Impact Evaluation of NETZ-supported development projects aiming at the eradication of extreme poverty

John Vijghen & M. Khairul Islam
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This study examines the impact of two NETZ-supported development interventions – the SOMAN project and the SAHOSH project – as well as their predecessor projects. Both the SOMMAN project and the SAHOSH project are funded by the German Federal Ministry for Economic Cooperation and Development (BMZ). This study has been produced with the assistance of the BMZ. The contents of this publication are the sole responsibility of the authors and NETZ and can in no way be taken to reflect the views of the BMZ.

**SOMMAN** is a short version of the project title “Strengthening of Marginalized Families to Overcome Structural Poverty in Areas with High Rates of Malnutrition”.

**SAHOSH** is a short version of the project title “Structural Alleviation of Poverty and Marginalisation in the Poorest Regions of Bangladesh”.

This study has been published on [www.end-extreme-poverty.org](http://www.end-extreme-poverty.org), a NETZ-run website dedicated to the eradication of extreme poverty and hunger. The website highlights viable approaches, which empower extremely poor people to strengthen their self-help abilities.
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Executive Summary

MAIN CONCLUSIONS

Appropriateness:
Selection of beneficiaries was done conform preset criteria and fair. Project policy targeted the lowest 5% of the poverty ranking and excluded Ultra Poor with a micro credit from the selection under the assumption that this would negatively affect the intervention. This explains why not all Ultra Poor in the target communities at the time were selected.

Effect:
The intervention logic enabled targeted Ultra Poor to overcome their disadvantages. Livelihood improvements, like incomes and food security, or sanitation have been realized to a very high extent and group formation has offered a strong foundation for further federation development. Improvements should still be made for joint marketing and job diversification.

Impact:
Beside the good results in terms of livelihood and other family-level improvements the projects have focused too long and too much on group facilitation at the cost of some stagnation in the development of federations. Although there are indications that the projects have made a significant impact on the communities in the project areas or on the wider society the Mission failed to find evidences of this in the various project evaluation reports. However, the national evaluation team member has during previous visits observed significant improvements in the target communities in terms of economy, health, sanitation, education, social mobility etc., not only among project beneficiaries but also among other community members. Despite this general improvement in most project areas there are still many ultra-poor families, who not have been project beneficiaries, whose life did not improve according to statements of group leaders.

Sustainability:
several years after predecessor project closures its benefits still remain or are increased; but aiming at a Union-level federation structure for loan programme operations is likely beyond the capacity these structures could achieve in the project time frame while this also might reduce the attention for social components, like claiming people’s rights and entitlements.

Future approach:
Projects are able to provide a continued and improved support to federation development but they should refocus project activities to coaching on IGA improvement, jointly selling of products and social work, while motivating leaders to establish an Upazila-level Federation for loan operations.

RELEVANCE, EFFECT AND IMPACT OF THE SAHOSH AND SOMMAN PROJECTS IN BANGLADESH

What Went on Before
The SAHOSH project started in May 2014 with four local partner NGOs (JCF, GUK, Ashrai, SUS). A total of 4,950 beneficiaries were transferred from the predecessor projects. SOMMAN started May 2015 with the 8 Partners Pollisree, Sachetan, Ashrai, JCF, SUS, MJSKS, in Bangladesh and TSRD and DRCSC in India. About 14,000 beneficiaries were handed-over from previous projects. The intervention approach of all predecessor projects was mainly the same, namely enabling ultra-poor households to increase income through livestock rearing, crop cultivation and saving funds through participation in beneficiary groups. The projects provided the livestock, agricultural materials or funds with which the groups could purchase the assets. The projects also delivered technical training needed to take proper care
of the livestock and producing agricultural products. Projects also delivered right-based training which encouraged beneficiaries to claim their entitlements. The Groups were instrumental to this.

At the end of the second phases – before the hand-over to the current projects – a so-called federation was formed by all the groups of a Union (lowest administrative level). This federation is a community-based organisation and will have a legal standing after registration with the government. The current SAHOSH and SOMMAN project’s aim is, among others, to support the federations to become fully independent and sustainable, and be able to protect the interests of the beneficiaries. This impact evaluation is meant to create a deeper understanding of the economic and social foundation created during the previous projects and to make recommendations to address the needs of the target group as best as possible.

**The Extent to which Ultra-poor Beneficiaries have been lifted out of Poverty**

The intervention logic has resulted in a majority if not all of beneficiaries to increase income and assure their food security. The group formation, which gives beneficiaries a forum to meet others in similar conditions, exchange experiences and share skills, but also offered the implementing organisations a base for supporting their target groups, has been proved to be successful – but mainly for the selected beneficiaries. All of the projects have either working capital in the form of “Revolving Capital Fund” or “Revolving Loan Fund” which helped the beneficiaries to invest in their IGAs to make income and economic progress. An extensive comparative analysis, taking context and intervention mechanisms in relation to achievements or outcomes into account, concluded that among the projects the EPWDP implemented by JCF was the most successful, but that the cause for this success was inconclusive. It might be that the long-term involvement or the early handing-over of responsibilities to the CBOs or the three-tier model of institutional development from Groups via CBOs to Upazila Federations or the favourable starting conditions was the key factor, or most likely a combination of all these factors. Although no longer an option, if the previous projects would have adopted in addition a ‘revolving asset’ strategy – for example the first female calf goes to the Group for redistribution to new members - the impact would have been much more beyond the selected target group than now is the case1. Group members are now reluctant to invite new members to their group because they are afraid that their small savings are not enough to support loans to more people. Having said this, the previous projects could not have done a better job in lifting the ultra-poor out of poverty and laying the foundations for structures, like the groups and federations, for self-determination.

The main achievements to reduce the overall objective of reducing hunger of the beneficiaries are:

- **food security** is guaranteed for all beneficiary households except for those who were or could be less active (e.g. elderly) or those who left the programme due to death, migration or other reasons. This is proven by the finding that all members of all beneficiary families of the endline samples can eat three meals per day, and that many have livestock and agricultural or other means that enables them to save money.

- **sanitation** through hygienic latrines and save drinking water sources is now the standard for many beneficiary households. This has resulted in better health conditions and low rate of child morbidity and mortality according to group and federation representatives met during the Mission.

- **the economic stability** resulting from the income generating activities and the increased access to government allowances enabled almost all beneficiary families to send their sons and daughters to primary school, and for many families to make secondary education feasible for their adolescent children.

- **the livestock assets**, in particular cows, have given formerly despited women a social status in their community which also has given them the confidence to improve their condition and climb out of poverty. During the project lifetime there has been a gradual shift to more crop cultivation and land acquisition.

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1 Although some assets were transferred from first-receiving beneficiaries to new beneficiaries this has not been done on a large scale.
the formation of beneficiary groups has offered the women a social environment to share experiences, to learn skills from each other, to feel and be solidair with similar minded, to act together in selling products and to unite to demand rights and benefits.

the establishment of federations has given many women hope for a better future and some the ambition to represent others at public functions.

The Case that proves the Case

Before Shanla became a member of the Karam group she was extreme poor without any productive as-sets. Her family could not even eat three meals every day. Shanla and her husband used to earn 20 taka and 10 taka respectively as a daily labourer (30 taka = €0.35). But as a day labourer can in average work for only 90 days per year their average annual income was €32. Shanla received training and a cow of 12000 taka value, some hens and vegetable seeds through the project. One year later she sold her cow for 24,000 taka, thus her profit was 12,000 taka (€133)! Then she bought two cows using this money and after rearing those she again sold both the cows for 52,000 taka (€575)!!!
Instead, group- and federation leaders and members should be convinced that forming a higher level federation for the loan programmes is more feasible and sustainable in terms of potential capital and resources, while Union-level Federations would thus be able to focus more on strengthening and sustaining the socio-economic empowerment of the beneficiary groups and their members. The EPWDP (JCF) project model as illustrated in the diagram seems very adequate to realise this goal. NETZ country office and PNGOs should facilitate this process and support the advancement of Upazila-level federations.

**Motivating Union-level Federations to Focus on Social Aspects**

The impact evaluation mission has found that many federations are caught by the idea that they will and have to become a loan dispersing organisation. This leads to a neglect of other similar important functions of the federations, such as linking beneficiary groups with government services and benefits, diversification of income generating activities or encouraging producers to join together to market their products. Or trying to eradicate ultra-poverty in their living area through promoting others to follow their example and become a member of a beneficiary group – perhaps dispersing a loan to purchase livestock from their own group and federation savings. This emphasis by the group and federation leaders on establishing a loan programme as aim of the federations might be a risk to achieve the overall objectives of the federations and groups, and the projects, such as awareness on rights, health & nutrition, water & sanitation, linking with government agencies etc. PNGOs and NETZ country office should make efforts to convince current federations and groups that more needs to be achieved than establishing a loan programme.
Acknowledgements

At first we thank the beneficiaries and other people in the target communities who cooperated with the household surveys and the qualitative field assessment. In particular are thanked all those dozens of participants of focus group discussions, the many key informants and home owners who provided access to their compounds to observe water sources, latrines and their houses. Without their information and willingness to cooperate this report would not have been possible to write.

The management and field staff of the Partner Organisations are thanked for their cooperation and input. The NETZ country officer Mr. Zakir who accompanied the evaluators, the country director Mr. Habib, the M&E officer Mr. Zaman and other staff of NETZ country office are thanked for their support and frankness to discuss issues or explain problems. We thank the staff of NETZ Germany for their efficient management of the mission and compilation of documents, and flexibility to allow time for the analysis and reporting.

A special word of thanks is directed to the UP Chairmen and other local officials to meet the evaluators and give their opinion about the projects and need of beneficiaries.

This rather complex evaluation, looking not only at the predecessor projects of the two current programmes, but also at three more programme streams, would not have been feasible without the input and work of the national evaluation team member Mr. M. Khairul Islam. I thank him for his guidance during the field work and his analysis during the report drafting and completion.

John Vijghen,
Lead Consultant
List of Abbreviations and Icons

AMADER  Advancement of Marginalised Adivasis Deprived of Economic Resources
CMO  Context – Mechanism - Outcome
EC  European Commission
IFSUP  Income and Food Security for the Ultra Poor
JCF  Jagorani Chakra Foundation
MDG  Millennium Development Goal
NETZ  A German word meaning Network
NGO  Non-Government Organization
NGOs  Non-government Organizations
PNGO  Partner Non-Government Organization
SEE-UP  Social and Economic Empowerment Of Ultra Poor
SAHOSH  Structural Alleviation of Poverty and Marginalisation in the Poorest Regions of Bangladesh
STEP-UP  Sustainable Technology Transfer to Enhance the Productivity of Ultra Poor
SOMMAN  Strengthening Of Marginalized Families to Overcome Structural Poverty in Areas with high rates of Malnutrition
Strengthen UP  Strengthening Agricultural Capacities of Ultra Poor
SUS  Sabalamby (Self Dependent) Unnayan (Development) Samity (Association)
FGD  Focus Group Discussions
KII  Key Informant Interviews
ToR  Terms of Reference

ICONS

😊  Positive outcome or result

!!!  Outcome that needs attention or is a lesson learned

😢  Negative outcome or result that indicates a weakness in the implementation
1. INTRODUCTION

1.1 BACKGROUND

NETZ Partnership for Development and Justice (NETZ) is a non-profit organization registered in Germany and Bangladesh. NETZ has been working in Bangladesh since 1989 to establish human dignity and fight against poverty with a bottom-up, self-help approach. Across its programmes, NETZ works together with local partner NGOs and focuses its support on income and food security for extremely poor people, primary education for children of extreme poor families and promotion of human rights situation in Bangladesh.

Under its Livelihood programme, together with 9 Partner-NGOs, NETZ implements the SAHOSH and the SOMMAN project which run from May 2014 until April 2017 and from May 2015 until April 2018. The projects are follow-up phases of development interventions in different project areas in Bangladesh and India. The predecessor projects aimed at supporting people living in extreme poverty and to significantly improve their living conditions by addressing the issues income and food security, as well as economic, social and political empowerment. Following components were/are applied to pursue these aims:

- The transfer of capital either in the form of productive assets or as loans (with conditions appropriate for the specific target group) as the primary step to ensure that their food-insecurity is reduced and incomes are regular and diversified
- Alongside the transfer of assets and loans to individual households, the extremely poor project beneficiaries united under self-help organisations (SHOs) to enhance their social and political empowerment and effectively address the structural causes of poverty. In a first step, they formed village-based groups which conducted weekly meetings. When these groups became strong enough they formed union-based federations with representatives of the village groups.
- Revolving Loan Funds (RLF) and Revolving Capital Funds were introduced to establish an internal financial aid system in the groups of the extremely poor people, which strengthened the financial capacity of the groups and federations and supported people in reducing vulnerability and enhance economic situation.

The SAHOSH and the SOMMAN projects aim at enhancing the competencies and capacities of the existing self-help organisations of the marginalised people and PNGOs so that they can participate actively in the social, political and economic development processes at micro-, meso- and macro-level, thus contributing directly to eradicate hunger and malnutrition.

Both projects follow a complex logic and focus among other things on strengthening the self-help organisations of the beneficiaries and handing over the project-related responsibilities to them. This innovative approach requires a detailed analysis of the target group’s current situation as well as of the previous successes and challenges of the former project approaches.

1.2 METHODOLOGY AND LIMITATIONS

The Terms of Reference (ToR) stipulated that a ‘broad-based external evaluation combining quantitative and qualitative methods (triangulation) shall be conducted in order to create a deeper understanding for specific aspects of the economic and social foundation created in previous projects and to further develop specific measures tailored to the needs of the target group. Through the analysis of the projects and evidence-based recommendations, the evaluation will help NETZ and its Partner NGOs to improve its sustainable long-term strategy for the support of the target group and to design more efficient development interventions’.

The ToR suggested furthermore to analyse the baseline surveys conducted at the previous projects and the two endline surveys in combination with the evaluation reports of previous projects and a qualitative field assessment. The NETZ Germany office compiled a set of documents and some guide papers
for the analysis. The Lead Consultant reviewed the documents and prepared several analysis tools, such as a OECD/DAC criteria background sheet modelled at the Results Oriented Monitoring approach of the European Union, and an analysis matrix form based on by the ToR suggested questions. The latter form includes derived questions for the field mission. Consequently a two-week field assessment was carried out by the two evaluators guided by the SOMMAN coordinator of NETZ country office. The analysis was performed over a period of four weeks following the field assessment.

Involving both evaluators the collected data and previous report and survey information was triangulated and analysed to reach evidence-based conclusions about appropriateness, effect on livelihood, impact of group formation process and sustainability or future approach (see for example Annex D). In addition, a comparative analysis has been conducted of all the predecessor projects of SAHOSH project using a CMO technique. This report has been drafted by the Lead Consultant with input from the national evaluation team member. However, any shortcoming in this report remains the responsibility of the Lead Consultant.

1.2.1 Terms of Reference Questions

The questions for the impact evaluation are the same for both the SAHOSH and SOMMAN projects, with one question under section A more aimed at the SOMMAN project. The questions are listed in the Terms of Reference. As the nature and basic approach of the projects, including the predecessor projects, are very similar to the same for both projects only one report has been drafted. Wherever relevant differences between both project have been noted.

1.2.2 Visit Locations of the Field Assessment

The visit locations for the field assessment were selected after a careful consideration of various project conditions, such as target group characteristics (e.g. Adivasi or Bengali), plain or ‘char’ lands and implementing NGO Partner by NETZ Country Office and proposed to the evaluation team. Although the evaluation team suggested to include area A this could not be accepted due to time constraints. The Ultra Poor Livelihood Programme has been/is implemented in three parts of the country, namely A, to the north; B, the north-eastern part with Rangpur in the middle; and C, the western part with Chuadanga in the middle.

<table>
<thead>
<tr>
<th>Country part</th>
<th>District</th>
<th>#</th>
<th>PNGO*</th>
<th>Start date</th>
<th>Ongoing</th>
<th>PNGO in # district</th>
<th>By NETZ proposed</th>
<th>LC want consider</th>
</tr>
</thead>
<tbody>
<tr>
<td>A North</td>
<td>Netrakona</td>
<td>6</td>
<td>SUS</td>
<td>2002</td>
<td>Not</td>
<td>2</td>
<td>2</td>
<td>yes</td>
</tr>
<tr>
<td>A</td>
<td>Mymensingh</td>
<td>2</td>
<td>SUS</td>
<td>2009</td>
<td>Not</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B N-east</td>
<td>Dinapur</td>
<td>1</td>
<td>Polli Sree</td>
<td>2012</td>
<td>SOMMAN</td>
<td>1</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Rangpur</td>
<td>3</td>
<td>JCF</td>
<td>2009</td>
<td>SAHOSH</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Kurigram</td>
<td>3</td>
<td>MJSKS</td>
<td>2009</td>
<td>SOMMAN</td>
<td>1</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Gaibandha</td>
<td>2</td>
<td>GUK</td>
<td>2007</td>
<td>SAHOSH</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Jaypurhat</td>
<td>2</td>
<td>Ashrai</td>
<td>2007</td>
<td>SAHOSH</td>
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<td>Yes</td>
</tr>
<tr>
<td>C East</td>
<td>Chapainawab</td>
<td>1</td>
<td>Sachetan</td>
<td>2012</td>
<td></td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>Naogaon</td>
<td>2</td>
<td>Ashrai</td>
<td>2009</td>
<td></td>
<td>3</td>
<td>yes</td>
<td></td>
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<tr>
<td>C</td>
<td>Jessore</td>
<td>1</td>
<td>JCF</td>
<td>2015</td>
<td>SOMMAN</td>
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<tr>
<td>C</td>
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<tr>
<td>C</td>
<td>Rajshahi</td>
<td>1</td>
<td>Sachetan</td>
<td>2015</td>
<td>SOMMAN</td>
<td>2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* There were 7 PNGOs involved in the previous project implementation, with 5 currently involved in SAHOSH and 6 involved in SOMMAN.
Selection Criteria:

1. Length of experience: The table shows that SUS in Netrakona and JCF in Chuandanga district have the longest experience of all, since 2002; Ashrai joined in 2007 in Jaypurhat and GUK in Gaibandha; MJSKS in 2009 in Kurigram and Polli Sree in Dinapur;

2. Spread of districts: SUS, Polli Sree, MJSKS, GUK, Sachetan all limited to one country part; JCF spread over 2 and Ashrai over 3 regions;

3. Current programme: JCF and Ashrai are involved in both programmes; Polli Sree, MJSKS and Sachetan are involved in SOMMAN; GUK is involved in SAHOSH;

4. Convenience: the 31st Stakeholder Meeting is in Jessore district (Part C).

Agreed Visit Schedule:

1. Chuandanga district (JCF - SAHOSH), 2 days by National Consultant
2. Naogaon district (Ashrai - SAHOSH), 2 days by Team
3. Joypurhat district (Ashrai – SAHOSH + SOMMAN), 2 days by Team
4. Dinajpur district (Polli Sree - SOMMAN), 2 days by Team
5. Kurigram district (MJSKS - SOMMAN), 2 days by Team

The visit schedule also assured that a mix of current SOMMAN and SAHOSH target locations would be visited. The selection of locations is representative for both the SAMMON and SAHOSH project areas (see the map below and/or see the Fieldwork Itinerary – annex F - for a detailed list of visited locations and respondents).

1.3 METHODS AND TECHNIQUES

Document Review

A large number of documents were provided to the Lead Consultant prior to arrival in the country, including project related reports. On the basis of these documents an evaluation work plan was prepared and interview or analysis tools developed. Information from evaluation and study reports of the 11 previous projects has been used when relevant for the analysis and writing of the report. However, it should be noted that a majority of these documents were more than ten year old and often outdated, while the analyses generally were about the livelihood generation activities with little information about the group formation processes. As these processes are most relevant for the current study the two recent endline study reports (2013 and 2015) have contributed the most to the current report.

Baseline versus Endline surveys

The NETZ livelihood improvement programme for Ultra Poor has conducted a baseline survey for each project stream (EPWDP I + II + III, EHPSSL I +II + III, IFSUP + SEE UP, AMADER + STEP UP, Strengthen Up + STEP UP) and endline surveys at conclusion of project phases, with three endline surveys most relevant for this study. The SEE UP endline report (2013) is relevant for the SAHOSH project (data point 15) while the STEP UP endline report (2015) is relevant for the SOMMAN project (data point 19). The endline report on the EPWDP (SUS) and (JCF), and on EHPSSL (GUK) in 2015 was useful for the comparative analysis (data points 4, 8, 12).

In order to illustrate the various project base- and endlines, NETZ’s office prepared a flow diagram of all five livelihood programmes, with data points indicating when a measurement has been made and documented. This flow chart is included in this report on page 18.

Furthermore, one endline survey (data point 19) included in its sample second batch beneficiaries who were not part of the original baseline survey. It was therefore needed to reprocess the raw data with only the first batch respondents; kindly, this process was undertaken by the M&E officer of the NETZ
country office. The other endline survey (data point 15) included a relative smaller proportion of second batch respondents which according to the M&E officer would not affect significantly the result, reason not to reprocess the data.

The NETZ German office had prepared a list with 11 indicators to be used for the comparison analysis. After review of documents and the field assessment data the Lead Consultant added three baseline indicators. In total 14 variables were selected for comparison of the two project streams (IFSUP + SEE UP, and AMADER + Strengthen Up + STEP UP) up to the SAHOSH and SOMMAN projects. Although not for all variables in each of the two project streams data could be found or was considered reliable, the resulting comparison has contributed to the conclusions and/or confirmed qualitative assessment findings.

**Limitations**

Although many baseline indicators have been used at the endline surveys, unfortunately indicator definitions were often not the same which has hampered comparison between the base- and endline surveys. While this was the case mainly between successive projects, such as AMADER or Strengthen Up and STEP UP (SOMMAN predecessor projects) or IFSUP and SEE-UP (SAHOSH predecessor projects), and less within projects, it limited accurate and valid measurement of progress in the programme flows for this evaluation (note: baselines were at start of the 1st project phase and endlines at the end or after the 3rd project phase). For example, at baseline data was recorded of the percentage of beneficiaries which could eat 3 meals a day for 6 or 8 or 10 to 12 months in a year, while at endline the percentage of beneficiaries who did eat 3 meals during the whole year was noted. Another example is that at baseline literacy was recorded for all household members from 6 year of age, and at endline for the respondent (See Annex G for more details on not matching indicators).

**Qualitative Assessment**

Five out of the eleven target districts and four of the seven NGO Partners were selected for visits. The information resulting from the qualitative assessment is mainly based on what respondents said and remembered during the focus group discussions (FDG) and key informant interviews (KII). Efforts have been made, mostly successfully, to verify and triangulate information through different sources or statements from different persons. Also observations and house visits were made in some communities to see first-hand the livelihood conditions. In most cases FGDs were held with representatives of 4 or more Groups or Federations, in this manner being able to gather information from more than one Group or Federation at the time.

**Limitations**

Limiting factors during these qualitative assessments have been the relative short visit periods – two to sometimes one day – and the need for translation for the Lead Consultant or confusion if ethnic languages were spoken. Also limiting to address all ToR requirements was that the selection of respondents was mainly from the beneficiary pool and only in two locations also with non-beneficiary community members, due to time constraints. More contact with non-beneficiaries would have increased the evaluation team’s understanding how the projects impacted on the wider society. Limiting the FGD’s information quality was that the focus group participants tended more to respond to questions instead of discussing among themselves before answering, while also often only some participants replied. This has been balanced to some extend using prompting techniques or directing questions to particular respondents. Another factor limiting the quality of the FGDs was the lack of a trained and independent team member (research assistant) to record verbatim what each FGD participant said although notes were recorded by the national evaluation team member while questioning the groups.

**Analysis Procedure**

The analysis is based on verified facts of the Baseline - Endline statistical comparison, the information obtained through FGDs, Key Informant Interviews and Observations during transect walks and house visits, information gathered from NETZ and NGO Partner staff and directors, and several documents.
These facts and information bits have been reviewed at analysis brainstorming meetings by the Evaluation Team to assure validity and relevance, and linked to the set of questions included in the ToR. This process has resulted in findings for each requested theme (appropriateness, effect, impact, sustainability and future approach) and to our conclusion statements. In order to address the comparison of effective methodologies between the five programmes, as instructed by the ToR, additional information on intervention mechanisms has been obtained from NETZ’s Country Office. Together with data available in evaluation and study reports, and from the field assessment, this data enabled a context-mechanism-outcome (CMO) analysis technique, borrowed from the Realist Evaluation methodology.

**Limitations**

A limitation of the analysis process has been that not always sufficient information was documented or not sufficiently triangulated data could be collected to verify findings or support preliminary conclusions; however, for the majority of Terms or Reference questions sufficient answers could be provided and conclusions drawn (See Annex D: Analysis Matrix).

**PROJECT AREA VISITS**

Visit locations are marked with red dots.
2. RELEVANCE & EFFICIENCY

The first of the OECD/DAC criteria is the relevance of the approach or intervention logic and the appropriate selection of target groups and project areas. The second criterion is the efficiency of the operation in terms of resources and time, which includes the capacity of the implementing organisations and the procedures and mechanisms in place to execute activities and monitor progress and results. As these aspects are related they will be discussed in this chapter together with several specific questions listed in the terms of reference (ToR).

2.1 TARGET GROUPS AND PROJECT AREAS

The SAHOSH and SOMMAN projects are 3rd phase continuations of pre-existing projects with similar or same aims. Beneficiaries have been selected at the first and second phases which means that various groups of beneficiaries have been introduced to the projects at different times. The following table illustrates this subsequent involvement of beneficiary groups.

Table 1: Flows of Beneficiary Households (BHHs) from the predecessor Projects

<table>
<thead>
<tr>
<th>SOMMAN</th>
<th>SAHOSH</th>
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Drop-out percentages differed strongly for the various programme streams, due to different local conditions – for example close to border which encouraged migration. The STEP UP project had 13% loss...
and replaced 35% with new beneficiaries; the SEE UP project had 6.7% drop out and replaced 47%. Also the EHPSL project experienced a relative high drop out with 18% compared to the EPWDP project with 1.7%.

### 2.1.1 Selection of Beneficiaries

Direct beneficiaries of the current SOMMAN and SAHOSH projects have been selected at start of the predecessor projects in 2007 respectively 2009, and during these projects as second or third phase beneficiaries. In addition, beneficiaries of the EPWDP and EHPSL programmes which first were selected in 2002 and later in 2007 and 2009 (2nd and 3rd batch) receive follow-up support from the SAHOSH project. For the beneficiary selections a participatory approach was used whereby communities were involved to confirm an appropriate selection of the most vulnerable and needy families. All respondents met during the field assessment mission, including local officials, PNGO field staff and beneficiaries, were adamant that the selection was done in a fair and proper manner, using the set criteria for selection. However, they also indicated that at time of their selection more and sometimes many more other ultra-poor in their area were living who are not selected as beneficiary. This is indeed the case as among the selection criteria several exclusion criteria were used, such as having a micro credit considered by the projects as dangerous to achieve the programme’s objectives. Unfortunately at the time of selection many ultra-poor had taken a micro credit loan. The aim was to identify beneficiaries from the bottom level, that is the lowest 5% of the Ultra Poor. This are such poor people that they not eat three meals a day for many months a year, that they not can send all their adolescent children to school and that they not have any possessions which can be used as collateral for a micro-loan. The set of criteria for beneficiary selection was the same for all livelihood projects, including the IFSUP project.

‘Main target groups of the project are the ultra-poor categorized in 2 groups of the selected 24 unions as characterized in the following: Characteristics Group-II Physically Capable to work; Completely asset less and Group-III Physically Capable to work; Asset less to a great extent’ (IFSUP Baseline report p. 7). Also for the SOMMAN predecessor projects beneficiaries were categorised as type I, II and III with the lowest number indicating those without any asset or capacity to work and the highest number indicating more possessions and capacity to work. The baseline data shows for the SOMMAN predecessor projects that 0.5% of beneficiaries possessed at least one cow and 2.6% kept some goats or sheep. These data are significantly different for the SAHOSH predecessor project with one quarter of beneficiaries possessing at least one cow and 40% keeping goats or sheep. How the fact that significant proportions of the selected beneficiaries of the IFSUP project were in possession of valuable livestock can be reconciled with the selection criteria ‘asset less to a great extent’ or elsewhere valued as below 8,000 BDT could not be determined during the Mission but has been explained as due to local interpretations of the selection criteria.

In this respect, the IPSUP evaluation report notes that ‘It reveals from the field observation that around 10-20 percent extreme poor HHs were excluded from the project benefits (p.9).’ The report also notes that ‘4,800 women from ultra-poor households (…) have been included in the IFSUP. The target women have an average daily calorie intake below 1,800 kcal of which at least 50% belong to Group II of ultra-poor (lower strata, below 1,600 kcal per day) and 40% are Adibasis. The other key characteristics of the target group are, as defined in the project proposal’ (p. 12).

Thus, even if raising a calf, cow or having a goat could exclude them, considering the other criteria made obviously these beneficiaries eligible for selection, which explains why significant proportions of selected beneficiaries possessed some livestock. During the field assessment all group or federation respondents acknowledged that they knew of many more Ultra Poor who had not been selected as beneficiary, in some cases they estimated that even more Ultra Poor were not selected than selected. However, no respondents indicated that their condition at the time was less severe than that of others.

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2 For example, at EHPSL’s baseline 49% of selected beneficiaries were found to have a formal or informal debt. It seems that the project at the time considered the amount of the debt or micro credit no danger to achieve the programme’s objectives. This percentage was only 0.3% at the EPWDP project run by JCF.
This illustrates the difficulty for projects to select all in principle eligible households if resources restrict the total number of beneficiaries. Nevertheless, the spread of target locations and involved PNGOs (11 districts and 7 Partners) seems large in view of the relative small number of potential beneficiaries at starting dates (27,800 total at start of all five projects), considering the huge population in Bangladesh.

### 2.1.2 Differences between Target Groups at Start

The direct target groups are involved not only at different years, for SAHOSH since 2007 (and indirect beneficiaries since 2002) and for SOMMAN since 2009, but they live in different conditions, like on plains or char areas. They also live in different parts of the country (districts) where economic conditions or income generating opportunities might vary much.

A significant proportion of the SOMMAN target groups belong to ethnic minorities (Adivasi) which have their own culture and language, and are considered more disadvantaged than the general Bengali population. Thus the first phase beneficiaries differ in many ways from each other, as is illustrated by the variations in baseline data from the three predecessor projects.

It seems that the IFSUP/SEE UP beneficiaries who flowed to the SAHOSH project had a slightly better economical starting position than those who ended in the SOMMAN project, if owning livestock is a criterion, but it could not be determined if this is due to the general economic conditions in the area or to selection procedures. For example, the baseline data reveals that almost half of the EHPSL beneficiaries who were handed-over to the SAHOSH project had a loan (49%) before entering the livelihood programme (data point 9), while this percentage was 3.9% for the current SOMMAN beneficiaries (data point 19); on the other hand significant less adolescent girls went to school (49%) at SAHOSH (data point 15) than at SOMMAN (76% data point 19). The inclusion of nearly 40% of Adivasi in the latter programme might have contributed to this variation. Despite this it seems that the end results in terms of livelihood generation are better for SOMMAN than for SAHOSH (e.g. average of 3,677 BDT savings compared to 2,332 BDT; average daily income 47 BDT compared to 36 BDT; access to land for cultivation 60% compared to 13%; see for more data chapter 3).

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Santals of Bangladesh, Ahsan Ali, 2008
2.1.3 Condition of BHHs before the NETZ interventions

The length of time that beneficiaries joined the livelihood programme, seven to nine years, will likely have had some positive influence on their condition when entering the SAHOSH or SOMMAN projects. The field assessment mission started in the former EPWDP target area which began operations in 2002 and ended 2014 and found a mature beneficiary population. The progress made in these 12 years was evident by the successful operation of the community-based organisations and the Upazila-level federation. This indicates that the time available for operation and handing-over to the target groups is an aspect that influences the outcome for the beneficiaries. Taking this into account it is no surprise that the progress at the SAHOSH and SOMMAN projects is less than observed at the EPWDP (JCF) project.

Before NETZ’s intervention, baseline data indicated that agricultural labour was the main occupation of 71% of beneficiaries of the AMADER project (data point 16) but of only 18% of beneficiaries of the Strengthen UP project (data point 17); the beneficiaries of both these projects flowed in the STEP UP project and later to the SOMMAN project indicating their very different conditions at start. These variations among the target groups might explain better the relative low percentage of agricultural daily labourers at endline (23% data point 19) instead of concluding that project interventions have resulted in less people working as agricultural labourers. The opposite trend is found at the predecessor project of SAHOSH with 56% of beneficiaries working as agricultural labourers at start and 72% at endline (data points 13 and 15). These data indicate the relative large differences within and between predecessor projects, which makes comparison between base- and endline data difficult if not impossible. Other beneficiaries earned income through begging, as house maid or in public transport. The baseline survey data indicates that taking non-agricultural jobs is comparatively high in Rangpur region.

Many families in the target areas did not own land for their homestead but percentages varied much between predecessor projects (Owning land: Strengthen UP 42%, Amader 9%, IFSUP 45% data points 17, 16 and 13). Those without land resided either on ‘Khas’ or government land or took shelter on relatives’ or other people’s land. Very few beneficiaries possessed cultivable land at the time (2% to 4%).

All projects used the lack of three meals per day as a criterion to select beneficiaries. Most could afford two meals for 6 to 9 months while many could take only one meal during 2 to 3 months. The consumption of vegetables along with rice was the most common meal. Home gardens were not common at first and vegetables collected from wild sources and sometimes bought from the market. Consumption of fish, milk, or eggs was once or twice in a month. Meat was only enjoyed occasionally during festivals when donated by well off people.

The baseline surveys illustrated a large difference in possession of livestock between the SAHOSH and SOMMAN predecessor projects; few beneficiaries who flowed in SOMMAN had cows or goats (0.5% and 2.6% data point 19) while 25% of beneficiaries who flowed in SAHOSH had cows and 40% had goats or sheep (data point 15). Many beneficiaries of all predecessor projects raised poultry before entering the project (Strengthen UP 18%, Amader 21%, IFSUP 45% data points 17, 16 and 13). Many families had to borrow money to survive as their daily income averaged BDT 12 (loans averaged at Strengthen UP 89 BDT, Amader BDT 684, IFSUP BDT 300 data points 17, 16 and 13). Virtual all loans were taken from informal sources like local moneylenders, family or neighbours.
Beneficiaries of the three predecessor projects differ also from each other in sanitary facilities (latrines), but more between the two predecessor projects of SOMMAN (Strengthen UP and Amader) than between these two projects and the SAHOSH predecessor project. This illustrates again that in these cases progress due to the interventions not simply can be determined by a comparison of baseline and endline data.

The differences between the three predecessor projects at baseline are not so large for having access to drinking water through tube-wells. The differences are more pronounced for open or dug-wells or rain catching reservoirs with almost one out of five households of the AMADER project using this alternative to tube wells (18.2% data point 16).

2.1.4 Patterns of Socio-Economic Mobility influenced by NETZ Interventions

Although poverty is the determination of peoples’ position within society, economic mobility and the acquisition of various types of capital is contributing more dynamic categories of economic stratification. The new opportunities and facilities, the projects have given way to secular criteria such as education, wealth, income and occupation to its program participants.

Amongst the poorest members of the villages, socio-economic mobility is self-defined in terms of increased livelihood security, whilst for others, it may be defined in terms of improvements to livelihood sustainability. For the most affluent, socio-economic mobility is associated with increased linkages outside the economy for employment, business and education.
Enhanced capacities & skills, and access to technologies, finance and market influence economic activities. Diversification of social and economic activities is an important tool to impact livelihood and socio-economic mobility. Livelihood changes evolve slowly over time and so is the case for the group members as evident during the project phases.

In addition, sustainable IGAs requires a continuous investment. The RCF and the RLF provided that investment opportunities. These opportunities of access to finance alone promoted to generate and accumulate savings and acquire productive resources and assets - increased number of livestock and poultry rearing, and investments in land and agriculture and well as social capital like improved housing, clean water and improved sanitation facilities, children education, capabilities in accessing local services and safety-nets.

With the project activities, for most of the member households, economic mobility is happening as a result of an enhanced capacity and opportunity to enter into the mainstream market economy. Not only have these households have access to savings, loans and working capital to invest, but have been able to acquire necessary skills for the IGAs and tapping into public and private services due to project interventions.

The most important examples of upward socio-economic mobility since participation in the successive projects are:

a) The initial categories of selecting the project participants (categories-I, II, III) no more exits due to their upward economic mobility

b) The formerly extremely poor members are now purchasing / leasing in lands, or having access to land for use as mortgage for their money borrowed by the landowners.

c) The Adivasi community adapted their skills and knowledge from their traditional occupation to found a mainstream IGAs such as agriculture, cattle, goat and poultry rearing; and non-farm activities like retail stores, rickshaw van etc.

d) The formerly poor and the Adivasi community members have become more aware and sending their children to schools and are increasingly becoming vocal to claim their rights at local government levels including unions, Upazila, against family violence, decision making etc. which are symbols of significant upward social mobility. This positive social mobility is evident by an ever increasing participation of beneficiaries in social events, like invitations to join ‘puja’, local arbitration in non-beneficiary family disputes & violence, promoting children to schools, taking a lead on improving roads, and contacting Union, Upazila and district level officials on behalf of the community and villages. Some have even participated in local government elections.

e) The own and improved housing, clean water and improved sanitation facilities are examples of atypical upward social standing and mobility.

The changes in Livelihoods of the program participants is becoming increasingly linked to the wider economy and social context. This has caused considerable changes to the wellbeing of the group member’s households, causing increased and continuous movements out of poverty. The evaluation mission found that the project beneficiaries have been able to take advantage of awareness and capacity building; and economic opportunities to improve their income, food security and livelihoods, in addition increased union and Upazila linkages has improved mobility and improved their social standing and acceptance. And as a result some of the group members are even participating and contesting in the local political electoral process, which was unthinkable in the past.

Although the rural area has experienced structural changes, the group member’s linkages to external/national/regional markets are yet weaker and fewer in number and are less well positioned to take advantage of the mainstream/ external economy. The groups and federations are expected to determine awareness, knowledge and expectations of members, as well as structural access to resources and services at union and Upazila level. Therefore normal strategies generally reflect members behaving within the parameters set by groups and federations and thus have an impact on their socio-economic mobility.
However, the extent to which members strategize is crucially dependent on the aspirations of the members to change the overall level of well-being and livelihood security. The groups and federations appear to be more ambitious to improve beneficiary household wellbeing, by actively expanding knowledge, technology, skills, savings and loan and finance facilities including linkages with union, Upazila service facilities and markets. However, all these will depend on how effectively and the efficiently the groups and federation are managed and operates.

2.1.5 Extent to what savings, security fund, Revolving Loan Fund (RLF) and revolving Capital Fund (RCF) in the projects were successful

There is no doubt that the savings, RCF and RLF are successful in bringing in the changes in the members life and livelihoods because of the proper use, utilization of them. These have contributed significantly into building and increasing their economic capacities. The member were not only able to make savings, but also have generate and in the process accumulate productive resources – land purchase, livestock and poultry stocks etc. The most significant savings were found at the EPWDP (JCF) project with an average saving amount of 20,548 Taka or four to six times more than at the other projects (endline report 4, 8, 12).

However, the biggest challenges would be effective and efficient the groups and federations are in continuing to cater ever increasing needs and demand of their members. The other challenge for the groups and federations would be to avoid the temptation of acquiring the characters of the micro-finance institutions. Over emphasis on loan components may marginalize the social mission of the groups and federation as is the case for the micro-finance NGOs. It’s well understood that the demand for increased loan facilities with higher loan ceiling and at an affordable interest rate are likely to grow to keep pace with members need and their intent to grow their IGAs including business.

2.2 INTERVENTION LOGIC

The ToR sums up what the basic intervention logic has been for the predecessor projects, namely: ‘(they) aimed at supporting people living in extreme poverty and to significantly improve their living conditions through approaches addressing issues of income and food security, as well as economic, social and political empowerment’. This was to be achieved by 1) transfer of capital either funds or assets; 2) establishing Self-Help Organisations (Beneficiary Groups and Union-level federations); and 3) building Revolving Funds as internal financial aid system. The intervention contributes to the National 5 Year Planning (2011-2015), to the Perspective Plan 2010-2021, and to the National Social Protection Strategy. The project is also well aligned with the aim of BMZ/German development cooperation ‘to give people the freedom to shape their own lives, by making their own decisions and taking responsibility for them, without suffering material hardship’; and with the first of the six priority areas for German development cooperation ‘sustainable poverty reduction’.

In broad terms the designs of the predecessor projects and the current SAHOSH and SOM-MAN projects were or are adequate and allow considerable flexibility to adjust activities to suit and meet the needs identified by each member participants. However, some shortcomings have been found:

a. There is no timeframe to build capacity of the union and groups to take full responsibilities and work independently; and there is no plan to gradually withdrawing project staff and synchronizing staff roles during the pre-withdrawal period.

b. It also lacks in defining the role, if at all, for the PNGOs after complete handover of the groups and federations to their leaders and members, tracking on good governance, transparencies and technical support needed as well as compliance issues of the laws and by-laws of the federations and group management and operations.

c. From the leaders of groups and federation, it was quite evident that their priorities lie with the operation of loan programs. This intent may lead federations and groups to acquire a ‘micro-
a "finance syndrome" meaning focusing fully on the economic aspect which may derail the original purpose of the project by diminishing and/or neglecting the social goals. The project either don’t foresee this risk and/or has failed to perceive this as a real threat.

Overall are the proposals of both projects adequate and the impact frameworks appropriate, although the terminology sometimes should be adjusted to fit better with international formats (e.g. Goal instead of Impact, Objective instead of Sub-goal, Indicator instead of Target). It would also be helpful for management and monitoring purposes if the project designs would have included logical frameworks, a monitoring plan and an exit strategy.

2.3 MONITORING AND EVALUATION

The NETZ livelihood programme has from its start made strong efforts to document initial conditions of beneficiaries to enable measurement of progress and results. Many indicators have been recorded at baseline and end-of-phase surveys, and reports have been made at every stage of the programme. While basic indicators like number of meals eaten per day, literacy and schooling, landholding, etc. have been measured at all base- and endlines the indicator definitions differed often, especially between programme flows, but also between some project base and endlines, or raw data calculations were not matching (for example, value of production means were presented as percentages of ranges at endline without an average at SAHOSH (data point 15) while means were presented at SOMMAN (data point 19). Thus, while much information has been documented the data collection of the various project phases has been inconsistent with a differing focus on certain aspects of livelihood generation and subsequent indicators. In order to illustrate this a few examples are given below.

- Indicators

The ‘three times a day a meal’ indicator was measured at all baselines of the SOMMAN predecessor projects but not properly reported for the SAHOSH first predecessor project (IPSUP); a percentage of ‘47% never take 3 meals per day’ was listed in an example box without specifications. In the latter case it seems that the beneficiary selection criteria of ‘not eating three meals year round’ replaced the baseline data. The AMADER baseline report made no distinction between males, females and children of the household, while this and other baseline reports not listed a percentage of beneficiaries who did eat three meals a day year round. However, at endlines this indicator was reported. Such variations in reporting several basic indicators, especially non-economic aspects like literacy, rights violations or family decision making practices, made it very difficult and sometimes impossible to compare base- and endline results consistently and reliably.

The SOMMAN impact matrix includes several indicators with a target that is not relevant as this target is the same or higher at the start of the project. For example, virtual all beneficiaries eat three meals per day (indicator is 95% nutritious meals per day). The point here would be ‘nutritious’ meals but this is not defined neither monitored. Another indicator is that 95% will have access to safe drinking water sources while the projects’ baseline shows that already 99% has access to tube-wells which are presumed to provide safe drinking water (data points 16 and 17). Besides, this latter indicator is not relevant as it relates to result 1 which is: ‘Women-led self-help federations independently support their members in the expansion of their income generation activities’. There are more improvements for monitoring purposes to make to the impact matrix, likewise to the matrix of the SAHOSH project, as also was noted at an early phase: ‘Auch wäre es hilfreich die Baseline-Surveys in der gleichen Art und Sorgfalt zu gestalten, wie die Post-Surveys um so weitere Vergleiche zuzulassen (It would be useful to organise the baseline surveys similarly and consistently in order to facilitate comparison) in Entwicklung der Selbsthilfetätigkeit extrem armer Familien in Bangladesch 2002-2006, by Felix Groh). However, these improvements while important for monitoring and reporting will not likely affect the implementation itself.
Another point is the focus in most phase I and II progress or evaluation reports on livelihood generation and marketing aspects of the interventions, often in great technical detail. For example, the IFSUP Endline report (data point 14) uses 4 of the 39 description text pages or 13% on occupational aspects providing much details about how beneficiaries earn income or secure food. The SEE UP Endline report (data point 15) is very detailed about credit sources, savings amounts and working capitals. However, no documentation has been found about how these facts and insights have contributed to shape the further development of the target groups.

2.3.2 Knowledge Dissemination to Field Level

The implementing Partner’s management and especially its field staff did not indicate much learning from the project evaluation and survey reports during the field assessment. In this respect is the observation of a previous evaluator relevant: *Outcomes of monitoring & evaluation should have been disseminated so that insight of both positive and negative outcomes are evident for encouragement and return feedback.* (IFSUP evaluation report (page 12). However, the study Out of the Black Hole of Poverty: Lessons Learnt from the IFSUP Project, and consequent learning events indicate that learnings have been disseminated among management. For example, the STEP UP endline report notes that: *An international conference on sharing the lesson learnt of the action was held in Dhaka on 19 October 2014. During the conference, a study on the lessons learnt by the action was presented to the participants.* (p. 23). Such learnings might also be indicated by responses during the 31st May Stakeholder Meeting of the Partners’ Managers to questions posed by the Evaluation Team. The field assessment on the other hand found that particularly field staff was not very much aware of the ‘lessons learnt’ which indicates that there is some problem in filtering down knowledge to the field level that might be important for the implementation. This was also noted by another evaluation team: ‘The evaluation team observed a general lack of commitment of the P- NGOs especially from the higher level management of the P-NGOs and also by the project management, while the field staffs are more committed. The evaluation team did not feel sense of ownership, enthusiasm or much involvement of the management. It was just another donor funded project’ (See Up evaluation report p. 37).

2.3.3 Supervision and Correction

Finally we note some observations at previous evaluations which confirms some findings of this Mission about the implementation by PNGOs: ‘Monitoring and Evaluation system of the three NGOs vis-à-vis NETZ appeared not to be effective and functional as expected. Periodical collection and compilation of data and information from various field offices were not done uniformly and systematically. Following facts are evident:

- At ASHRAI beneficiaries left the project without refunding their assets, but though they are still treated as continuing beneficiaries. (CO informs that this issue has been resolved).
- 15 -

- The total savings are kept with Samity’s Treasurer instead of keeping the same in the bank account as required by the policy. As a result beneficiaries are deprived from interest earning on their savings.

- The amounts re-invested out of the profit earned by the individual beneficiary are not available or compiled in a systematic way. (Only 0.4% of their income is invested in production activities per MARTIX draft report 2009)

  (IFSUP evaluation report (page 12)

\[2.4 \text{ EFFICIENCY OF THE IMPLEMENTATION}\]

Due to the very short timeframe for the Impact Evaluation and the nature of this assignment, the Evaluation team has not focussed on efficiency aspects during the field assessment. Several documents are complementary about how the Partners have managed their projects and used their financial and human resources. A few points which were noted and might have been improved throughout the implementation but seemingly have not are:

- Even though various efforts undertaken by the management for motivating and retaining the project staff, like career development intervention, increment etc. the management of PNGOs’ faced problem to retain them. Staff turnover ratio of SUS, JCF and Ashrai were 40%, 52% and 72% respectively. There were frequent turnover of staff particularly at the field level, which has hindered project progress.

- All project beneficiaries are women, but staff directly deal with them are mostly male. The area offices run with an isolation of the PNGO policies and guidelines.

- Training is provided to the project staff as per project agreement but no training has been provided to the accounts people, and no training need assessment has yet been conducted.

  (IFSUP evaluation report (page 6)

\[2.5 \text{ CONCLUSION}\]

The relevance of the livelihood programme is clear as actual needs of the target group have been addressed and the project designs have been found appropriate to deliver.

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Beneficiaries of the IFSUP project seem to have had an economically better start than those of other livelihood projects, except for EPWDP (JCF), but whether this is due to local conditions or selection procedures could not be determined.
Shanla’s Happy Life

Shanla and her husband Hasan (not real names) are day labourers. Their first daughter got married in 2010. Their son is waiting for his higher secondary result and the youngest daughter is in class two at BRAC School.

In 2007, when Shanla became a member of the Karam group under Dogachi Adivasi Union Federation with the IFSUP project she was extreme poor without any productive assets. Her family could not even eat three meals every day. They had only a one-room hut built from clay on 2 decimal land, but the land was theirs. Their income was too little for the family. Hasan and Shanla used to earn 20 taka and 10 taka respectively as a daily labourer. A day labourer can in average work for only 90 days per year. Shanla received training on vegetable cultivation and livestock rearing from the project. After that in 2008, she received a cow of 12000 taka value, some hens and vegetable seeds through the project. Shanla started a vegetable garden and cared for her cow. One year later she sold her cow for 24,000 taka, thus her profit was 12,000 taka. Then she bought two cows using this money and after rearing those she again sold both the cows for 52,000 taka. This total amount they invested (refundable) to have a 20 decimal of cropping land on the basis of leasing.

The cropping intensity of this land is high; two paddy seasons and one season for potato. At the end of 2009, Shanla got a cow from her brother as a gift. She sold their potato crop for 15,000 taka and bought again a cow. Now they had a pair of cows for helping on the field for cultivation. Considering their now economic strength, a local land owner gave them 200 decimal of agricultural lands as sharecropping. In the meantime the project which first supported Shanla had ended but fortunately the successor project SEEUP continued to help her. By the end of that project Susila got a return on her savings of 2,000 taka. In 2011, she sold all of their cows for 150,000 taka and used the money to send to her new daughter in law in Malaysia. Being financially vulnerable after this big familial event Shanla’s family increased their work on their lands. They started using hired agricultural machineries to increase the production. The couple did not want their son to work on the fields because they wanted him to be an educated person. Their only son passed his secondary exam in 2013 and was admitted into a nearby college. He has interest in computer and he received some computer training from the nearest computer center. After passing his secondary exam he asked a computer from his parents to use for his business. In 2014, Shanla spent 32,000 taka to buy a computer for their son and after hiring a room at the nearest market (Mongolbari), he began his business while also studying. Loading memory cards and mobile accessories are the services he offers and he gains an average daily income of 400 taka. Now Sghanla’s son is the main income earner of the family. Shanla now spend most of her time on household chores; her husband is busy with his cropping. Now they have 400,000 taka in cash and 623 taka as group savings. They dream to build a concrete house and of a continuous economic wellbeing of the family.

Beneficiary Group Members
3. EFFECT & IMPACT

Intervention programmes like NETZ livelihood projects aim at improvement of the livelihood conditions of individual beneficiaries, families and persons, young and old, but also at building socio-economic structures which enable communities and the society at large to continue and further develop and/or scale-up the improvements. This chapter reflects this threefold approach by first discussing the progress in livelihood conditions of the individual beneficiaries. Main source for this direct effect will be a comparison of indicator data from baselines with endlines. Also the contribution of the interventions to this positive effect will be described. Secondly, the function of federations and expectations by beneficiaries are described on the basis of the field assessment and recent previous study reports. Thirdly, the capacity to assist the further development of federations by PNGOs and NETS country office staff will be addressed.

The study purpose is ‘to create a deeper understanding of the economic and social foundation created’ in order to improve NETZ’s long-term strategy and design future development interventions (ToR p.2). Therefore, the focus of this impact evaluation study has been on the impact of the group and federation building on the lives of beneficiaries and their wider environment, and on the sustainability and replicability potential of the programme’s activities. The analysis of the structure development through group and federation formation is described in the second part of this chapter. Sources for this discourse are analytical sections of evaluation reports of predecessor projects, in particular the SEE UP and STEP UP end of project reports, sections of some technical studies commissioned by NETZ and the findings in this respect by the field assessment of this impact evaluation.

3.1 EFFECT ON LIVELIHOOD

Base- and endline surveys and reports have been conducted and prepared for all five projects of both project streams. However, for the purpose of the following statistical data comparison of current direct beneficiaries of the SOMMAN and SAHOSH projects only the baselines at start of the streams have been used (data point 13 for SAHOSH, 16 + 17 for SOMMAN). Subsequently, the endline surveys reported for SEE UP (data point 15) and for STEP UP (data point 19) have been used for the linear comparison (within programme streams).

As base- and endline surveys are the main sources for this analysis the relevance and reliability of these sources should first be determined. The main sources to measure progress have been the baseline surveys of the predecessor projects of both SOMMAN and SAHOSH projects (see data points 16 + 17 respectively 13 in diagram below). The endline surveys of the first phase predecessor projects (data points 18 resp. 14) have only been used if the second phase endlines did not explain a phenomenon.

The SOMMAN project was preceded by two simultaneously implemented projects (baseline date points 16 and 17) whose beneficiaries flowed to the second phase project STEP UP (baseline data point 18).

Two projects have been predecessor projects handing-over directly beneficiaries to the current SAHOSH project, namely IFSUP (phase 1) and SEE UP (phase 2); survey measurements are indicated by data points 13, 14 and 15 – see diagram below). In addition, SAHOSH follows up on beneficiaries from two more projects, EPWDP (JCF) and EHPSL (GUK), each with three phases which data sources are indicated in the diagram below.

There were thus five programmes for Ultra Poor implemented with slightly different intervention strategies. A separate analysis has been made for comparison between these programmes (See 3.4).
The following flow chart illustrates this rather complex programme structure:

3.1.1 Methodological Considerations

Because a large number of new beneficiaries have been included in the SOMMAN predecessor projects after the start, special data manipulation was required to exclude these later beneficiaries from the endline survey sample (data point 19). Because twice as many beneficiaries were included in the second year of the Amader project (6,000 hhds) as were included in the first year (3,000 hhds), while no respondents of the second year were included in the manipulated endline sample (data point 19), it seemed cautious to check whether the main indicators showed significant differences between the first year (data point 16) and second year beneficiaries (data point 18). Except for sanitation no large variations were found. As the number of new beneficiaries of the SAHOSH predecessor projects was relatively small (circa 3%) no efforts have been made to clean the latter endline sample (See for details on the data manipulation annex G).

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44% of Year One beneficiaries defecated in the open while this was 60% for the second Year beneficiaries.
3.1.2 Analysis Framework

NETZ had given the evaluators an instruction to focus on the following indicators during the statistical analysis and results including an interpretation of its meaning are presented in tables or graphs below:

- Income per capita per day, amount of savings per household, and value of productive assets;
- Food intake measured in meals per day, Access to save drinking water and sanitary latrines;
- Primary and secondary school-aged children of the household that are going to school;
- Access to the social safety net and other government services;
- Decision-making and Awareness of own rights.

The last two indicators could not be compared to the starting point as no baseline data was available. More indicators have been added by the Evaluators in order to measure progress.

**Note:** References to data from baseline and endline surveys are indicated by the data points of the flow chart above. If the data is equal for both programmes the terms ‘baseline’ or ‘endline’ is used. Although ‘endline’ data for SEE UP was measured before the end of the project (2013) and for STEP UP after the end of the project (2015) both data sources are considered baselines for the current projects by the project managements. However, in this report they are considered endlines of the respective predecessor programmes. To avoid any misunderstanding the base- and endlines are indicated with their respective data point numbers in the text, while the graphs use SOMMAN and SAHOSH to indicate the respective base- and endlines.

3.1.3 Income per capita per day

The indicator ‘daily income’ has proven to be difficult to measure both at baseline and endline. Some surveys used a proxy-indicator like expenses. The daily income was at endline measured as income per month, recalculated to incorporate the inflation over time and divided by 30.5 to get the daily income.

The average income at baseline was BDT 12 and the increase at endlines 13 and 15 is relatively high, 3 to 4 times (36 to 47), but in terms of family income the amounts achieved at endline are still far below the national poverty line of 100 BDT. However, most beneficiaries have other sources for their food – they grow themselves or other family members bring money to the household.

3.1.4 The amount of savings per household

At baselines 16 and 17 only a few current SOMMAN beneficiary households did have savings (0.4%) but at endline 15 this increased to 99.9%. The average amount increased from BDT 705 to BDT 3,677 with a range between BDT 232 and BDT 13,752 (endline 19).

Almost one third of current SAHOSH beneficiaries had small savings (33.5%) averaging 2,332 BDT (endline 15).
Like with savings, many more SAHOSH hhhs had loans at start than SOMMAN hhhs, namely 49% versus 4% (baseline 13 vs 16 + 17). These percentages decreased at endline 15 to 26% for SAHOSH and increased to 9% for SOMMAN beneficiaries (endline 19). Comparative data is inconclusive for SAHOSH but SOMMAN hhh loans averaged BDT 273 (baseline 17 + 18) and increased to average BDT 684 with a ceiling of BDT 40,000 (endline 19).

3.1.5 The value of productive assets

The SAHOSH predecessor project IFSUP did not measure at baseline 13 the average value of livestock, despite the relatively high livestock ownerships with 25% of households raising cattle, 40% raising goats or sheep and 45% households having one or more hens, ducks or other small animals. At end of the first (IFSUP) and start of the second predecessor project (SEEUP) – around year 2009 thus two years into the intervention - significant increases of cattle and poultry ownership percentages were measured: 71% of households raising cattle, 42.5% raising goats or sheep and 78% households having poultry (endline 14). These percentages reduced during the SEE UP project significantly to 45% of households raising cattle, 29% raising goats or sheep and 53% households having poultry (endline 15).

No explanation has been found for this dip in ownership; no evaluation report mentioned this phenomenon and field staff questioned during the field assessment was not aware of this reduction in ownership during the second phase. Headquarter staff assumed that a shift from animal husbandry to crop cultivation would explain this dip in livestock ownership. Because no data on value of crop cultivation has been collected by any project survey, proxy indicators were examined to confirm this assumption. However, the analysis of self-employment in agriculture, cultivatable land acquisition, values of timber, fruit trees or bamboo clumps, and small agricultural tools did not support the assumption that a shift to crop cultivation would have caused the dip in livestock ownership. For example, 6% hhhs at baseline 13 had access to cultivatable land with 14.9% hhds at endline 15, representing a doubling but still a small minority of the beneficiary population (See details of this analysis in Annex G). See also section below.
The above graph illustrates the baseline 17 + 18 in 2009 and endline 19 results in 2015 for SOMMAN’s predecessor projects, and for SAHOSH predecessor projects (baseline 13 in 2007 and endline 15 in 2013). The graph shows clearly the high increase in livestock ownership at end of SOMMAN’s predecessor projects and the relatively small increase or even reduction in livestock ownership at end of SAHOSH predecessor project.

Measurements were also made in average value of the livestock for the sample population as a whole (not average for the owner proportion of the sample population). No measurement was made at baseline 13 of the SAHOSH predecessor project IPSUP; assuming the value was below the selection criterion of maximum BDT 8,000 this value was used as proxy baseline value. It is clear that the increase in value for SAHOSH beneficiaries exceeded the increase for SOMMAN beneficiaries manifold.

Among the possibilities to explain the difference in livestock holdings of both projects, has been an assumed shift to non-livestock IGAs at SOMMAN predecessor projects. However, analysis of existing survey data does not support this explanation. Agriculture work as main occupation of household head increased from baseline 17 (17.9%) and reduced from baseline 18 (70.7%) to endline 19 (22.6%); the great difference at baseline values between beneficiary groups makes comparison with endline where these groups are combined unreliable. The increase in cultivatable land ownership from 4% at baseline 17 (no measurement at baseline 16) to 60.3% at endline 19 indicates only that crop production has increased among the beneficiary population, but not a shift to non-livestock raising. Also field work findings indicates that livestock raising remains prominent among beneficiaries, also when they turn to alternative income sources. The statistical data can thus not explain the great difference in livestock holding between both projects.

Considering the difficulty to measure livestock value and the concern that the data on livestock ownership of the current SAHOSH beneficiaries might not be reliable this should be taken into account when viewing the outcome of the comparative analysis above. Nevertheless it is clear that the average livestock value has increased for both programmes.

### 3.1.6 Food intake measured in meals per day

Analysing progress has been complicated by the different measurement definitions at baseline and endline surveys and between predecessor projects. These data should therefore be considered as proxy-indicators which indicate a trend and not provide absolute figures (see for details of the comparison annex G).
What definitely can be concluded from these data as the graph illustrates is that the food intake for all members of the beneficiary households has improved drastically\(^5\). Virtually all children do now get three meals per day while this was the case for only one out of three children at baseline 16 and 17 for SOMMAN and likely not for all children of SAHOSH project beneficiaries (although no baseline data exist only 91.3% of beneficiary households could offer three meals per day during at least 10 months per year at end of the first phase, thus indicating that this proportion was lower at start of the project; endline 14).

Also a large proportion of adult members of the beneficiary households eat three meals per day now while this was the case in only a few households at time of baseline. The proportion of adults eating three meals per day is at endline 19 for SOMMAN similar between males and females (85% for females and 87% for males)\(^6\), but significantly different with 8% variation at endline 15 for SAHOSH (88.5% for females and 96.5% for males).

### 3.1.7 Primary and secondary school-aged children going to school

Endline data was only available for the SOMMAN predecessor projects. The percentage of primary school-age children at endline 19 has been increased, for girls with 17% and for boys with 11%.

Interestingly, less adolescent girls and boys are going to secondary school at endline 19 – 3% less girls and 11% less boys.

The field assessment found that all re-

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\(^5\) Evaluation reports of the SEE UP and STEP UP predecessor projects also note that the nutritious value of the meals have been improved much since baseline, but for lack of statistical data this is not included in the analysis.

\(^6\) The STEP UP final report (p. 32) shows that females and males have on an average access to 3 meals per day for 11.9 months of the year. This result is representative for the first and following batches of beneficiaries. However, the endline 19 is representative for the first batch beneficiaries and corresponds thus with the first baseline 16 and 17 (as recalculated by CO using original raw data). This might explain the difference in the reported results.
respondents with primary school-aged children said to send them to school. This might actually be the case as accepting the invitation to attend the FGD indicates active group members who seem to value education more than less active members. However, this might also indicate that less active members more often might consider not to send their children to school.

3.1.8 Access to save drinking water

The endline 15 data for the SAHOSH predecessor project did not match the baseline 13 indicator ‘source of access’ but instead indicated ownership (49.7% increased from 40.4% since start of the SEE UP project). The baseline data was 95.0%.

The SOMMAN predecessor projects’ data shows a slight increase of access to tube well water (which is assumed save although in some areas arsenic contamination might occur). Baseline 16 + 17 was 95.1% and endline 19 was 98.9%.

3.1.9 Access to sanitary latrines

The SAHOSH predecessor project SEE UP did not measure sanitation.

The improvement at the SOMMAN predecessor projects is illustrated in the graph: from combined baselines 16 and 17 with 44.2% no sanitary facilities to endline 19 without
facilities 3.2%. It should be noted here that the baseline 16 measured 22.4% without and baseline 17 measured 93.6% without; the average is 44.2% taking into account the difference in baseline survey populations. Clearly were AMADER beneficiaries very far behind the national average on sanitation (25% without), while the Strengthen UP survey population was much closer to the national average. The catch-up to reach 97% with one or other form of sanitary facilities is thus more significant than combined baseline data indicates.

During the field assessment beneficiaries said that their health condition had improved what confirmed what already has been stated by previous reports. However, no statistical evidence confirms this.

### 3.1.10 Literacy Improvement

Literacy levels differed much between the two baselines of the SOM-MAN project with 5.4% at baseline 16 and 24.7% at baseline 17 of respondents being able to read and write. However, the average of these two baselines matched with the baseline 13 of SAHOSH, namely 19.4%\(^7\). Improvement is only seen at the endline 15 for SAHOSH with an increase to 25.9% able to read and write while the endline 19 for SOMAN remains the same with 19.6%.

### 3.1.11 Homestead Land Ownership

Ownership of the land on which their house is build has increased much for all beneficiaries, with at baseline 16 about 9.1% and baseline 17 some 42% (average 33%) to at endline 19 doubled to 64% for SOMAN, and at baseline 13 from 45% to endline 15 with 68% for SAHOSH beneficiaries.

Similarly ownership of the house has been achieved by nearly all beneficiaries (99.1% to 99.9%), from at baselines 16 + 17 with 87.4% for SOMMAN beneficiaries (no baseline data for SAHOSH

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\(^7\) Data has been recalculated from ‘not able to read’ and ‘able to sign only’ = 80.6%
beneficiaries but endline 14 notes 99.2% house owners).

Ownership of cultivatable land was at baseline 17 only 4% for SOMMAN beneficiaries (no measurement at baseline 16) and at baseline 13 was 1.6% for SAHOSH beneficiaries, but this increased at endline 19 to 60.3% for SOMMAN beneficiaries and at endline 15 to 13.0% to SAHOSH beneficiaries. Although more than 60% of SOMMAN beneficiaries possess cultivatable land, also many raise livestock: at endline 19 cattle was raised by 39.9%, goats or sheep by 75.4% and poultry by 52.9%. Thus at SAHOSH were more cattle breeders but less sheep or goat, and less poultry breeders than at SOMMAN.

### 3.1.12 Shift in Main Occupation of Households

**SOMMAN:**
Interesting is to notice that only 17.9% of beneficiaries of the Strengthen UP project reported that their main occupation was in agriculture at baseline 17 which increased to 21% at endline 18. Many more Amader beneficiaries worked in agriculture, namely 70.7% at baseline 16 which reduced to 64.1% at endline 18. While it remains difficult to compare these figures with the 22.6% at the endline 19 for both the Strengthen Up and Amader beneficiaries (now SOMMAN), the main conclusion is that while few Strengthen UP beneficiaries changed their main activity as agricultural labourer, most Amader beneficiaries must have changed their main occupation from day labourer in agriculture to other activities to earn income. This is also the conclusion of the evaluation report of STEP UP:

> After a thorough profitability analysis conducted together with the beneficiaries, which focused on the benefit-cost-ratio of the different production processes, many families changed to crop production as their main IGA since this promised to be more profitable. Eventually, over 82% of the targeted ultra-poor families have increased their rice production by 91% and their vegetable production by 64%. The adaptation of new sustainable agricultural technologies, such as multilayer vegetable cultivation, played a central role in this success. The overall shift of main IGAs to more crop cultivation also impacted the food security of the beneficiaries quite drastically as they were able to consume part of their harvest, whereas in cattle rearing self-consumption was not possible (STEP UP final report p. 34).

The endline 19 report of STEP UP also noted that 82% of the beneficiaries increased their cropping intensity to at least 200% (p.28) while only 7% beneficiaries cultivated crops at baseline 18. Thus 75% of beneficiaries seem to have started with crop cultivation. This is supported by the finding that cultivatable land ownership increased to 60.3% at endline 19.

However, the observed shift in main occupation and food source does not indicate a reduction in livestock raising. 3.8% of beneficiaries raised cattle at endline 18 (end of phase I) while this increased to 39.9% at endline 19 (end of phase II). Poultry was kept by 13.7% at endline 18 which increased to 75.4% at endline 19.

**SAHOSH:**
The proportion of SAHOSH beneficiaries who worked mainly in agriculture (as labourer or self-employed) increased from 55.9% at baseline 13 to 72.5%, but with only 6.5% cultivating crops on their own land at endline 15. Only 13.6% of other family members cultivated crops on their own land; this fits with the finding that cultivatable land has been acquired by only 13% at endline 15.

The graph below illustrates the complex situation for SOMMAN with two predecessor projects:

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8. Of the combined number of beneficiaries 44.4% were from Strengthen UP. If these people in majority had not changed the percentage of beneficiaries with as main occupation in agriculture would have been much higher than the found 22.6%.

9. Endline reports contradictory data on baseline situation: 5.2% owned cultivatable land (endline 15 table 27) vs 1.6% (baseline 13 p.20).
3.1.13 Access to the social safety net and other government services

No base and endline measurements of usage of financial government benefits have been done for the SAHOSH predecessor project. However, the SOMMAN predecessor project data demonstrates the huge increase of using government benefits from 7.8% to 51.3%.

3.2 CONTRIBUTION BY INTERVENTION TO IMPROVEMENTS

Despite the question of reliability of some statistical data or the seemingly large variations between some data sets for several indicators, it cannot be denied that the main indicators demonstrate improvement in economic situation, sending children to school and sanitary conditions. The extent to what this contributed to the overall livelihood situation of the concerned beneficiaries and how the improvements can be sustained or even increased will be discussed in the following paragraphs.

3.2.1 Economic and Social Improvements

The best indicator available for these projects was the food security throughout the year, measured by the number of meals taken every day. At start virtually no one could enjoy three meals a day for even most of the year; at endline all beneficiaries could eat three meals every day. Some reports
even note that the nutritious value of the meals have also improved much. This food security has resulted in lesser sickness of family members, which also reduced costs for medical treatments, ability to send school-age children to school and safe money for bad times or for investment in IGAs. Some families used money they earned to improve their sanitary facilities; no so many did this to install a tube well for access to a save drinking water source as at start at least 95% did have such access.

Another indicator is the livestock they keep, especially cows or pigs for Adivasi families. These animals are not only important for the economic value they represent. One respondent said during the field assessment that her cow made her being seen by her neighbours; it increased her social status in her community which for her was even more important than the money it earned. The great advancements made at the predecessor projects of the SOMMAN project is exemplary, from very few beneficiaries with cattle or goats to 40% with cattle and three out of four with goats (75%). Why this could not be observed at the SAHOSH predecessor project remains a mystery. At the end of phase I a large increase in households raising cattle could been seen (from 25% to 71%) but this figure dropped at the end of the second phase to 45%, and those raising goats or sheep dropped from 42.5% to 29%. Also those who kept poultry dropped from 78% to 53%. The noted shift to crop cultivation does not explain this drop in livestock holding (see 3.1.12 above). If this are no measurement mistakes it might be that special circumstances like natural disasters are the cause.

An important food security indicator is owning cultivatable land, but this indicator is also very difficult to measure. The baselines (13,16, 17) show very low percentages of land owners (1.6% to 4%) while the endlines (15, 19) show increases as 13% to 60% of landholders. These large variations between the two programmes can not only be explained by varying income earning opportunities and available funds to buy or lease land, but probably more by options to get or lease land, for example from the government.

A last but not least indicator is the usage of government financial benefits, for example for schooling, which can make a difference in achieving food security or at least be able climbing out of the poverty cycle. At baseline very few beneficiaries claimed their benefits while at endline almost half of all households did so.

3.3.2 Production and Marketing Options

Documentation prepared during the predecessor projects focus much on income generation through improved agricultural practices and marketing options. As this impact evaluation should focus on the group and federation development no attempt has been made to assess directly the production and marketing practices of beneficiaries, instead relying on previous observations and analyses.

The income generation activities (IGA) which are described in the evaluation and survey reports, and about which respondents informed during the field assessment are mainly traditional and without much diversity. Also the production level is low and unable to attract market actors, and targets set by the projects have not been realised. Despite this group members said that they want to cooperate together to sell products as this was convenient to set higher prices or attract buyers to their village so that they did not have to go to the market. This was also found at previous studies:

‘33% of all beneficiaries were able to coordinate with other target group members and jointly purchase agricultural inputs (target: 80%), such as seeds, saplings or fertiliser. As the mentioned inputs were bought in larger quantities the target group members were able to negotiate much better prices, which in turn increased their profit margin. 27% of all beneficiaries
were able to jointly sell their agricultural products to local vendors (target: 60%), such as vegetables, eggs, milk or chicken, which resulted in higher selling prices and thus in an increase of the beneficiaries’ income’. (STEP UP final report 2015, p.37).

Some of the group members informed during the field assessment that with the ever increasing expenses their income is diminishing over the time and they are not very sure how to overcome this problem. Other evaluators confirmed this observation:

‘While the overall marketing activities within the action can be considered as very successful, the coordinated purchase of inputs and the coordinated sale of products will have to be improved in a follow-up phase of the action’ (ibid, p.38).

Recording production income and asset generation in the so-called “passbook” seems no more a priority and thus the passbooks are not updated (the Mission observed in May 2016 at one Group that the last record is dated back to November 2014). With inadequate records, it’s difficult to draw any conclusion on the use of family development plans (FDP) as well as the business development plans (BDP), but it appears that the FDP and BDP are not anymore used. To ensure continued income flow, the IGAs should be market demand driven with enough flexibility to respond to the ever changing market. The past has proven that such a strategy will have results:

‘Whereas before the action most of their production activities were not market-oriented and did not follow a precise marketing strategy, the participating families were able to collect, systemize and utilize local market information during the action to adjust their production patterns. Therefore, their agricultural products could be sold with a higher profit margin resulting in a significant increase of their income. 80% of the participating families were able to increase the variety of their products sold at the markets by at least 50%.’ (STEP UP final report 2015, p.37).

3.3 IMPACT ON GROUP AND FEDERATION FUNCTIONING

This chapter will focus on the questions from the ToR: what are “Current capacities of the target group and Self-Help Organisations”; what are “Capacities of Partner NGO staff on steering and on field level”; and what is the “Capacity of NETZ” and for all questions what are “future needs” in order to support the beneficiaries.

3.3.1 Performance of the Beneficiary Group Members

Life experiences of beneficiaries are in this matter excellent evidences to base a conclusion on:

*A case study of Shahana (not real name), EC Member of AAMRA JOIE SOCIETY, Darshana*

*I am the first in my family who possesses own land*

*I couldn’t forget the day when a young man came to my house while I was sitting on the veranda of my hut just covering my body with a small towel after washing my only sari. The young man asked me if I was interested to become member of group. I was so ashamed and rushed to the room without replying him. He understood the situation and threw me my sari which was*
under the sun in my yard. Later when I had the opportunity to come in front of him he intro-
duced himself and told that he was recruiting some ultra-poor women to become member of
groups. I asked him whether they are interested to recruit ultra-poor people like me and he re-
plied that the proposed intervention especially was designed for persons like me. He also told
me to visit my neighbour’s house on the next day to list my name.

I am Shahana (50), now living with my husband and son at Bishnupur village under Juranpur UP
of Damurhuda upazila in Chuadanga district. This is the tale of my situation in 2002. I had been
a poor person from my childhood. I lost my father at an early age and got married when I was
17. After giving birth to one daughter I came to know that my husband had another wife and
thus I had to return to my mother. My mother used to live on another’s land and she only could
manage to arrange my second marriage with an old man who was a widower and had seven
children, all who were adult and had their own family. My second husband MK was too old to
do any work and I had to work as domestic help to meet family expenses. I got another child, a
boy after one year and when he was 7 I send him to work in another person’s house in return
for 3 meals a day and clothes.

I was in this this situation when the field worker of JCF came to my house and as per his direc-
tion I went my neighbour’s house the next day. After hearing all the things I became a member
of Golap Group and started to save Tk. 2 per week. Sometimes I paid only one taka and that
time I had no assets except some ducks. I paid the savings with the money I got from selling
eggs. We were living on another’s land and dared not to take any loan. After some days I re-
ceived training on livestock rearing and had confidence to start my own income generating ac-
tivities. At first I applied for a loan of Tk. 2000 in 2006 [from the project] and bought a goat. I
used to pay the instalment with the wage I got as domestic help. In the meantime my son
started to get Tk. 200 per month for his work in the house of his land lord. I received a second
loan of Tk. 5000 and added my son’s savings of Tk. 2000 and profit from selling the goat’s kids
of Tk. 4000, thus in total I had Tk. 11,000. With that money I bought a cow and as I had no
space to rare the cow the employer of my son was kind enough to give a place and I and my
son started to take good care of it. I paid the instalment with money earned from selling milk
plus my and my son’s wages. Later I sold the cow for Tk. 42,000 and took another loan of Tk.
6000 and adding our savings of Tk. 4000 I bought a piece of land (1.65 decimals) with Tk.
52,000. This is my first land since my birth and I was overwhelmed with joy at that moment.

After that when I had the ability I didn’t miss any opportunity to purchase land. At present I am
the owner of 8.25 decimals of land on which I did build a brick house with 3 rooms. I have taken
a total of Tk. 112,000 loan in 8 phases and now have still a loan of Tk. 30,000 left. My son has
grown up and is married. He has a son - my grandchild - and cultivates vegetables and jute on
165 decimals land (his own and leased). He also works as agriculture labourer while I am now
working at the Bengal Biscuit Factory. Our combined monthly income is around 12,000 to
15,000 taka. My son helped me a lot to build our brick house which costed Tk. 350,000. I have
electricity in my house and also have a television and an electric fan. I am continuing to rear
poultry and pigeons and have savings at the group totalling Tk. 10,828.

I am now the President of my group, cashier of the CBO and executive member of the federa-
tion. My villagers honour me and give me status because of my financial independently. Candi-
dates for election to local government bodies communicate with us at the time of elections and
we have the opportunity to demand our rights and services from the local government officials.
We have the power to gather many people and everyone respects us. Poverty denied me and
my son to get an education but my grandson doesn’t face the same fate and is now studying in
a play group. We have lot of dreams for him.
Other, less detailed examples have been mentioned by evaluations of predecessor projects of both SOMMAN and SAHOSH. Although this is a very successful case during the field assessment many women have been met who expressed great satisfaction with their current situation and their climb out of poverty. They have made good use of the opportunities offered to them through the Beneficiary Group of which they became member to enhance their livelihood conditions and advance their social standing. This was also noted by a previous evaluation mission:

One of the women participants was telling that even a street dog did not like a bone without flesh. Similarly, rich people did not pay any honour to the resource-poor woman. (...) Their poor social status prevented them from getting access to information and in using public resources. But this situation has improved drastically due to change in households’ income and also for accumulation of some productive assets. (...) As a consequence, their social status has improved and chairmen as well as members of union council and other officials pay more attention to their day-to-day’s social activities. (STEP UP 2015, p.45)

3.3.2 Group and Federation Functioning

The Evaluation Team met with representatives of more than 40 union-level federations during the field assessment and discussed how the Beneficiary Groups (BG) were functioning, among other issues. At two meetings the performance of group members in the context of the group was discussed in-depth and a measurement made in terms of very good, good, moderate and bad. The next graph illustrates the results, which while not statistically relevant fits with what other group members and federation leaders said during the field assessment, and what has been reported by almost all previous evaluation reports.

Respondents of Group or Federation FGDs received an explanation of the ranking criteria before they were asked how many of their group members belong to each category. The four categories were very good, good, moderate or not so good in terms of the beneficiary’s overall achievement in family income, food security, health, education and sanitation. As might be expected the results between both groups are not equal but the trend is clear that a great majority of group members perform very good to good, with less than 10% in average functioning below standards. The reasons giv-

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10 These FGD were attended by representatives of in total 13 Beneficiary Groups, which is only a small fraction of all groups formed at both projects.
en for this last group’s low performance were diverse, ranging from incapacity to handle money or care for livestock (especially elderly or households with abuse issues) to disability or illness of household members or migration to find work by capable members of the family. It seems that especially these low performing group members tend to drop out of the programme. The impact evaluation could not get reliable drop-out data from the field staff; they said during the field assessment that drop out figures were low\(^\text{11}\) – but FGD 1 participants informed that a total of 380 members left the programme since its start in 2007, about one quarter of beneficiaries (total group members now is 1,164 from 55 groups)! Mean reason was migration to other areas in search of work (80%) but also due to shame because the beneficiary lost her assets or the husband sold them out.

The story of a woman from another group, who experienced domestic abuse, makes clear that losing assets is perceived as a catastrophe by these women:

*One day Shewy (not her real name) came home from selling products at the local market and discovered that her husband had sold her goat and had gone to Dhaka. She immediately located the buyer and bought her goat back using the proceeds of her sale. When her husband called home she asked why he had done this. He replied that he wanted ‘to test whether she could manage without him!’ He returned home moneyless after a half year ....*

His behaviour has caused shame and hardship for this woman who still took him back as her husband.

### 3.3.3 Expectations from Beneficiary Groups

Representatives of Beneficiary Groups met during the field assessment gave many arguments for members to stay with the groups. The most often mentioned key words were: unity, strong voice to local officials, solidarity, interacting together and coherence. This was confirmed by a previous evaluation mission:

> ‘The heart of this institution of groups and federations of poor women is their unity and solidarity in managing the system for benefits of all. During evaluation the beneficiaries expressed a very high level of unity and solidarity and strong sense of belonging and fellow feeling and mutual help and respects. There seems to be strong group cohesiveness at this moment’ (SEE UP 2013, p.17).

Group members said during the field assessment that being member of a group also was important for sharing methods of how to care for livestock or how to grow crops. There seems also to be a spill-over of skills and practices to non-beneficiaries although this was not mentioned during the field assessment. This was found in previous evaluations:

> ‘Group members have learned about some selected improved new technologies and/or IGAs from the personnel of PNGOs. (…) group performance was found quite good and working well for making the project activities more productive, sustainable as well as environment-friendly. These IGAs are no longer limited within the group beneficiaries. Many non-members of the villages have adopted these improved technologies and earning a lot of money. The relationship between the project beneficiaries/members together with non-members and also with governmental institutions/organization have strengthened for sustainable development of improved crops and livestock technologies. For example, vaccinations for goats, chicken and ducks are made available by the concerned Upazila/block level government department of livestock so that the adopters of those technologies can take preventive measure at appropri-

\(^{11}\) CO provided the following drop-out figures: STEP UP 1,519 or 13% drop out, with 532 or 35% replaced; SEE UP 321 or 6.7% drop out with 150 or 47% new beneficiaries at next phase; EHP 1,136 drop out or 18%; EPPD 112 drop out or 1.7%.
ate time. Thus, productivity of livestock has gone up in the project area. (STEP UP 2015, p.25)

3.3.4 Expectations of the Federations

The main interest by Beneficiary Group members and also by leaders of the federations met during the field assessment in the establishment of a federation is the micro-credit opportunities. Leaders of four federations pointed out during a FGD that future expectations for their federations were: registration as a legal entity, to have their own federation office building, operating a loan programme and getting access to donors and financial resources. Also at most other FGDs with federation leaders during the field assessment the focus of the leaders was on capital building and loan operations. But one FGD listed among the reasons why a federation is important that beside managing group savings and loan operations, it was important to maintain good communications with local government officers to facilitate access to safety nets and services, to encourage child education and adult literacy, to support disabled people, to develop skills and be a voice for the members. This seems not to be a new aspect:

‘For the members, the loans from the Group/Federation appear to be preferable to loans obtained from other sources like NGO and money lenders, where they often have to pay higher interest and have shorter and less flexible repayment conditions. An added advantage of the Federation loan system may be that the interest paid by the members remains within their own Group/Federation instead of going to people/organizations from outside the community. This helps to ensure the cohesion of the members and sustainability of the Federations. The Groups/Federations appear to have a high capability in terms of collecting and administrating the member fees. (...) Although the Groups/Federations also fill the role for social protection and local advocacy and decision-making, it was repeatedly mentioned by the Group/Federation members that the driving force to become a Group/Federation member was to get mutual benefit from their experiences and practices on IGA and other issues and get access to better information/services through collective voice’. (SEE UP 2013, p.33-35)

The FGDs indicated that group and federation leaders are emerging with increasing ability to manage groups and federations but they fall still short to operate independently – even after seven or more years of formation – although most federations are formed one or two years ago. Partner NGO field staff’s role is still dominant. STEP UP’s evaluation found that 55% of federation meetings are organised by Partner’s staff and that 59% of federation accounts are kept by Partner’s staff (data from CO but without record keeping percentage). Surprisingly, a similar trend can been seen for Beneficiary Groups despite their long-year establishment (78% meetings; 64% record making; 44% account keeping – data from CO).

Notes from the discussions:

a) Development of federations dominate beneficiaries’ interest on land, building, loan fund and not much of the social aspects (rights, education).

b) Federation and groups show commendable performance accessing public services and safety-nets but group leaders who are also federation leaders find it difficult to separate these roles. For example, as Group Leader they should look after livelihood and social issues for the individual
beneficiaries, while as Federation Leader they tend to focus on establishing a loan programme. As a result it seems that the social activities and facilitation of the Group are put on the back burner.

3.3.5 Leadership Succession

The leadership was found in most cases to be in function from the start of the federation, sometimes exceeding the mandated period. Reasons given was that it was difficult to find new leaders with the required capacities. No formal succession plans were in place but leaders said that from the groups new leaders emerged. When confronted with the finding that also most group leaders were in position from start, participants did not respond. This issue was also discussed three year earlier without having resulted in adequate procedures for succession:

During the discussions carried out with Federation and Groups members, it was emphasized that the sustainability of the Groups/federation was largely dependent on the leadership within the group/federation. In order to be successful, it was considered very important for the Groups to have members, who could take a lead in planning and organizing of activities. Another critical factor for the sustainability of the Groups/federation seems to be the extent to which they manage to avoid becoming politicized. (SEE UP 2013, p.33)

Although literacy is demanded to stand for local government elections, which is an obstacle for a great majority of group members (around 95%), a few candidates have been met during the field assessment. One woman spend more than 100,000 taka of her own money on the campaign and while she was not voted in a local government position, she felt that the experience has demonstrated that former ultra-poor people can compete with others who have all their life been well-off. However, one evaluation report points out that political ambitions might pose a danger for groups and federations, as also was noted by some respondents during the field assessment:

‘There are many socio-economic and management factors such as local conflicts, discrimination of resources distribution, impatience and fair dealing which may cause or sow seeds of disunity resulting erosion of active and universal participation of its members which will eventually weaken the group or federation’ (SEE UP 2013, p.17).

3.3.6 High Ambitions

Although most reactions by group and federation representatives were positive about the functions of the structures and the progress achieved in livelihood generation, some negative or weak points were also mentioned by some. For example, there is no clear protocol that defines tasks and responsibilities of group leaders or federation representatives. This might cause conflicts of interests.

Representatives from many federations were invited by the programme to visit the “Amar Joie Society” federation as example to follow. However, the “Amra Joie Society” is a higher level federation which is composed of community-based organisations (CBOs) and has access to financial resources of 33 CBOs and 268 groups with 6,683 members. The formation of this federation stretched over a period of almost 13 years. It became clear from the discussions during the field assessment that the union federation and group leaders did not have a clear understanding of the differences between their federation and the Amra Joie Society. Now they have set their expectation to match that of the Upazilla level federation.
3.4 COMPARISON OF INTERVENTION OUTCOMES OF PREVIOUS PROGRAMMES

The ToR requires that ‘the evaluation team shall identify opportunities for comparative analyses across projects with regard to the main indicators of the projects using the quantitative data at hand’. This has been done for all three of the SOMMAN predecessor projects, and for the IPSUP and SEE UP projects of the SAHOSH project in the sections above. In this section we will analyse the outcomes of all SAHOSH predecessor projects in terms of their context and intervention strategies ‘in order to create a deeper understanding for specific aspects of the economic and social foundation created in previous projects’ as required by the ToR. The analysis used the CMO technique borrowed from the Realist Evaluation approach whereby the projects’ context is linked to the intervention mechanisms and the outcomes in order to identify causal links (see for the analysis details Annex X).

The differences in context and strategies/mechanisms of the five previous projects in relation to the overall outcomes is meaningful to identify any key-factor of a successful intervention. Therefore are similar contexts or same mechanisms across all projects not included in the following table:

<table>
<thead>
<tr>
<th>CMO</th>
<th>EPWDP (SUS)</th>
<th>EPWDP (JCF)</th>
<th>EHPLS (GUK)</th>
<th>IPSUP-SEE UP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data points</td>
<td>1 - 4</td>
<td>5 - 8</td>
<td>9 - 12</td>
<td>13 – 15</td>
</tr>
<tr>
<td>Sources</td>
<td>NETZ HQ + CO, Base- and Endline data, Evaluation reports, Impact Evaluation fieldwork</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Context</td>
<td>Start 2002: One district bordering India North; At start 1,000 beneficiaries, all UP and mainstream; Infrastructure not very good; not very fertile land; 1 PNGO.</td>
<td></td>
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<tr>
<td>Transfer of livestock etc. in kind, with repayment within one year; repayment to RLF; Family Plan; Group formation and facilitation by PNGO staff; RLF filled with repayments and interest.</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Mechanism</td>
<td>Provide credit for assets with interest; Group formation through CBO; focus on CBO &amp; Federation development; Facilitation by CBO hired staff; RLF managed by CBOs.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outcomes</td>
<td>Meal 3*day12m 100% Income p/day 41 Tk Savings 4639 Tk avg. Cult. Land 14% Livestock 7% Tube wells 99.3% Sanitary Latrine 81% Prim. schooling 82% Sec. schooling 29% Literacy improved 0% Confidence is good Networking 84% Capacity/skills OK Social acceptance OK Groups function OK U-Fed function OK Upazila Fed. n/a</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Meal 3*day12m 100% Income p/day 84 Tk Savings 20,548 Tk avg. Cult. Land 27,341 Tk Cow 0.86, Goat 2.45 avg Tube wells 100% Sanitary Latrine 82% Prim. schooling 94% Sec. schooling 37% Literacy improved 2.5% Confidence is good Networking 99% Capacity/skills good Social acceptance good Groups function good CBO function good Upazila Fed. works OK</td>
<td></td>
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<tr>
<td></td>
<td>Meal 3*day12m 78% Income p/day 48 Tk Savings 4036 Tk Cult. Land 38% Cow 32%, other 19% Tube wells 100% Sanitary Latrine 39% Prim. schooling 76% Sec. schooling 40% Literacy improved 4% Confidence is 7% Networking 88% Capacity/skills OK Social acceptance OK Groups function good U-Fed function good Upazila Fed. n/a</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Meal 3*day12m 95% Income p/day 36 Tk Savings 2332 Tk avg. Cult. Land 13% Cow 45%, Goat 29% Tube wells 95% Sanitary Latrine 31% Prim. schooling 75% Sec. schooling 49% Literacy improved 7% Confidence is high Networking good Capacity/skills OK Social acceptance OK Groups function good U-Fed function good Upazila Fed. n/a</td>
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VP = very poor; MP = moderate poor; U-Fed = Union federation; avg = average per household
<table>
<thead>
<tr>
<th>CMO</th>
<th>EPWDP (SUS)</th>
<th>EPWDP (JCF)</th>
<th>EHPLS (GUK)</th>
<th>IPSUP-SEE UP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Conclusion for each project</strong></td>
<td>In time same as EPWDP (JCF) but lower achievements. Not likely caused by difference in mechanisms – more likely caused by difference in context.</td>
<td>Best results of all projects. Good infrastructure, fertile land and mixed VP + MP beneficiaries likely have been favourable conditions to achieve more than others. It is also likely that the CBO to Upazila Federation model with CBO taking over more tasks and responsibilities than U-Fed at other projects contributed to the better results.</td>
<td>While 3 year later started all beneficiaries should eat 3 meals/day and there should be more sanitary latrines. Networking good what indicates group function, but not more than other projects.</td>
<td>Negative condition compared to other projects is the 50% Adivasi beneficiary which makes intervention more complicated. Despite this meal indicator should be 100% and there should be more sanitary latrines. This lagging behind cannot be attributed to a different mechanism (working capital). Perhaps due to erosion? Or beneficiaries no wanting to invest in erosion-prone land?</td>
</tr>
<tr>
<td><strong>Overall conclusion</strong></td>
<td>It is obvious from the analysis that EPWDP (JCF) achieved most compared to the other three project flows (or even compared to the STEP UP project). It is the only project with an essential different intervention model. However, in view of the long-term implementation and the favourable context we cannot conclude that the model was the key-factor for the better outcome. It seems that the asset transfer model has little effect on the outcome. What might have been a key factor is giving beneficiaries a strong role in their own development as done by EPWDP (JCF). If this holds true it would be likely that under similar context conditions the Group - CBO – Federation model would have a greater chance to achieve better than the Group – Federation model.</td>
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</table>

Key factors might be the start conditions of the beneficiaries, the skills of project staff to hand-over to beneficiaries, and long-term commitment by the PNGO and donor agencies.
3.5 CAPACITY AVAILABLE FOR FURTHER DEVELOPMENT

The ToR includes the request to assess the capacity of the Partner NGOs and NETZ country office to deliver services and technical support to the federation building. The Mission has had little opportunity to assess these capacities of Partner NGOs, due to the relative short field assessment and high demand to collect evidence from group and federation leaders, which left little time to communicate with Partner NGO field staff. Time to assess the country office staff skills was even less. Nevertheless it will be possible to present a very general idea of current Partner NGO field staff’s capacity to support the federations based on observations and statements of federation leaders.

3.5.1 NETZ Country Office

It might be sufficient to rely on statements made by PNGO’s unit managers or directors, and on the impression gained through conversations with and assistance to process data by some NETZ country office staff and the director to conclude that:

a. There is a good understanding of the field situation in terms of livelihood progress of beneficiaries, the constraints in developing beneficiary groups and federations which are self-reliant, and the variations and limits in capacity among the six Partner NGO’s field and management staff.

b. The NETZ team has good capacity in coordination and supervision, and will be able to direct the Partner NGOs more towards ‘coaching’ instead of ‘holding hands’ of the beneficiary groups and federations.

c. Reporting, field data collection and processing skills are present but these skills will need fine-tuning and upgrading, while the monitoring system (logical frameworks and indicators) needs upgrading and adaptation.

d. especially executive decisions will need to be made not to focus on technical and tactical issues (e.g. IGA diversity, beneficiary progress documentation), but more on adequate strategies to bring the federation development to maturation in time.

3.5.2 Partner NGO Staff’s Capacity

The Mission decided not to assess the existing capacity of Partner NGO’s staff through reviewing training reports and/or in-depth interviews because of lack of available documents and mainly little time available during visits. Instead, capacity was checked by asking which tasks were done, and the explanations how the work was conducted and why in that manner.

The field mission noted much enthusiasm, good facilitation skills and good understanding of the beneficiary’s conditions among PNGO’s staff at all locations visited during the field assessment. As was noted in previous evaluation reports, such enthusiasm was not found among most senior managers or directors of the PNGOs and the impression of previous evaluators was that the project was regarded one of many. Several field staff gave the impression that they considered the project ‘routine’. This might partly explain why a number of field staff were still taking responsibility for tasks that already should have been handed over to group and federation leaders and members.

The finding illustrated in the graph above on ‘Self Reliance’ that still one quarter of group meetings and more than half of federation meetings are organised by staff fits with the observation that some field staff at some PNGOs still spend about half of their time to facilitate beneficiary groups. Especially these staff did not show a good understanding that ‘coaching’ means to let go and no longer ‘hold hands’ so that they have time to focus on more institutional development tasks. It seems that they did not have received sufficient instructions to this effect from their management. This might be a result of the ‘routine’ approach and a failure to analyse information about progress or lack thereof at the concerned unit and PNGO.
4. CONCLUSIONS AND RECOMMENDATIONS

This chapter will answer the main questions of the ToR, to begin with relevance, followed by effect on beneficiaries lives and concluded by the overall impact on beneficiaries and their communities. A list with answers to each question of the ToR is attached in annex B.

4.1 RELEVANCE

Beneficiaries of the two current projects SOMMAN and SAHOSH differed in many ways from each other which in part might explain the variations in achievements. For example, SAHOSH started two years earlier than SOMMAN, the geography differed – mainly plain versus ‘char’ land, the population differed with SOMMAN including more than 40% of ethnic minority people (Adivasi). There were also variations in livestock holding – especially for SAHOSH beneficiaries, or access to sanitary latrines and less or more experienced and affluent Partner NGOs. There were even stronger differences with the beneficiaries of the three other programme flows. All this should be taken into account when comparing achievements and challenges.

The predecessor projects have made every effort to select the most needy people or ultra-poor in a number of administrative and geological different parts of the country. Data from national surveys and several studies have been used to select the most appropriate areas and target groups. However, also donor requirements have influenced the target area and group selection, such as focus on ‘char’ lands and Adivasi populations.

4.2 EFFECT

The aim to change the socio-economic mobility and wellbeing of beneficiaries has been reached. The income generating activities increased income and asset accumulation, and increased linkages with markets and marketing agents. There is also a stronger social and political mobility which may be attributed to the improved living conditions. The overall improvement in terms of economic and social status and mobility has resulted in a greater acceptance of the group members within the community which encourages some beneficiaries to become politically active (see also 2.1.4).

The fact that in all project areas beneficiary groups have been formed and still function, and for a large part are able to operate independently, proves that structural changes have taken place. The projects have contributed to these structural changes which can be further strengthened by encouraging local service providers to deliver services and supporting beneficiaries to enter mainstream markets.

The federations have demonstrated during the field assessment to communicate with local elected officials and civil servants, like livestock or welfare officers, and pursue the interests of individual or all their beneficiaries. Several Union Parichad chairmen explained to have responded favourably to requests from beneficiary groups and federations, and they support their development. However, the federations would have much more political power if they would establish an umbrella federation at Upazlla level.

The main issue observed in regard of capacity of PNGO staff is providing better guidance to field staff by the PNGO management to what the focus of the current projects is so that they can change their performance accordingly. In some cases field staff has not the technical skills needed to transfer the required skills – this can be on financial affairs, management or marketing, etc. After agreeing on the direction and focus of the continuation of the current projects, an in-depth capacity assessment should be made of the PNGOs involved in terms of their field and managerial staff and resources. Subject to the result of this capacity assessment decisions should be made in regard of staffing and resources.
The following points are indicating the achievements in the lives of the beneficiaries:

- **Food Security**: Safety is guaranteed to a large extend for all beneficiary households which did remain with the programme. This is proven by the finding that all members of all beneficiary families can eat three meals per day, often grown by themselves and that many have livestock that enables them to save money.

- **Sanitation**: Sanitation through hygienic latrines and save drinking water sources is now the standard for many beneficiary households. This has resulted in better health conditions and low rate of child morbidity and mortality.

- **Economic Stability**: The economic stability resulting from the income generating activities and the increased access to government allowances enabled almost all beneficiary families to send their sons and daughters to primary school, and for many families to make secondary education feasible for their adolescent children.

- **Livestock**: The livestock assets, in particular cows, have given formerly despited women a social status in their community which also has given them the confidence to improve their condition and climb out of poverty. Many beneficiaries could also increase their vegetable or other crop production which positively affected their food intake or income generation.

- **Group Formation**: The formation of beneficiary groups has offered the women a social environment to share experiences, to learn skills from each other, to feel and be solidair with similar minded, to act together in selling products and to unite to demand rights and benefits.

- **Federations**: The establishment of federations has given many women hope for a better future and some the ambition to represent others at public functions.

### 4.3 IMPACT

The current projects enjoy a very strong foundation laid out by the predecessor projects in terms of livelihood and income generation improvements, and in formation of groups and federations. The leaders of the federations at Union level met during the field assessment were without exception very enthusiast and ambitious, but also realized their limited capacities to manage loan programmes. They have the confidence but need much more managerial and technical skills and experience before they will be able to manage the RLF on their own.

The federations have sufficient finances gained from managing the group savings and its contributions to operate as intended, with mainly offering technical support to groups, encouraging them to include new members and linking with local officials and councils, except for loan operations. It has already been mentioned above that the union federations are not ready to run a loan programme. Scaling-up of IGAs and promoting micro-enterprises including expansion of client base could be a way to generate funds.
4.4 SUSTAINABILITY & LESSONS LEARNED

After an extensive comparative analysis, taking context and intervention mechanisms in relation to achievements or outcomes into account, it was concluded that among the projects the EPWDP implemented by JCF was the most successful, but that the cause for this success was inconclusive. It might be that the long-term involvement or the early handing-over of responsibilities to the CBOs or the three-tier model of institutional development from Groups via CBOs to Upazila Federations or the favourable starting conditions was the key factor, or most likely a combination of all these factors.

The Union Federations are formed effectively about two to three year ago and they are now firmly established as self-help organisations or community-based organisations. However, they will likely require many years to reach the operational level of the Upazila Federations which they have been exposed to as example (the Amrao Joiey Society’). It should be considered to develop the capacity more for supporting the beneficiary groups and perhaps enlarge their support base through facilitating entry of new beneficiaries in the groups (if groups grow too large they can split). This would be beneficial to assist current ultra-poor living near to beneficiaries and thus have a greater impact on the surrounding area than focusing on the Union-level federations to become loan dispersing structures. They will in any case need transfer of technical skills as mentioned above, in particular of accounts and book keeping, management and operation of loan programmes, documentation and records.

However, there is still a need for capacity building and skills of the beneficiaries to scale-up their IGAs and development of marketing modalities to strengthen and extend the foundation. In addition, the capacities of the groups and federations need to be strengthened in terms of delivering economic and social goals. The projects need now to hand-over livelihood and income generation fully to the groups and federations while facilitating the federations to function and mature to fully independent organisations. This implies a focus on leadership building and technical skills transfer, such as on financial book keeping, monitoring, production innovation and marketing systems.

A potential big challenge for the groups and federations remains to avoid the temptation of acquiring a so-called “micro-finance syndrome” which could marginalize the social mission of the groups and Union-level federations. Resource generation, in particular the fund generation to operate loan funds and to meet ever growing need of the beneficiaries would be challenge.

To have an impact on the market system, production and the scale of economies through clustering of targeted production would be necessary including promoting micro-enterprises. The projects should furthermore assist federations to mature further and develop in their own tempo and direction.

4.5 MAIN CONCLUSIONS

Four aspects of the OECD/DAC evaluation criteria have been assessed and the main conclusions are here briefly presented:

✓ **Quality of Design and Relevance**: the Overall Objective, Purpose and expected Results and Outputs are clear and logical. The intervention logic and main approach are understood well by all project partners. The actually selected project beneficiaries correspond well to the intended target groups. The expected Results of predecessor projects have been achieved to a high extent, in particular the livelihood and income improvement, and group formation.

✓ **Effectiveness**: The achievement was high for all livelihood improvement objectives and covered almost all areas from increased income, food security, asset creation and saving, improved IGA skills and management capacities, accessing social safety-nets and public services, child education, overall health and nutrition, clean water and sanitation, housing,
awareness on human rights, family violence and child marriage issues etc. The achievement of the federation modality is not as high with a need for further capacity building on loan and social programmes, and general support during at least a couple more years to build confidence and a likelihood for sustainability after the end of the programme.

✓ **Impact:** the expected results of the predecessor projects have been realized to a high extent in terms of livelihood and income generation improvement, beneficiary group formation and establishment of federations. Local authorities recognize the particular and disadvantages conditions of ultra-poor and *Adivasi* and assist them to claim rights and government benefits.

✓ **Sustainability:** the likelihood that the expected results of the current projects SAHOSH and SOMMAN – maturation of federations - will be realized depend on adequate adjustments in project policies and strategies, capacity upgrading of PNGO’s managerial and field staff, and support leverage by NETZ country office.

### 4.6 RECOMMENDATIONS FOR FUTURE INTERVENTIONS

The recommendations following the impact evaluation mission are of a tactical and strategical nature, the first aimed at improving implementation while the latter are aimed at realising the overall objectives of both the SAHOSH and SOMMAN projects. To begin with the latter it seems prudent to present these overall objectives here:

| SOMMAN: The project contributes to the structural eradication of extreme poverty and hunger in highly food-insecure areas | SAHOSH: The programme contributes to the eradication of hunger and extreme poverty (MDG 1). |

Although the wording is slightly different and also the anticipated results are phrased differently, in essence both projects are the same in approach and activities. The means to realise the overall objective is the federation building, expecting that these structures once matured will take over the responsibility of the projects and project partners to support the beneficiary groups and sustain the achievements.

Therefore it is logically that strategical recommendations will be aimed at maturing the federations and ensuring that this system will be strongly embedded in the country’s administrative and civil structure. This requires a fully capable management of the federations, registration as a civil organisation and ability to represent in best way possible the interests of the beneficiaries.

#### 4.6.1 Introduction of Upazilla Federation Concept

Union-level federations are low in potential capacity and capital to operate a loan programme, while this also will limit their motivation and resources (human and financial) to support the beneficiary groups in social advancement, access to government services and benefits, innovation of income generation activities and marketing options, and encouraging beneficiary groups to enlist new beneficiaries. However, the idea that a loan programme will be available for the group members is strengthened by the push to form union-level federations and it would not be useful to try reversing this idea. Instead, groups and federation leaders and members should be convinced that forming a higher level federation for the loan programmes is more feasible and sustainable in terms of potential capital and resources. NETZ country office and PNGOs should facilitate this process and support the advancement of Upazila Federations.

#### 4.6.2 Motivating Union-level Federations to Focus on Social Aspects

The impact evaluation mission has found that many federations are caught by the idea that they will and have to become a loan dispersing organisation. This lead to a neglect of other similar important
functions of the federations, such as linking beneficiary groups with government services and benefits, diversification of income generating activities or producers joining together to market their products. Or trying to eradicate ultra-poverty in their living area through encouraging others to follow their example and become a member of a beneficiary group – perhaps dispersing a loan to purchase livestock from their own group and federation savings. PNGOs and NETZ country office should make efforts to convince current federations and groups that this idea is better and more feasible than trying to achieve their current unrealistic objectives.

4.6.3 Tactical Recommendations to Facilitate Better Functioning Structures

1. Inclusive Project design:
As the projects are successful in changing the life and livelihoods of the beneficiaries, any future project be designed in a more inclusive way to include all the poor / extreme poor of any given area. This will help to have wider impact on the area/community while concentrating activities instead of thinly distribution of energy and resources to cover a larger area.

2. Federation & Groups:
Roles and functions should be clearly defined and separated between federations and groups (who does what?) while bringing in complementarity of the functions. Enhanced capacity building training needed at federation and group level to enable them to operate and manage their intended programs and activities. Espesal attention will be required for the loan operation. With improved economy, the project members are unlikely to get any benefits of Social safety-net of the government. Federations and groups should define their activities of the social goals.

In the past the predecessor projects and currently the SAHOSH and SOMMAN projects have and still focus too much on group facilitation at the cost of strengthening the relationships between beneficiary group and local community on one hand, and with the federations on the other hand. Several group respondents during the field assessment complained not to know much about what their representatives did at the federation. This indicates a communication failure and information gap, which should be addressed with the help of the PNGO field staff. There was and still is a lack of a specific timeframe to train the leaders and other functionaries of the groups and especially the federations. To meet the challenges the projects should assess in-depth the current capacity and make on the basis of the results a time-bound plan for delivering training and on-the-job support.

There should be a time bound capacity building plan, a turnkey period to test and readress the issues and capacities. At the moment PNGOs should, beside delivering training, focus their presence on mentoring, counselling and keeping an oversight.

3. IGAs:
Diversification of IGAs, production in clusters to attain scale of economies to attract value chain actors /larger market will be necessary. The economic activities should include micro-enterprises and businesses. Future economic and IGAs should pay attention to high value product, value-addition and market linkages.

4. Credit Loans by the federation:
The loan program may include quasi-equity finance in addition to debt financing to the members. The equity financing may include not only members but also the business owners and entrepreneurs in the community. However, this will require the federations the capacity for business analysis and conducting due diligence of the businesses prior financing.

5. Succession Plan for the federation leadership:
To create leadership and all federation should have a succession plan that helps leadership development for the future and to avoid any undue influence of any leader and to avoid dependency syndrome on a particular leader and or group leaders.
6. Exit Plan for the PNGOs:
For smooth transition of responsibilities, PNGOs should have a time bound exit plan and a piloting phase to assess the abilities of the federations to judge their capacities to operate independently. Early withdrawal of PNGOs may lead to mismanagement of the federations. PNGOs continue as a technical partner to provide technical and organizational development support. In addition, a role of PNGOs as mentoring and counselling is necessary for strengthening and consolidation of the capacities of the federations and groups and to help them solve any external undue influences.

7. Relevance of FDP and BDP:
The FDP and BDP should be reintroduced as these are important tools for planning and recording to review and evaluate performance against plans at household levels for now and future. FDP should be reemphasized towards market driven/ oriented production plan at family level to ensure food security and income for sustainable level. BDP should be set at a priority level to ensure planned production whether at family level or cluster level and to promote businesses / enterprises to secure market share for longer term growth and sustainability.

8. Social Goals & Safety-nets:
With increased income and economy, the beneficiaries are likely to be unqualified for any safety-net provisions. In the context of this there should be stronger linkage and relationship with local entities if the local policies are to be influenced while encouraging socio-political mobility and wellbeing of the members.

9. M&E:
M&E and data collection framework may need further tweaking to facilitate continuous extracting of learning experiences from the projects interventions with the aim of improving the services, capacity building and to adjust with the emerging needs and also to contribute towards future project design. Monitoring of economic, socio-cultural and political mobility and wellbeing and replication of the project activities may provide a better understanding of sustainability issues and wider impact on the neighbouring communities.

10. Independent Management Issues:
To become self-sustaining and work independently, the groups, Union Federations & Upazila Federations leaders require further capacity and skill development such as;

- Overall management capacity of the organizations – federation and groups and hired staff members.
- Financial Management System and procedure for disbursement, collection and record keeping
- Decision making on IGAs for loan facilities, repayment procedure and realization of loan and on the dealing with the defaulter of the loan and to deal with challenges/causes of failures to repay the loans
- Operational cost sharing among members and fund raising abilities
- Supervision and monitoring to ensure that the loan advanced is used for the intended purposes
- Technical capacities to support members on their widely and diverse IGA activities
- Leadership capabilities and democratic transitions of leadership/ federation officers
- Keeping organization non-political and non-biased to any segment of the member groups
- Ability to avoid political and local elite’s pressure etc.

Although the savings, RCF and RLF have been successful in bringing positive changes in the members’ lives and livelihoods building their economic capacity, some suggestions for improvement are needed:

- Improve the management capacity of the federations and groups.
- Link with PNGO microfinance programmes for larger loans which the federations not can afford.
- Groups and federations should include new members to expand their resource base.
- Once the federations have sufficient skills they may be linked with PKSF for continuous funding.
ANNEXURES

A. Terms of Reference
B. Documents Reviewed
C. Answers to ToR Questions
D. Analysis Matrix
E. Fieldwork Itinerary
F. Data Comparison Tables
ANNEX A: TERMS OF REFERENCE

Terms of Reference for External Evaluation of the projects “Structural Alleviation of Poverty and Marginalisation in the Poorest Regions of Bangladesh” (SAHOSH) and “Strengthening of marginalized families to overcome structural poverty in areas with high rates of malnutrition (SOMMAN)”

1. Background
NETZ Partnership for Development and Justice (NETZ) is a non-profit organization registered in Germany and Bangladesh. NETZ has been working in Bangladesh since 1989 to establish human dignity and fight against poverty with a bottom-up, self-help approach. Across its programmes, NETZ works together with local partner NGOs and focuses its support on income and food security for extremely poor people, primary education for children of extreme poor families and promotion of human rights situation in Bangladesh.

Under its Livelihood programme, together with 9 Partner-NGOs, NETZ implements the SAHOSH and the SOMMAN project which run from May 2014 until April 2017 and from May 2015 until April 2018. The projects are follow-up phases of development interventions in different project areas in Bangladesh and India. The predecessor projects aimed at supporting people living in extreme poverty and to significantly improve their living conditions by addressing the issues income and food security, as well as economic, social and political empowerment.

Following components were/are applied to pursue these aims:
• The transfer of capital either in the form of productive assets or as loans (with conditions appropriate for the specific target group) as the primary step to ensure that their food-insecurity is reduced and incomes are regular and diversified
• Alongside the transfer of assets and loans to individual households, the extremely poor project beneficiaries united under self-help organisations (SHOs) to enhance their social and political empowerment and effectively address the structural causes of poverty. In a first step, they formed village-based groups which conducted weekly meetings. When these groups became strong enough they formed Union Parishad (UP) or union-based federations with representatives of the village groups.
• Revolving Loan Funds (RLF) and Revolving Capital Funds were introduced to establish an internal financial aid system in the groups of the extremely poor people, which strengthened the financial capacity of the groups and federations and supported people in reducing vulnerability and enhance economic situation.

The SAHOSH and the SOMMAN project aim at enhancing the competencies and capacities of the existing self-help organisations of the marginalised people and PNGOs so that they can participate actively in the social, political and economic development processes at micro-, meso- and macro-level, thus contributing directly to eradicate hunger and malnutrition.

2. Objectives
Both projects follow a complex logic and focus among other things on strengthening the self-help organisations of the beneficiaries and handing over the project-related responsibilities to them. This innovative approach requires a detailed analysis of the target group’s current situation as well as of the previous successes and challenges of the former project approaches. A broad-based external evaluation combining quantitative and qualitative methods (triangulation) shall be conducted in order to create a deeper understanding for specific aspects of the economic and social foundation created in previous projects and to further develop specific measures tailored to the needs of the target group.
Through the analysis of the projects and evidence-based recommendations, the evaluation will help NETZ and its Partner NGOs to improve its sustainable long-term strategy for the support of the target group and to design more efficient development interventions.

3. Scope of work
The evaluation team will produce a comprehensive analysis report using the agreed format. The evaluation will be guided by, but not limited to, the OECD DAC quality criteria. Specific areas and questions to be covered include, but are not limited to:
A. Effectiveness and adequacy of former approaches / future needs
B. Current capacities of the target group and SHOs / future needs
C. Capacities of PNGO staff on steering and on field level / future needs
D. Capacity of NETZ / future needs
E. Recommendations

4. Methodology
In a preparatory phase, the consultants will review relevant materials related to the previous phases of SAHOSH and SOMMAN, which include (but not limited to) all project proposals, all baseline and end line reports, impact studies, donor reports, previous studies and evaluations and any other reports or documents that may be relevant.

To attain the mentioned objectives, the evaluation will be based on (a) the analysis of quantitative data collected in the predecessor projects and (b) the analysis of quantitative and especially qualitative data collected during field visits in the framework of this baseline evaluation. It is expected that the evaluation team will compare and analyse the baseline, midterm and end line data that has been collected in the projects.

In a first step, the evaluation team shall analyse the outcomes of the predecessor projects across the different phases by comparing the initial status of the beneficiaries in each project with the current status of the beneficiaries in each project. Areas of analysis should closely relate to the main indicators of the analysed projects. In a next step, the evaluation team shall identify opportunities for comparative analyses across projects with regard to the main indicators of the projects using the quantitative data at hand. These comparative analyses shall be further substantiated by collecting qualitative data (and, if necessary, further quantitative data) in the field.

Qualitative and quantitative surveys may include (but not be limited to) the following interviewees: the project beneficiaries, the project management staff at NETZ and its PNGOs, the Directors of the PNGOs, relevant stakeholders at the project sites (e.g. local government representatives, civil administration offices, and extension services offices). Qualitative data collection methods may include (but not be limited to): Life history interviews (in relation to the life history of beneficiaries, incl. an in-depth part of the project-related history), Focus Group Discussions (FDGs), Key Informant Interviews (KII), Participatory Rural Appraisals (PRA) etc.

5. Outputs and Deliverables
The final evaluation report shall be written in English, consist of no more than 30 pages (excluding annexes) and has as a minimum to include the following contents:
 a) Executive Summary: a tightly drafted, to-the-point document including the key issues of the evaluation, major findings, lessons learnt and recommendations.
 b) Introduction: purpose of the evaluation, evaluation scope and key questions. Short description of the programme to be evaluated and relevant framework conditions
 c) Evaluation design and methodology
 d) Key results and findings: with regards to the questions stated in the TORs (incl. examples from life history interviews with the beneficiaries and groups)
 e) Conclusions and lessons learnt based on evidence and analysis
 f) Recommendations regarding future steps/ activities/ follow-up
 i) Annexes (TORs, list of evaluators, timetable of the evaluation, list of interviewees/ participants, list of references, Questionnaires and other data / information gathering
instruments, minutes of end-of-evaluation debriefing meeting, implementation plan for recommendations)

6. Reporting
The evaluation team shall:

- Present a detailed evaluation plan to NETZ and the Partners within three days of commencing the evaluation work.
- Conduct a debriefing on the key findings after completing the field visit;
- Prepare a draft evaluation report including key findings and recommendations for comments by NETZ and its PNGOs.
- Submit the final report within 7 days after receiving the comments.

7. Expert Profile of the Evaluation Team
The evaluation team should consist of up to three people with a profound expertise in three different areas: project development, advocacy for structural change and financial management in development projects. The team should be led by a key consultant while the other consultants should work as her/his associates. At least one team member should be female. Furthermore, the consultants should have experience in working in Bangladesh/South Asia.

The expert in project development should be well conversant with comparable development programmes and experienced in the field of self-help organisations on their way to becoming independent after development interventions. He/she should be experienced in the field of gender equality, be able to analyse the social, political and cultural impact of the project and be an expert in issues of food security for the ultra-poor, including key development models, such as micro-credits, asset transfer, etc. The expert for advocacy for structural change should have a profound expertise in rights-based development approaches and multi-level advocacy, for instance on the inclusion of ultra-poor people’s perspectives in the formulation of state policies or decisions that affect their lives. The financial expert should have profound experiences in assessing financial aspects of development projects, financial management and micro-economic processes. The consultants should have profound knowledge on the use of qualitative methods in development settings and the analysis of quantitative data. In addition to the consultant team, personnel for data collection may be hired in order to collect the quantitative and qualitative data.

8. Management of the Evaluation
The NETZ country office will supervise and guide the evaluation process. NETZ will be responsible for the management of the entire logistics of the evaluation. The PNGO management staff shall ensure that the concerned officers will be available throughout the process for a timely and smooth completion of the evaluation. The PNGOs will provide all data and information necessary for the evaluators to carry out their assignments in the field and prepare the evaluation report.
ANNEX B:
ANSWERS TO ToR QUESTIONS

1. What are the major differences in the pre-project situations of the target group in the different predecessor projects?

The following differences have been noted: time of joining the programme (2007 versus 2009 or later for new beneficiaries), geographical differences – mainly plain versus ‘char’ land, ethnic minority (Adivasi) versus Muslim majority, variations in livestock holding – especially for SAHOSH beneficiaries, access to sanitary latrines and less or more experienced and affluent Partner NGOs. The predecessor projects shifted their priorities from food security and income generation to building groups and federation structures over time (see 2.1.2, 2.1.3).

2. How were patterns of socio-economic mobility /wellbeing (economic, social and political wellbeing) of the target group influenced by the different predecessor projects?

The socio-economic mobility and wellbeing has indeed changed over time. The income generating activities increased income and asset accumulation, and increased linkages with markets and marketing agents. There is also a stronger social and political mobility which may be attributed to the improved living conditions. The overall improvement in terms of economic and social status and mobility has resulted in a greater acceptance of the group members within the community which encourages some beneficiaries to become politically active (see 2.1.4).

3. Did the predecessor projects built an adequate foundation in regard to the needs of the target group and the requirements of the project? Which exact measures are now needed to strengthen and extend this foundation?

The current projects enjoy a very strong foundation laid out by the predecessor projects in terms of livelihood and income generation improvements, and in formation of groups and federations (see 3.1 to 3.3). However, there is still a need for capacity building and skills of the beneficiaries to scale-up their IGAs and development of marketing modalities to strengthen and extend the foundation. In addition, the capacities of the groups and federations need to be strengthened in terms of delivering economic and social goals. The projects need now to hand-over livelihood and income generation fully to the groups and federations while facilitating the federations to function and mature to fully inde-
based organisations. This implies a focus on leadership building and technical skills transfer, such as on financial book keeping, monitoring, production innovation and marketing systems (see 4.4 for detailed recommendations).

4. Did the approaches of the projects under evaluation take the regional and cultural circumstances and the situation of the target group (e.g. extreme poor background, gender inequality, ethnicity, ecological situation) properly into account? How can this process be improved in the project?

The predecessor projects have made every effort to select the most needy people or ultra-poor in a number of administrative and geological different parts of the country. Data from national surveys and several studies have been used to select the most appropriate areas and target groups. However, also donor requirements have influenced the target area and group selection, such as focus on ‘char’ lands and Adivasi populations. While at the time these selections were obvious it might be concluded in hindsight that a more efficient and perhaps more appropriate approach would have been to select the relatively small number of beneficiaries from more comprised areas (e.g. Upazillas in one or two neighbouring districts) or only from among only one target group (e.g. Adivasi). This would have resulted in selecting a much higher proportion of the really ultra-poor in the living areas (Respondents mentioned that many ultra-poor were not selected in the communities they come from, in some areas more than tenfold the number of selected beneficiaries. As elsewhere in this report explained this is mainly due to the exclusion criteria, such as having taken a micro credit). The spill-over effect likely would in that case have been much higher than now could be observed. However, it is no longer an option to improve this process as the current projects better focus on the structures formed and no longer on individual beneficiaries.

5. Were the measures adopted by the projects effective in catalysing structural changes in the project areas? What is needed to further trigger and foster positive structural changes?

The fact that in all project areas beneficiary groups have been formed and still function, and for a large part are able to operate independently, with in all these areas federations established - which are founded by the beneficiary groups - proves that structural changes have taken place. The projects have contributed to the structural changes which can be further strengthened by encouraging local service providers to deliver services and supporting beneficiaries to enter mainstream markets. To have an impact on the market system, production and the scale of economies through clustering of targeted production would be necessary including promoting micro-enterprises. The projects should furthermore assist federations to mature further and develop in their own tempo and direction.
6. To what extent were the savings, security fund and Revolving Capital Fund (RCF) in the projects successful in building and strengthening the economic capacities of the beneficiaries? Which additional measures are needed to increase the benefit of those funds?

The savings, RCF and RLF have been successful in bringing positive changes in the members’ lives and livelihoods building their economic capacity (2.1.5). Suggestions for improvement are:

- Improve the management capacity of the federations and groups.
- Link with PNGO microfinance programmes for larger loans which the federations not can afford.
- Groups and federations should include new members to expand their resource base.
- Once the federations have sufficient skills they may be linked with PKSF for continuous funding.

7. Did the women-lead SHOs formed under previous projects framework build up enough capacity and confidence needed to manage the Revolving Loan Fund (RLF) on their own under the project?

The leaders of the federations at Union level met during the field assessment were without exception very enthusiastic and ambitious, but also realized their limited capacities to manage loan programmes. They have the confidence but need much more managerial and technical skills and experience before they will be able to manage the RLF on their own. The PGNOs can use their micro financing expertise to build the capacity of the federations.

8. Is the project assessing the capacities of the village group and federation members adequately in terms of time needed to fulfil all assignments, dedication and willingness to take over responsibilities for other members? What do the village group and federation members need to be able to rise to this challenge?

In the past the predecessor projects and currently the SAHOSH and SOMMAN projects have and still focus too much on group facilitation at the cost of strengthening the relationships between beneficiary group and local community on one hand, and with the federations on the other hand. Several group respondents during the field assessment complained not to know much about what their representatives did at the federation. This indicates a communication failure and information gap, which should be addressed with the help of the PNGO field staff. There was and still is a lack of a specific timeframe to train the leaders and other functionaries of the groups and especially the federations. To meet the challenges the projects should assess in-depth the current capacity and make on the basis of the results a time-bound plan for delivering training and on-the-job support.
9. To what extent are the federations able to run their activities independently? What do they need to further increase their independence from external support structures? Is the networking and linkage between groups and federations strong enough? What is needed to improve those ties and make them more effective?

The federations are formed effectively about two to three year ago and they are now firmly established as self-help organisations or community-based organisations. However, they are and will likely never reach the operational level of the Upazila Federations which they have been exposed to as example (the Amrao Joiey Society’). It should be considered to develop their capacity more for supporting the beneficiary groups and perhaps enlarge their support base through facilitating entry of new beneficiaries in the groups (if groups grow too large they can split). This would be beneficial to assist current ultra-poor living near to beneficiaries and thus have a greater impact on the surrounding area than focusing on the Union-level federations to become loan dispersing structures. At the same time the federations should be motivated to establish Upazilla Federations which would be better suited to link with local authorities and also to operate a loan programme. The support for this would be convincing current leaders with too high ambitions that lowering their expectations for the Union federations would be in their interest, while introducing the idea of Upazila federation forming. They will in any case need transfer of technical skills as mentioned above, in particular of accounts and book keeping, management and operation of loan programmes, documentation and records (see also point 7 of 4.2). There should be a time bound capacity building plan, a turnkey period to test and address the issues and capacities. At the moment PNGOs should, beside delivering training, focus their presence on mentoring, counselling and keeping an oversight.

10. What are the major challenges and limiting factors for the federations and what do they need to overcome those challenges and reinforce their strengths?

A potential big challenge for the groups and federations remains to avoid the temptation of acquiring a socalled “micro-finance syndrome” which could marginalize the social mission of the groups and Union-level federations. Resource generation in particular the fund generation to operate loan funds and to meet ever growing need of the beneficiaries would be challenge.

11. To what extent can federations take care of their own financial sustainability in terms of acquiring local resources or running their own small scale credit fund? What is needed to strengthen the financial foundation of the federations?
The federations will have sufficient finances gained from managing the group savings and its contributions to operate as intended, with mainly offering technical support to groups, encouraging them to include new members and linking with local officials and councils, except for loan operations. It has already been mentioned above that the union federations are not ready to run a loan programme. Scaling-up of IGAs and promoting micro-enterprises including expansion of client base could be a way to generate funds.

12 To what extent do the federations have the capacity to influence local policy makers and service providers according to the needs of the target group? What is needed to further improve this process?

The federations have demonstrated during the field assessment to communicate with local elected officials and civil servants, like livestock or welfare officers, and pursue the interests of individual or all their beneficiaries. Several Union Parichad chairmen explained to have responded favourably to requests from beneficiary groups and federations, and they support their development. However, the federations would have much more political power if they would establish an umbrella federation at Upazilla level (see point 2 above).

14. Do the PNGO staffs have sufficient capacities to support the target group in acquiring the project goals and implement the plans of the target group? What is needed to improve this support structure?

The main issue observed in regard of capacity of PNGO staff is providing better guidance to field staff by the PNGO management to what the focus of the current projects is so that they can change their performance accordingly. In some cases field staff has not the technical skills needed to transfer the required skills – this can be on financial affairs, management or marketing, etc. After agreeing on the direction and focus of the continuation of the current projects, an in-depth capacity assessment should be made of the PNGOs involved in terms of their field and managerial staff and resources. Subject to the result of this capacity assessment decisions should be made in regard of staffing and resources.

15. Does NETZ have sufficient capacities to provide conceptual and technical support to the PNGOs? What is needed to improve this support structure?

As mentioned before, time and opportunity was very limited to assess the capacity of the country office to provide conceptual and technical support to PNGOs. The impression is that conceptual and coordination support would be in good hands. If technical skills are not available consultancy services could be mobilised for training and hands-on support.
ANNEX C: DOCUMENTS REVIEWED

Abschlussbericht EHPSL I
Abschlussbericht EHPSL II
Abschlussbericht EPWDP II
Abschlussbericht SEE UP
Abschlussbericht STEP UP
AMADER logframe 2009
Annex 1 Output and Activity Framework (probably EPWDP JCF)
Aspects to focus on when analysing
Baseline Survey Data Analysis of Randomly Selected 20% New Members of STEP-UP Project
Daily IFSUP EPWDP Presentation
  Draft Report on Final Survey of Extreme Poor Women’s Development Project (EPWDP)
  Mohanganj, Netrakona PHASE - I (SUS)
Employability and socio-economic integration of extreme poor women; a review of a non-government initiative from South-Western Bangladesh, by Saleh Ahmed
Endline Questionnaire Strengthen UP
Endline_SAHOSH_Questionnaire_English
Evaluierung EHPSL I
Evaluierung EHPSL II
Evaluierung EPWDP I
Evaluierung EPWDP II (SUS&JCF)
Evaluierung IFSUP
Evaluierung STEP UP
Evaluierung Strengthen UP
Final Narrative Report STEP UP, 2015
Final Report on Baseline Survey & Research Capacity Building of Sabalamby Unnayan Samity (SUS), Netrokona, First Phase, March 2003
Final Report on Baseline Survey and Research Capacity Building of an NGO (Jagorani Chakra), Darshana, July 2003
How Micro Credit could be more useful mechanism for poverty reduction among the extreme poor women, by Saleh Ahmed.

Impact Survey of Extreme Poor Women’s Development Project (EPWDP), Damurhuda and Jibannagar, Chuadanga, BMZ Project No.2006.3416.2, 2002 - 2009, JCF

Impact Survey of Extreme Poor Women’s Development Project (EPWDP), Mohanganj, Netrakona BMZ Project No.2006.3416.2, 2002 - 2009, SUS

Impact Survey Report on EPWDP, EHPSL and CLEP Projects, August 2015


LFA EHPSL phase I
LFA SEE UP final 2
LFA Strengthen UP
Monitoring Report 277888
Monthly IFSUP EPWDP Presentation

Out of the Black Hole of Poverty, Lessons Learnt from the Project Income and Food Security for Ultra-Poor (IFSUP)

Project Memorandum for Shiree ADVANCEMENT OF MARGINALISED ADIVASIS DEPRIVED OF ECONOMIC RESOURCES (AMADER) PROJECT


Projektantrag Capacity Building zur Überwindung struktureller Armut in Randgebieten Bangladeschs

Projektantrag EHPSL
Projektantrag EHPSL II
Projektantrag EHPSL III
Projektantrag EPWDP I
Projektantrag EPWDP II
Projektantrag EPWDP III (JCF)
Projektantrag EPWDP III (SUS)
Projektantrag IFSUP
Projektantrag SEE UP
Projektantrag Stärkung von marginalisierten Familien zur Überwindung struktureller Armut in Gebieten mit hoher Mangelernährung
Projektantrag STEP UP
Questionnaire STEPUP Endline English

Report of the End Line Survey of Income and Food Security for Ultra Poor Project, June 2010


Report on Baseline Survey of Empowerment of Hardcore Poor through Sustainable Livelihood Project (GUK), Sundarganj, Gaibandha, March 2005

Report on Final Survey of Empowerment of Hardcore Poor through Sustainable Livelihood Project (EHPSLP), Sundarganj, Gaibandha, PHASE – I, GUK

Report on Final Survey of Empowerment of Hardcore Poor through Sustainable Livelihood Project (EHPSLP), Sundarganj, Gaibandha, PHASE – I (GUK), MARCH 2009

SAHOSH Proposal English

SOMMAN Proposal English

STEP UP endline Somman base line (recalculated data from Zaman)

Steps towards Food Security of the Ultra Poor from End-line Study of Strengthening Agricultural Capacities of Ultra-Poor in Bangladesh

Str_UP Baseline & STEPUP Endline

Strategy Paper on Federation Development for the Ultra-Poor People Income and Food Security for Ultra-Poor (IFSUP)

StrengthenUP FreqTables

Study on Profitability and Marketing of Income Generating Activities (IGA) for Ultra-Poor – in particular Adibasis Income and Food Security for Ultra-Poor (IFSUP)

Study on Profitability and Risk Management of Income Generating Activities (IGA) of Ultra-Poor – in particular Adibasis Income and Food Security for Ultra-Poor (IFSUP)

Study on The Situation of Ultra-Poor in Selected Upazillas Income and Food Security for Ultra-Poor (IFSUP)

Study Report On The existence and working strategies of organizations /NGOs involved with Adivasis in north western of Bangladesh, by Sontosh Bikash Tripura, Grener Soren and Borna Kujur

The Baseline Survey Report Of Advancement of Marginalized Adivasis Deprive of Economic Resources (AMADER) Project

The End line Survey Report Of Advancement of Marginalized Adivasis Deprive of Economic Resources (AMADER) Project, May 2012

Übersicht Vorgängerprojekte SOMMAN und SAHOSH

Ultra Poor’s Profile of Bangladesh from Baseline Study of Strengthening Agricultural Capacities of Ultra-Poor in Bangladesh
# ANNEX D: ANALYSE MATRIX

**CONTEXT – MECHANISM – OUTPUT (CMO) TECHNIQUE TO COMPARE INTERVENTION STRATEGIES OF Project**

<table>
<thead>
<tr>
<th>1) Mechanism attributes or intervention resources</th>
<th>2) Techniques (Manner of how the attribute is used)</th>
<th>3) Context (social &amp; physical environment)</th>
<th>4) Outcome (physical &amp; social environment)</th>
<th>5) Evidence of link between Mechanism &amp; Results: C + M = O</th>
<th>6) Conclusions</th>
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<tbody>
<tr>
<td>Asset transfer method</td>
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<td>Family Development Plan</td>
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<td>Capital/Revolving Fund (RLF)</td>
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<tr>
<td>Group formation</td>
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<td>Federation establishment</td>
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**SOMMAN BHHs’ status in different phases:**

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Base line AMADER and Strengthen Up 2009</th>
<th>End line AMADER and Strengthen Up or Base line Step Up</th>
<th>End line Step up in 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>AMADER: Monthly per capita income is Tk. 340</td>
<td>Income per capita per day-15.64 taka</td>
<td>Per capita income is 47.26 bdt.</td>
</tr>
<tr>
<td></td>
<td>Strengthen Up: Per capita per day income is found BDT 12.34</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Intake</td>
<td>AMADER: 89% HHs take less than 3 meals a day for 8-12 months; 11% BHHs take 3 meals a day with some difficulty or no difficulty for 6-7 months</td>
<td>82% takes 3 meals per day for 1 to 8 months</td>
<td>All target group members who did participate in previous development interventions and 91% of beneficiaries who were newly selected during this action are now able afford three nutritive meals per day</td>
</tr>
<tr>
<td></td>
<td>Strengthen Up: Consumed 3 meals a day on an average 4.4 months in a year</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>AMADER: The average value of assets is less than Tk. 3000. <strong>Strengthen Up:</strong> Every HH has on average BDT 344 equivalent livestock and poultry related assets.</td>
<td>Average Asset Value- 1345 Max -30700, Min-30</td>
<td>Average asset value of 47,435 BDT</td>
</tr>
<tr>
<td>--------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>-----------------------------------------</td>
</tr>
<tr>
<td><strong>Asset Value</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Savings</strong></td>
<td>AMADER: 0.5% BHHs had savings <strong>Strengthen Up:</strong> Only 20 beneficiaries (0.3%) have savings</td>
<td>Average bdt. 538</td>
<td>The average amount of savings in Bangla-</td>
</tr>
<tr>
<td><strong>Safe water use</strong></td>
<td>AMADER: Around 74.6% of the target household’s have access to safe drinking water sources like tube-well, 7% shallow or deep tube-well for drinking purpose. About 18.2% of beneficiary households use open dug-well or ring well. Only 1.7% of the households have their own tube wells <strong>Strengthen Up:</strong> As general sources of water, hand operated tube wells are used in most the households (97.4%). Self owned tube wells are 22%.</td>
<td>Government water supply-7%; Tube – wells/ bore hole pump -86%; Dug well- 5%</td>
<td>Not available</td>
</tr>
<tr>
<td><strong>Sanitary Latrine</strong></td>
<td>AMADER: Most of the beneficiary households (94%) do not own latrines and only 6% of them have their own latrine <strong>Strengthen Up:</strong> Only 10% of the beneficiary households use water sealed latrines One-third (35%) of the beneficiary households</td>
<td>Traditional hanging latrine -39%; Brick built hanging latrine; no latrine/ bush/open field-39%</td>
<td>Not available</td>
</tr>
<tr>
<td>use a latrine made of concrete with a ringslab but not water sealed. 25% of the beneficiary households use unlined pits/holes followed by open bush (22%)</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>
SAHOSH BHHs’ status in different phases:

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Base line IFSUP in 2007</th>
<th>End line IFSUP 2010/base line SEE UP</th>
<th>End line SEE UP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>Average per capita income for group I is bdt. 43, group II 48 and group III 47.54</td>
<td>The average income of the households is Taka 53135, Tk 4428 and Tk 146 based on annual, monthly and daily respectively</td>
<td></td>
</tr>
<tr>
<td>Food Intake</td>
<td>51% families bound to take 1 meal for 1 to 4 months and 47% never could afford to 3 meals for any month</td>
<td>on an average 91.9% of the target households could afford 3 meals from 10 to 12 months</td>
<td></td>
</tr>
<tr>
<td>Asset Value</td>
<td>Bdt 500 to 8000 for 25% target people who had cows and the same amount for 47% who had goats</td>
<td>The inflation adjusted average working capital is Tk.16,245 per beneficiary household. out of total 4803 beneficiaries 3389 respondents have at least a cow in their possession</td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td>66.5% did not have savings, 33.5% had bdt.100-500</td>
<td>Average saving is 912 taka; about 36% from 501 to 800 taka while nearly 45% saved more than taka 800</td>
<td></td>
</tr>
<tr>
<td>Safe water use</td>
<td>95% BHH’s safe water source was tube wells, only 29% had owned tube wells</td>
<td>the percentage of having tube well at home has jumped to 40%</td>
<td></td>
</tr>
<tr>
<td>Sanitary Latrine</td>
<td>Only 31% families defecate in ring/slab latrine</td>
<td>No analysis found</td>
<td></td>
</tr>
</tbody>
</table>
# Field-level Questions

<table>
<thead>
<tr>
<th>TOPIC LIST A</th>
<th>Respondents data:</th>
<th>Field-level Analysis</th>
<th>Second-source Analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ToR question</strong></td>
<td><strong>Derived questions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. major differences in pre-project situations of target group</td>
<td>1. have all members access to save drinking water year round? (at home, nearby, neighbours, village well)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. have all members a proper latrine at home or nearby?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. are all children of members between 6 - 10 year going to school?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4.1 how many members send their older boys to secondary school?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4.2 how many members send their older girls to secondary school?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5.1 how many meals were member families eating in average per day at start of Sauhosh/Somman?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5.2 how many meals are member families eating in average per day now?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Question</td>
<td></td>
<td></td>
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<tr>
<td>---</td>
<td>---------------------------------------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>do you have easy access to government services (healthcare, wellbeing, etc.)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>are members aware of all their rights?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.1</td>
<td>who makes decisions in the households regarding spending?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.2</td>
<td>who makes decisions in the households regarding children?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.3</td>
<td>who makes decisions in the households regarding access to/using government services?</td>
<td></td>
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<tr>
<td>9.</td>
<td>how much income increase in average since entering the previous project?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Question</td>
<td>Answer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>--------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. how much savings in average per household at start? And now?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. how much value in average per member of productive assets?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. how do you range the ability of your village group to operate independently on a scale of 10?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. how do you range the ability of your federation to operate independently on a scale of 10?</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

b. how did projects influence (patterns of) socio-economic, social and political wellbeing?

<table>
<thead>
<tr>
<th>Sub-question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1 what was effect on income of members?</td>
<td></td>
</tr>
<tr>
<td>1.2 what was effect on wellbeing of members?</td>
<td></td>
</tr>
<tr>
<td>1.3 what was effect on getting access to government services?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>1.4 what was effect on local participation in politics?</td>
<td></td>
</tr>
<tr>
<td>c. do village groups and federations have a proper foundation to operate effectively? Do target groups comply with SA-HOSH project requirements?</td>
<td>1. was the effect of the projects enough to enable the village groups and federations to operate effectively?</td>
</tr>
<tr>
<td>d. Did the TOC take poverty level, gender situation, ethnicity, local ecology, etc. sufficiently into consideration to assure that the target groups will benefit from the projects?</td>
<td>2. are federations complying with SA-HOSH/SOMMAN requirements?</td>
</tr>
<tr>
<td>e. was the TOC and the project activities effective to support the establishment of village</td>
<td></td>
</tr>
<tr>
<td>groups and federations?</td>
<td>f. to what extent did Savings, Security Fund or Revolving capital fund or Revolving loan fund contribute to income of members?</td>
</tr>
<tr>
<td>-------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td>1. did the saving approach increase the income level of members?</td>
</tr>
<tr>
<td></td>
<td>2. did the Security Fund approach increase the income level of members?</td>
</tr>
<tr>
<td></td>
<td>3. did the revolving loan or capital fund approach increase the income level of members?</td>
</tr>
<tr>
<td>g. for SOMMAN: did women-lead SHO have enough capacity and confidence to manage independently the Revolving Loan Fund?</td>
<td></td>
</tr>
</tbody>
</table>
## ANNEX E: FIELDWORK ITINERARY

### Impact Evaluation of SAHOSH and SOMMAN

Total number preparation and field visit days: 12 days

<table>
<thead>
<tr>
<th>Day and Date</th>
<th>Tasks</th>
<th>Place</th>
<th>Project</th>
<th>PNGO</th>
<th>No. of task</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day-1 Saturday 28 May 2016</td>
<td>Travel to Hasada UP office from Jessore by car</td>
<td>Hasada Darshana</td>
<td>SAHOSH</td>
<td>JCF</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Stakeholders’ interview</td>
<td>Darshana</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>FGD with Aamra Joie Society (Executive Committee)</td>
<td>do</td>
<td>do</td>
<td>do</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Interview of PNGO Mgt. staff</td>
<td>do</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Travel back to Jessore</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day-2 Sunday 29 May</td>
<td>Travel to Darshana</td>
<td>do</td>
<td>SAHOSH</td>
<td>JCF</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>FGD with Ujala Group</td>
<td>do</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>FGD with CBO (Rupali)</td>
<td>do</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>FGD with Surma Group</td>
<td>do</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>FGD with CBO (Pragati)</td>
<td>do</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td>Day-3 Monday 30 May</td>
<td>Consultants meeting on Methodology, tool development</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day and Date</td>
<td>Tasks</td>
<td>Place</td>
<td>Project</td>
<td>PNGO</td>
<td>No. of task</td>
</tr>
<tr>
<td>-----------------</td>
<td>------------------------------------------------------------------------</td>
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<td>-------------</td>
</tr>
<tr>
<td>Day-4 Tuesday</td>
<td>Consultants attending Partner Meeting with PNGOs Leaders and travel to Location2</td>
<td>SAHOSH &amp; SOM-MAN</td>
<td>8 PNGOs</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>31 May</td>
<td>Travel to Loc-2 and night halt at Bogra</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Day-5 Wednesday</td>
<td>Travel to Mahadevpur Naogaon and Meeting with PNGOs staff</td>
<td>Mahadevpur Naogaon</td>
<td>AMADER</td>
<td>Ashari</td>
<td>1</td>
</tr>
<tr>
<td>01 June</td>
<td>FGD with cluster of village group (Bandhan, Surya, Chand, Eelish, Shishir, Rui)</td>
<td>Laluha, Kula Badalgachhi</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td>Day-6 Thursday</td>
<td>FGD with cluster of village groups (Rajangandha Shapala, Swadhin, Joba, Jobnaki, Ghashful, Tarulata)</td>
<td>Mahadevpur Naogaon</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td>02 June 2016</td>
<td>In-depth interview of project participants</td>
<td>do</td>
<td>do</td>
<td>do</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>FGD with cluster of Federation (Nithpur, Ganguria Ghatnagar and Tentulia)</td>
<td>Porsha, Naogaon</td>
<td>SOMMAN</td>
<td>Ashrai</td>
<td>1</td>
</tr>
<tr>
<td>Day-7 Friday</td>
<td>FGD with cluster of village groups (Ghandharaj, Gandha Belly and Rajanighandha)</td>
<td>Rupapur Dharanjee Panchbibi Joypurhat</td>
<td>SAHOSH</td>
<td>Ashrai</td>
<td>1</td>
</tr>
<tr>
<td>03 June</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day and Date</td>
<td>Tasks</td>
<td>Place</td>
<td>Project</td>
<td>PNGO</td>
<td>No. of task</td>
</tr>
<tr>
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<td>-------------</td>
</tr>
<tr>
<td>Day-8 Saturday 04 June</td>
<td>Visit a village group</td>
<td>do</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Visit Dogachhi Federation and Meeting with excom and staff</td>
<td>Dogachhi, Joypurhat</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Visit HHs of Group Members and case study</td>
<td>Panchbibi</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Meeting Upazila Chairperson</td>
<td>Joypurhat</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Meeting with govt. officials (Upazila Livestock Officer)</td>
<td>do</td>
<td>do</td>
<td>do</td>
<td></td>
</tr>
<tr>
<td>Day-9 Sunday 05 June</td>
<td>Review day</td>
<td>do</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Day-10 Monday 06 June</td>
<td>FGD with excom of one Federation and meeting with staff</td>
<td>Gharaghat</td>
<td>SOMMAN</td>
<td>Pollisree</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>FGD with cluster of groups</td>
<td>do</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td>Day-11 Tuesday 07 June</td>
<td>FGD with cluster of Federations</td>
<td>Hakimpur</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Travel to Kurigra</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Day-12 Wednesday 08 June</td>
<td>Meeting with stakeholders (Upazila Chair at Chilmari)</td>
<td>Chilmari</td>
<td>SOMMAN</td>
<td>MJSKS</td>
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</tr>
<tr>
<td></td>
<td>Meeting with Cluster of Federation</td>
<td>Chilmari</td>
<td>do</td>
<td>do</td>
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</tr>
<tr>
<td></td>
<td>Sharing about projects</td>
<td>Chilmari</td>
<td>do</td>
<td>do</td>
<td>1</td>
</tr>
<tr>
<td>Day and Date</td>
<td>Tasks</td>
<td>Place</td>
<td>Project</td>
<td>PNGO</td>
<td>No. of task</td>
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</tr>
<tr>
<td>Day-13 Thursday 09 June</td>
<td>Meeting with cluster of groups</td>
<td>do</td>
<td>do</td>
<td>do</td>
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<tr>
<td>10 June Friday</td>
<td>Travel to Dhaka</td>
<td></td>
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<tr>
<td>11 June Saturday</td>
<td>Consultants Work at Dhaka</td>
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<tr>
<td>12 June Sunday</td>
<td>Meeting with NETZ CD and respective staffs followed by De-briefing at NETZ CO</td>
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# ANNEX F: DATA COMPARISON TABLES

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<thead>
<tr>
<th></th>
<th>SOMMAN</th>
<th></th>
<th></th>
<th></th>
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<th>SAHOSH</th>
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<td>2</td>
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<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
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<tr>
<td><strong>project</strong></td>
<td>Str-Up</td>
<td>Amader</td>
<td>Amader</td>
<td>Amader</td>
<td>Somman</td>
<td>IFSUP</td>
<td>SEE-UP</td>
<td>SEE-UP</td>
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<td><strong>survey type</strong></td>
<td>Baseline</td>
<td>Baseline</td>
<td>Baseline</td>
<td>Baselines</td>
<td>Endline</td>
<td>Baseline</td>
<td>Baseline</td>
<td>Endline</td>
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<tr>
<td><strong>data collection date</strong></td>
<td>April 2010</td>
<td>2009</td>
<td>2011</td>
<td>1 + 2</td>
<td>2015</td>
<td>2007</td>
<td>2009</td>
<td>2013</td>
<td></td>
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<tr>
<td><strong>sample size</strong></td>
<td>7200</td>
<td>3000</td>
<td>6000</td>
<td>10200</td>
<td>1520</td>
<td>4800</td>
<td>4950</td>
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</tr>
<tr>
<td><strong>Literacy</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>not read, some can sign</td>
<td>75.3%</td>
<td>n/a</td>
<td>95.6%</td>
<td>80.4%</td>
<td></td>
<td></td>
<td></td>
<td>80.6%</td>
<td></td>
</tr>
<tr>
<td>read, write</td>
<td>24.7%</td>
<td>5.4%</td>
<td>4.4%</td>
<td>19.4%</td>
<td>19.6%</td>
<td></td>
<td>n/a</td>
<td>25.8%</td>
<td>25.9%</td>
</tr>
<tr>
<td><strong>House ownership</strong></td>
<td>88.0%</td>
<td>80.0%</td>
<td>80.0%</td>
<td>87.4%</td>
<td>99.9%</td>
<td>n/a</td>
<td>99.2%</td>
<td>99.1%</td>
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<tr>
<td>homestead land own</td>
<td>42.0%</td>
<td>9.1%</td>
<td>23.0%</td>
<td>33.0%</td>
<td>64.3%</td>
<td>45.0%</td>
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