



Islamic Relief Worldwide

ORPHAN SPONSORSHIP PROGRAMME
GLOBAL IMPACT STUDY

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FOREWORD

Child sponsorship plays a huge part in the delivery of international aid to poor communities through non-government organisations. A study involving 200 such organisations in 2013 put the value of the funds raised annually across the world at \$3.3 billion, with an estimated 10 million children under sponsorship.

Some in the humanitarian community are critical of child sponsorship schemes, saying they are more marketing than substance and promote paternalism and dependency. It is important for those of us who believe in and operate these programmes to critically examine what clear benefits sponsorship delivers for the children it supports, and to do all we can to empower the families of sponsored children to lift themselves out of extreme poverty.

It is with this aim in mind that Islamic Relief has conducted the first global research study looking closely at the impact of our Orphan Sponsorship Programme (OSP), which currently supports 93,000 children in 27 countries. This document summarises the key findings of that research, which make for very encouraging reading.

Orphans are mentioned 23 times in the Holy Qur'an, which emphasises the responsibility of all believers to care for orphans in need. The OSP is Islamic Relief's practical response to religious obligation, real human need and hard economic reality: children who have lost one or both of their parents are more likely to be living in poverty, and less likely to get the education they need.

What our research found is that children enrolled in the OSP are more likely to go to school and less likely to drop out, which meets one of our core objectives. The research also indicates that the benefits of the OSP go much further, with the guardians of orphaned children reporting real improvements in income and in family health and wellbeing. In countries where we are adapting the OSP by enrolling guardians into self-help groups (SHGs), there is positive evidence of families and communities working together to build self-reliant livelihoods and put extreme poverty behind them.

This research has given Islamic Relief many practical pointers for how we can tackle some of the limitations of the OSP and build on its success. We are determined to work hard to get our staffing ratios and sponsorship stipend levels right across the programme; to sharpen the targeting and eligibility criteria for the OSP; and to embed SHGs, extra-curricular activities for children and livelihoods training as standard in all countries – acting on the recommendations captured at the end of this document.

We sincerely hope that the recommendations of the researchers and the full impact study report will be a useful resource for a wide range of other aid agencies dedicated to continuously improving the quality and effectiveness of orphan and child sponsorship programmes. We also hope that the evidence we have gathered and the further improvements we are committed to making will be a positive encouragement to the generous orphan sponsors and committed Islamic Relief member offices who underpin the success of the OSP – we really value your ongoing support.



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ACRONYMS

ALO	Alternative Livelihoods for Orphans programme of Islamic Relief Bangladesh
CCT	Conditional Cash Transfer
FGD	Focus Group Discussion
HHV	Household Visit
HQ	Headquarters
IDP	Internally Displaced Persons
IGA	Income Generating Activity
KII	Key Informant Interview
MEAL	Monitoring, Evaluation and Learning
OCW	Orphan and Child Welfare
OSP	Orphan Sponsorship Programme of Islamic Relief Worldwide
SC/Y	Sponsored Children and Youth in the OSP
SHG	Self Help Group
SOP	Standard Operating Procedure
ToC	Theory of Change

EXECUTIVE SUMMARY

BACKGROUND

Islamic Relief Worldwide's Orphan Sponsorship Programme (OSP) is operational in 27 countries, supporting over 90,000 orphaned children. The purpose of this study is to provide a comprehensive understanding of the impact of the OSP on orphaned children, their guardian caregivers and households, and the communities where they live.

This is the first OSP impact study conducted globally. Both the qualitative and quantitative data for the study was gathered from February to July 2023.

This study provides a comparative analysis of wellbeing outcomes of different models of OSP implementation across time frames of being in sponsorship, from more recent enrolment to rightsholders 'graduating' from the programme - primarily when they finish school and/or age out of the programme.

METHODOLOGY

The study is mix-method. A quantitative household survey was conducted with orphan guardians who are overwhelmingly widowed mothers, but also some other caregivers such as grandparents, in the sampled countries of Albania, Bangladesh, Ethiopia, Indonesia, Kenya, Niger and Pakistan. A total of 2,755 households were surveyed with a target 95 per cent confidence level and five per cent margin of error. In five countries representing geographic and programmatic diversity, data was also gathered through qualitative means. Lebanon was initially selected for the household survey, but this was unable to be finished due to logistical challenges involving authorities. In Niger, the sample size in the household survey was reduced due to safety factors resulting from a military coup.

The qualitative study occurred from approximately mid-February through April of 2023, and the quantitative household survey was conducted from April into July.

The participants in the household survey were randomly selected. Participants in the qualitative study involving focus groups and household visits were selected both randomly and purposively based on demographics, types of OSP programmes and other criteria.



CORE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS OF THE STUDY

Note: A more comprehensive list of findings and recommendations list is found in section 7.

A. Demographics of OSP supported Households

1. The OSP is supporting far greater numbers of urban and suburban vs. rural households and children without disabilities than those with them, when compared to national averages (the notable exception being Bangladesh with nearly 90 per cent of OSP households living in rural areas). Yet these populations may be at greater risk.

Recommendation: Islamic Relief should further assess these two imbalances and consider reducing these inequities in the OSP domains of change and logical frameworks.

B. Understanding and use of the OSP stipend

2. OSP households understand support is tied to students staying in school, therefore, they invest the stipend mostly in their education and household food needs. All understand livelihood development is an important potential use. However, except for the programmes with self help groups (SHGs) made up of guardians as a key programme component, the OSP falls short in offering the training and support guardians say they need for livelihoods/income generation.
3. The purchasing power of the sponsorship stipend has gone down for most countries in the study over the last 10 years, aggravated by the Covid-19 pandemic, when adjusted for inflation and change rate fluctuations – particularly so in Lebanon, Pakistan and Ethiopia due to economic crises in these countries.

Recommendations: The OSP should 1) monitor at least once each year the stipend purchasing power, 2) have strategies on how to mitigate these losses such as short term supplementary financial or in-kind assistance, and 3) ensure the cost of living of basic necessities are a key component in determining longer term setting of sponsorship amounts to households.

4. There are strong secondary effects on children and youth in households who are not sponsored, particularly in education and health.

Recommendation: In home visit reporting, OSP field workers should take information on non-sponsored students in the household, and their school performance, for monitoring and evaluation on education impacts for them, as well as the sponsored students.

C. Education

5. The positive OSP impact on education cannot be under-stated – it puts disadvantaged students at least an equal footing with other students not facing the same difficult challenges; and helps build the motivation, courage, pride and confidence to succeed in their studies. The students stay in school well beyond the national drop out and attendance rates. According to guardians and students alike,

the students are at least equal to or even ahead in school performance compared to their peers. This impact is directly attributable to the OSP, according to guardians and sponsored students.

D. Health

6. The survey data suggests there is some growth in the incidence of illness for OSP guardians and children since the period before they entered sponsorship. Qualitative information does not confirm this, though illnesses such as malaria seem to be persistent in some countries.

Recommendation: Each Islamic Relief country office should analyse the data and assess through their own means and adjust programmes accordingly for improved health.

7. Health care access does not appear to be a significant gap for OSP households, though higher quality health care is lacking due to its costs. Most OSP households are in good health, and this is attributed to OSP support. This is especially true of their emotional health, with less stress and worry leading to greater functionality in daily living and parenting.
8. Hunger persists in some OSP households, with about a quarter of households reporting food shortages. However, the situation is significantly better for most households than during pre-sponsorship times. This is attributed to the OSP. Food consumption is at an 'acceptable' level for 70 per cent of households, with 19 per cent 'borderline' and 11 per cent at 'poor' levels.

Recommendations: 1) A goal for the OSP should be the elimination of hunger in OSP households, and it should thus be prioritised in the OSP domains of change and log-frame; 2) All new sponsorship intakes should have a standard Islamic Relief set of household health measurements to establish baselines to measure their health over time. This, at a minimum, should include food consumption, incidence of illness, emotional health status, and access to health care. Households in Ethiopia and Kenya have significant challenges in hunger and food consumption, and this should be a strong immediate focus to bring households up to acceptable levels.

9. There has been improvement in sanitary latrines and water quality for approximately 20-25 per cent of OSP households in the period of time they have been in sponsorship. This is tied in part, but not strongly, to OSP support.
10. Covid-19 has not been a major health issue for most households in the survey, except for in Albania. The impact of the pandemic has been mostly twofold: economic challenges and downtime in schooling with loss in learning. Households characterise the OSP stipend support as having been a 'life-saver' during the Covid-19 emergency.

E. Household economics and poverty alleviation

11. The vast majority of OSP households in the study (91 per cent) are above the internationally recognised extreme poverty threshold, and one-third of guardians perceive they have grown out of extreme poverty. There has been significant movement of OSP household from 'extreme poverty' to 'poor' and from 'poor' to 'not so poor' wealth categories. Most guardians report that OSP support contributes to this, with about half saying strongly so. However, perhaps two-thirds of guardians may not have come into the OSP at the extreme poverty level.

Recommendation: Targeting selection should be reviewed and clarified as to the poverty parameters for OSP eligibility. All new sponsorship intakes should be reviewed against a standard Islamic Relief set of household economic measurements to establish baselines to measure potential growth out of poverty. This, at a minimum, should be data on income, assets, and credit. Islamic Relief should develop a clear definition of poverty and how to measure it, and poverty alleviation should be a key outcome in the OSP domains of change, especially as the OSP in some cases integrates SHGs into the programme model.

12. Households where guardians are in SHGs show a greater capacity to grow out of poverty, and even more so with graduation programmes such as Alternative Livelihoods for Orphans Programme (ALO) in Bangladesh where there is sponsorship. Access to credit and having savings is limited or non-existent for households not in SHGs. Government social safety nets for widows and orphans are limited or non-existent in most countries of the study.

Recommendations: 1) The OSP, over the medium term (approximately three years), should integrate all qualifying OSP households into SHGs, if not graduation programmes like ALO, as a standard operating programme component, and 2) Islamic Relief should consider assessing and prioritising collaboration with other nonprofits in advocating for social safety nets and inclusion of OSP households in these programmes. Linking OSP rightsholder guardians to this support should be a core OSP case service component.

F. Housing and shelter

13. Shelter is not a significant use of the OSP stipend for households most countries in the study, except for in Lebanon where shelter affordability is a crisis. Many guardians across the study either own their homes or are living for free with relatives and family friends, or in government donated homesteads in Ethiopia. Most guardians have not undertaken shelter or home renovation due to costs. However, households in Niger and especially Bangladesh report doing so, most likely due to involvement in

SHGs and associated savings.

G. Protection of women, children and youth

14. The vast majority of guardians and children of youth generally feel safe in their communities. Most guardians felt this before sponsorship began, but about one-quarter feel safer due to involvement in the OSP. The notable exception is fear of theft and associated violence in some communities, primarily those in densely urban areas. Early marriage of non-adult children is identified as occurring by about one-quarter of guardians in their communities (though not necessarily in their households). About one-third of these guardians say it is widespread. It is a particular concern in Indonesia, Bangladesh, and Kenya.

H. Participation, rights and women's agency

15. Extra-curricular activities for children outside of school are low in most countries of the study.
- Recommendation:** Islamic Relief to consider promoting extracurricular activities as a standard operating OSP component, consistent with the Domains of Change. Child clubs in Bangladesh's ALO programme (graduation model approach) is a potential model for broader adaptation in other countries, among other opportunities, such as with local mosques.
16. Guardian participation in SHGs demonstrates notable benefits to OSP households, particularly in women's ability to make choices affecting their lives and act on them (agency); in the economic realm, in the ability to save, access credit, grow income, and provide social capital in their neighbourhoods when compared to guardians not in these groups.
- Recommendation:** The OSP, over the medium term (approximately two-three years), should integrate all qualifying OSP households into SHGs.
17. Close to one in three guardian widows in the study report not receiving their inheritance with relatively high numbers in Indonesia, Kenya, Pakistan and Ethiopia.

Recommendation: The OSP should further explore the dynamics behind these responses, and assess and implement programme components as necessary and feasible to strengthen widows' ability to receive their rightful inheritance.

I. OSP management

18. There are mixed results on the impact success of non-Islamic Relief partnerships assessed in the study. In Aceh, Indonesia, results are consistent with an Islamic Relief administered OSP. In Lebanon, with OSP support to refugees specifically, there appears to be much less in wellbeing categories in comparison to other countries of the study.

Recommendation: Unless the non-Islamic Relief OSP partnerships can be properly funded with development models creating impact, Islamic Relief should find other programmes to support in countries where Islamic Relief have a presence.'

19. There is some awareness by many OSP households of Islamic Relief 's complaint process. Significant numbers of households need to be reminded what it can be used for and how to use it. Though relatively low in number, the most often complaint is not having timely receipt of the sponsorship stipend. Late arrival of the stipend is a nagging problem in some of the sampled countries, and it poses difficulty for some households – especially during periods of economic difficulty such as during the Covid-19 pandemic.

Recommendations: 1) Reminders of the complaint process should be a standard operating procedure (SOP) in the regularly scheduled home visits and events facilitated by OSP field staff, and 2) After a review of reasons underlying late sponsorship payments, Islamic Relief should consider establishing a minimum quality of service threshold for on time arrival of the sponsorship stipend, perhaps with incentives to do so, particularly in countries experiencing severe economic crises.

20. Generally, guardians express overall satisfaction with the OSP. This is especially true of home visits and staff behaviour, and, though less so, with the cash stipend amount and frequency, and even less so with training and skill development they need. This varies by country in the study. Islamic Relief OSP field workers in some countries have staff to rightsholder ratios that are not practical for effective case work and lead to burnout and lost opportunities to improve the wellbeing of OSP households.

Recommendation: Islamic Relief should establish minimum effective staff to rightsholder ratios system wide, based on concrete factors of geographic spread, scope of responsibilities and household demographics.

21. Livelihoods orientation is occurring, but it is falling short of what guardians want and need, particularly in countries without SHG programme components.

Recommendation: This should be a top strategic priority for the OSP through the use of SHGs and/ or ALO-type graduation programme models with sponsored children, particularly in the most desired and effective livelihood activities in each country, as assessed.

22. Managing finances is important, particularly in OSP models with SHGs, and this needs to improve saving and investment in household priorities identified by guardians.

Recommendation: The money management process in Indonesia is impactful and should be considered for all countries that do not have or are integrating into SHG-style OSP models.

23. Government and other community stakeholders, such as imams, understand and value the OSP prioritisation of assistance to widows and orphans. Islamic Relief's qurbani and Ramadan food distributions build community support and greater equity of Islamic Relief resources in local communities. Only in Bangladesh, among the sample countries, are government extensionists much involved in services to OSP rightsholders (in the ALO programme).

Recommendation: Islamic Relief and Islamic Relief partners should assess strategies to tap into government extension resources more comprehensively, most likely as part of expanding graduation programmes in the OSP, such as through SHGs and ALO-type graduation programmes with sponsored children.

J. OSP theory of change and log-frame

24. These two frameworks are overly aspirational and not consistently followed by programmes. There is not enough financial investment to support full implementation, with the possible exception of OSP models with SHGs, and the ALO graduation model. There is not an indicator framework to monitor, report and inform programme effectiveness.

Recommendation: Both frameworks should be strengthened to be less aspirational and more practically applied to the programmes in place, and a system of reporting for indicators established through the log-frame. For them to be viable, the resources should be provided to the programme to better ensure implementation and impact.

K. Comparison with other child sponsorship models

25. Since there is very little published and comparable data, it is not possible to draw definitive conclusions of comparative impact across child protection agencies and models. For the major child sponsorship agencies assessed in this report, it is likely all achieve real impact across wellbeing domains, though sustainability of impact is unclear. Islamic Relief's OSP models, especially those with SHGs, appear to compare favourably with the few published reports of other models implemented through other agencies. This Global Impact Study, and earlier impact evaluations conducted with the ALO programme in Bangladesh, shows gains across wellbeing domains of OSP households.

Recommendation: Islamic Relief should use the Global Impact Study, or an adaptation of it, as a framework and baseline for future impact evaluation.

1. BACKGROUND

1.1 CORE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS OF THE STUDY

The theory of change central goal for the OSP is to achieve changes in the quality of life of all sponsored orphans so that they can achieve their full potential. The desired impact, as per the OSP log-frame is improved health, including nutrition and mental and physical wellbeing, and education to enhance the quality of life and socioeconomic wellbeing of 100,000 orphan families within the Islamic Relief intervention areas.

The standard OSP is a cash transfer model, with payment stipends made to the child's guardian funded through sponsors at a monthly rate between €33-€48 euros (approx. £28-£41) depending on the country. Sponsorship generally lasts until the child turns 18 years of age but can be extended to the age of 24 years in special circumstances where additional support is required, such as for medical or educational needs. A second OSP model, also involving cash transfers through sponsorship, is organised around self help groups (SHGs) of guardians, who are mostly women who are widowed with at least one orphaned child under sponsorship. These groups offer mutual support, savings and loans, other family support and empowerment activities for women. In this impact study, a significant number of guardians are organised into SHGs in Bangladesh, Niger and Ethiopia.

OSP households may be involved in special projects within the standard OSP model, such as economic strengthening, health, and shelter activities paid for by special funds from donors targeted for these needs.

A graduation model with sponsored children exists in Bangladesh, the ALO programme. The term 'graduation' has two meanings. One is a sponsored young person approaching time when they are no longer eligible for sponsorship support by virtue of reaching age 18-24 and finishing school and thus 'graduating' from school and the OSP. However, the broader use of the term in the humanitarian sector, is 'graduating' from poverty. This ties to a goal of strengthening the economic self-sufficiency of the household so it is no longer dependent on OSP financial support. Households in the ALO model are not surveyed in this impact study as they were surveyed previously in 2019.

The ALO impact study found ALO has had considerable impact on households across many domains of wellbeing.¹ In this model, women guardians are provided the equivalent of three to four years of sponsorship donations, and this is invested in SHG fund balances. The group receives technical assistance from Islamic Relief outreach staff in determining its saving, credit and spending, market assessment and income generating activity (IGA) training. The group also receives support through rights-based approaches in accessing government social safety net and extension services, and expanding knowledge and awareness in sanitation, nutrition, parenting, and other topics. Additionally, child clubs are formed for sponsored students. ALO's overarching aim is to ensure sustainable development and social dignity of orphaned children and their families.

The OSP is based on 1) orphanhood status of the child, meaning one or both parents are deceased, with the vast majority of children enrolling having lost a father and having a widowed mother as their guardian, and 2) the household is in poverty which is defined through a scoring process. Continued receipt of the stipend, which is 83 per cent of the donation² and received quarterly, is conditional on the child staying in school. This is monitored by field staff through home visits. Sometimes households also receive additional in-kind support, such as food during Islamic holidays, and grants from the Islamic Relief Complementary Fund, such as for shelter or health needs. Since it was initiated in 2022, the Islamic Relief USA complementary fund, supported over 2,000 OSP families, with over 1,000 receiving support for education, 1,200 for medical intervention, and a further 300 for shelter.

OSP field staff stay in touch with the households and generally have two home visits a year, corresponding with compilations of the progress reports sent to sponsors. The staff are providing support including orientation, advice, and training on any or all of the following: livelihoods, health and nutrition, sanitation, protection, parenting, and money management and referral assistance occurs in some country OSPs. This varies per country programme and need. These activities are sometimes organised in group events in the standard OSP model.

¹ There are two ALO impact studies, the most recent for ALO II was conducted in 2019 and published in 2020.

² Islamic Relief Worldwide has a five per cent HQ administrative fee, the Islamic Relief country office takes 12 per cent for its operations, leaving 83 per cent as a pass through to the sponsored child's household.

1.2 OVERVIEW OF SPONSORSHIP MODELS

Child sponsorship generates billions of dollars for nonprofit agencies to assist children.³ Like Islamic Relief, many notable global charities with sponsorship got their start in assisting orphans – including World Vision (in South Korea) and ChildFund – formerly Christian Children’s Fund (in China).

There are essentially three types of sponsorship models⁴

1. **Individual child sponsorship** (ICS) in which the child receives support, often through a direct conditional cash transfer (DCCT) to them or their caregiver and not directly into civil society structures. This is a social protection method, similar to government cash transfer programmes. Selected rightsholders receive cash and usually some additional case service support, and they can make rationale spending decisions, perhaps with some informal counselling based on their own specific realities and needs. Conditionality can be attached to the grants, based on criteria such as a child staying in school.
2. **Community development child sponsorship** (CDCS) where a sponsor receives a report on the child they are sponsoring, but the money is pooled for community-wide initiatives and improvement in wellbeing. CDCS is intended to reduce dependency on outside decision-makers as the community determines their needs, and also spread the benefits beyond the sponsored child and household.
3. **Rights-based child sponsorship** (RBCS) links sponsors to individual children usually through community development of pooled funds. The improvement in wellbeing comes from social mobilisation and advocacy of rights (such as access to services and support) through the local civil society entities emphasising self-help, dignity, and empowerment.

Child sponsorship programmes through humanitarian agencies, target children, households and communities that typically are very poor and/or have other vulnerabilities such as orphanhood, disabilities, and/or residing in disaster-stricken areas. There are variations on all of the above models. Some child sponsorship programmes combine components – such as having individual/institutional sponsorships with community development projects and rights-based approaches. Additionally, some programmes assist children through family sponsorship. Though the primary support for children and families may come through cash transfers, community development, and rights-based social mobilisation, many if not most child sponsorship programmes provide in-kind support, or extra cash for specific purposes. Examples include food, educational materials, and interactive toys. These gifts may come at special times of the year such as birthdays, religious holidays, and during other special events.

Another distinction between child sponsorship programmes is whether a child has just one or multiple sponsors. One-to-one sponsorship is a marketing tool to make sponsors feel they have a closer relationship with the child. It is tied to letter writing and other sponsor-to-child connections – including calling or visiting when a sponsor is in a country. However, there are safeguarding concerns in this approach, so generally when this component exists in a programme, it is tightly controlled. One-to-one sponsorships can exist in any of the three child sponsorship models identified above. However, multiple sponsorships can be useful for larger budgets for projects and community development type models, lower overhead costs, and a programme with fewer children to sponsor

but higher programme costs.

There is no watchdog, coalition, or association across the spectrum of child sponsorship agencies. This makes monitoring and evaluating impact in the ‘industry’ very difficult. U.S.-based child sponsorship programmes faced controversies in the late 1980s and early 1990s when press reports identified inconsistencies in how agencies were marketing their programmes and how children were supported. The InterAction humanitarian coalition in the U.S. published guidelines⁵ for full and proper disclosure to donors. These include whether a child had multiple sponsors, precisely what the sponsorship resources were going toward (such as directly to a family, or project-based), and overhead/programme cost breakdowns. More recently in 2020, the Christian Alliance for Orphans (CAFO) published guidelines for sponsorship⁶ with the many faith-based entities engaged in or preparing to develop sponsorship programmes.

In a 2013 study⁷, researchers estimated that approximately 10 million children globally under sponsorship at this time (found from a survey of about 200 agencies), with an estimated \$3.3 billion (approx. £2.6 billion) in annual revenue, as compared to USAID budgets of \$8.7 billion (approx. £6.8 billion). The numbers of children under sponsorship and revenue generated is certainly much higher today with more sophisticated fundraising, growth in numbers of agencies and higher price points for monthly sponsorship indicating a highly successful marketing tool for fundraising by child-focused charitable agencies working internationally. However, a few in the humanitarian development community are critical of sponsorship, saying that it is more marketing than substance and promotes dependency, paternalism, among other criticisms.⁸

A table with additional information is provided in the Annexes contrasting programme characteristics of Islamic Relief Worldwide’s OSP, with those of what are likely among the five to ten largest child sponsorship agencies in the world: World Vision, ChildFund, Save the Children, Plan International, Compassion International and Action Aid. The first five agencies are listed due to their size, while Action Aid is listed since it is a leader in rights-based child sponsorship. The table (and links to these programmes) identifies the models used, price points, estimated number of children under sponsorship and other details.

Most, if not all, the agencies have children graduating from sponsorship as they reach the age of 18, and/or graduate from either high school or college, the community or family is no longer considered poor and/or the wellbeing gains are at an acceptable level (such as poverty alleviation) to be sustainable without outside support. They have one or two progress report updates on the child per year, and if applying a community-based model, updating on the community. Most, if not all, allow communication through letters between the child and sponsor. All emphasise in their marketing materials a holistic approach to children’s and/or community wellbeing.

The final section of this report reviews studies and discusses impact of child sponsorship programmes.

³ Estimated at over \$3 billion in 2013, and certainly much more today. (Van Eekelen, 2013)

⁴ Adapted from Watson, B. (2015). Child sponsorship NGOs: Origins, evolution and motives for change. PhD thesis. Melbourne: Deakin University. Watson, B., & Clarke, M.

⁵ InterAction resource is no longer available online or in their list of published resources.

⁶ CAFO resource link: <https://cafo.org/2020/11/10/guidelines-and-resources-for-healthy-child-sponsorship-programs/>

⁷ Does International Child Sponsorship Work? Journal of Political Economy Vol 121, No. 2 2013, Wydick, et al <https://www.journals.uchicago.edu/doi/full/10.1086/670138>

⁸ <https://theconversation.com/why-its-time-to-end-child-sponsorship-190407>

2. METHODOLOGY AND LIMITATIONS

METHODOLOGY

The study aims to assess the impact of Islamic Relief Worldwide's OSP on children, their caregivers, households, and communities. The focus is on evaluating the achievement of OSP objectives related to the wellbeing of sponsored children in areas such as education, health, shelter, and sustainable livelihoods. This global study, commissioned by the Orphan and Child Welfare department of Islamic Relief, in collaboration with the Global Monitoring, Evaluation, Accountability and Learning (MEAL) team, is the first of its kind for the OSP. The research spans 27 countries where the OSP is implemented, supporting over 93,000 orphans and their households.

The methodology involves collecting data from a representative sample of nine OSP country programmes, including Indonesia, Albania, Bangladesh, Ethiopia, Kenya, Lebanon, Niger and Pakistan. The study adopts a mixed-method approach, incorporating a quantitative survey of orphan guardians and a qualitative study in five selected countries: Indonesia, Ethiopia, Pakistan, Niger, and Lebanon. Qualitative methods include focus group discussions (FGDs), key informant interviews with relevant stakeholders, and household visits. The research also involves an extensive review of documents to inform the study tools, processes, data, and recommendations. The ultimate goal is to provide insights into the effectiveness, efficiency, impact, and sustainability of the OSP, with the findings intended to guide potential changes to the sponsorship programme.

The research methodology employs a mixed-method approach to gather comprehensive information and data through three distinct channels:

1. Quantitative survey

A structured household survey was administered to orphan guardians, primarily widowed mothers, in Indonesia, Bangladesh, Pakistan, Ethiopia, Kenya, Albania, and Niger, facilitating quantitative insights into their experiences and perspectives.

2. Qualitative study

Conducted in five sampled countries - Indonesia, Ethiopia, Pakistan, Niger, and Lebanon - the qualitative study incorporates Focus Group Discussions (FGDs) involving guardians and sponsored children/youth. Additionally, key informant interviews (KIIs) were held with Islamic Relief staff, partners, and government focal authorities associated with the Orphan Sponsorship Programme (OSP). Qualitative information was further gathered through household visits (HHVs), providing a nuanced understanding of the contextual realities.

3. Extensive document review

An in-depth examination of relevant documents informed the development of study tools, guides the research process, shapes data collection and assessment, and ultimately contributes to the formulation of well-informed conclusions. This comprehensive document review enriches the research with historical and contextual perspectives.



Islamic Relief Malawi distributed Eid Ul Adha Gifts 2023 to 300 orphans under the orphan sponsorship program that is being implemented in Blantyre District.

2.1 EVALUATION COORDINATION

The Orphan and Child Welfare (OCW) department of Islamic Relief's International Programmes Division commissioned the study, in cooperation with the Programme Quality Department's Global Monitoring, Evaluation, Accountability and Learning (MEAL) team to assess the overall impact of the current OSP with the intention of informing potential changes to the sponsorship programme to improve the wellbeing of the targeted rightsholders. The table below details the roles and responsibilities of the study team.

Role	Name	Responsibilities
Lead consultant	Gary Gamer	<ul style="list-style-type: none"> - Conducts a detailed literature review and desk study - Developed the impact assessment methodology - Developed the questionnaires and tools and the appropriate sampling framework for quantitative and qualitative data collection, in consultation with Islamic Relief Worldwide - Trained Islamic Relief staff in data collection directly in piloted countries and indirectly through Training of Trainer (ToT) sessions - Led the qualitative study in two piloted countries (Indonesia and Ethiopia) and advises teams in the other three countries as they conduct qualitative studies (Pakistan, Niger and the Lebanon programme assisting Syrian refugees) - Worked with the study team in collating and consolidating quantitative and qualitative data for analysis - Lead author in the Impact Study Report, including development of findings and recommendations.
Project coordinator	Osob Osman	<ul style="list-style-type: none"> - Served as Islamic Relief Worldwide's chief staff liaison to the independent consultant, including internal communication and coordination for the study within the Islamic Relief family - Supported the consultant in the development of the questionnaires and tools and the appropriate sampling framework for quantitative and qualitative data collection, in consultation with Islamic Relief Worldwide - Led the qualitative study in Lebanon and supports in the qualitative collection in Indonesia - Provided support in developing the TOT on data collection - Monitored progress and provides back-stopping support to country staff - Provided input to quality control over data and overall reporting.
Study team member	Anwar Ahmed	<ul style="list-style-type: none"> - Provided key OSP and other Islamic Relief documents of relevance to the research questions and the sampled countries - Coordinated communication and logistical support to the Islamic Relief country programmes staff, including the country directors and OSP-related in country teams. - Led the qualitative study in Niger and supports in Indonesia - Provides input to reporting.
Study team member	Mohammed Moniruzzaman	<ul style="list-style-type: none"> - Supported the consultant in the development of the questionnaires and tools and the appropriate sampling framework for quantitative and qualitative data collection, in consultation with Islamic Relief Worldwide - Led qualitative study teams in Ethiopia and supports in the qualitative collection in Indonesia - Provided input to quality control over data and overall reporting.
Quantitative consultants	Murad Pervez and Mahabub Rahman	<ul style="list-style-type: none"> - Collated and cleans data sets from sample countries into a master database - Provides data for analysis in the form of tables and graphs
Team leader	Aflak Suleman	<ul style="list-style-type: none"> - Provided oversight of contractual obligations, including timeframes, budgets, and other key functions.

2.2 SAMPLING

The mix-method methodology involved the quantitative household survey of orphan caregivers in the seven sampled countries of the study, data gathered from Islamic Relief Worldwide's Al Yateem programme information management system for both sampled countries and other OSP countries, and qualitative data gathered in the five sampled countries where the household survey also occurred. The qualitative study utilised focus group discussions of guardians and sponsored children/youth, and key informant interviews with Islamic Relief staff and partners and government focal authorities. Additionally, qualitative information gathering occurred through household visits. Extensive document reviews informed the study tools, process, data, and conclusions.

Household survey of guardians

The survey focused on a diverse sample of 8 countries out of the 27 where Islamic Relief Worldwide implements its OSP. These countries were chosen to capture a wide range of cultural nuances, program contexts, durations, accessibility to beneficiaries, and other relevant variations. Due to security concerns, some countries were not included in the survey. Additionally, countries where the OSP was newly initiated at the planning stage were excluded to ensure the survey concentrated on well-established programs

In total, 2,755 guardians from OSP households were surveyed, and stratified to age and geographic location for a 95 per cent confidence level with five per cent margin of error, as seen in the table below (2.3.1).

Number of guardian respondents in household survey				
Country	Count	Percentage	Confidence level	Marginal error
Albania	389	14.12%	95%	5%
Bangladesh	403	14.63%	95%	5%
Ethiopia	400	14.52%	95%	5%
Indonesia	379	13.76%	95%	5%
Kenya	413	14.99%	95%	5%
Niger	275	9.98%	95%	5.7%
Pakistan	496	18.00%	95%	4.5%
Grand Total	n-2755	100.00%	95%	5%

The qualitative study had the following:

Qualitative study focus groups, household visits and key informant interviews						
	Indonesia	Ethiopia	Niger	Lebanon	Pakistan	Total
Focus groups of guardians	6	8	9	5	9	37
Focus groups of children and youth	7	9	3	3	6	28
Household visits	18	10	10	10	12	60
Key informant interviews	17	8	8	10	12	55

2.3 QUALITY ASSURANCE

Maintaining the integrity and reliability of the quantitative data is critical to the success of this study. Several measures were implemented to assure the quality of quantitative data including:

1. **Survey testing** – The household survey underwent meticulous review to ensure clarity and coherence. This involved several rounds of review with Islamic Relief Worldwide's in-country MEAL coordinators. Pilot testing was also conducted across diverse demographics to identify and address potential ambiguities or misinterpretations.
2. **Training and standardisation** – Training and Standardisation: Enumerators involved in data collection underwent comprehensive training sessions to standardize procedures and minimize variability. Islamic Relief Worldwide and the lead consultant organized two Training of Trainers sessions to support country staff in delivering uniform training on the survey, ensuring a common understanding of questions, response categories, and interview techniques
3. **Data validation checks** – Automated validation checks were implemented in the survey to minimise errors during data entry. Range and consistency checks were programmed to identify outliers and discrepancies, prompting further investigation.
4. **Supervision and monitoring** – Field supervisors oversaw data collection activities. Regular check-ins and monitoring mechanisms were established to promptly address any issues, provide guidance, and ensure adherence to the research protocol.

Quality assurance for the qualitative study included:

1. **Selection of country regions for the study** – Based on a proportional representation of regions when there were many regions with OSP households.
2. **Random selection of participants in focus groups** – Based on the length of time in sponsorship.
3. **Random and purposive selection of household visits** – To ensure a demographic diversity of OSP households and their life experiences.
4. **Participatory review of information gathering tools and content** – By the qualitative teams, including translators and facilitators.

2.4 LIMITATIONS

This study encountered diverse challenges in different regions, each influencing the research process and outcomes. These included:

- The political and military unrest in Niger at the time of the household survey led to a smaller than desired sample in the household survey due to security precautions. The qualitative study was completed prior to the coup.
- Challenges in securing government approval for the household survey in Lebanon led to the household survey being cancelled in this country.
- Participants in the first set of focus groups in the Indonesia qualitative study (approximately 25 per cent of the FGDs) were pre-selected by OSP staff. Afterwards, the random selection process was clarified, and followed per the quality assurance process.
- In the Pakistan qualitative study, wealth ranking diagrams were not provided by the qualitative team in a format that could be accurately assessed, nor were household visits conducted. Summary conclusions of findings and recommendations were not provided in a very coherent format by the team, thus limiting the consideration of the Pakistan OSP in the study's qualitative findings.
- Data was not stratified by the quantitative consultants based on rightsholders participating or not participating in SHGs. This left the study only with qualitative information and thus the lack of corroborating data to validate findings on the impact value of SHGs.
- Data was not stratified by the quantitative consultants based on length of time of OSP households in sponsorship. This is a significant gap, and left the study with only limited qualitative information to base its impact findings.

2.5 RESEARCH FRAMEWORK AND QUESTIONS

The Research framework is presented below. It illustrates the key questions that the study aims to answer about the OSP, but this is contingent on data availability and primary data collection.

Research question	How judgement will be formed?	Data sources
1. Is the OSP achieving the outcomes it is designed for? What are the strengths, weaknesses, and gaps in the OSP log-frame?	<ul style="list-style-type: none"> Do rightsholders feel the programme appropriately addresses their basic needs, in terms of education, health, food and nutrition, and other OSP domains of change? Have rightsholders been consulted and have they received sufficient information to voice their opinions? 	<p>Desk review, including:</p> <ul style="list-style-type: none"> Programme and process documentation Previous evaluations Al-Yateem system data <p>FGDs with communities and KIIs with stakeholders including:</p> <ul style="list-style-type: none"> Guardians/caregivers Sponsored children Graduated children Project and country office staff Government officials Partner organisations <p>Household survey</p>
2. How and to what extent does the OSP impact on lives of children, guardians and their households, and the local community in their basic needs and wellbeing? Key among these is sensitivity and responsiveness to protection risks, access to education and achievement, physical and emotional health, shelter and livelihoods to escape poverty.	<ul style="list-style-type: none"> To what extent does the OSP facilitate access to education for sponsored children? This involves assessing the programme's impact on enrolment rates, school attendance, and academic achievement. Understanding how the programme supports educational aspirations and opportunities for beneficiaries is crucial. How does the OSP contribute to the physical and emotional wellbeing of sponsored children? This aspect involves evaluating the programme's impact on healthcare access, nutrition, and mental health support. Assessing improvements in overall health and wellbeing is essential. To what extent does the OSP contribute to improving the economic livelihoods of guardian caregivers and households? This involves evaluating the programme's impact on income generation, savings, economic opportunities, and poverty alleviation within beneficiary households. How does the OSP address and respond to protection risks faced by orphaned children and widows? This includes evaluating the programme's effectiveness in providing a safe and secure environment for children, considering factors such as vulnerability to exploitation, abuse, and/or neglect. 	<p>Desk review, including:</p> <ul style="list-style-type: none"> Programme and process documentation Previous evaluations Al-Yateem system data <p>FGDs with communities and KIIs with stakeholders including:</p> <ul style="list-style-type: none"> Guardians/caregivers Sponsored children Graduated children Project and country office staff Government officials Partner organisations <p>Household survey</p>

Research question	How judgement will be formed?	Data sources
<p>3. To what extent does the model promote strengthening and claiming of rights by orphans and children in the OSP, and their guardians, who are mostly widows?</p>	<ul style="list-style-type: none"> How does the OSP model empower orphaned children and their guardians, particularly widows, by promoting awareness and claiming of their rights? This involves assessing the programme's efforts to instil a sense of agency and advocacy within beneficiaries, enabling them to assert their rights within their communities and beyond. To what extent does the OSP model engage in advocating for legal and social rights for orphans and their guardians? This includes evaluating whether the programme raises awareness about legal rights, provides support for legal processes (such as inheritance rights for widows), and fosters a social environment that respects and upholds the rights of beneficiaries. 	<p>Desk review, including:</p> <ul style="list-style-type: none"> Programme and process documentation Previous evaluations Al-Yateem system data <p>FGDs with communities and KIIs with stakeholders including:</p> <ul style="list-style-type: none"> Guardians/caregivers Sponsored children Graduated children Project and country office staff Government officials Partner organisations <p>Household survey</p>
<p>4. Does access to the OSP and impact differ according to demography of the guardians and children as measured by gender, age and time in sponsorship, disability, and other contextualised significant characteristics as identified in the study?</p>	<ul style="list-style-type: none"> What are the contextualised significant characteristics identified in the study, and how do these factors influence access to the OSP and its impact? This involves examining specific contextual elements, such as cultural considerations, socioeconomic factors, and regional variations, and understanding their role in shaping the overall effectiveness of the programme. How does gender and age influence access to the OSP, and is there a gender/age-specific impact on sponsored children and their guardians? This involves examining whether there are any disparities in enrolment, support, and outcomes between male and female beneficiaries and their respective guardians. 	<p>Desk review, including:</p> <ul style="list-style-type: none"> Programme and process documentation Previous evaluations Al-Yateem system data <p>FGDs with communities and KIIs with stakeholders including:</p> <ul style="list-style-type: none"> Guardians/caregivers Sponsored children Graduated children Project and country office staff Government officials Partner organisations <p>Household survey</p>
<p>5. What are key learnings, innovative features and/or good practices from different OSP countries and models that can and should be further promoted and replicated?</p>	<ul style="list-style-type: none"> The OSP is implemented differently in each country to tailor to the context and the demography. How have different OSP countries successfully tailored their programmes to the specific context and demography of their regions? What lessons can be drawn from their experiences in customising interventions to address the unique needs, cultural nuances, and socioeconomic conditions of each community? 	<p>FGDs with communities and KIIs with stakeholders including:</p> <ul style="list-style-type: none"> Guardians/caregivers Sponsored children Graduated children Project and country office staff Government officials Partner organisations
<p>6. How do various OSP models compare with each other in relevance, coherence, effectiveness, efficiency, impact, and sustainability and contrasts to child sponsorship models of other agencies?</p>	<ul style="list-style-type: none"> How does each OSP model differ from child sponsorship models implemented by other agencies? This involves a comparative review, considering the unique features, strengths, and weaknesses of OSP in relation to alternative approaches employed by different organisations. 	<p>Desk review, including:</p> <ul style="list-style-type: none"> Literature review of existing models including the one-to-one and community-based approaches
<p>7. How can OSP model(s) be adjusted and transformed for effectiveness, efficiency, impact, sustainability and scalability at local and/or national levels?</p>	<ul style="list-style-type: none"> How can OSP models be adjusted to better align with the specific cultural, economic, and social contexts of each local community or national setting? This involves tailoring programme components to address the unique needs and challenges faced by beneficiaries in different regions. 	<p>FGDs with communities and KIIs with stakeholders including:</p> <ul style="list-style-type: none"> Guardians/caregivers Sponsored children Graduated children Project and country office staff Government officials Partner organisations

Research question	How judgement will be formed?	Data sources
8. With the unprecedented Covid-19 pandemic, what are learnings from OSP over this emergency period for strengthening Islamic Relief Worldwide's resilience to reduce risks in emergencies, particularly those affecting health, livelihoods, and protection?	<ul style="list-style-type: none"> • What adaptive strategies did the OSP implement during the global Covid-19 pandemic to respond to emergent challenges affecting health, livelihoods, and protection? Explore how the programme adjusted its operations and services to address the immediate and evolving needs of sponsored children and their guardians. • How did OSP leverage technology to provide remote support during the pandemic? Assess the use of digital tools for virtual learning, and communication tools to maintain contact and support for beneficiaries, ensuring continuity in services despite physical limitations. 	<p>FGDs with communities and KIIs with stakeholders including:</p> <ul style="list-style-type: none"> • Guardians/caregivers • Sponsored children • Graduated children • Project and country office staff • Government officials • Partner organisations <p>Household survey</p>
9. What are the unintended impacts, both positive and negative, of both OSP models, and overall across all programmes?	<ul style="list-style-type: none"> • How has the OSP inadvertently lead to positive outcomes? These could include unexpected improvements in community cohesion, increased awareness and advocacy for child welfare, or the emergence of innovative practices that positively influence the lives of sponsored children and their guardians. • How has the OSP inadvertently led to negative outcomes? These could include instances of unintentional cultural insensitivity, or unforeseen challenges that negatively affect the well-being of sponsored children, guardians, or the broader community. 	<p>FGDs with communities and KIIs with stakeholders including:</p> <ul style="list-style-type: none"> • Guardians/caregivers • Sponsored children • Graduated children • Project and country office staff • Government officials • Partner organisations
10. How can the OSP better measure and report programme results for evidence-based programme development?	<ul style="list-style-type: none"> • How can the OSP refine its current measurement strategies to ensure that they align more closely with the specific and nuanced objectives of the programme? • What specific mechanisms or plans are in place to ensure that the OSP consistently learns from evaluation findings and actively incorporates lessons learned into ongoing programme iterations for continuous improvement? • In what ways can the OSP further involve rightsholder in the MEAL process, ensuring their voices are heard, and their experiences contribute to a more comprehensive understanding of programme outcomes? 	<p>Desk review, including:</p> <ul style="list-style-type: none"> • Programme and process documentation • Previous evaluations • Al-Yateem system data <p>FGDs with communities and KIIs with stakeholders including:</p> <ul style="list-style-type: none"> • Guardians/caregivers • Sponsored children • Graduated children • Project and country office staff • Government officials • Partner organisations
11. How accurate is the current OSP Theory of Change and log-frame, and how should it be adjusted for greater impact?	<ul style="list-style-type: none"> • To what extent does the current Theory of Change align with the overarching goals and objectives of the OSP? • Are the causal pathways outlined in the Theory of Change logically structured, and do they accurately reflect the anticipated outcomes of OSP interventions? • Are the indicators in the current log-frame directly relevant to the intended outcomes and impact of the OSP, and are they measurable? • To what extent does the log-frame facilitate effective monitoring and evaluation, and are there elements that could be refined to enhance this process? 	<p>Desk review, including:</p> <ul style="list-style-type: none"> • Programme and process documentation • Previous evaluations • Al-Yateem system data <p>FGDs with communities and KIIs with stakeholders including:</p> <ul style="list-style-type: none"> • Guardians/caregivers • Sponsored children • Graduated children • Project and country office staff • Government officials • Partner organisations

3. KEY OUTCOME AREAS OF THE STUDY

3.1 DEMOGRAPHICS AND INCLUSION OF OSP RIGHTSHOLDERS

Guardians and their households

Eligibility into the OSP is based on two central criteria: orphan status of a child and their living in an impoverished household. The sponsored children and youth (SC/Y) are cared for by guardians who are overwhelmingly women (93 per cent) – the vast majority of these are widowed mothers of the SC/Y (86 per cent).⁹ Most other guardians are grandmothers and close friends of the family – both at four per cent. Some siblings care for their younger brothers or sisters, and there are no fathers serving as guardians.

The Indonesia OSP has comparatively the lowest number of guardians who are widowed mothers (67

per cent), due at least in part to the higher incidence of double orphanhood (losing both parents) from the 2004 Indian Ocean Tsunami disaster. Therefore, SC/Y have a comparatively higher incidence than in other countries of living with grandparents (10 per cent) and distant relatives/close friends (14 per cent).

The study assesses access to the OSP and impacts by a variety of **people and their demographics**. This includes sex, age, time in sponsorship, disability, regions, and other characteristics.

Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total	Sex	
									Female	Male
Mother	95%	93%	84%	67%	88%	89%	93%	86%	86%	0%
Grandparents	2%	3%	3%	10%	0%	4%	1%	4%	3%	1%
Extended family	2%	0%	6%	14%	4%	3%	1%	4%	2%	2%
Sibling	1%	3%	4%	4%	5%	3%	2%	3%	1%	2%
Aunt/uncle	0%	0%	3%	4%	2%	1%	2%	2%	1%	1%
Cousin	0%	0%	1%	1%	1%	0%	0%	0%	0%	0%
Father	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Unrelated	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%	93%	7%

The vast majority of guardians consider themselves the head of their household (90.42 per cent).¹⁰

With the guardians overwhelmingly being women, section 3.5 of the study focusing on women's empowerment, is especially relevant.

According to the OSP policy, sponsored families may have up to half of the children in a family to be sponsored. This is also determined by other possible factors and Islamic Relief country programme team.

Eighty percent of the households surveyed have just one child in the OSP. However, as seen in the table below, this varies considerably with Bangladesh and Indonesia showing all or nearly all households with just one sponsorship, while Kenya and Niger have significantly more than one (58 and 68 per cent respectively). Nearly all households with more than one sponsorship have two children under sponsorship (18 per cent) and Ethiopia, Kenya, Niger and Pakistan have small numbers of households with more than two children sponsored.

Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
One person	81%	100%	83%	96%	58%	68%	75%	80%
More than one person	19%	0%	17%	3%	43%	31%	25%	20%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

⁹"Sponsored children and youth" (SC/Y) are orphans, meaning they have lost one or both parents. This is usually the father. The term covers children under the age of 18, and young people over this age. Therefore, for the purposes of this report, they will be referred to as SC/Y. Their primary caregivers are referred to in this report as "guardians".

¹⁰ Head of household simply means the main decision-maker in the home on issues of importance.

Urban vs. rural populations

Rightsholders surveyed predominantly reside in urban and semi-urban areas, with fewer respondents from rural settings compared to national averages. The exception is in Bangladesh, where nearly 90 percent of surveyed households are in rural areas.

It is unlikely that orphanhood is disproportionately higher in urban or semi-urban locations. Rural areas are typically more impoverished, with less access to health, education, livelihood programs, and safety nets. Therefore, with the exception of Bangladesh, the OSP may not be targeting the most vulnerable households in the other countries surveyed.

Qualitative findings indicate that implementing the OSP in urban environments offers several advantages, including efficiency gains in transportation, time, and staffing resources. It is worth noting that we already have high outreach staff-to-rightsholder ratios.

To bring the OSP more significantly into **rural locations** requires greater operational resource allocation and creative partnerships with government and non-governmental organisations (NGOs) having capacity in these areas.

Table 1.3 Percentage of OSP households living in urban, suburban and rural sectors (total households, not just in survey; data from Islamic Relief’s internal Al Yateem data base)								
	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Lebanon
Urban	33%	6%	100%	17%	0.2%	92%	47%	80%
Suburban	29%	5%	0%	50%	70.8%	5%	22%	20%
Rural	38%	89%	0%	33%	29%	3%	31%	0%
Rural population-based countrywide¹¹	36	60	77	42	71	83	62	

Refugees

Two countries in the study have OSP households that include refugees: Approximately 10 per cent of OSP households in Kenya are Somali refugees, and in Lebanon 90 per cent are refugees, with about 60 per cent being Syrian and 30 per cent Palestinian. The qualitative study gathered information from both Syrian and Palestinian refugees in Lebanon, as well as host communities. Unfortunately, the household survey was not able to be completed in Lebanon due to logistical complications.

Other countries where OSP supports refugee households are Türkiye (80 per cent) supporting Syrian families, and Jordan (40 per cent) supporting Palestinian and Syrian families. In Indonesia, 1.5 per cent of OSP households are internally displaced due to natural calamities.

The refugee population in Lebanon, particularly in cities such as Saida and Beirut, represents a complex and significant humanitarian challenge. Saida, a coastal city in southern Lebanon, has absorbed a considerable share of the refugee influx. This strains local resources, infrastructure, and services, impacting both refugee and host communities. In Beirut, the capital and largest city,

the refugee population adds to existing urban challenges, including housing shortages and economic disparities.

It is laudable that the OSP supports refugee households, given the hardships they face – not just parental loss and orphanhood, but dislocation from their home communities and resulting in despair. However, the qualitative study shows a heightened set of challenges for OSP households by virtue of living in camps.

The programme design for services and support to this population does not seem to be significantly meeting their need according to qualitative findings. The OSP is administered through one main Lebanese NGO partner, ISWA Lebanon. ISWA implements programmes for other INGOs including Muslim Hands and Qatar Foundation, while some refugees also receive support from UN agencies. Greater discussion on programme management and implementation regarding the identity and focus of support for refugees in Lebanon programme through these partnerships can be found in section 3.2.

¹¹ Source: World Bank, 2022, <https://genderdata.worldbank.org/indicators/sp-rur-totl-zs/?gender=total>

Length of time in sponsorship

The study methodology differentiated households by length of time in sponsorship, dividing roughly equally between under two years, three-five years, over six years and graduated¹² from sponsorship. This provides the basis for analysing impact per the amount of time households have been in the OSP. The quantitative data for the length of time has not been analysed for this report, however information from the qualitative study provides some insights.

In the Indonesia OSP, focus groups of guardians indicate the longer the time in sponsorship the more likely the household is to have escaped extreme poverty, have greater food security and better educational outcomes – particularly students accessing college, universities and/or trade schools. Guardians and OSP country staff explain these improvements over time by having confidence the support will be continued as long as students stay in school. Also, OSP field staff assist households in money management decision-making. This occurs through a procedure requiring Islamic Relief approval for higher-end expenditures, based on planning for household priorities. This translates to effective decision-making leading to economic, food, education and other outcomes.

In Ethiopia, guardians targeted for inclusion in OSP SHGs are those whose time left in the programme may be relatively short due to the age of the SC/Y and/or their upcoming graduation. They are also selected due to their more favourable prospects for savings, loans and income generation activities. Therefore, based on qualitative information, for this group of guardians their length of time in sponsorship is favourably associated with improved wellbeing outcomes.

Guardian age and education

Most of the guardians in the household study are in the 30-49 age range (61 per cent). A significant number of guardians are older than 50 years of age (34 per cent), with about one-third of these being 60 years of age or older. The data is relatively consistent across sample countries.

Nearly half of all guardians in the study (47 per cent) have had no schooling, though there are wide differences with practically none in Albania, and 92 per cent in Kenya. About one-quarter have had primary education, and one in six guardians having higher secondary education – both categories corresponding with greater and few number of guardians in Albania and Kenya, than in other sampled countries. Indonesia, Albania and Pakistan have between 5-7 per cent of guardians having a university or college degree.

A couple of guardians in focus groups in Indonesia and Ethiopia, say they have secured or are in the process of securing a university degree and say sponsorship support contributes in their ability to do so since the stipend defrays the educational costs of their children and gives them greater opportunity to pursue a degree.

Age of guardian (years)	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Totals
18- 29	3%	8%	10%	6%	3%	2%	3%	5%
30-49	63%	64%	64%	56%	64%	54%	58%	61%
50-59	25%	20%	17%	24%	22%	30%	30%	24%
60 and +	9%	8%	9%	14%	11%	14%	9%	10%
Education level attained (average)	99%	59%	50%	69%	8%	40%	47%	53%
Education level attained (mode)	Primary-43%	No Schooling-41%	No Schooling-50%	No Schooling-31%	No Schooling-92%	No Schooling-60%	No Schooling-53%	No Schooling-47%
N	389	403	400	379	413	275	496	2755
Confidence/significance levels	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5.5%	C-95% S-4.5%	C-95% S-5%

¹² 'Graduated' means having left sponsorship due to aging out (over 18 years of age and not continuing school) or finishing compulsory grade levels school.

Faith groups of OSP households and countries

One of Islamic Relief’s values is “obligations to humanity” as seen in the value banner to the side. This is understood generally by Islamic Relief staff as applying to those who suffer in all faith groups.

The vast majority of households under OSP sponsorship in the sample countries of the study identify as Muslim as seen in the table below. This is expected considering most countries of where Islamic Relief operates have significantly Muslim-majority populations. Support flows to these countries due to Islamic Relief’s donors having a heritage link to the country and/or comfort in giving to an agency upholding Islamic values.



Table 1.5 Percentage of OSP households in various faiths
(total households, not just in survey; data from Islamic Relief’s internal Al Yateem data base)

	Albanian	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Lebanon
School dropouts (2022)	0.9%	1.0%	0.03%	0.13%	0%	0%	1.8%	0.58%
Religion	11% Christian 89% Muslim	Buddhist 0.5% Christian 0.1% Hindu 10.1% Muslim 89.4%	45% Christian 55% Muslim	Christian 0.9% Hindu 1.4% Muslim 97.7%	Christian 0.2% Muslim 99.8%	Christian 0.1% Hindu 0.1% Muslim 99.8%	Christian 0.4% Muslim 99.6%	Muslim 100%
National averages	38% Christian 67% Muslim	91% Muslim 8% Hindu	67% Christian 31% Muslim	11% Christian 87% Muslim	86% Christian 11% Muslim	2% Christian 98% Muslim	1% Christian 2% Hindu 96% Muslim	48% Christian 45% Muslim

Countries in the study with significant non-Muslim populations in society, primarily Christians, are Albania with 38 per cent identifying as Christian, Ethiopia (67 per cent), Kenya (86 per cent) and Lebanon (48 per cent). As seen in the above table, only in Ethiopia are a significant number of Christians receiving OSP support in these countries.

Household size and correlation to poverty

Household sizes vary considerably per country ranging from an average of over three persons in Bangladesh to nearly eight persons in Kenya and Niger, as seen in the table below. This corresponds to the number of children in households ranging from an average of about two in

Albania and Bangladesh to between five and six in Kenya and Niger, and an average of 1.25 of these children under sponsorship. There is close to an average of two adults in each household.

Average Households (HH)	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
# in HH	4.06	3.46	5.49	4.87	7.87	7.71	5.60	5.50
# children in household	2.10	2.09	3.73	2.85	5.92	5.09	3.31	3.53
# SC/Y in HH	1.19	1.0	1.24	1.04	1.48	1.34	1.26	1.22
% HH in extreme poverty	4%	8%	23%	13%	2%	1%	8%	9%
% HH households in sponsorship 6+ years in extreme poverty	1.03%	3.12%	8%	5%	0.60%	0%	3%	3%
N	389	403	400	379	413	275	496	2755
Confidence/ significance levels	C-95% S-4%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-4%	C-95% S-5.5%	C-95% S-4.5%	C-95% S-5%

Logic suggests the larger the household, the more risk there is of it being in extreme poverty. The threshold for extreme poverty threshold is determined by falling below \$1.90 (approx. £1.50) per person in a household¹³, meaning the larger the household the greater amount of income is required to climb over the poverty level. However, contrary to this logic, with the exception of one country programme, households living below the extreme poverty line do not seem to be correlated to

household size. The exception is Ethiopia with 23 per cent of guardian households living below the extreme poverty level (the cross-country average is nine per cent), with an average household size being at a comparatively medium high level (5.49 persons). This poorer result of poverty reduction is likely due to the severe economic crisis in Ethiopia of high inflation coming from civil war, Covid-19 disruptions and lack of government social safety nets.

Children and youth

Grade levels of sponsored children and youth

Orphanhood can occur at any age; therefore, the age and grade level of SC/Y enter into the OSP is spread out. The data shows:

- The greatest entry point into the OSP is in primary school K-6 grade level (41 per cent for all sample countries),
- About one-third in higher secondary school (grade level 10+),

- About one-quarter in secondary school levels (levels 7-9).

Albania and Pakistan have relatively greater numbers of SC/Y entering in higher secondary school, respectively at 47 per cent and 41 per cent.

Few sponsored children of guardians in the study are in pre-school (2%).

Grade levels	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Pre-school	4%	0%	3%	5%	2%	1%	1%	2%
K - 3	14%	27%	18%	16%	19%	19%	17%	18%
4- 6	16%	21%	24%	24%	27%	30%	17%	23%
7-9	19%	27%	25%	23%	27%	32%	23%	25%
10 +	47%	25%	31%	32%	25%	17%	41%	32%
N	389	403	400	379	413	275	496	2755
Confidence/ significance levels	C-95% S-4%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-4%	C-95% S-6%	C-95% S-5%	C-95% S-5%

With the exception of Albania, males in sponsorship slightly outnumber females by 52 per cent to 48 per cent, though it is approximately the reverse in Albania. Of the average number of children in households across

sampled countries (3.53 SC/Y), an average of 53 per cent of these children are in sponsorship – all reported by guardians to be in Islamic Relief's OSP.

¹³ As determined by...., see section XX of the report.

Orphan status and care

As described earlier in the report, single orphans are defined as having lost a father; whereas double orphans have lost both parents. The vast majority of orphans across countries are single orphans (86 per cent), and they are mostly cared for by their biological mothers. Of the double orphans, the vast majority are cared for by relatives, primarily grandparents, or close friends of the family.

The study found no evidence linking sponsorship support to transferring children out of one caregiving situation to another, including institutional care into family-based care. It does, however, strengthen family-based care and lowers the risk of orphanage care.

Children and youth with disabilities

Children with disabilities are an important demographic for access to the OSP, based on this added risk factor to orphan status and need for support. Disabled children are at far greater risk of being institutionalised¹⁴ yet the vast majority have at least one living parent. Additionally, they are at far greater risk of having challenges in education, health, protection, and other wellbeing categories (as summarised in the UNICEF document cited below). Across all sampled countries in the study, five per cent of children in sponsored households are cited by their guardians as having disabilities - all countries are in the 4-5 per cent range, except Albania with 11 per cent and Indonesia at one per cent. None of the households reported a child with hearing auditory challenges, while there was an average of one per cent across all countries featured in the study in each of the following disabilities: physical/ mobility, visual and intellectual.

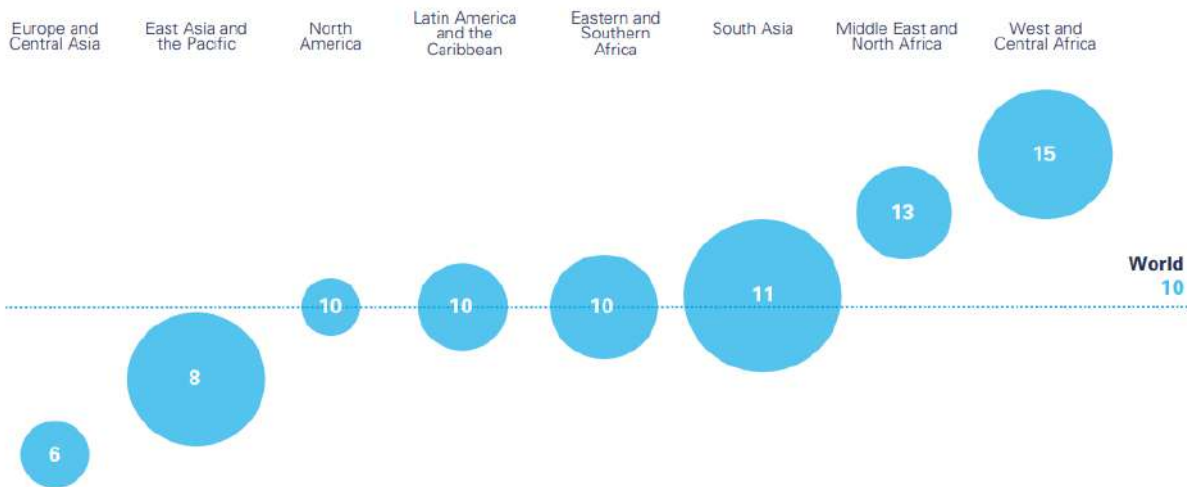
In a November 2021 publication on children with disabilities¹⁵, UNICEF reported the following graphic showing the estimated number of children around the globe with one or more functional disability, roughly corresponding to the categories asked about in the OSP global impact survey.

The OSP is significantly underserving **children with disabilities**, when compared to the national averages of children with disabilities. Such children are at much greater risk in nearly all wellbeing categories. There are likely no fewer orphans with disabilities than these national averages, therefore Islamic Relief should make a concerted effort to seek out and sponsor these children and determine what additional support they may need. Additionally, eligibility to OSP should be considered for children who are technically not orphans, but whose parents might be separated, or facing other hardships. Disability inclusion may also require partnerships with disability-specialising agencies.

Seen, Counted, Included: Using data to shed light on the well-being of children with disabilities

Nearly 240 million children have disabilities – 1 in 10 of all children worldwide

FIGURE 1.1 Percentage of children aged 0 to 17 years with disabilities



Note: The size of the circles reflects the number of children with disabilities in the respective regions.

¹⁴ <https://resourcecentre.savethechildren.net/document/keeping-children-out-harmful-institutions-why-we-should-be-investing-family-based-care/>

¹⁵ Seen, Counted, Included, Using data to shed light on the well-being of children with disabilities m- found at: file:///C:/Users/Owner/Downloads/Disabilities-Report_11_30.pdf

In the qualitative study, households with children with disabilities were visited in Indonesia and Ethiopia. The disabilities included mobility, sight and intellectual conditions. In all cases, sponsorship support is really helping these children and youth, as well as their guardians. The photos show youths with mobility impairments in the two countries. The girl is doing well in school and planning on becoming a teacher. The male is being mainstreamed in school – sponsorship assists in transportation costs to school as well as food, clothing and other costs. Both children and their mothers report they are happy and hopeful about their future.



Suhiab is a 12-year-old orphan from Khartoum born with spina bifida that affects his walking ability. Islamic Relief is supporting his mother, Aisha, with a sponsorship to cover the family's basic needs.

3.2 STAKEHOLDER UNDERSTANDING OF THE OSP AND USE OF SPONSORSHIP STIPEND FOR BASIC NEEDS

Use of stipend

During the FGDs and KII of caregiver, S/CYs, and government stakeholders, Islamic Relief sought to understand the purpose of OSP and its support to orphans in vulnerable. Overwhelmingly, they say sponsorship contributes significantly to their basic needs.

When asked specifically which basic needs, the sponsorship stipend is prioritised most to cover the education of the sponsored child and that of other children in the family, as well as for food. However, the household survey shows every guardian identifies livelihoods (to help build a business) as the greatest use of the stipend.

Sponsored children and youth staying in and succeeding in school is the *sine qua non* for overall improvement in wellbeing as long as food and health needs are being met. Income generation coupled with money management are helping to drive out of poverty and sustainable improvement in wellbeing.

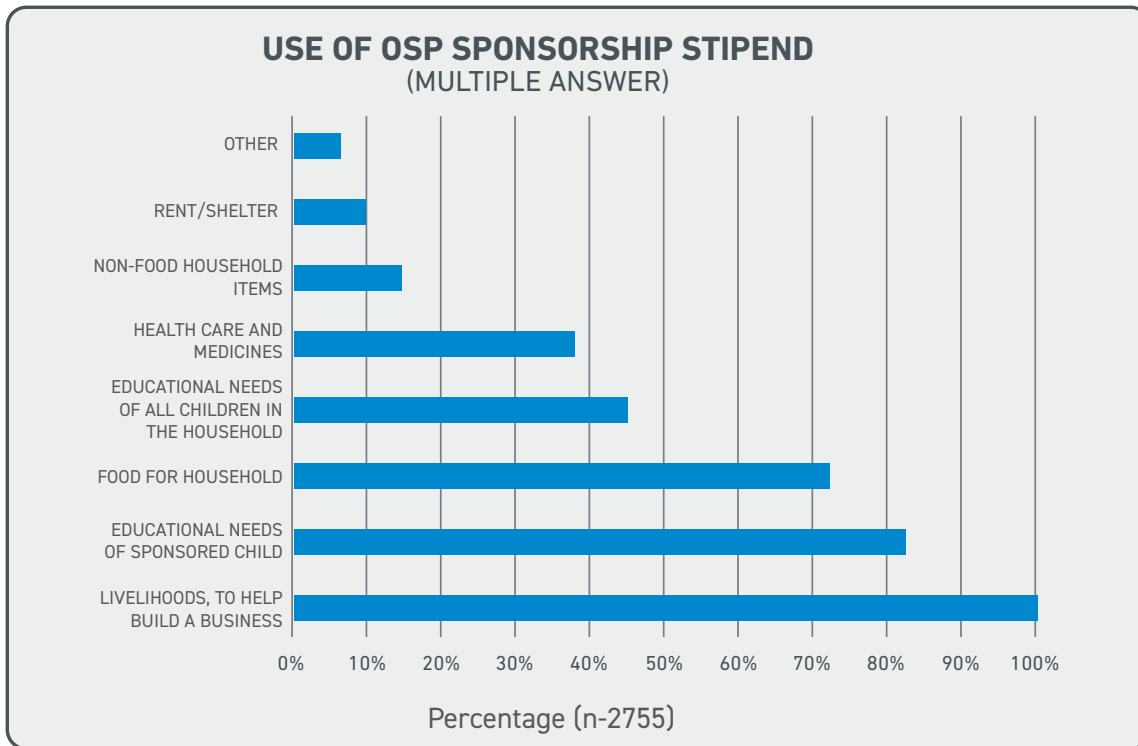


Figure 1: Use of OSP stipend as reported by caregivers (multiple answer)

However, livelihoods use does not come up first in the focus groups of the study, with the exception of focus groups of women in the ALO graduation model of Bangladesh (ALO US Impact Study, 2019). Possible explanations for why all guardians in the survey identify livelihoods as the top use for the stipend are: 1) they know this is one of the intended purposes, and they should identify it, 2) its use is indirect in that stipend use for education, food and other purposes frees up time and expense to focus on livelihoods, and 3) investment in education for their children is an investment for future livelihoods for the household.

For education specifically, 82 per cent of guardians identify using the stipend for the sponsored child, and 45 per cent for all children in the household - as seen in the graph and table below. This is an investment in the future of both the child and household, and also the conditionality of staying in the OSP is based in large part on the sponsored child staying in school.

Refugee households in Lebanon face a unique set of challenges, and their prioritisation of stipend use in focus group discussions reflects the harsh realities they confront. Unlike in some other contexts, where education may take precedence, these refugee families have placed a higher emphasis on allocating their stipends to cover essential needs such as rental fees and energy costs. This shift in priorities is indicative of the critical energy crisis that Lebanon has been grappling with in recent years. The country's ongoing energy crisis has led to frequent power outages and increased reliance on expensive and unstable alternative energy sources. In this context, ensuring a stable shelter and access to energy for heating, cooking, and lighting becomes a top priority for refugee households, as these necessities are crucial for their day-to-day survival and wellbeing.

Other uses in the sponsorship stipend are relatively consistent between the survey and focus groups, identifying food as a significant use (73 per cent of respondents in the survey), along with health care and medicine (45 per cent). Use for healthy food came out as a priority use in focus groups of guardians in Niger. However, this is closely tied to education, as one group emphasised, **“if our children are hungry, how can they go to school?”**

Only in Ethiopia are the stipends significantly used for rent and shelter, with 23 per cent of guardians indicating as such. Qualitative input in Ethiopia reveals a significant shelter crisis among guardians.

Albania is the only country in the survey where food (89 per cent) outranks education of the sponsored child (64 per cent) in use of the OSP stipend. This is likely due to the high cost of food and more universal access to and support for schools in this European country, which has greater government resources than the other countries included in the survey.

In Bangladesh, the ALO graduation model is designed specifically for business/income development. Guardians in graduation and other livelihood programmes such as in Ethiopia and Indonesia, also correctly understand their improved economic wellbeing through income generation to be one purpose of the programme, though they all say they perceive stipend use also is intended for education and other basic needs as well.

Education is just one of several outcome areas in the OSP log-frame and Theory of Change. Both are holistic frameworks seeking impact in economic wellbeing, personal and social life skills, safety and security, and physical and mental wellbeing (medical access, sanitation nutritious food).

Table 2.1: Use of OSP sponsorship cash stipend

Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total	N
Livelihoods, to help build a business	100%	100%	100%	100%	100%	100%	100%	100%	2755
Educational needs of sponsored child	64%	94%	72%	96%	83%	76%	88%	82%	2259
Food for household	89%	78%	78%	49%	81%	93%	52%	73%	2011
Educational needs of all children in the household	59%	49%	34%	26%	62%	32%	47%	45%	1240
Health care and medicines	34%	67%	21%	6%	64%	53%	32%	39%	1074
Non-food household items	26%	23%	12%	18%	5%	10%	10%	15%	413
Rent/shelter	8%	10%	23%	1%	10%	14%	5%	10%	276
Other	27%	7%	1%	1%	1%	1%	8%	7%	193
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%	2755

Use of sponsorship stipend over time

Guardians and OSP staff affirm in focus groups and interviews that there is a general pattern of sponsorship stipend use correlated to time in sponsorship. As extremely poor orphan households come into the programme, often their most pressing basic need is food – perhaps along with addressing another vital need such as clothing for school, health; assets like a mattress; or shelter such as a leak. Spending then shifts more strongly in the direction of strengthening inputs for education as children enter and advance through school at greater costs as they get older. With greater stability in these basic needs, a caregiver and/or other adults in the household can focus on longer term needs in livelihoods

and improvements in their homes – especially if they own the homes. If the caregiver shows some skills and promise in livelihoods, then she/he might be selected for a graduation programme to boost income potential.

Decision-making on the use of sponsorship across all sampled countries, based on focus groups of guardians and SC/Y, starts with the guardian – particularly when the SC/Y is younger. As the SC/Y gets older into the later teen years, they may become more involved in the decision-making process of how the stipend is used.

Basic needs not being helped by sponsorship stipend

It is instructive to know what basic needs are “not being helped that much” (as asked in the survey) by stipend use. This informs Islamic Relief of gaps in log-frame outputs and allows the charity to strategise on whether and how these gaps can be filled, such as integration with other Islamic Relief programmes and use of complementary funds. The table below shows that although every guardian in the study finds use of stipend for livelihoods (or should be used for livelihoods) as noted above, a significant number (44 per cent) say it is the least useful for livelihoods. The next largest category is non-food household items (42 per cent) and then rent/shelter (36 per cent). It is more useful particularly for education and food. The sponsorship stipend is marginally less useful in most countries for education of non-sponsored children

vs those who are sponsored in a household. There are, however, differences between countries in the study in all categories of use, as seen in the table below.

Guardians in the survey say the **sponsorship stipend is least useful** for livelihoods, in spite of a key OSP outcome identified as “improved economic wellbeing through diversified livelihood opportunities and employable skills.” This is an indicator livelihoods development should be strengthened using models in the OSP that are proving effective.

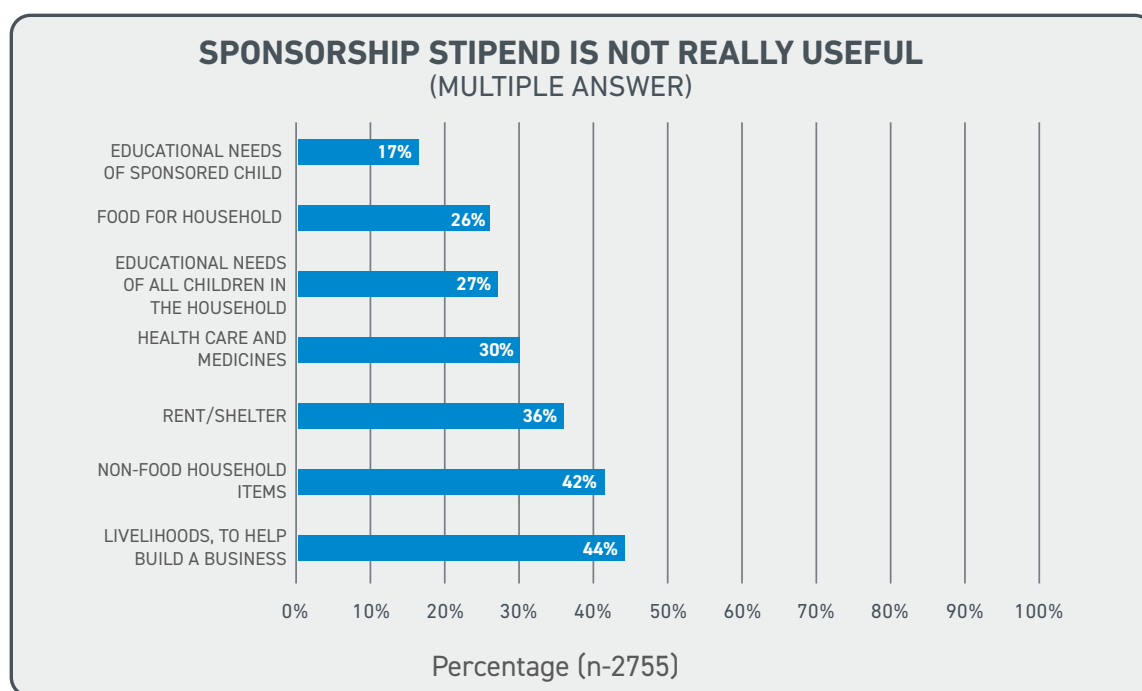
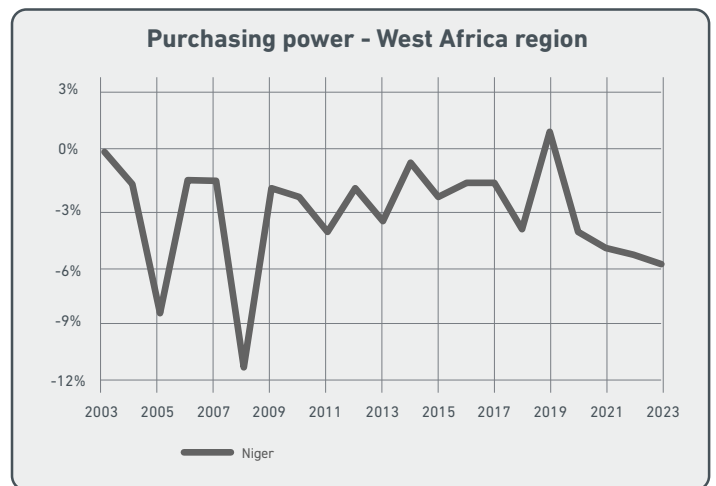
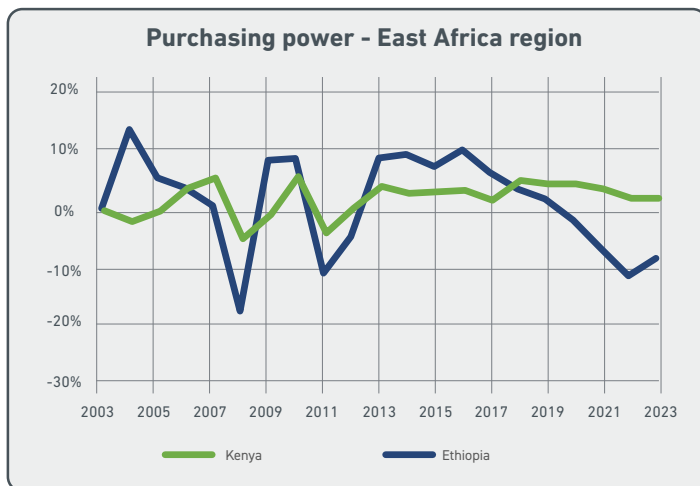
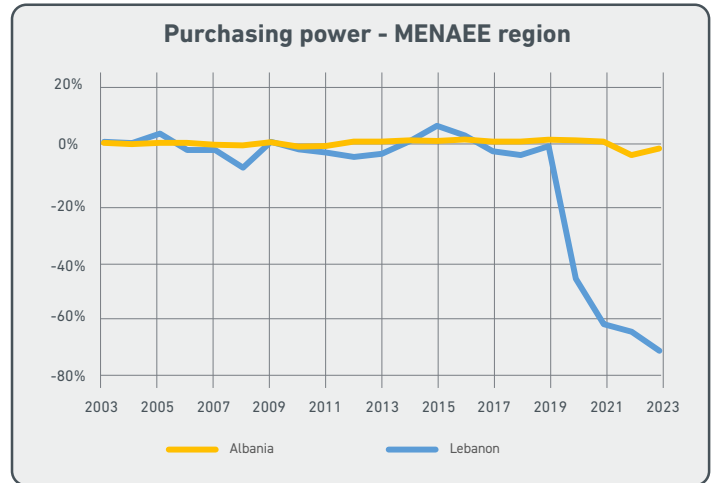
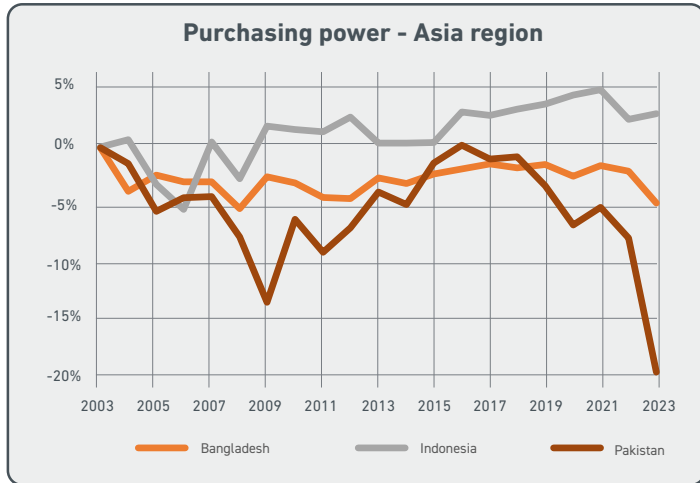


Figure 2: Sponsorship not really useful for

Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total	N
Livelihoods, to help build a business	32%	48%	67%	49%	44%	49%	27%	44%	1210
Non-food household items	46%	26%	57%	57%	45%	53%	20%	42%	1155
Rent/Shelter	44%	12%	39%	67%	24%	57%	19%	36%	990
Health care and medicines	37%	38%	30%	6%	43%	26%	25%	30%	825
Educational needs of all children in the household	11%	22%	27%	24%	39%	36%	32%	27%	743
Food for household	14%	41%	25%	11%	43%	7%	32%	26%	715
Educational needs of sponsored child	12%	30%	11%	6%	16%	13%	29%	17%	468
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%	2755

Purchasing power and value of sponsorship stipend

The study investigated the changing value of sponsorship stipends over time by computing purchasing power. This involved adjusting stipend amounts for inflation and currency fluctuations. The following graphs visually depict the percentage loss or gain in purchasing power for each country, organised per global region.



Most countries in the study have experienced downturns in purchasing power over the last 10 years to varying degrees, and more recently in the Covid-19 period. Indonesia and Kenya are two countries in the study in which purchasing power of the stipend has remained relatively stable with small increases in value over the last 10 years by about 2- 4 per cent. Albania, Bangladesh and Niger have experienced relative stability with small decreases in values by about 1-6 per cent. Dramatic loss of purchasing power has occurred in recent years in Lebanon (70 per cent), with the implosion of its economy, and Pakistan, though far less so (20 per cent). In Ethiopia, purchasing power has plummeted since 2016, dropping from a 10 per cent increase in value to close to a 10 per cent decrease in 2023. In recent years this corresponds to an economic crisis stemming from Covid-19, civil war and currency rate policy.

The study also asks guardians about the value of the stipend over time in sponsorship.

With the economic crisis in Ethiopia, guardians in focus groups and the household survey express serious concern that stipend purchasing power has worsened (74 per cent of respondents in Ethiopia in the survey report this). However, for all country programmes in the survey, only 26 per cent of guardians say it is worse over time. This is a surprising finding since the cost of goods rose significantly during the Covid-19 period, just preceding the survey. Additionally, it only partially corresponds to the purchasing power data computed in the preceding tables – consistent with the findings in Lebanon and Ethiopia, but not so in Pakistan.

Indeed, the majority of guardians in the household survey (53 per cent) say stipend value has improved over time, significantly so in Bangladesh (88 per cent), Pakistan (70 per cent) and Albania (62 per cent). This data could be explained by guardians in study focus groups saying they really appreciated receiving steady stipend support

over the Covid-19 period when other income may have dropped off. This sentiment perhaps overrides loss of purchasing power in the stipend due to inflation in the costs of basic needs goods, which they also say occurred.

Table 2: Guardian perspective on the value (purchasing power) of the sponsorship stipend change over time for what it could purchase

Row Labels	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
1 - Worse	26%	5%	74%	0%	46%	24%	6%	26%
2 - Not much change	11%	6%	6%	51%	9%	46%	23%	20%
3 - Better	62%	88%	21%	46%	44%	30%	70%	53%
4 - I don't know	2%	0%	0%	3%	0%	0%	0%	1%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%
N	389	403	400	379	413	275	496	2755
Confidence/ significance Level	C-95% S-4%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5.7%	C-95% S-4.5%	C-95% S-5%

The current economic crisis in Ethiopia has led to the cost of some basic food and other goods almost doubling, according to guardians. Since the government holds the Ethiopian currency values at nearly double the market rate, sponsorship money coming to the programme in euros does not fetch enough Ethiopian birrs to counter inflation for rightsholders. Additionally, government social safety nets are very weak in Ethiopia. The dependency on sponsorship for basic needs in these households means progress in poverty alleviation is slipping. Some guardians in focus groups say they have slipped back into extreme poverty. Saving is very difficult in this environment. Without savings, economic advancement is very difficult, and adverse coping mechanisms can set in such as usurious loans and less and/or poorer-quality food. The latter is occurring in some OSP Ethiopian households.

The implications for the OSP in countries whose purchasing power in the sponsorship stipend drops significantly are threefold:

1. Monitoring purchasing power of stipends in countries of severe economic crises should be a standard OSP MEAL practice, and programme units should have

contingencies on how to supplement losses with financial or in-kind assistance.

2. Loss in value of the sponsorship stipend due to factors like debilitating inflation and disastrous economic policy, should be a criterion for the price point sponsorship adjustment (for example groups A, B, and C in the Islamic Relief OSP guidance document), especially in resource poor countries with weak social safety nets.
3. Purchasing power loss risk can be reduced by greater numbers of households, and/or faster advancement of OSP households into the Self-Help Group or ALO-style graduation style OSP models to create more financially stable sustainable income generating activities earlier in the sponsorship period.

OSP wellbeing impact goes down due to loss of **value of sponsorship stipend** in countries where there are economic crises and the sponsorship stipend is not adjusted and help does not come through special projects or programmes.

Timing of sponsorship stipend receipt by OSP households

The sponsorship stipend in all countries is supposed to arrive at household bank accounts on time on a quarterly basis. Across all sample countries about three-quarters of guardians say it usually arrives on time, however approximately one-quarter say this is sometimes or “usually not” the case.

On time arrival performance is higher in Albania, Pakistan, and Bangladesh for between 92 – 99 per cent of guardians. It is significantly lower for Niger, Kenya, and Ethiopia – arriving on time only for 38 – 57 per cent of guardians.

For the 26 per cent of guardians who say it sometimes arrives on time or usually does not, they are somewhat

evenly split between this creating a “big problem” versus a “little problem.” Most in Indonesia say it is a big problem (73 per cent), while majorities in Kenya, Niger and Ethiopia say it is a “little problem.”

Delayed sponsorship money is the most often lodged item in Islamic Relief’s complaint process. Of the 14 per cent of guardians who have used the complaint process, 60 per cent have done so to report the stipend not arriving on time.

Households in inflationary environments where the stipend is losing value recommend the stipend come every two months instead of three, since many face a liquidity issue of running out of cash.

3.3 EDUCATION

Access to and success in education is a most significant and sustainable wellbeing success attributable to the OSP. The impact is sustainable in that it builds SC/Y confidence into the future, enhances prospects for securing better livelihoods and contributes to intergeneration changes in poverty alleviation.

“We want the same opportunity in education as others, and we have that through OSP” – this is a common comment heard from guardians and SC/Y alike in focus groups. This opportunity provides strong motivation, hope and

courage – all important for their psychosocial wellbeing. This comes with confidence sponsorship support will continue as long as the student stays in school.

Educational achievement is a key outcome goal for the OSP, particularly better prospects for orphans for enrolment, attendance, completing school, performance and acquiring skills relevant for a better economic future.

Use of stipend for education

As previously mentioned, the sponsorship stipend is used significantly for educational needs, in comparison to other uses. In all countries of the survey, most guardians (73% per cent) say it is used for clothing and school supplies (61 per cent), and nearly half (49 per cent) say it goes toward tuition. The usage varies between countries based on the educational systems and gaps to fill. For example, in Albania the stipends are put towards purchasing school supplies (76 per cent). In Bangladesh, supplemental funding for tuition (78 per cent) and

tutoring (60 per cent) is most important. In Ethiopia, few use the stipend for tuition (14 per cent) but usage is spread across other education categories. In Indonesia, the vast majority (85 per cent) use the stipend for pocket money. In Kenya, there is comparatively smaller use for school supplies (29 per cent). About half of all households in Niger use the stipend for tuition and tutoring, whereas the top uses in Pakistan (71 per cent) is for clothing and tuition.

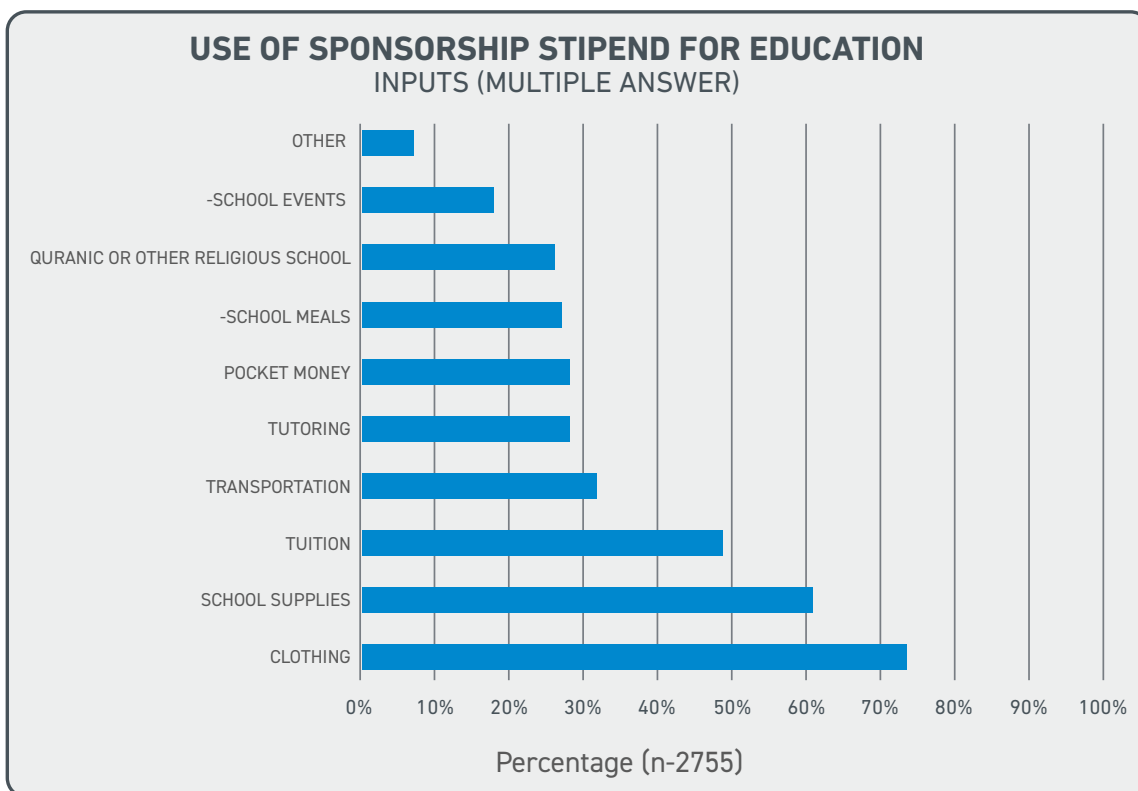


Figure 3: Use of sponsorship stipend for education inputs (multiple answer)

In focus groups, some guardians indicate sponsorship income is used for education enhancing inputs such as buying desks and better lighting, and keeping children well fed at home for improved study habits.

Some guardians and SC/Y in focus groups of this study are requesting additional support for students to afford attending institutions of higher education. As one guardian in Pakistan says, **“as a mother, we would like Islamic Relief to help us pay for higher education after college, and to provide more financial aid for graduation and further studies.”** As the OSP places a strong

emphasis on education, children are encouraged to complete their education through college and university. Sponsorship can continue beyond 18 for various reasons, mainly if children would like to pursue further education beyond 18. This support can continue up to the age of 24. As the OSP may not cover the cost of further education in some countries due to the high cost of universities, various supplementary interventions such as the IRUSA complementary fund, have enabled many sponsored children to complete their education and graduate.

School attendance

To remain in OSP sponsorship, a child or youth must remain in school. Internal Islamic Relief reporting data shows, over time, less than one per cent of sponsorships globally stop due to dropping out of school.

The relationship between the sponsorship stipend and staying in school is illustrated in Pakistan by guardians there saying some children did not go to school out of fear of being reprimanded for not paying fees. Now they are happy to go to school because they can afford the fees through the sponsorship stipend.

School dropouts in OSP study countries, historically over time in programs							
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan
Dropouts	1.10%	n/a	0.14%	0.82%	0%	0%	1.5%
National Primary rates children out of school	3.9%	6.5%	24.5%	0.6%	4.3%	49.7%	23.1
Year of data	2016	2019	2016	2017	2019	2012	2018

Source: Our World in Data, citing sources from World Bank and UN agencies, found at <https://ourworldindata.org/global-education>

The household survey in the OSP global impact study asked if the SC/Y dropped out of school for an extended period of time, such as for more than a short illness (this means the student did return to school because the sponsorship was not terminated). Overall, across sample countries, five per cent of SC/Y stopped attending

school for an extended time – such as more than a short illness, as reported by a guardian. For these SC/Y, the main reason for all sample countries, except Ethiopia, is “needed to work for income or other livelihoods” and for Ethiopia it is “chronic illness”.

Has the child ever stopped attending or dropped out of school?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
No	94%	96%	91%	98%	95%	93%	96%	95%
Yes	6%	4%	9%	2%	5%	7%	4%	5%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Table 1.11 Reasons for stopped attending or dropped out of school								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Chronic illness (long-term illness)	0.63%	0.25%	3.75%	0.00%	1.47%	1.66%	0.81%	1.27%
Disability	1.25%	0.25%	0.39%	1.26%	0.00%	0.00%	0.48%	0.50%
Don't know/no answer	1.88%	0.49%	1.38%	0.25%	0.98%	1.66%	0.81%	1.06%
Needed at home to help with domestic chores	0.00%	0.00%	0.59%	0.00%	0.33%	0.00%	0.16%	0.18%
Needed to work for income or other livelihoods	1.04%	0.74%	0.99%	0.00%	0.65%	1.11%	0.81%	0.77%
Poverty	1.46%	1.97%	1.58%	0.25%	1.14%	2.49%	1.29%	1.42%
No response given	93.75%	96.31%	91.32%	98.23%	95.44%	93.07%	95.64%	94.80%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Types of schools OSP students attend

A little more than half of SC/Y in the survey are attending public schools (53 per cent) – however in Pakistan only 20 per cent are attending such schools, while 58 per cent are attending private schools. Overall, across all sampled countries about one-quarter of SC/Y are attending private schools (26 per cent), and this is related to approximately half of guardians reporting use of the OSP stipend to support tuition, particularly in Pakistan (71 per cent), Bangladesh (78 per cent) and Kenya (68 per cent). In the latter two countries, the tuition support is likely supplemental to costs in the public schools.

OSP Indonesia’s unique money management helps households to save money for relatively expensive purchases, particularly for higher education but also including motorcycles for efficiency of travel. Many students in Indonesia arrived to focus groups on motorcycles (see side photo). They and their guardians say OSP support contributes to their having these vehicles.



Tutoring and madrassas supporting students

In focus groups, guardians and students understand tutoring really helps to place students more at the top of their class and, importantly, improve access to higher education such as universities. However, only 29 per cent of SC/Y have tutoring supported by the sponsorship stipend, most significantly in Bangladesh (60 per cent) and Niger (48 per cent). Reasons may vary for not engaging tutors or sending SC/Y to private schools, such as the quality of education in public schools, perhaps in Albania and Indonesia, the ability to afford these education enhancements, such as in Ethiopia and Kenya, and/or cultural norms around extra education.

In many countries, according to guardians and SC/Y, students are participating in madrassas. They explain through value formation coming from Quranic study and activities, comes more disciplined study habits contributing to success in school, along with parental respect and being a responsible member of society.

At times, there are expenses associated with madrassas and the sponsorship stipend contributes to these, according to guardians. About one in four households are using the sponsorship stipend for madrassa contributions/costs.

More than half of SC/Y are participating in madrassas as after school activities (53 per cent), and this is common across all countries surveyed. Only in Bangladesh are more than half not in this activity (51 per cent). Few SC/Y are attending madrassas as private boarding (three per cent) or day (six per cent) schools. Indonesia has the greatest number of SC/Y in either school (15 per cent), with Kenya and Pakistan each having about one in 10 SC/Y attending such schools.

Sponsored child attending/attended Madrassa/Islamic education?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
No	43%	51%	33%	44%	25%	34%	38%	38%
Yes, a private boarding school	3%	1%	2%	9%	0%	3%	2%	3%
Yes, a private day school	3%	5%	4%	6%	10%	4%	8%	6%
Yes, but not as school, but as an afterschool activity	51%	43%	60%	40%	64%	59%	52%	54%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%
N	389	403	400	379	413	275	496	2755

Student performance

Most students in households surveyed are performing well in school, according to their guardians (60 per cent), with nearly one in four excelling (18 per cent). Very few are doing poorly (two per cent). When guardians are asked to compare with results prior to sponsorship, those with SC/Y in school over both periods of time, the improvement in performance is noteworthy. Average student performance dropped by nearly one-third (37 per cent), good student performance increased by one-fifth

(20 per cent) and excellence increased by about one-third (38.5 per cent). Poor performance, though few in number in both periods), dropped by two-thirds (66 per cent). Notable improvements exist in Bangladesh and Kenya where excellence in performance increased by 300-400 per cent, and in Niger, where performance more than doubled into the good category.

Average performance scores of sponsored students during survey/sponsorship and/pre sponsorship, as reported by their guardians								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Average	16/14%	24/31%	26/28%	16/20%/	6/39%	27/45%	11/16%	17/27%
Don't know/ no answer	1/2%	9/12%	1/2%	3/3%	1/2%	2/6%	3/1%	3/4%
Excellent	16/15%	22/5%	13/21%	18/15%	26/9%	6/3%	21/21%	18/13%
Good	64/67%	45/43%	56/38%	63/63%	67/45%	61/29%	63/60%	60/50-%
Poor	3/2%	1/9%	4/10%	0%	0/5%	4/17%	1/1%	2/6%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

In focus groups of guardians (a reminder: these occurred in study sample countries of Indonesia, Ethiopia, Niger, Lebanon, Pakistan and earlier in Bangladesh in a separate study in 2019), guardians and SC/Y clearly indicate the sponsorship support has a strong secondary educational effect on non-sponsored students in the household. Though some may not receive the same amount of support, most say these students have improved clothing, school supplies and inputs. Importantly, their school performance mirrors the SC/Y in the households.

According to guardians, because of OSP support, they are more involved in the education of children in their household. This is particularly true of guardians in SHGs.. In Indonesia and Pakistan, some guardians report they are part of WhatsApp groups to support their children’s education. The experience varies from country to country in terms of whether teachers may or may not know if children are in sponsorship. This depends on the type of programmes, local context, if such knowledge is beneficial to the SC/Y.

The only difference might be that sponsorship support may extend through the college/university level for the SC/Y, and this level of support may be difficult to sustain for other students in the household. However, in Indonesia, Ethiopia and Bangladesh, households who supported college/ university for non-sponsored youth were interviewed. They are able to do this, at least in part, from income generating activities coming from OSP graduation programmes.

Educational achievement is a sustainable impact in all countries of the survey and is directly attributable to the OSP. With sponsorship support, students are staying in school longer than national standards and performing at or above average in comparison to their peers. These successes also appear to apply to non-sponsored students in the same households.

3.4 HEALTH

This health section covers food security and nutrition, physical and emotional health – including access to health services, a sub-section specific to Covid-19, and water and sanitation.

Perception of overall health

Overall, across all sampled countries in the OSP study, about two-thirds of guardians report their health is better than before sponsorship started, with 27 per cent indicating it is “much better.” The two OSPs with the most responses in the “it is much better now” category are Bangladesh (58 per cent) and Niger (49 per cent), with 90 per cent of guardians in both countries saying it has improved, including “it’s a little better.” Most Kenyans report a little improvement (70 per cent), whereas half of Ethiopian guardians say it is about the same or even worse (21 per cent), the same percentage of guardians reporting “it’s worse” in Pakistan.

The **OSP theory of change** identifies “changes in the physical and mental wellbeing of all sponsored orphans” as key to the programme and key outcomes/activities including health care access, nutrition and sanitation awareness raising. OSP field staff should be emphasising all of these health topics during orientation, training, and home visits.

Q66. Which of the following best describes your health?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
1 - It is much better now than before sponsorship/Islamic Relief support	9%	58%	19%	34%	14%	49%	19%	27%
2 - It is a little better	37%	32%	31%	21%	70%	41%	41%	39%
3 - It is about the same	38%	1%	29%	41%	15%	8%	19%	22%
4 - It is worse	13%	8%	21%	4%	0%	1%	21%	11%
Does not know/ no answer	3%	0%	1%	0%	1%	1%	1%	1%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%
N-	389	403	400	379	413	275	496	2755

Free or low-cost access to medical care and medicines is vital for poor households. Discussions with guardians in focus groups indicate households generally are able to access assistance when having serious illnesses and medicines are required, such as for diabetes (Ethiopia, Indonesia) or HIV (Ethiopia).

Guardians report use of sponsorship stipend at times to fill gaps the health care system cannot fill. In Ethiopia, the stipend is used for the costs associated with securing a medical card for insurance – costing approximately \$5 (approx. £4) per person per year.

However, there are complaints from guardians that the health care quality is low, and a common statement heard in focus groups is “**we can’t afford good care**”.

When health care is needed, generally speaking, households across countries in the study access district or regional hospitals (53 per cent) and/or more local clinics (45 per cent). Hospitals tend to be used more in Kenya, Nigeria and Pakistan, while clinics are used in Bangladesh, Ethiopia and Indonesia. It is equally divided in Albania (60 per cent of guardians report using either one). In Pakistan, some guardians say they prefer government health services due to the low cost, but in emergencies sometimes they have to go to private clinics for more immediate access.

Private hospitals with fees are utilised by about one-fifth of households in the study (21 per cent), most frequently in Kenya (40 per cent) and Pakistan (33 per cent). Traditional healers are used most frequently in Niger (18 per cent) and by an equal proportion of households in Ethiopia and Indonesia (15 per cent), with only a small number of households in other countries (2-5 per cent).

Only in Indonesia is there a noteworthy number of households reporting not having treatment (13 per cent).

The **sponsorship stipend contributes to better household health**, since it reduces stress in some countries, helps provide for better food when needed, and sometimes fills gaps in medical costs. Two-thirds of guardians in the study report their health is improved since the pre-sponsorship period. Guardians in graduation programmes in Bangladesh and Niger have shown particular improvement in health as they can afford better food, sanitation facilities and access to medical services.

Food security and nutrition

Meeting basic food needs of OSP households ranks high with education on the most frequent use of the sponsorship stipend with 73 per cent of guardians in the study reporting such use. The persistence of hunger is far less for households than in the period before sponsorship began. However, hunger existed at times over the year prior to the study for a little more than one-quarter of households included (27 per cent).

Indonesia reported the least amount of hunger (with 93 per cent reporting no periods of hunger) followed by Pakistan, Bangladesh and Albania in the 74-80 per cent range.

As seen in the table below, Niger has the greatest number of guardians reporting their households had gone through periods of hunger in the last year (45 per cent), followed by Kenya (37 per cent) and Ethiopia (34 per cent). For those reporting this hunger, nearly two-thirds (65 per cent) say there is some frequency, with two-thirds saying it is “sometimes” and about one fifth in each category of saying “often” and “not so often.”

Q63. In the last year have you gone through periods or days when your household has gone hungry?								
Row Labels	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
1 - Yes	25.71%	20.60%	33.75%	7.39%	36.56%	55.64%	20.16%	27.22%
2 - No	74.29%	79.40%	66.25%	92.61%	63.44%	44.36%	79.84%	72.78%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Having three proper meals is preferable for most households across the countries included in the study. Approximately 73 per cent of households report normally having three meals, however, 15 per cent say this is a struggle at times. Households in Indonesia, Bangladesh

and Pakistan most regularly have three meals per day, while Kenya, Niger and Albania struggle as seen in the table below. Kenya has as many households eating just two meals a day, as households eating three meals a day.

The number of meals normally consumed by household per day during survey/prior to survey								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
1 - Three proper meals	50/37%	86/30%	38/28%	88/87%	20/8%	48/8%	71/40%	58/34%
2 - Three meals with difficulty	16/23%	10/44%	26/19%	3/3%	21/5%	10/16%	18/33%	15/21%
3 - Two proper meals	30/26%	2/9%	23/20%	8/9%	41/26%	28/19%	7/10%	19/17%
4 - Two meals with difficulty	4%	2%	10%	0%	15%	4%	4%	6/20%
5 - One proper meal	0%	0%	3%	1%	2%	10%	0%	2/5%
6 - One proper meal with difficulty	0%	0/1%	0/3%	0%	0/7%	1/11%	0/2%	0/3%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Significantly more households are regularly eating three proper meals a day at the time of the survey than prior to entering sponsorship; growing from 34 per cent to 58 per cent - nearly a 71 per cent difference between the two indicating a substantial improvement in food security for the households under sponsorship. This growth is from two base points: eating three meals with difficulty and two meals.

Focus groups of guardians in the study confirm the survey data, indicating there is much less hunger in their households since sponsorship support began. However, there are still pockets of hunger in Ethiopia and Kenya, due primarily to rising food costs. For example, injera (made from the grain, teff) is considered a traditional staple food item. Guardians say it is now considered a luxury item that is difficult to afford.

Guardians in all countries where **periodic hunger** existed prior to sponsorship, report a significant increase in having three proper meals a day since sponsorship support began. Generally speaking, the OSP strengthens OSP household food security, though in some countries facing economic and food crises, such as Ethiopia and Kenya, periodic hunger remains for a significant number of OSP households. **Alarmingly, in Ethiopia 28 per cent of guardians report skipping entire days without eating.**

Coping mechanisms for times of hunger

For the 27 per cent of households who identify they went through periods of hunger in the last year, the most frequent coping mechanism in all countries is reliance on less preferred and less expensive foods (69 per cent of guardians report this). More or less consistently across all countries, the coping mechanisms in decreasing order are borrowing food (47 per cent), purchasing on store credit (40 per cent), and limiting portion size (23 per cent). There are exceptions to this pattern. In Albania

limiting portion size is the second most frequent coping mechanism (64 per cent). In Bangladesh households utilising savings (18 per cent) is more frequent than limiting meal size (14 per cent), and a comparatively significant number of households in Niger do so as well (59 per cent) and purchase food on store credit (61 per cent). Use of savings is possibly a positive result of the SHG models in these countries, which encourage savings for lean times.

Coping actions of households when having food shortage (guardians providing their top three actions)								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
1-Rely on less preferred and less expensive foods	81%	96%	58%	53%	83%	56%	57%	69%
2-Borrow food from a friend or relative	57%	42%	47%	51%	59%	33%	38%	47%
3-Purchase food on store credit	38%	28%	33%	42%	54%	61%	31%	40%
9-Limit portion size at mealtimes	64%	14%	22%	13%	33%	9%	6%	23%
4-Utilise saving	7%	18%	6%	8%	2%	59%	6%	13%
10-Skip entire days without eating	3%	1%	28%	1%	10%	0%	9%	8%
6-Gather wild food, hunt, or harvest immature crops	3%	2%	0%	11%	0%	0%	1%	2%
7-Decrease numbers of people eating	1%	2%	4%	1%	2%	1%	4%	2%
5-Obtain a loan from an NGO/SH	1%	0%	1%	0%	0%	5%	1%	1%
8-Send children/ household members to beg	1%	1%	1%	0%	0%	0%	1%	1%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

The following summary from a focus group of guardians in Pakistan illustrates the dynamics of food security and coping mechanisms:

“In our households, we try to have three meals each day, but there are times when we can only manage two. Going hungry is a depressing experience – it involves hunger pangs and the feeling of emptiness. Nutritious food is not always available, and we have to prioritise cheaper options. To be honest, we primarily focus on eating whatever food is available to fill our tummies, but the sponsorship stipend helps us to improve the supply and nutritious quality of food.”

Food consumption and dietary diversity

Dietary diversity is commonly measured by a standard food consumption score (FCS) which asks households what food items they have eaten in a recent period for good recall. This provides a snapshot in time, out of which a food consumption score can be measured, as seen in the table below. The higher the number means greater dietary diversity and better nutrition – so important for good health, especially for growing and active children, and students.

Consistent with other food data from the survey, and information from focus groups, households in Ethiopia are experiencing significant nutritional challenges, with only 18 per cent of households at an 'acceptable' FCS level and 43 per cent at the 'poor' level. Kenya is a second country of concern with barely over one-half of households at an FCS 'acceptable' level. Focus groups and house visits in Indonesia occurring in the study did not come across households with food problems, however the survey indicates 13 per cent rank 'poor' in food consumption.

The higher FCSs in Bangladesh (100 per cent), Niger (88 per cent) and Indonesia (88 per cent) are noteworthy. Both Bangladesh and Niger have SHG OSP models resulting in greater income for households to buy more nutritious foods, including greater frequency of protein. Kitchen gardens are common in Bangladesh and promoted in the ALO programme. Seafood is relatively plentiful in Indonesia and is somewhat affordable even for poorer households, as OSP households there live in close proximity to the sea.

There are two categories in the OSP study sample countries regarding **access to healthy foods**: the haves and the have nots. The have nots are Ethiopia with 83 per cent 'borderline' or 'poor' food consumption classification, and Kenya with nearly half of households in these two categories. These two OSPs represent a significant shortcoming of Islamic Relief support to address a most basic need in these households: to remove hunger by eating healthy food.

Islamic Relief should establish a minimum **food consumption** threshold for OSPs in all countries and establish the support needed to do this through education, specialised support and/or programmes.

A goal for the programme should be elimination of hunger in OSP households, corresponding to a precise definition of what hunger is.

Food Consumption Score								
FCS	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Acceptable	88%	100%	18%	84%	52%	88%	70%	70%
Borderline	11%	0%	40%	2%	36%	11%	25%	19%
Poor	1%	0%	43%	14%	13%	1%	4%	11%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%
N	389	403	400	379	413	275	496	2755
Confid/Sign level	C-95%	C-95%	C-95%	C-95%	C-95%	C-95%	C-95%	C-95%
	S-5%	S-5%	S-5%	S-5%	S-5%	S-5.5%	S-4.5%	S-5%

Emotional health

Along with food, another significant OSP health impact is on the emotional health of caregivers and SC/Y. Overall, 42 per cent of caregivers in the survey report their stress/worries have 'reduced a lot' since sponsorship support began – and this level of reduction is consistent across countries in the study, but less so for Albania (21 per cent) and Ethiopia (32 per cent). For these two countries, most guardians say 'it has reduced a little' (61-62 per cent). For all guardians in the study, 89 per cent indicate stress/worry reduction (both 'a little' or 'a lot').

“Islamic Relief is like a member of our family, like a new father to my child helping us. Alhamdulillah!” – variations of this sentiment were heard from many widows in the OSP. Caregivers directly attribute their improved psychosocial wellbeing to the OSP. Many guardians in the study, echo the comment by a guardian in Pakistan, who says, **“since sponsorship began, I have had a significant improvement in my emotional health. The financial support eases the burden of providing for my child’s education and basic needs, and this has reduced my stress and worry. I am happier knowing my child has a better chance at a brighter future, and I am grateful for the assistance received.”**¹⁶

Guardians in focus groups explain with gaps filled in their basic needs for education and food, they worry less about children in the household, and have hope for the future backed with greater courage and confidence. SC/Y describe their mums and other caregivers as happier and, as explained earlier, they are on more equal footing with other young people in schools and thus greater opportunity for the future. When visiting OSP households

during the study, many of the members of the households seem joyful, with little despair, despite the challenges and loss widows and orphans experience.

Many guardians and SC/Y in household visits in the study express their appreciation for the care, concern and support received from OSP outreach workers, and it is clear this positively impacts their psychosocial wellbeing.

Guardians who are in graduation programme SHGs report in focus groups that mutual support and comradery received from other group members is especially effective in reducing stress and building confidence.

A major finding in the study is the **positive OSP impact on reducing stress and worry of guardians**. This improves parenting, creates greater functionality in daily life including household economics, and improves physical health.

Illnesses and access to health care

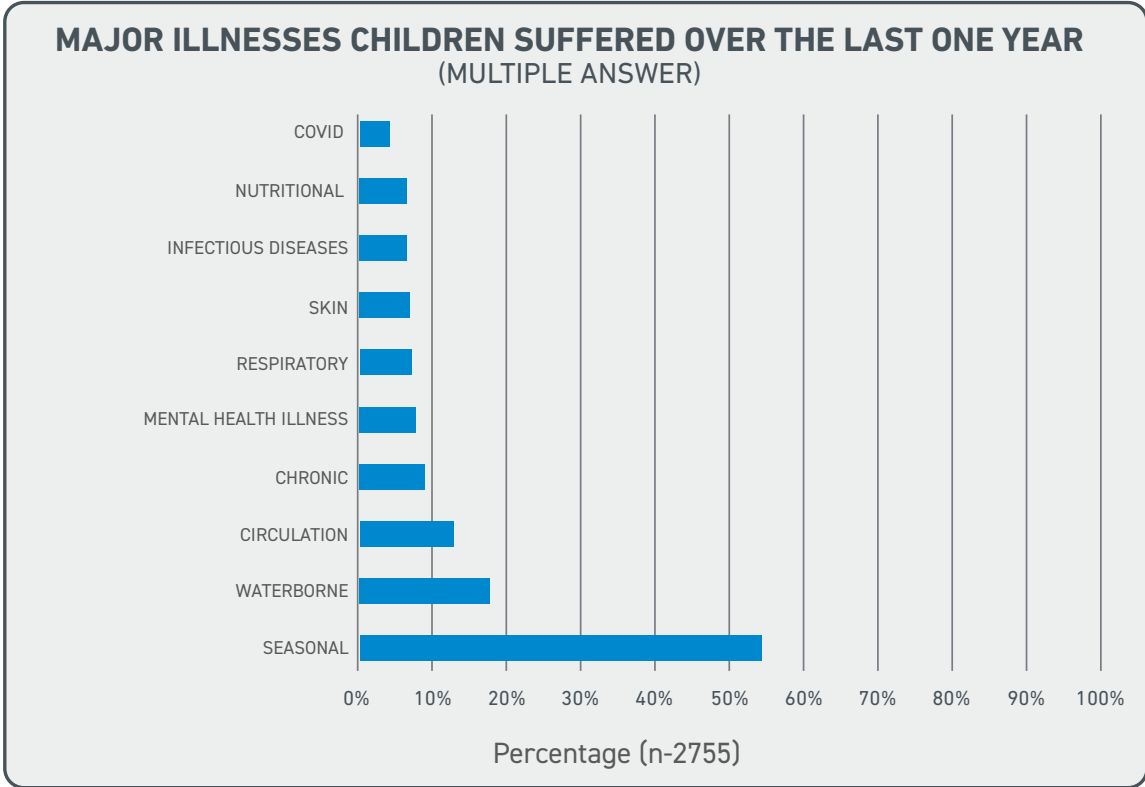
Food availability and diversity, emotional wellbeing – particularly less stress and anxiety, and water and sanitation are important determinants of physical and mental health. Guardians in the survey confirm improved wellbeing and access in each of the above health components in their time in the OSP. This prevents higher incidence of illnesses and other health complications.

Across all sampled countries 25 per cent of households had at least one hospitalisation in the prior year ranging from Indonesia with the lowest number (19 per cent) to Kenya with the highest (36 per cent).

Across all countries, 31 per cent of households report no children in households having diseases in the prior year.

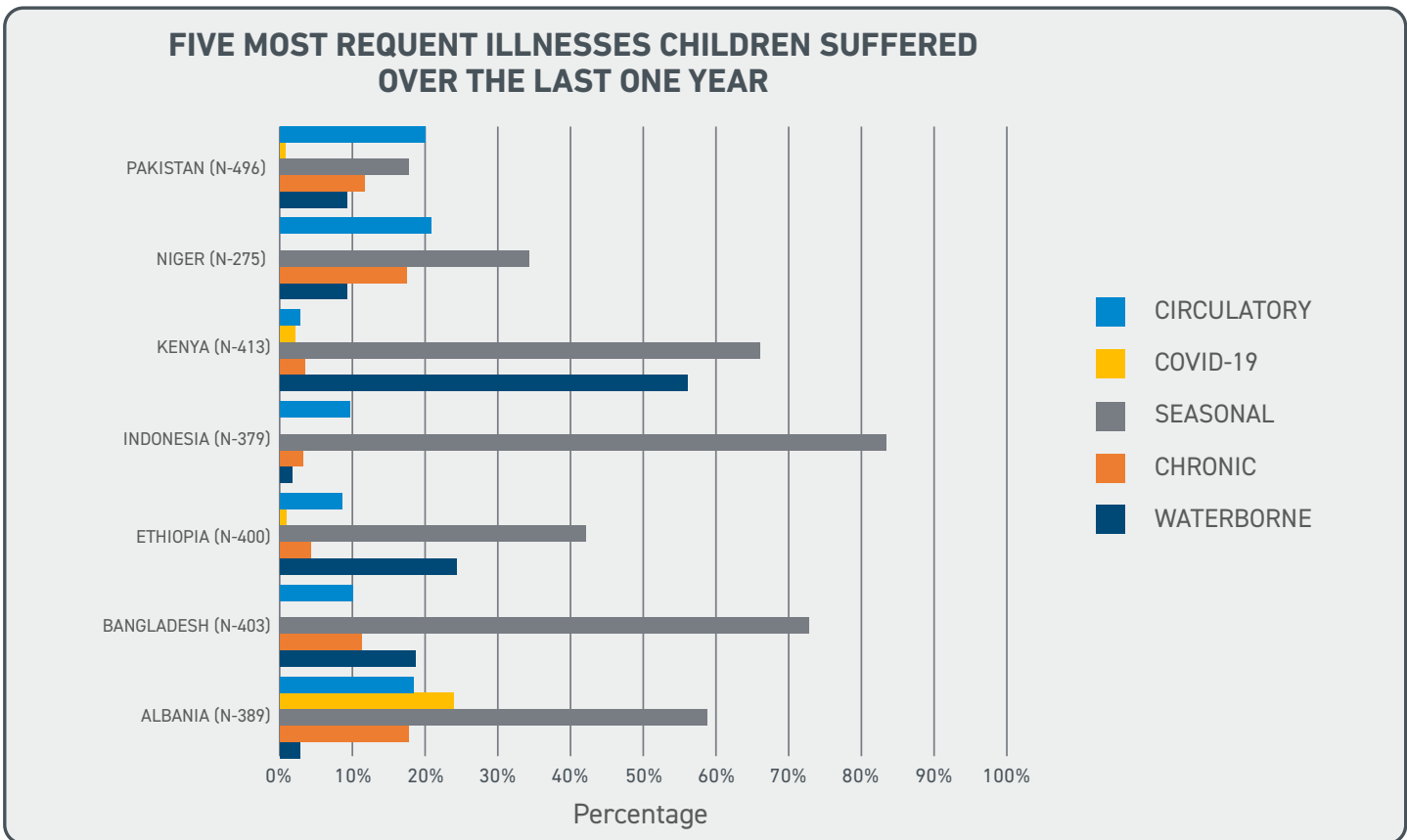
By far the greatest incidence of disease guardians report for their children over the prior year are seasonal disorders such as influenza (53 per cent across all countries), with all programmes except Pakistan. Guardians there report the most frequent illness in the prior year is circulatory disorder (20 per cent). Covid-19 ranked last in illnesses reported by only four per cent of guardians, however in Albania the incidence rate was 23 per cent.

¹⁶ This quote has been edited for brevity and clarity



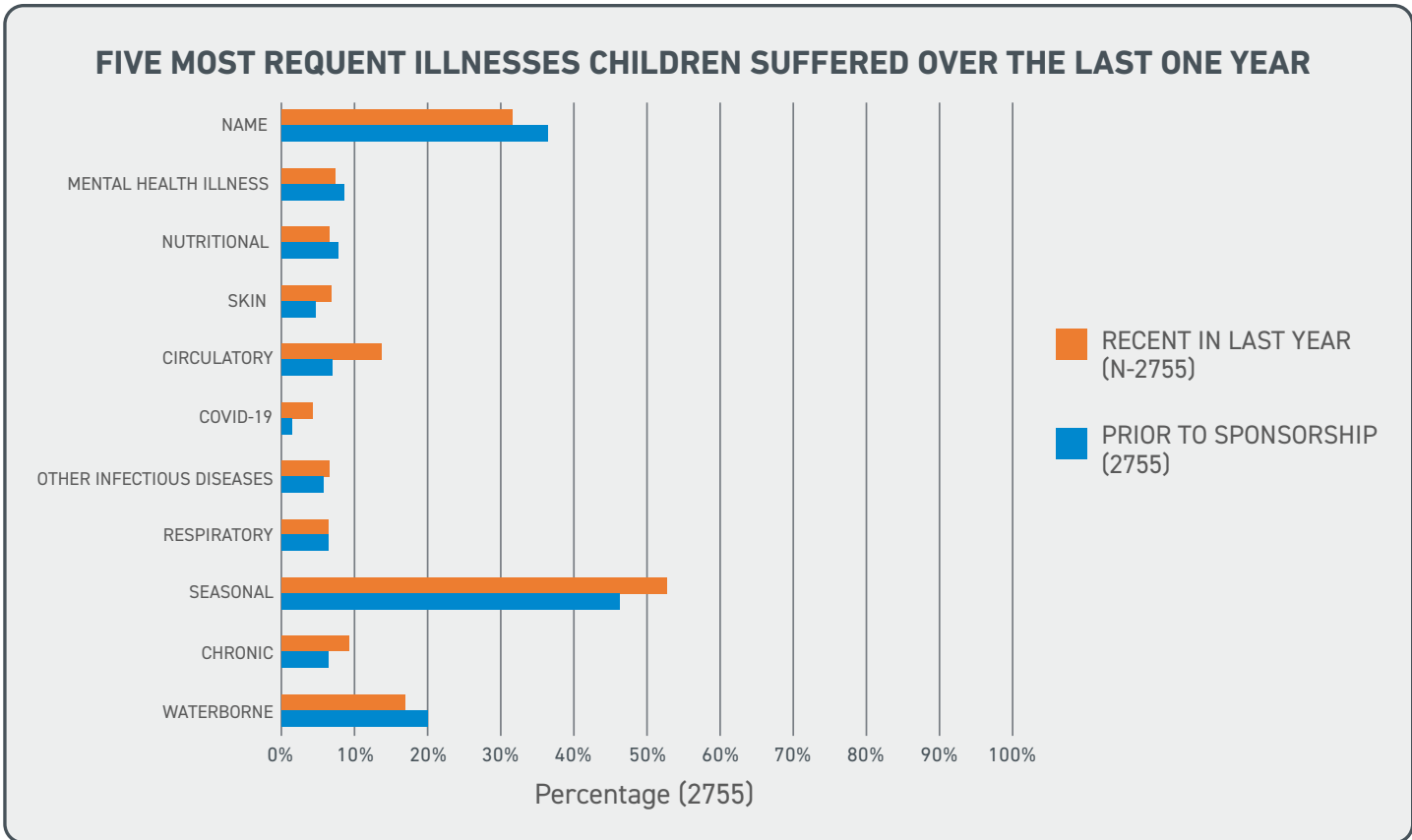
The second leading cause across all countries is waterborne illnesses (18 per cent), followed by circulatory disorders as the third leading disease (13 per cent). Kenya has a comparatively high rate of waterborne illness (52 per cent) more than twice Ethiopia, the second leading country; and infectious illness (28 per cent) more than five times that of Ethiopia, the highest incidence in any other country.

In addition to the highest incidence of Covid-19 among sample countries, guardians in Albania had the most reports of mental health illness (17 per cent) of any other, as compared to the closest other country Ethiopia with 10 per cent.



When asked about illnesses in the year prior to the survey vs prior to sponsorship, surprisingly guardians generally report less illness before entering the OSP: with 36 per cent reporting no illness before, and 31 per cent in the year prior to the survey. This is marginally the same for each illness category, except for mental health (seven per cent in year prior to survey versus nine per cent before sponsorship) and nutritional illness (six per cent versus eight per cent).

The survey data suggests there is some **growth in the incidence of illness for OSP guardians and children since the period before they entered sponsorship**. Qualitative information does not confirm this, though illnesses such as malaria seem to be persistent in some countries. Each programme should analyse the data and assess through their own means and adjust programmes accordingly for improved health.



Discussions with guardians in focus groups in Indonesia and Bangladesh (ALO II final impact study 2020)¹⁷ report they generally are having less illnesses in the sponsorship period than before. In Lebanon, guardians who are refugees report high levels of anxiety due to their displacement from homelands and precarious living situations. Discussions with caregivers and young people highlighted their deteriorating emotional health, which is likely due to displacement and limited resources. Caregivers face increasing stress, worry, and anxiety as they struggle to provide a better life for the children in their care. For children, the lack of clarity about their future and limited access to further education is causing depression and a bleak outlook on their prospects. Addressing such emotional challenges necessitates not only basic support but also mental health services and

improved educational opportunities to offer hope and ambition, particularly for young people facing uncertain circumstances.

Lack of recall prior to entering sponsorship may help explain this over picture of more illnesses since being in sponsorship. Nevertheless, all programmes should assess this potential problem through their own means using the survey data as a starting point to verify – and then plan for programmatic improvements as necessary.

¹⁷ <https://islamic-relief.org/wp-content/uploads/2022/05/ALO-Endline-Evaluation-final-may18FINAL.pdf> (Islamic Relief Worldwide, 2020)

Of real concern is the possible lack of progress in seasonal (53 per cent in year prior to survey, 46 per cent before sponsorship), and waterborne (18 versus 16 per cent) illnesses. Seasonal illnesses are only improved in Albania and Ethiopia, while significantly worse in Indonesia (84 versus 46 per cent). Only in Kenya have reported instances of waterborne illness decreased (52 per cent year prior versus 60 before sponsorship). In Niger, guardians in focus groups report seasonal

malaria is still a significant problem, and this may also be a problem in all countries except Albania and Ethiopia – the only countries where seasonal disorders are less in the year prior to the survey compared to before sponsorship.

Though small in frequency, the same incidence of illness exists in the year prior to the study versus before sponsorship in the categories of respiratory, skin, other infectious diseases (all five to six percent in frequency).

Illnesses before OSP support and more present over the last one year of survey									
Diseases	Time	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Seasonal	Present	59%	72%	42%	84%	67%	34%	18%	53%
	Before	63%	78%	32%	46%	55%	33%	17%	46%
Waterborne	Present	3%	19%	28%	2%	52%	8%	9%	18%
	Before	2%	17%	18%	1%	60%	7%	6%	16%
Circulatory	Present	19%	10%	9%	11%	3%	21%	20%	13%
	Before	10%	8%	3%	1%	3%	11%	9%	6%
Chronic	Present	19%	12%	4%	3%	3%	15%	11%	9%
	Before	13%	7%	3%	1%	2%	12%	8%	6%
Mental health illness	Present	17%	2%	10%	1%	7%	4%	5%	7%
	Before	11%	9%	8%	10%	19%	4%	4%	9%
Respiratory	Present	10%	4%	6%	7%	2%	9%	5%	6%
	Before	5%	3%	5%	8%	4%	11%	6%	6%
Infectious diseases	Present	3%	2%	5%	0%	27%	3%	2%	6%
	Before	2%	1%	4%	0%	23%	2%	1%	5%
Covid-19	Present	23%	0%	1%	0%	2%	0%	1%	4%
	Before	8%	0%	0%	0%	1%	0%	1%	1%
Skin	Present	7%	8%	1%	8%	3%	6%	9%	6%
	Before	3%	5%	1%	8%	5%	4%	10%	5%
Nutritional	Present	9%	1%	12%	1%	12%	2%	3%	6%
	Before	4%	8%	7%	2%	24%	8%	2%	8%
Other	Present	0%	0%	17%	18%	5%	0%	21%	10%
	Before	0%	0%	11%	33%	4%	0%	12%	9%
None	Present	50%	25%	33%	18%	16%	39%	38%	31%
	Before	34%	24%	46%	33%	18%	39%	55%	36%
N		389	403	400	379	413	275	496	2755
Confid/Sign level		C-95%	C-95%	C-95%	C-95%	C-95%	C-95%	C-95%	C-95%
		S-5%	S-5%	S-5%	S-5%	S-5%	S-5.7%	S-4.5%	S-5%

Covid-19 – A health, education and socioeconomic emergency

At the time of the study, Covid-19 had become a relatively insignificant health concern in all countries, close to three years after its outbreak. Therefore, it is an opportune time to learn about the OSP and the pandemic, particularly the impact on households and resilience of this programme.

The pandemic has had a far greater negative effect on the economic wellbeing for most OSP households, than on their physical health. Some guardians when asked about the health impacts say, "What's Covid?", which highlights a perception among OSP rightsholders that Covid-19 primarily affects populations in larger urban areas. About 12 per cent of households in the survey report someone at home having Covid-19 at the time of the survey, with two-thirds of the reports being in Albanian households (57 per cent of the households).

In countries of the OSP qualitative study, schools were shut down for varying periods of time during the pandemic, usually for one to two semesters. Generally speaking, in wealthier countries of the study having greater educational resources in the public sector, such as Indonesia, studies continued somewhat through remote learning.

Many Indonesian SC/Y in higher grades and sponsored for many years, say stipend support contributed to their purchasing laptops (and other remote learning tools, such as tablets, smart phones and data) for remote study during the pandemic.

When asked about the impact of the pandemic on school closures, focus groups of guardians and SC/Y say it was frustrating and students lost ground. Overall, for all countries in the study, 40 per cent of guardians say students fell significantly behind in their education, particularly in Niger, Kenya and Bangladesh (approximately 50-60 per cent of guardians in these

countries so indicate); while 16 per cent indicate education was not affected that much. Remote learning occurred in only 12 per cent of total households in the study, most frequently in Albania (21 per cent) and Indonesia (27 per cent). Remote learning does not appear to be correlated with students attending private schools, since relatively few attend private schools in these countries.

In Lebanon, guardians in focus groups report student learning was 'massively' hurt by the pandemic due to lack of coordination from teachers, including online learning not working well due to technology gaps. However, as reported in other countries of the study, many felt they were comparatively better off financially than other households during the pandemic due to the OSP support and, in Lebanon, support coming from other organisations.

Nevertheless, the economic effect on households was particularly damaging. Over two-thirds of guardians in the survey describe the impact as bad with a quarter of these responses described as seriously impoverishing (25 per cent). Only in Niger did a slim majority of guardians say it 'was not too bad.'

The lesson learned with OSP **Indonesia money management process**, is when crises curtail classroom education, investments in remote learning can occur. Additionally, the household planning and savings of the process significantly enhances investments in higher education irrespective of an emergency like the Covid-19 pandemic.



Islamic Relief has been supporting sponsored orphaned children and their families through its Orphan Sponsorship Programme since 1986.



Islamic Relief Bangladesh has been implementing a project titled "Alternative Family Sponsorship Programme through Sustainable Livelihoods"

Best description by guardians on the economic effect of Covid-19 for their household?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - Not too bad	2%	4%	17%	49%	4%	54%	26%	21%
2 - Bad	62%	59%	22%	40%	61%	31%	34%	44%
3 - Really bad, seriously impoverished the household	29%	14%	50%	10%	33%	12%	24%	25%
4 - Really bad but it is improving now	7%	24%	12%	2%	3%	3%	16%	10%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

In Pakistan, guardians in focus group report their participation in the sponsorship programme over the Covid-19 period was valuable, particularly for their emotional health in coping with the crisis. Hygiene kits were provided. Neighbours not in the OSP faced greater challenges in affording food, clothing and access to education. Households that started income generating activities with OSP guidance, were better able to get through the pandemic-induced economic downturn.

Guardians in focus groups in Ethiopia, Indonesia and Niger describe income generating activities as drying up during the pandemic, with supply chain shortages and less purchasing power of communities. With the lack of government social safety nets for poor households in the pandemic, such as in Ethiopia, OSP households had to rely on the sponsorship stipend for basic needs survival. Therefore, income generating activities (IGA) suffered. Some neighbouring households, not having support like through sponsorship, fared worse than the OSP households.

Progress in poverty alleviation slowed down in programmes with SHGs having IGA as key components, in sample countries of the qualitative study. Programmes started just before or during the pandemic had far less impact than what otherwise might have been achieved, as is the case in Indonesia and Ethiopia. Thus, the model in North Lombok, Indonesia had less chance of success.¹⁸ The SHG model in Ethiopia, though implemented over three years and roughly overlapping with the pandemic, anecdotally are demonstrating only limited success in poverty alleviation and there are sustainability concerns. This will be discussed later in section.

All guardians in the study focus group and household visit discussions say the **OSP helped them transition through the difficult pandemic period**. The cash stipend is fungible, and caregivers could use it rationally in the best interest of their families, based on their most immediate basic needs.

¹⁸ This programme also likely had design flaws with an unrealistic short-term implementation for results period of one year, even in the absence of Covid-19.

3.5 WATER AND SANITATION

Infrastructural improvements for water and sanitation are often quite expensive. It is unrealistic to expect the sponsorship stipend alone to finance renovation since poor households prioritise education, food and livelihoods in its use. Such renovation would need to come from other income, such as through graduation programmes, complementary funding or even a special government programme in countries able to prioritise and finance healthier home-based infrastructure.

Latrines

Half of the households in the study have sanitary latrines (flushing into a sewer system), though this data is lopsided with approximately 90 per cent of guardians reporting this in Albania, Indonesia and Pakistan. Pit toilets with slabs are most frequent in Niger (89 per cent) and Kenya (77 per cent). In Ethiopia more than half of guardians report the unsanitary latrines of pits without slabs, hanging/buckets and open latrines (56 per cent). In Ethiopia, less than a majority of respondents reported that latrines are safe for children, with only 41 per cent indicating so.

Only about one-quarter of guardians say the latrines are improved in recent years (24 per cent). It is just in Bangladesh (49 per cent), Kenya (32 per cent) and Niger (29 per cent) where there appears to be noteworthy improvement.

There has been some improvement in safety of latrines for children when compared to pre-sponsorship of OSP households. This has grown from 61 per cent to 76 per cent at the time of the survey, with notable improvement in Bangladesh, Kenya and Niger with close to 50 per cent growth in safety responses from guardians. However, visits to ALO households in Bangladesh shows some have indeed invested resources coming from income generating activities and savings for better latrines and wells.

When comparing households in the ALO graduation model vs other OSP models, there is a significant increase in improved water and sanitation improvements in ALO due to the greater income generating activities and investments in these improvements.

In Ethiopia, a significant number of households live in government owned and subsidised compounds (34 per cent) with other poor households, and substandard latrines. Without government support there are challenges for latrine improvement since the property is not owned by the households. Only 19 per cent of OSP households own their own homes, by far the smallest number in the sample countries of the study. This is also an impediment to improving latrines.

In the OSP log-frame under the healthier lifestyle outcome, access to safe water and sanitation is identified as a key output with renovation of facilities for this access as a main activity. There has been some improvement in **latrines and water quality** over the period of sponsorship, and some guardians attribute OSP support to this.

OSP outreach workers raise awareness of sanitation best practices in programme orientation sessions with rightholders and during household visits, including hand washing and water suited for drinking. Guardians in study focus groups and household visits articulate these practices and say they generally follow them.



Examples of a newly constructed tube well and latrine in an ALO household during the project period



Water quality

The sources of drinking water vary considerably per country in the study. The majority of households in Ethiopia (62 per cent) and Niger (61 per cent) get water from city/municipal pipes, and most of the rest purchase it. About half in Pakistan (46 per cent) get from pipes, and most of the rest get from deep or shallow tube wells. No households in Bangladesh get water from pipes, nearly all get it from deep or shallow tube wells. In Kenya about half of households purchase drinking water (53 per cent) and most of the rest comes from pipes. Very few households in the study get drinking water from ponds, canals or rivers, which are generally the riskiest sources.

Water treatment for drinking is important no matter what the source. An indicator of water quality is the incidence of waterborne diseases, the most serious being typhoid and cholera. The household survey identifies 16 per cent having waterborne illnesses in the last year and 18 per cent prior to sponsorship, therefore there does not seem to be significant improvement. The greatest incidence is in Kenya, where waterborne illnesses has gone from 52 per cent in the pre-sponsorship period to 60 per cent at the time of the survey.

The proximity of good water sources is important so as not to deter fetching the water. It is also a safety issue, particularly in rural locations, since women and children, particularly girls, are often tasked with this activity. For about one quarter of the households the primary water source is more than a 15-minute walk from their homes (24 per cent). In Bangladesh it is relatively low (six per cent) in spite of most households being in rural locations, and in Kenya high (58 per cent) with 29 per cent of OSP households in rural settings.

About 19 per cent of guardians in the survey report their water quality has improved in the period of sponsorship support. This occurred primarily in Bangladesh (56 per cent of guardians say this), Kenya (34 per cent) and Niger (21 per cent). In Albania (one per cent) and Indonesia (five per cent) the water quality does not appear to be as serious a health issue, as in the other countries in the study.

In Pakistan only five per cent indicate improvement and Ethiopia 15 per cent - in both countries OSP staff report water quality is a common problem.

In Bangladesh there is the strongest attribution to OSP impact in water quality improvement with about one-quarter guardians saying it would not have been possible without Islamic Relief financial support (27 per cent). One-fifth also report this in Kenya (20 per cent). In both countries about one-third indicate Islamic Relief assisted in some way (in large or small part). Islamic Relief education in water treatment was a significant factor in Bangladesh (41 per cent). In Niger, there is less attribution, with one-fifth guardians tying improvement to Islamic Relief's OSP with six per cent saying it would not be possible without financial support.

Q36. Has the quality of water changed since the period of sponsorship/Islamic Relief programme support?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - Yes	1%	56%	15%	2%	34%	21%	5%	19%
2 - No	99%	44%	86%	98%	66%	79%	95%	81%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Q37. If yes, did sponsorship/IR support help to make the water quality improvement possible?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - Yes, primarily through education on water treatment	0%	41%	0%	0%	15%	6%	2%	9%
2 - Yes, it would not have been possible otherwise without Islamic Relief financial support	0%	27%	1%	1%	20%	13%	1%	9%
3 - It helped somewhat through Islamic Relief financial support	0%	10%	9%	1%	14%	9%	1%	6%
4 - No, it did not much help	0%	0%	3%	0%	1%	0%	1%	1%
5 - The support came from other sources not connected to the project	1%	2%	0%	0%	0%	2%	1%	1%
6 - Don't know/no answer	0%	1%	2%	0%	0%	0%	0%	1%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

3.6 OSP HOUSEHOLD ECONOMICS AND POVERTY ALLEVIATION

The survey asks guardians about their income, expenditures, savings, credit and assets. For a composite economic picture of OSP household economics, each of these are lined up in the table below, along with comparisons of per capita GDP per country to provide context on the other data, based on the overall economic condition.¹⁹ With this data, and inputs from focus groups, poverty alleviation and livelihoods are also assessed in this section.

There are significant wealth differences between countries in the study. Albania's per capita GDP (\$6,493, approx. £5,120) is significantly above the other countries in the study. Indonesia has the second highest at about two-thirds of Albania's level. Niger is the lowest at a little less than one-tenth that of Albania. With this in mind, the countries in the study can be classified into three categories: higher relative wealth - Albania and Indonesia; medium - Bangladesh, Kenya and Pakistan; and lower relative wealth - Ethiopia and Niger. These categories should be kept in mind when reviewing the economic data of this section.

In all countries of the study, the data confirms income and expense values are closely aligned with expenses at slightly less than income. This gives credibility to the reporting of these values by guardians.

An OSP outcome goal is improved economic conditions and wellbeing of orphan families through provision of diversified livelihood opportunities and employable skills. Outputs include promoting entrepreneurial initiatives, sustainability through market linkages, career counselling, job placement, financial management, training, enterprise start up support.

OSP household economic data - Income, Expenditure, Productive Asset Valuation, Savings (USD)								
Income and expenditure	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Income (Ave)								
N-Conf level-Monthly	1019	87.76	68.40	159	132.59	115.78	111	242
Annual per capita GDP nationally (World Bank, 2021)	6,493	2,458	925	4,333	2,082	591	1,505	
Expenditures (Avg.) monthly	887	83.67	62.88	152	120	110	103	217
Savings								
N – Conf level -	706.07	157.37	57.02	744.37	57.59	32.94	92.64	264

¹⁹ GDP per capita does not take into consideration socioeconomic income disparities in a country, and generally undervalues subsistence agriculture to which many households in the sample countries engage in, particularly those in semi-urban and rural areas. Nevertheless, it is generally a good indicator comparatively of market dynamism; and the availability and quality of services to the public such as schools, education, health and social safety nets.

Income and poverty alleviation

Rightholders are selected into the OSP based, in part, in being impoverished, as determined by each Islamic Relief country programme team. Monthly family income is documented in the initial assessment forms of sponsorship intake of most programs, but it is not systematically reviewed afterwards to determine changes in poverty status. This is also mostly true for OSP models with SHGs, even though they have sustainable improvement in livelihoods as a key goal.

One Islamic Relief OSP domain of change is that “all sponsored orphans live above the income poverty level.” However, income poverty level is not defined in Islamic Relief. The Sustainable Development Goal target 1.1, the very first target in the SDGs states: “by 2030 eradicate extreme poverty for all people.”

Currently, the standard measurement for extreme poverty is \$1.90 (approx. £1.50) per day per person in a household, adjusted per country by a purchasing power parity weighting.²⁰ The household income in the survey is measured against this extreme poverty figure.²¹

The graphs below illustrate OSP households and their position with respect to the extreme poverty measurement as described above. The first graph is based on current income data provided by the guardians, and the second is the *perception* of the guardian wealth status prior to sponsorship, not itemised income data from guardians.

Overall, for all countries in the study nine out of 10 guardians provide income data that puts the household above the extreme poverty level (91 per cent). Nearly, all households in Kenya, Niger and Albania are above this level – while, at the lower end, in Ethiopia, about three-quarters of households report this level (77 per cent).

When compared to the period prior to sponsorship, guardians perceive there has been a considerable shift out of extreme poverty since receiving OSP support, as seen in the table below.

Very few households in Indonesia began their sponsorships in extreme poverty. This contrasts with 58 per cent in Pakistan and Bangladesh, in which guardians in both countries report 37 per cent growth in households out of extreme poverty during the sponsorship period. The most significant growth has been in Ethiopia (43 per cent), however Ethiopia remains the OSP with the greatest number of households remaining in extreme poverty (23 per cent), as reported by guardians.

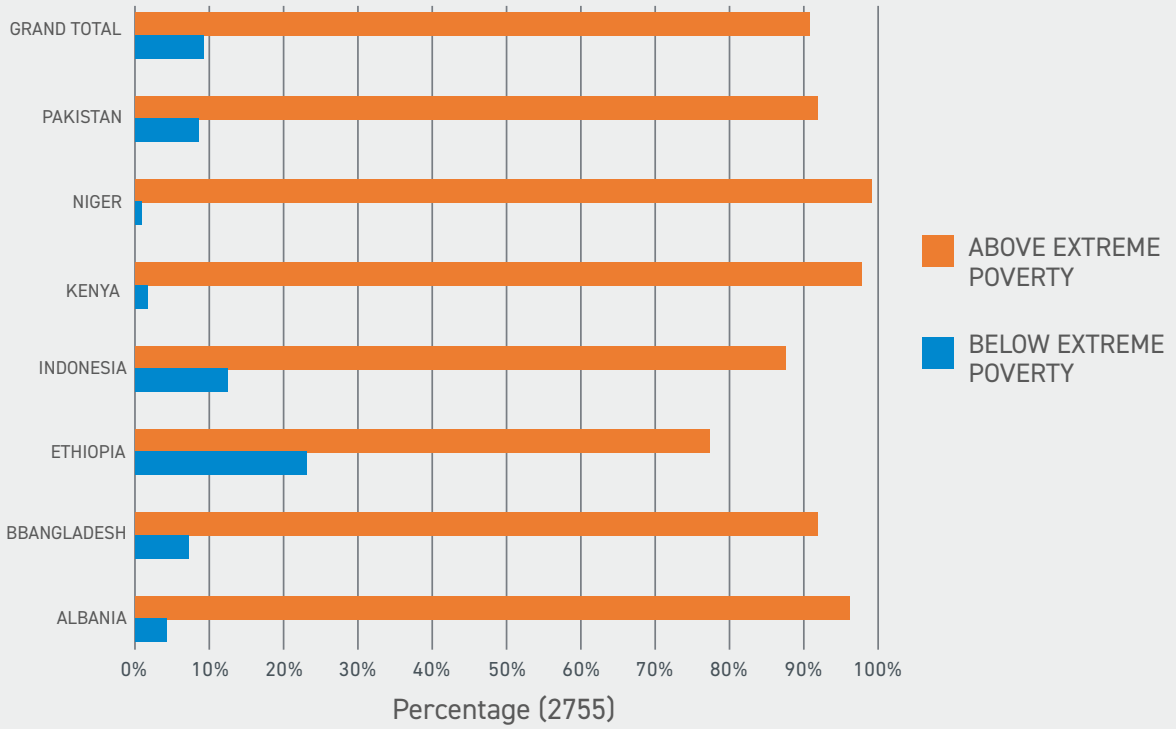
The vast majority of OSP households (91 per cent) are above the **extreme poverty threshold**, and one-third of guardians perceiving that they have grown out of extreme poverty. Most guardians (83 per cent) report OSP support contributes to this, 43 per cent strongly so.

Households above extreme poverty threshold								
	Niger	Kenya	Albania	Pakistan	Bangladesh	Indonesia	Ethiopia	Overall
% current	99	98	96	92	92	87	77	91
% pre-sponsorship	74	?	84	58	58	85	54	68
% grown out of extreme poverty	34%		14%	37%	37%	.02%	43%	34%

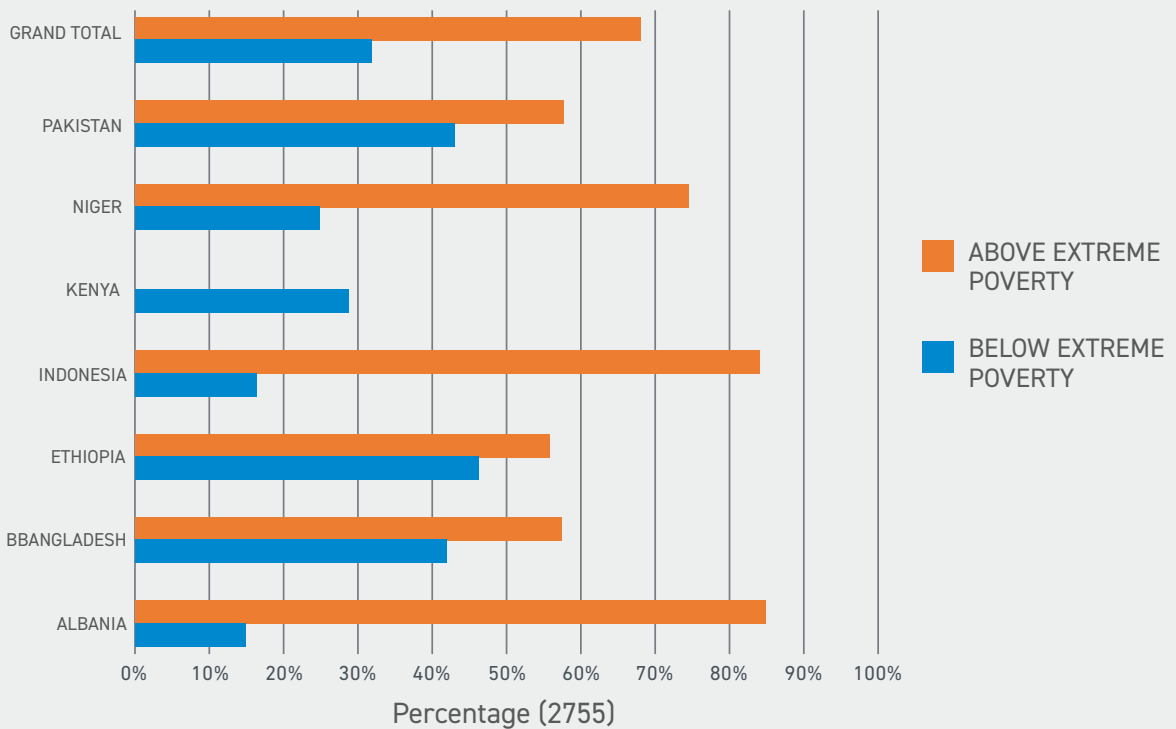
²⁰ These figures were determined prior to the Covid-19 pandemic, and global inflation has likely pushed the £1.90 (Approx. £1.50) figure higher.

²¹ Income at the time of entering the OSP are taken from an intake assessment form. These figures are not used as baseline data for the study, since it is possible there are disparities in how the income was measured at this assessment time within a country and between countries. Guardian perception of wealth categories both prior to sponsorship and during the survey is used as an alternative for comparative purposes, both in the survey and in focus groups through a wealth ranking tool.

OSP HOUSEHOLDS ECONOMIC STATUS CURRENTLY (N-2755)?



Prior to sponsorship/Islamic Relief support what best described your economic status?



OSP and growth out of poverty and change in wealth status

Guardians in the survey and in focus groups identified a range of wealth categories they perceive they have been in at the time of the study, and their recollection prior to receiving sponsorship support. In addition to 'extremely poor', the categories presented to them are 'poor', 'not-so-poor', and 'not poor' as seen in the table below. The first figure is data of at the time of the survey (guardians having received OSP support), and the second figure is their perception prior to being in sponsorship.

About one-tenth of guardians in the survey describe their households as 'extremely poor' (nine per cent), particularly in Ethiopia (23 per cent). The plurality of

guardians in the survey consider themselves 'poor' (41 per cent). The individual country exceptions are in Albania where the not-so-poor category is the largest (47 per cent), and in Niger. In striking contrast to all countries in the study, in Niger more than eight of 10 guardians consider themselves as either not poor (44 per cent) or not-so-poor (40 per cent). However, in qualitative discussions, few rights holders described themselves as 'not poor'. In Kenya, more than half of guardians place themselves in these two categories (56 per cent), with about one-third identifying as 'not poor' (33 per cent).

OSP guardian perception of household poverty/wealthy status at time of survey/prior to sponsorship								
Country	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Extremely poor	4/16%	8/42%	23/47%	13/15%	2/29%	1/26%	8/42%	9/32%
Poor	35/55%	45/29%	56/40%	54/55%	42/29%	14/26%	39/31%	42/41%
No-so-poor	47/24%	36/22%	18/10%	27/25%	23/16%	40/26%	31/20%	31/20%
Not poor	14/4%	11/7%	4/3%	7/5%	33/16%	44/4%	21/7%	18/7%
Not sure/no answer	1%	0%	0%	0%	0%	1%	0%	0%
N	389	403	400	379	413	275	496	2755

Data from the perception of guardians shows a significant shift from the poorer categories into the less poor categories. Notable is:

- Bangladesh and Pakistan, where only eight per cent of households consider themselves as extremely poor at the time of the survey, compared to 42 per cent prior to sponsorship. Households have shifted into poor, and not-so-poor categories.
- The significant number of guardians who no longer consider themselves poor, particularly in Niger (44 per cent), but also Kenya (33 per cent).
- Relatively few guardians in Albania (14 per cent) and Bangladesh (11 per cent) consider themselves 'not poor' – but there is significant growth from 'poor' to 'not so poor.'
- In Ethiopia, the major shift has been from out of extreme poverty (from 47 to 23 per cent) into primarily 'poor,' but also 'not so poor' categories.
- In Indonesia, the data does not show much shift in wealth categories, though there are fewer households in extreme poverty at the time of the survey compared to prior to sponsorship, and a small number of households shifting from 'not-so-poor' to 'not poor' categories.

Focus groups of guardians and Islamic Relief staff interviews in Indonesia, help to explain the comparatively smaller growth of households into improved wealth categories. These include:

1. selection criteria into the OSP is based on disaster impact on an orphan household, and not so much on poverty status though all households brought into OSP were poor
2. better housing due to aid provided to the general population, including many OSP households, and social safety net support to poorer households, particularly in the aftermath of the 2004 Indian Ocean Tsunami and an earthquake but also during the Covid-19 pandemic
3. longevity of being in the OSP and use of these resources for support and investment for students in higher education, and the higher costs associated with this
4. stronger market conditions than in other sample countries where inflationary costs were not identified as severe, and thus less need for livelihood gains.

Guardians in all countries of the study say the OSP support plays a significant role on their improvement in economic status. Many report either that improvement 'would not have been possible' without it (43 per cent) or that it "helped somewhat" (44 per cent). Attribution to Islamic Relief's OSP is particularly strong in Indonesia, with 79 per cent of guardians saying their economic improvement would not have been possible.

Q58. Did sponsorship/Islamic Relief support help your household to improve its economic status?								
Row Labels	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
It helped somewhat	63%	32%	42%	16%	61%	51%	46%	44%
Yes, it would not have been possible otherwise	22%	42%	39%	79%	31%	47%	46%	43%
My economic status has not improved since sponsorship	6%	25%	2%	3%	0%	1%	3%	6%
No, it did not much help - the support came from other sources not connected to the project	5%	1%	6%	1%	8%	1%	2%	3%
Don't know/no answer	5%	1%	11%	1%	0%	0%	3%	3%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Wealth categories and changes in households since OSP support started were discussed in guardian focus groups in sample countries of the qualitative study (Indonesia, Ethiopia, Niger, Pakistan and Lebanon). The findings are largely consistent with the survey data, of significant movement of households into less poor wealth categories.

In the FGDs, a wealth ranking tool is used whereby every guardian identifies at time of FGD vs before sponsorship. Criteria to contextualise the categories are discussed and verified by the guardians – such as type and frequency of food consumption, shelter quality, assets, saving, type of education being accessed by student, etc. Discussing these components helps guardians identify why or why their position in wealth categories has not changed.

Wealth status is identified by guardians for being 'extremely poor', 'poor', 'not-so-poor' and 'not poor' (consistent with the survey terms), however, these terms were not necessarily used in the focus groups, so as not to stigmatise the households' status.



In Ethiopia, guardians in Ketema report starting sponsorship as 'extremely poor' and most move into 'poor' category as they have received OSP support.²² This is the same data as reported by guardians in Kolfe Keraniyo, who were not in SHGs. By contrast, Ledeta guardians describe their households starting sponsorship as 'poor' and over half (four out of seven guardians in the focus group) shifted to "not so poor".

The SHG model also exists in Bangladesh, Niger and Indonesia. Wealth rankings of guardians in Bangladesh and Niger OSPs, show a pattern generally comparable to Ledeta with significant numbers of households moving from 'extremely poor' starting points to 'not-so-poor' categories – some households even moved into 'not poor' status.

In North Lombok, Indonesia, a year-long graduation programme was implemented during the Covid-19 pandemic. The focus group of these women in this graduation model showed little movement from one wealth category to another (they mostly stayed poor). The guardians explain this lack of progress due to the short-term nature of the graduation model. One year's support is not likely to have results, particularly with the crash of markets due to the pandemic and the impact on envisioned income generating activities. The women struggled to save and invest, since the sponsorship stipend had to be used for other basic needs, particularly food. Additionally, OSP staff felt they lacked skills and training to implement a SHG model with saving, loan and income generation, and market analysis components. Focus groups of guardians in graduation models of Ethiopia also say the pandemic significantly limited their ability to increase their income, though they were in graduation models for three years.

OSP Graduation Models typically last three years with sponsorship financial support (or sponsorship-equivalent support as in ALO Bangladesh) and women's self-help group formation occurs where savings and interest free loans occurs, livelihoods development, and awareness raising on sanitation, protection and others needs as identified by group members and OSP front-line staff.

In Ethiopia a unique SHG programme targets sponsored youth, now young adults (male and female). These are relatively high achieving students when in school (many have graduated from higher education or still attending) and selected with their interest in working together to break the cycle of poverty in their families and develop professionally in careers and business development. Only one participant in the group of nine in the focus group reports moving from 'poor' into 'not so poor' in the wealth ranking exercise. Though the members gained a lot of experience in group formation and supporting each other in life issues, they felt the SHG design was flawed with inadequate seed money for investment in income generating activities. Islamic Relief Ethiopia staff disagreed with this finding and stated that they followed

the desires of the youth in the programme.

The ALO graduation programmes in Bangladesh demonstrates considerable success in guardian households becoming less poor. As summarised in the 2019 endline evaluation:

- ALO is a highly successful adaptation of an extreme poverty graduation model – based on women's rights, group formation and mutual support, training, cash support and subsequent savings and loan activities, business planning, on-going support to income generating activities (IGA) and linkages to supportive government offices.
- The average monthly income for ALO USA households grows nearly five times from 2,525 BDT (approx. £17) to 12,133 BDT (approx. £81) per month from the baseline to the endline period.

Most OSP guardians report the OSP results in their households climbing out of extreme poverty status, particularly those where guardians are organised into SHGs. The ALO graduation programme in Bangladesh, which includes SHGs and child sponsorship components, is very successful in poverty alleviation. The OSP stipend money management/spending approval process in Indonesia is also economically effective for OSP households, in a context without the SHG programme component. All of these models are successful poverty alleviation examples for assessment and possible adaptation in countries having an OSP.

Using two **poverty graduation** frameworks, the average household income was 59 per cent below the extreme poverty level of \$1.90 (approx. £1.50) per capita per day at the baseline period and grew to 95 per cent above extreme poverty level at the endline evaluation period – using the Purchasing Power Parity (PPP) formula. Though ALO USA baseline data cannot be plugged into all the indicators of the Multi-dimensional Poverty Index (MDPI), poverty using this index is reduced from about 54 per cent to 28 per cent over the project period when taking into consideration indicators of health, education and living standards.

²² The same holds for a focus group of graduation model guardians in Jijiga – in the Somali region of Ethiopia that has suffered economic deprivation from drought and the pandemic.

The wealth ranking tool findings in the qualitative versus quantitative (survey) in the global study vary somewhat. The focus groups paint a picture of nearly all guardians in SHGs being able to move out of 'extremely poor' into 'poor' and 'not-so-poor' status. A few indicate they are no longer poor. Guardians not in SHGs generally move from 'extremely poor' to 'poor' status, and those starting in poor status, generally stay there – though some make it into the 'not-so-poor'.

Guardians reporting in the household survey suggests greater movement out of poverty as described earlier in the report on page 49.

The difference between the two data collection modalities could be explained by several factors:

- The greater comfort and confidentiality of the survey and therefore less fear of no longer being eligible for OSP because of the status, or conversely,
- the greater contextuality of the qualitative wealth ranking tool, thus providing guardians with greater detail on how to define poverty status based on their assets, savings, access to services, type of livelihood, transportation, etc.

Both the survey and focus group methods have merit. The focus groups, in particular, provide valuable input as to what it takes to climb out of poverty – with OSP programme implications. As such, each country OSP should study the wealth ranking tool results to inform their support to households, of course with further confirmation of rightsholders – particularly in the SHG OSP model.



Mariam Mohamed's two girls are among the 3,440 orphaned children sponsored by Islamic Relief in Kenya

The ability of and degree to which OSP households can grow out of poverty is highly contextualised based on the programme model, length of time in sponsorship and external factors like level of impoverishment in a given community and crises such as the Covid-19 pandemic, and the availability of safety nets in a society to help with basic needs of vulnerable households. To move out of poverty, focus groups of guardians say:

1. Livelihoods/income generating development in the OSP is key. This requires a special commitment from Islamic Relief in the form of a SHG model involving greater financial support to households and training. Guardians not in graduation models request this type of assistance to move out of poverty, those in graduation models require a length of time – at least three years in the graduation models, and perhaps more if there is an economic meltdown like in Ethiopia.
2. Households in non-graduation model OSPs, are particularly effective in growing out of poverty when they already have sustainable assets such as owning their own home, and productive assets like livestock and land for agriculture for cropping and self-consumption. In these situations, sponsorship stipends can be devoted to educational needs and food, if necessary, and provide greater opportunities for livelihood development. Assets, social safety nets and steady OSP support over time result in improved emotional health to pursue livelihoods with less anxiety, greater confidence and greater hope for the future.
3. In the absence of a graduation model, Islamic Relief programme components that strengthen money management in households, can also be particularly effective in improving household wellbeing. For example, in Indonesia, sponsorship spending above a certain value (\$25/ £19.60 monthly), must be discussed and approved by their OSP field worker. According to guardians and Islamic Relief staff, this encourages saving and investment in the longer-term best interests of children and households – including educational advancement and advancing out of poverty. This requirement is proven to work in Indonesia, a comparatively higher income country in the study. It is effective especially for rightsholders who have been in the OSP for many years – though there are also short-term results, and in disaster areas benefiting from considerable non-Islamic Relief support to many households, such as for tsunami and earthquake recovery.

Sustainability of gains in wealth from OSP

Households experienced considerable economic loss resulting from the Covid-19 pandemic, both inflation and loss of markets for income generation activities. The OSP stipend helped households survive this crisis, but growth into another wealth category slowed down considerably. Indeed, in Ethiopia, many guardians reported deeper poverty during the pandemic and are dismayed the sponsorship stipend was not adjusted to meet the economic crisis. The stipend had to cover basic needs of food and children's education, while IGA investment was put on hold.

The focus groups of participants in graduation models mostly felt the gains in livelihoods are sustainable into the future, after sponsorship support ends. However, in Ethiopia there was considerable concern expressed by some about slipping back into worse poverty status given the economic crisis in the country.

Income Generating Activities and livelihoods

In the survey, guardians report if they work and what type of livelihoods they are engaged.

Livelihood categories vary according to local economic conditions and opportunities, including the rural/urban location of the household and factors such as if crop

cultivation is possible. Countries with SHGs and the ALO graduation model prioritise IGAs such as trade out of their own homes or in markets, and animal husbandry/trade.

Guardians reporting on household sources of income								
Livelihoods	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Total
Other small production or trade in goods (sewing, honey, making food, other small IGA)	28.55%	10.67%	36.71%	27.64%	22.83%	42.98%	18.62%	27%
Small trade with commercial shop	2.40%	2.47%	17.14%	18.51%	51.97%	37.25%	17.53%	21%
Agriculture (crop, poultry, fishing and livestock)	26.24%	53.2	8.57%	4.57%	1.57%	5.16%	17.52%	17%
Service: salary as teacher/ private job/ government job	19.47%	4.48%	18.21%	8.17%	5.51%	7.45%	12.97%	11%
Day labourer (Agro and Non-agricultural)	2.88%	19.01%	0.36%	27.41%	4.72%	1.43%	7.36%	9%
Maid servant/domestic help	12.26%	6.03%	11.79%	10.10%	3.15%	1.15%	11.90%	8%
Skilled labour (carpenter, masonry, mechanism handicraftsman)	7.69%	3.71%	5.71%	2.88%	6.30%	3.72%	9.98%	6%
Driver: rickshaw/van/auto/boat/troller/motorbike/taxi etc.	0.48%	0.62%	1.43%	0.72%	3.94%	0.86%	4.11%	2%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

About two-thirds of guardians in the study work in three livelihood sectors: the most in small production/trade in goods like sewing and food items (27 per cent), followed by trade in a commercial shop (21 per cent) and then agricultural (cropping and animals). Guardians when reporting sources of income in the survey can select any that apply to their household.

Kenya has by far the greatest number of households engaged in small shop trade (52 per cent), followed by Niger (37 per cent). Niger also has the greater number in small production and trade (43 per cent), followed by Ethiopia (37 per cent).

Agriculture livelihoods (crops and animals) is significant for households in Bangladesh (53 per cent) and over a quarter of Albanians, however in other countries it is less than 10 per cent. Day labour, which may also be in agriculture is the next largest category in Bangladesh (19 per cent) and Indonesia having comparatively the greatest number engaged in this work (27 per cent).

Albanian and Ethiopian households have the greatest number of salaried jobs like teachers, working for businesses and the government (18-19 per cent), and all other countries having less than 10 per cent in this livelihood, except Pakistan (13 per cent). Pakistan has the most proportionally diversified livelihood engagement, with only transportation drivers and day labourers significantly under 10 per cent).

As reported earlier, all guardians in the study say the OSP stipend is used, or at least intended, for livelihoods. However, the majority of guardians (56 per cent) in the survey say their income is not tied to OSP support and this is particularly the case in Indonesia (94 per cent), Pakistan (93 per cent) and Ethiopia (65 per cent). The inverse is true in Bangladesh (74 per cent report it is possible because of OSP support), with about half saying it is tied in Albania and Niger. Women in the ALO graduation model in Bangladesh clearly attribute their rising income and livelihood development to ALO; in Niger guardians in graduation models report the support mostly enhances the livelihoods they already support.

Though few guardians in Pakistan say their income is due to OSP support (seven per cent), the following comment from one guardian, illustrates success in the programme:

“I do some small trading of goods in the community beyond working in the household. During sponsorship I have experienced a significant increase in trading income. Crucial to this is the financial assistance and training in the sponsorship programme. I have improved my farming techniques and yield, for example, and also training in poultry farming and egg production. I now sell these eggs in the local market.”²³

Also in Pakistan, other guardians report leaving their income producing activities as a result of receiving the sponsorship stipend.

Is OSP guardian income possible because of OSP support?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Yes	50.72%	74.03%	35.36%	5.77%	43.31%	50.72%	6.56%	43.51%
No	49.28%	25.97%	64.64%	94.23%	56.69%	49.28%	93.44%	56.49%
N	389	403	400	379	413	275	496	2,755

While guardians have mixed responses as to whether OSP support is tied to household income, they overwhelmingly tie improved economic status to the OSP (43 per cent significantly so, and 44 per cent somewhat). Therefore, the data suggests, though overall household economy improves with the OSP stipend (such as offsetting primarily food and education-related costs for students), it does not necessarily directly contribute to income – depending on the country context and income/ livelihoods development emphases of the particular country OSP.

Of the 51% of guardians who say they are not earning income through livelihoods, 18 per cent indicate this is due to health reasons (including being elderly), due to domestic responsibilities (13 per cent), not being able to find work due to lack of opportunities (12 per cent), and they require additional support to work such as training or capital (eight per cent).

Especially important for OSP programme development 20 per cent of the guardians say they are not working due to lack of opportunities, and they require training and capital. These two categories are most prominent in Kenya (78 per cent). This points toward the imperative of income generation and livelihoods development support through the OSP to strengthen family economics sustainably and in poverty alleviation. The OSP has effective models across countries to do so, through training, money management, SHGs with savings and loan processes, and other specialised projects tailored for specific demographics of guardians and livelihood zones.

Health reasons are most prominent in Pakistan (32 per cent) and Albania (30 per cent), while domestic responsibilities are most prominent in Pakistan (32 per cent).

²³ This quote has been edited for clarity and brevity

Q40. If guardian doesn't work, why?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1-I do not want to work for income	0.00%	8.44%	0.25%	0.79%	0.97%	0.36%	2.62%	2.03%
2-I am unable due to domestic responsibilities	14.65%	5.96%	5.75%	11.61%	14.53%	0.36%	31.45%	13.25%
3-I am unable due to health reasons including being elderly	29.82%	7.44%	18.25%	10.55%	20.10%	2.18%	31.65%	18.33%
4-I do not need to work because I am married and my spouse works	0.00%	2.98%	0.00%	2.90%	0.73%	0.00%	0.60%	1.05%
5-I do not need to work because I get financial help from my children	0.51%	5.21%	0.50%	4.75%	2.42%	0.73%	1.81%	2.32%
6-I do not need to work because I get financial help from relatives	0.00%	1.74%	0.25%	2.11%	0.73%	0.36%	1.01%	0.91%
7-I do not need to because of the sponsorship/support from Islamic Relief	0.00%	5.21%	0.50%	0.26%	0.24%	0.00%	0.60%	1.02%
8-Assistance from other sources	0.00%	0.25%	3.50%	0.26%	0.00%	0.00%	0.60%	0.69%
9-I want to but require additional support (i.e. training or capital)	1.54%	0.50%	8.25%	1.58%	40.92%	3.64%	1.21%	8.42%
10-I cannot find work due to lack of opportunities	10.54%	1.24%	11.25%	9.50%	37.29%	1.09%	9.07%	11.94%
Grand total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Other sources of income and support

OSP is the sole nongovernment charitable support to the majority of guardians in the study (53 per cent), significantly so in Ethiopia (84 per cent) and Pakistan (73 per cent). This means there are few social safety nets for such a vulnerable population comprising mostly widowed heads-of-households with children. The most frequently cited support is non-governmental, with about one-fifth of guardians reporting receipt of remittances from family or friends (20 per cent) and also from cash from other charitable sources (19 per cent).²⁴

Government social safety nets for widows and orphans are limited or non-existent in most countries of the study. Islamic Relief should consider assessing and perhaps prioritising collaboration with other nonprofits in advocating for such programmes, while also making a concerted effort - and a core programme component - to link OSP rights holder guardians to access this support.

However, in Albania, though relatively weaker than in other European countries, there are more and greater access to social safety nets than in other countries of the impact study. About half the households (48 per cent) report getting cash from the government specifically for widows and orphans and another one-quarter receiving money because they are poor. About half also receive cash from charitable sources and about one-third from non-cash sources (34 per cent). Albanian households are more frequently receiving remittances from friends and families than any other country in the study (37 per cent), though about a quarter do so in Bangladesh (24 per cent) and one-third in Kenya (31 per cent). Overall, only 20 per cent of Albanian households in the study do not receive this type of support, with Ethiopian (87 per cent) and Pakistani (73 per cent) households being the highest by far.

Over half of Indonesian guardians receive some form of support (53 per cent), primarily through special support to widows and orphans, and for families in poverty – about a quarter of guardians reporting this in both categories. Bangladesh is the other country in the study where a notable number of guardians receive government cash support for widows and orphans – about one quarter of guardians report this (27 per cent). Guardians in SHGs of the ALO programme, actively seek and advocate for their right to receive this assistance.

In Ethiopia and Indonesia, guardians in focus groups report they are not prioritised for such support because they are known to receive OSP assistance, while other vulnerable families are because they have no other sources of outside assistance.

There exist many social safety net programmes in Pakistan, including the Benazir Income Support Programme providing cash support to poor families. Food and free healthcare support also exist. Widows and orphans are eligible based on need. However, Islamic Relief Pakistan reports “there are gaps in accessing these supports that need to be addressed.”

Very few guardians in the study report receiving free or low-cost medical assistance from any source (two per cent), including government. However, the responses to this question may be confusing. For example, in Ethiopia, guardians in focus groups report families qualifying for medical cards that are relatively low cost and enable access to clinics and hospitals. However, they report gaps in coverage and that the service quality is sometimes poor, and some households still struggle with the costs of health care.

Have guardians received any of the following financial or in-kind support in the last year?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
None	20%	45%	84%	47%	45%	56%	73%	53%
Remittance from family or friends	37%	24%	3%	15%	31%	16%	16%	20%
Cash grant from other charitable sources (e.g. NGOs, zakat, UN)	52%	21%	10%	3%	17%	33%	4%	19%
Money from government social safety net for widows/orphans	48%	27%	0%	19%	2%	0%	2%	14%
non-cash items from other sources (e.g. NGO, zakat, UN)	34%	20%	2%	6%	12%	7%	4%	12%
Money from government social safety net for poor	25%	5%	1%	20%	4%	0%	2%	8%
Other	13%	13%	2%	1%	9%	1%	4%	6%
Free or low-cost medical assistance (through government, NGO or UN agencies)	6%	1%	0%	0%	3%	1%	0%	2%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

²⁴ Note this support is not included in the extreme poverty calculation in the prior sub-section. Non-cash support is very difficult to quantify financially, there the income from other sources reported here are only those reportable through cash amounts.

Expenditures

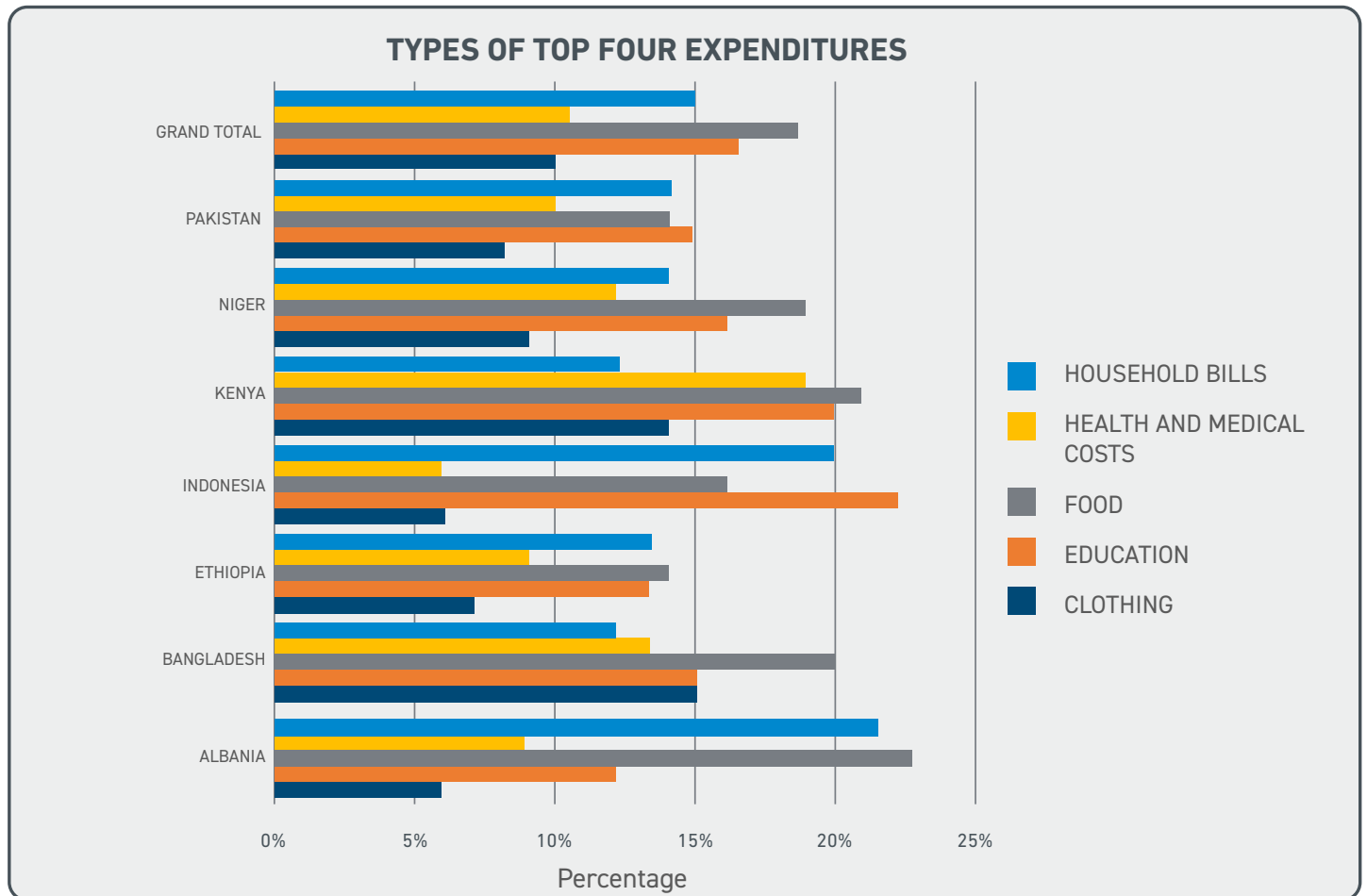
Household expenditures reported by guardians are relatively consistent across countries in the survey. Food is the greatest expenditure as seen in the table below (18 per cent) followed by education (16 per cent) and household bills (15 per cent). Only in Indonesia and Pakistan does education marginally outpace food as the largest spending category.

The graph below shows the top five expenditure items reported by guardians in the study. It is interesting to note spending on rent/shelter is not in the top five. For all households in the study, it amounts to only six per cent of expenditures, with Ethiopia showing the greatest allocation (10 per cent). Approximately 59 per cent of guardians own their own homes, while another 17 per cent live for free with a relative or friend.

Guardians spending on health and medical costs (11 per cent of spending), and clothing (10 per cent) round out the top five categories. Kenya (19 per cent) and Bangladesh (14 per cent) are comparatively the highest spenders on health costs, and clothing (14-15 per cent). Both are items identified as common use of the OSP stipend in both countries – and clothing is closely tied to being presentable in school and thus can also be considered an education expenditure.

Expenditures: Households in the OSP report spending far greater resources on food, education, and other basic household needs than other items. This is a great investment, not just for immediate needs, but for the future of the students and ultimately the entire household.

Loan payments are relatively minor (five per cent overall). Ethiopia, Indonesia and Pakistan report the greatest comparative debt among the sample countries with seven to eight per cent of guardians report having debt expenditures.



Since expenditure data was not taken on the assessment form at the time of OSP intake, the quantitative survey cannot measure changes in household spending patterns as a result of participation in the OSP.

Savings and Credit

Overall, 25 per cent of guardians took loans in the three years prior to the survey. They defined these loans as “not easily or regularly paid back in the short term.” Mostly this has occurred in Niger (51 per cent of guardians so indicating), and Ethiopia (39 per cent) – and less so in Albania, Bangladesh and Kenya (13-17 per cent). The average loan amount over this time period are \$1,223 (approx. £961) though this average is considerably skewed with the data from Albania (average loan amount is \$5,082 (approx. £3,993)).²⁵

Prior to receiving OSP support, 14 per cent of guardians were able to secure such loans, with the greatest number in Indonesia, Niger and Bangladesh (20-30 per cent), and lowest in the remaining countries of the study (under 10 per cent). Only in Indonesia and Bangladesh do guardians report a lesser ability to secure loans at the time of the survey, compared to the pre-sponsorship period. For the other countries, though the number of guardians receiving loans is far less than the majority of guardians in the study (aside from Niger), those able to receive loans has doubled and tripled, or increased many times more such as in Kenya (growing from 2-13 per cent).

Aside from credit secured in SHGs of graduation programmes, **guardians struggle to secure larger loans**. For most of the sampled countries in the study, **though small in number, guardians accessing loans report a greater ability to do so while being in sponsorship** than in the pre-sponsorship period. However, they generally struggle to pay debt back.

The amount of these loans over the prior three years to the study varies considerably per country. Aside from Albania, the lowest debt figure by far is among households in Niger (\$59/£46). Middle categories are in Kenya (\$265/£208) and Ethiopia (\$577/£453), and higher in Indonesia (\$1,009/£793), Bangladesh (\$841/£661) and Pakistan (\$733/£576). Only in Niger is the loan typically paid back (66 per cent so indicating), while only three per cent have paid back these loans overall in other sample countries. Consistent with this, in Niger guardians are confident they can pay it back (68 per cent), while the vast majority of other countries showing they struggle to pay it back.

Have guardians taken any significant loans in the last three years?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
No	83%	86%	62%	74%	87%	49%	77%	75%
Yes	17%	14%	39%	26%	13%	51%	23%	25%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Are guardians able to pay back these loans?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
I don't think I can pay back the loan	2%	0%	12%	12%	6%	18%	5%	7%
I will struggle to pay back loans in time	15%	9%	32%	24%	4%	13%	16%	16%
Yes, most likely	1%	5%	5%	7%	3%	68%	3%	10%
n-	66	57	154	99	52	140	114	682
N/A	83%	86%	62%	74%	87%	49%	77%	75%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

²⁵ Reporting on interest rates in the survey, upon review, is not deemed as accurate.

Saving

The majority of guardians in the survey are not saving money (59 per cent), strikingly so in Albania (91 per cent) and Pakistan (89 per cent). However, vast majorities are doing so in Niger (83 per cent) and Bangladesh (80 per cent) where guardians are organised in SHGs with saving and small loan programme components. A majority of guardians are saving in Ethiopia and Indonesia (both 54 per cent).

Ethiopia has significant numbers of guardians organised into SHGs. The OSP in Indonesia has the unique money management procedure requiring approval by Islamic Relief field staff of larger withdrawals from their bank accounts for expenditures. This brings the field staff much more into successful household savings and expenditure planning and decisions of OSP households – according to staff and guardians in focus groups.

Are guardians currently saving money?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - Yes	9%	80%	54%	54%	15%	83%	11%	41%
2 - No	91%	20%	46%	46%	85%	17%	89%	59%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Cooperative savings and loan groups

Savings and credit are usually essential features in women’s cooperatives in resource-poor countries and are the key activities for OSP-facilitated SHGs in graduation models, as part of and strengthening women’s empowerment and agency.

In OSP SHGs, guardian members typically make monthly contributions into savings accounts and can draw from these savings for purposes as prescribed in the procedures members establish with advice from OSP field staff. Allowable uses of the savings fund includes for emergencies, basic needs shortfalls and investment in

IGAs. Women mutually support each other in many ways through the groups, including claiming their rights from government structures and in the community.

One-third of the guardians in the study (32 per cent) report being members of SHGs, corresponding with those in Niger (83 per cent membership), Bangladesh (80 per cent) and Ethiopia (54 per cent). Approximately 10 per cent of guardians in the other countries of the study are members of SHGs, except none so in Albania.

Guardian participation in OSP SHGs demonstrates remarkable benefits to OSP households, particularly the ability to save, access credit, and grow their income, and provide social capital in their neighbourhoods when compared to guardians not in these groups.

A key question for Islamic Relief is whether to invest in SHGs as a standard OSP component in all countries. Though the short-term costs may be greater than the standard OSP programme, the impact results of SHGs far outweigh the costs, particularly in effectiveness and sustainability criteria – and this should be pursued as a key medium-term strategy consistent with graduation programme formation in all OSP countries. Sponsors will be impressed with results and potentially be open to greater giving with an effective proper marketing strategy. The applicability of SHGs, and graduation models, to guardian profiles and country circumstances should be assessed for potentially a bold new brand for Islamic Relief.



Almost 6000 orphaned Syrian and host community children are sponsored through IRL’s long-established orphansponsorship program

Are guardians a member of a cooperative/Saving and loan group (SLG)/ Self help group (SHG) where they save money and use it for loans or other purposes?

Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - Yes	0%	88%	57%	10%	12%	66%	8%	32%
2 - No	100%	12%	43%	90%	88%	34%	92%	68%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

For the three countries in the study with significant SHG-oriented models, the average monthly contribution to the SHG savings fund is from \$2.40 (approx. £1.89) in Bangladesh to \$5 (approx. 3.90) in Niger. For all guardians in the study who are SHG members, only seven per cent report being able to save prior to joining the group, though slightly higher than this average was Niger (13 per cent) and Ethiopia (11 per cent).

Were guardians saving money before receiving support from the sponsorship/Islamic Relief support?

Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - Yes	8%	8%	11%	3%	3%	13%	4%	7%
2 - No	92%	92%	89%	97%	97%	87%	96%	93%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%



Islamic Relief Malawi (IRM) through its Graduating Ultra Poor Orphan families (UPG) Phase II project, distributed 600 mosquito nets to 200 rightholders in Blantyre District.

Household assets

Guardians in the survey are asked about their assets, specifically those helping directly with income generation. Examples include animals; tools, machines and appliances for production; communication devices and modes of transport.

Since the pre-sponsorship period, the number of productive assets has grown for OSP supported households in the study from just less than an average

of two (1.7 assets) to approaching three (2.7) – meaning about one asset more. This is consistent with other economic findings in the study, such as income growth and moving into higher wealth categories. Growth averages about half an asset more for Ethiopia, Indonesia, Kenya and Pakistan. Asset growth is approaching one more asset in Niger and Bangladesh, and one and one-half more assets in Albania.

OSP household productive assets per country								
	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Avg. asset categories owned at time of survey	3.5	4.3	2	2	3.2	1.8	1.5	2.6
Avg. asset categories owned pre-sponsorship	2	2.4	1.5	1.5	2.7	1	1	1.7
N	389	403	400	379	413	275	496	2755
Conf levels	95%	95%	95%	95%	95%	95%	95%	95%



Farhiya was among the 1,124 orphaned children who received the Eid gift of clothes from Islamic Relief.

3.7 SHELTER

About 10 per cent of guardians in the study use the OSP stipend for housing/shelter needs, and housing encompasses about six per cent of household expenditures. The exception is in Lebanon as discussed below. Ownership helps to explain these comparatively lower uses of the stipend and overall spending as 59 per cent of guardians own their own homes, while another 17 per cent live for free with a relative or friend.

Only in Ethiopia (19 per cent) and Niger (40 per cent) do less than a majority of households own their own homes, and this helps to explain why rent takes up marginally more of their expense outlays than in other countries of the study. In Indonesia (82 per cent) and Bangladesh (76 per cent) home ownership is particularly and comparatively high.

Also in Ethiopia, there are a significant number of households in the study receiving free or subsidised housing assistance from the government (34 per cent). Islamic Relief staff explain this is a hold-over from earlier communist government policy of appropriation and re-distribution of property. However, home visits show these living arrangements are often in small compounds with multiple families characterised by extremely small spaces and inferior infrastructure, particularly unsanitary shared latrines as seen in the side picture.

As reported earlier, guardians in Lebanon use the OSP stipend primarily to cover their rent, some paying as much as \$250 (approx. £196) a month (about 6 times the sponsorship stipend amount), and energy costs associated with shelter. The distinctive aspect of the implementation in Lebanon is that, in many instances, most children within a household are sponsored. This approach is distinctive because, unlike in other countries where sponsorship usually covers one to two children per household, Islamic Relief Lebanon collaborates with another partner agency that oversees various sponsorship programmes supported by different organisations. Consequently, caregivers associated with Islamic Relief’s programme may also receive stipends from these other organisations. Furthermore, Syrian refugees benefit from support provided by UNHCR, which helps them manage the substantial expenses associated with rent.

Living status has not changed for 85 per cent of guardians in the study from pre-sponsorship periods, though there has been change in Kenya (36 per cent), Pakistan (22 per cent) and Niger (21 per cent) – primarily into ownership in Kenya, and less so in Pakistan and Niger. Changes in the latter two countries (and also Kenya) has also been into renting and living without charge with relatives or friends.



Housing and shelter are not a significant use of the sponsorship stipend for most countries in the study, except for OSP households in Lebanon where shelter affordability is a crisis. Many guardians across the study either own their homes or are living for free with relatives and friend of families, or in government donated homesteads in Ethiopia.

Q21.What is the ownership status of the house you live in?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - Owned	56.3%	75.7%	19.0%	82.1%	69.0%	39.6%	63.1%	58.7%
2 - Renting	20.1%	5.5%	31.0%	3.7%	11.9%	24.7%	22.4%	16.9%
3 - Living for free with neighbour/relative	21.3%	15.6%	13.3%	12.4%	13.6%	35.3%	12.5%	16.7%
4 - Squatting	0.0%	0.2%	1.0%	0.0%	0.5%	0.4%	0.2%	0.3%
5 - In a camp	0.0%	0.0%	0.3%	0.3%	4.8%	0.0%	0.0%	0.8%
6 - Provided by government for free or subsidised	0.0%	2.5%	0.0%	0.8%	0.0%	0.0%	1.2%	0.7%
6 - Provided by government for free or subsidised	0.5%	0.0%	33.8%	0.0%	0.0%	0.0%	0.0%	5.0%
7 - Other	1.8%	0.5%	1.8%	0.8%	0.2%	0.0%	0.6%	0.8%
Grand total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N-	389	403	400	379	413	275	496	2755

Home/shelter renovation



About one-quarter (27 per cent) of guardians in the study report they have undertaken major home renovations since sponsorship began. However, a majority of guardians in Bangladesh (53 per cent) indicate they have.

Two-thirds of these guardians that have made such improvements say they “would not have been possible without OSP support”, and about one-quarter indicate it “helped somewhat”. The ALO programme in Bangladesh promotes home improvement, particularly for health reasons. Home visits there in the 2019 impact study revealed improvement in latrines, moving from mud and wood structures to those made with brick or aluminium (see side picture), extra rooms, improvement kitchens and roofs. SHGs in ALO, including Apex groups of ALO leaders, also advocate with local officials for free or low-cost upgrades for poor households – such as for improved latrines.

Though fewer in number than in Bangladesh, guardians in other countries report OSP support helped them in having home renovations approximately to the same degree as guardians in Bangladesh. Only in Indonesia did another source help at least as much as OSP support. Focus groups and home visits of guardians there say the government funded renovations in the aftermath of the 2004 Indian Ocean tsunami in home improvements, similar to those described above in Bangladesh.

Inclusion in OSP makes the rightsholders also eligible for consideration of accessing the Complementary Funds from Islamic Relief, a new fund established in 2022 based on special health or shelter, home renovation needs.

Each country programme is allocated between \$35,000 (approx. 27,500) and \$50,000 (approx. 39,320) (depending on size of programme) over five years for these grants. In the survey, 180 households received complementary funding, 23 per cent for renovation, 53 per cent for education and 24 per cent for health. The field offices assess situation of families and if there is a need for shelter, health or medical intervention. Cases are usually identified during home visits carried out by OSP field workers, or families come forward and request support since they are aware of the fund. As the fund cannot support all cases, there is a committee locally who select which cases to support, based on what they perceive to be the priority.

Most guardians have not **undertaken renovation of their shelters/homes** due to expenses required to do so. The exceptions are in the Niger and especially Bangladesh OSPs, with graduation programmes helping to finance extra rooms, improvement in kitchens and latrines and improvement in structures such as stronger walls and roofs.

Recommendation: The new Islamic Relief Complementary Fund initiative is making significant improvements to the shelters and infrastructure of OSP households and should be expanded from its current limited use to cover the needs of households facing serious shelter crises.

3.8 PROTECTION

Guardians

Guardians in the survey generally have felt safe in their communities (61 per cent), only eight per cent have not – with guardians feeling the least safe in Bangladesh (25 per cent of respondents) and Ethiopia (15 per cent). In Albania about one in four guardians did not answer this question.

Focus groups of guardians in Bangladesh and Ethiopia provide perspective on protection concerns women face in their communities. In the absence of a husband, fathers, uncles or other adults in a household, some widows express vulnerability. This includes being taken advantage of financially, and through emotional, physical and sexual abuse. The sexual abuse most often cited is “eve teasing” – such as inappropriate comments or whistling. This also applies to children and youth at times, particularly teenage girls.

In tight knit communities, guardians say a strong and active presence of Islamic institutions close to their neighbourhoods provides safety and protection – particularly for widows and orphans as mandated in the Quran and Hadith.

About one-quarter of guardians report “I feel safer now” - implying they at some point in the past they felt less safe, and their protection has improved. As for why, there is attribution to being in the OSP – four times as many guardians in the study explain this increased safety comes primarily through the OSP, rather than other reasons. In Kenya through OSP and “other reasons” about equally.

Which of the following best describes how safe and protected do guardians feel in their community?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - I don't feel very safe in my community now or before sponsorship/Islamic Relief support	1%	25%	15%	2%	1%	4%	6%	8%
2 - As an adult I have normally felt safe in my community	68%	53%	52%	44%	82%	54%	70%	61%
3 - I feel safer now because of being involved in the sponsorship programme	8%	20%	26%	36%	16%	22%	15%	20%
4 - I feel safer now mostly for reasons other than Islamic Relief support	1%	1%	4%	12%	0%	20%	3%	5%
Don't know/no answer	21%	1%	4%	6%	0%	0%	6%	5%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

In Lebanon, guardians report there are safety issues in refugee camps and theft is a common occurrence with little follow-up from authorities, and they feel this is discrimination-based. In the event of sexual abuse, they are unaware as to where to report it. In Ethiopia, focus groups of guardians in densely crowded sub-cities of Addis Ababa, report there is crime – particularly thievery that they and their children must guard against.

Focus groups of guardians generally confirm the above findings. For those who feel safer, they give the following reasons, in addition to respect afforded in Islam to widows and orphans:

- In Bangladesh (2019 study), women in ALO SHGs say they are organised in part to protect themselves. This includes better understanding of their rights, and assistance to women and children when they are experiencing hardship, including protection issues. Additionally, they have stronger linkages to the police, schools, clinics, and municipal offices. They are committed to utilising these connections as needed for their SHG colleagues and households. ALO SHG leaders in Bangladesh say they command better respect from these entities, particularly in government. This is confirmed through key informant interviews with these stakeholders.

- Some guardians in the OSP global impact study explain having added financial resources through the OSP stipend, affords them greater safety and protection. Examples include making their homes safer through stronger doors and locks, and some households now access their own latrines vs those of a more public nature. Additionally, they have a little extra money for better and safer transportation, and less walking.
- OSP household association with Islamic Relief also means greater safety. Potential abusers in a household and close neighbours may know of the sponsorship tie with a respected charity committed to Islamic principles, who would be a natural ally to the household in the event of problems. The Islamic Relief complaint sticker is designed to be visible on the household premises. This serves both as a reporting mechanism, and also a deterrent for potential abuse.

Nine out of 10 guardians in the study, the vast majority widows, feel they have **safety in their communities**. Most were feeling this way before sponsorship support began. About one-quarter of guardians feel safer due to involvement in the OSP.

Mobility of guardians

Women’s mobility is an indicator of both protection and empowerment. The majority of guardians (53 per cent, nearly all women) say they have always been able to go outside their immediate neighbourhoods for shopping and other activities. The vast majority of guardians, about nine out of 10, feel safe in their communities. Most felt this way before sponsorship began, but about one-quarter feel safer due to involvement in the OSP.

Indonesian guardians stand out as much less mobile than those in other countries of the study – with only 17 per cent saying they have always been able to go out. Over half in Indonesia (52 per cent) say they do not go out now or before sponsorship, as compared to one-quarter of all guardians in the study. One-quarter of all guardians in the study make this same claim. Comparatively few guardians report this in Niger (eight per cent) and Albania (11 per cent).

For all guardians in the study, 13 per cent of guardians say they have greater mobility than prior to sponsorship and, notably, those in Niger report this at more than twice this rate (29 per cent).

Mobility of women outside of their immediate neighbourhoods is an indicator of protection, and also their economic dynamism, ability to access services and claim their rights. Approximately two thirds of guardians claim to have mobility, with about a quarter of these women claiming greater mobility and before participating in the OSP.

Best description of guardian ability to go outside their immediate neighbourhood, such as for shopping, business, education or other activities?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - I don't go much to these places either now or before sponsorship/Islamic Relief support	11%	32%	21%	52%	22%	8%	26%	25%
2 - I have always been able to go to these places	61%	53%	53%	17%	62%	53%	64%	53%
3 - I am able to go to these place now but before sponsorship/IR support I did not do this much or at all	11%	13%	18%	6%	16%	29%	4%	13%
4 - I was able to go to these places before but I do not go now	1%	0%	3%	10%	0%	8%	2%	3%
Do not know/no answer	16%	2%	6%	15%	0%	1%	4%	6%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

In Pakistan, some guardians explain the sponsorship stipend means they do not have to work outside their homes as much and move about, and thus it is safer for them.



Children and youth

Guardians are also asked about child protection concerns in the community (not directly about children in their care). Early marriage and child labour are particular concerns to a sponsorship programme like the OSP that leverages support with children successfully going to and staying in school. Guardians in the study report:

- 'Early child marriage before adulthood': 24 per cent identify it as occurring, the most responses in Indonesia (64 per cent) and Ethiopia (56 per cent) – and 36 per cent of those offering an opinion on its scope, say it is widespread versus not so widespread. Many guardians in the study identify themselves as having been married early.
- 'Children working when they should be in school': 19 per cent identify it with the greatest responses in Niger (35 per cent) and Albania (31 per cent) – and 42 per cent saying it is widespread vs. not so widespread. For "harmful child labour" eight per cent of guardians report this occurring and about half of them say it is widespread.
- 'Verbal and emotional abuse': 14 per cent identify it, particularly in Niger (27 per cent), Indonesia (20 per cent) and Albania (19 per cent), and about half (53 per cent) indicate it is widespread.

Additional child protection categories, with less than 10 per cent of guardians identifying as occurring in their communities, are listed in the tables below.

Child protection categories identified by guardians as existing in their community								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - Early child marriage (before the age of adulthood)	14%	56%	7%	64%	32%	12%	14%	24%
2 - Sexual abuse	13%	1%	8%	6%	12%	11%	8%	9%
3 - Harsh physical punishment	12%	0%	7%	1%	4%	12%	8%	7%
4 - Verbal and emotional abuse	19%	7%	10%	20%	6%	27%	13%	14%
5 - Harmful labour	13%	2%	9%	2%	3%	3%	9%	7%
6 - Children working when they should be going to school	31%	34%	10%	8%	13%	35%	9%	19%
7 - None/Not Applicable	0%	0%	50%	0%	31%	0%	38%	21%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Scope of child protection category if existing in community				
Response	1 - Widespread	2 - Not so widespread	3 - Does not know if widespread or not	Grand total
1 - Early child marriage (before the age of adulthood)	31%	54%	15%	100%
2 - Sexual abuse	26%	54%	20%	100%
3 - Harsh physical punishment	34%	51%	15%	100%
4 - Verbal and emotional abuse	43%	38%	20%	100%
5 - Harmful labour	42%	41%	17%	100%
6 - Children working when they should be going to school	31%	43%	26%	100%
7 - None/not applicable	0%	0%	100%	100%
Grand total	26%	37%	36%	100%

3.9 PARTICIPATION, RIGHTS AND EMPOWERMENT

Children and youth

Guardians are asked about extracurricular activities of children in their care. Approximately 31 per cent of guardians in the study report are taking part in activities identified in the table below. It is particularly low in Pakistan and Albania where about one in five children/youth are so engaged. The greatest level of extracurricular activity involvement is in Bangladesh (43 per cent) and Kenya (42 per cent).

Approximately one in ten children or youth in OSP households participate in each of the following: schools, mosques, other clubs - including sports, and child clubs organised by Islamic Relief. For the latter, one in three Bangladeshi guardians report involvement in this. The ALO programme incorporates child clubs into its overall model. In Indonesia, guardians report children/youth involved in Islamic Relief activities (28 per cent), though this has not been through child clubs, it is more like learning sessions on issues of relevance to young people, and celebrations.

As highlighted earlier in this report, sponsored student involvement with mosques for Quranic and other study and activities improves overall value formation and educational success. This is according to guardians and SC/Y in focus group discussions held in Indonesia and Ethiopia. About one in five (18 per cent) guardians report this in Indonesia, and the other two countries comparatively higher participation in this category are Niger (16 per cent) and Ethiopia (13 per cent).

The OSP Domains of Change identify at outcomes: orphans acquire skills to communicate and socialise with others; are active in their families, among peers and in the community; and they feel valued and respected in the community.

If child or youth in household are participating in extracurricular activities, which one(s)?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Through public school/school system	4%	11%	20%	2%	24%	4%	11%	11%
Child clubs and activities organised by IR	0%	33%	2%	28%	6%	3%	1%	10%
Other sport activities/clubs	8%	8%	10%	8%	23%	8%	5%	10%
through mosque/madrasah	7%	4%	13%	18%	5%	16%	1%	9%
Other activities to help people and communities	2%	5%	2%	0%	7%	1%	1%	2%
Other	2%	1%	2%	1%	1%	5%	2%	2%
Other artistic activities/clubs	0%	0%	0%	7%	0%	0%	0%	1%
Don't know/No answer	0%	2%	0%	2%	0%	0%	0%	1%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Guardians and SC/Y explain extracurricular activities in Islamic Relief organised child clubs and mosques are considered as having many benefits: they are fun; good for social development, including leadership; make children better students; increase their confidence; and can make parenting easier through improved behaviours of children and youth. Islamic Relief clubs are free, though it takes Islamic Relief staff time and expense to support them. OSP households and staff value them and feel they should be a prioritised component of a programme budget. Though participation in mosques is often free of charge, some OSP households contribute to the mosques voluntarily, but also at times when mosques are requesting fees.

Less than one-third of SC/Y are involved in **extracurricular activities**, and this is surprisingly low in some countries of the study. Islamic Relief should consider how to promote them more actively as there are many developmental benefits for young people to be so engaged – and most are willing to do so if given the opportunity. Child clubs in Bangladesh are a model that can be adapted into other countries, though they come with a cost in staff time and expenses. Partnerships with other civil society and faith groups should be explored at the programme level.

Women's agency

Agency is defined in the survey as the “ability to make choices affecting your life and act on them.” Economic livelihoods and health, both physical and emotional, have a strong bearing on agency. The prior sections to the report identify gains for many households in these wellbeing categories. Nearly nine out of 10 guardians report less stress and worry since coming into the OSP, with close to half saying they have “reduced a lot”.

Nearly three-quarters of guardians in the study (73 per cent) say they can sometimes or usually (30 per cent) make choices affecting their lives and the ability to act on them. The least ability to do so is in Albania (39 per cent), and the greatest ability for usually being able to do so is in Indonesia (49 per cent) as seen the table below.

Best description by guardian of ability to make choices affecting her life and to act on them (agency)								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - I have little opportunity to do so	39%	34%	22%	9%	26%	18%	35%	27%
2 - I can do this sometimes	37%	52%	61%	42%	42%	52%	22%	43%
3 - I can usually do this	24%	15%	17%	49%	32%	30%	43%	30%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

More than a majority of guardians (56 per cent) in the survey report agency not having changed over the sponsorship period, particularly so in Pakistan (85 per cent), and in Albania and Indonesia (77 per cent for both). However, in Bangladesh it has changed overwhelmingly

(90 per cent), also in Niger (71 per cent) and Kenya (61 per cent). In Bangladesh and Niger guardians report this comes from participating in Islamic Relief self-help groups.

Has “agency” changed over the sponsorship period? Guardian responses.								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - Yes	23%	90%	37%	23%	61%	71%	15%	44%
2 - No	77%	10%	63%	77%	39%	29%	85%	56%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

For those guardians who say there is change in agency over the sponsorship period, approximately 28 per cent say this ability has changed because they can better provide for the household basic needs, with close to 50 per cent so saying in Kenya, Niger and Bangladesh. This also correlates to about 20 per cent saying sponsorship

helps a lot to make choices and act on them. Only about four per cent say sponsorship does not help much. About 19 per cent of guardians indicate they have more rights in society, particularly so in Bangladesh (69 per cent), less so in Niger (44 per cent), and much less so in the other sample countries – all under 10 per cent).

Q85.1 If agency has changed during sponsorship period, which responses apply?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
I can better provide for my household's basic needs	15.4%	48.9%	19.8%	10.0%	52.1%	49.8%	10.1%	28.2%
Sponsorship support has helped me a lot to make choices and act on them	8.2%	40.4%	14.5%	15.6%	23.7%	43.6%	4.6%	20.1%
Women have more rights now in society	1.5%	69.2%	3.5%	3.2%	8.7%	47.3%	7.3%	18.6%
Being in sponsorship helps a little, improvement is mostly due to other things	4.1%	9.7%	5.0%	1.8%	2.2%	4.4%	0.4%	3.8%
Being in sponsorship does not help much	0.0%	2.2%	0.3%	0.5%	0.2%	0.0%	0.2%	0.5%
N-	90	363	149	89	252	195	74	1212
Grand total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Self help group membership

As reported earlier in the economic section of this study, the OSP SHG model has been organised for guardians in the sample countries of Bangladesh, Ethiopia and Niger – and for far fewer guardians in Indonesia.

Which cooperative saving and loan or SHG are guardians' members of?							
Response	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
COOP of another organisation	2%	0%	83%	4%	3%	3%	6%
Government-affiliated COOP	1%	3%	13%	0%	0%	0%	1%
Islamic Relief SHG	93%	93%	0%	41%	96%	18%	83%
Other	4%	3%	5%	56%	1%	79%	10%
Grand total	100%	100%	100%	100%	100%	100%	100%

The length of time guardians have been in these SHGs is more recent with three years or less in Ethiopia (96 per cent) and Niger (68 per cent), and mostly four to seven years in Bangladesh (48 per cent).

Number of years guardians been in saving and loan or SHG?							
Response	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
0-3	32%	96%	60%	65%	68%	74%	60%
4-7	48%	3%	33%	33%	26%	23%	30%
8-11	17%	0%	5%	2%	5%	3%	8%
12-16	2%	0%	3%	0%	2%	0%	1%

For guardians identifying as being part of an Islamic Relief SHG, (31 per cent) of all survey respondents, they report their participation assists in “making choices and taking actions” in their lives.

- In Bangladesh, 30 per cent say 'it helps a lot' and 45 per cent say 'it helps a little'. The remaining state 'it does not help'.
- In Ethiopia, 17 per cent say they help 'a lot' while 79 per cent say 'a little'.
- In Niger, 56 per cent say they help 'a lot' and 36 per cent say 'a little'.

SHGs are a significant stimulus for female guardians in the OSP to strengthen their agency. This occurs through not only greater prospects for income through savings and loans, but also the social and practical support SHG members give each other. Leadership is engendered in SHGs, and with training and organisation they can be effective at claiming their rights in communities and in access to government services.

The ALO graduation model SHGs in Bangladesh are organised in part to claim the rights as women and households that they should rightfully receive. This includes access to public services. Inheritance rights are safeguarded by the groups and should this or other abuses of rights occur, the group bands together for mutual support and advocacy. Examples of successful rights claiming include receipt of pensions, and special monetary or in-kind support targeting vulnerable households.

In Niger, guardians in focus groups say they are socially supporting each other. They report feeling more included in society. Like in Bangladesh, they are invited to special occasions such as weddings and holidays like Eid. The sentiment among some in Niger as expressed by a guardian “we feel like we are ministers in our community!”.



Widows and orphans can be vulnerable to losing their rightful inheritance when their father/husband passes, primarily from greedy relatives. When asked about this in the survey, about one-third of guardians report not receiving the full inheritance, with relatively high numbers in Indonesia (55 per cent), Kenya (46 per cent), Pakistan (45 per cent) and Ethiopia (32 per cent). This compares a little more than one-third having received the inheritance, and another 13 per cent expecting to.

A significant number of guardians report not receiving their inheritance. The OSP should further explore the dynamics behind these responses, and assess and implement programme components to strengthen their ability to receive their rightful inheritance.

Q92. Have you and the orphaned children received your full inheritance rights? (if applicable)								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - Yes, all before starting sponsorship	36.0%	40.0%	27.8%	9.8%	14.5%	28.7%	27.0%	26.2%
2 - Yes, shortly after receiving sponsorship	4.1%	16.6%	5.5%	0.0%	14.5%	24.0%	6.3%	9.5%
3 - No, not yet received but expect to receive	12.1%	12.7%	8.5%	34.0%	1.0%	2.2%	15.1%	12.6%
4 - No	17.0%	7.4%	31.8%	55.1%	46.2%	21.8%	44.6%	32.8%
5 - Not applicable	30.8%	23.3%	26.5%	1.1%	23.7%	23.3%	7.1%	18.9%
Grand total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N-	389	403	400	379	413	275	496	2755

Savings and loans in SHGs

Increasing savings and using the savings for investments and at times for emergencies gives SHG members greater ability to make decisions and act. Nine out of ten guardian members of SHGs in the survey say they can save more money than prior to joining the SHG. Notably 38 per cent report 'a lot more' with 51 per cent reporting 'a little more'. In Bangladesh the response to "a little more" is marginally greater (59 per cent), than in Ethiopia and Niger (47 per cent).

For all guardians in the survey reporting SHG membership, the leading use of savings is for income generating activities (59 per cent), consistent with a top priority for a SHG. However, the data is skewed in that 74 per cent of Bangladesh respondents report this use, whereas only 45 per cent do so in Ethiopia. In Niger, the

leading SHG savings use is to fulfil household needs such as food (89 per cent), which is also a significant use in Bangladesh (44 per cent) and in Ethiopia (35 per cent).

A majority of SHG guardians use savings for education in Bangladesh (58 per cent) and as insurance for possible emergencies in Niger (57 per cent).

It is interesting to note its use for social obligations (such as holidays and weddings) is significant in Bangladesh for one in five guardians (21 per cent) and nearly two-thirds in Niger (32 per cent).

No guardians report using the savings for home improvement.

Use/investment of self-help group savings reported by guardian members of SHGs							
Response	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
For income generating activities	74%	45%	53%	52%	63%	13%	59%
to fulfil basic household needs (e.g. food)	44%	35%	70%	81%	86%	41%	54%
For children's education	58%	16%	38%	69%	39%	31%	42%
As insurance for big emergencies (e.g. food insecurity, medical)	19%	14%	5%	7%	57%	23%	25%
For social obligations (e.g. weddings, holidays)	21%	0%	0%	33%	34%	21%	18%
Other	15%	22%	3%	17%	7%	28%	15%
Grand total	100%	100%	100%	100%	100%	100%	100%

Guardians in their neighbourhoods

Guardian mobility is an interrelated protection and empowerment issue. As reported in the protection section, most women in the survey say they have always had mobility outside their neighbourhoods. However, the marginal increases in mobility reported during the sponsorship period are not really associated with involvement in the OSP.

Guardians in the survey were asked about attitudes in their community regarding them and their involvement in the OSP. The plurality of guardians say respect to them, and their household has improved (42 per cent) with over

50 per cent saying so in Ethiopia and Indonesia. About 17 per cent report there is jealousy, with just over half saying it is not serious. Close to one in five say there has been no change since receiving sponsorship support.

In Pakistan, the following comments from guardians in focus groups, are reflective of what the data in the table below indicates, “We have noticed a change in attitude of some neighbours since sponsorship began. Some neighbours show envy, while the majority treat me with dignity and respect – but safety can be a concern at times.”²⁶

Q91. Which of the following best describes your neighbours/community attitude toward you because of your involvement in the sponsorship program:

Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - They are jealous and angry	3.6%	13.6%	9.5%	0.0%	0.5%	6.5%	21.6%	8.5%
2 - They are jealous, but this is not serious	6.7%	11.9%	4.0%	9.5%	14.3%	4.0%	9.7%	8.9%
3 - The respect for me and my household has improved	10.3%	42.4%	55.0%	54.1%	44.6%	43.6%	43.5%	42.0%
4 - There is no change since receiving sponsorship	37.3%	0.2%	11.8%	12.9%	28.6%	33.5%	10.3%	18.3%
5 - I don't know	42.2%	31.8%	19.8%	23.5%	12.1%	12.4%	14.9%	22.4%
Grand total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N	389	403	400	379	413	275	496	2755

During household visits and focus groups of guardians in countries of the qualitative study, different responses were received about neighbour awareness about their OSP involvement. In Ethiopia, guardians in focus groups say their neighbours are generally not aware of the sponsorship programme and support and “it is no one else’s business.” In Bangladesh, OSP guardians in SHGs report they get respect from neighbours and the community due to household gains in income, student performance in school and improved housing – all attributable to SHG membership. Household and neighbourhood visits in the qualitative study revealed the social capital OSP guardians and SC/Y add to communities, with neighbours learning from them about income generating activities, nutrition such as promotion of kitchen gardens and, more generally health and sanitation. In Indonesia, some guardians say there is awareness of the sponsorship programme and even though there may be joking from some jealousy, neighbours respect that widow and orphan households are getting support by virtue of their vulnerability and Islamic principles to do so. In Niger, one SHG provided Ramadan packs for the poor, replicating Islamic Relief’s own Ramadan programme.



²⁶ This quote has been edited for brevity and clarity

4. OSP MANAGEMENT AND IMPLEMENTATION

4.1 ISLAMIC RELIEF'S COMPLAINT PROCESS

Islamic Relief has a rigorous framework for rightsholders, staff and partners to submit complaints in a confidential manner about programme implementation and behaviours through phone numbers and online. There are stickers and posters for placement in homes (see picture below from Indonesia) and Islamic Relief offices, and in the centres of government and civil society stakeholders in Islamic Relief's programmes. The reporting lines are not just used for complaints and safeguarding, individuals can make suggestions and requests for assistance. Each Islamic Relief country office tallies the reporting per categories of inputs, regularly monitors and reports the data, and responds as appropriate to the expressed need or circumstance. The complaint process is a mechanism to prevent abuse and help in programme quality, with potential offenders knowing the possibility of reporting exists, and is indeed encouraged by Islamic Relief.

Discussions with Islamic Relief focal staff involved in complaint monitoring and response across countries in the study, and reviews of reporting documents, shows most activity involves requests for further assistance, such as the need for extra assistance or timing of sponsorship stipend receipt. Rarely is there a complaint, but when there is it usually is about late remittance of the sponsorship stipend, or lack of Islamic Relief staff behaviour or of a duty-bearer such as in government. Rarer still are reports of verbal, physical or sexual abuse. Occasionally, a complaint comes in from a SHG member about the behaviour of another group member, or not

being treated fairly in the group.

When asked about the complaint process in focus groups of OSP guardians and SC/Y, there is general awareness of the complaint process. It may take a couple of questions to clarify what the complaint process is, but after this is done most guardians and some of the SC/Y verify they know about it and can use it, if need be. Household visits show many, but not all homes having the complaint process sticker affixed to a wall, window or door. The few responses to its use are consistent with the Islamic Relief reporting – namely requests for assistance and the late arrival of sponsorship stipends.

The survey verifies the qualitative input with over two-thirds of guardians (68 per cent) in the study saying they are aware of how to make a complaint to Islamic Relief through the feedback and complaint process. One in twenty guardians have used the process (five per cent), with all countries reporting use in the range of 0-2 per cent, except Ethiopia and Kenya – both at 13 per cent. For three-quarters of those communicating to Islamic Relief through the process report the response was promptly handled, with the remaining one-quarter saying theirs was handled with some delay. Only in Ethiopia did a few guardians indicate the complaint was not handled. In Pakistan, guardians are appreciative that the calls they make to Islamic Relief through the complaint number (not just for complaints, but requests and for other needs) do not incur mobile phone charges to them.



There is awareness by many OSP households of **Islamic Relief's complaint process**. However, when asked about it, significant number of households need to be reminded of it, what it can be used for and how to use it. This should be a SOP in the regularly scheduled home visits by OSP field staff, and at events attended by OSP rightsholders.

Most complaints, for the five per cent of guardians who say they have used it, have to do with delays in receiving the sponsorship stipend.

Q93. Have you been aware of how to make a complaint through Islamic Reliefs Feedback and Complaint Response Mechanism?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - Yes	81%	89%	67%	64%	52%	56%	62%	68%
2 - No	11%	11%	33%	31%	45%	43%	37%	30%
3 - Not sure	8%	0%	1%	5%	3%	0%	1%	3%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Guardians are also asked if they have considered making a complaint but did not do so, with Albania, Bangladesh, Indonesia and Pakistan in the higher ranges (94-98 per cent not considering this), and the other countries in the relatively lower ranges (65-83 per cent). Delayed sponsorship stipends are the biggest consideration (60 per cent of the items listed in the survey, the majority in Ethiopia and Kenya), and 6.5 per cent considered for other delayed input requests and lack of government/ other partner service, and four per cent other. Notable is the absence of considering complaining about rude behaviours of staff, government, and this is consistent across country programmes.

The guardian considered making a complaint but did not' topics of consideration.								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Delayed sponsorship money	0%	1%	25%	5%	24%	8%	2%	9%
Other	4%	1%	3%	1%	11%	8%	4%	4%
Delayed or lack of inputs	0%	0%	2%	0%	3%	1%	0%	1%
Lack of support of government or partner service provider	1%	0%	1%	0%	2%	0%	0%	1%
No complaint	95%	98%	72%	94%	65%	83%	96%	86%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Programme satisfaction

The survey asks guardians to rank their satisfaction with key OSP service components at three levels: satisfied, partially satisfied and not satisfied.

'Being satisfied' is ranked below in descending order, along with brief observations in the data:

- Frequency of home visits by OSP staff: 83 per cent satisfied - nearly all are satisfied in Albania, Bangladesh, and Pakistan (94-96 per cent).
- OSP staff behaviour: 81 per cent - Bangladesh, Ethiopia and Pakistan percentages are all in the middle nineties.
- Cash stipend amount: 67 per cent - most satisfied are nearly all in Indonesia (98 per cent) and in Bangladesh and Pakistan (90 per cent), but most Albanians are 'partially satisfied' (54 per cent).
- Distribution/timeliness of cash stipend: 67 per cent - Bangladesh is most satisfied (90 per cent), and least satisfied is in Albania with about a majority 'partially satisfied' (54 per cent).
- Training and skill development: 59 per cent - nearly all in Bangladesh are satisfied (97 per cent), followed by Albania (69 per cent), with other countries a little above or below half the guardians being satisfied.

OSP guardians and SC/Y in focus groups of the study describe **OSP field staff support** as helpful and responsive to their needs. They appear to be sincerely grateful for their efforts.

Generally, guardians express satisfaction with the OSP. This is especially true of home visits and staff behaviour, and they are satisfied, though less so, with the cash stipend amount and frequency and even less so with training and skill development they desire. The programme satisfaction for each OSP country in the study varies, so each partner should evaluate the specific figures to their programme and plan accordingly for quality assurance.

For the rankings of 'not satisfied', reporting from guardians in the study shows:

- Training and skill development: Eight per cent not satisfied – Ethiopia, Kenya, Indonesia and Niger are in the 18 to 10 per cent range of not being satisfied.
- Staff behaviour: Eight per cent - nearly half of Albanians are not satisfied (46 per cent).
- Cash stipend amount: Three per cent - about one in 10 are not satisfied in Ethiopia and Kenya.
- Distribution and timeliness of cash stipend: Three per cent - nearly one in 10 are not satisfied in Ethiopia and Kenya.
- Frequency of home visits: One per cent - very few not satisfied, but about one-third of guardians in Kenya and Ethiopia are only 'partially satisfied'.

Q101 How satisfied is the respondent with frequency of visits?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Not satisfied	1%	0%	3%	0%	2%	1%	0%	1%
Partially satisfied	4%	4%	31%	20%	36%	18%	5%	17%
Satisfied	96%	96%	67%	80%	62%	81%	94%	83%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Q100. How satisfied is the respondent with Islamic Relief staff behaviour?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Not satisfied	46%	0%	0%	0%	0%	12%	0%	8%
Partially satisfied	14%	4%	6%	20%	15%	20%	4%	11%
Satisfied	40%	96%	94%	80%	84%	68%	96%	81%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Q97. How satisfied is the respondent with cash sponsorship amount?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Not satisfied	1%	0%	11%	0%	10%	0%	1%	3%
Partially satisfied	54%	10%	45%	2%	38%	39%	9%	27%
Satisfied	45%	90%	45%	98%	51%	61%	90%	69%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Q98. How satisfied is the respondent with distribution and timeliness of payments?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Not satisfied	1%	0%	8%	1%	9%	1%	2%	3%
Partially satisfied	56%	5%	36%	21%	38%	29%	27%	30%
Satisfied	43%	95%	57%	78%	53%	69%	71%	67%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Q99. How satisfied is the respondent with training and skills development?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Not applicable	0%	0%	0%	23%	0%	0%	0%	3%
Not satisfied	0%	0%	18%	11%	12%	10%	5%	8%
Partially satisfied	31%	4%	31%	22%	42%	35%	41%	30%
Satisfied	69%	96%	52%	44%	47%	55%	54%	59%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Meeting and support received from Islamic Relief OSP staff

OSP guardians come into direct contact with Islamic Relief (or a field office partner) staff through home visits, training and skill development and electronic communication.

Home visits are especially important as the field officer can potentially meet with not just the SC/Y, but also the guardian and others in the household, see the condition of their home and more concretely contextualise the challenges and opportunities of the household.

There is 83 per cent satisfaction level with the frequency of home visits, though only about two-thirds of guardians in Kenya and Ethiopia are only 'partially satisfied.' The minimum target OSP programme requirement is biannual home visits, meaning twice a year, and this corresponds with getting information for progress reports to sponsors.

About 82 per cent of guardians get visited quarterly or more. However, 21 per cent of guardians report only one meeting during a year, the greatest numbers are in Ethiopia (62 per cent) and Kenya (48 per cent). However, in Kenya about half of the guardians (48 per cent) report they visit the Islamic Relief office on a 'usual' basis. In Ethiopia about one-third of guardian households are visited biannually or quarterly (26 per cent) and in Kenya over half get visits biannually or more, with about one in four getting visited more frequently (quarterly or monthly).

OSP staff in Ethiopia report extremely high staff-to-SC/Y ratios, and they struggle to get their work in, particularly for the households in the more intense involvement SHG-led programme that many guardians are engaged with.

Aside from Ethiopia and Kenya, other countries easily exceed this threshold. In Albania and Niger home visits are monthly. In Bangladesh with the active ALO programme, over half are biannually and the rest are either fortnightly or monthly.

Overall, across study over three-quarters of guardians report two or more **home visits by OSP staff** during a year, with over half saying they were visited more than twice a year. The vast majority are satisfied with this frequency, though there are significant pockets where the satisfaction is only partial, and this corresponds to countries where more households are visited just once annually – below the target for Islamic Relief.

Islamic Relief OSP field workers in some countries have **staff-to-rightsholder ratios** that are not practical for effective case work and lead to burnout and lost opportunities to improve the wellbeing of OSP households.

Staff ratios vary considerably between countries. Islamic Relief should establish minimum effective ratios system wide based on caseloads, and also factors including urban vs rural locations of rightsholder households, availability of transport and complexity of programme – such as if a graduation model is being implemented and serviced by OSP staff.

How often does orphan support officer meet with OSP household?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
1 - Never	0%	0%	3%	1%	0%	0%	0%	1%
2 - Annually	0%	1%	62%	25%	48%	0%	9%	21%
3 - Biannually	0%	0%	9%	56%	25%	0%	74%	26%
4 - Quarterly	0%	52%	26%	17%	17%	0%	12%	18%
5 - Monthly	100%	19%	1%	2%	9%	100%	4%	29%
6 - Fortnightly	0%	28%	0%	1%	0%	0%	0%	4%
7 - Weekly	0%	0%	0%	0%	0%	0%	0%	0%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Guardians in the study report home visits and phone calls as the most frequent forms of communication between OSP staff and OSP households, with 80 per cent saying they are contacted in both ways. Phone calls are especially frequent in Albania, Bangladesh, Kenya and Pakistan – all at 90 per cent or more as a usual form of communication.

Gatherings of OSP guardians and SC/Y also occur, for training, orientation and celebration. This is more frequent especially in Bangladesh (63 per cent) and Bangladesh (45 per cent), likely participating in SHGs. Overall, about one-third of guardians in the study usually attend such gatherings.

Only 18 per cent of guardians overall in the study communicate usually with OSP staff through texting. Only in Albania is texting a usual form of communication with OSP (83 per cent guardians reporting this), with other countries less than 10 per cent, except Pakistan (21 per cent).

Texting is perhaps an underutilised **communication technology in OSP**, that can potentially provide regular updates, suggestions, training, undertake mini-surveys, and other activities of benefit to the OSP households – and for programme monitoring and impact more generally. This technology comes with costs, but communicating in the way could potentially be a cost-effective impactful component to the OSP.

Training and Technical Assistance

Incorporated into home visits, and also at other times and venues, technical assistance and counselling are intended to be key components in OSP support to guardians and SC/Y. SHG and ALO-style graduation programmes require more technical assistance and training – along with other OSP special programmes and/or money management processes like in Indonesia. Counselling involves improving emotional health and problem solving. It is not necessarily from a trained psychologist or social worker. The individual delivering the counselling is more like a mentor armed with practical advice, encouragement, information sharing, and goal-oriented problem solving. Awareness raising and counselling are closely related, though awareness raising, like training, may occur in groups of OSP rightsholders, while counselling is done on a one-to-one basis.

Training and skills development is a frequently mentioned activity in the OSP log-frame across OSP outcome categories. Examples include training of guardians on nutrition and healthy lifestyle; markets need and skills assessment; job search and vocational skills; money management including saving and investment; contingency planning and parenting. Awareness raising activity in the log-frame highlight hygiene and sanitation; protection; safe housing; and good citizenship and faith-based values.

Training and counselling from OSP staff: What is received by guardians?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Livelihoods	100%	91%	25%	100%	52%	100%	47%	71%
Managing finances	16%	85%	48%	26%	63%	66%	53%	51%
Parenting	18%	84%	42%	45%	40%	67%	28%	45%
My emotional health	35%	26%	31%	43%	10%	84%	32%	35%
Problems relating to Islamic Relief sponsorship	29%	30%	23%	14%	2%	33%	24%	22%
Access to government support	0%	25%	6%	59%	2%	35%	3%	17%
Other	45%	5%	11%	1%	2%	1%	12%	11%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Livelihoods is reported by guardians in the study as the greatest technical assistance and counselling need (51 per cent). This is true for guardians in each country.

Guardians in Pakistan express similar sentiments from those in other countries in the study in suggesting Islamic Relief, “provide low interest loans for livelihoods, and vocational training opportunities to gain skills for better employment, and more community events and workshops to learn important topics in health, hygiene and financial management. This would help the entire community.”²⁷ Note that SHG OSP models prioritise these types of technical assistance and training.

The table above shows the most training and counselling guardians receive is in livelihoods (71 per cent), but livelihoods is also reported as the category for the greatest additional need (51 per cent of guardians requesting this). Nearly all guardians in Bangladesh and Niger report receiving livelihoods training and counselling, corresponding to the many guardians in graduation programmes in these countries. Guardians in Albania and Indonesia report the same, however these countries have no or limited graduation programmes.

Surprisingly comparatively few guardians in Ethiopia (25 per cent) report receiving livelihoods technical assistance as many are in graduation programmes.

At the same time, guardians report the training and support they need is not enough for many, with close to half or more guardians wanting more in all countries – except Albania (21 per cent asking for additional assistance).

Since livelihoods are identified as vital for their households by so many guardians in the study, the types wanted by rightsholders are important for programme design and in reducing poverty. The table below shows the training and skill development guardians would like to have based on importance to the household.

Small business development is by far the most frequent skill desired by guardians in the study (56 per cent), especially so in Ethiopia, Kenya and Niger (78-82 per cent in this range). Closely related to small business, is tailoring and handicraft training identified by 30 per cent of all guardians, less so in Indonesia and Niger (11-14 per cent) and more so in Pakistan (59 per cent) and Bangladesh (39 per cent).

Raising and selling animals (livestock, fish, poultry) is desired by about one out of every five guardians in the survey – with the vast majority in Bangladesh (65 per cent) distantly followed by Niger (28 per cent). Both countries have SHGs emphasising animal production.

²⁷ This quote has been edited for brevity and clarity.

What are the two areas of training and skill development guardians would like to have that are most important to them and their family?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Small business	20%	27%	82%	65%	82%	78%	47%	56%
Educational support to children	46%	15%	11%	50%	48%	31%	21%	31%
Tailoring/handicrafts	29%	39%	30%	11%	18%	14%	59%	30%
Livestock/fishing/poultry	5%	65%	2%	16%	11%	28%	11%	19%
Health and nutrition	31%	10%	13%	7%	33%	18%	7%	17%
Savings and loans	4%	13%	28%	5%	31%	11%	8%	15%
Agriculture	5%	39%	1%	16%	5%	4%	10%	12%
SHG operation and participation	1%	10%	14%	0%	16%	11%	2%	7%
Accessing social safety net	4%	9%	6%	2%	18%	1%	1%	6%
Disaster risk reduction	5%	3%	1%	0%	16%	6%	0%	4%
Other	27%	6%	9%	1%	2%	10%	19%	11%
Grand total	100%	100%	100%	100%	100%	100%	100%	100%

Managing finances is the second most frequent OSP support identified by guardians in the study. Bangladesh stands out as the leader in this assistance (85 per cent guardians reporting this) and it strongly associated with the ALO programme - managing finances personally and in the SHG. Surprisingly, only 26 per cent of Indonesia guardians report receiving managing finances technical assistance since this is a unique and effective component to the OSP confirmed in all focus groups of guardians and older children/youth, and staff who regularly work with households in strategising and approving savings and expenditure. Perhaps, guardians in the survey do not interpret this hands-on assistance as technical assistance in managing finances, rather a procedure or counselling activity.

Parenting (45 per cent guardians reporting) and emotional health (35 per cent) round out the top four counselling and technical assistance activities guardians report receiving. Parenting is especially high in Bangladesh (84 per cent), and notably low in Pakistan (28 per cent). Emotional health is comparatively low in Kenya (10 per cent). Overall, about one-quarter to nearly two-thirds of guardians are requesting additional support in these categories, with Niger standing out as requesting greater parenting support (63 per cent).

Accessing government support is a best practice in casework/management for vulnerable populations across health, protection, livelihoods and education sectors. Only in Indonesia is there a majority of guardians reporting this assistance (59 per cent). Requesting additional assistance in accessing government support are about four in ten guardians in both Ethiopia (38 per cent) and Kenya (40 per cent).

When guardians are asked if they received training and skills development while in sponsorship, 38 per cent of all guardians in the study report having this. Most likely this question is understood by guardians as formal vs informal support (for example orientation and awareness raising at the time of entering the OSP and in house visits). As the table below shows, the positive response rates correspond with OSP programmes in the

major graduation programme countries. However, the response rate in Ethiopia is low (54 per cent), compared to Bangladesh (88 per cent) and Niger (71 per cent). This suggests guardians in Ethiopia may not recognise the support given as training/skills development – or they do not value it as such.

Guardians in the survey report and request the following OSP training, technical assistance and counselling:

- Livelihoods orientation is occurring, but it is falling short of what guardians want.
- The type of livelihoods training most desired is small business development, in tailoring and handicrafts and in livestock. This varies for each country so each OSP partner should review for their country and context and strategise accordingly.
- Managing finances is important, particularly in graduation models; however, the non-graduation model in Indonesia is impactful and should be considered for all countries that do not have SHG-style GM models.
- Parenting and emotional support are important and should be standard, prioritised and well recognised forms of OSP support by guardians, with basic guidelines and training for staff to assist households in these needs.
- Linkages to government support is occurring, but minimally so across programs. This is understandable for countries where social safety nets (SSNs) are minimal. However, Islamic Relief national offices should be actively involved in advocating expanding national or regional SSNs, and where access is available, Islamic Relief case workers should have this as part of their standard operating roles and responsibilities.

Q106. Over the period of time of sponsorship/Islamic Relief support, did you receive training and skills development?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
No	84%	12%	47%	92%	65%	29%	91%	62%
Yes	16%	88%	54%	8%	35%	71%	9%	38%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

The guardians in the survey are asked for the source of who provided them with training and skills development. Out of the 2,755 respondents in the survey less than half (46 per cent) identified receiving support in the categories listed below, with fully 96 per cent of those who did respond receiving it from Islamic Relief.

Government training is identified in focus groups of the ALO programme (in 2019) in livestock rearing, sanitation agriculture and other income generating activities. These figures for Bangladesh do not match focus group findings of large numbers of guardians in ALO SHGs receiving training from government extension in livestock and agriculture.

In Ethiopia, though government liaison offices at the municipal level are well intentioned, they do not provide any real training assistance to guardians in GM SHGs, with the exception of the programme in Jijiga. In Addis Abba, government functionaries understand the need for training, however, OSP guardians are not prioritised since officials consider them already supported by Islamic Relief and so prioritise others not already being supported by another agency.

Very little training is identified by guardians from other nonprofit and/or civil society organisations (NGOs/CSOs).

2. Source of training/skills development/awareness raising								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand total
Government	4.6%	0.6%	0.5%	16.1%	0.0%	0.0%	8.7%	1.5%
Islamic Relief	90.8%	98.5%	99.0%	83.9%	91.5%	99.1%	76.1%	96.3%
Members of the community	0.0%	0.3%	0.0%	0.0%	3.5%	0.4%	6.5%	0.8%
Other NGOs/CSOs	4.6%	0.6%	0.5%	0.0%	4.9%	0.4%	8.7%	1.5%
Grand total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
N-	63	356	214	30	144	194	45	1,046

The lack of training from other stakeholders in most OSP countries of the study, particularly government extension offices, is a shortcoming in the programme if there are government extension offices mandated to serve vulnerable populations.

However, nearly all OSP guardians report training increases their knowledge, with about 80 per cent saying "significantly." Practically speaking, all of the training is through the Islamic Relief OSP.

Generally speaking, guardians who have received this training perceive it as increasing their knowledge in all categories, split between in 'significantly' versus 'somewhat' increasing knowledge.

The OSP in Pakistan, based on input from guardians and SC/Y, identifies vocational training for SC/Y to enhance their employability after graduation from school and the OSP, at least in part by better linkages to existing technical assistance and vocational training programmes, such as Technical Education and Vocational Training Authority (TEVTA), an organisation responsible for overseeing technical education and vocational training programs in various provinces of Pakistan. Additionally, OSP Pakistan surmises much can be learned from OSP alumni both for mentoring and offering valuable insights on programme enhancement.

Nearly all the training received by guardians is through the Islamic Relief OSP, with the notable exception of the ALO programme in Bangladesh. This is a shortcoming in the OSP if there are sources of training available and able to be tapped into, such as in livelihoods or sanitation.

Guardians overwhelmingly report the training they receive from Islamic Relief increases their knowledge, and the vast majority say this gain is significant.

Did the training increase knowledge of guardians?		
Response	Percentage	Count
Don't know/no answer	0.54%	7
Not at all	0.23%	3
Yes, significantly	79.42%	1,038
Yes, somewhat	19.82%	259
Grand total	100.00%	1,307

5. IMPACT STUDIES OF CHILD SPONSORSHIP PROGRAMMES

There are very few published or internet-available independent impact studies of child sponsorship programmes, and the agencies and their models to enable a comparison of impact. Compounding this are challenges of securing data and a standard set of indicators to compare models. However, most agencies report in their marketing materials of support going for a holistic basket of results centring on at least a couple of the following: educational access and success, poverty alleviation, health (including nutrition and sanitation), protection. The faith-based agencies emphasise value/spiritual formation. Additionally, case stories are often published showing results in the life of a child, family, or community.

Given the dearth of data and cross agency commitment and cooperation to go more deeply into impact, it is simply not possible to draw definitive conclusions of **comparative impact across agencies and models**, other than generalised statements and contrasting descriptions of programme models.

The most notable study, though nearly 10 years old, assesses impact of children sponsored by Compassion International. An internet search points towards several other studies made available to the public on the programmes of World Vision International, Plan International and Action Aid International, as summarised below. One can assume given the size of sponsorship programmes and the billions of dollars in revenue produced, there are many internal studies conducted by at least the larger agencies, that are not available to the public, but help drive decision-making on programmes seeking greater effectiveness, efficiency and sustainability (such as this global study by Islamic Relief). But it appears there has been no megastudy comparing impact across different agencies sponsorship programmes. Most likely, there is little motivation for agencies to collaborate doing so, since they compete for donor resources and may put at risk the programmes and models they use, through comparing them to others.

Compassion International impact study

This is the most notable study of all child sponsorship programmes, conducted by Wydick et. al.²⁸ from 2008-2011, and published in 2013, of adults who were sponsored as children by Compassion. The £25 sponsorship fee “provided for school resources and vocational education, tuition and tutoring support, uniforms, medical check-ups, nutritional meals, and a minimum of 8 hours per week in an after-school programme that emphasizes their spiritual, physical

and socio-emotional development with the intention of increasing aspirations and self-esteem.” The distinguishing factor in this ICS model is the after-school programme, amounting to about 4,000 hours over the average 9.3 years in sponsorship. The research found that sponsored children were up to 40 per cent more likely to finish secondary education, 80 per cent more likely to graduate from college, 18 per cent more likely to have salaried employment as adults and 75 per cent more likely to become leaders in their communities – when in comparison with a control group.²⁹ The researchers conclude “the most salient characteristic that distinguishes Compassion’s program from comparable interventions is its emphasis on raising children’s self-esteem, reference points, and aspirations. As such, it aims to simultaneously relieve both internal and external constraints that can impede progress in education.”

They also cite research published in 2003 of a Dutch sponsorship programme that funded classroom construction, \$6 (approx. £4.71) in uniforms and \$3.44 (approx. £2.70) food textbooks and materials, “induced student rightsholders to attend school a half year longer and to advance a third of a grade farther in formal education.” There is extensive literature that shows gains in education access and success from other supports such as school feeding.



Compassion provides this graphic on their website, showing impact:

²⁸ Does International Child Sponsorship Work? Journal of Political Economy Vol 121, No. 2 2013, <https://www.journals.uchicago.edu/doi/full/10.1086/670138>

²⁹ These impacts are reported by Compassion International in their marketing materials as a result of the study, and perhaps other follow-up studies.

World Vision impact study

World Vision's (WV) long-standing sponsorship programme is based on integrated community development, whereby the community identifies its main needs – such as water and sanitation, health, nutrition, education, child protection and spiritual nurturing.

A 2015 internal study on sponsorship impacts³⁰ focused on eight country programmes across the globe. Illustrative as to how WV defines impact are findings in this study, which include:

- 89 per cent of severely malnourished children in relief environments made a full recovery.
- Zambian mums in areas where WV has health and nutrition programs are six times more likely to access healthcare to boost newborn survival.
- Reading comprehension in Bangladesh was 68 per cent in WV literacy programmes, versus four per cent in schools without the programme.
- Eight out of 10 wells in Ghana were still functioning after two decades, which is 33 per cent higher than the norm.
- 85 per cent of children in Central America say they are experiencing God's love, with 95 per cent participating in church activities.

WV also has an impact brief.³¹ Conclusions in the third phase of this research (2015-2017) conducted by several universities and involving a diversity of five countries, include:

- Sponsored adolescents are generally happier due to inclusion in the programme.
- WV needs to focus more concretely on vulnerable groups (vs those less vulnerable).
- There is some perception of inequality between those sponsored, and those unsponsored within a community.
- Where trust and collaboration are not already established with WV, this needs to be existed prior to effective group facilitation work leading to community wide impacts.

The brief also discusses WV's 2030 strategy emphasising social capital as the core driver in building resilience with mutually reinforcing function of bonding and bridging across communities. This has been learned through its child sponsorship programme and is beginning to be applied to more fragile conflict and disaster environments. WV also states its distinction is based in part by co-ownership by local community individuals and leaders which leads to lasting impact.

Plan International impact study

The Royal Melbourne Institute of Technology (RMIT) University analysed data from 2.7 million children under Plan sponsorship from 2006-18.³²

Among their findings are:

Poverty

- Sponsored children are less likely to be poor, but 40 per cent are still multi-dimensionally poor.
- Sponsored children with disabilities are more likely to be poor and severely poor.

Education

- More children are attending school in sponsored communities than non-sponsored communities and school attendance rises every year. Plan implements a community-based sponsorship programme.
- School attendance increases in part because parents are encouraged to register children's births.

Birth registration

- A child being sponsored slightly increases chances for birth registration compared to non-sponsored children, and each year of being in sponsorship slightly increases the chance of registration, correlating positively also with the length of time Plan is sponsoring in a community.

Health

- Most sponsored children enjoy good health, both boys and girls, with a more positive impact for children in rural vs urban areas.

Infrastructure

- Most districts with Plan sponsorship, children have improved access to improved water, compared to non-sponsored districts and this access is improved the longer Plan has a sponsorship programme, including for children with disabilities.

For the major child sponsorship agencies, it is likely all achieve considerable impact across wellbeing domains they prioritise for several reasons. All are highly rated and respected charities and large enough to have strong programme and Monitoring and Evaluation capacities to prioritise impact. Sponsors – like a commercial consumer of a service or manufactured product, value quality. Their longevity and growth surely are indicators of children, families and communities showing improvement in the domains of wellbeing of value to the sponsors.

³⁰ <https://www.worldvision.org/wp-content/uploads/2019/03/Child-Sponsorship-Research-brief-with-logos.pdf>

³¹ <https://www.wvi.org/sites/default/files/FINAL%20CSR%20Phase%202%20Synthesis%20Report.pdf>

³² Changing Lives – An Analysis of Plan International's Sponsorship Children Data, 2019, RMIT University
Found at: https://planbornefonden.dk/wp-content/uploads/2022/03/glo-sponsorship_study-final-eng-jun19.pdf

Psycho-social wellbeing

Having and communicating with a sponsor improves PSS wellbeing and development outcomes of sponsored children, and especially in the emotional wellbeing of boys.

- Sponsored children receiving letters from sponsors, is correlated with greater self-reported health, belonging to social clubs and school attendance.

The impact study also provides this useful graphic showing both demographics and impacts. Plan explains 'assigned' versus 'enrolled' children as: A sponsor may encourage school attendance in a way that being enrolled and awaiting a sponsor does not. Assigned children may be encouraged to go to school in the communications they have with their sponsors.

Action Aid study

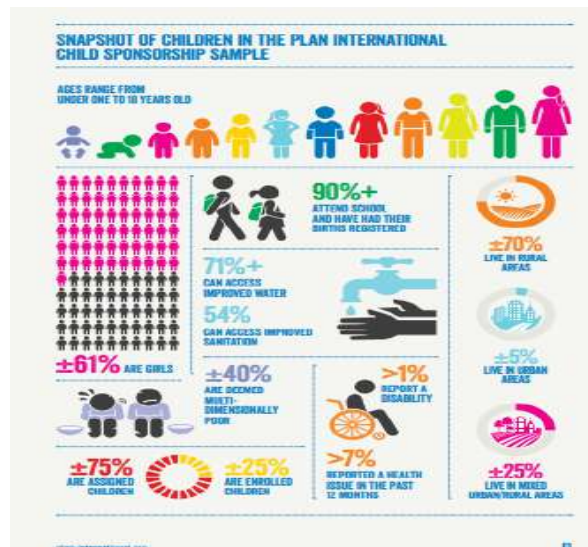
This study, published in 2018, though not really on impact, is an interesting independent case study of Rights-based Child Sponsorship (RBCS), using ActionAid as an example.³³ It provides a concise review of the rationale for RBCS, and a critique of other more traditional models with Bangladesh as the country for interviews informing the study. Some points rights-based approaches are:

- In a Rights-Based Approach, people are regarded as rightsholders, not pity-seekers (Slim, 2002) and programmes are expected to be sustainable by tackling underlying causes of poverty, not by alleviating symptoms (Uvin, 2004).
- The main principles of the RBA are widely suggested as participation, empowerment, accountability, non-discrimination and linkage to international human rights instruments (OHCHR, 2006; Boesen and Martin 2007).
- RBCS should avoid any child sponsorship marketing and operation which undermines children's dignity, as empowerment is both the process and the end of the RBA (Jonsson 2003). In contrast to community development sponsorship, inclusion of the most marginalised should be ensured in the RBA (Howe 2012).

Note that these principles can be, and are mainstreamed into other child sponsorship models, and consistent with a variety of Islamic Relief OSP models as found in the OSP Impact Study.

Action Aid's child sponsorship is assessed with respect to empowerment, campaigning, solidarity and alternatives. Interview data suggest Action Aid's child sponsorship is generally understood as a fundraising strategy, which conforms to an RBA. Additional findings include:

- Action Aid International's (AAI) empowerment means giving people in poverty power, through awareness raising, organising and mobilising for collective action, and developing communication platforms.
- For communities to claim their rights, AAI documents suggest focusing on human rights violations in communities, not on basic needs of children (AAI



2005, 2010). In Bangladesh, there are very remote areas which have no schools or education facilities, so the programme focus is the right to education and the community demand for schools. AAI selects specific communities that are marginalised in terms of rights and have capacity to claim them.

- For campaigns the programme addresses structural barriers through advocacy, lobbying, public engagement, media intervention and building alliances (AAI 2012). Action Aid uses child sponsorship as an opportunity to educate sponsors to be proactive citizens with raised awareness.
- Solidarity in ActionAid suggests child sponsorship can provide sponsors with an opportunity to learn about diversity and interconnectedness, stronger understanding of cultural differences and awareness of global issues. Sponsors are expected to commit themselves to some action.
- Action Aid Bangladesh's services are open to every child in the community. However, even when Action Aid works communitywide for universal human rights, the child sponsorship programme still involves selection of communities and places limitation on the type of children selected for the stability of one-to-one sponsorship. Examples include children who must live in an area for five years (though mobility may be a vulnerability) and exclusion of those in early child marriage. Some among the most vulnerable are thus excluded from sponsorship – though may benefit more generally from a stronger community in a rights-based approach.

The author concludes the "data suggest that an RBA can drive an NGO to change its implementation of child sponsorship to address some problematic practices such as demeaning people in developing countries and undertaking an individualised approach to the problems of poverty. However, [there are] remaining issues and disputed opinions on the alignment between child sponsorship and an RBA suggesting ActionAid's child sponsorship as an incomplete transition to rights-based child sponsorship."

³³ Human Rights-Based Child Sponsorship: A Case Study of ActionAid, June 2018, International Journal of Voluntary and Nonprofit Organizations, Jae-Eun Noh, University of Western Australia, Found at: file:///C:/Users/Owner/Downloads/Noh2018_Article_HumanRights-BasedChildSponsors.pdf

Islamic Relief Worldwide model

Islamic Relief standard OSP is a conditional cash transfer programme model, conditional on orphaned children in poor families going to and staying in school. Some counselling occurs and additional in-kind resources are also provided such as food during holidays, and complementary funding for a small percentage of households in the programme for shelter and health needs. Impact is likely at the higher end of social protection cash transfer programmes evaluations conducted in government programmes. A UNICEF briefing on such cash transfer programmes³⁴ concludes: “Cash transfers play an important and growing role in addressing multiple vulnerabilities for the world’s poorest...There is huge demand for governments to scale up these programmes and identify more innovative means of delivery. While cash transfers are not a silver bullet to ending poverty, providing them alongside complementary interventions through cash plus programming may increase their effectiveness. This will require sustainable investments in quality infrastructure and supporting services.”

OSP SHG and ALO-style graduation programmes are a hybrid of conditional cash transfers (CCT) model with more intensive training and self-help group formation. The endline impact evaluations of ALO in Bangladesh and this Global Impact Study finds gains in households especially in education and health (physical and especially emotional) in the standard OSP model, and even more so in the SHG and ALO model in women’s agency and empowerment, protection and shelter improvement.

Published impact studies on different sponsorship models are not uniform or suited for cross model or agency comparisons. Generally speaking, Islamic Relief’s OSP models appear to compare favorably, especially the graduation programme. This Global Impact Study shows gains across wellbeing domains of OSP households and provides a baseline for future impact evaluation.



Almost 6000 orphaned Syrian and host community children are sponsored through IRL’s long-established orphan sponsorship program

³⁴ Social Protection, Cash Transfers and Long-Term Poverty Reduction: Transfer Project Workshop Brief 2019 UNICEF Innocenti Research Brief 2019-04

6. OSP THEORY OF CHANGE AND LOGICAL FRAMEWORK

A Theory of Change (ToC) illustrates how desired change, and outcomes are expected to happen given a series of activities and/or interventions. It is the centrepiece from which programme design, and result and logical frameworks are developed and cross checked. Developing a ToC is an essential tool for best practice programme effectiveness. It should be reviewed and adjusted periodically every couple of years.

ToCs vary in how they are portrayed and use of terms. However, they commonly have the following components:

- a central goal concisely describing the overall purpose of the programme and often includes who the change impacts
- domains of change, which can also be considered categories of conditions that must change to achieve the purpose or goal of the programme
- outcomes describing more specifically the impact results of the fund
- key activities leading to outputs.

Usually complementary to or included in a TOC framework are:

- Assumptions of conditions that need to exist for change to take place
- Risk identification for mitigation strategies and to assess how realistic the ToC is.

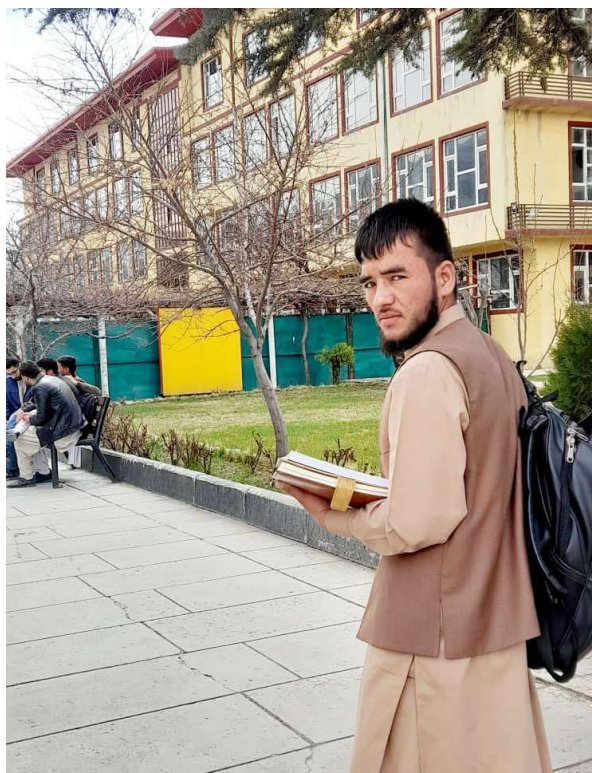
The OSP Theory of Change and log-frames are highly aspirational and not consistently followed by programmes, and there is not enough financial investment to support full implementation. Nor is there an indicator framework to monitor, report and inform programme effectiveness. Both frameworks should be strengthened to be less aspirational and more practically applied to the programmes in place, and a system of reporting in place for indicators established through the logframe. To be viable, there should be the resources provided to the programme to better ensure implementation.

A log-frame is a shortened name for Logical Framework. It grows out of a ToC, and correlates to the programme monitoring and reporting processes. It is usually shown as a matrix providing an overview of a programme, identifying the impact, outcomes, and outputs over a time period (using the same language as the corresponding ToC), but it also has specific indicator targets for measuring effectiveness, and corresponding activity set, and which entity handles the activities.

The current ToC graphic and log-frame, established in 2018, because of their complexity and size, are found in the appendix to this study. They are summarised and contrasted in the table below, along with comments on what is occurring in the OSP from these frameworks, and basic recommendations for change. A more detailed analysis is also included in the appendix.

The ToC Domains of Change and log-frame outcomes roughly correspond to each other. Ideally, the terminology should be more consistent across both frameworks.

The two frameworks are aspirational and descriptive in the direction the Islamic Relief may want the OSP to go, but there is no operational plan in place to move it in this direction. Country OSP offices have autonomy in some aspects of their services and support. For example, the log-frame identifies education kits, sanitation equipment, hygiene kits, market linkages and skills training, and child clubs. The OSP impact study did not find these outputs/activities are common to standard OSP models.



Islamic Relief Afghanistan provided medical treatment to 150 cases and 118 orphans sponsored and benefited from the Orphan Sponsorship Programme 5 years Complementary Fund project in Kabul, Nangarhar, Balkh, and Bamyán.

<p>Theory of Change central goal: Changes in the quality of life of all sponsored orphans in order to achieve full potential.</p>		
<p>Log-frame impact statement: Improved health nutrition, education, mental and physical wellbeing to enhance the quality of life and socioeconomic wellbeing of 100,000 orphan families within the Islamic Relief intervention areas.</p>		
<p>IRHH = Islamic Relief Households SHG= Self help groups</p>		
Theory of Change domain	Log-frame outcome	Log-frame outputs and key activities
<p>1) Economic wellbeing, through outcomes:</p> <p>a) access to a regular well-balanced diet</p> <p>b) access to basic household amenities</p> <p>c) they are above the poverty level.</p>	<p>Improved economic conditions and wellbeing of orphan families through provision of diversified livelihood opportunities and employable skills.</p>	<p><u>Outputs:</u> Provide grants for inclusive sustainable livelihood. Develop:</p> <p>*Market competitive skills for entrepreneurial activity</p> <p>*Market linkages, career counseling, job placement</p> <p><u>Key activities:</u> SHGs, training and counseling</p>
<p><u>What is occurring:</u> In the standard OSP model, better food consumption and access to education is occurring. Economic wellbeing in terms of income generation and livelihoods is only a focus for OSP SHGs and ALO Graduation models, the latter strongly so. Guardians are asking for more training and access to the standard and SHG models. Except for ALO grants are not occurring. Guardians are asking for more of this.</p>		
<p>Recommendations: 1) Transition OSP so SHGs development is a standard for all guardians with savings, loan, and IGA as central components.</p> <p>2) Change domain language to a single basic outcome related to poverty alleviation, since poverty alleviation addresses food, household amenities, etc.</p>		
<p>2) Education achievement, through outcomes:</p> <p>a) enrollment in public schools with quality of education differing by country and region</p> <p>b) improved enrolment, attendance and completing rates</p> <p>c) acquiring economic relevant skills because of educational opportunities.</p>	<p>Improved education results which are above national average, throughout primary, secondary and university level, for targeted orphans.</p>	<p><u>Outputs:</u> improved:</p> <p>*Access to quality education</p> <p>*Guardian involvement and knowledge on ed</p> <p>*Access to transport and school equipment</p> <p>*Policy frameworks for schools</p> <p><u>Key activities:</u> Equipped with education kits and transport, financial aid and scholarships, advocacy for inclusivity special needs students, monitoring attendance, parenting and guardian awareness, media campaign of ed opportunities, advocacy for safeguarding in schools.</p>
<p><u>What is occurring:</u> All is basically occurring except specifics in the log-frame such as policy frameworks for schools, and activities, except for sponsorship being a financial support to educational access and success.</p>		
<p>Recommendation: Be more realistic about the log-frame activities, identify those that are, or have the potential to be standard operational activities.</p>		
<p>3) Physical and mental wellbeing, through outcomes:</p> <p>a) access to physical and mental health services</p> <p>b) maintaining a healthy lifestyle.</p>	<p>Improved awareness and adaption of a healthier lifestyle and environment for orphan families</p>	<p><u>Outputs:</u></p> <p>*Receiving quality primary/secondary healthcare</p> <p>*Increased knowledge of healthy lifestyle practices</p> <p>*Improved access to health facilities, and WASH</p> <p>* Increased awareness and means for nutritious foods</p> <p><u>Key activities:</u> Linkages and access to free or discounted medical care and medicines to orphans; routine vaccination; hygiene kit, mosquito net and sanitation tools/equipment provision, awareness and training on health and nutrition.</p>

Theory of Change central goal: Changes in the quality of life of all sponsored orphans in order to achieve full potential.		
Log-frame impact statement: Improved health nutrition, education, mental and physical wellbeing to enhance the quality of life and socioeconomic wellbeing of 100,000 orphan families within the Islamic Relief intervention areas.		
IRHH = Islamic Relief Households SHG= Self help groups		
Theory of Change domain	Log-frame outcome	Log-frame outputs and key activities
<p>4) Safety and security, through outcomes:</p> <p>a) feeling safe at home and school, and in the community</p> <p>b) mother/family members monitoring and reporting instances of violence and abuse</p> <p>c) child friendly and effective community-based mechanisms are in operation.</p>	<p>Promoted child protection and a securer and safer home environment for orphan families.</p>	<p><u>Outputs:</u> improved:</p> <p>*Shelter</p> <p>* Protection/safeguarding capacity of faith and community leaders in protection</p> <p>*Disaster Resilience of IRHH</p> <p><u>Key activities:</u> Needs assessment, renovation, awareness raising IRHH and community, training of staff and rightsholders.</p>
<p><u>What is occurring:</u> 1) in the ToC, item c) is not generally occurring</p> <p>2) In log-frame outputs, shelter and safeguarding capacity of faith and community leaders generally is not occurring; but the OSP stipend helped in resilience to negative fallout from the Covid-19 pandemic.</p>		
<p>Recommendation: Simplify the ToC and log-frame to a focus on the OSP household and the complaint process, and only focus on the community if field staff can help support this, such as this being a standard part, such as through SHG organising</p>		
<p>5) Personal and social life skills, though outcomes:</p> <p>a) acquiring set of skills to communicate, related and socialise with others</p> <p>b) being active in their families, among peer and community groups and in various social institutions</p> <p>c) feeling valued and respected in the community.</p>	<p>Promoted the psychological and spiritual wellbeing of targeted orphan families.</p>	<p><u>Outputs:</u> enhance, improve IRHH in:</p> <p>*Psychological wellbeing</p> <p>*Social connections</p> <p>*Knowledge and skills for respectable member of society (orphans)</p> <p><u>Key activities:</u> Mapping, awareness raising, clubs, activities, mentoring by older orphans.</p>
<p><u>What is occurring:</u> 1) in the ToC item c) is occurring as children have this by virtue of being more equal in school, and guardians able to cover their basic needs better through the OSP stipend. Items b) and c) are occurring for guardians in OSP households in SHGs.</p> <p>2) In the log-frame extracurricular activities are minimal if they exist at all in most programmes except for child clubs in the ALO based graduation model.</p>		
<p>Recommendation: In transitioning the OSP to SHGs as standard for all guardians, this domain is more fully achievable with and being deliberate about promoting or setting up extracurricular activities for children and youth.</p>		

Key summary comments on the OSP Theory of Change and log-frame

1. Many of the outcomes in the log-frame are dependent on the decision-making ability of OSP households, and their ability to save and spend particularly on items identified in the economic, educational and health related activities. This is informed by some periodic orientation/training (individually and sometimes in groups of other OSP households) and informal counselling³⁵ by OSP field staff focusing on child protection, livelihoods, health – including nutrition and sanitation, educational and parenting practices. The degree to and methods by which field staff can provide counselling varies per country. This comes with standard methodologies of field staff for household programme orientation and during household visits.

2. More is possible in ToC domains and log-frames outcomes and outputs with OSP SHG and ALO graduation models. This is particularly true for the economic change domain and associated investments in assets such as improved shelter, which are not closely tied to the OSP standard model, with the notable exception of Indonesia.³⁶
3. The OSP Indonesia household spending approval process as a form of money management should be assessed by other OSP country programmes for possible effectiveness and applicability.
4. Eliminating hunger in OSP households should be a clear outcome identified in the ToC and log-frame.

³⁵Informal counselling can also be called coaching. This is in contrast to formal counselling, such as by a mental health professional, or an educator in a school setting.

³⁶ Shelter and other asset investments are occurring in the Indonesia standard OSP model for a couple of reasons: OSP HHs generally are not as poor as in other countries and there has been considerable disaster aid to HHs and communities, there is greater IGA opportunity in the Indonesian economy, and there is the money management process of Islamic Relief staff approval of expenditures over a certain threshold. This provides the opportunity for more financial planning counselling by Islamic Relief.

7. RELEVANCE, EFFECTIVENESS, EFFICIENCY, IMPACT AND SUSTAINABILITY

This analysis utilises the standard OECD Development Assistance Committee (DAC) evaluation criteria. It draws from earlier findings in the report.

Each of the five OECD/DAC evaluation criteria are defined for a common understanding of their meaning in relation to the OSP, and measured in four categories: high, good, poor, and uncertain.

Relevance: Meaning to the needs of rightsholders, consistency with government policies and priorities and the mission of IR and fulfilling obligations to donors.

Ranking – Good

Key comments: OSP targets support to widowed and orphan-based households and provides desperately needed and consistent support for their basic needs. In this sense it is highly relevant. Though OSP provides for basic needs like food and education, the benefits of livelihoods training and participation in SHGs are missing for guardians in sample countries without SHGs and ALO-style successful graduation programmes. OSP is generally consistent with government policies and priorities for this vulnerable population and poor households, and authorities are pleased with OSP's presence. Donor obligations are fulfilled in that their investments are having real impact on rightsholder wellbeing, though this study did not go into the quality of reporting such as in progress reports to donors.

Effectiveness: Meaning achievement in the programme objectives which are centred around economic, educational, health (emotional, physical, food and sanitation) and rights and protection for women and children.

Ranking – Good

Key comments: OSP objectives are articulated in the OSP Domains of Change outcomes and the log-frame which finds outcomes, outputs, and main activities. Both frameworks are outdated and require revision as recommended in this study. Outcomes are reviewed in the impact criteria below. Generally wellbeing gains are made by many if not most rightsholders in education, health, psychological wellbeing, protection and economic conditions. However, many of the outputs and activities in the log-frame are not implemented, primarily due to lack of OSP staff and budget to do so. There are many examples, such as renovation of sanitation facilities and activities for children – though these activities exist for some rightsholders in some programmes. The quality of OSP support as perceived by rightsholders is generally good, though there are pockets of improvement needed, such as on time arrival of the sponsorship stipend and training desired by rightsholders as mentioned in the relevance criteria.

Efficiency: Measures outputs to inputs – particularly cost in relation to economic, health, education and protection alternatives.

Ranking – High

Key comment: OSP is highly efficient, and efficiency can be strengthened even more. Essentially, the OSP is conditional cash-based assistance model. The conditionality is simple, it is limited to sponsored students remaining in school. OSP targets households who are generally well-motivated to use the stipend in the best interests of children. With their ingenuity and care, it gets stretched efficiently into educational, food and other needs. The little that is provided goes a long way and to the household's most important needs looking to the future. This is consistent with other well-run conditional cash-based programmes. Though more costly, well-run graduation programmes are even more efficient in achievement across wellbeing categories. A money management procedure in the absence of a graduation programme, where rightsholders discuss and get approval from OSP field staff for more frequent and higher end expenditures, can strengthen efficiency as well. Over the longer-term this is efficient in terms of better savings and investment decision-making in households. Islamic Relief's indirect/administrative costs are in line with or lower than sponsorship programmes of other nonprofit organisations, and therefore efficient in this way as well.

Impact: Is the positive or negative changes from programme, directly or indirectly, intended or unintended on the local social, economic, environmental and other conditions in a community and/or specific population?

Ranking – High



Key comment: Positive impact is evident across most wellbeing domains for OSP households. This includes guardian heads of household, sponsored children and youth, and secondary impacts on other children and youth in OSP households. In education students are performing well in school. OSP support puts them on equal footing with other students, which we can consider a 'keystone' outcome with the confidence, hope and future opportunities this provides. Most households have better health resulting from the OSP – though pockets of hunger still exist and should be addressed in programme monitoring and design. Improved emotional health is another 'keystone' outcome since this leads to greater happiness and functionality of guardians in support to their children. The vast majority of households are not in extreme poverty as defined by the international community. However, perhaps many were never in this category. Nevertheless, significant numbers of households have moved from 'extreme poverty' to 'being poor', and from 'being poor' to 'not so poor'. Most guardians say OSP contributes to growth out of poverty, and many say, 'strong so.' The OSP has not been relatively impactful in improving shelter and housing for those who identify as needing help. Protection concerns are not identified by guardians as particularly serious for women and children in their communities, though they report the OSP does bring them added safety. Participation in civic and social activities for children and youth is relatively low for most in the OSP. Women's agency and empowerment, as reported by guardians, shows improvement generally across countries. This is specifically so in the OSP SHG model and ALO graduation programme where there are active SHGs whose impact on women across most or all of the domains (depending on the country) can be characterised as an OSP 'keystone' outcome.

The OSP is not a community-based sponsorship programme, so the impact on local communities in the OSP model is very limited. However, there is evidence of social capital extending into local communities from guardians and children/youth by the ALO graduation model in Bangladesh. Across most countries in the study, local governments appreciate and even learn from the OSP targeting procedures for selecting rightsholders. They see it as equitable and fair, and as a model for them to potentially insist on using it in other programmes in their communities.

Sustainability: Involves likelihood benefits, results and impact of project activity will continue for a reasonable amount of time, or permanently after the project activity is over.

Ranking – Good

Key comments: It is probable a high proportion of ALO SHG members will sustain into the future their economic, health, education and protection/rights gains achieved over the project period. This is nearly certain for OSP households now formed into SHGs since as long as the sponsored child is in school the ongoing financial sponsorship support will continue. The economic future for the supported replication SHGs (without cash-based assistance) is uncertain (see impact above). Replication SHG members newly receiving the Widow's Allowance will continue getting this assistance since it is an ongoing entitlement once a widow is successfully registered. The housing, latrine and tube well infrastructure improvements of ALO US/UK/II project households are assets likely to be kept in good condition with the IGA gains of households. The knowledge, commitment and participation of SHG members to their children's education is unlikely to change into the future, nor is the knowledge and practices related to health and sanitation practices, accessing health services. Prospects for increasing income beyond the gains through ALO through advanced IGA is not certain. Post-project strategies to support this were weak at the time of the evaluation and require stronger exit planning implementation and regional approaches for ongoing support to Apex Groups created by the project.



An additional activity of INSPIRE 2023 to provide school supplies to orphans who are supported by the Orphan Sponsorship Programme of Islamic Relief Indonesia.

8. KEY FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Most of the findings and recommendations apply to the OSP as a whole across all sample countries and the entire OSP globally, though some apply to specific country programmes. There can be significant differences between country programmes that are not highlighted. Readers are encouraged to read each section in the report for the differences, and also refer to the stand-alone appendix to the report for additional tables and graphs from which findings are also based.

Demographics

1. Nearly all the guardians of sponsored children are widowed women, most single and consider themselves the head of households. Most are in the 39-48 age range. Many were married at an age before adulthood. Close to half have no schooling, with the exception being Albania. Most have one child in Islamic Relief sponsorship, though 20 per cent have more children in sponsorship (usually two) and this occurs in all sample countries except Indonesia and Bangladesh.
2. The average number of residents in OSP households is 5.5 persons. There does not seem to be a study-wide correlation between household size and extent of household poverty. However, this needs to be assessed on a case-by-case basis. For example, a large household cared for by a fragile grandmother without a community of support may be in dire need of OSP support.
3. The OSP is supporting far greater numbers of urban and suburban vs rural households in the study countries, though rural households may be at greater risk of poverty and have no fewer orphans (the notable exception being Bangladesh, with nearly 90 per cent of OSP households living in rural areas), and these populations may be at greater risk.

Recommendation: Islamic Relief should further assess this imbalance and consider reducing this gap through the OSP Domains of Change and logical frameworks

4. The vast majority of households in the study are Muslims, understandably so with large majority populations nationally in Bangladesh, Indonesia, Niger and Pakistan. Study countries where there are sizable non-Muslim populations are Albania, Kenya, Lebanon and Ethiopia. However, the OSP disproportionately provides support to Muslim households in these countries.

Recommendation: OSP should assess providing greater support to non-Muslim households in countries where these populations are relatively large, significantly disproportion to Muslim households in the OSP, and meet the same targeting priorities of poverty and orphan status.

5. Very few SC/Y in the study have disabilities compared to national averages. Yet children and youth with disabilities have disproportionately greater challenges in the domains of impact identified for the OSP.

Recommendation: Islamic Relief works with partners in setting goals and strategies creating greater equity in services to disabled children, youth, and guardians – and work this into the next log-frame iteration.

OSP households use of sponsorship stipend

6. OSP households understand support is tied to students staying in school, therefore they invest the stipend mostly for their education and household food needs. All understand livelihood development is an important potential use. However, except for the programmes with SHGs of guardians as a key programme component, the OSP falls short in training and support guardians say they need for livelihoods/income generation.
7. All guardians understand sponsorship is also tied to strengthening their livelihoods. However, the OSP falls short for a significant number of guardians in what they say they need in training and support for income generation, such as small business development and trading. This finding varies per country and is not as much as a gap in countries where guardians are involved in successful graduation programmes.
8. During times of crisis, such as the Covid-19 pandemic, disaster recovery and economic meltdown, the OSP stipend is a highly valued and constant source of support, helping households through recovery. However, use shifts primarily to covering their basic needs, such as for food, and less use in livelihoods.
9. Late arrival of the stipend is a nagging problem in some of the sampled countries, and it poses difficulty for households – especially during periods of economic difficulty such as during the Covid-19 pandemic. Some guardians report having to borrow money until the stipend arrives, though their credit is good since lenders know about eventual sponsorship stipend arrival.

Recommendation: Islamic Relief should consider establishing a minimum quality of service threshold for on time arrival of the sponsorship stipend.

10. The purchasing power of the sponsorship stipend has gone down for five of the seven countries in the study over the last 10 years, when adjusted for inflation and exchange rate fluctuations. This has been considerably so in the disastrous economies of Lebanon and Ethiopia, and also in Pakistan in recent years. This is also correlated to the economic impacts of the Covid-19 pandemic. This has a serious impact on households to climb out of poverty.

Recommendations: The OSP should 1) monitor at least once each year the stipend purchasing power, 2) have strategies on how to mitigate these losses such as short term supplementary financial or in-kind assistance, and 3) ensure cost of living of basic necessities are a key component in determining longer term setting o sponsorship amounts to households.

Education

11. The positive OSP impact on education cannot be under-stated: It puts disadvantaged students at least on equal footing with other students not facing the same difficult challenges - and the motivation, courage, pride and confidence to succeed in their studies. The students stay in school ahead of the national dropout rates (verify with data requested earlier in education section). According to guardians and students alike, the students are on at least equal to or even ahead in school performance compared to their peers.
12. This positive impact is directly attributable to the OSP, according to guardians and sponsored students. It results from the conditionality of sponsorship to students staying in school, and the use of the OSP stipend on spending for educational inputs.
13. With weak public educational systems in some sample countries, the stipend helps a quarter of students attend private schools.
14. Student involvement with madrassas and mosques is closely associated by guardians with their children and youth being better students and having value formation leading to good citizenship, faithful individuals and having respect for their parent/ guardian.
15. There are strong secondary effects on children and youth in households who are not sponsored, particularly in education and health.

Recommendation: In home visit reporting, OSP field workers should take information on non-sponsored students in the household, and their school performance, for monitoring and evaluation on education impacts for them, as well as the sponsored students.

Health

16. Most OSP households have better health as a result of OSP sponsorship, according to guardian heads of households.
17. Perhaps the biggest impact is in the emotional health of the guardians resulting overwhelmingly in less stress and worry which leads to greater functionality in daily living – along with hope and working toward a better future.
18. Though most households report better health, the survey data suggests there is mostly small growth in the incidence of illness for OSP guardians and children since the period before they entered sponsorship. Qualitative information does not confirm this, though illnesses such as malaria seem to be persistent in some countries.

Recommendation: Each Islamic Relief country office should analyse the data and assess through their own means, and adjust programmes accordingly for improved health.

19. Health care access does not appear to be a significant gap for OSP households, though higher

quality health care is lacking due to its costs. Most OSP households are in better health, and this is attributed to OSP support. This is especially true of their emotional health with less stress and worry leading to greater functionality in daily living and parenting.

20. Hunger persists in some OSP households, with about a quarter of households reporting food shortages. However, it is significantly better for most households than during pre-sponsorship, and this is attributed to the OSP. Food consumption is at an 'acceptable' level for 70 per cent of households, with 19 per cent 'borderline' and 11 per cent at 'poor' levels.

Recommendations: 1) A goal for the OSP should be elimination of hunger in OSP households, and thus prioritised in the OSP Domains of Change and log-frame; 2) All new sponsorship intakes should have a standard Islamic Relief set of household health measurements to establish baselines to measure their health over time. This, at a minimum, should include food consumption, incidence of illness, emotional health status, and access to health care. Households in Ethiopia and Kenya have significant challenges in hunger and food consumption, and this should be a strong immediate focus to bring households up to acceptable levels.

21. A Food Consumption Score measures the amount of food and its nutritional value in a household. This score is measured per country in the survey and serves as an important baseline for future health and food-related monitoring of the OSP. Though 70 per cent of households in the study meet an 'acceptable' level of food consumption, 19 per cent are borderline and 11 per cent are poor. Recommendation: Households in Ethiopia and Kenya have significant challenges in food consumption, and this should be a stronger focus to bring households up to acceptable levels, including nutrition awareness raising and material assistance to bridge the crises in these two programmes.
22. Covid-19 has not been a major health issue for most households in the survey, except for in Albania. The impact of the pandemic has been mostly twofold: Economic challenges and downtime in schooling with loss in learning. Households characterise the OSP stipend support as a "life saver" during the Covid-19 emergency. Students were out of school in most countries for up to a year, and majority of students fell significantly behind in their education in about half of the sample countries. Remote learning occurred in many households, but it was not particularly effective due, in part, to the costs of technology to pursue this.

Recommendation: Islamic Relief can potentially launch financial campaigns to raise money for devices and internet access to improve prospects for remote learning during pandemics and other emergencies keeping students out of school.

23. There has been improvement in having sanitary latrines and water quality for approximately 20-25

per cent of OSP households in the period of time they have been in sponsorship. Guardians report this has been possible, in some small part, due to OSP support. In the ALO graduation model in Bangladesh, there is comparatively greater improvement in sanitary latrines than the sample households of the study.

Household economics and poverty alleviation

24. The vast majority of OSP households (91 per cent) in the study are above the internationally recognised extreme poverty threshold, and one-third of guardians perceive they have grown out of extreme poverty. There has been significant movement of OSP households from 'extreme poverty' to 'poor' and from 'poor' to 'not so poor' wealth categories. Most guardians report OSP support contributes to this, about half strongly so. However, perhaps two-thirds of guardians may not have come into the OSP at the extreme poverty level.

Recommendations: 1) Targeting selection should be reviewed and clarified as to the poverty parameters for OSP eligibility, and 2) All new sponsorship intakes should have a standard Islamic Relief set of household economic measurements to establish baselines to measure potential growth out of poverty. This, at a minimum, should be data on income, assets, and credit. Islamic Relief should develop a clear definition of poverty and how to measure it, and poverty alleviation should be key outcome in the OSP Domains of Change, especially as the OSP integrates SHGs into the programme model.

25. A significant number of guardians in the OSP in the household survey (18 per cent) consider themselves 'not poor' – more or less in the middle socioeconomic class. However, in focus groups where greater definition is determined by participants for wealth categories there are far fewer guardians who put their households in the 'not poor' category.

Recommendation: Islamic Relief should develop clear definition of defining poverty status, since poverty alleviation should be clearly defined as a key outcome in the OSP Domain of Change.

26. Households where guardians are in SHGs, show a greater capacity to grow out of poverty, and even more so with graduation programmes like ALO in Bangladesh, in which there is child sponsorship. Access to credit and having savings is limited or non-existent for households not in SHGs. Social safety nets from governments for widows and orphans are limited or non-existent in most countries of the study, with the exception of Albania.

Recommendations: 1) The OSP, over the medium term (approximately three years), should integrate all qualifying OSP households into SHGs for greater provision of skills training, savings, credit, capital, financial literacy - or for greater impact graduation programmes like ALO, as a standard operating programme component; 2) Islamic Relief should consider assessing and prioritising collaboration with

other nonprofits in advocating for social safety nets and inclusion of OSP households in these programmes. Link OSP rights holder guardians to this support should be a core OSP case service component.

27. Aside from credit secured in SHGs of graduation programmes, guardians struggle to secure larger loans. For most of the sampled countries in the study, though small in number, guardians accessing loans report a greater ability to do so while being in sponsorship than in the pre-sponsorship period. However, they generally struggle to pay debt back.

28. The longer the time in sponsorship, all things being equal, creates greater prospects for poverty alleviation and improvement in other Domains of Change wellbeing categories, particularly if money management training and approval processes are in place such as the model being implemented in Indonesia.

29. Government social safety nets for widows and orphans are limited or non-existent in most countries of the study.

Recommendation: Islamic Relief should consider assessing and perhaps prioritising collaboration with other nonprofits in advocating for such programmes, while also making a concerted effort - and a core programme component - to link OSP rights holder guardians to access this support.

Housing and shelter

30. Shelter is not a significant use of the OSP stipend for most countries in the study, except for OSP households in Lebanon where shelter affordability is a crisis. Many guardians across the study either own their homes or are living for free with relatives and friends of families, or in government donated homesteads in Ethiopia.

31. Most guardians have not renovated their shelters/ homes due to expenses required to do so. The exceptions are in Niger and especially Bangladesh OSPs, with graduation programmes helping to finance extra rooms, improvement to kitchens and latrines and improvement in structures such as stronger walls and roofs.

Recommendation: The new Islamic Relief Complementary Fund initiative is making significant improvements to the shelters and infrastructure of OSP households and should be expanded from its current limited use to cover the needs of households facing serious shelter crises.

Protection of women, children and youth

32. The vast majority of guardians, about nine out of 10, feel safe in their communities. Most felt this way before sponsorship began, but about one-quarter feel safer due to involvement in the OSP. Mobility of women outside of their immediate neighbourhoods is an indicator of protection, and also their economic

dynamism, ability to access services and claim their rights. Approximately two-thirds of guardians claim to have mobility, with about a quarter of these women claiming greater mobility and before participating in the OSP.

33. Children and youth in focus groups generally say they are safe in their communities, with the exception of those fearful of indiscriminate theft and associated violence in some communities, primarily highly urban. Their guardians confirm this. Early marriage of non-adult children is identified as occurring by about one-quarter of guardians, with about one-third of these same guardians saying it is widespread. It is a particular concern in Indonesia, Bangladesh and Kenya.

Participation, rights and women's agency

34. Less than one-third of SC/Y are involved in extracurricular activities outside of school. It is very low in some countries of the study, in spite of the OSP Domains of Change identifying orphans acquire skills to communicate and socialize with others; are active in their families, and among peers and in the community; and they feel valued and respected in the community.

Recommendation: Islamic Relief should consider how to promote extracurricular activities more proactively as there are many developmental benefits for young people to be engaged – and most are willing to do so if given the opportunity. Child clubs in the ALO Bangladesh graduation programme are a model that can be adapted into other countries, though they come with a cost in staff time and expenses. Partnerships with other civil society and faith groups should be explored at the programme level.

35. Guardians in the study report overwhelmingly these have less stress and worry since participating in the OSP and close to half say it has significantly reduced. Near three-quarters say they can sometimes or usually (30 per cent) make choices and act on issues affecting their life. The majority say this has not changed since coming into the OSP, except for Bangladesh and Niger where strong majorities say it has. This corresponds with the SHG component to graduation programmes in these two countries.
36. Guardian participation in SHGs demonstrate notable benefits to OSP households, particularly in women's ability to make choices affecting their lives and act on them (agency); in the economic realm in the ability to save, access credit, and grow income, and provide social capital in their neighbourhoods when compared to guardians not in these groups.

Recommendation: The OSP, over the medium term (approximately two to three years), should integrate all qualifying OSP households into SHGs.

37. Close to one in three guardian widows in the study report not receiving their inheritance with relatively high numbers in Indonesia, Kenya, Pakistan and Ethiopia.

Recommendation: The OSP should further explore the dynamics behind these responses and assess and implement programme components as necessary and feasible to strengthen their ability to receive their rightful inheritance.

Orphan Sponsorship Programme management

38. There are mixed results on the impact success of non-Islamic Relief partnerships assessed in the study. In Aceh of Indonesia, results are consistent with an Islamic Relief-administered OSP. In Lebanon, with OSP support to refugees specifically, there appears fewer results or wellbeing outcomes in comparison to other countries of the study.

Recommendation: Unless the non-Islamic Relief OSP partnerships can be properly funded with development models creating impact, Islamic Relief should consider other types of programmes to support in countries of Islamic Relief presence.

39. There is some awareness by many OSP households of Islamic Relief's complaint process. Significant numbers of households need to be reminded what it can be used for and how to use it. Though relatively low in number, the most often complaint is not having timely receipt of the sponsorship stipend. Late arrival of the stipend is a nagging problem in some of the sampled countries, and it poses difficulty for some households – especially during periods of economic difficulty such as during the Covid-19 pandemic.

Recommendations: 1) Reminders of the complaint process should be a SOP in the regularly scheduled home visits and events facilitated by OSP field staffs, 2) After a review of reasons underlying late sponsorship payments, Islamic Relief should consider establishing a minimum quality of service threshold for on time arrival of the sponsorship stipend, perhaps with incentives to do so, particularly in countries experiencing severe economic crises.

40. Generally, guardians express overall satisfaction with the OSP. This is especially true of home visits and staff behaviour and, though less so, with the cash stipend amount and frequency, and even less so with training and skill development they need.

Recommendation: This varies per country in the study so each country office should evaluate the satisfaction data pertaining to their programme and plan accordingly for quality improvement and assurance.

41. Over three-quarters of guardians report two or more home visits by OSP staff during a year, with over half more than twice a year. The vast majority are satisfied with this frequency, though there are significant pockets where the satisfaction is only partial, and this corresponds to countries where more households are visited just annually – below the target for Islamic Relief.

42. Islamic Relief OSP field workers in some countries have staff to rightsholder ratios that are not practical for effective case work and leads to burnout and lost opportunities to improve the wellbeing of OSP households, according to Islamic Relief field staff in key informant interviews. Staff ratios vary considerably between countries.

Recommendation: Islamic Relief should establish minimum effective ratios system-wide based on caseloads, and also factors including urban vs rural locations of rightsholder households, availability of transport and complexity of programme – such as if SHGs exist and thus require support by OSP staff. The ratios should also ensure that, at a minimum, field staff are able to make at least two in-person home visits a year.

43. Texting is perhaps an underutilised technology in OSP, that can potentially provide regular updates, suggestions, training, undertake mini-surveys, and other activities of benefit to the OSP households – and for programme monitoring and impact more generally.

Recommendation: Mobile technology comes with costs, but communicating in the way could potentially be a cost-effective impactful component to the OSP that should be explored by Islamic Relief and/or Islamic Relief country offices.

44. The following are recommendations of relevance to programme orientation and operations, based on findings from guardians in the study, both from the household survey, along with focus groups and house visits in the study:

- Livelihoods orientation is occurring, but it is falling short of what guardians want. This should be a top strategic priority for the OSP going forward through the use of graduation programme models.
- The type of livelihoods training most desired is small business development, in tailoring and handicrafts and in livestock. This varies for each country so each OSP country office should review for their country and context and strategise accordingly.
- Managing finances is important, particularly in graduation programmes; however, the money management/approval model in Indonesia is impactful there and should be assessed for effectiveness and application for all countries that do not yet have OSP SHG models.
- Parenting and emotional support are important and should be standard, prioritised forms of OSP support that is recognised by guardians, with basic guidelines and training for staff to assist households in these needs.

45. Linkages to government support is occurring, but minimally so across programmes. This is understandable for countries where social safety nets (SSNs) are minimal. However, Islamic Relief national offices should be actively involved in advocating expanding national or regional SSNs, and where access is available, Islamic Relief case

workers should have this as part of their standard operating roles and responsibilities.

46. Government and other community stakeholders, such as Imams, understand and value the OSP prioritisation of assistance to widows and orphans. Islamic Relief's qurbani and Ramadan food distribution builds community support and greater equity of Islamic Relief resources in local communities. Only in Bangladesh in the ALO graduation programme are government extensionists much involved in services to OSP rightsholders.

Recommendation: Islamic Relief and Islamic Relief's partners should assess strategies to tap into government extension resources more comprehensively, most likely as part of expanding livelihood activities in the OSP, such as through SHGs and ALO-type graduation programmes with sponsored children.

OSP Theory of Change and log-frame

47. These two frameworks are overly aspirational and not consistently followed by programmes. There is not enough financial investment to support full implementation, with the possible exception of OSP models with SHGs, and the ALO graduation model. There is no indicator framework to monitor, report and inform programme effectiveness.

Recommendation: Both frameworks should be strengthened to be less aspirational and more practically applied to the programmes in place, and a system of reporting for indicators established through the log-frame. For them to be viable, there should be the resources provided to the programme to better ensure implementation and impact.

Comparison with other child sponsorship models

48. Since there is very little published and comparable data, it is not possible to draw definitive conclusions of comparative impact across different child sponsorship models and agencies. For the major child sponsorship agencies assessed in this report, it is likely all achieve real impact across wellbeing domains, though sustainability of impact is unclear. Islamic Relief's OSP models, especially those with SHGs, appear to compare favourably with the few published reports of other models implemented through other agencies. This Global Impact Study, and earlier impact evaluations conducted with the ALO programme in Bangladesh in which children have sponsors, shows gains across wellbeing domains of OSP households.

Recommendation: Islamic Relief should use the Global Impact Study, or adaptations of it, as a framework and baseline for future impact evaluation.

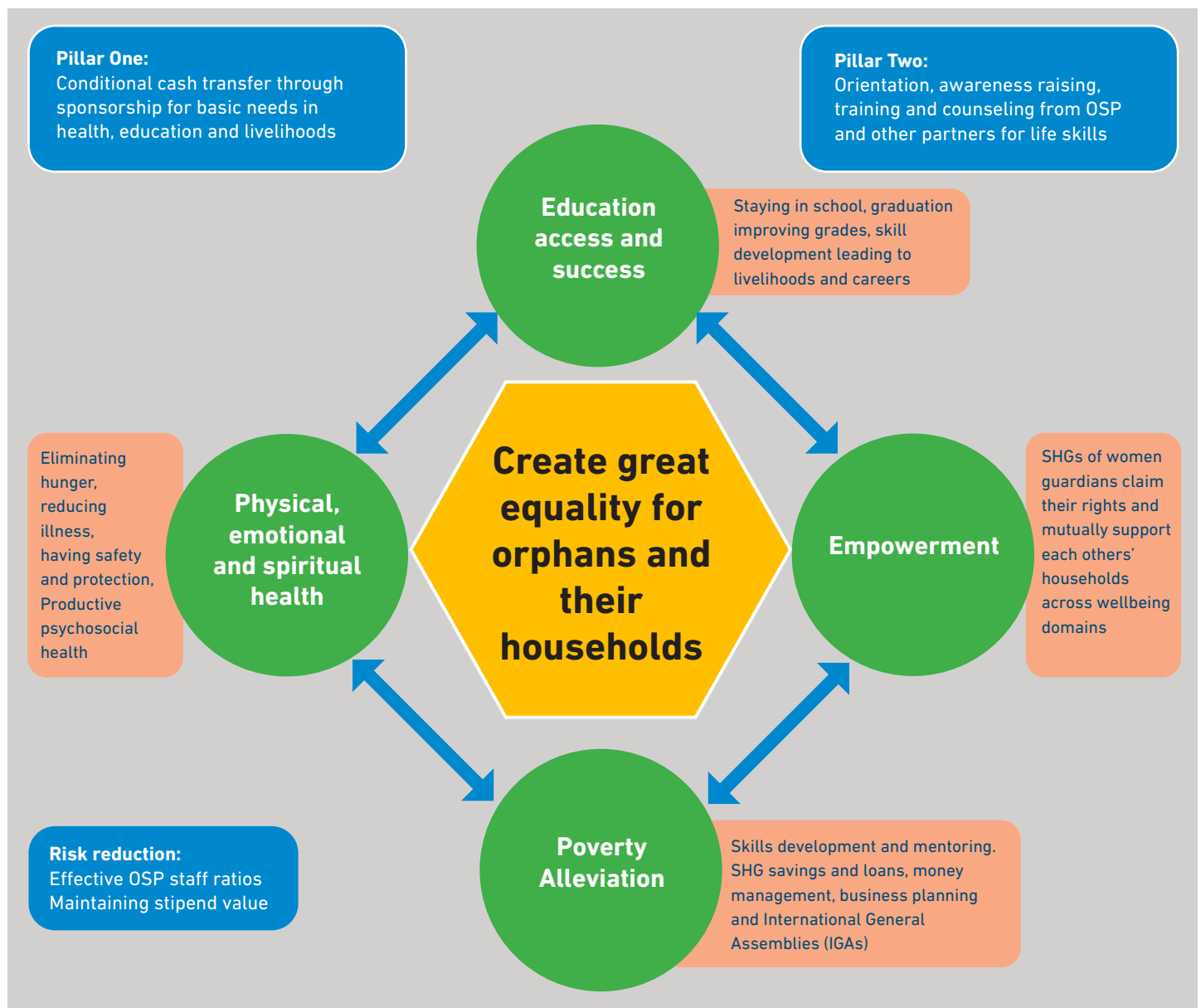
ANNEXES

1. THEORY OF CHANGE AND LOGFRAME

The Theory of Change (TOC) for the Orphan Sponsorship Programme (OSP) is suggested for IRW review below, consistent with the findings, conclusions and recommendations from the Global Impact Study.

- At the center, the goal identified the target group as “orphans and their households”, recognizing the importance of guardians/caregivers, mostly women and widowed mothers, in orphan upbringing and lives.
- The change goal at the center is “greater equality”. This comes from the common refrain heard in the global impact study, that sponsorship puts rights holders on more equal footing and provides greater opportunity in overcoming their socio-economic challenges. It implies sustainability into the future.
- The **green circles are domains of change**. Each are essential, or they would not be listed. They encompass health (physical, emotional, safety and protection), education, and poverty alleviation....and empowerment activities especially through Self Help Groups of women - the primary guardians and care givers of orphan children. All domains re-enforce each other.
- **Activities are in the peach-coloured rectangles**. Only activities that realistically can be funded through the OSP and produce impact should be listed here through the two pillars: one with the sponsorship stipend and two with orientation, awareness raising, training and counselling orientation.

Theory of Change OSP Model with Self Help Groups



2. ADDITIONAL INFORMATION ON CHILD SPONSORSHIP AGENCY COMPARISONS

The table below lists child sponsorship programme characteristics of IRW, along with what are other prominent child sponsorship agencies globally: World Vision, ChildFund, Save the Children, Plan International, Compassion International and Action Aid. The first four agencies could be the five largest child sponsorship agencies, while Action Aid is listed since it is a leader in rights-based child sponsorship. The table identifies the models used, price points, estimated number of children under sponsorship and other details. Most if not all the agencies have children graduating from sponsorship as they reach the age of 18, and/or graduate from either high school or college, the community or family is no longer considered poor and/or the wellbeing gains are at an acceptable level (such as poverty alleviation) to be sustainable without outside support. They have one or two progress report updates on the child per year, and if a community-based model, updating on the community. Most, if not all, allow communication through letters between the child and sponsor. And all emphasize in their marketing materials a holistic approach to children's and/or community wellbeing.

There are essentially three types of sponsorship models ¹

Individual Child Sponsorship (ICS) in which the child receives support, often through a direct conditional cash transfer (DCCT) to them or their caregiver and not directly into civil society structures. This is a social protection method, similar to government cash transfer programmes. Selected rightsholders receive cash and usually some additional case service support, and they can make rationale spending decisions perhaps with some informal counselling based on their own specific realities and needs. Conditionality can be attached to the grants, based on criteria like a child staying in school.

Community Development Child Sponsorship (CDCS) where a sponsor receives a report on the child they are sponsoring, but the money is pooled for community-wide initiatives and improvement in wellbeing. CDCS is intended to reduce dependency on outside decision-makers as the community determines their needs, and also spread the benefits beyond the sponsored child and household.

Rights-based Child Sponsorship (RBCS) links sponsors to individual children usually through community development of pooled funds. The improvement in wellbeing comes from social mobilisation and advocacy of rights (such as access to services and support) through the local civil society entities emphasizing self-help, dignity, and empowerment.

¹ Adapted from Watson, B. (2015). Child sponsorship NGOs: Origins, evolution and motives for change. PhD thesis. Melbourne: Deakin University. Watson, B., & Clarke, M.

Child Sponsorship Agency	Model of Child Sponsorship Programme	# children in sponsor-ship (est)	One Sponsor to one Child?	Price Point per month	% of sponsorship donation to programs	Concise byline or goal
Islamic Relief	ICS/RBCS DCCT	80,000	Yes	33-48 Euros		
World Vision	CDCS/RBCS Recent innovation: children choose sponsors	4.1 million (2013)	Yes	\$39	89% of sponsorship goes to programs	Empowering children, families and communities out of poverty
ChildFund	CDCS through local partner organizations and parent committees	510,000 (2013)	Yes	\$39		"giving the child the chance to grow up safe, healthy and education"
Save the Children	CDCS	2.5 million (2016)	No, for project support to have a ripple effect throughout the entire area and reduce operational expenses	\$39 Annual progress reports and updates on the community		"For a child to grow up educated, healthy and safe"
Plan International	CDCS/RBCS	1.4 million (2018)	Yes	\$39		Services to children in areas of protection, education, health, sanitation, disaster relief and economic empowerment within the context of gender equality and community self-sufficiency.
Compassion International	ICS Implemented through church partners	1.3 million 2013	Yes	\$38		Highly vulnerable poor especially orphans, any faith, close into church program
Action Aid International	RBCS	460,000 (2018)	Yes	19.5 pounds ("minimum")		Provides children and whole communities with secure access to food, water, education, healthcare and the opportunity to earn a living, with solutions empowering self-sufficiency in communities"

FAQs links on the above child sponsorship programmes:

World Vision:

<https://www.worldvision.org/sponsor-a-child/support-center/child-sponsorship-faqs>

Plan International:

<https://www.planusa.org/sponsor-a-child/sponsorship-faqs/?msclkid=143bc1c23f041f0283aca56e55a039aa&gclid=143bc1c23f-041f0283aca56e55a039aa&gclidsrc=3p.ds>

Save the Children

<https://www.savethechildren.org/us/ways-to-help/sponsor-a-child/sponsorship-faqs>

Compassion International:

https://www.compassion.com/sponsor_a_child/sponsorship-faq.htm

ChildFund:

<https://www.childfund.org/global-content/faqs/#:~:text=my%20sponsored%20child%3F-,What's%20an%20appropriate%20amount%20of%20money%20to%20give%20to%20my,safely%20to%20your%20sponsored%20child.>

Action Aid International:

<https://www.actionaid.org.uk/sponsor-a-child/child-sponsorship/how-to-sponsor-a-child>

3. DETAILED TABLE BREAKDOWN OF SURVEY ANALYSIS

Country wise respondent distribution				
Country	Count	Percentage	Confidence level	Marginal error
Albania	389	14.12%	95%	5%
Bangladesh	403	14.63%	95%	5%
Ethiopia	400	14.52%	95%	5%
Indonesia	379	13.76%	95%	5%
Kenya	413	14.99%	95%	5%
Niger	275	9.98%	95%	5.5%
Pakistan	496	18.00%	95%	4.5%
Grand Total	n-2755	100.00%	95%	5%

Country wise respondent distribution					
Country	District	Count	Percentage	Confidence level	Marginal error
Indonesia	Aceh Barat	41	1.49%	95%	5%
	Aceh Besar	65	2.36%		
	Aceh Jaya	53	1.92%		
	Banda Aceh	11	0.40%		
	Lombok Barat	172	6.24%		
	Mataram	37	1.34%		
	Sub total	379	13.76%		
Ethiopia	Addis Ababa	314	11.40%	95%	5%
	Jigjiga	86	3.12%		
	Sub total	400	14.52%		
Kenya	Garissa	168	6.10%	95%	5%
	Mandera	245	8.89%		
	Sub total	413	14.99%		
Bangladesh	Khulna	157	5.70%	95%	5%
	Rangpur	246	8.93%		
	Sub total	403	14.63%		
Pakistan	Muzzaffarabad	208	7.55%	95%	4.5%
	Rawalpindi/Islamabad	194	7.04%		
	Mansehra	94	3.41%		
	Sub total	496	18.00%		
Niger	Niger	275	9.98%	95%	5.5%
	Sub total	275	9.98%		
Albania	Shkodra	110	3.99%	95%	5%
	Tirana	279	10.13%		
	Sub total	389	14.12%		
Grand Total		2755	100.00%	95%	5%

Al Yateem data

Percentage of OSP households living in urban, suburban and rural sectors (Total households, not just in survey; data from Islamic Relief's internal Al Yateem data base)								
	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Lebanon
Urban	%	6%	100%	17%	0.2%	92%	47%	80%
Suburban	%	5%	0%	50%	70.8%	5%	22%	20%
Rural	%	89%	0%	33%	29%	3%	31%	0%
Rural Population-based countrywide ²	36	60	77	42	71	83	62	

Age and education levels of guardians per country and all countries in survey								
Age of guardian (years)	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Totals
18- 29	3%	8%	10%	6%	3%	2%	3%	5%
30-49	63%	64%	64%	56%	64%	54%	58%	61%
50-59	25%	20%	17%	24%	22%	30%	30%	24%
60 and +	9%	8%	9%	14%	11%	14%	9%	10%
Education level attained -Average	99%	59%	50%	69%	8%	40%	47%	53%
Education level attained – Mode	Primary-43%	No Schooling-41%	No Schooling-50%	No Schooling-31%	No Schooling-92%	No Schooling-60%	No Schooling-53%	No Schooling-47%
Number of respondents	389	403	400	379	413	275	496	2755
Confid/Signif levels	C-95% S-4%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-4%	C-95% S-6%	C-95% S-5%	C-95% S-5%

Size of households in the OSP and extreme poverty status								
Average households (HH)	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Number of households	4.06	3.46	5.49	4.87	7.87	7.71	5.60	5.50
Number of children in household	2.10	2.09	3.73	2.85	5.92	5.09	3.31	3.53
Number of SC/Y in household	1.19	1.0	1.24	1.04	1.48	1.34	1.26	1.22
Percentage of households in extreme poverty	4%	8%	23%	13%	2%	1%	8%	9%
Percentage of sponsored in households 6+ years in extreme poverty	1.03%	3.12%	8%	5%	0.60%	0%	3%	3%
Number of respondents	389	403	400	379	413	275	496	2755
Confidence/Significance level	C-95% S-4%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-4%	C-95% S-6%	C-95% S-5%	C-95% S-5%

² Source: World Bank 2022 <https://genderdata.worldbank.org/indicators/sp-rur-totl-zs/?gender=total>

Grade levels of children entering the OSP per country and all countries in survey								
Grade levels	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Pre-school	4%	0%	3%	5%	2%	1%	1%	2%
K - 3	14%	27%	18%	16%	19%	19%	17%	18%
4 - 6	16%	21%	24%	24%	27%	30%	17%	23%
7 - 9	19%	27%	25%	23%	27%	32%	23%	25%
10 +	47%	25%	31%	32%	25%	17%	41%	32%
Mode	10+	7-9	10+	10+	7-9	7-9	10+	10+
Number of respondents	389	403	400	379	413	275	496	2755
Confidence/Significance level	C-95% S-4%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-4%	C-95% S-6%	C-95% S-5%	C-95% S-5%

Sponsored by Islamic Relief								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	65%	67%	43%	77%	43%	75%	57%	53%
No	35%	33%	57%	23%	57%	25%	43%	47%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Use of OSP sponsorship cash stipend									
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total	N
Livelihoods, to help build a business	100%	100%	100%	100%	100%	100%	100%	100%	2755
Educational needs of sponsored child	64%	94%	72%	96%	83%	76%	88%	82%	2259
Food for household	89%	78%	78%	49%	81%	93%	52%	73%	2011
Educational needs of all children in the household	59%	49%	34%	26%	62%	32%	47%	45%	1240
Health care and medicines	34%	67%	21%	6%	64%	53%	32%	39%	1074
Non-food household items	26%	23%	12%	18%	5%	10%	10%	15%	413
Rent/Shelter	8%	10%	23%	1%	10%	14%	5%	10%	276
Other	27%	7%	1%	1%	1%	1%	8%	7%	193
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%	2755

Which of your basic needs is the sponsorship money not really useful for, and does not really help that much with your household needs?									
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total	N
Livelihoods, to help build a business	32%	48%	67%	49%	44%	49%	27%	44%	2755
Non-food household items	46%	26%	57%	57%	45%	53%	20%	42%	2259
Rent/Shelter	44%	12%	39%	67%	24%	57%	19%	36%	2011
Health care and medicines	37%	38%	30%	6%	43%	26%	25%	30%	1240
Educational needs of all children in the household	11%	22%	27%	24%	39%	36%	32%	27%	1074
Food for household	14%	41%	25%	11%	43%	7%	32%	26%	413
Educational needs of sponsored child	12%	30%	11%	6%	16%	13%	29%	17%	276
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%	2755

Guardian perspective on the value (purchasing power) of the sponsorship stipend change over time for what it could purchase								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Better	62%	88%	21%	46%	44%	30%	70%	53%
Worse	26%	5%	74%	0%	46%	24%	6%	26%
Not much change	11%	6%	6%	51%	9%	46%	23%	20%
I don't know	2%	0%	0%	3%	0%	0%	0%	1%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%
Number of respondents	389	403	400	379	413	275	496	2755
Confid/Signif Level	C-95% S-4%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-4%	C-95% S-6%	C-95% S-5%	C-95% S-5%

Which of the following was the money used for to address educational needs?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Clothing	46%	78%	64%	92%	90%	65%	71%	73%
School supplies	76%	52%	67%	95%	29%	68%	48%	61%
Tuition	31%	78%	14%	25%	68%	51%	71%	49%
Transportation	30%	50%	36%	24%	26%	23%	27%	31%
Tutoring	19%	60%	25%	16%	21%	48%	21%	29%
Pocket money	10%	35%	17%	85%	9%	26%	26%	29%
School meals	35%	34%	16%	47%	10%	40%	24%	28%
Quranic or other religious school	0%	28%	23%	30%	56%	20%	17%	25%
School events	14%	37%	21%	22%	1%	11%	19%	18%
Other	30%	6%	3%	0%	0%	0%	7%	7%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

School dropouts in OSP study countries, historically over time in programmes									
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total	Grand Total Global
Drop outs	%								
National primary rates children out of school	3.9%	6.5%	24.5%	.6%	4.3%	49.7%	23.1		
Year of data	2016	2019	2016	2017	2019	2012	2018		
Source: Our World in Data, citing sources from World Bank and UN agencies, found at https://ourworldindata.org/global-education									

Has the child ever stopped attending or dropped out?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
No	94%	96%	91%	98%	95%	93%	96%	95%
Yes	6%	4%	9%	2%	5%	7%	4%	5%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Reasons for dropping out from school								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Chronic illness (long-term illness)	0.63%	0.25%	3.75%	0.00%	1.47%	1.66%	0.81%	1.27%
Disability	1.25%	0.25%	0.39%	1.26%	0.00%	0.00%	0.48%	0.50%
Don't know/no answer	1.88%	0.49%	1.38%	0.25%	0.98%	1.66%	0.81%	1.06%
Needed at home to help with domestic chores	0.00%	0.00%	0.59%	0.00%	0.33%	0.00%	0.16%	0.18%
Needed to work for income or other livelihoods	1.04%	0.74%	0.99%	0.00%	0.65%	1.11%	0.81%	0.77%
Poverty	1.46%	1.97%	1.58%	0.25%	1.14%	2.49%	1.29%	1.42%
Blank	93.75%	96.31%	91.32%	98.23%	95.44%	93.07%	95.64%	94.80%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Has the sponsored child attending/attended madrasah/Islamic education?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
No	43%	51%	33%	44%	25%	34%	38%	38%
Yes, a private boarding school	3%	1%	2%	9%	0%	3%	2%	3%
Yes, a private day school	3%	5%	4%	6%	10%	4%	8%	6%
Yes, but not as school, but as an afterschool activity	51%	43%	60%	40%	64%	59%	52%	54%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

What were the average performance scores during survey/sponsorship and pre-sponsorship ?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Average	16/14%	24/31%	26/28%	16/20%/	6/39%	27/45%	11/16%	17/27%
Don't know/ no answer	1/2%	9/12%	1/2%	3/3%	1/2%	2/6%	3/1%	3/4%
Excellent	16/15%	22/5%	13/21%	18/15%	26/9%	6/3%	21/21%	18/13%
Good	64/67%	45/43%	56/38%	63/63%	67/45%	61/29%	63/60%	60/50-%
Poor	3/2%	1/9%	4/10%	0%	0/5%	4/17%	1/1%	2/6%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Which of the following best describes your health?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
It is much better now than before sponsorship/IR support	9%	58%	19%	34%	14%	49%	19%	27%
It is a little better	37%	32%	31%	21%	70%	41%	41%	39%
It is about the same	38%	1%	29%	41%	15%	8%	19%	22%
It is worse	13%	8%	21%	4%	0%	1%	21%	11%
Don't know/no answer	3%	0%	1%	0%	1%	1%	1%	1%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

In the last year have you gone through periods when your household has gone hungry?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	25.71%	20.60%	33.75%	7.39%	36.56%	55.64%	20.16%	27.22%
No	74.29%	79.40%	66.25%	92.61%	63.44%	44.36%	79.84%	72.78%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

The number of meals normally consumed by household per day during survey/prior to survey								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Three proper meals	50/37%	86/30%	38/28%	88/87%	20/8%	48/8%	71/40%	58/34%
Three meals with difficulty	16/23%	10/44%	26/19%	3/3%	21/5%	10/16%	18/33%	15/21%
Two proper meals	30/26%	2/9%	23/20%	8/9%	41/26%	28/19%	7/10%	19/17%
Two meals with difficulty	4%	2%	10%	0%	15%	4%	4%	6/20%
One proper meal	0%	0%	3%	1%	2%	10%	0%	2/5%
One proper meal with difficulty	0%	0/1%	0/3%	0%	0/7%	1/11%	0/2%	0/3%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Coping actions of households when having food shortage (guardians providing their top three actions)								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Rely on less preferred and less expensive foods	81%	96%	58%	53%	83%	56%	57%	69%
Borrow food from a friend or relative	57%	42%	47%	51%	59%	33%	38%	47%
Purchase food on store credit	38%	28%	33%	42%	54%	61%	31%	40%
Limit portion size at mealtimes	64%	14%	22%	13%	33%	9%	6%	23%
Utilise saving	7%	18%	6%	8%	2%	59%	6%	13%
Skip entire days without eating	3%	1%	28%	1%	10%	0%	9%	8%
Gather wild food, hunt, or harvest immature crops	3%	2%	0%	11%	0%	0%	1%	2%
Decrease Numbers of People eating	1%	2%	4%	1%	2%	1%	4%	2%
Obtain a loan from an NGO/ SHG	1%	0%	1%	0%	0%	5%	1%	1%
Send children/household members to beg	1%	1%	1%	0%	0%	0%	1%	1%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Food Consumption Score								
FCS	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Acceptable	88%	100%	18%	84%	52%	88%	70%	70%
Borderline	11%	0%	40%	2%	36%	11%	25%	19%
Poor	1%	0%	43%	14%	13%	1%	4%	11%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%
N	389	403	400	379	413	275	496	2755
Confid/Sign level	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5.5%	C-95% S-4.5%	C-95% S-5%

Illnesses before OSP support and more present over the last one year of survey									
Diseases	Time	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Seasonal	Present	59%	72%	42%	84%	67%	34%	18%	53%
	Before	63%	78%	32%	46%	55%	33%	17%	46%
Waterborne	Present	3%	19%	28%	2%	52%	8%	9%	18%
	Before	2%	17%	18%	1%	60%	7%	6%	16%
Circulatory	Present	19%	10%	9%	11%	3%	21%	20%	13%
	Before	10%	8%	3%	1%	3%	11%	9%	6%
Chronic	Present	19%	12%	4%	3%	3%	15%	11%	9%
	Before	13%	7%	3%	1%	2%	12%	8%	6%
Mental health illness	Present	17%	2%	10%	1%	7%	4%	5%	7%
	Before	11%	9%	8%	10%	19%	4%	4%	9%
Respiratory	Present	10%	4%	6%	7%	2%	9%	5%	6%
	Before	5%	3%	5%	8%	4%	11%	6%	6%
Infectious diseases	Present	3%	2%	5%	0%	27%	3%	2%	6%
	Before	2%	1%	4%	0%	23%	2%	1%	5%
COVID-19	Present	23%	0%	1%	0%	2%	0%	1%	4%
	Before	8%	0%	0%	0%	1%	0%	1%	1%
Skin	Present	7%	8%	1%	8%	3%	6%	9%	6%
	Before	3%	5%	1%	8%	5%	4%	10%	5%
Nutritional	Present	9%	1%	12%	1%	12%	2%	3%	6%
	Before	4%	8%	7%	2%	24%	8%	2%	8%
Other	Present	0%	0%	17%	18%	5%	0%	21%	10%
	Before	0%	0%	11%	33%	4%	0%	12%	9%
None	Present	50%	25%	33%	18%	16%	39%	38%	31%
	Before	34%	24%	46%	33%	18%	39%	55%	36%
N	389	403	400	379	413	275	496	2755	
Confid/Sign level	C-95%	C-95%	C-95%	C-95%	C-95%	C-95%	C-95%	C-95%	
	S-5%	S-5%	S-5%	S-5%	S-5%	S-5.5%	S-4.5%	S-5%	

Best description by guardians on the economic effect of COVID for their household								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Not too bad	2%	4%	17%	49%	4%	54%	26%	21%
Bad	62%	59%	22%	40%	61%	31%	34%	44%
Really bad, seriously impoverished the household	29%	14%	50%	10%	33%	12%	24%	25%
Really bad but it is improving now	7%	24%	12%	2%	3%	3%	16%	10%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Has the quality of water changed since the period of sponsorship/IR programme support?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	1%	56%	15%	2%	34%	21%	5%	19%
No	99%	44%	86%	98%	66%	79%	95%	81%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

If yes, did sponsorship/IR support help to make the water quality improvement possible?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes, primarily through education on water treatment	0%	41%	0%	0%	15%	6%	2%	9%
Yes, it would not have been possible otherwise without IR financial support	0%	27%	1%	1%	20%	13%	1%	9%
It helped somewhat through IR financial support	0%	10%	9%	1%	14%	9%	1%	6%
No it did not help much	0%	0%	3%	0%	1%	0%	1%	1%
The support came from other sources not connected to the project	1%	2%	0%	0%	0%	2%	1%	1%
Don't know/No answer	0%	1%	2%	0%	0%	0%	0%	1%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

OSP household economic data - income, expenditure, productive asset valuation, savings (USD)								
Income and expenditure	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Income (Average) Number of respondents - Conf level- Monthly	1019	87.76	68.40	159	132.59	115.78	111	242
Annual per capita GDP nationally (World Bank, 2021)	6,493	2,458	925	4,333	2,082	591	1,505	
Expenditures (Average) Monthly	887	83.67	62.88	152	120	110	103	217
Productive Assets Number of respondents - Conf level -								
Savings Number of respondents - Conf level -	706.07	157.37	57.02	744.37	57.59	32.94	92.64	264

Households above extreme poverty threshold								
Response	Niger	Kenya	Albania	Pakistan	Bangladesh	Indonesia	Ethiopia	Overall
Current percentage	99	98	96	92	92	87	77	91
Percentage pre- sponsorship	74	?	84	58	58	85	54	68
Percentage which have grown out of extreme poverty	34%		14%	37%	37%	.02%	43%	34%

OSP guardian perception of household poverty/wealthy status at time of survey/prior to sponsorship								
Country	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Extremely poor	4/16%	8/42%	23/47%	13/15%	2/29%	1/26%	8/42%	9/32%
Poor	35/55%	45/29%	56/40%	54/55%	42/29%	14/26%	39/31%	42/41%
No-so-poor	47/24%	36/22%	18/10%	27/25%	23/16%	40/26%	31/20%	31/20%
Not poor	14/4%	11/7%	4/3%	7/5%	33/16%	44/4%	21/7%	18/7%
Not sure/No answer	1%	0%	0%	0%	0%	1%	0%	0%
N	389	403	400	379	413	275	496	2755

Did sponsorship/IR support help your household to improve its economic status?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes, it would not have been possible otherwise	22%	42%	39%	79%	31%	47%	46%	43%
It helped somewhat	63%	32%	42%	16%	61%	51%	46%	44%
No it did not help much - the support came from other sources not connected to the project	5%	1%	6%	1%	8%	1%	2%	3%
My economic status has not improved since sponsorship	6%	25%	2%	3%	0%	1%	3%	6%
Don't know/No answer	5%	1%	11%	1%	0%	0%	3%	3%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Guardians reporting on household sources of income								
Livelihoods	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Total
Small trade with commercial shop	2.40%	2.47%	17.14%	18.51%	51.97%	37.25%	17.53%	21%
Other small production or trade in goods (sewing, honey, making food, other small IGA)	28.55%	10.67%	36.71%	27.64%	22.83%	42.98%	18.62%	27%
Agriculture (crop, poultry, fishing and livestock)	26.24%	53.2	8.57%	4.57%	1.57%	5.16%	17.52%	17%
Service: salary as teacher/ private job/ government job	19.47%	4.48%	18.21%	8.17%	5.51%	7.45%	12.97%	11%
Day labourer (agricultural and Non-agricultural)	2.88%	19.01%	0.36%	27.41%	4.72%	1.43%	7.36%	9%
Maid servant/domestic help	12.26%	6.03%	11.79%	10.10%	3.15%	1.15%	11.90%	8%
Skilled labour (carpenter, masonry, mechanism handicraftsman)	7.69%	3.71%	5.71%	2.88%	6.30%	3.72%	9.98%	6%
Driver:rickshaw/van/ auto/boat/troller/ motorbike/taxi etc.	0.48%	0.62%	1.43%	0.72%	3.94%	0.86%	4.11%	2%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Is OSP guardian income possible because of OSP support?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	50.72%	74.03%	35.36%	5.77%	43.31%	50.72%	6.56%	43.51%
No	49.28%	25.97%	64.64%	94.23%	56.69%	49.28%	93.44%	56.49%
Number of respondents	389	403	400	379	413	275	496	2755

Did Islamic Relief sponsorship support help your household to improve its economic status?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes, it would not have been possible otherwise	22%	42%	39%	79%	31%	47%	46%	43%
It helped somewhat	63%	32%	42%	16%	61%	51%	46%	44%
No it did not much help - the support came from other sources not connected to the project	5%	1%	6%	1%	8%	1%	2%	3%
My economic status has not improved since sponsorship	6%	25%	2%	3%	0%	1%	3%	6%
Don't know/No answer	5%	1%	11%	1%	0%	0%	3%	3%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Have guardians received any of the following financial or in-kind support in the last year?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
None	20%	45%	84%	47%	45%	56%	73%	53%
Remittance from family or friends	37%	24%	3%	15%	31%	16%	16%	20%
Cash grant from other charitable sources (e.g. NGOs, zakat, UN)	52%	21%	10%	3%	17%	33%	4%	19%
Money from government social safety net for widows/orphans	48%	27%	0%	19%	2%	0%	2%	14%
Non-cash items from other sources (e.g. NGO, zakat, UN)	34%	20%	2%	6%	12%	7%	4%	12%
Money from government social safety net for poor	25%	5%	1%	20%	4%	0%	2%	8%
Other	13%	13%	2%	1%	9%	1%	4%	6%
Free or low-cost medical assistance (through government, NGO or UN agencies)	6%	1%	0%	0%	3%	1%	0%	2%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Have guardians taken any significant loans in the last 3 years?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
No	83%	86%	62%	74%	87%	49%	77%	75%
Yes	17%	14%	39%	26%	13%	51%	23%	25%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Are guardians able to pay back these loans?									
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total	
I don't think I can pay back the loan	2%	0%	12%	12%	6%	18%	5%	7%	7/33 = 21%
I will struggle to pay back loans in time	15%	9%	32%	24%	4%	13%	16%	16%	49%
Yes, most likely	1%	5%	5%	7%	3%	68%	3%	10%	30%
N/A	83%	86%	52%	57%	87%	1%	77%	67%	
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%	

Are guardians currently saving money?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	9%	80%	54%	54%	15%	83%	11%	41%
No	91%	20%	46%	46%	85%	17%	89%	59%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Are guardians a member of a cooperative/SHG/Savings and Loan Group (SLG) where they u save money and use it for loans or other purposes?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	0%	88%	57%	10%	12%	66%	8%	32%
No	100%	12%	43%	90%	88%	34%	92%	68%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Were you guardians saving money before receiving support from the sponsorship/IR support?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	8%	8%	11%	3%	3%	13%	4%	7%
No	92%	92%	89%	97%	97%	87%	96%	93%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

OSP household productive assets per country								
	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Average value of productive assets \$ All/in grad models	% /%	%/ %						
Average asset categories owned at time of survey	3.5	4.3	2	2	3.2	1.8	1.5	2.6
Average asset categories owned pre-sponsorship	2	2.4	1.5	1.5	2.7	1	1	1.7
Number of respondents	389	403	400	379	413	275	496	2755
Confidence levels	95%	95%	95%	95%	95%	95%	95%	95%

Which of the following best describes how safe and protected do guardians feel in their community?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
I don't feel very safe in my community now or before sponsorship/IR support	1%	25%	15%	2%	1%	4%	6%	8%
As an adult I have normally felt safe in my community	68%	53%	52%	44%	82%	54%	70%	61%
I feel safer now because of being involved in the sponsorship programme	8%	20%	26%	36%	16%	22%	15%	20%
I feel safer now mostly for reasons other than IR support	1%	1%	4%	12%	0%	20%	3%	5%
Don't know/No answer	21%	1%	4%	6%	0%	0%	6%	5%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Best description of guardian ability to go outside their immediate neighborhood, such as for shopping, business, education or other activities?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
I don't go much to these places either now or before sponsorship/IR support	11%	32%	21%	52%	22%	8%	26%	25%
I have always been able to go to these places	61%	53%	53%	17%	62%	53%	64%	53%
I am able to go to these places now but before sponsorship/IR support I did not do this much or at all	11%	13%	18%	6%	16%	29%	4%	13%
I was able to go to these places before, but I do not go now	1%	0%	3%	10%	0%	8%	2%	3%
Don't know/No answer	16%	2%	6%	15%	0%	1%	4%	6%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Child protection categories identified by guardians as existing in their community								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Early child marriage (before the age of adulthood)	14%	56%	7%	64%	32%	12%	14%	24%
Sexual abuse	13%	1%	8%	6%	12%	11%	8%	9%
Harsh physical punishment	12%	0%	7%	1%	4%	12%	8%	7%
Verbal and emotional abuse	19%	7%	10%	20%	6%	27%	13%	14%
Harmful labour	13%	2%	9%	2%	3%	3%	9%	7%
Children working when they should be going to school	31%	34%	10%	8%	13%	35%	9%	19%
None/Not Applicable	0%	0%	50%	0%	31%	0%	38%	21%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Scope of child protection category if existing in community				
Response	1 - Widespread	2 - Not so widespread	3 - Does not know if widespread or not	Grand Total
Early child marriage (before the age of adulthood)	31%	54%	15%	100%
Sexual abuse	26%	54%	20%	100%
Harsh physical punishment	34%	51%	15%	100%
Verbal and emotional abuse	43%	38%	20%	100%
Harmful labour	42%	41%	17%	100%
Children working when they should be going to school	31%	43%	26%	100%
None/Not Applicable	0%	0%	100%	100%
Grand Total	26%	37%	36%	100%

If child or youth in household are participating in extracurricular activities, which one(s)?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Through public school/school system	4%	11%	20%	2%	24%	4%	11%	11%
Child clubs and activities organised by IR	0%	33%	2%	28%	6%	3%	1%	10%
Other sport activities/clubs	8%	8%	10%	8%	23%	8%	5%	10%
Through mosque/madrasah	7%	4%	13%	18%	5%	16%	1%	9%
Other activities to help people and communities	2%	5%	2%	0%	7%	1%	1%	2%
Other	2%	1%	2%	1%	1%	5%	2%	2%
Other artistic activities/clubs	0%	0%	0%	7%	0%	0%	0%	1%
Don't know/No answer	0%	2%	0%	2%	0%	0%	0%	1%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Best description by guardian of ability to make choices affecting her life and to act on them (agency)								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
I have little opportunity to do so	39%	34%	22%	9%	26%	18%	35%	27%
I can do this sometimes	37%	52%	61%	42%	42%	52%	22%	43%
I can usually do this	24%	15%	17%	49%	32%	30%	43%	30%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Has "agency" changed over the sponsorship period? Guardian responses.								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	23%	90%	37%	23%	61%	71%	15%	44%
No	77%	10%	63%	77%	39%	29%	85%	56%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Which cooperative SHG/SLGs are guardians members of?							
Response	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Co-op of another organisation	2%	0%	83%	4%	3%	3%	6%
Government-affiliated co-op	1%	3%	13%	0%	0%	0%	1%
Islamic Relief SHG	93%	93%	0%	41%	96%	18%	83%
Other	4%	3%	5%	56%	1%	79%	10%
Grand Total	100%	100%	100%	100%	100%	100%	100%

Number of years guardians have been in SHG/SLGs?							
Response	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
0-3	32%	96%	60%	65%	68%	74%	60%
4-7	48%	3%	33%	33%	26%	23%	30%
8-11	17%	0%	5%	2%	5%	3%	8%
12-16	2%	0%	3%	0%	2%	0%	1%

Use/investment of SHG savings reported by guardian members of SHGs							
Response	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Home improvement	0	0	0	0	0	0	0
for income generating activities	74%	45%	53%	52%	63%	13%	59%
to fulfil basic household needs (e.g. food)	44%	35%	70%	81%	86%	41%	54%
For children's education	58%	16%	38%	69%	39%	31%	42%
As insurance for big emergencies (e.g. food insecurity, medical)	19%	14%	5%	7%	57%	23%	25%
For social obligations (e.g. weddings, holidays)	21%	0%	0%	33%	34%	21%	18%
Other	15%	22%	3%	17%	7%	28%	15%
Grand Total	100%	100%	100%	100%	100%	100%	100%

Have you been aware of how to make a complaint through Islamic Relief's feedback and complaint response mechanism?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	81%	89%	67%	64%	52%	56%	62%	68%
No	11%	11%	33%	31%	45%	43%	37%	30%
Not sure	8%	0%	1%	5%	3%	0%	1%	3%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Guardian considered making a complaint, but did not: topics of consideration.								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Delayed sponsorship money	0%	1%	25%	5%	24%	8%	2%	9%
Other	4%	1%	3%	1%	11%	8%	4%	4%
Delayed or lack of inputs	0%	0%	2%	0%	3%	1%	0%	1%
Lack of support of government or partner service provider	1%	0%	1%	0%	2%	0%	0%	1%
No complaint	95%	98%	72%	94%	65%	83%	96%	86%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Guardian satisfaction levels of OSP programme services								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Frequency of home visits from IR staff (satisfied)	96%	96%	67%	80%	62%	81%	94%	83%
IR Staff behavior (satisfied)	40%	96%	94%	80%	84%	68%	96%	81%
Cash support amount (satisfied)	45%	90%	45%	98%	51%	61%	90%	69%
Distribution/ timeliness of payment (satisfied)	43%	95%	57%	78%	53%	69%	71%	67%
Training and skills development (satisfied)	69%	96%	52%	44%	47%	55%	54%	59%
Verbal and emotional abuse	19%	7%	10%	20%	6%	27%	13%	14%
Harsh physical punishment	12%	0%	7%	1%	4%	12%	8%	7%
Number of respondents	389	403	400	379	413	275	496	2755
Confidence/ Significance Level	95%	95%	95%	95%	95%	95%	95%	95%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

How often does orphan support officer meet with OSP household?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Never	0%	0%	3%	1%	0%	0%	0%	1%
Annually	0%	1%	62%	25%	48%	0%	9%	21%
Biannually	0%	0%	9%	56%	25%	0%	74%	26%
Quarterly	0%	52%	26%	17%	17%	0%	12%	18%
Monthly	100%	19%	1%	2%	9%	100%	4%	29%
Fortnightly	0%	28%	0%	1%	0%	0%	0%	4%
Weekly	0%	0%	0%	0%	0%	0%	0%	0%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Training and counseling from OSP staff: What is received by guardians?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Livelihoods	100%	91%	25%	100%	52%	100%	47%	71%
Managing finances	16%	85%	48%	26%	63%	66%	53%	51%
Parenting	18%	84%	42%	45%	40%	67%	28%	45%
My emotional health	35%	26%	31%	43%	10%	84%	32%	35%
Problems relating to Islamic Relief sponsorship	29%	30%	23%	14%	2%	33%	24%	22%
Access to government support	0%	25%	6%	59%	2%	35%	3%	17%
Other	45%	5%	11%	1%	2%	1%	12%	11%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

What are the two areas of training and skill development guardians would like to have that are most important to them and their family?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Small business	20%	27%	82%	65%	82%	78%	47%	56%
Educational support to children	46%	15%	11%	50%	48%	31%	21%	31%
Tailoring/handicrafts	29%	39%	30%	11%	18%	14%	59%	30%
Livestock/fishing/poultry	5%	65%	2%	16%	11%	28%	11%	19%
Health and nutrition	31%	10%	13%	7%	33%	18%	7%	17%
Savings and loans	4%	13%	28%	5%	31%	11%	8%	15%
Agriculture	5%	39%	1%	16%	5%	4%	10%	12%
SHG operation and participation	1%	10%	14%	0%	16%	11%	2%	7%
Accessing social safety net	4%	9%	6%	2%	18%	1%	1%	6%
Disaster risk reduction	5%	3%	1%	0%	16%	6%	0%	4%
Other	27%	6%	9%	1%	2%	10%	19%	11%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Over the period of sponsorship/IR support, did you receive training and skills development?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
No	84%	12%	47%	92%	65%	29%	91%	62%
Yes	16%	88%	54%	8%	35%	71%	9%	38%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Programme management and Implementation: Sources of training and skill development					
Response	Government	Islamic Relief	Members of the community	Other NGOs/CSOs	Grand Total
Sanitation, hygiene and disease prevention	42.11%	41.02%	36.36%	36.84%	40.93%
Savings, loans or financial skills	10.53%	30.05%	18.18%	26.32%	29.61%
Livestock, fish or poultry	47.37%	24.96%	9.09%	15.79%	25.02%
Other income generating activities	47.37%	20.27%	36.36%	47.37%	21.19%
Child protection and safeguarding	10.53%	22.34%	9.09%	5.26%	21.81%
Positive parenting	5.26%	18.28%	9.09%	10.53%	17.90%
Agriculture	42.11%	13.43%	0.00%	10.53%	13.70%
Technical or vocational skills	36.84%	13.91%	36.36%	31.58%	14.69%
Self-help group operation	5.26%	12.80%	18.18%	21.05%	12.85%
Literacy skills	5.26%	7.00%	9.09%	10.53%	7.04%
Number of respondents	19	1258	11	19	1307
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%

Did the training increase guardians knowledge?		
Response	Percentage	Count
Don't know/No answer	0.54%	7
Not at all	0.23%	3
Yes, significantly	79.42%	1038
Yes, somewhat	19.82%	259
Grand Total	100.00%	1307

Tables which informed analysis but were not included in the report's first draft

Does/did the sponsorship stipend arrive for you on time?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes, usually	99%	92%	57%	73%	48%	38%	96%	74%
Sometimes yes/Sometimes no (fluctuates)	0%	8%	41%	0%	51%	57%	4%	21%
Sometimes Yes/Sometimes No fluctuates	0%	0%	0%	27%	0%	0%	0%	4%
Usually not	1%	0%	3%	0%	1%	5%	0%	1%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%
Number of respondents	389	403	400	379	413	275	496	2755

Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Big problem	1	2	60	73% 279 +	37	69	1	449
A little problem		27	108	1 99	155	86	14	489
Varies	1	3	5	99	23	16	3	51
(Blank) not a problem	387	371	227		198	104	478	1765
Grand Total	389	403	400	379	413	275	496	2755

Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
	0.00%	0.00%	0.00%	73.61%	0.00%	0.00%	0.00%	10.13%
Big problem	0.26%	0.50%	15.00%	0.26%	8.96%	25.09%	0.20%	6.21%
A little problem	0.00%	6.70%	27.00%	26.12%	37.53%	31.27%	2.82%	17.75%
Varies	0.26%	0.74%	1.25%	0.00%	5.57%	5.82%	0.60%	1.85%
(Blank) not a problem	99.49%	92.06%	56.75%	0.00%	47.94%	37.82%	96.37%	64.07%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

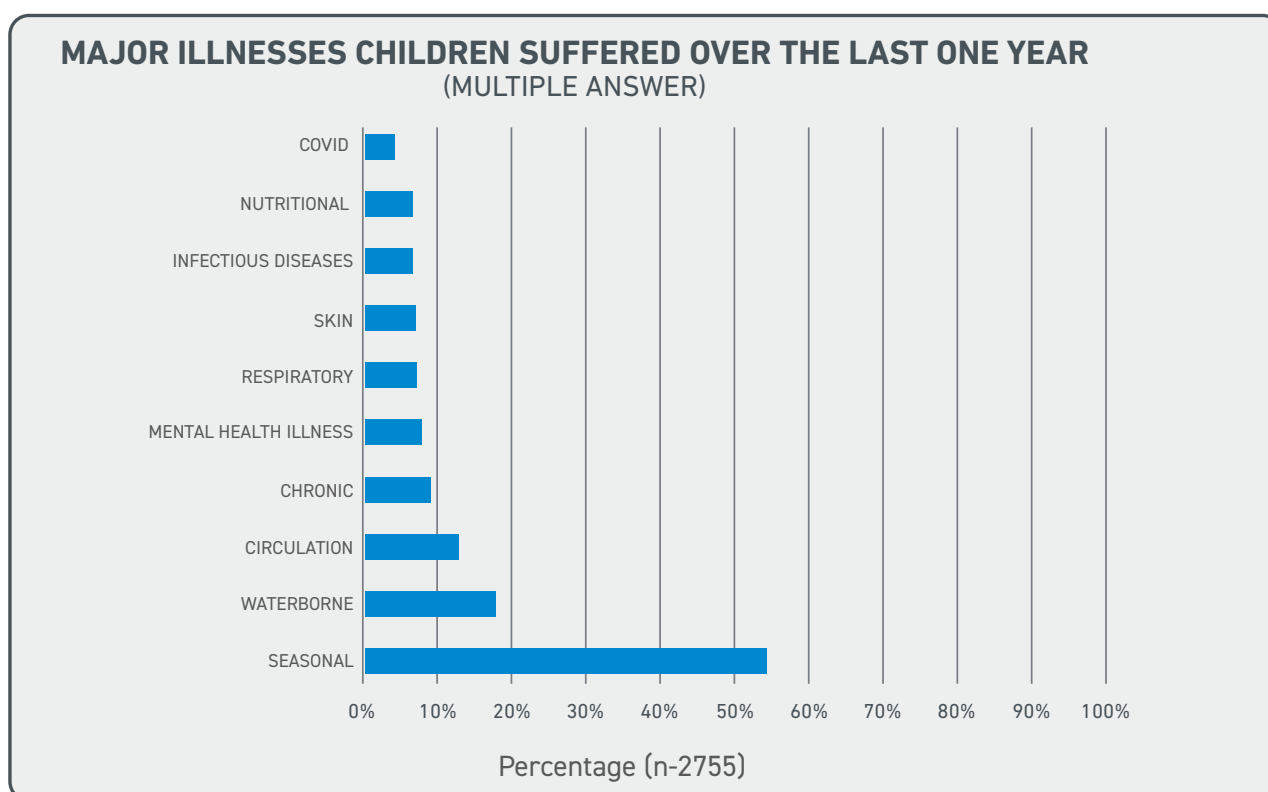
What were their average performance scores during survey/sponsorship and/pre sponsorship?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Average	16/14%	24/31%	26/28%	16/20%/	6/39%	27/45%	11/16%	17/27%
Don't know/ No Answer	1/2%	9/12%	1/2%	3/3%	1/2%	2/6%	3/1%	3/4%
Excellent	16/15%	22/5%	13/21%	18/15%	26/9%	6/3%	21/21%	18/13%
Good	64/67%	45/43%	56/38%	63/63%	67/45%	61/29%	63/60%	60/50-%
Poor	3/2%	1/9%	4/10%	0%	0/5%	4/17%	1/1%	2/6%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

In the last year have you gone through periods days when your household has gone hungry?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	25.71%	20.60%	33.75%	7.39%	36.56%	55.64%	20.16%	27.22%
No	74.29%	79.40%	66.25%	92.61%	63.44%	44.36%	79.84%	72.78%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

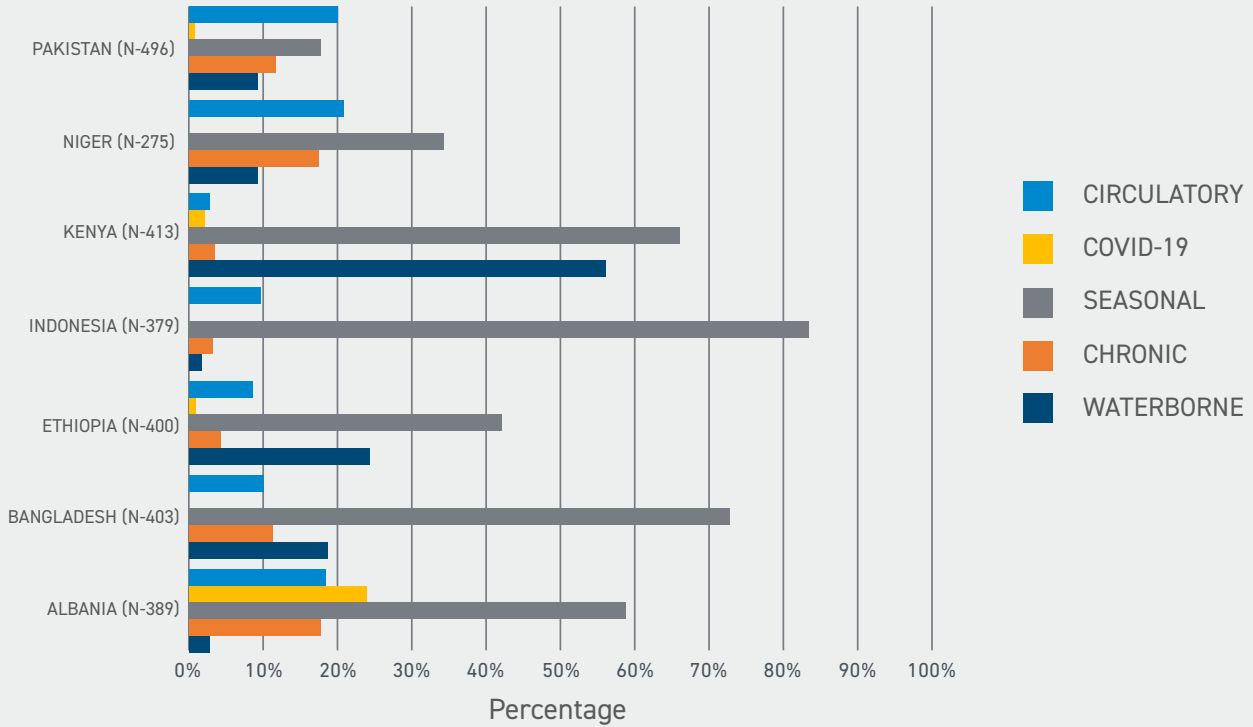
Identify the number of meals normally per day during survey/prior to survey								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Three proper meals	50/37%	86/30%	38/28%	88/87%	20/8%	48/8%	71/40%	58/34%
Three meals with difficulty	16/23%	10/44%	26/19%	3/3%	21/5%	10/16%	18/33%	15/21%
Two proper meals	30/26%	2/9%	23/20%	8/9%	41/26%	28/19%	7/10%	19/17%
Two meals with difficulty	4%	2%	10%	0%	15%	4%	4%	6/20%
One proper meal	0%	0%	3%	1%	2%	10%	0%	2/5%
One proper meal with difficulty	0%	0/1%	0/3%	0%	0/7%	1/11%	0/2%	0/3%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Food consumption score – per country and all countries in survey								
FCS	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Acceptable	88%	100%	18%	84%	52%	88%	70%	70%
Borderline	11%	0%	40%	2%	36%	11%	25%	19%
Poor	1%	0%	43%	14%	13%	1%	4%	11%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%
Number of respondents	389	403	400	379	413	275	496	2755
Confid/Sign level	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5.5%	C-95% S-4.5%	C-95% S-5%

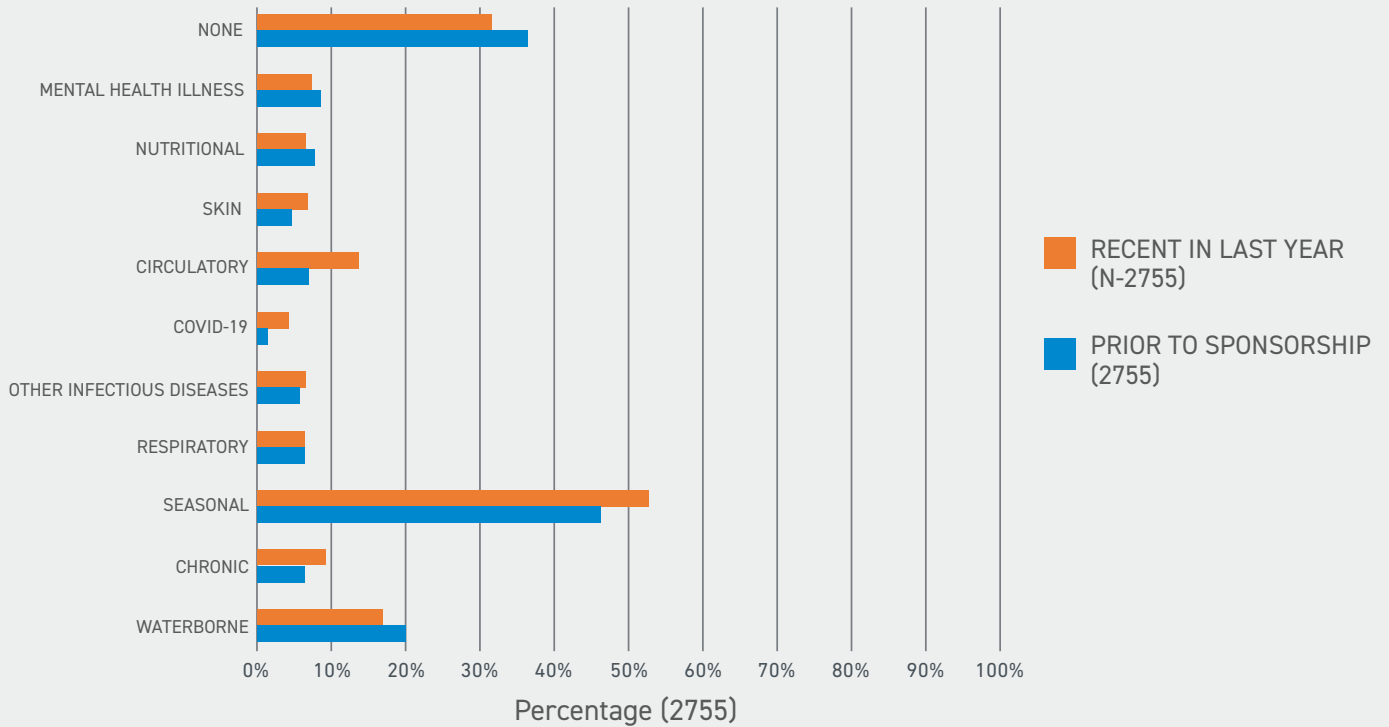
Illnesses Disease



FIVE MOST REQUENT ILLNESSES CHILDREN SUFFERED OVER THE LAST ONE YEAR



FIVE MOST REQUENT ILLNESSES CHILDREN SUFFERED OVER THE LAST ONE YEAR



Illnesses before the OSP support and over the last year									
Diseases	Time	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Seasonal	Present	59%	72%	42%	84%	67%	34%	18%	53%
	Before	63%	78%	32%	46%	55%	33%	17%	46%
Waterborne	Present	3%	19%	28%	2%	52%	8%	9%	18%
	Before	2%	17%	18%	1%	60%	7%	6%	16%
Circulatory	Present	19%	10%	9%	11%	3%	21%	20%	13%
	Before	10%	8%	3%	1%	3%	11%	9%	6%
Chronic	Present	19%	12%	4%	3%	3%	15%	11%	9%
	Before	13%	7%	3%	1%	2%	12%	8%	6%
Mental health illness	Present	17%	2%	10%	1%	7%	4%	5%	7%
	Before	11%	9%	8%	10%	19%	4%	4%	9%
Respiratory	Present	10%	4%	6%	7%	2%	9%	5%	6%
	Before	5%	3%	5%	8%	4%	11%	6%	6%
Infectious diseases	Present	3%	2%	5%	0%	27%	3%	2%	6%
	Before	2%	1%	4%	0%	23%	2%	1%	5%
COVID-19	Present	23%	0%	1%	0%	2%	0%	1%	4%
	Before	8%	0%	0%	0%	1%	0%	1%	1%
Skin	Present	7%	8%	1%	8%	3%	6%	9%	6%
	Before	3%	5%	1%	8%	5%	4%	10%	5%
Nutritional	Present	9%	1%	12%	1%	12%	2%	3%	6%
	Before	4%	8%	7%	2%	24%	8%	2%	8%
Other	Present	0%	0%	17%	18%	5%	0%	21%	10%
	Before	0%	0%	11%	33%	4%	0%	12%	9%
None	Present	50%	25%	33%	18%	16%	39%	38%	31%
	Before	34%	24%	46%	33%	18%	39%	55%	36%
Number of respondents	389	403	400	379	413	275	496	2755	
Confid/Sign level	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5.5%	C-95% S-4.5%	C-95% S-5%	

Major illnesses households and children suffered (multiple answer)		
Diseases	Prior to sponsorship (2755)	Recent in last year (n-2755)
Seasonal	46%	53%
Waterborne	16%	18%
Circulatory (for example, high blood pressure, heart disease)	6%	13%
Chronic	6%	9%
Mental health illness	9%	7%
Nutritional	8%	6%
Other infectious diseases	5%	6%
Skin (for example, psoriasis)	5%	6%
COVID-19 1% 4%	1%	4%
None 36% 31%	36%	31%

Describe how education for your school age children was affected by COVID?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Students fell significantly behind in their education	14%	58%	29%	7%	67%	69%	43%	40%
Remote learning occurred and this was very helpful for the children	21%	6%	14%	27%	5%	1%	9%	12%
Remote learning occurred but it wasn't very helpful because we could not afford the costs of technology to do this	24%	3%	9%	33%	17%	4%	12%	15%
Remote learning occurred but it wasn't helpful because we could not afford technology costs	30%	11%	7%	3%	10%	8%	17%	13%
Education wasn't affected that much by COVID-19	11%	21%	30%	30%	0%	18%	8%	16%
Not applicable	0%	0%	12%	0%	1%	0%	12%	4%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Latrines/toilets used by OSP households per country and all countries in survey								
Country	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Sanitary	93%	49%	9%	91%	1%	2%	87%	50%
Pit with slab	4%	47%	35%	0%	77%	89%	6%	34%
Pit without slab	2%	2%	31%	2%	17%	4%	1%	8%
Hanging or bucket	0%	1%	11%	2%	2%	1%	0%	2%
Open	1%	0%	15%	4%	3%	3%	4%	4%
Other	0%	0%	0%	1%	1%	1%	2%	1%
Better/improved in recent years?	12%	49%	18%	17%	32%	29%	16%	24%
Safe for children and girls? Yes/No	92%	71%	41%	88%	67%	77%	91%	76%
Number of respondents	389	403	400	379	413	275	496	2755
Confidence/Significance	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5%	C-95% S-5.5%	C-95% S-4.5%	C-95% S-5%

Have you been able to improve your latrine in recent years?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	12%	49%	18%	17%	32%	29%	16%	24%
No	88%	51%	82%	83%	68%	71%	84%	76%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

If yes: Did sponsorship/Islamic Relief support help to make the latrine improvement possible?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
No latrine improvement	0%	1%	2%	11%	2%	4%	1%	3%
Yes, it would not have been possible otherwise	0%	33%	3%	2%	16%	2%	6%	9%
It helped somewhat	1%	13%	4%	1%	11%	17%	7%	7%
No it did not much help	0%	0%	4%	0%	2%	2%	1%	1%
The support came from other sources not connected to IR	10%	1%	4%	2%	1%	4%	1%	3%
Don't know/No answer	1%	0%	1%	1%	0%	1%	0%	1%
No improve	88%	51%	82%	83%	68%	71%	84%	76%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

However, most guardians in the study say the latrines are safe for children and women (76%) without much deviation from country programme to another.

Do you consider your latrine to be a safe space for children and girls?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	92%	71%	41%	88%	67%	77%	91%	76%
No	8%	29%	59%	12%	33%	23%	9%	24%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Was it safe before sponsorship?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	89%	47%	32%	77%	42%	58%	79%	61%
No	11%	53%	68%	23%	58%	42%	21%	39%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Has the quality of water changed since the period of sponsorship/Islamic Relief programme support?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	1%	56%	15%	2%	34%	21%	5%	19%
No	99%	44%	86%	98%	66%	79%	95%	81%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

If yes, did sponsorship/Islamic Relief support help to make the water quality improvement possible?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes, primarily through education on water treatment	0%	41%	0%	0%	15%	6%	2%	9%
Yes, it would not have been possible otherwise without IR financial support	0%	27%	1%	1%	20%	13%	1%	9%
It helped somewhat through Islamic Relief financial support	0%	10%	9%	1%	14%	9%	1%	6%
No it did not help much	0%	0%	3%	0%	1%	0%	1%	1%
The support came from other sources not connected to the project	1%	2%	0%	0%	0%	2%	1%	1%
Don't know/No answer	0%	1%	2%	0%	0%	0%	0%	1%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

What is the main source of drinking water for your household uses?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
City/municipal supply pipes	42%	0%	62%	27%	37%	61%	46%	39%
Purchased	40%	2%	23%	34%	53%	34%	3%	26%
Deep tube well	12%	45%	7%	18%	1%	0%	19%	15%
Shallow tube-well	3%	52%	8%	17%	2%	1%	14%	14%
Other	2%	0%	1%	4%	1%	4%	9%	3%
Pond	1%	0%	0%	0%	1%	0%	3%	1%
Canal	1%	0%	0%	0%	0%	0%	5%	1%
River	0%	0%	0%	0%	2%	0%	2%	1%
Rainwater harvest	0%	0%	0%	0%	2%	0%	0%	0%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Is the water source more than 15 minute walk each way?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	21%	6%	20%	14%	58%	27%	23%	24%
No	79%	94%	81%	86%	42%	73%	77%	76%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Economic data

Poverty alleviation measurements determined as follows in this table as used in the endline evaluation for ALO Bangladesh.

Monthly household income & extreme poverty threshold							
Indicator	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan
Average monthly household income in local currency	101,881	9,630	3,796	2,449,060	19,484	90,855	32,983
Average family size	3.8	4.30	4.6	3.8	3.4	5.0	6.7
Average per person per month (30 days)	26,811	2,240	825	644,489	5,731	18,171	4,923
Average per person per day	894	75	28	21483	191	606	164
PPP conversion for country	41.5	31.4	17.75	4,852.3	42.9	48.5	44.1
Average income per person per day USD (PPP basis)	8.94USD	0.68 USD	0.50 USD	1.40 USD	1.30 USD	0.77 USD	0.55 USD
SGD extreme poverty threshold of income per person per day	5,5 USD	1.90 USD	1.90 USD	3.2 USD	2.15 USD	2.15USD	1.90 USD
Income percentage per average family size above/ (below) the extreme poverty threshold	4%	8%	23%	13%	2%	1%	8%
Percentage of households below poverty threshold at entry into OSP (from assessment forms)	16%	42%	47%	15%	29%	26%	42%
Percentage of households below poverty threshold at time of survey							
Number of houtholds	389HHs	403HHs	400 HHs	379 HHs	413 HHs	275 HHs	496 HHs

Types of expenditures of guardian households								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Food	22%	20%	14%	16%	21%	19%	14%	18%
Education	12%	15%	13%	22%	20%	16%	15%	16%
Clothing	6%	15%	8%	6%	14%	9%	8%	10%
Household bills	21%	12%	13%	20%	12%	14%	14%	15%
Health and medical costs	9%	14%	9%	6%	19%	12%	10%	11%
Transportation	8%	10%	9%	9%	6%	6%	8%	8%
Non-food household supplies	15%	5%	9%	4%	2%	7%	8%	7%
Rent/Mortgage/Shelter	5%	2%	10%	4%	2%	6%	8%	6%
Loan payments	2%	3%	7%	8%	2%	3%	8%	5%
Inputs/supplies for business &IGA	0%	2%	0%	5%	2%	7%	7%	3%
Inputs/supplies for business, income generating activities	0%	0%	8%	0%	0%	0%	0%	1%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Are you able to pay back these loans?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
I don't think I can pay back the loan	2%	0%	12%	12%	6%	18%	5%	7%
I will struggle to pay back loans in time	15%	9%	32%	24%	4%	13%	16%	16%
Yes, most likely	1%	5%	5%	7%	3%	68%	3%	10%
N/A	83%	86%	52%	57%	87%	1%	77%	67%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Were you be able to get loans before the sponsorship support?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
No	8%	80%	92%	70%	98%	79%	91%	75%
Yes	9%	20%	8%	30%	2%	21%	9%	14%
(Blank)	83%	0%	0%	0%	0%	0%	0%	12%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Savings and credit of guardians per country and all countries in survey								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Total All countries
Percentage of loans taken out in last 3 years	17%	14%	39%	26%	13%	51%	23%	25%
Average amount of loans USD	5081.70	840.51	576.78	1008.81	264.27	58.63	733.39	1223.44
Most frequent interest rate and payback period (mode)	3220	9.35 interest rate	10445	22.50	0.44	0	16509	
Percentage able to pay back loans pre and during sponsorship	1%	5%	5%	7%	3%	68%	3%	10%
Percentage with savings	9%	80%	54%	54%	15%	83%	11%	41%
Percentage with savings who are co-op members	0%	88%	57%	10%	12%	66%	8%	32%
Average savings USD	702	157	239	744	57.5	33	93	289
Number of respondents	389	403	400	379	413	275	496	2755
Confidence levels	95%	95%	95%	95%	95%	95%	95%	95%

OSP SGHs graduation programmes saving per country								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Percentage in SHGs	0%	88%	57%	10%	12%	66%	8%	32%
Average length of time in SHG (years)	No data	5 years	1.5 Years	3.4 years	3 Years	3.3 Years	2 Years	3.5 Years
Average monthly contribution USD	No data	2.40	4.31	42	8.5	5	11	10.45
Percentage able to save before joining SHG	8%	8%	11%	3%	3%	13%	4%	7%
Average monthly saving before joining SHG	70	12	4.5	32	27	24	120	41
Percentage with savings are co-op members	0%	88%	57%	10%	12%	66%	8%	32%
Number of respondents	389	403	400	379	413	275	496	2755
Confidence levels	95%	95%	95%	95%	95%	95%	95%	95%

Shelter

What is the ownership status of the house you live in?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Owned	56%	76%	19%	82%	69%	40%	63%	59%
Renting	20%	5%	31%	4%	12%	25%	22%	17%
Living for free with neighbour/relative	21%	16%	13%	12%	14%	35%	13%	17%
Provided by government for free or subsidized	1%	0%	34%	0%	0%	0%	0%	5%
In a camp	0%	0%	0%	0%	5%	0%	0%	1%
Provided by government for free or subsidized	0%	2%	0%	1%	0%	0%	1%	1%
Other	2%	0%	2%	1%	0%	0%	1%	1%
Squatting	0%	0%	1%	0%	0%	0%	0%	0%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%
Number of respondents	389	403	400	379	413	275	496	2755
Confidence level	95%	95%	95%	95%	95%	95%	95%	95%

Has this changed since receiving sponsorship/IR support?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	7%	6%	11%	1%	36%	21%	22%	15%
No	93%	94%	89%	99%	64%	79%	78%	85%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

If yes, what was the ownership status before?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Owned	3%	1%	1%	1%	24%	8%	9%	7%
Renting	2%	1%	5%	0%	7%	8%	5%	4%
Living for free with neighbour/relative	2%	2%	2%	0%	2%	5%	2%	2%
Squatting	0%	0%	0%	0%	1%	0%	0%	0%
In a camp	0%	0%	0%	0%	1%	0%	2%	1%
Provided by government for free or subsidised	0%	0%	2%	0%	0%	0%	0%	0%
Other	1%	1%	1%	0%	1%	0%	2%	1%
N/A	93%	94%	89%	99%	64%	79%	78%	85%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Have you undertaken any major renovations to your home since sponsorship?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	16%	53%	23%	17%	33%	19%	26%	27%
No	84%	47%	77%	83%	67%	81%	74%	73%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

If yes, did sponsorship/Islamic Relief support help make the changes possible?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes, it would not have been made possible otherwise	2%	35%	11%	3%	18%	4%	14%	13%
It helped somewhat	1%	14%	8%	4%	12%	13%	11%	9%
The help came from other sources not connected to the project	9%	1%	2%	8%	0%	1%	0%	3%
No, it did not help much	1%	0%	2%	1%	0%	0%	1%	1%
The help came from a combination of sources, including the sponsorship	3%	2%	0%	1%	2%	1%	0%	1%
Don't know/No answer	1%	0%	0%	0%	0%	0%	0%	0%
Didn't renovate	84%	47%	77%	83%	67%	81%	74%	73%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

What is the condition of your house in comparison to the community before the sponsorship?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Worse	24%	45%	45%	17%	30%	22%	26%	30%
Same	68%	24%	46%	78%	54%	61%	63%	56%
Better	8%	32%	10%	6%	16%	17%	11%	14%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Participation

Are any of your school age children attending extracurricular activities (e.g. members of a child club/group/centre?)								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	21%	43%	36%	28%	42%	31%	18%	31%
No	79%	57%	64%	72%	58%	69%	82%	69%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

If yes, how useful is the child club for your child/children?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Has developed my child socially	17%	32%	29%	17%	33%	24%	7%	22%
Fun for my child as an activity	12%	29%	23%	21%	29%	12%	12%	20%
Has made my child more confident	9%	15%	19%	18%	31%	20%	13%	18%
Has made my child a better student	8%	22%	21%	14%	26%	17%	4%	16%
Has been better for me to parent	2%	9%	8%	4%	14%	9%	3%	7%
Has not been very helpful for my child	0%	4%	1%	0%	3%	0%	0%	1%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Agency

If yes to Islamic Relief organised group: Which of the following best describes your experience in being involved in the group								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Does not help my ability to make choices and carry out actions to benefit me and my household	0%	20%	2%	0%	0%	6%	0%	4%
It helps a little in making choices and carry out actions	0%	36%	33%	0%	7%	25%	5%	14%
Helps a lot in making choices and carrying out actions	0%	24%	7%	0%	6%	39%	4%	10%
(Blank)	100%	20%	59%	100%	87%	29%	91%	72%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

How has the group affected your ability to save money?							
Response	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Home improvement	0%	0%	3%	0%	0%	0%	0%
I am saving a little more money than before joining	59%	47%	0%	54%	47%	62%	51%
I am saving a lot more money than before joining the group	38%	43%	0%	43%	44%	5%	38%
I am saving the same as before joining	2%	10%	0%	4%	9%	33%	7%
(Blank)	0%	0%	98%	0%	0%	0%	4%
Grand Total	100%	100%	100%	100%	100%	100%	100%

Program Management

Have you been aware of how to make a complaint through Islamic Relief's feedback and complaint response mechanism?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Yes	81%	89%	67%	64%	52%	56%	62%	68%
No	11%	11%	33%	31%	45%	43%	37%	30%
Not sure	8%	0%	1%	5%	3%	0%	1%	3%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Have you considered making a complaint but did not? What about?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Delayed sponsorship money	0%	1%	25%	5%	24%	8%	2%	9%
Other	4%	1%	3%	1%	11%	8%	4%	4%
Delayed or lack of inputs	0%	0%	2%	0%	3%	1%	0%	1%
Lack of support of government or partner service provider	1%	0%	1%	0%	2%	0%	0%	1%
No complaint	95%	98%	72%	94%	65%	83%	96%	86%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

Have you made a complaint?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
No	98%	100%	87%	99%	87%	98%	99%	95%
Yes	2%	0%	13%	1%	13%	2%	1%	5%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

If yes, which of the following best describes how it was handled?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Complaint was handled promptly with appropriate feedback provided	1%	0%	9%	0%	10%	2%	0%	3%
Complaint was handled promptly with appropriate feedback provided	0%	0%	0%	1%	0%	0%	0%	0%
Complaint was handled with some delay in feedback	0%	0%	2%	0%	3%	0%	0%	1%
Complaint was not handled without any further response	0%	0%	2%	0%	0%	0%	0%	0%
(Blank)	98%	100%	87%	99%	87%	98%	99%	95%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

How satisfied is the respondent with cash sponsorship amount?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Not satisfied	1%	0%	11%	0%	10%	0%	1%	3%
Partially satisfied	54%	10%	45%	2%	38%	39%	9%	27%
Satisfied	45%	90%	45%	98%	51%	61%	90%	69%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

How satisfied is the respondent with distribution and timeliness of payments?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Not satisfied	1%	0%	8%	1%	9%	1%	2%	3%
Partially satisfied	56%	5%	36%	21%	38%	29%	27%	30%
Satisfied	43%	95%	57%	78%	53%	69%	71%	67%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

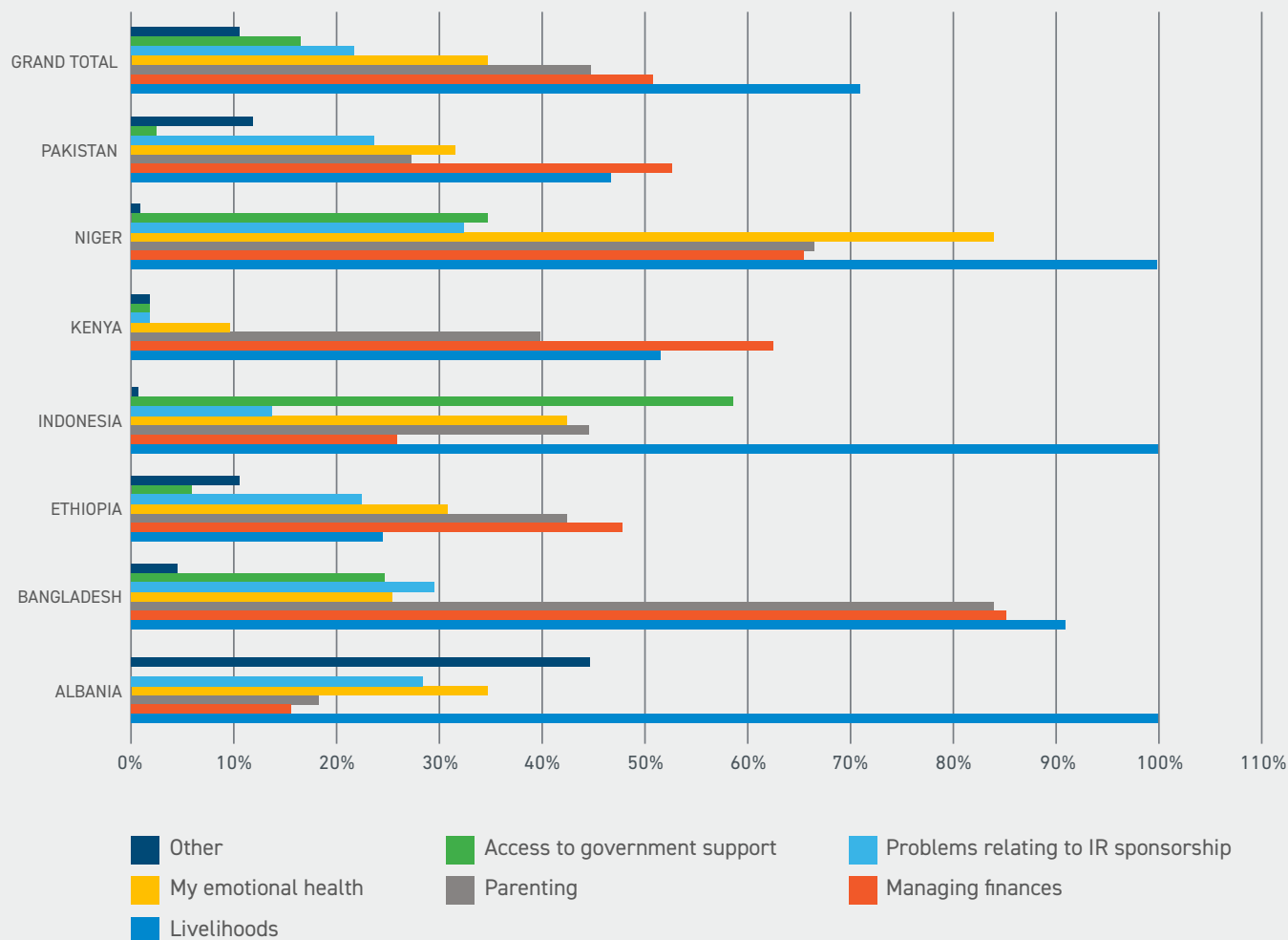
How satisfied is the respondent with training and skills development?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Not applicable	0%	0%	0%	23%	0%	0%	0%	3%
Not satisfied	0%	0%	18%	11%	12%	10%	5%	8%
Partially satisfied	31%	4%	31%	22%	42%	35%	41%	30%
Satisfied	69%	96%	52%	44%	47%	55%	54%	59%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

How satisfied is the respondent with Islamic Relief staff behaviour?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Not Satisfied	46%	0%	0%	0%	0%	12%	0%	8%
Partially satisfied	14%	4%	6%	20%	15%	20%	4%	11%
Satisfied	40%	96%	94%	80%	84%	68%	96%	81%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

How satisfied is the respondent with frequency of visits?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Not satisfied	1%	0%	3%	0%	2%	1%	0%	1%
Partially satisfied	4%	4%	31%	20%	36%	18%	5%	17%
Satisfied	96%	96%	67%	80%	62%	81%	94%	83%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

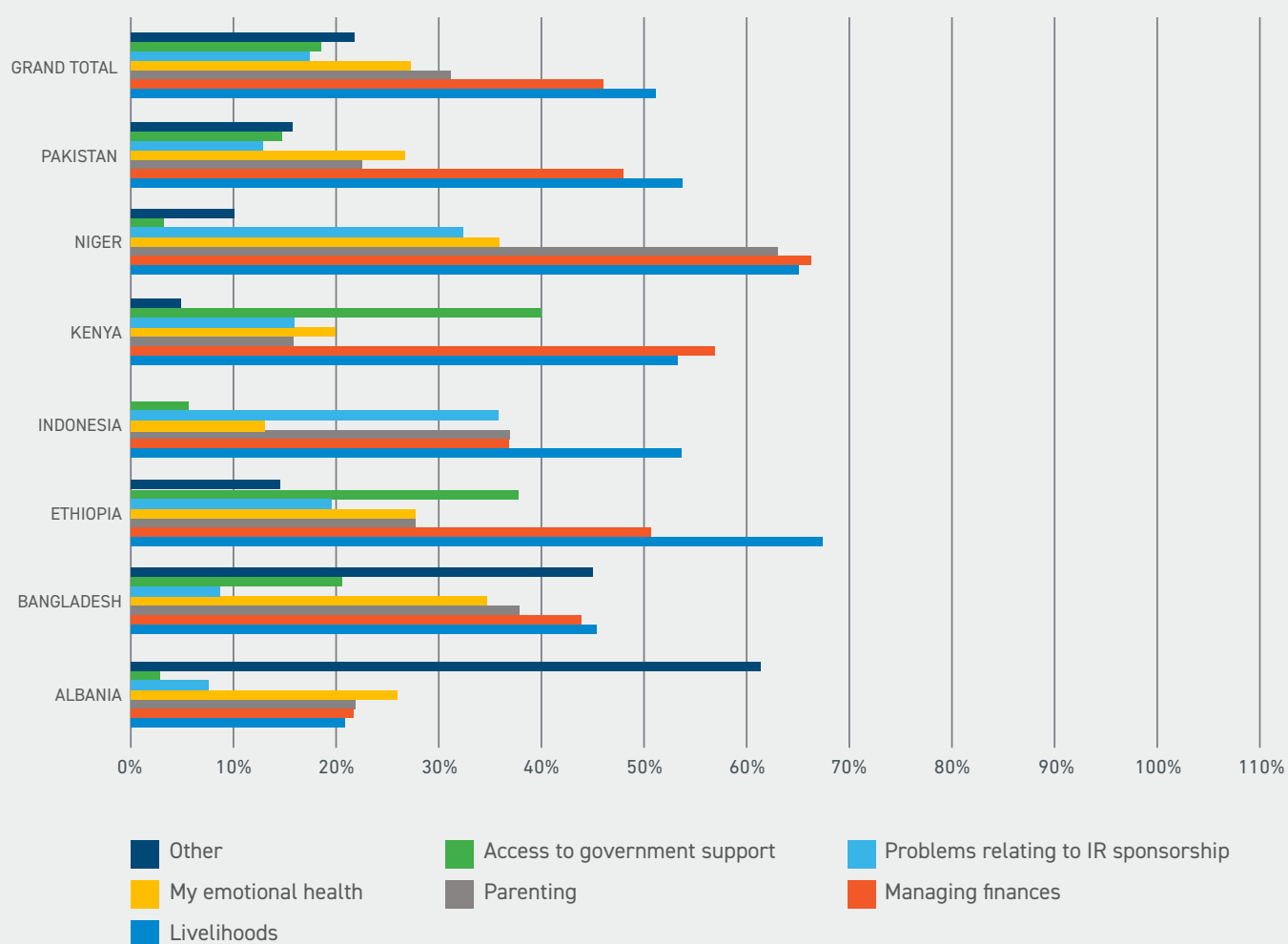
How do OSP staff they usually contact guardians ?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Home visits	70%	99%	88%	95%	80%	44%	73%	80%
Call	90%	98%	60%	65%	98%	40%	95%	80%
Gatherings	11%	63%	22%	14%	32%	45%	32%	31%
Visiting IR office	55%	41%	18%	17%	46%	18%	7%	29%
Text message	83%	1%	10%	8%	2%	0%	21%	18%
Payment or distribution day	33%	13%	2%	1%	10%	7%	9%	11%
Other	7%	1%	1%	2%	0%	3%	1%	2%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

FIGURE 1: TRAINING AND COUNSELING FROM OSP STAFF RECEIVED



What additional support do you need? Counselling and/or technical assistance?								
Response	Albania	Bangladesh	Ethiopia	Indonesia	Kenya	Niger	Pakistan	Grand Total
Livelihoods	21%	45%	68%	54%	53%	65%	54%	51%
Managing finances	22%	44%	51%	37%	57%	66%	48%	46%
Parenting	22%	38%	28%	37%	16%	63%	23%	31%
My emotional health	26%	35%	28%	13%	20%	36%	27%	26%
Problems relating to IR sponsorship	8%	9%	20%	36%	16%	33%	13%	18%
Access to government support	3%	21%	38%	6%	40%	3%	15%	19%
Other	61%	45%	15%	0%	5%	10%	16%	22%
Grand Total	100%	100%	100%	100%	100%	100%	100%	100%

FIGURE 2: ADDITIONAL SUPPORT IS NEEDED



Programme management and implementation: Sources of training and skill development					
Response	Government	Islamic Relief	Members of the community	Other NGOs/ CSOs	Grand Total
Sanitation, hygiene and disease prevention	42.11%	41.02%	36.36%	36.84%	40.93%
Savings, loans or financial skills	10.53%	30.05%	18.18%	26.32%	29.61%
Livestock, fish or poultry	47.37%	24.96%	9.09%	15.79%	25.02%
Other income generating activities	47.37%	20.27%	36.36%	47.37%	21.19%
Child protection and safeguarding	10.53%	22.34%	9.09%	5.26%	21.81%
Positive parenting	5.26%	18.28%	9.09%	10.53%	17.90%
Agriculture	42.11%	13.43%	0.00%	10.53%	13.70%
Technical or vocational skills	36.84%	13.91%	36.36%	31.58%	14.69%
Self-help group operation	5.26%	12.80%	18.18%	21.05%	12.85%
Literacy skills	5.26%	7.00%	9.09%	10.53%	7.04%
Number of respondents	19	1258	11	19	1307
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%

Did the training increase your knowledge?		
Response	Percentage	Count
Don't know/No answer	0.54%	7
Not at all	0.23%	3
Yes, significantly	79.42%	1038
Yes, somewhat	19.82%	259
Grand Total	100.00%	1307

4. WEALTH RANKING DIAGRAMS AVAILABLE FROM STUDY COUNTRIES

Wealth categories and changes in households since OSP support started were discussed in guardian focus group discussions (FGDs) in sample countries of the qualitative study (Indonesia, Ethiopia, Niger, Pakistan and Lebanon).

In the FGDs, a wealth ranking tool was used whereby every guardian identified their status first at the time of the FGD, and then after having received OSP support. Criteria to contextualise the categories are discussed and verified by the guardians, such as type and frequency of food consumption, shelter quality, assets, saving, type of education being accessed by student, etc. Discussing these components helps guardians identify why or why their position in wealth categories has not changed.

Wealth status was identified by guardians as being “extremely poor,” “poor,” “not-so-poor” and “not poor” (consistent with the survey terms). However, these terms were not necessarily used in the focus groups, so as not to stigmatise their status. The beige circles represent a household status before OSP support and green during or after support. The yellow circle shows the percentage of the community in general in each of these categories. In the enlarged graphic below, the components to categories can be seen. Graphics are developed from the tool, as shown below from focus groups in Ethiopia as examples of analysis for a sample country based on its own context.

Ethiopia

In Addis, the capital of Ethiopia, the vast majority of OSP households in the districts of Kolfe and Ketema moved from “very poor” to “poor” categories. In contrast, over half of the OSP households in Ledeta moved into the “not-so-poor” category. This could be because Ledeta is a more prosperous district than Kolfe. The SHG model for young adults appears to have not had an economic impact for these participants.

FGD of OSP caregivers in Kolfe and Ketema, sub-districts of Addis



Number of respondents (age 35-45)	Number of years in the OSP
1	2
2	4/5
2	6
3	8

Out of the 8 respondents, all but one started in the “very poor” category and moved to the “poor category.” One stayed in “very poor.” 50% of the local community is in the “poor,” category, so this group is in the mode.

FGDs of OSP caregivers in Ledeta, a sub-city of Addis

**BEFORE
OSP**

50%

CATAGORY 1: VERY POOR

- Mostly eat lentils and shiro (chickpeas stew), not meat, struggle to eat twice/three times a day
- Kitchen, dining room, living room and sleeping room
- Shelter made of mud and thatch and in sheets, or in temporary tents
- Unemployed or sporadic work, little or no savings
- Hazardous communal latrines
- Unable to pay for school

3

4

**DURING/
AFTER OSP**

30%

CATAGORY 2: POOR

- Mud and thatch shelter. Up to 2 rooms, or separate structures.
- Small kitchen in home and non-hazard latrines
- Can eat rice and sometimes meat, especially on holidays
- Some income generating activities, saving approximately 1,000 bir (£5.80)

1

2

3

4

5

6

7

10%

CATAGORY 3: NOT SO POOR

- Eats at least twice a day, eats meat irregularly but not just on holidays
- Latrine in home or compound (not public). Up to 3 rooms in home.
- Sometimes has bricks or concrete home structure
- Regular low income livelihoods, savings up to 2,500 birr (£14). Have average savings of 39,000 bir (£232)
- Children likely to finish highschool, maybe go to university
- Separate rooms for latrines and kitchen
- Sometimes can afford private school

1

2

5

6

7

10%

CATAGORY 4: NOT POOR

- Eats three times a day, no dietary restriction
- Children go to private schools and likely to go to university or trade school
- Professional job in government or private firm
- Home made from brick or concrete, more than 3 rooms
- Individual compound
- Have a vehicle

Out of 7 respondents, 2 respondents started off as “very poor” and 5 as “poor.” All respondents advanced to “not-so-poor.”

FGDs of OSP caregivers in Ketema, a sub-city of Addis

**BEFORE
OSP**

40%

CATAGORY 1: VERY POOR

- Mostly eat lentils and shiro (chickpeas stew), not meat, struggle to eat twice/three times a day
- Kitchen, dining room, living room and sleeping room
- Shelter made of mud and thatch and in sheets, or in temporary tents
- Unemployed or sporadic work, little or no savings
- Hazardous communal latrines
- Unable to pay for school

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9

**DURING/
AFTER OSP**

40%

CATAGORY 2: POOR

- Mud and thatch shelter. Up to 2 rooms, or seperate structures.
- Small kitchen in home and non-hazard latrines
- Can eat rice and sometimes meat, especially on holidays
- Some income generating activities, saving approximately 1,000 bir (£5.80)

- 1
- 2
- 3
- 5
- 6
- 7
- 9

0%

CATAGORY 3: NOT SO POOR

- Eats at least twice a day, eats meat irregularly but not just on holidays
- Latrine in home or compound (not public). Up to 3 rooms in home.
- Sometimes has bricks or concrete home structure
- Regular low income livelihoods, savings up to 2,500 birr (£14). Have average savings of 39,000 bir (£232)
- Children likely to finish highschool, maybe go to university
- Separate rooms for latrines and kitchen
- Sometimes can afford private school

20%

CATAGORY 4: NOT POOR

- Eats three times a day, no dietary restriction
- Children go to private schools and likely to go to university or trade school
- Professional job in government or private firm
- Home made from brick or concrete, more than 3 rooms
- Individual compound
- Have a vehicle

Number of respondents	Number of years in the OSP
2	4/5
2	6
1	7
2	8
2	10

All but one household moved into the "poor" from "very poor" category.

FGD youth SHG in Addis



CATAGORY 1: VERY POOR

- Mostly eat lentils and shiro (chickpeas stew), not meat, struggle to eat twice/three times a day
- Kitchen, dining room, living room and sleeping room
- Shelter made of mud and thatch and in sheets, or in temporary tents
- Unemployed or sporadic work, little or no savings
- Hazardous communal latrines
- Unable to pay for school

CATAGORY 2: POOR

- 1 • Mud and thatch shelter. Up to 2 rooms, or separate structures.
- 2
- 3 • Small kitchen in home and non-hazard latrines
- 5 • Can eat rice and sometimes meat, especially on holidays
- 6
- 7 • Some income generating activities, saving approximately 1,000 bir (£5.80)
- 8
- 9

- 1
- 2
- 3
- 4
- 5
- 7
- 9
- 9

CATAGORY 3: NOT SO POOR

- Eats at least twice a day, eats meat irregularly but not just on holidays
- Latrine in home or compound (not public). Up to 3 rooms in home.
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- Children likely to finish highschool, maybe go to university
- Separate rooms for latrines and kitchen
- Sometimes can afford private school

6

CATAGORY 4: NOT POOR

- Eats three times a day, no dietary restriction
- Children go to private schools and likely to go to university or trade school
- Professional job in government or private firm
- Home made from brick or concrete, more than 3 rooms
- Individual compound
- Have a vehicle

All started off in the “poor” category and remained there, except one entrepreneur who moved to the “not-so-poor” category. This suggests the model and/or its implementation has not had a notable impact on the economic status of the SHG participants.

Niger

Wealth ranking. What do guardians think of their poverty status? (Example from one FGD).



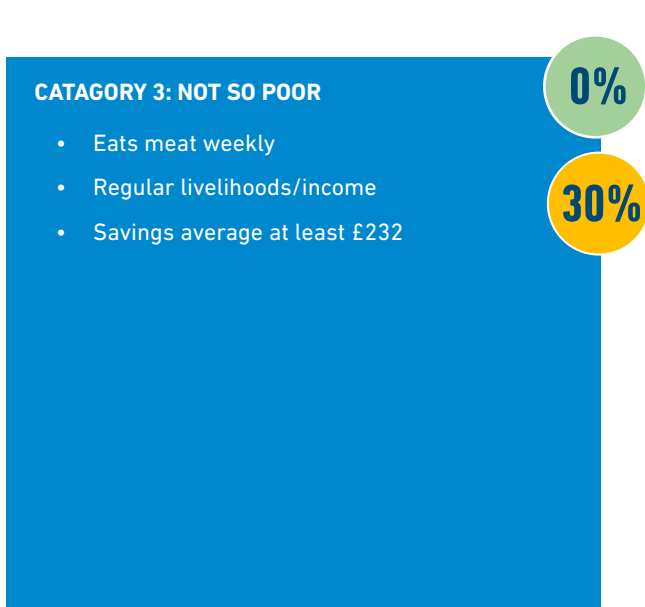
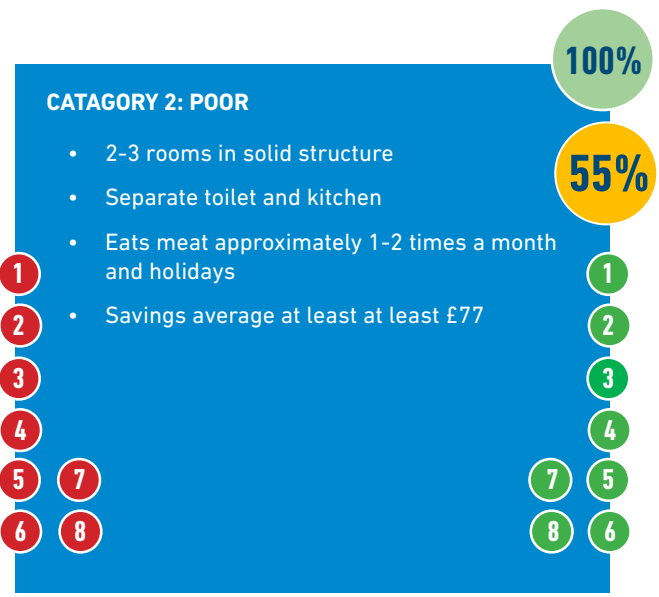
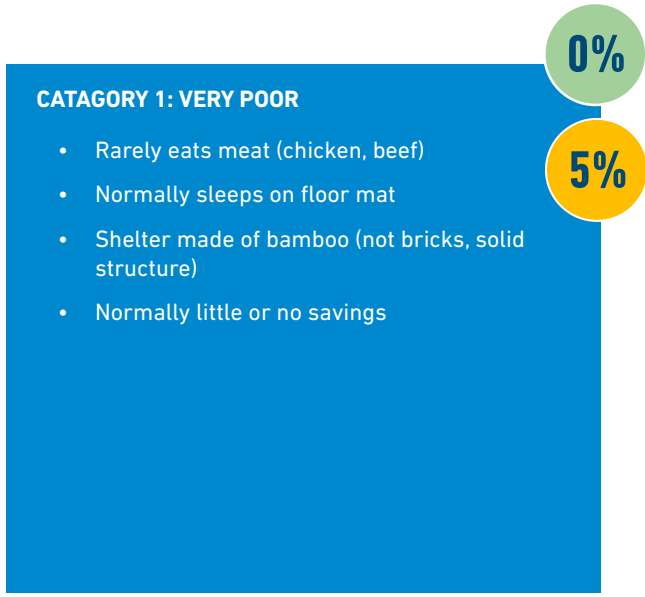
Of 10 participants who all started in the “very poor” category, all but one advanced: 6 moved to “poor” and 3 (those in the SHG) into the “not-so-poor” category.

Indonesia

North Lombok ALO (8 participants)

**BEFORE
OSP**

**DURING/
AFTER OSP**



West Lombok (12 participants)

**BEFORE
OSP**

25%

CATAGORY 1: VERY POOR

- Rarely eats meat (chicken, beef)
- Normally sleeps on floor mat
- Shelter made of bamboo (not bricks, solid structure)
- Normally little or no savings

10%



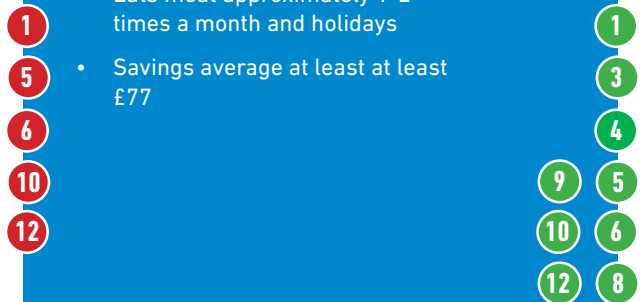
**DURING/
AFTER OSP**

75%

CATAGORY 2: POOR

- 2-3 rooms in solid structure
- Separate toilet and kitchen
- Eats meat approximately 1-2 times a month and holidays
- Savings average at least at least £77

50%



CATAGORY 3: NOT SO POOR

- Eats meat weekly
- Regular livelihoods/income
- Savings average at least £232

0%

30%

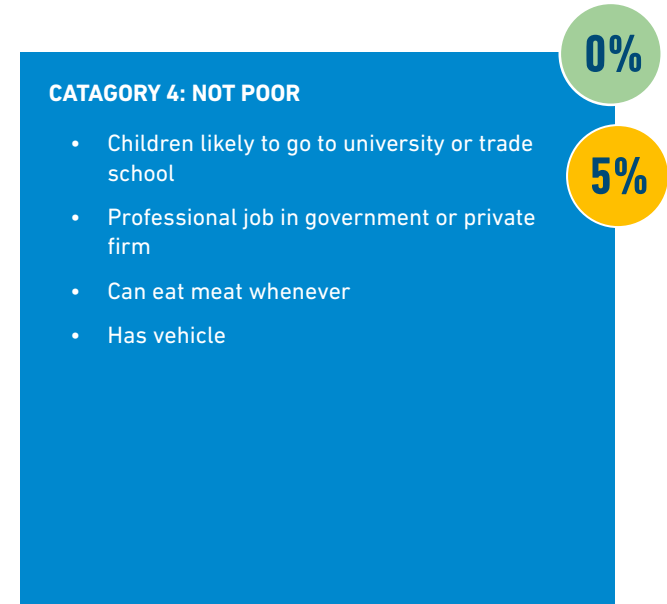
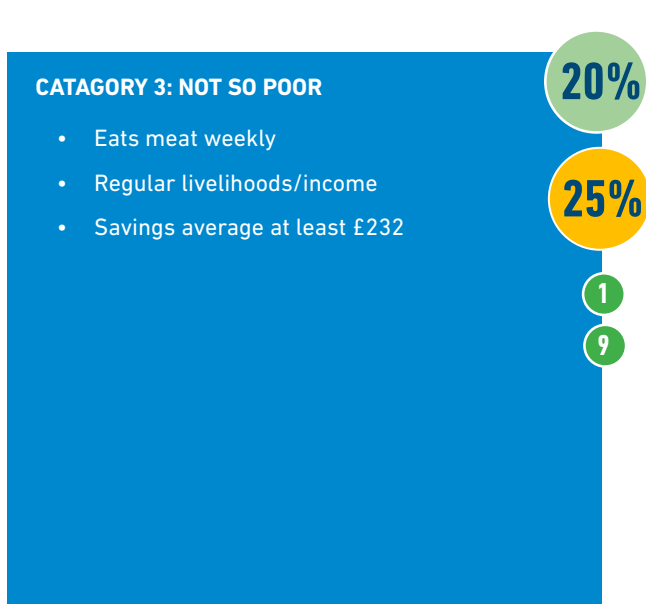
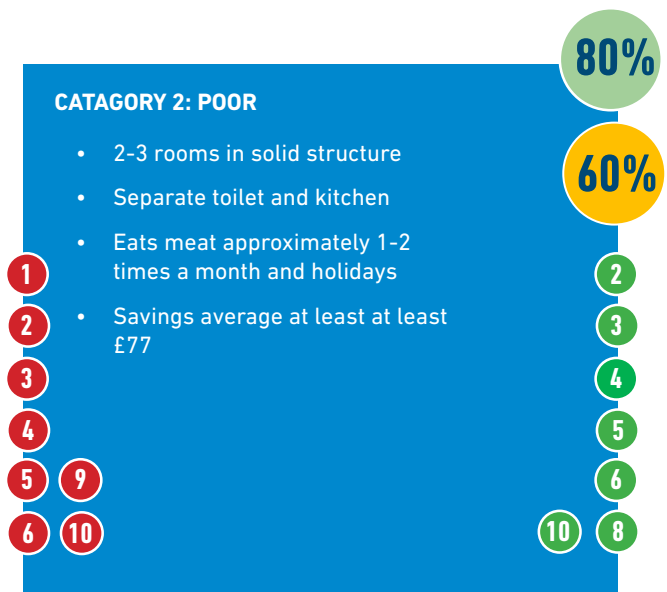
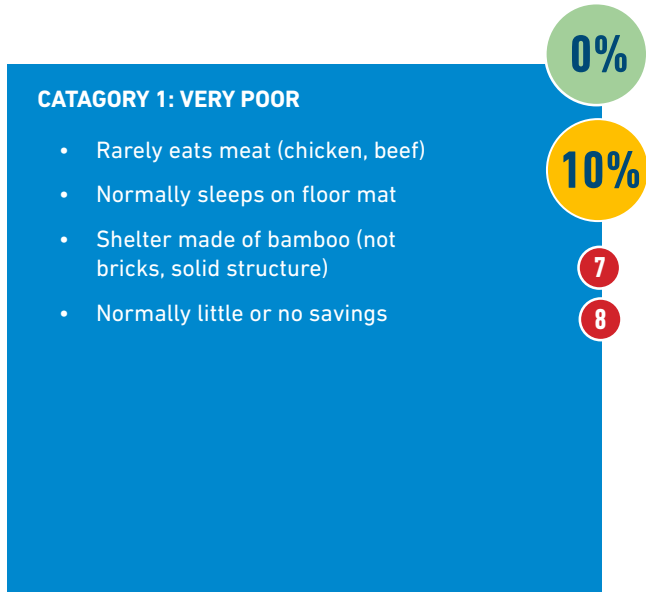
CATAGORY 4: NOT POOR

- Children likely to go to university or trade school
- Professional job in government or private firm
- Can eat meat whenever
- Has vehicle

0%

10%

South Kediri cillage, Kedri sub-district (10 participants)



Persesak village, Narmada sub-district, West Lombok

**BEFORE
OSP**

**DURING/
AFTER OSP**

CATAGORY 1: VERY POOR

- Rarely eats meat (chicken, beef)
- Normally sleeps on floor mat
- Shelter made of bamboo (not bricks, solid structure)
- Normally little or no savings

0%

5%

1

2

3

7

8

CATAGORY 2: POOR

- 2-3 rooms in solid structure
- Separate toilet and kitchen
- Eats meat approximately 1-2 times a month and holidays
- Savings average at least at least £77

80%

45%

5

9

10

1

2

3

7

8

10

CATAGORY 3: NOT SO POOR

- Eats meat weekly
- Regular livelihoods/income
- Savings average at least £232

20%

40%

4

5

6

9

4

6

CATAGORY 4: NOT POOR

- Children likely to go to university or trade school
- Professional job in government or private firm
- Can eat meat whenever
- Has vehicle

0%

10%

Wealth ranking of comparative widow/orphan support models

<p>Few assets. No land. Mud/thatched house, a single room, no garden. Irregular school attendance. Unsanitary latrine. 2-3 meals per day, no meat. A few chickens.</p>	<p>Table, chairs, cots, beds. Mixed tin/mud/thatch house. Seperate kitchen. Some improved latrines. Regular shcool attendance. 3 meals per day. A few goats and several chickens. A little land e.g. 1- decimals. Large gardens. A few mobile phones.</p>	<p>Cabinets and other housing assets. Tin house with rooms. Slab and sanitary latrines. Many college students. Meat a few times a month. Cows, goats, poultry. Land 25 decimals. Small trading or other service income. Mobile phones and bicycles.</p>	<p>Lots of furniture. Brick/cement house. Children sent to private schools and possibly university. More than 50 decimals of land. Ponds. More cowns, goats and poultry. Regular meat eaters. Greater business or government service. Work motorcycle.</p>
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EP

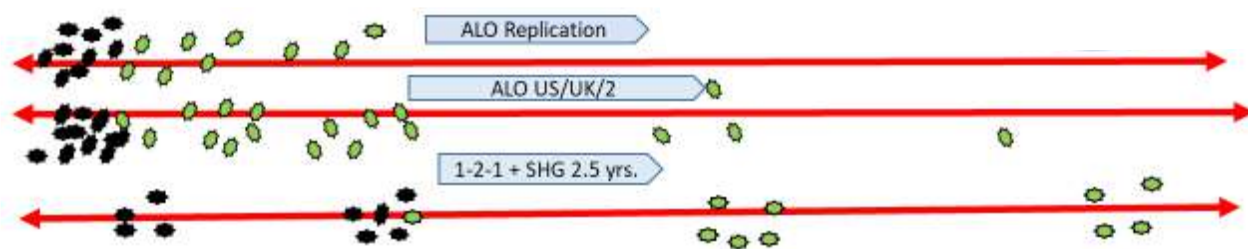
Extremely poor

Less EP

Less extremely poor

Poor

Not poor





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