners are capacitated to	25	0	25

Log frame Indicator	Indicator Description	Target	Baseline Value	Final Evaluation Value
	replicate EEP model			
Output # 2.2 Relevant government departments and national & international development partners are sensitized on EEP model	# of PSC formed and functional at IR Country Office level (IRB staff, other dev. Practitioners, and academia).	1	0	1
	# of documentation on EEP model has been developed and circulated to relevant government departments and development organizations	1	0	8 documents prepared : (1 video documentary, 1 EEP Training Module , prepared) and circulated .. and on-going process
	# of National level workshops and seminar on EEP model are held with relevant government departments and development organizations	1	0	Planned after final evaluation
Output # 3.1 Wider public is aware of the EEP model	# of Media page/ social media on EEP model is developed and promoted	1	0	IRB Facebook page is using as social media page for EEP
	# of Journalists are aware of EEP model by organizing media visit and promoting EEP through mass media	05 separate daily newspaper/television channel	0	3 newsletters, 1 video documentary are published in IRB media page Local Journalists are aware about EEP
Output # 3.2 Wider public support the funding and scaling up of the EEP model.	# of Local and organizational level resource mobilization strategy for funding the EEP model from wider public is	2 types of strategy developed for fund mobilization	0	2 (Organize workshop with zakat providers, conduct meeting with Center for Zakat Management (CZM) and

Log frame Indicator	Indicator Description	Target	Baseline Value	Final Evaluation Value
	developed and implemented.			developed web based fund collection mechanism “no-riba”) (Achievement after MTR)
Output # 4.1 National Cooperative Network’ (NCN) is acting as an umbrella body for all registered ‘Apex bodies’ implementing the EEP model	# of 5 apex bodies (representing approximately 10,000 SHG members) are become members under ‘National Cooperative Network’ activities	At least 5 apex bodies	0	10 Apex body (13,650 SHG members) are registered
	# of meetings organized by ‘National Cooperative Network’ (NCN) to share and exchange learning between ‘Apex bodies’ and strengthen collaboration	3	0	3 meetings conducted. Evaluation team validated with 3 NCN members from Rajarhat and Pargachha apex who attend the meetings
	Output # 4.2 ‘National Cooperative Network’ (NCN) facilitates leadership development and external linkage to different service providers.	5	0	Leaders of 5 apex body (3 apex body leaders received training)
	# of agreements entered into for discounted goods and services for the SHG members under the NCN.	3	0	4

6.8 Annexure 8: Phase out process of SHG to Apex Body



6.9 Annexure 9: Apex Body Performance Assessment/ Maturity Scoring Matrix

Apex Body Performance Assessment/ Maturity Scoring Matrix		
General Information:		
Name of Apex body: Bhandhon Samobay Somity Limited		
Formation Date: 2014	Upazila: Pirgachha	District: Rangpur
<p>The Apex body was register from Govt. Cooperative department in 2014. The body is consisting of 119 Self-Help Groups with 300 members. The 12 members Executive committee is elected through voting system for 3 years. Three members (President, Secretary & Cashier) from each group has casting their votes to select the executive committee. Now the capital of apex body is BDT 19,55,179, which has been collected from IRB (seed money), members saving, member share and admission fee. They invest the money in business and group lending.</p>		
Name & designation of Facilitator:		

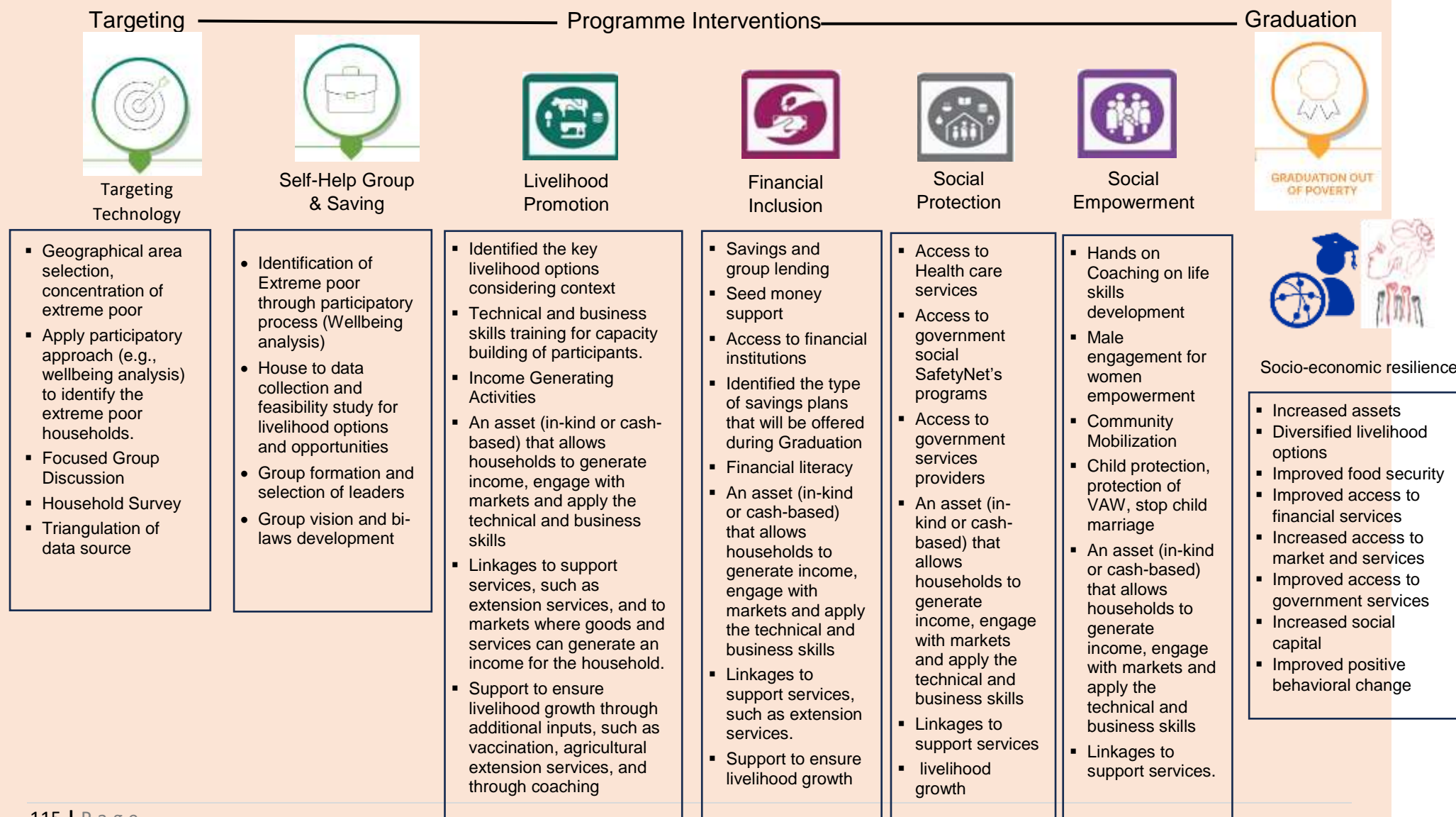
Indicators	Target description/Sub-indicators	Capacity Score				Scoring
		0 / Poor	1 / Average	2 / Good	3 / Excellent	
Mission & Vision	Apex Body has well written view and purpose about why the Apex Body exists and what is trying to achieve and all members are clearly explained their mission and vision.			Maximum members are able to tell the Mission and Vision. Around 40% members are explaining the mission and vision.		7
Apex Body has annual operation Plan	There has a clear Apex Body plan regarding the service activities with clear roles and responsibilities for the group leader and other members.		<ul style="list-style-type: none"> About 50%-75% Executive committee members have some understanding of their group activity planning and what their role involves. The SHGs are not aware the apex annual operation plan and also absent their participation. The AOP are focused on 			5

Indicators	Target description/Sub-indicators	Capacity Score				Scoring
		0 / Poor	1 / Average	2 / Good	3 / Excellent	
			IRB activities but not reflected the apex body own activities likes business activities.			
Rules & Regulation/bi-laws	Apex Body has rules and regulations which are accepted and reviewed by all the group members.			<ul style="list-style-type: none"> ▪ Apex Body has the written rules and policies which was approved by the cooperative department. ▪ The bi-laws are not well circulated among SHG. 		5
Group Cohesion & Leadership	Apex Body has a leader selection or election process lead by member's participation at meeting and there has a Second line leadership development plan developed and executed regular basis.			Apex Body elects its leaders on a regular basis through election process; All group leaders are woman. The leaders are very active and vocal.		8
Learning Sharing Space	Regular meeting and learning sharing environment at group level.			About 50%- 75% members participates to their regular meeting and discuss their indigenous practices with a dignified way.		6

Indicators	Target description/Sub-indicators	Capacity Score				Scoring
		0 / Poor	1 / Average	2 / Good	3 / Excellent	
Record Keeping	Apex Body have maintained excellent record on all activities such as Production practice, buy & sales, savings & loan record, meeting decisions and other practices in accurately so that every member can explain it.			Apex Body maintains records all activities. Accuracy of records is generally good; records are available to members		6
Access to and use of services/ External Relationship	Apex Body has developed an excellent access/link/ relationship with other groups, extension services and other external organizations for rereferral, finance, information or other services.			Apex Body has linked with many other groups, Union Parishad, service providers and organizations and use of the services are satisfactory.		6
Regular interaction with SHG	Apex Body regularly interact with community and SHG for motivating to receive/aware on different services -			<ul style="list-style-type: none"> About half of the group members discussed the issues informally through one-to-one communication, when people seek support from them. The EC members visit the group on monthly basis, attending their group meeting. 		8

Indicators	Target description/Sub-indicators	Capacity Score				Scoring
		0 / Poor	1 / Average	2 / Good	3 / Excellent	
Stopping harmful social phenomena	Apex Body takes initiatives to stop harmful social phenomena (stop child marriage, identification and referral of malnourished children to health center, etc.,)			Most of the Apex Body members aware on the issues, regularly discuss within group but very few of the group members interact with community. They participant in some social events like as awareness program, celebration of women days, stop child marriage.		8
Gender equity	Gender equity has properly ensured in every activity in the group level in terms of leadership, decision making, communication and support with members, other groups, service providers and other external organizations.				Gender equity is properly maintained by law in the group level as well as participation and practice adaption is excellent. All are Women and they took their decisions within the group.	9
Resource mobilization	Resource mobilization for supporting the SHG and maintaining the operation & maintenance cost			Well management and depends upon IRB.		7

6.10 Annexure 10: Extreme Poor Graduation Model



6.11 Annexure 11: Extreme HH graduation criteria of EEP

Extreme HH graduation criteria of EEP

1. Households have 3 proper meals a day -consume nutritious food, ensuring diversity with protein, carbohydrates, legumes, fruits, greens, and vegetables in their diet
2. Sustainable incomes-average per capita income more than USD 1.90 (PPP)
3. Value of productive assets more than 30,000 BDT.
4. Family expenditure increased on basic necessities
5. Family have improved housing condition (tin shed/full or half brick wall house)
6. Have easy access to community-based interest free financial services including micro takaful.
7. Family have access to pure drinking water, hygienic sanitation, garbage management
8. Zero dropout rate of school-aged children and no incident of child marriage in the household
9. Households actively engage in community-based activities and increased participation in social events and female members take part in household decision making
10. Have ability to access to government services (such as livelihood, agriculture, health, information) and social safety net.

6.12 Annexure 12: Short biography of the evaluators

Shayamal Kumar Saha, Team Leader/Lead Consultant: A Bangladeshi national and resident in the Philippines; having more than 30 years of experience in both grassroots and international development. He worked with national/international NGOs, government organizations and UN agencies in Several Asian and African countries. As an independent international consultant Shayamal conducted many evaluations and research of projects and programmes of international organizations in Afghanistan, Bangladesh, Indonesia, Nepal and Philippines. Founded by practical experience and academic rigor his expertise includes Research and Evaluation, Promotion of Self-help in Development, CLTS, Community Managed Disaster Risk Reduction (CMDRR), Training and Capacity Building, Project and Programme Management and Organizational Learning and Development. He is adept in the application of computer aided tools in gathering and analyzing both quantitative and qualitative data. Shayamal holds a Ph.D. in Social Science from Tilburg University, Netherlands, a Master of Intercultural and International Management from the School for International Training (SIT), USA and a Master of Commerce in Accounting from the University of Rajshahi, Bangladesh. He further holds a diploma in Leadership and Management from BRAC and a Diploma on Environmental Education from the Nehru Foundation, India. In the year 2017 for his extraordinary research contribution Shayamal has been awarded an Honorary Diploma of Excellence on Social Construction and Professional Practices by the Taos Institute, USA.

Md. Rajab Ali: Livelihood Expert: Md. Rajab Ali having a total of 29 years of professional experience with International and National NGOs both in the country and abroad. Experiential expertise in the field of project management, donor liaison, reporting, strategic planning, Program Development and Management, partnership programming, community participation, and community-driven development. Holds long-standing experience in programme development and capacity strengthening on livelihood focused integrated development approach. Possess in-depth understanding and strong skills in applying Household Livelihood Security and Graduation Framework. Adopt in designing and facilitation of PRA/PLA training, staff capacity on participatory processes, Democracy and Governance Assessment, and streamlining CBOs in development initiatives. Have extensive experience in Participatory Methodologies (PRA, PLA, PME, and Appreciative Inquiry) and Participatory Program Design. Designed Participatory Monitoring and Evaluation and provided technical assistance on the participatory process to different organizations. Conducted a dozen of study and evaluation of livelihood projects. Have experiences in Strong strategic leadership and planning skills, program design and operations, partnership programming with NGOs/CBOs, Livelihood, Emergency Response, Disaster Risk Reduction, Climate Change Adaptation, institutional capacity building, reporting, and resource mobilization. Rajab worked with organizations of international repute like CARE Bangladesh, DASCOH-Swiss Red Cross, World Vision, BRAC, RDRS, GTZ and in Afghanistan with Afghanaid. He completed MBA and B.Sc. in Agriculture (Hon's) from Bangladesh Agricultural University, Mymensingh.

Ms. Krajai Chowdhury, Gender and Protection Expert: With 20 years of progressive experience in, gender, protection & Inclusion, humanitarian responses, WASH, health, climate resilience, and climate justice Ms. Krajai specializes in leading large, complex research studies in hard-to-access and conflict affected regions. Her research and evaluation work relates to gender, humanitarian impact, and local responses to emergencies and conflict. She has previous experience of programme development in protracted and sudden-onset emergencies and of providing technical support to national NGOs and other local partners operating in inaccessible regions following conflict or crisis. Across the professional journey Krajai worked with organizations of international repute like IUCN, UNDP, NARRI consortium, and WaterAid Bangladesh, Asia Pacific Women Forum Law and

Development (APWLD) and Asia Indigenous Peoples Pact (AIPP) Thailand. She has intensive experiences on both quantitative and qualitative data collection including both in-person and virtual approaches. She is also skilled in data software application. Krajai holds a dual master's program in international development at Flinders University, Australia and biology from Jahangirnagar University, Dhaka, Bangladesh.

H. M. Simon: Survey and Statistical Data Processing Expert: With an academic background in statistics H. M. Simon is an expert of designing and conducting surveys for gathering and analysis of both quantitative and qualitative data. With 5 years practical experience of working with both development and business organizations Simon poses thorough understanding in survey planning, designing sample and data collection procedures, developing monitoring tools, and quality control mechanisms. He has proven programming skills in designing relational databases and electronic data collection templates. Simon is experienced in managing large scale survey and research datasets, quantitative data management and testing statistical significance and multivariate analysis. He is also well-acquainted with qualitative data analysis, learning, documentation, and reporting. Besides having a number of advanced trainings on cloud base data collection, processing and analysis, Simon holds a Master's degree in statistics. Simon has authored and co-authored a number of technical papers.

6.13 Annexure 13: Terms of Reference



Tender for the impact study of promoting the model for the Elimination of Extreme Poverty (EEP) project for the Rangpur Region in Bangladesh, September 2022

Islamic Relief is an international aid and development charity, which aims to alleviate the suffering of the world's poorest people. It is an independent Non-Governmental Organisation (NGO) founded in the UK in 1984.

With an active presence in over 40 countries across the globe, we strive to make the world a better and fairer place for the three billion people still living in poverty. As well as responding to disasters and emergencies, Islamic Relief promotes sustainable economic and social development by working with local communities - regardless of race, religion or gender.

Our vision:

Inspired by our Islamic faith and guided by our values, we envisage a caring world where communities are empowered, social obligations are fulfilled, and people respond as one to the suffering of others.

Our mission:

Exemplifying our Islamic values, we will mobilise resources, build partnerships, and develop local capacity, as we work to:

- Enable communities to mitigate the effect of disasters, prepare for their occurrence and respond by providing relief, protection and recovery.
- Promote integrated development and environmental custodianship with a focus on sustainable livelihoods.
- Support the marginalised and vulnerable to voice their needs and address root causes of poverty.

At the international level, Islamic Relief Worldwide (IRW) has consultative status with the UN Economic and Social Council and is a signatory to the International Red Cross and Red Crescent Code of Conduct. IRW is committed to the



Islamic Relief
Worldwide

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Registered Charity No. 328158 Company No. 2365572

Sustainable Development Goals (SDGs) through raising awareness of the issues that affect poor communities and through its work on the ground. Islamic Relief are one of only 13 charities that have fulfilled the criteria and have become members of the Disasters Emergency Committee (www.dec.org.uk), and is certified by CHS.

IRW endeavours to work closely with local communities, focussing on capacity-building and empowerment to help them achieve development without dependency.

Please see our website for more information <http://www.islamic-relief.org/>

Project Background

Considering the context of poverty, food insecurity, vulnerability, social-economic exclusion, gender discrimination, marginalisation, and denial of human rights and dignity, IR Bangladesh is promoting the “Elimination of Extreme Poverty in Bangladesh “model EEP)”. The project areas are excluded from mainstream development. They have fewer income & employment opportunities, limited access to WASH and health facilities, wage & gender-based discrimination, socio-economic exclusion, lack of access to productive assets, and less access to flexible & interest-free microfinance services for the poor. Women face the severe problem of getting work opportunities, significantly affecting the female-headed household's life and food security.

Islamic Relief seeks to promote sustainable livelihood development with social dignity by working with local communities to empower and protect life and dignity through integrated sustainable development activities. It aims to help needy people regardless of race, religion or gender. In the development sector, IRB has developed expertise in sustainable livelihood through community and households' capacity building and empowerment, eliminating extreme poverty ensuring food security and sustainable livelihoods development for ultra-poor, disaster preparedness, climate change adaptation, emergency response, promotion of Islamic financial activities, social development, improving safe water & sanitation and hygiene promotion, women and child health and child education.

Economic Empowerment and Governance Programme (EEGP) is a core programme of IRB that started its operation in 1995. IR's integrated approach focuses on creating employment, increasing income and building poor people's assets to earn a decent, sustainable living. We work at household and community levels to identify the needs of vulnerable families. More than 50,000 vulnerable poor & extreme poor families have been supported under the EEGP programme till now, ensuring decent and sustainable livelihood options for them, resulting in a significant increase in their income and socio-economic status as well as through the elimination of extreme poverty.

The ‘Elimination of Extreme Poverty’ (EEP) model is an integrated model which includes various components essential for an impactful development project aiming at the elimination of extreme poverty. This EEP model is an outcome of various successful projects implemented/ being implemented by IRB, including 51ICAP (2005-2013), HELP UP (2009-2012), RIP (2012-2014), SAFOLLO (2012-

⁵¹ ICAP-Integrated Community Action Project, HELP UP- Health Education and Livelihoods support programme for the Ultra-Poor, RIP- Rights to Income and Protection, SAFOLLO- Strengthening Peoples' Actions for Food and Livelihood Security, FISCAL- Financial Services to the poorest Community for Advancing Livelihoods, IMF-Islamic Microfinance, PROVED- Poverty Reduction of Vulnerable Households through Small Scale Entrepreneurship Development, ACCESS-

2015), Fiscal (2012-2013), IM-F (2012-2016), PROVED (2013-2014), ACCESS (2014-2016), SuChanA (2014-2016), APRIL (2015-2018) and ISD Climb UP (2014-2018). The EEP model has been theorised by IRB utilising the experience of all these successful projects.

The EEP model includes components like ‘Self Help Group (SHG)’ and ‘Apex body’ formation, group-led savings mobilisation and management, interest-free loan (micro-Takaful) from SHG-led revolving fund management system for livelihood development, intensive capacity building support on various development issues, ‘Apex body’ financing, market development for poor, resilience, sanitation, child protection, nutrition, primary education, conflict sensitivity, strong linkage with relevant Government department etc. For having such components, EEP is considered a unique model to eliminate extreme poverty and uplift the socio-economic condition of the poorest people.

The impact, outcome and output of the “Elimination of Extreme Poverty in Bangladesh (EEP)” project are as follows:

Project Outcomes	Project Outputs
1. Targeted 1,000 extreme poor and destitute households of Bangladesh have lifted out of extreme poverty with improved socio-economic conditions through implementing the EEP model.	1.1 Targeted 800 HHs have sustainably improved their lives through diversified income generating activities (IGAs), increased income & asset base, and improved knowledge on health, hygiene, nutrition and social issues. 1.2 200 HHs of the neighbouring communities also have adopted the EEP model to get out of extreme poverty.
2. Relevant government departments and national & international development partners are sensitised and capacitated for replication of the EEP model.	2.1 Development practitioners from wider national organisations are capacitated to replicate the EEP model. 2.2 Relevant government departments and national & international development partners are sensitised on the EEP model.
3. Wider public is aware of and supports the funding, replication and scaling up of the EEP model.	3.1 Wider public is aware of the EEP model. 3.2 Wider public support for the funding and scaling up of the EEP model.

4. National Cooperative Network' (NCN) is acting as an umbrella body for other 'Apex bodies' implementing the EEP model and links 'Apex bodies' to external service providers.	4.1. 'National Cooperative Network' (NCN) is formed to act as an umbrella body for all registered 'Apex bodies' implementing the EEP model. 4.2 National Cooperative Network' (NCN) facilitates leadership development and external linkage to different service providers.
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Major Activities:

- Select most vulnerable beneficiaries, form Self-Help Group, and 'Apex body'; initiate group-led savings, interest-free loan & Takaful system, households Income Generating Activities (IGA) needs assessment and skill analysis, prepare a business plan, provide capacity building training; provide cash for productive means; create market linkage; establish food bank; distribute seeds & saplings; facilitate sessions on various social, health & rights issues, and waste management & sanitation; etc.
- Adopted the EEP model with 200 families of neighbouring communities the out of extreme poverty.
- Develop training module; organise ToT; provide training for practitioners; organise exposure visit; develop IEC & BCC materials; conduct research; develop implementation strategy; prepare lessons learned document; conduct baseline survey, end-line evaluation & impact assessment; organise the workshop, seminar; etc.
- Create a media page & activate social media; organise seminars, workshops, etc.; develop case studies and evaluation & impact studies reports; activate online funding mechanism; get engaged in Zakat-related activities; organise meetings with local Islamic banks & corporate sectors for funding; etc.
- Facilitate to form 'National Cooperative Network'; provide assistance for registration; organise bi-yearly meetings; provide skills training; develop follow-up support mechanism; assist in developing a business plan; organise exposure visits; linkage support; etc.

Objective of the Evaluation

This evaluation has been commissioned by Islamic Relief Worldwide (IRW) in line with agreed internal policies (IR MEAL framework) and external policies of the donor. The purpose of this evaluation is to assess the overall performance of the EEP model with reference to the outcomes and outputs as well as draw lessons for the future programme. This evaluation should take into consideration the OECD/DAC Evaluation Criteria to assess the performance of the project, as well as use the Core Humanitarian Standards (CHS) to evaluate the quality of the interventions and the aspects of accountability.

The specific objectives are as follows:

- Evaluate the project's theory of change (ToC); its relevance to the overall country strategy; the appropriateness of its planned objectives in terms of

funding and duration of the intervention; and its appropriateness in providing resilient livelihood support. The OECD/DAC criteria should be used for this purpose, alongside other frameworks deemed appropriate by the consultant.

- Examine the relevance and appropriateness, with specific reference to the design of the EEP model and the progress in achieving the planned objectives (i.e. the outcomes and outputs).
- Review the effectiveness and efficiency of the EEP mode of operation, including the approaches, methodology, and strategies of the EEP model.
- Uncover the gaps in provision or unintended positive or negative impacts and provide commentary on the primary and secondary effects of the intervention, along with any direct and indirect contributions
- Assess the socio-economic [livelihood, food security, social empowerment] changes/effects in the lives of targeted households as a result of the project as well as the EEP model;
- To document the outcomes, impact, sustainability and replicability of the EEP model
- Analyse the coherence with other actors and the extent of engagement and collaboration with stakeholders, and the strategic linkages made.
- Examine the effectiveness and impact of mainstreaming issues, including gender, disability, child rights, DRR, WASH, etc.
- To identify and document the process, lessons learned, innovations, and good practices of the project to inform both IRW and IR Bangladesh's future response and the wider sector
- Assess the key innovations used in the project and their impact, whether positive or negative, upon the delivery of project objectives
- Examine the effect of the programme on gender dynamics, including female empowerment, household decision-making, food security, income, health and protection
- Assess the EEP model and its role in any change found as compared to other models, including IRW's ALO model and one-to-one sponsorship programme; whether any context-specific factors in the project area may have contributed to this change; and also whether the model is sustainable, and replicable, to other locations.
- Evaluate the sustainability of EEP by considering stakeholders' long-term elevation out of poverty, poverty graduation criteria used and the continuation of APEX groups after projects have finished
- To generate actionable recommendations for future strategic directions for scaling up or replicating the current project's/EEP model's strategy & approach based on the findings and lessons learned analysis.
- Other areas to consider:

- Inclusion of newly widowed women into the mother group/Self Help Groups and the effectiveness of this within the context of the overall intervention.
- The appropriate and effective modality of cash transfers vs. in-kind productive asset transfers in the Bangladesh context; the challenges in using cash in the circumstance of limited access to markets and restricted freedom of movement.
- Gender and protection issues within the families related to the decision on how to use cash
- Linkages created with the local government, and public and private service providers
- Effectiveness of planned safe environments for the children at the family and community level.
- Ability of beneficiaries to advocate for their own development, including any improvements in their access to services as a result.
- Effectiveness of Child Protection and CRM systems in all project areas.
- Changes in leadership capacities of group members/leaders
- Effectiveness of MEAL systems and procedures during the project.

THE SCOPE OF THE EVALUATION

The following points can be considered for the scope of the evaluation

IR Bangladesh is implementing the EEP project in 64 communities/SHGs/villages of two sub-districts Rajarhat (regular 32 SHG and 8 replication SHG) and Pirgachha (24 SHGs) in the Kurigram and Rangpur districts of Bangladesh. The project duration of the EEP model in Pirghachha was December 2018 to March 2022 and was funded by IR Canada. The project period of the EEP model in Rajarhat is February 2022 to January 2023 funded by IR Germany. The evaluator will focus on sustainable development, food security, WASH, disaster preparedness planning, CLTS, child protection, and capacity building for the final evaluation. In addition, it will focus on the project and programme level.

EVALUATION CRITERIA AND QUESTIONS

The evaluation should respond to the following evaluation questions and any others deemed appropriate by the evaluation team, supported by evidence, triangulated data and views of key project participants and relevant wider stakeholders.

Relevance:

- Was the design of the intervention relevant to the wider context?
- Is the intervention in line with the needs and highest priorities of the most vulnerable groups (men and women, boys and girls)?
- Was the design and implementation of interventions age, gender and disability-sensitive?
- Is the intervention design and objectives aligned with the overall sector and cluster strategy?
- Did the design and implementation of the intervention consider and build on available local capacities?

Coherence:

- To what extent were context factors (political stability/instability, population movements, etc.) considered in the design and delivery of the intervention?
- To what extent was IRW's intervention coherent with policies and programmes of other stakeholders and service provider operating within the same context?
- To what extent was the intervention design and delivery in line with humanitarian principles?
- What have been the synergies between the intervention and other IRW interventions?

Efficiency

- What were the alternative options and was the intervention and key components of the project cost-efficient considering alternative options?
- Was the intervention and key components of the project implemented efficiently compared to alternatives?
- Did the targeting of the intervention result in an equitable allocation of resources?
- Was the intervention implemented in a timely way?

Effectiveness:

- Were relevant technical and quality standards for food security, livelihood and WASH interventions in a humanitarian context followed and met?
- Were (are) the outputs and outcomes achieved?
- What major factors influenced the achievement or non-achievement of the outcomes?
- Were there any unintended (positive or negative) outcomes arising from the intervention for participants and non-participants?
- Is the achievement of outcomes leading to/likely to lead to achievement of the project's overall objective?
- What major factors influenced, supported or hindered this?
- Were results delivered equitably for men, and women, boys and girls, person with disability and from different age groups?

Impact:

- What were the long-lasting or transformational effects of the intervention on participants' lives (intended and unintended)?
- Did a specific part of the intervention achieve greater impact than another?
- Were there any age, disability or gender-specific impacts?
- Did the intervention influence the gender context?
- Are there any positive or negative long-lasting impacts at the institutional or wider food security and livelihood systems level?
- Have or should any components of the project be replicated or scaled up by others?
- Did the intervention contribute to intended long-term results?

Sustainability:

- To what extent did the intervention implementation consider sustainability, such as the capacity building of national and local government institutions, communities and other partners?
- To what extent were interventions sustainable, providing ongoing benefit to individuals and communities?
- How long will these benefits realistically continue without additional support?
- To what extent did intervention benefits continue after IRW's work ceased?

In addition, IRW is a certified CHS agency and therefore uses the CHS standards as the foundational approach to undertake evaluations, which ensures that we

focus on communities. We believe this can be integrated with the DAC criteria in the following way:

Relevance

- CHS Commitment 1: Humanitarian response is appropriate and relevant.
- CHS Commitment 4: Humanitarian response is based upon communication, participation, and feedback

Effectiveness

- CHS Commitment 2: Humanitarian response is effective and timely.
- CHS Commitment 3: Humanitarian response strengthens local capacities and avoids negative effects.
- CHS Commitment 5: Complaints are welcomed and addressed.
- CHS Commitment 8: Staff is supported to do their job effectively, and are treated fairly and equitably.

Efficiency

- CHS Commitment 6: Humanitarian responses are coordinated and complementary.
- CHS Commitment 7: Humanitarian actors continuously learn and improve.
- CHS Commitment 9: Resources are managed and used responsibly for their intended purpose.

The evaluation should provide an assessment of how the intervention performed against each of the nine CHS commitments as above.

METHODOLOGY AND APPROACH

We would like the evaluators to outline their proposed methodology and requirements for this particular consultancy. The consultant should consider appropriate quantitative and qualitative methods in the design of their evaluation methodology. The overall evaluation should also assess the extent of rights holders (beneficiary) involvement throughout the project cycle.

We are looking for an evaluation team/consultant to meet the above objectives and scope through a mixed method (quantitative and qualitative) approach, including but not limited to.:

- Desk review of secondary data and IRW project documentation
- Surveys of statistically representative sample (with a minimum 95% confidence level and 5% margin of error) of project participants/patients
- FGD with communities and rights holders with proportionate sampling
- Key informant interviews with IR staff, peer agencies, public and private service providers and technical agencies, UN and government authorities (local and national)

REQUIRED COMPETENCIES

The successful team will have the following competencies:

- Demonstrate evidence of experience in evaluating humanitarian action/development project
- Demonstrate evidence of experience in evaluating graduation model
- Possess sectoral experience and knowledge in evaluating food security and livelihood, WASH, cash programming, DRR and climate change, protection and inclusion and health etc.
- Possess deep knowledge and practical experience of using quality standards such as Core Humanitarian Standard (CHS) and Sphere

- Possess strong statistical/quantitative and qualitative research skills
- Have excellent written skills in English
- Have the legal right to travel to the disaster zone and able to conduct evaluations in the respective country.
- Be able to communicate fluently in English and the local languages. If local translators are required this should be budgeted.
- The chosen evaluation team will be supported by IRW Programme Quality (PQ) team, the IRW Regional team and IR Bangladesh Field office Senior Management team.

PROJECT OUTPUTS

The consultant is expected to produce:

1. A **detailed work plan and inception report** developed with and approved by IRW and set out the detailed methodology, data collection tools (survey questionnaire), data collection protocols/guidelines, and checklist and deliverables prior to commencing the desk review.
2. The work plan, inception report, draft report, final report, presentation, etc., and **communication language must be in English.**
3. Conduct interviews (FGD, KII, In-depth interviews, impact stories) with project stakeholders (SHGs, SHG leaders, Apex body, village leaders, agriculture officer, livestock officer, project staff, partner staff, NGOs and staff etc.).
4. Orientation of local survey team/volunteers for the data collection process and questionnaire and data collection protocol.
5. Develop quantitative data collection tools (questionnaire) in Kobo, data quality checking, support the data collection team, data quality management, and data editing and analysis.
6. Collation and analysis of evaluation data and submission of the first draft to IR Bangladesh/IRW/Regional desk for comments and share the initial presentation of findings to IRB.
7. **Final report submitted to IRW.** A full report with following section;
 - a) **Title of Report: Impact Study of “Promoting the Model for the Elimination of Extreme Poverty in Bangladesh (EEP)” Project in Kurigram and Rangpur Districts in Bangladesh, September 2022)**
 - b) Consultancy organisation and any partner names
 - c) Name of person who compiled the report including summary of role/contribution of others in the team
 - d) Period during which the review was undertaken
 - e) Acknowledgements
 - f) Abbreviations
 - g) Table of contents
 - h) Executive summary
 - i) Main report – max 40 pages – (Standard reporting structure will be shared at inception stage, but consultant is invited to propose most suitable report structure layout)
 - j) Annexes
 - Terms of reference for the review
 - Profile of the review team members
 - Review schedule
 - Documents consulted during the desk review
 - Persons participating in the review
 - Field data used during the review

- Additional key overview tables, graphs or charts etc. created and used to support analysis inform findings
 - Bibliography
8. Anonymised copies of all data collected in Excel or appropriate format which would enable cross-checking and any additional analysis.
 9. The consultant will be required to communicate IRW international office and provide feedback on and answer questions about the findings from the desk review. This meeting can be attended remotely by the consultant via video conference (Microsoft Teams or Zoom) where the consultant is outside the UK or based on the request from the consultant.
 10. The international consultant (perhaps facilitated and supported by the academic) requires facilitating and documenting 1-day lessons learned workshop with key project stakeholders (IRB project and programme management team and representatives from SHGs/Apex groups and relevant external stakeholders).
 11. The evaluator will present the evaluation findings and recommendations to:
 - IR Bangladesh team and project team + Asia desk + IRW MEAL including QA – 2 hours
 - Share with national level stakeholders at national level sharing workshop – IRB to arrange (2 hours including Q&A)
 - Asia regional countries – 2 hours including Q&A
 - Share with IR Germany/IRUSA/IR Canada as donors of EEP and wider IPD/IR family (90 mins including Q&A)
 12. **A Covid-19 risk assessment with proposed mitigation measures** related to conducting this evaluation, setting out different contingencies in case of challenges to the evaluation due to Covid-19 or other issues.

Timetable and reporting INFORMATION

The evaluation is expected to run for **30 days**, starting by the **1st of October 2022** and ending before the **31st of December 2022** (The proposed timeframe can be changed according to the need of the programmes/donor)

Date	Description	Responsibility
15th September 2022	Tender live date	IRW
5th October 2022	Final date for submission of bid proposal	Consultant
6th -20th October 202	Proposals considered, short-listing and follow up enquiries completed	IRW
20th -30th October 2022	Consultant interview and final selection (+ signing contracts)	IRW
31st October-2nd November 2022	Meeting with the consultant and agree on an evaluation methodology, plan of action, working schedule	IRW
3rd -8th November 2022	Submission of Inception Report (at least 7 days before commencing the evaluation)	Consultant

9th-30th November 2022	Evaluation/Data collection	Consultant
10th December 2022	Collation and analysis of evaluation data, and submission of the first draft to IR Bangladesh /IRW for comments	Consultant
15th December 2022	Initial presentation of findings	Consultant
26th December 2022	IRW/IR field office responses to the draft report	IR field office/IRW
30th December 2022	Final report submitted to IRW	Consultant
31st December 2022 -January 2023	Final Presentation with IR key stakeholders (Share with national level stakeholders, Asia regional countries – 2 hours including Q&A and Share with IR Germany/IRUSA/IR Canada as donors of EEP and wider IPD/IR family (90 mins including Q&A)	Consultant

Reporting information:

Contract duration: Duration to be specified by the consultant
Direct report: Senior MEAL Coordinator
Job Title: Impact Study of “Promoting the Model for the Elimination of Extreme Poverty in Bangladesh (EEP)” Project in Kurigram and Rangpur Districts in Bangladesh, December 2022)

The consultant will communicate in the first instance with and will forward deliverables to the IRW Programme Quality team.

Proposal to tender and costing

A consultant interested in carrying out this work must submit the following items as part of their proposal/bid and this should including the following.

- i. Detailed cover letter/proposal outlining a methodology and approach briefing note
- ii. Résumé/or CV or outline of relevant skills and experience possessed by the consultant who will be carrying out the tasks and any other personnel who will work on the project
- iii. Example(s) of relevant work
- iv. The consultancy daily rate (fill in appendix 1)
- v. Expenses policy of the tendering consultant. Incurred expenses will not be included but will need to be agreed in advance prior to contract award. (fill in appendix 1)
- vi. Be able to complete the assignment within the timeframe stated above

- vii. Be able to demonstrate experience of final evaluation/Endlines evaluation, impact assessment, mid-term evaluation, graduation model evaluation and similar work.

Terms and conditions

The consultant would provide financial proposal outlining detailed break up of costs and charges. There would be formal agreement on payment schedule and funds transfer process once the consultant would be selected. Payment will be made in accordance with the deliverables and deadlines for this project so are as follows:

- 40% of the total amount – First upfront payment
- 30% of the total amount – submission of the first draft of the impact study report
- 30% of the total amount – submission of the final report including all outputs and attachments mentioned above

We can be flexible with payment terms, invoices are normally paid on net payment terms of 30 days.

Additional information and conditions of contract

The following additional information will be expected from the consultant and be pursuant to the conditions printed beneath as well as the terms and conditions in the consultancy contract.

- a) The ToR document is between the consultant and Islamic Relief Worldwide
- b) Islamic Relief Worldwide is a legally registered charity under the laws of the United Kingdom charity registration number 328158
- c) This document covers the research project identified and described in this document and related correspondence and may not be expended for any other purposes without the prior written approval of Islamic Relief Worldwide, Head of Program Quality.
- d) The project will be carried out under the auspices of the Islamic Relief Worldwide, Program Quality team The lead researcher will be working in the capacity of a freelance consultant or an organisation.
- e) Collected data, information, reports and reference documents should be submitted, along with any audio files and transcripts collected.
- f) Intellectual Property Rights to all research, and data, conducted and collected and the final report belongs solely to Islamic Relief Worldwide.
- g) In case of contraventions or breach of any of the terms of the agreement, any outstanding payments to the Lead Researcher or the organisation will be withheld.

During the consultancy period,

IRW will only cover:

Consultancy fees

Any travel costs for data gathering.

IRW will not cover:

Tax obligations as required by the country in which he/she will file income tax.

Any pre/post assignment medical costs. These should be covered by the consultant
Medical and travel insurance arrangements and costs. These should be covered by the consultant.

Consultancy CONTRACT

This will be for an initial period that is to be specified by the consultant commencing from October 2022 (exact date to be mutually agreed).

The terms upon which the consultant will be engaged are as per the consultancy agreement. The invoice is to be submitted at the end of the assignment and will be paid on net payment terms 28 days though we can be flexible.

All potential applicants must fill in the table beneath in **Appendix 1** to help collate key data pertaining to this tender. The applicant must be clear about other expenses being claimed in relation to this consultancy and these must be specified clearly.

For this consultancy all applicants are required to submit a covering letter and CV's of all potential consultants including the project lead.

A proposal including, planned activities, methodology, deliverables, timeline, and cost proposal (including expenses) are expected.

Other relevant supporting documents should be included as the consultants sees fit.

All applicants must have a valid visa or a permit to work in the UK (if travel is required to the UK). A valid visa/work permit is also required for those areas required to be visited as part of this consultancy.

TENDER DATES AND CONTACT DETAILS

All proposals are required to be submitted by **Monday 3rd October 2022 at 1.00pm UK** time pursuant to the attached guidelines for submitting a quotation and these be returned to; tendering@irworldwide.org

For any issues relating to the tender or its contents please email directly to; tendering@irworldwide.org

Following submission, IRW may engage in further discussion with applicants concerning tenders in order to ensure mutual understanding and an optimal agreement.

Quotations must include the following information for assessment purposes.

1. Timescales
2. Full break down of costs including taxes, expenses and any VAT
3. References (two are preferred)
4. Technical competency for this role
5. Demonstrable experience of developing a similar piece of work including a methodology

Note: The criteria are subject to change.

Appendix 1

Please fill in the table below. It is essential all sections be completed and where relevant additional expenses be specified in detail. In case of questions about how to complete the table below, please contact; tendering@irworldwide.org

<u>Cost evaluation of consultancy for the impact study of promoting the model for the Elimination of Extreme Poverty (EEP) project for the Rangpur Region in Bangladesh, September 2022</u>	Full name of all consultants working on this project
Full company trading name	
No of proposed hours per week	
No. of proposed days	
Preferred days	
Non preferred days	
Earliest available start date	
Expected project finish date	
Day rate (required for invoicing purposes)	£
Total cost for consultancy in GBP (less taxes and expenses)	£
Expenses (flights)	£
Expenses (accommodation)	£
Expenses (transfers)	£
Expenses (in country travel)	£
Expenses (visa)	£
Expenses (security)	£
Expenses (food)	£
Expenses (print/stationary)	£
Expenses other (please specify)	£
Total expenses	£
Total VAT or taxes	£
Total cost for consultancy in GBP (inclusive of taxes and expenses)	£

Note

The applicant is expected to take responsibility for paying full taxes and social charges in his/her country of residence.

Impact Evaluation Report



Elimination of Extreme Poverty (EEP) project



Islamic Relief Worldwide

December 2023