

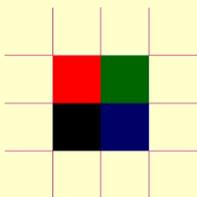
**Final report on**

**FINAL EVALUATION OF  
EMPOWERING WOMEN AND YOUTH THROUGH GRADUATION  
AND FINANCIAL INCLUSION' (EWYTFG) PROJECT**

**SUBMITTED TO  
CONCERN WORLDWIDE  
ROAD 7, GULSHAN-1, DHAKA BANGLADESH**



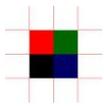
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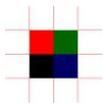
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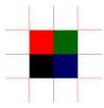
## Contents

Abbreviation used in this Report .....	4
Executive summary .....	5
1. Introduction .....	11
1.1 Background: .....	11
1.2 Project overview: .....	11
1.3 Line of enquiry .....	12
2. Methodology .....	15
2.1 Evaluation design .....	15
2.2 Data Collection Methods .....	15
2.3 Sampling: The Sampling Frame for endline survey.....	15
2.4 Field work.....	16
3. Findings and Discussion of the final evaluation.....	19
3.1 Relevance .....	19
3.2 Coherence .....	21
3.3 Effectiveness .....	25
3.4 Efficiency .....	37
3.5 Impact of the Project .....	38
3.6 Sustainability .....	40
3.7 Cross Cutting Issues: .....	41
3.8 Final Evaluation Scoring .....	44
4 Lesson Learned and conclusion .....	45
5 Recommendations and management response .....	46
Annexures .....	47



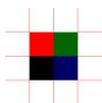
## List of tables

Table 1: Sampling of the quantitative data collection during endline.....	16
Table 2: Number and locations of FGD conducted.....	17
Table 3: Number and locations of the KII conducted .....	17
Table 4: Assessment of extent of the project effectiveness as per its intervention and activities .....	26
Table 5: Financial inclusion of the project beneficiaries.....	28
Table 6: Frequency of savings by the very poor and extreme poor beneficiaries.....	29
Table 7: Access to credit by the project beneficiaries .....	29
Table 8 Sources of Loan by the project beneficiaries .....	29
Table 9: Access to credit by the project beneficiaries .....	30
Table 10: Different income sources by the project beneficiaries.....	30
Table 11 Number of IGAs in a family by the project beneficiaries .....	31
Table 12: Sources of labour wages by the project beneficiaries .....	31
Table 13: Household income of the project beneficiaries .....	31
Table 14: <b>Occupied HH assets and its ownership</b> of the project beneficiaries .....	31
Table 15: Beneficiaries knowledge on financial inclusions.....	32
Table 16: Extent of knowledge of the project beneficiaries.....	33
Table 17: Project target and achievement as per log frame the EWYTFG project .....	33
Table 18: Women empowerment of the project beneficiaries .....	36
Table 19: Extent of efficiency of the project beneficiaries .....	37
Table 20: Extent of sustainability of the project.....	40
Table 21: Types disaster faced by the project beneficiaries.....	42
Table 22: Extent and effect of disasters to the project beneficiaries.....	42
Table 23: Coping strategies of DRR by the project beneficiaries.....	43
<b>Table 24: Types of unintended Consequences due to disasters and project implemetation</b> .....	43
Table 25: Final evaluation score .....	44



## Abbreviation used in this Report

BDT	Bangladesh Taka (1US\$=BDT85)
DAC	Development Assistance Committee
DAE	Department of Agricultural Extension
DBBL	Dutch Bangla Bank Ltd
DLS	Department of Livestock
DRR	Disaster Risk Reduction
DSS	Department of Social Services
DWA	Department of Women Affairs
GO-NGO	GO- Government Organization NGO – Non Government Organization
EWYTFG	Empowering Women and Youth through Graduation and Financial Inclusion
FGD	Focus Group Discussion
HH	Household
IDI	In-depth interview
IGA	Income Generating Activity
KII	Key Informant’s Interview
OECD	Organisation for Economic Co-operation and Development
PRA	Participatory Rural Appraisal
ROSBI	Rotating Savings and Business Initiative
SHG	Self Help Group
SSN	Social Safety Nets
UP	Ultra Poor
VGD	Vulnerable Group Development
WATSAN	Water and Sanitation
WASH	Water Sanitation and Hygiene



## Executive summary

Concern Worldwide has been implementing a multi-country project named, *'Empowering Women and Youth through Graduation and Financial Inclusion'* (EWYTFG), funded by the MetLife Foundation and implemented in collaboration with Trickle Up. The project started in September 2017 and will end in December 2020. The field operation was implemented by Concern's local partner RDRS Bangladesh. The Overall Objective of the EWYTFG project is to "Strengthen the social and economic resilience of 600 ultra-poor women through an adapted graduation approach and increase access of 12,400 women to financial inclusion services." To meet the evaluation objectives, the final evaluation followed DAC criteria to accomplish the evaluation questions and DAC criterias' are relevance, coherence, effectiveness efficiency, impact, and sustainability. Along with this, there are few cross cutting issues like DRR, equality, protection, also evaluated.

The evaluation employed a mixed approach combining qualitative and quantitative data both in collection, analysis and reporting. Data and information were collected from both primary and secondary sources. Qualitative information was collected through KII, FGDs, case studies, observations and consultation with project staffs. Quantitative data was received from endline evaluation database.

The **first step**, the final evaluation team was reviewed secondary documents to extract existing project information. The **second step** was collected primary qualitative data through KII, FGD, case study and observation. Quantitative database was received from the project. The **third step** data was compiled and analysed as per set evaluation questions and DAC/OECD criteria. Then prepare draft report for presentation and after incorporation of the comments final report was submitted to the Concern Worldwide.

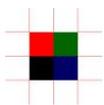
### Findings and Discussion of the final evaluation

#### Relevancies of the project

During the project initiation, Concern did rigorous secondary review to select the location as Kurigram was the most vulnerable where poor people lived under extreme poverty level in Bangladesh. Contextual analysis was conducted. Participant was selected through social mapping at the initial stage of the project. And exercise social transect, and social mapping, then rich and well off families were excluded, only extreme poor and ultra-poor was selected. SSN list was collected from union parishad authorities to compare and appropriate selection of the beneficiaries. As per Bangladesh national context and SSN strategies, the project intervention and program designed to the context as needed by the different stakeholders at different level which was relevant and appropriate. Non beneficiary group heard about the project and they like to have similar project with especially savings and financial inclusion. Instead of providing consumption support, the project linked with ultra-poor women with available government social safety nets (SSNs). CRM plan was good but not followed all the time, the team did not find complete CRM during secondary review or no CRM report was provided. CRM based tracking was not found, it might be used only for planning purpose. Tracking of the beneficiaries not clear. Program management toolkit prepared but the evaluation team did not find any report based on this except baseline report and endline survey database.

#### Coherence

The main goal of the EWYTFG is to reduce poverty, increase social and economic resilience, that has been gained remarkably. Primarily combat extreme poverty and embodies part of the 'big push' to achieve Sustainable Development Goal 1: "End poverty in all its forms everywhere". Bangladesh will continue to strive hard to achieve SDG1 emphasising job creation, social protection, human capital development, improving private investment climate, mitigating various shocks and empowering marginalised communities.



SDG 5: Gender Equality and Women Empowerment Bangladesh is ranked 50th out of 153 countries in 2019 in the Global Gender Gap Index. Furthermore, globally Bangladesh is the 7th ranked country in terms of women's political empowerment. Extremely poor people are often geographically or socially isolated, making them harder to reach. The poorest also tend to prioritize immediate needs over longer-term investments, which complicates efforts aimed at sustainable development. But there are several reasons to focus on the needs of the extreme poor despite these significant challenges. Program combines elements of three distinct approaches—**social protection**, **livelihoods development**, and **financial inclusion**—to move such households out of extreme poverty and into sustainable livelihoods. In combination, these interventions have a dynamic and beneficial interplay such that the whole is greater than the sum of the parts. EWYTFG target the extreme poor and very poor based on income, HH asset, SSN, and some other certain criteria it makes sense to reflect progress made along these criteria at the end of the program. Participant increased income, food security ensured, multiple IGAs started financial inclusion in place.

### Effectiveness

In order to make the effectiveness of project, appropriate need assessment, capacity building through training, counselling, partnering with both corporate and non-corporate organizations, opening Dutch Bangla Mobile bank account and overall ROSBI (Rotating Savings and Business Initiative) Model, MUSTI CHAL Model, networking with government service providers (DAE, DLS, DWA), and relevant activities have been implemented. Among the activities, training, counseling, financial inclusion, ROSBI Model, MUSTI CHAL Model, networking and linkages and mentoring are the key interventions to make the project effective.

ROSBI model operating by the project beneficiaries. This method of saving was gained a popular alternative to keeping cash at home where it is vulnerable to theft and to the demands of family members.

The EWYTFG participants open mobile agent bank accounts and access financial products.

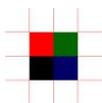
Beneficiaries have involved with various IGA such as homestead gardening, share cropping, lease cultivation, poultry rearing, cow rearing, goat rearing, duck rearing, tailoring, vaccinator etc.

94.74% of the HH from very poor (BDT6208.46) and 98.70% from extreme poor (BDT5441.70) families saved money. Both type of the beneficiaries increased their saving 99% and 107% in extreme poor and very poor respectively. Most of the project participants save money monthly basis and weekly also practiced.

Monthly income has raised from the baseline, for extreme poor raised income to BDT7542 baseline was BDT4208 which shown 79% higher than baseline. Similarly, very poor average monthly income BDT8768 and baseline was BDT5827, which is 50% higher than baseline.

Household asset increased remarkably in both of the extreme poor and very poor group. During endline survey quantitative data shows for very poor group BDT63,124 baseline was only BDT18018 which 250% more than baseline. In extreme poor group endline survey shown BDT 35726, which also 50% higher than baseline.

92% of the beneficiaries have mobile bank account and 99% have knowledge on pre-paid card, 46% financial products, 36% life insurance and 82% are able to transfer money through mobile banking. But still there are some lack on financial knowledge that need to improve further e.g. crop insurance, pension, more financial products, formal banking operation, different insurance etc.



91% of the ultra-poor and very poor reached acceptable food consumption, 7% borderline and 3% poor are below the line as per end line data. Every family are taking 3 meals per day.

### **Efficiency**

At the beneficiary level, providing support service like grants amount (BDT19000 to extreme poor), IGA support (BDT1100 to very poor) was effective.

### **Impact of the project**

- 91% of the beneficiaries are taking 3 meals every day
- 98.66% ultra-poor and 94.74% of very poor are involved with savings both individually and in group
- Average savings is BDT5441.77 (US\$64)
- Monthly Average income raised to BDT77542 (US\$88.72)
- As per endline survey it reached to BDT41601 (US\$489)
- 92% of both very poor and Ultra-poor have agent bank account, have trained on financial issues,
- All participants are practicing agent banking, using account facilities, transacting money
- 88% of beneficiaries have saved money to SHG groups and to MFI 80.53%
- Access to credit: 76.31% formal institute, 22.10% cooperative, 1.57% local business houses, 15.78% money lender, 26.05% family & friends
- 100% members of SHGs are willing to savings and continuing infuture , as per FGDs
- Monthly income: Extreme Poor=BDT7542.02 (US\$88.72); VP= BDT8768.13 (US\$103.15)

The project impact remains with the beneficiaries and it has been noted that the ultra-poor and very poor has productive assets to earn money, continuing IGA, knowledge to be linked with financial services, operating bank account, increase social dignity, improve child education, WATSAN and reduced poverty.

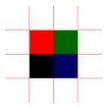
### **Sustainability**

Beneficiaries already adopt the techniques of production, IGA operation, decision making power, access to market and market information, linkage with local public services, availability and awareness on nutritional and health issues etc; however, the knowledge and economic gain remain with them that indicate sustainability of the support services and outputs from the project. A changing asset status is also an indication of sustainability of the HHs. Assurance of Food security, access to land, and other activities seems the project would be sustainable.

Finally, EWYTFG project was very relevant, appropriately identify and select beneficiaries, effectively intervene and implement the set activities, efficiently use of project resources, positive and significant impact on reaching graduation model (food security, financial inclusion, poverty reduction and social cohesion) and sustainable IGA operation for betterment of the Ultra-Poor and Very Poor lives.

### **Recommendations and management response**

- Provide SHGs operational memorandum of understanding with laws and bye-laws of operation, fund management, bank account and formal registration for the government authorities
- Disseminate most successful IGAs and entrepreneurs to others and other areas
- Provide entrepreneurship training and business management further
- Climate resilient technologies to be introduced in the char areas
- Refresher training to be provided

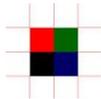


**Collaboration with Gov. departments:** To a certain level this was achieved but after the end of the project these connections are very likely to weaken. So make the informal collaboration with relevant agencies.

## Project achievement as per log frame

Project target and achievement as per log frame the EWYTFG project

Target		Achievement (Endline)	Baseline	
<b>Goal:</b>	Strengthen the social and economic resilience of ultra-poor including youth through adapted Graduation approach	27% of the respondents stated very good, 52% good, 19% poor and 2% not at all reach the graduation		
<b>Outcome 1:</b>	Strengthen the social and economic resilience of ultra-poor including youth through adapted Graduation approach	At least 90% of ultra-poor participants demonstrate improved food intake End of project target – 540	91% of the beneficiaries are taking 3 meals every day As per WFP Food security score (as per endline sample survey) <ul style="list-style-type: none"> <li>• 0-28: 2.16% poor</li> <li>• <b>28.5 – 42: 19.16% borderline</b></li> <li>• 42.5 – 52: 32.83% acceptable</li> <li>• 52.5 and above: 45.83% highly acceptable</li> <li>• 80% improved than baseline</li> </ul>	FSC score: very poor (3.75) and extreme poor (1.5)  <b>In extreme poor 100% was borderline</b>
		100% of Ultra poor participants integrated into savings group at the end of the project. End of project target – 600	98.66% ultra-poor and 94.74% very poor are involved in saving both individually and in group	39.92% households who have some saving
		90% of ultra-poor women have savings within savings groups between \$40 at the end of the first cycle End of project target - 540	As per endline survey average savings is BDT5441.77 (US\$64) Monthly Average income raised to BDT77542 (US\$88.72)	Ultra-poor savings BDT 2740 (US\$32.23)  Very-poor =BDT2993 (US\$35.21)
		80% of ultra-poor households will have productive assets worth \$100 End of project target - 480	As per endline survey it reached to BDT41601 (US\$489)	Ultra poor HH productive asset BDT 23,524 (US\$276.75)  Very poor BDT 18,018 (US\$211.9)
<b>Outcome 2:</b>	Increase access to financial inclusion services for the very poor and strengthen linkages to public and private sector services	100% very poor participants will have increased knowledge to access financial services and products (bank account, insurance/pension schemes and bank credit linkage) End of project target - 12,400	92% from both very poor and Ultra-poor have agent bank account, trained on financial issues,	97.38% no bank account (only 2.62% save money to bank)
		80% of very poor will have access to financial products and services (savings and insurance / pension schemes). Bangladesh- 9,920	All participants are practicing agent banking account facilities, transacting money	



Target			Achievement (Endline)	Baseline
		80% of very poor participants including youth engaged in savings and credit activities within savings groups End of project target - 4,160	88% save money to SHG groups and to MFI 80.53%  Access to credit: <ul style="list-style-type: none"> <li>• 76.31% formal institute</li> <li>• 22.10% cooperative</li> <li>• 1.57% local business houses</li> <li>• 15.78% money lender</li> <li>• 26.05% family &amp; friends</li> </ul> All SHGs are involved in saving and credit facilities	Access to credit: <ul style="list-style-type: none"> <li>• 39.36% formal institute</li> <li>• 4.42% cooperative</li> <li>• 3.21% local business houses</li> <li>• 28.92% money lender</li> <li>• 42.57% family &amp; friends and neighbour</li> </ul>
		80% of the savings group that continue their cycle at the end of the project End of project target: 496 savings groups continue	100% SHGs willing to savings are continuing by the participants as per FGDs	0.77% saved money to SHGs
			Monthly income: Extreme Poor=BDT7542.02 (US\$88.72) VP= BDT8768.13 (US\$103.15)	Extreme Poor=BDT4208 (US\$49.50) Very Poor=BDT5827 (US\$68.55)
Source: Endline database				

## 1. Introduction

### 1.1 Background:

Concern Worldwide has been implementing a multi-country project named, *'Empowering Women and Youth through Graduation and Financial Inclusion'* (EWYTFG), funded by the MetLife Foundation and implemented in collaboration with Trickle Up. The project started in September 2017 and will end in December 2020. The field operation is implemented by Concern's local partner RDRS Bangladesh, while MetLife work as donor and implemented in collaboration with Trickle Up, but both provides technical assistance to the project.

### 1.2 Project overview:

The overall objective of the project was to increase the social and economic resilience of 13,000 (extreme – 600 and very poor – 12400) households through an adapted graduation approach and to increase the access to financial services for these households. The project implemented in two upazila namely Kurigram Sadar and Ulipur of Kurigram district in Bangladesh. The project aimed to increase and stabilizes the incomes of extreme poor and very poor women by supporting them to develop the practice of savings using self-help-groups (SHGs). The project also provided training on agricultural and livestock production techniques and for the development of income generating activities (IGAs) and diversified livelihoods.

The project was also aimed to ensure that extreme poor women are provided with consumption support by government social safety nets (SSNs) and asset transferred for investment in IGAs. Targeted extreme poor women better off to cope with social and economic shocks, results extreme poor women able to manage lean periods from savings, alternative IGAs without adopting negative coping mechanisms (selling productive assets, taking high interest loans, reducing food intake as earlier).

The targeted women of the very poor group has benefited from the SHG model for savings and credit system. Both groups of women – the extreme poor and very poor, have trained on financial literacy and different products as such recipients improved their knowledge, skills and practiced on using different financial products e.g. agent bank account, savings, and credit facilities. Training also have provided on IGA based skill development and IGA operation.

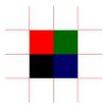
### Project Objectives

The Overall Objective of the EWYTFG project is to “Strengthen the social and economic resilience of 600 ultra-poor women through an adapted graduation approach and increase access of 12,400 women to financial inclusion services.”

The specific goals are as follows:

- Goal 1: Strengthen the social and economic resilience of Ultra poor including youth through adapted Graduation approach
- Goal 2: Increased access to financial inclusion services for very poor women and strengthen linkages to public and private sector services
- Goal 3: Build a multi country exchange and learning platform to share and promote innovations in the Graduation space which will engage key actors for scale such as Government and large NGOs
- Goal 4: Thought Leadership (Research)

Project log frame is given in Annexure I



## **Project locations and target beneficiaries**

The project has implemented in 2 Upazilas (Kurigram Sadar and Ulipur) of Kurigram district. In Ulipur Upazila the project works in 3 unions (Bazra, Begumganj, Hatia) and in Kurigram Sadar the project also works in 3 unions (Holokhana, Jatrapur, Panchgache). The project targets a total of 13,000 (12,400 very poor and 600 ultra-poor) women participants.

## **Scope of work**

Following tasks and scope of work for the final evaluation were performed

- Designed the evaluation methodology, tools and work plan with detail of activities
- Reviewed the project documents e.g. project proposal, graduation guideline, log frame, readiness study report, graduation criteria, social safety net strategy paper in Bangladesh, and any other learning documents both in government and non-government sources
- Visited project locations (all working unions of 2 Upazilas (Kurigram Sadar and Ulipur) of Kurigram district
- Interacted in persons with female beneficiaries of project (both poor and extreme poor), self-help groups, IGA (Agriculture, Livestock etc.) and skills training service provider
- Met with local government institutions e.g. DAE, DLS, DSS, DWA, Cooperative department and committees at union level (UP standing committee, DRR Committee)
- Discussion with partner organization- RDRS and project team in the field
- Case studies from two groups (poor and extreme poor) on good practices of the project

## **Evaluation objectives**

The final evaluation had the following objectives

- To assess the relevance, coherence, effectiveness, efficiency and sustainability of the interventions of the project, strategies and implementation process as well.
- To assess how key cross-cutting issues, relevant to the context were considered during the project design and implementation.
- To capture best practices and document the lesson learnt that will be used to guide the implementation of new projects and interventions, including key evidence based advocacy points for the Char context.

### **1.3 Line of enquiry**

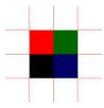
To meet the three evaluation objectives, the following lines of enquiry was followed during the evaluation process and report writing.

#### **Relevance:**

- Was there an appropriate contextual analysis carried out to inform programme design, which was based on Concerns Understanding of Extreme Poverty?
- How appropriate were the chosen interventions and programme design to the situation and needs of different stakeholders at different levels (micro meso and macro, and considering the needs of men, women and others identified as vulnerable to hazards in the programme area)?
- What was the level of participation of programme beneficiaries and non-beneficiaries of the programme? To what extent was accountability to beneficiaries practiced/promoted? Was an adequate CRM system in place?

#### **Coherence:**

- Was the programme and associated outcomes relevant, appropriate and strategic to national goals and Concern policies and guidelines (i.e. internal coherence)?



- Was the intervention compatible with other interventions and policies in Bangladesh (i.e. external coherence)?
- Was the intervention carried out consistent with other actors' interventions in the same context? This includes complementarity, harmonisation and co-ordination with others, and the extent to which the intervention is adding value while avoiding duplication of effort. In particular, in the instance of emergency preparedness and response interventions.

#### **Effectiveness:**

- Were the outputs and outcomes achieved and to what degree (assessed through a baseline, midline, end line indicator data comparison, monitoring data, and data collected in the evaluation)?
- Was the programme logic well thought through and did the activities lead to the desired outcomes?
- What steps were taken to address issues of inequality and ensure the interests of the most marginalised were taken on board during programme planning, implementation and monitoring? How effective was this?
- Did the programme successfully achieve results in each dimension of extreme poverty as outlined in '*How Concern Understands Extreme Poverty*' and what are the potential implications of this?
- Did the programme have any unintended and unexpected consequences (positive and negative), and if so have these been addressed in the programme and how?

#### **Efficiency:**

- Were resources (both human and financial) used well? Could things have been done differently and how?
- Was the programme Monitoring, Evaluation, Accountability and Learning system fit for purpose?

#### **Impacts:**

- What indications are there of significant changes taking place beyond the programme - both positive and negative?
- How have the programme interventions impacted differently on men and women (and other vulnerable groups as identified) in the programme area?

#### **Sustainability:**

- What is the likelihood of households being able to sustain positive livelihood trajectories without project support? Who is in a stronger position to sustain these changes and why?
- Is the exit strategy appropriate? Are project participants and key stakeholders aware of the planned project end?
- How might we do things better in the future? Which findings may have relevance for future programming or for other similar initiatives elsewhere?

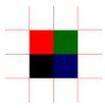
#### **Cross Cutting Issues:**

Were the key cross cutting issues and themes, relevant to the context, factored into the project design and implementation (e.g. equality, protection, HIV/AIDS, partnership, environment, conflict and Disaster Risk Reduction (DRR))? If they were or were not, how did this influence the overall outcomes?

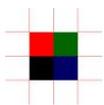
#### **Deliverables**

Following deliverables has submitted to Concern Worldwide

- **Inception Report:** provides detailed work plan, methodology and data collection instrument of the assignment.



- **Draft report** – A draft report was submitted to receive comments, feedbacks and suggestions from CW team.
- **Final Evaluation Report:** After incorporation of feedback on draft report, final report is submitted to CW.



## 2. Methodology

### 2.1 Evaluation design

The evaluation employed a mixed approach combining qualitative and quantitative data both in collection, analysis and reporting. Data and information were collected from both primary and secondary sources. Qualitative information was collected through KII, FGDs, case studies, observations and consultation with project staffs. Tools and questionnaires (structured, semi structured and combined) were developed as per ToR and finalized in consultation with the project team. Quantitative data were provided by the project as end line evaluation.

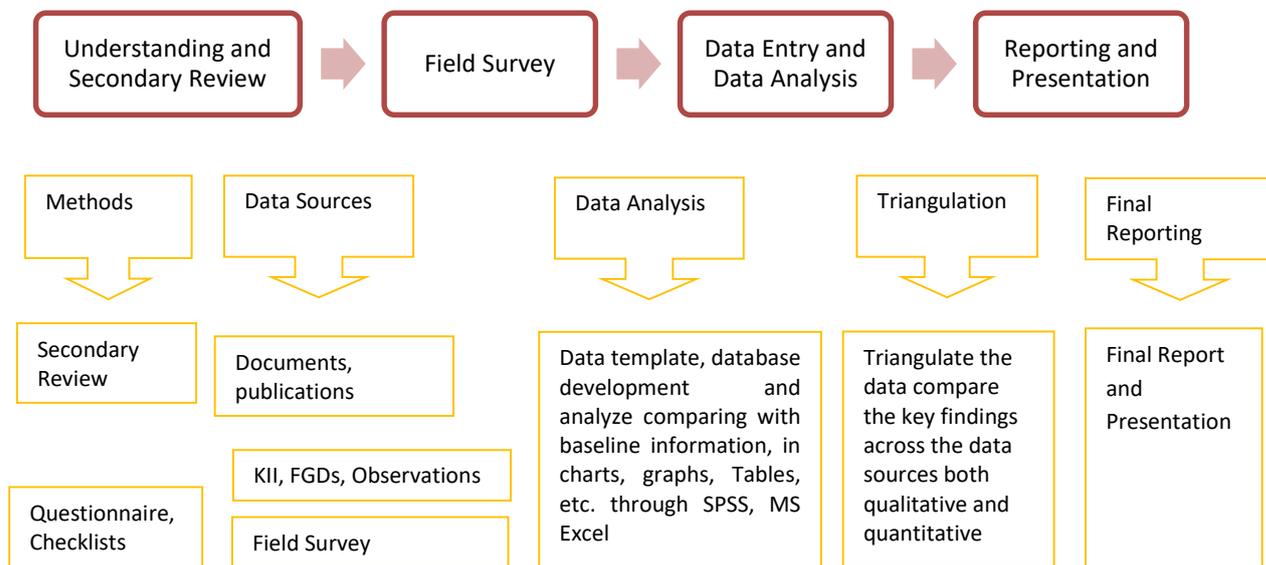


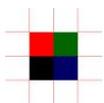
Figure 1: Survey framework

### 2.2 Data Collection Methods

The **first step**, the final evaluation team was reviewed secondary documents to extract existing project information e.g. proposal, baseline report, project beneficiaries, socio-economic conditions, and socio-cultural practices that influence the participation of ultra-poor women in IGAs and affect the food and nutrition habits of ultra-poor households. Secondary data was extracted from GoB, INGO, NGO sources. This secondary review has continued till finalization of the report writing. The **second step** was collected primary qualitative data through KII, FGD, case study and observation. Quantitative database was received from the project. The assessment team was trained on tools, data collection procedure, and project indicators. Twelve Focused Group Discussions (FGD) was conducted with project beneficiaries and 4 FGDs with control participants. 21 Key Informant Interviews (KII) were conducted with relevant key expert for primary data collection. The **third step** data was compiled and analysed as per set evaluation questions and DAC/OECD criteria.

### 2.3 Sampling: The Sampling Frame for endline survey

Multistage cluster sampling was followed for quantitative data collection during endline data collection. As the project was implemented in two upazilas and 6 unions. According to the HH list of Concern Worldwide, the said 6 unions comprises totally 356 villages. There are totally 12400 very poor and 600 extreme poor households were identified as direct beneficiaries. Project emphasized on extreme poor households, so that it is predetermined to keep the 600-extreme poor HHs. Consequently, the survey covered all 600 extreme poor households (total population) those were identified in 73 villages (20%) across the project area.



The sample size determination formula as follows:

$$n = \frac{Nz^2pq}{[(N-1)d^2 + Z^2pq]}$$

Here, p is the inherent cases of the variable under study, considering the upper poverty line the incidence of poverty are estimated 35.2% in rural areas of Bangladesh (Source: Household Income Expenditure Survey (HIES, BBS, 2010), and so that the q is 1 – p; the acceptable margin of error in estimating a population parameter measured as d and the required level of confidence that the true value of the population parameters being estimated lies within the specified margin of error. This is measured in terms of z, the standard normal deviate. Assuming a 90% confidence interval, 10% level of precision and an estimated 35.2% probability of case.

Using equation (a) where, N = 356 villages, p = 0.35, q = 0.65, z = 1.64 at 10% level of significance, d = 0.1, 10% margin of error; The required probable sample size is 52 out of 356 villages (The Primary Sampling Unit, PSU) were selected randomly to ensure the equal chance of each village in selection process.

Table 1: Sampling of the quantitative data collection during endline

Upazila	Union	Very Poor HH		Extreme Poor HH		Over all	
		No	%	No	%	no	%
Ulipur	Bazra	63	17.7 (49.62)	67	11.17 (20.38)	133	13.67
	Begumganj	67	16.9 (53.85)	54	9.00 (46.15)	117	12.02
	Hatia	39	18 (38.73)	106	17.67 (61.27)	173	17.78
Kurigram Sadar	Holokhana	52	13.9 (33.33)	104	17.33 (66.67)	156	16.03
	Jatrapur	39	10.5 (32.50)	81	13.5 (67.50)	120	12.33
	Panchgache	86	23.1 (31.39)	88	31.33 (68.61)	274	28.16
<b>Total</b>		<b>373</b>	<b>100 (38.34)</b>	<b>600</b>	<b>100.00 (61.66)</b>	<b>973</b>	<b>100.00</b>

Again, in the 2<sup>nd</sup> stage of sampling, the probability of case, p, is considered 50%, and the margin of error and confidence level more i.e., 95%. So, in very poor household sample size determination used equation (a) where, N = 12400 very poor households, p = 0.5, q = 0.5, z = 1.96 at 5% level of significance, d = 0.05, 5% margin of error; The required probable sample size is 373 (The Ultimate Sampling Unit, USU) were selected randomly to ensure the equal chance of each households in selection process.

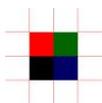
Again, the sample 52 villages (15%) were distributed proportionately in 6 unions. The sample proportionate allocation was also applied to distribute 373 households in 6 unions. In the next step, total number of sample households of a union also distributed proportionately in the allocated sample villages of respective union.

## 2.4 Field work

Field data was collected through KII and FGDs with formatted checklist. FGD, KIIs, conducted in 2 Upazilas of Kurigram district. Project respondents were selected in consultation with EWYTFG Project team.

### Data collection Tools Development

In-consultation with EWYTFG Project, qualitative data collection tools were developed as per project log frame and DAC/OECD criteria and evaluation questions. Data collection instruments is given in Annexure III.



### Training of evaluation team

The team had an orientation on December 9-10, 2020 training on methodology of the data collection, use of tools, ethical aspects of data collection and variable of the final evaluation indicators, evaluation questions, and data quality management.

### FGDs and KIIs

Total 12 FGDs conducted with project beneficiaries and 4 FGDs with the control group from nearby the project area. Participants were selected as per project beneficiary criteria i.e. 6 FGDs with extreme poor group and 6 FGD with very poor group. Due to Covid-19 situation the project team informed SHG group leaders and provide phone numbers to the evaluation team, then evaluation team arranged FGDs and facilitated accordingly in consultation and support of project staffs. There were two team worked simultaneously during field data collection.

Table 2: Number and locations of FGD conducted

FGD with	Kurigram Sadar			Ulipur Upazila			Total
	Holokhana	Jatrapur	Panchgache	Bazra	Begumganj	Hatia	
Extreme/ Ultra Poor	1	1	1	1	1	1	6
Very Poor	1	1	1	1	1	1	6
Control Group	1		1	1		1	4
<b>Total</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>16</b>

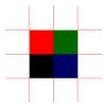
Key Informants Interview (KII) conducted with local government representatives, micro finance service providers, Banks, in two Upazilas viz. Kurigram Sadar and Ulipur. Total 21 KIIs was conducted in this study.

Table 3: Number and locations of the KII conducted

Sl. No.	Type of informants	Kurigram Sadar	Ulipur Upazila	Total
1	local government UP representatives	3 (Holokhana, Jatrapur, Panchgache)	3 (Bazra, Begumganj, hatia)	6
2	Micro-finance service providers	1 (Holokhana)	1 (Hatia)	2
3	Banks	1 (Dutch Bangla Bank, Kurigram Sadar)	1 (Ulipur Upazila, Dutch Bangla Fast truck Representative)	2
4	Cooperatives	1 (Holokhana)	1 (Hatia)	2
5	Social welfare	1 (Kurigram Sadar)	1 (Ulipur Upazila)	2
6	DAE	1 (Kurigram Sadar)	1 (Ulipur Upazila)	2
7	DLS	1 (Kurigram Sadar)	1 (Ulipur Upazila)	2
8	DWA	1 (Kurigram Sadar)		1
9	Representative of RDRS involved with this program	1 (Kurigram Sadar)		1
10	Representative of Concern Worldwide involved with this program	1 (Kurigram Sadar at RDRS office)		1
<b>Total</b>				<b>21</b>

### Observation and IDI

The team conducted Six (6) IDIs with the Self-Help Groups (SGHs) leaders from 6 unions of 2 Upazilas of Kurigram district as mentioned in the ToR.



## **Case Studies**

2 case studies collected from two group of beneficiaries (VP and EP).

### **Meeting with Project Staff of RDRS:**

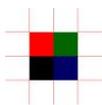
A meeting was held with the Project Staff of RDRS at RDRS Conference room in Kurigram Sadar before starting qualitative data collection.

### **Data management and analysis**

Endline data was analyzed through SPSS and MS Excel, qualitative information compiled in word format and used during report write-up where fit-in as per log frame and set evaluation criteria. Graphical presentation was conducted through MS Excel. Qualitative data were tabulated as per DAC criteria each of FGDs complied, then summarized table was made and duplicate information were avoided, new information added. Appropriate triangulation performed with different data sources and types of the information (both quantitative and qualitative) as per DAC criteria, final evaluation question guides, and find relevancies, coherence, effectiveness, efficiency, impact and sustainability of the interventions. Then draft report was submitted to Concern for feedback, comments and suggestions. Draft report were presented to the Concern Worldwide for discussion, then incorporation of those final report was submitted.

### **Limitations**

- Due to Covid-19 situation the team was limits only pre-scheduled location and places. Similarly, only limited persons met, 16 FGDs, 21 KIIs conducted.
- The basis of the project was to follow graduation model but the project did not finalize yet graduation criteria, which also limits to draw consensus of project achievements and sustainability.
- End line evaluation data was received from project but no codes of the indicators, variables, or questionnaire provided. Huge data was there but many information not directly relevant to the indicators. Household asset and productive asset mixed.
- Baseline report was not clearly indicated the project log frame, e.g. food security calculation differs endline database formula (WFP).
- CRM was good but not followed no data found, it might be used only for planning purpose. Tracking of the beneficiaries not clear.
- No exit plan of the project
- No periodical reports provided to the final evaluation team, which might be used to draw more specific interpretation
- No financial report was provided.
- No contextual analysis report provided (if available)



### 3. Findings and Discussion of the final evaluation

This evaluation was followed OECD-DAC criteria to assess the results of the project on six criteria (relevance, coherence, effectiveness and efficiency, impact, sustainability and cross-cutting issues). The evaluation was focus on the following key areas:

#### 3.1 Relevance

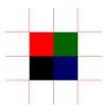
Under this criterion there were three lines of enquiry:

- Was there an appropriate contextual analysis carried out to inform programme design, which was based on Concerns Understanding of Extreme Poverty?
- How appropriate were the chosen interventions and programme design to the situation and needs of different stakeholders at different levels (micro meso and macro, and considering the needs of men, women and others identified as vulnerable to hazards in the programme area)?
- What was the level of participation of programme beneficiaries and non-beneficiaries of the programme? To what extent was accountability to beneficiaries practiced/promoted? Was an adequate CRM system in place?

During the project initiation, Concern did rigorous secondary review to select location as Kurigram was the most vulnerable poor people lived under extreme poverty level in Bangladesh. Contextual analysis was conducted. Participant was selected through social mapping at the initial stage of the project, and exercise social transect, and social mapping, then rich and well off families were excluded, only extreme poor and ultra-poor was selected. Additionally, SSN list was collected from union parishad authorities to compare and appropriate selection of the beneficiaries.

Char dwellers are mostly poorer, less access to services and vulnerable to natural disasters. *Char* households having less productive resources. In these context Kurigram district is one of the highest poverty rates in Bangladesh. According to the “Household Income and Expenditure Survey (HIES)-2016” published by Bangladesh Bureau of Statistics (BBS), 70.87 per cent of the population of this district live below the poverty line, with 44% of the population (917,001 people) living in extreme poverty compared to a national mean value of 17.6%<sup>1</sup>. Project beneficiary Ultra poor were living in the *chars* have very limited income ranging from 1,500-2,000 BDT per month, which was insufficient to meet basic needs. The project was implemented at one of the disaster prone Upazila of Kurigram district. The project sites are affected by regular flood and river erosion. The district is the poorest district of Bangladesh and economically very fragile. In this fragile situation, HHs was living in vicious poverty cycle. In this context, the situation of ultra-poor and very poor are also in further grave situation. Only single source of income mostly wages labour and scares during lean period. Ultra poor depending on government safety net support as vulnerable group development program. Very poor households were at the margins of ultra-poverty, fail to qualify for government social safety nets (SSN). Many of the VGD card holder expiring their validity. As a result, both very poor and ultra-poor households fall below the extreme poverty line during lean seasons. Food security and nutrition for ultra-poor and very poor households were also a significant challenge in the *char* areas, additionally financial inclusion far behind to reach. Family decision making was not equitable within households between men and women and overall women headed households are more likely to be extremely poor than other types of households. The mobility of women was very limited in the *chars* due to poverty, and gender norms which curtail their movements. It was rare for women to engage in income earning and they typically look after the household and care giving services. Though few families involved with chicken rearing at limited scale. Ultra poor households had no financial or productive assets. It was found during FGDs many of them took loan from informal sources by advance selling of

<sup>1</sup> World Bank Interactive Poverty Maps, Bangladesh (2016) Available: <http://www.worldbank.org/en/data/interactive/2016/11/10/bangladesh-poverty-maps>



wages, assets at a higher interest from money lenders or relatives. Furthermore, there were limited access to finance, no knowledge on financial management, banking procedure of the beneficiaries. Extreme poor and very poor women felt shy to visit government officials, scared of police, and government agencies, now beneficiaries able to talk, used to visit DAE, DLS or UP office, bargain with market actors during selling products.

Therefore, as per Bangladesh national context, SSN strategies the project intervention and program design to the context as needed by the different stakeholders at different level was relevant and appropriate.

EWYTFG initiatives and interventions were highly relevant and appropriate for the Ultra-poor and very poor women beneficiaries. . The ROSBI (Rotating Savings and Business Initiative) Model, MUSTI CHAL Model were relevant created good transformation of savings and credit (financial inclusion) services. The project team contributed remarkably for operate IGAs, use of productive assets and access to financial inclusion. Such initiatives created remarkable multiplier impact to the project beneficiaries' community in the project areas e.g. homestead gardening, chicken rearing, financial inclusion (agent banking)(Non beneficiary group FGD participants<sup>2</sup> )

Non beneficiary group heard about the project and they like have similar project with them especially savings and financial inclusion. They also have linkage with other NGOs but not in SHG, savings program like this, financing interest high, less IGA and income not increased like intervene beneficiaries. However, as discussion with non-beneficiary FGD participants mentioned that the EWYTFG was relevant and they willing to join the SHG groups, financial inclusions, and gained knowledge on IGA operation especially homestead gardening and chicken rearing.

The preparation and design of EWYTFG were ambitious for a three-year project, selection of 600 extreme poor, 12400 very poor beneficiaries, brought them to graduation model, facilitate IGA, financial inclusion and link with government safety net services. Finally 600 ultra-poor and 12,400 very poor women beneficiaries adopted graduation model, linked to government social safety nets to support ultra-poor women, and improve the financial inclusion of very poor women in the char district of Kurigram.

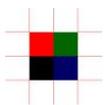
Concern's Sustainable Graduation Pathway model adapted through formation of Self-Help Group (SHG) and Savings to graduate 600 ultra-poor women out of poverty. Concern's Sustainable Graduation Pathway model facilitated a transformative process for ultra-poor women to increase their confidence level to become change makers in their lives. Instead of providing consumption support, the project linked with ultra-poor women with available government social safety nets (SSNs).

Women beneficiaries received training on homestead gardening, small scale agriculture farming, livestock such as poultry, cow and goat rearing, preparation of business plans including livelihood feasibility analysis, cost and benefit of different investment options, along with training on financial literacy. Those were entirely relevant as stated by the FGD participants.

CRM planned was good but not followed all the time, the team did not find complete CRM during secondary review or no CRM report was provided. CRM based tracking was not found, it might be used only for planning purpose. Tracking of the beneficiaries not clear. Program management toolkit prepared but the evaluation team did not find any report based on this except baseline report and endline survey database.

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<sup>2</sup> Control group FGD, Panchgachia, and Arazipur Sadar, Kurigram



### 3.2 Coherence

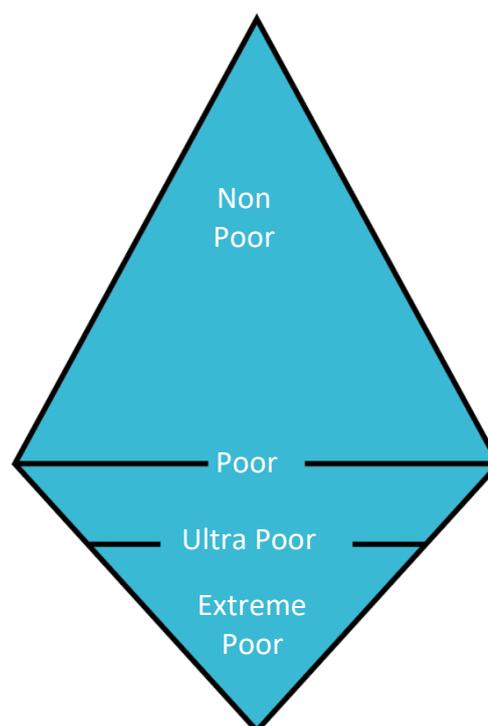
The evaluation team carefully observed the appropriateness and coherence of project activities which are related to the project goal and objectives, targeted ultra-poor and very poor women increasing their household income by improved productivity, yield, fair price, good market linkage, SGHs operation, savings during the implementing the project as well as Concern’s Sustainable Graduation Pathway model.

- Was the programme and associated outcomes relevant, appropriate and strategic to national goals and Concern policies and guidelines (i.e. internal coherence)?
- Was the intervention compatible with other interventions and policies in Bangladesh (i.e. external coherence)?
- Was the invention carried out consistent other actors’ interventions in the same context? This includes complementarity, harmonization and co-ordination with others, and the extent to which the intervention is adding value while avoiding duplication of effort. In particular, in the instance of emergency preparedness and response interventions.

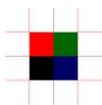
Primarily, graduation has been advanced as an effective means to combat extreme poverty and embodies part of the ‘big push’ to achieve Sustainable Development Goal 1: “End poverty in all its forms everywhere”. It was the main goal of the EWYTFG to reduce poverty increase social and economic resilience, that has been gained remarkably. Extreme poor and very poor both group adopted Graduation Approach including multiple IGAs, financial inclusion, and decision made in their community and in the family level. Similar like BRAC’s four pillar approach livelihoods promotion, financial inclusion, social protection and social empowerment was followed during the implementation of the EWYTFG, Trickle –up and CGIP model also integrated in this project.

As per SDG-1 in Bangladesh, the government has adopted policies and programmes to address multidimensional nature of poverty in the country including fostering accelerated, inclusive and resilient growth. According to recent estimates, it has declined to 20.5 per cent in 2019. In addition, the population below lower poverty line has also decreased to 10.5 per cent<sup>3</sup>. Social safety nets and other programmes for addressing the poverty issues, achieving gender parity, strengthening rural transformation, promoting financial inclusion, and providing stable macroeconomic environment are key dimensions of the government’s efforts to achieve SDG-1. Bangladesh will continue to strive hard to achieve SDG1 emphasising job creation, social protection, human capital development, improving private investment climate, mitigating various shocks and empowering marginalised communities.

SDG 5: Gender Equality and Women Empowerment Bangladesh is ranked 50th out of 153 countries in 2019 in the Global Gender Gap Index. Furthermore, globally Bangladesh is the 7th ranked country in terms of women’s political empowerment. It has stayed ahead of its South Asian neighbours for the fifth time consecutively, indicating significantly better performance in promoting women empowerment.



<sup>3</sup> General Economic Division, Planning Commission, Bangladesh



**Target population.** The extreme poor are the people in the bottom half of those living below nationally defined poverty lines. At the global level, the extreme poor are generally living on less than \$1.25 per day. This population tends to be food insecure, to have poor health, to lack education, to own few or no assets of even a non-durable nature (e.g., livestock), to have limited livelihood prospects, and to be socially isolated. Therefore, targeting also appropriate and coherent with global graduation policies.

**Difficulties of reaching the extreme poor.** Most of the world's extreme poor live in countries where social safety nets are patchy and frayed at best. Even where social safety net coverage is, to some extent, available, the extreme poor are often so socially isolated that they do not know such assistance exists or how to go about getting it. Economic development interventions frequently if unintentionally exclude the extreme poor, whether because the cost of reaching this population is prohibitively high or because such interventions. Kurigram is district which most disadvantaged area in Bangladesh most of the exclude from the national and international benefits.

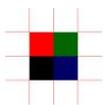
The Graduation Approach is one pragmatic approach (among others) to help the extreme poor move into sustainable livelihoods through the self-employment that is their only viable option given the lack of salary- or wage paying jobs. Adapting a method originally developed by BRAC in Bangladesh, the Graduation Approach combines elements of social protection, livelihoods development, and access to finance to protect participants in the short run while promoting sustainable livelihoods for the future. Graduation Approach in EWYTFG consumption support, savings, asset transfer, technical skills training, and life skills coaching. The EWYTFG is following such approach.

Research suggests that, although context is crucial to consider, there are some overall characteristics of extreme poverty. Food insecurity, unreliable incomes, and a lack of land ownership or other assets are shared features of extreme poverty. In addition, family dynamics characterized by high dependent-to-earner ratios, poor access to social networks, and lack of self-confidence tend to mark the difference between the extreme poor and those somewhat better off. The EWYTFG Program combines elements of four distinct approaches—**social protection, livelihoods development, and financial inclusion**—to move such households out of extreme poverty and into sustainable livelihoods. In combination, these interventions have a dynamic and beneficial interplay such that the whole is greater than the sum of the parts.

In the context of the Bangladesh policy issues the EWYTFG is very much coherent with the national policy, strategy and appropriate initiative to empower extreme poor and very poor women empowerment in Kurigram district.

During the field visits, FGDs, KII, secondary review and consultation with project staffs, they have anonymously stated that before initiating the project, the both extreme poor and very poor beneficiaries had very limited income ranging from 1,500-2,000 BDT per month, which was insufficient to meet their basic needs. Extreme poor and very poor women had food insecurity, malnutrition, less access to services, more vulnerable to flooding, lack of business support services, no financial knowledge and limited source of income. Lacks of communication beneficiaries are remaining far from the market, financial access, no banking service. There was inequality within households between men and women, and women headed households. They had no financial awareness, knowledge about bank and banking channels and conditions, facilities provided by banks, advantages of using banking routs. They had no Income Generating Activities except selling day-labour.

All these evidences showed the relevance of undertaken project interventions which facilitated the process of capacity building in home stead gardening, chicken rearing, tailoring cattle rearing among many others. Establishment of ROSBI (Rotating Savings and Business Initiative) Model, MUSTI CHAL



Model through Self-help Groups (SGHs), linkage with MFIs, local government agencies such as DAE, DLS, DWA, Union Parishad. Inclusion of financial linkage with Dutch Bangla Mobile Banking was very much relevant for daily life transactions, received project grants during flood and Covid-19 and paying utility services.

Both ultra-poor and very poor beneficiaries were excluded in mainstream local issues e.g. Union Parishad committees, village arbitration and social events, but due to project intervention many of the beneficiaries are involved in and member of different standing committees, committee member of educational institutes, professional groups (rickshaw puller association), cooperatives and participating in village arbitration. These are the evidenced that the social cohesion raised remarkably. As per FGD findings it was found that 90% of the participants stated that project was highly coherence with both ultra-poor and very poor groups of the community with entire community.

Among the approaches aimed at reaching the extremely poor, one of the most successful has been the Challenging the Frontiers of Poverty Reduction/Targeting the Ultra Poor program pioneered by BRAC in Bangladesh. The EWYTFG were intrigued by the idea that with the right mix of interventions, offered in the right sequence, the extreme poor could “graduate” from extreme poverty into a sustainable livelihood within a defined time period. The concept rightly in line with the CGAP Ford Foundation Graduation Program. Once those basic needs have been met, participants receive support in saving money (a vital tool in managing risks), technical skills training, asset transfers (generally in-kind assets such as livestock), and intensive life skills coaching.

The extreme poor and very poor population tends to be under the \$1.25 per day that is a commonly accepted metric for severe poverty.

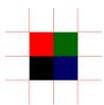
Extremely poor people are often geographically or socially isolated, making them harder to reach. The poorest also tend to prioritize immediate needs over longer-term investments, which complicates efforts aimed at sustainable development. But there are several reasons to focus on the needs of the extreme poor despite these significant challenges

Program combines elements of three distinct approaches—**social protection**, **livelihoods development**, and **financial inclusion**—to move such households out of extreme poverty and into sustainable livelihoods. In combination, these interventions have a dynamic and beneficial interplay such that the whole is greater than the sum of the parts.

**Social protection** undertook better track record of reaching the extreme poor through a range of interventions—from safety nets (e.g., cash grant, link with government safety net) covering immediate need, to social cohesion to support extreme poor and very poor. However, safety net programs are typically aimed at immediate relief for basic needs not for lifetime. They include few opportunities for participants to move into economic self-sufficiency.

**Livelihoods interventions** started to new IGAs, effectively use of productive assets to income earning (Shopna Bewa for poultry farming, Rehana Begum homestead gardening, Lipi Rani operating dairy etc. every beneficiaries having at least one IGA. This aim of livelihood promotion strategies is to keep people meaningfully occupied and productive, with dignity, for the long term.

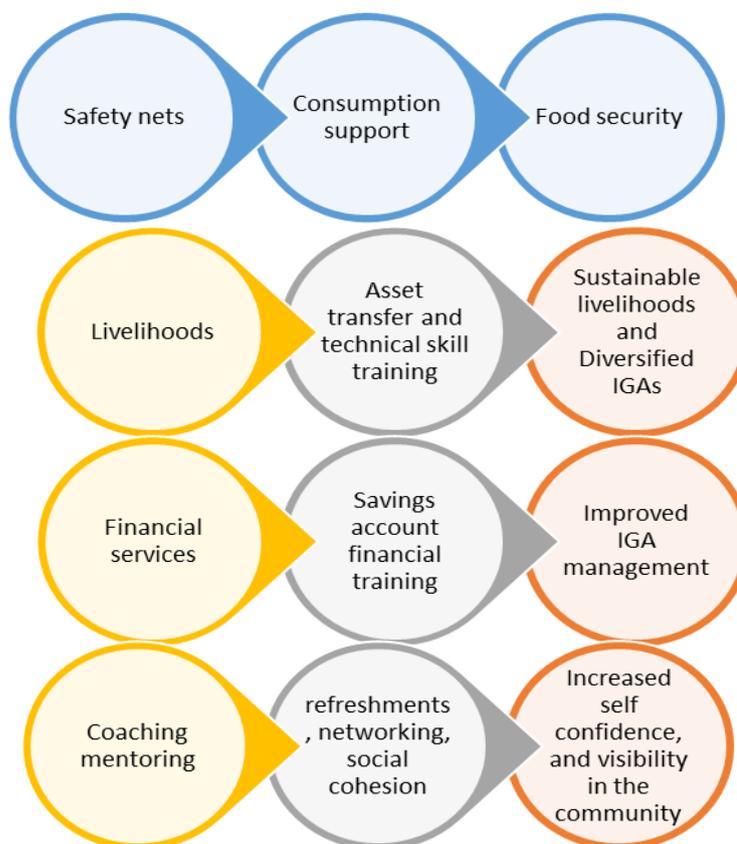
Though they may be overlooked by financial service providers, extremely poor people do nevertheless borrow and save money, whether informally (hiding cash at home, borrowing small sums from any friends or family who have it to spare) or semi-formally via ROSBI that are a long-standing universal presence in poor communities throughout the developing world. Even very poor people save money, largely because it is a matter of survival. Savings is the only available tool to protect against shocks for



people who have no access to insurance, emergency credit, or anything other than their own resources. In the Graduation Approach, savings plays a key and early role. Some participants, depending on the livelihood they eventually pursue, may also benefit from credit for available MFI (e.g. ASA, Udyan, BRAC, SSS, RDRS and other NGOs. This initiative met both extreme poor and very poor families.

**Consumption support:** After selection of participants EWYTFG provided cash grant this was providing “breathing space” by easing the stress of daily survival and start new IGAs. This also provides social security to beneficiaries.

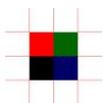
**Savings:** Once IGA started to produce income beneficiaries started to form self-help group (SHG) and encouraged to start saving, open agent bank account. EWYTFG provided financial literacy training, IGA based skill training, financial management and familiarizing them with savings and credit. Beneficiaries have started transactions through agent bank account, knowledge on different financial packages e.g. insurance, money transfer, savings, credits, calculation of business operation. This feature draws on emerging lessons about the importance of savings from the field of *financial inclusion*.



**Market analysis and asset transfer:** As per skills, willingness of the beneficiaries few months after the program starts, each participant receives an asset (e.g., livestock if the livelihood involves animal husbandry; inventory if the livelihood is retailing) to help jump-start one or more economic activities. Prior to that transfer, the program staff will have thoroughly analysed the local market’s infrastructure and support services to identify sustainable livelihood options in value chains that can absorb new entrants. Once the staff has identified several viable options, the participant chooses from a menu of assets, based on livelihood preferences and past experience.

**Technical skills training:** Participants receive skills training on caring for an asset and running a business i.e. IGA. At the beginning as rudimentary stage of IGA, need based training was provided. A six days long training was proved including finance, IGA, DRR, and other issues. This skills training incorporate lessons derived from the *livelihood development* field.

**Life skills coaching:** Extreme-poor people was lack self-confidence and social capital. Felt shy to talk other peoples especially government and law enforcement representatives. Regula facilitation, mentoring, SHG monthly meetings improved personal esteem socially empowerment and in the decision making issues. In the meantime, 250 women members becoming the member of different local level administrative committees.



**Cash support:** A cash approach to consumption support is generally better, EWYTFG had followed this. It significantly eases to choose skill based preferential IGAs by the extreme poor beneficiaries. In other ways cash-based consumption support presents the opportunity to work with households on financial literacy as they consider how best to manage that cash. The households themselves often prefer cash to in-kind support because it allows them to choose how and when to spend the funds.

**Savings:** Introduction and practicing savings helped extreme poor people manage risks, build resilience, and reduce the likelihood of having to sell assets or resort to local money lenders when faced with a crisis or other economic shock. Participants saving regularly in a formal way to SHGs. During disaster (in 2020 flood was twice) they can use savings for food.

EWYTFG target the extreme poor and very poor based on income, HH asset, SSN, and some other certain criteria it makes sense to reflect progress made along these criteria at the end of the program. Participant increased income, food security ensured, multiple IGAs started financial inclusion in place.

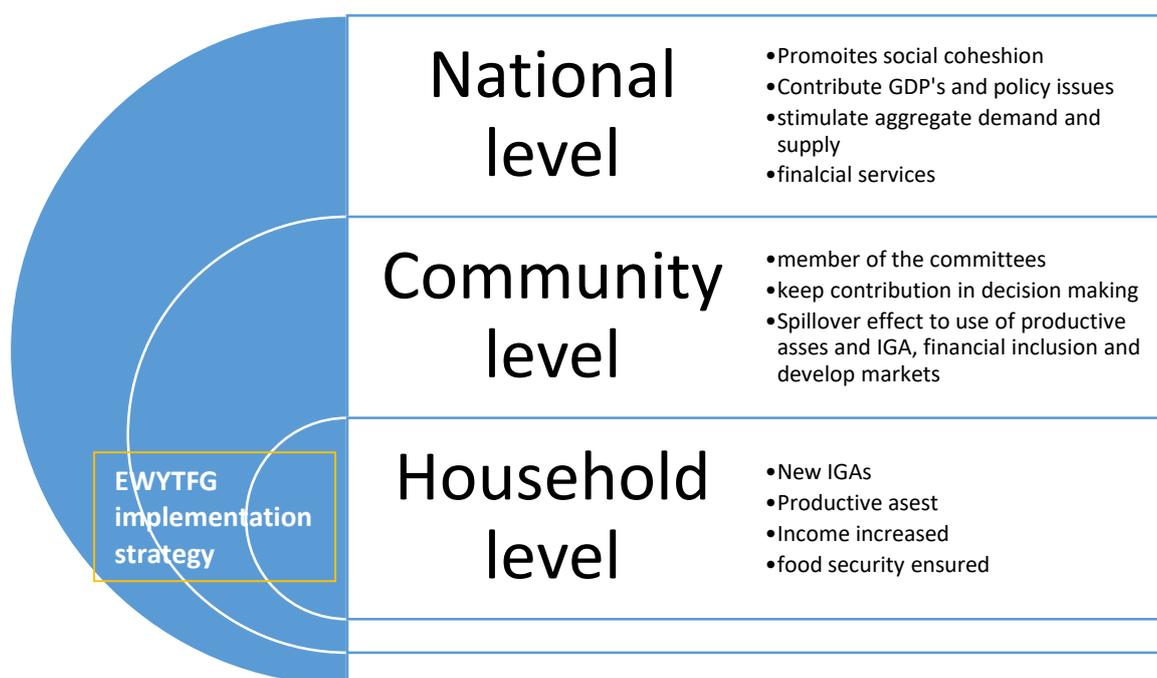


Figure 2: Levels of EWYTFG implementation and Coherence

### 3.3 Effectiveness

The following questions were used for data collection and report accordingly

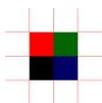


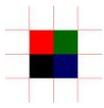
Table 4: Assessment of extent of the project effectiveness as per its intervention and activities

Questions	Output	Outcome	Methods / comments
<ul style="list-style-type: none"> <li>Were the outputs and outcomes achieved and to what degree (assessed through a baseline, midline, end line indicator data comparison, monitoring data, and data collected in the evaluation)?</li> </ul>	Baseline was conducted No midterm evaluation found Endline data included in this report 600 extreme poor and 12400 very poor selected, 637 SHGs formed Training provided	Ensured 3 meals per day New IGAs started, SHG functioning well with savings and credit activities Open bank account and maintained transactions	Indicator based result shown in Table
<ul style="list-style-type: none"> <li>Was the programme logic well thought through and did the activities lead to the desired outcomes?</li> </ul>	As per FGDs, secondary review it was found that the project implemented as per planned and towards achieving its indicators.	All the indicators achieved as per target	The project implementation and gained result quite good effective
<ul style="list-style-type: none"> <li>What steps were taken to address issues of inequality and ensure the interests of the most marginalized were taken on board during programme planning, implementation and monitoring? How effective was this?</li> </ul>	Identification and selection of extreme poor through SSN, integrate with the graduation approach prevailing in globe such as – targeting, need identification, cash/grant support, financial inclusion, training on IGAs and life skills, implementation and MEL	Follow the ultra-poor graduation model for implementation of the project	
<ul style="list-style-type: none"> <li>Did the programme successfully achieve results in each dimension of extreme poverty as outlined in ‘How Concern Understands Extreme Poverty’ and what are the potential implications of this?</li> </ul>	As per log frame of the project extreme poor beneficiaries improved their food security, operated IGAs, productive assets are in households, family decision contributed by the women	Results shown in Table	
<ul style="list-style-type: none"> <li>Did the programme have any unintended and unexpected consequences (positive and negative), and if so have these been addressed in the programme and how?</li> </ul>	Yes there are both positive and negative unintended and unexpected consequences		Shown in Table

In order to make the effectiveness of project, appropriate need assessment, capacity building through training, counselling, partnering with both corporate and no corporate organizations, opening Dutch Bangla Mobile bank account and overall ROSBI (Rotating Savings and Business Initiative) Model, MUSTI CHAL Model, networking with government service providers (DAE, DLS, DWA), and relevant activities have been implemented. Among the activities, training, counseling, financial inclusion, ROSBI (Rotating Savings and Business Initiative) Model, MUSTI CHAL Model, networking and linkages and mentoring are the key interventions to make the project effective.

**• Self-Help Group (SHG) Formation**

From 600 extreme poor beneficiaries formed 38 Ultra poor Self-Help Group (SHG) and 599 very poor Self-Help Group (SHG) was formed from 12400 very poor women.



Self Help Group (SHG) represented a unique approach to financial inclusion both products and services. The approach combines access to low-cost financial services for the ultra-poor and very poor women in SHG. The major objective of SHG formation was to build social capital, confidence and security, which in turn help to remove the entry barriers to markets and formal financial mechanisms. EWYTFG project has successfully formed the SHG model to empower women from disadvantaged backgrounds to improve their confidence and gain broader community acceptance of the productive role of women, who are traditionally excluded from income generation.

One of the top achievements is fully functional of 637 SHGs- All these SHGs beneficiaries have their individual Dutch Bangla mobile bank accounts, management committee, were actively participated in decision making process, maintain formal accounting system, issuing loans. Every SHG was collecting savings fortnightly and loan repayments, making decisions collectively in groups. Each SHG was considered as a standalone entity.

- **Rotating Savings and Business Initiative (ROSBI) model**

Project introduced and implemented Rotating Savings and Business Initiative (ROSBI) model successfully through Ultra poor and very poor SHGs. In this model each beneficiary contributed an amount (150 to 200 taka) on a regular basis (usually fortnightly), while one member get credit from the fund by using lottery system. At each meeting, all members contribute the same amount and one member takes the whole sum, until all members have received the cumulative amount once. As a result, each member is able to access a larger sum of money during the life of the ROSBI, and use it for whatever purpose he or she wishes. This method of saving was gained a popular alternative to keeping cash at home where it is vulnerable to theft and to the demands of family members.

They used this fund to operate their IGAs such as homestead gardening, cow rearing, poultry rearing, poultry farm, duck rearing, tailoring, agricultural farming, small scale fish farming who have pond, lease land for agricultural crops cultivation. As a result, income increased and made a positive impact on their livelihoods.

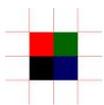
The nature of a particular ROSBI is highly dependent on its members and the group's history together; therefore, ROSBI is hard to standardize and vary drastically across the other region/districts of Bangladesh.

- **Mushti chal (“handful of rice”) Model**

The project implemented Mushti chal (“handful of rice”) Model that was also very effective to cope with any emergency or disaster. During FGD, it was found that group members practice the mushti chal (“handful of rice”) where small amounts of rice are set aside every day to gradually build up substantial reserves. These reserves are used for group members who have not been able to increase their income to a sustainable level. As a further risk mitigation measure, a security fund is installed which provides compensation for the participants in case of loss of their assets due to animal diseases or natural disasters.

- **Assets transfer to increase income**

Project provided grant 11600 BDT as cash distribution to 600 Ultra Poor Households and 1900 BDT per household to 12400 very poor women for cultivation agricultural crops, homestead vegetable gardening, livestock (Poultry, Duck, Cow and Goat rearing) related activities, start small business and other commercially viable activities identified in market assessments. Women got support from this project to develop and diversify their farming/businesses through reinvestment of profits generated from their initial income generating activities. As per FGDs both with extreme poor and



very poor found that the beneficiaries have 2-3 sources of income to mitigate economic and social shocks.

- **Link to social safety nets**

Extreme poor already receiving government support from social safety net programme. These social safety nets were recognized as providing minimal support and are not sufficient on their own to provide a pathway out of ultra-poverty.

- **Linking to MFI/financial services**

The EWYTFG field staff supported project participants to open mobile agent bank accounts and access financial products.

Participants were practiced savings from their own income. Project frontline staff supported project participants to open accounts and access identified financial products that are suitable for them with the financial services providers.

- **Income Generating Activities(IGAs)**

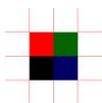
The Project was focused on income generating activities to facilitate SHG (extreme and very poor women) for the sustainable establishment of their development, which undertaken in or near their home. Beneficiaries were involved various IGA such as homestead gardening, share cropping, lease cultivation, poultry rearing, cow rearing, goat rearing, duck rearing, tailoring, vaccinator etc. These IGAs developed sustainable economy among the target beneficiaries by reducing poverty, enhancing business capacity, promoting IG group and involve them in different IG activities, increasing the leadership and decision-making skill of the target group, enhancing livelihood status by empowering women's in Income generation activities.

With the support of BDT 11600 ultra-poor they raised their income many fold using gained knowledge from training on IGA operation, savings, business planning, etc. as for example many of the ultra-poor beneficiary purchase cow, started poultry business and many others. Women beneficiaries having money at their hand they can spend by their own decision, contribute family decision making jointly with their husbands, visit DAE, DLS, and hospitals. Both ultra-poor and vary poor engaged with homestead gardening commercially and for own family nutrition. Therefore, the project efficiently implemented and effectively used their resource.

- **Financial Inclusion:** The financial inclusion was one of the most relevant effective and positive factor of the project. It was created huge awareness, improved knowledge and need based support from the project. 94.74% of the HH from very poor (BDT6208.46) and 98.70% from extreme poor (BDT5441.70) families saved money. Both the beneficiaries increased their saving 99% and 107% in extreme poor and very poor respectively. Now a day's extreme poor beneficiaries saved money mostly to SHG groups (92.67%) followed by 84.67% to the NGOs (MFI), home 3.5% among others. Similarly, very poor group saved money to SHG groups (88%) followed by 80.30% to the NGOs (MFI), home 3.16% among others. Participants were save money in multiple places. During baseline SHG was none and beneficiaries saved money to MFI and at home. Most of the project participants save money monthly basis and weekly also practiced. Similar result was found in control group FDG participants they mostly saved money to NGOs an at home.

Table 5: Financial inclusion of the project beneficiaries

Financial Inclusion Average	Very Poor	Extreme Poor	Baseline
Savings in amount (BDT)	6208.46	5441.7	<ul style="list-style-type: none"> <li>• BDT 2993 (Very poor)</li> <li>• BDT 2740 (Extreme poor)</li> </ul>
Increased from baseline (BDT)	3215.46	2701.7	



% increase in %	107%	99%	
Place of savings			
Relative	1.5%	0.2%	
Bank	1.8%	0.5%	2.58%
Post Office	0	0	
MFI	80.53%	84.67%	80.15%
SHG	88%	92.67%	0.77%
Corporate	1	0.5%	8.51%
Home	3.16%	3.5%	1.03%
Other	0	0.5%	10.5%
Source:	Endline survey database		Baseline report

Table 6: Frequency of savings by the very poor and extreme poor beneficiaries

Frequency of Saving	Very Poor	Extreme Poor
Weekly	52.63	56.17
Monthly	91.05	93.17
Quarterly	0.26	0.17
6 month	0	0
1 year	0	0

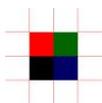
**Access to credit:** after EWYTFG initiation project beneficiaries had multiple sources of taking loan or credit such as for extreme poor access to credit 39.36% formal institute, 28% money lender, 23.29% family and friends, little difference in very poor they had access 66% to the formal institute, 26% family and friends, 22 cooperatives and 16% money lender. Different scenario calculated from endline survey database and found over 80% took loan from different sources. Those having loan they took loan from traders 98%, money lender 88%, relatives 87%, 86% neighbors, 99% bank, 73% SHG, 100% cooperatives only 13% from MFI. Same trend followed by the very poor group. This data seemed contradictory but the final evaluation team received data from the project.

Table 7: Access to credit by the project beneficiaries

Access to credit	Very poor	Extreme Poor
Formal Institute	66%	39.36%
Cooperatives	22%	4.42%
Local business	2%	3.21%
money lenders	16%	28.92%
Family and friends	26%	23.29%
Neighbors		19.28%
Others	0%	8%
Source: Endline database		

Table 8 Sources of Loan by the project beneficiaries

Sources of Loan	Very poor (N=380, n=312)	Extreme Poor (N=600, n=518)
Source loan traders	98%	98%
Source loan money lenders	84%	88%
Source loan relatives	88%	87%
Source loan neighbours	82%	86%



Sources of Loan	Very poor (N=380, n=312)	Extreme Poor (N=600, n=518)
Source loan bank	98%	99%
Source loan company MFI	12%	13%
Source loan SHG	69%	73%
Source loan cooperative	99%	100%
Source loan others specify_	99%	100%
How much borrowed		
Source: Endline database		

The another important activity was to open own bank account of group members. Moreover, Mobile banking or rocket is very demanding now-a-days that made the beneficiaries to be digitized. 92% of the beneficiaries have bank account.

Bank account opening was completed for each ultra and very poor woman. Before starting the project, beneficiaries didn't not have any idea of mobile banking or Rocket whilst they never been used mobile for banking purposes. Project staffs and Dutch Bangla bank agent's representative provided hands on training on mobile banking during opening the account. Bank account has created awareness on savings and money transactions, bills payment etc. Few participants have formal bank account also.

**Monthly Income:** Monthly income has raised from the baseline, for extreme poor raised income to BDT7542 baseline was BDT4208 which shown 79% higher than baseline. Similarly, very poor average monthly income BDT8768 and baseline was BDT5827, which is 50% higher than that of baseline. This was happened due to new IGAs, employments and income from multiple sources of income mentioned during FGDs.

Table 9: Access to credit by the project beneficiaries

Monthly Income (BDT)	Very Poor	Extreme Poor	Source of information
Endline evaluation (BDT)	8768	7542	Endline database
Baseline (BDT)	5827	4208	Baseline report
Increased over baseline (BDT)	2941	3334	Endline – baseline
Increased over baseline (%)	50%	79%	Increment divided by baseline income multiplied by hundred
Note: There was no fixed US\$ conversion rate in baseline so that the team cannot compare with conversion rate			

**Number of Sources of Income:** Project beneficiaries had multiple sources of income from multiple IGAs, i.e. secondary sources of income. Extreme poor group 89% had one IGA 9% had 2 and only 2% having 3 IGAs. As per different ultra-poor graduation program there should be more than 2 IGAs are expected to become graduated from ultra-poor poverty line. Agriculture wage (78%) still dominating the income sources both for extreme poor and very poor group, higher than baseline data. This is an alarming to achieve graduation model, project should think about further.

Table 10: Different income sources by the project beneficiaries

Different income sources	Very poor		Extreme poor	
Source Type A	8	2%	10	1.7%
Source Type B	364	96%	592	99%
Source Type C	352	93%	551	82%
Source Type D	346	91%	566	94%
Source: Endline database				

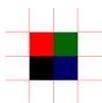


Table 11 Number of IGAs in a family by the project beneficiaries

Number of IGAs	Very poor		Extreme poor	
	#	%	#	%
1	326	86%	533	89%
2	43	11%	53	9%
3	11	3%	14	2%
Total	380	100%	600	100%

Table 12: Sources of labour wages by the project beneficiaries

Sources of wage labour	Types of Respondents				
	Very Poor		Extreme poor		Baseline
	#	%	#	%	%
Wage sector Agriculture	296	77.9%	473	78.83%	71.08%
Wage sector Livestock	130	34.2%	161	26.83%	4.95%
Wage sector Hunting/fishing	27	7.1%	57	9.50%	6.34%
Wage sector Mining	4	1.1%	2	0.33%	0
Wage sector Manufacturing	32	8.4%	47	7.83%	4.09%
Wage sector Construction	55	14.5%	91	15.17%	10.22%
Wage sector Transportation	55	14.5%	77	12.83%	8.06%
Wage sector Communications	0	0.0%	0	0.00%	0
Wage sector Retail	24	6.3%	39	6.50%	2.40%
Wage sector Services	15	3.9%	14	2.33%	1.83%
Wage sector Other	32	8.4%	31	5.17%	6.02%
Source:	Endline database				Baseline report

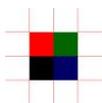
**Total HH Asset:** Household asset increased remarkably in both of the extreme poor and very poor group. During endline survey quantitative data shows for very poor group had BDT63,124 baseline line was only BDT18018 which 250% more than baseline. In extreme poor group endline survey shown BDT 35726, which also 50% higher than baseline. Good thing is almost all HH assets owned by women as per endline survey results. During FGD and case studies also found that all the households assets belongs to women, but differs inland ownership dominated by the men.

Table 13: Household income of the project beneficiaries

Survey time	Very poor	Extreme poor	Source of information
Endline (BDT)	63,124	35,726	Endline survey data
Baseline (BDT)	18,018	23,524	Baseline report
Increment (BDT)	45,106	12,202	
% of increment	250%	52%	
Source: Endline database			

Table 14: **Occupied HH assets and its ownership** of the project beneficiaries

Types of Asset and ownership	Very Poor		Extreme poor		Baseline
	# of HH	ownership by women	#	ownership by women	
Cow	57%	92%	368	93%	65.47%
Ox	5%	100%	27	100%	99.08%



Types of Asset and ownership	Very Poor		Extreme poor		Baseline
	# of HH	ownership by women	#	ownership by women	
Goat	41%	97%	232	94%	81.19%
Sheep	3%	100%	36	92%	96.92%
Chicken, duck	78%	100%	474	100%	36.59%
buffalo	0%	100%	1	100%	90.69%
Tree	65%	100%	362	99%	53.13%
Bamboo	26%	100%	168	100%	79.96%

Source: Endline database

- Business planning and Skills training**

Need assessment was conducted by the project staff. In this regard, the EWYTFG project officials gathered the group members or the youth members and provide them training on different kinds of crops, agronomic practices, machineries, input application, making seedbed, planting seed, different kind of social issues, small savings deposit to access in case of emergencies, Poultry, Cow Rearing, Goat Rearing, financial literacy on business plan as well as how to access services from the local government, how to prepare business plans including livelihood feasibility analysis, cost and benefit of different investment options, along with training on financial literacy, SRHR, Disaster Risk Coping Strategies etc. Due to EWYTFG project interventions like trainings, collaboration with Govt. departments, market linkage, knowledge level on homestead gardening, poultry, cow, goat, duck rearing increased their IGAs that increased their income and changed their livelihood.

The results found were very positive since almost every one of the respondents made some changes homestead gardening, livestock rearing, tailoring, poultry vaccination. However, it was found that total 20 respondents had made no agronomic changes and livestock rearing. As they consist less than 5% of the total sample, it can be concluded that EWYTFG project has achieved great success in this area.

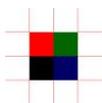
- Knowledge on financial inclusion and its services**

100% of the beneficiaries have mobile bank account and 99% have knowledge on pre-paid card, 46% financial products, 36% life insurance and 82% able transfer money through mobile banking. But still there are some lack on financial knowledge it need to improve further e.g. crop insurance, pension, more financial products, formal banking operation, different insurance etc.

Table 15: Beneficiaries knowledge on financial inclusions

Types of knowledge	Limited knowledge	Good Knowledge
Financial products	54%	46%
Insurance	43%	3%
Crop insurance	51%	0%
Life insurance	10%	36%
Pension	50%	0%
Money transfer	18%	82%
Mobile account	0%	100%
Pre-paid card	1%	99%

Source: Endline database



Knowledge on financial inclusion: Before EWYTFG none of the beneficiaries' had any knowledge on financial products and services, but due to project intervention, training, counseling and linkage with financial service providers, beneficiaries found to more knowledgeable and understand the services. As for example 98% known as prepaid cards, 80% money transfer, 72% money transfer done, 44% different subscription, 40% joint insurance, 37% life insurance among many others. Similar trend found in very poor groups also. During Non-beneficiary group FGD it was found that none of the FGD participants answered about pension, any kind of insurance, but project beneficiaries spontaneously answered those.

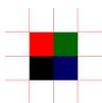
Table 16: Extent of knowledge of the project beneficiaries

Knowledge	Very Poor (%)	Extreme Poor (%)	Total overall	Baseline
Subscription	47.37	44.83	45.81	N/A
Health Insurance	4.21	1.83	2.75	
Crop Insurance	0	0	0.00	
Life Insurance	33.42	37.5	35.92	
Pension	0	0.17	0.10	
Financial product	9.74	5.5	7.14	
Other	0	0.17	0.10	
money transfer	84.21	80.17	81.74	
Money Transfer Done	76.58	72.5	74.08	
Heard about Insurance	91.3	94	92.95	
Joint Insurance	0	0	0.00	
Joint Insurance Updated	36.58	40.5	38.98	
Bond	6.05	6.83	6.53	
Joint bond	0	0.33	0.20	
Inclusion on Mobile Account	99.47	100	99.79	
Jointly Mobile Account	6.32	8.33	7.55	
Prepaid card	98.95	98.67	98.78	
Jointly Prepaid Card	8.68	10.33	9.69	
Source: Endline database				

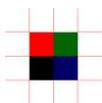
### Project achievement as per log frame

Table 17: Project target and achievement as per log frame the EWYTFG project

Target	Achievement (Endline)	Baseline
<b>Goal:</b> Strengthen the social and economic resilience of ultra-poor including youth through adapted Graduation approach	27% of the respondents stated very good, 52% good, 19% poor and 2% not at all reach the graduation	
<b>Outcome 1:</b> Strengthen the social and economic resilience of ultra-poor At least 90% of ultra-poor participants demonstrate improved food intake End of project target – 540	91% of the beneficiaries taking 3 meals every day As per WFP Food security score (as per	FSC score: very poor (3.75) and extreme poor (1.5)



Target		Achievement (Endline)	Baseline	
	including youth through adapted Graduation approach	<p>endline sample survey)</p> <ul style="list-style-type: none"> <li>0-28: 2.16% poor</li> <li><b>28.5 – 42: 19.16% borderline</b></li> <li>42.5 – 52: 32.83% acceptable</li> <li>52.5 and above: 45.83% highly acceptable</li> <li>80% improved than baseline</li> </ul>	<b>In extreme poor 100% was borderline</b>	
		100% of Ultra poor participants integrated into savings group at the end of the project. End of project target - 600	98.66% ultra-poor and 94.74% very poor are involved in saving both individually and in group	39.92% households who have some saving
		90% of ultra-poor women have savings within savings groups between \$40 at the end of the first cycle End of project target - 540	As per endline survey average savings is BDT5441.77 (US\$64) Monthly Average income raised to BDT77542 (US\$88.72)	Ultra-poor savings BDT 2740 (US\$32.23) Very-poor =BDT2993 (US\$35.21)
		80% of ultra-poor households will have productive assets worth \$100 End of project target - 480	As per endline survey it reached to BDT41601 (US\$489)	Ultra poor HH productive asset BDT 23,524 (US\$276.75) Very poor BDT 18,018 (US\$211.9)
<b>Outcome 2:</b>	Increase access to financial inclusion services for the very poor and strengthen linkages to public and private sector services	100% very poor participants will have increased knowledge to access financial services and products (bank account, insurance/pension schemes and bank credit linkage) End of project target - 12,400	92% from both very poor and Ultra-poor have agent bank account, trained on financial issues,	97.38% no bank account (only 2.62% save money to bank)
		80% of very poor will have access to financial products and services (savings and insurance / pension schemes). Bangladesh- 9,920	All participants are practicing agent banking account facilities, transacting money	
		80% of very poor participants including youth engaged in savings and credit activities within savings groups	88% save money to SHG groups and to MFI 80.53%	
		Access to credit:	Access to credit:	



Target			Achievement (Endline)	Baseline
		End of project target - 4,160	<ul style="list-style-type: none"> <li>• 76.31% formal institute</li> <li>• 22.10% cooperative</li> <li>• 1.57% local business houses</li> <li>• 15.78% money lender</li> <li>• 26.05% family &amp; friends</li> </ul> <p>All SHGs are involved in saving and credit facilities</p>	<ul style="list-style-type: none"> <li>• 39.36% formal institute</li> <li>• 4.42% cooperative</li> <li>• 3.21% local business houses</li> <li>• 28.92% money lender</li> <li>• 42.57% family &amp; friends and neighbour</li> </ul>
		80% of the savings group that continue their cycle at the end of the project End of project target: 496 savings groups continue	100% SHGs willing to savings are continuing by the participants as per FGDs	0.77% saved money to SHGs
			<p>Monthly income:</p> <p>Extreme Poor=BDT7542.02 (US\$88.72)</p> <p>VP= BDT8768.13 (US\$103.15)</p>	<p>Extreme Poor=BDT4208 (US\$49.50)</p> <p>Very Poor=BDT5827 (US\$68.55)</p>
Source: Endline database				

- **Food Security**

Forty-eight percent of the ultra-poor and very poor reached highly acceptable food security score as per WFP Bangladesh, 91% of the ultra-poor and very poor reached acceptable food consumption, 7% borderline and 3% poor as per end line data as per end line data. Every family are taking 3 meals per day.

- **Women empowerment**

Decision making domain-1 (food taking, children care, personal cloths, marriage) created positive impact more than 1 (which was negative before project intervention, similarly domain-2 (savings money) also increased positively, domain 3 (buying and/or selling land, renting share cropping, agricultural decisions, IGA operation), increased remarkably and scored 2, however in-total decision making power increased by the women impacted positively.

**Family decision:** Family decision still dominated by the men but they consulted with women members in the family, especially for men headed families as mentioned below table.

Table 18: Women empowerment of the project beneficiaries

Types of HH	Decision made by	%_children to have	Spacing of children	Food that is eaten in the house	Children discipline	Children education	Seeking health services and medicine for children	Spending of family income	HH decision making indicator
Very Poor	Only by men	1.8%	1.3%	5.8%	0.8%	2.1%	1.8%	5.0%	95.3%
	Mostly by men but consulting women	93.2%	87.9%	86.6%	76.6%	78.7%	84.5%	90.0%	0.0%
	Jointly	0.5%	7.1%	4.5%	19.2%	15.8%	10.3%	1.6%	0.0%
	Mostly by women but consulting men	0.0%	0.3%	0.0%	0.3%	0.3%	0.3%	0.3%	0.0%
	Only women	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Extreme Poor	Only by men	1.7%	1.0%	4.7%	3.0%	1.8%	2.5%	5.0%	93.8%
	Mostly by men but consulting women	90.3%	82.2%	83.5%	66.5%	72.5%	79.0%	85.7%	0.0%
	Jointly	1.7%	10.5%	5.3%	24.3%	19.2%	12.0%	2.8%	0.0%
	Mostly by women but consulting men	0.2%	0.3%	0.7%	0.3%	0.7%	0.7%	0.7%	0.0%
	Only women	0.2%	0.3%	0.7%	0.3%	0.7%	0.7%	0.7%	0.0%

Source: Endline database

- **Market Access**

Women beneficiaries' improved their ability to sold their produces nearby market, but due to group (SHG) approach traders usually visited their houses and purchase products. Sometime their husband involved in product selling. Women beneficiaries' improved their ability to sold their produces nearby market, but due to group (SHG) approach traders usually visited their houses and purchase products. Sometime their husband involved in product selling. Women beneficiaries used to bargain with the buyers regarding the selling price.

### 3.4 Efficiency

The evaluation team tried to assess efficiencies of project activities of EWYTFG and poverty reduction i.e. graduation approach towards achieving set objectives and achievement of beneficiaries as per DAC criteria. The following evaluation questions were asked during FGDs and KIIs with the relevant respondents and received answers according, shown in tabular form

Table 19: Extent of efficiency of the project beneficiaries

Questions	Consequences	Tools and methods used
<ul style="list-style-type: none"> <li>• Were resources (both human and financial) used well? Could things have been done differently and how?</li> </ul>	<p>Both Concern and RDRS level efficiently use their human resources in the field.</p> <p>At the beneficiary level support service like grants amount (BDT19000 to extreme poor), IGA support (BDT1100 to very poor) was effective. As for example Shopna Bewa received BDT750 taka from training as cash for food and conveyance. With this amount she bought some ducks and hens. These ducks and hens are laid eggs. This egg was contributed her family nutrition. Now she has established a 150 chicken layer farm. At present she took BDT50000 loan from ASA &amp; BURO Bangladesh for layer &amp; layer houses. Now, 130-135 layer gives egg every day which price is BDT780 taka. She sells eggs day after to wholesalers. Benefit from this farm is almost 350 taka per day. Using 700 taka now is retiring 700 BDT in a couple days daily.</p>	<p>FGD and KII</p> <p>The team did not review any financial report from the project so that activity based cost efficiency did not considered as part of the evaluation</p>
<ul style="list-style-type: none"> <li>• Was the programme Monitoring, Evaluation, Accountability and Learning system fit for purpose?</li> </ul>	<p>CRM was planned, field data were collected thorough apps, but tracking tools not been used</p>	<p>Survey team did not find updated tracking records of the CRM except endline database. Survey team did not get project completion report or activity based any periodical report</p>

### 3.5 Impact of the Project

Following shows the impact level evaluation questions and their achievement

Questions	Consequences			
<ul style="list-style-type: none"> <li>What indications are there of significant changes taking place beyond the programme - both positive and negative?</li> </ul>	<b>Outcome 1:</b>	Strengthen the social and economic resilience of ultra-poor including youth through adapted Graduation approach	At least 90% of ultra-poor participants demonstrate improved food intake End of project target – 540	91% of the beneficiaries taking 3 meals every day As per WFP Food security score (as per endline sample survey) <ul style="list-style-type: none"> <li>0-28: 2.16% poor</li> <li><b>28.5 – 42: 19.16% borderline</b></li> <li>42.5 – 52: 32.83% acceptable</li> <li>52.5 and above: 45.83% highly acceptable</li> <li>80% improved than baseline</li> </ul>
			100% of Ultra poor participants integrated into savings group at the end of the project.	98.66% ultra-poor and 94.74% very poor are involved in saving both individually and in group
			90% of ultra-poor women have savings within savings groups between \$40 at the end of the first cycle	Average savings is BDT5441.77 (US\$64) Monthly Average income raised to BDT77542 (US\$88.72)
			80% of ultra-poor households will have productive assets worth \$100	As per endline survey it reached to BDT41601 (US\$489)
	<b>Outcome 2:</b>	Increase access to financial inclusion services for the very poor and strengthen linkages to public and private sector services	100% very poor participants will have increased knowledge to access financial services and products (bank account, insurance/pension schemes and bank credit linkage) End of project target - 12,400	92% from both very poor and Ultra-poor have agent bank account, trained on financial issues,
			80% of very poor will have access to financial products and services (savings and insurance / pension schemes). Bangladesh- 9,920	All participants are practicing agent banking account facilities, transacting money
			80% of very poor participants including youth engaged in savings and credit activities within savings groups End of project target - 4,160	88% save money to SHG groups and to MFI 80.53% Access to credit: <ul style="list-style-type: none"> <li>76.31% formal institute, 22.10% cooperative, 1.57% local business houses, 15.78% money lender, 26.05% family &amp; friends</li> </ul>
			80% of the savings group that continue their cycle at the end of the project End of project target:	100% SHGs willing to savings are continuing by the participants as per FGDS
				Monthly income: Extreme Poor=BDT7542.02 (US\$88.72) VP= BDT8768.13 (US\$103.15)
	<ul style="list-style-type: none"> <li>How have the programme interventions impacted differently on men and women (and other vulnerable groups as identified) in the programme area?</li> </ul>	Cash grants <ul style="list-style-type: none"> <li>Training on financial management and IGA specific</li> <li>Opening bank account and money transactions</li> <li>Knowledge on financial products and services</li> <li>ROSBI and Musti Chal</li> <li>Awareness and women empowerment</li> <li>Inclusion in local community structures – engaged in different committees</li> </ul>		

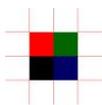
The EWYTFG project has significantly contributed in achieving the results and outcomes considering the food security, financial inclusion, social and economic empowerment aspects. Each ultra-poor and very poor HHs has received productive assets, inputs and associated skills for their income generation purpose which impacted in their increment of income, productive assets at HH, savings, SHG operation, credits facilities (lottery), coping with DRR and dignity aspects. The target BHHs directly increases their income and subsistence production and thus improves their food security, income, employment and nutritional situation. The resource base of productive assets and income has significantly increased. The income has been increased many folds. HHs is now engaged in year round multiple employments with the facilitation of projects supported income generating activities. The beneficiaries are depositing savings. In addition, the project was able to build a huge productive resource base and mental happiness among the household's members which will certainly pay dividend to fight any future crisis period. Every participants operating at least one IGA but few of them having multiple IGA. Hundred percent having Rocket (DBBL) agent banking account for formal money transaction. Beneficiaries understand about different financial products, insurances (both crop and life – health). Decision making domain-1 (food taking, children care, personal cloths, marriage) created positive impact more than 1 (which was negative before project intervention, similarly domain-2 (savings money) also increased positively, domain 3 (buying and/or selling land, renting share cropping, agricultural decisions, IGA operation), increased remarkably and scored 2, however in-total decision making power increased by the women impacted positively. Access to financial services e.g. savings to the home or SHGs, credit from formal sources, from SHGs increased remarkably. Project beneficiaries used such saving or credit in a productive way at their IGAs.

Through different training, orientation, meetings the beneficiaries are capable to build their assets and to protect it. Their productive asset value has been increased (BDT35723 in extreme poor), access to land has been increased. They have also mobile phone (100% HHs) and other essential nonproductive assets, those were insignificant during the starting period of the project.

Participants are becoming member of different local level committees in Union Parishad level, school committees, DRR committees, and different standing committees. Participants are contributed in village level arbitration, and social events. They become aware on rights of child and women rights issues and able to claim those efficiently. During the period, the SHGs and HHs developed functional relationships with GO-NGO and private service providers, to receive their services. It is also observed that 100% beneficiaries got need based health facilities through linkage with health service providers.

The data revealed that the project interventions improved the health and nutritional status of targeted community people. They can now identify the vitamin contained vegetables, diseases, maintaining hygiene behaviors. 100% households are drinking safe water from tube well and using the same water for cooking purpose. Use of water sealed latrine increased. The HH members gained accessibility to take health services from the nearby public and private health institutions. Majority of the HH are now having three meals every day along with desired food stock for the lean period at both the project sites. Project advocacy and obtained social position in various committees and access to different government line agencies.

The project impact remains with the beneficiaries and it has been noted that the ultra-poor, and very poor has productive assets to earn money, continuing IGA, knowledge and linked with financial services, operating bank account, increase social dignity, improve child education, WATSAN and reduced poverty.



### 3.6 Sustainability

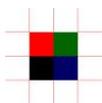
Table 20: Extent of sustainability of the project

Questions	Consequences	Tools and methods used
<ul style="list-style-type: none"> <li>What is the likelihood of households being able to sustain positive livelihood trajectories without project support? Who is in a stronger position to sustain these changes and why?</li> </ul>	<ul style="list-style-type: none"> <li>Food security – 3 meals each day</li> <li>Household assets</li> <li>IGAs in operation and income increment</li> <li>Decision making and economic empowerment by the women beneficiaries</li> <li>Financial inclusion – account, transactions, knowledge, savings and credit</li> <li>SHG group functions</li> </ul>	FGD and KII along with endline database
<ul style="list-style-type: none"> <li>Is the exit strategy appropriate? Are project participants and key stakeholders aware of the planned project end?</li> </ul>	No exit strategy paper or report reviewed Project beneficiaries were aware about project closing and they prepared to continue their SHGs, ROSBI, Musti chal, bank account and IGAs	FGD and KII along with endline database
<ul style="list-style-type: none"> <li>How might we do things better in the future? Which findings may have relevance for future programming or for other similar initiatives elsewhere?</li> </ul>	Finalization of graduation policies and criteria Financial product and services along with market business linkages SHGs operation with ROSBI activities IGA with appropriate training and capacity building Women economic empowerment Climate resilient technologies and practices	FGD and KII along with endline database

Beneficiaries already adopt the production, access to market and market information, linkage with local public services, availability and awareness on nutritional and health issues etc; however, the knowledge and economic gain remain with them that indicate sustainability of the support services and outputs from the project. A changing asset status is also an indication of sustainability of the HHS. Assurance of Food security, access to land, and other activities seems the project would be sustainable.

Considering all, the sustainability of the programme found good in terms of economic empowerment, financial inclusion, and productive asset in household, with around 98% of beneficiaries stating that they planned to continue with the IGAs initiated by the project after the end of the project.

FGD respondents opined that SHGs are not capable enough without external help till now. They can operate their groups to some extent but they need support for sometimes more. However, the institution development mechanism observed at emerging status though they have committees and sit regularly during project period. After ending of the project, they become reluctant but committed to continue. SHGs need to formal registration linked with federation system to mentor and monitor. They are in lack of some policies and guideline e.g. Fund and loan management guideline. It needs further facilitation towards efficiency and sustainability. At the village level, the SHGs are the key vehicle for facilitating HHs to continue the undertaken activities of the project. Alongside of SHGs, the Union and Upazila apex also providing key support and guidance in implementing the under taken activities. In regards to sustainability, the institutional capacity building is the key factor. Fund management system and bank account operation system needs further clarification and facilitation and capacity building support. It is to mention here that the raising savings funds already started to use as revolving loan fund which enhancing the economic capacity of SHGs. The leaders are getting preparation to take over the overall responsibility of the SHGs, additional monitoring mechanism is required. Individually beneficiaries have agent bank account but SHGs does not, it is necessary for transparency and long-time operation.



Sustainability of the project means the project impact continue after withdrawal of external support. In this case, after three years of phase out of the project intervention the study has seen tremendous achievements of the project, representing differing aspects of sustainability:

100% beneficiaries are in SHG groups are sustainably functioning. They conduct regular meeting, group saving and prepare business and market plan. Group members have made strong relationship among themselves. They had made impressive rapport building with services providers and civil society, Agriculture Extension Officer, community health, cooperative officer, community leaders, religious leaders, union parishad etc. However, the RDRS officials were still doing the governance of the groups to make federation of the groups. To ensure sustainability they should allow the group members to do so, so that they can maintain the group after the end of the project.

### 3.7 Cross Cutting Issues:

Questions	Issues
Were the key cross cutting issues and themes, relevant to the context, factored into the project design and implementation (e.g. equality, protection, HIV/AIDS, partnership, environment, conflict and Disaster Risk Reduction (DRR))?	Women empowerment remarkably in growing trend, DRR cannot be controlled, but few of the families' increase plinth height of the houses to project and save from flood. No remarkable climate resilient technologies provided to the beneficiaries.
If they were or were not, how did this influence the overall outcomes?	Flood obstructs regular income twice in 2020

- **Disaster Risk Reduction**

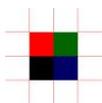
EWYTFG project location is disaster prone area, beneficiaries born and brought-up with fighting river erosion, flood, draught, sand bars cold waves and few others as mentioned by the FGD beneficiaries and received form endline database. Due to flood damaged infrastructure, destroy crops, lost cattle and chicken. These were the slowed down to economic activities of the beneficiaries. In 2020, two devastating floods were hits to the areas and beneficiaries lost their productive assets, cattle, chicken, and less income.

No other information relevant to HIV/AIDS were found during final evaluation and field exercise. No women violence stated by any FGD participants or in the record of the provided project reports.

Kurigram is flood, draught, and cold wave disaster prone area as stated by the FGD participants and from other secondary document review. The damage to infrastructure constitutes the major proportion when it comes down to economic damage resulting from floods.

It is noted that 49 Ward Disaster Management Committee exists in the project area, where 250 EWYTFG project beneficiary were member of those committees. As per facilitation, capacity building extreme poor and very poor group members adopted DPP resilient technologies from the project Little mixed opinion due this year (2020) they struggled with Covid -19 along with devastating and repeated flood (twice). Few of the participants lost their chicken, foods, and other productive asset due to sever flood<sup>4</sup>.

<sup>4</sup> Char Jatrapur FGD with ultra poor group



**Types of disaster:** 98% of the project beneficiaries were affected by the flood, 21% storms, cold wave and few others. The effect mostly deteriorated water quality 98%, 92% malnutrition, 88% livestock diseases, 88% financial loss, 79% crop diseases among many other effects due to natural disaster.

*Table 21: Types disaster faced by the project beneficiaries*

Disaster	very Poor		Extreme poor		Baseline
	Count	%	Count	%	
	380		600		
Natural disaster	380	100%	600	100%	
drought	42	11%	61	10%	12.23%
flooding	374	98%	585	98%	98.39%
Cyclone typhoon hurricane	14	4%	32	5%	0.75%
Storm surge	0	0%	0	0%	0.86%
Mass movement dry	3	1%	2	0%	
mass movement wet	16	4%	20	3%	
extreme temps	10	3%	14	2%	10.73%
fire	0	0%	2	0%	
Storms	93	24%	123	21%	
Other disaster		0%			2.58%
Source:	Endline database				Baseline report

### Effect of disaster

Table 22: Extent and effect of disasters to the project beneficiaries

Effect of the disaster	Very Poor		Extreme poor		Baseline S
	VP	%	EP	%	
Reduced water quantity	254	66.8%	441	73.5%	
Reduced water quality	371	97.6%	592	98.7%	
Low ag	288	75.8%	459	76.5%	
Post-harvest loss	280	73.7%	436	72.7%	
Livestock disease	345	90.8%	533	88.8%	
Crop disease	302	79.5%	477	79.5%	
Loss income earn HH member	22	5.8%	40	6.7%	
Malnutrition	342	90.0%	552	92.0%	
Illness of non-income HH member	29	7.6%	54	9.0%	
Job loss	80	21.1%	139	23.2%	
Asset loss	147	38.7%	230	38.3%	
Macroeconomic shocks	18	4.7%	37	6.2%	
Displacement	50	13.2%	70	11.7%	
Financial implications	327	86.1%	531	88.5%	
Source:	Endline Database				

Coping Strategy of disaster: during disaster beneficiaries were undone, seeming they lose everything, however they tried to survive by borrowing money from different sources, sold household assets, use savings to live during flood and other calamities.

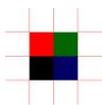


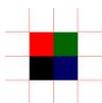
Table 23: Coping strategies of DRR by the project beneficiaries

Coping Strategies	Very poor		Extreme poor		Baseline
	#	%	#	%	
Payout existing insurance policy	2	0.53%	0	0.0%	0%
Borrowed	304	80.00%	509	84.8%	94.83%
Spent savings	60	15.79%	81	13.5%	2.65%
Changes to income generation activities	12	3.16%	5	0.8%	6.09%
Rented personal property to others	0	0.00%	2	0.3%	0.53%
Changes in household spending	44	11.58%	57	9.5%	12.32%
Sold something	72	18.95%	96	16.0%	6.62%
Slaughtered livestock	0	0.00%	4	0.7%	0.13%
Mortgaged land property	1	0.26%	0	0.0%	0
Took children out of school	1	0.26%	2	0.3%	0
Prostitution	0	0.00%	0	0.0%	0
Relocated entire household	0	0.00%	2	0.3%	0.13%
Other coping	1	0.26%	6	1.0%	3.31%
No way to get through the situation	0	0.00%	0	0.0%	0
Donation	0	0.00%	2	0.3%	0.26%

Source: Endline database

Table 24: Types of unintended Consequences due to disasters and project implementation

Types of unintended Consequences	Very Poor		Extreme Poor	
	#	%	#	%
Self reliance	0	0%	0	0%
Feel risk from project	362	95%	572	95%
Accident or incident	379	100%	594	99%
Daily workload	280	74%	409	68%
aid match need	5	1%	16	3%
Aware conflict	10	3%	16	3%
negative effects	314	83%	525	88%
Negative effects negative effect on relationships in the community or with neighbors	21	6%	6	1%
Negative effects negative effect on relationships within the family	2	1%	6	1%
Negative effects negative effect on relationships with neighboring communities	22	6%	8	1%
Negative effects negative effect on local livelihoods	15	4%	8	1%
Negative effects negative effect on local markets	23	6%	10	2%
Negative effects negative effect on the environment	14	4%	8	1%
Negative effects negative effect on health in the community or family_	22	6%	10	2%
Negative effects negative effect on education in the community	22	6%	10	2%
Negative effects negative effect on education in the family	7	2%	7	1%
Negative effects other	24	6%	10	2%
Negative effects	0	0%	0	0%
Positive effects	345	91%	565	94%
Treated with respect	7	2%	2	0%
Aware complaint mechanism	88	23%	119	20%
Satisfied complaint mechanism	4	1%	1	0%
Submitted complaint	281	74%	424	71%



Types of unintended Consequences	Very Poor		Extreme Poor	
	#	%	#	%
Satisfied response complaint	1	0%	0	0%
Feel opinion considered	4	1%	2	0%
Source: Endline database				

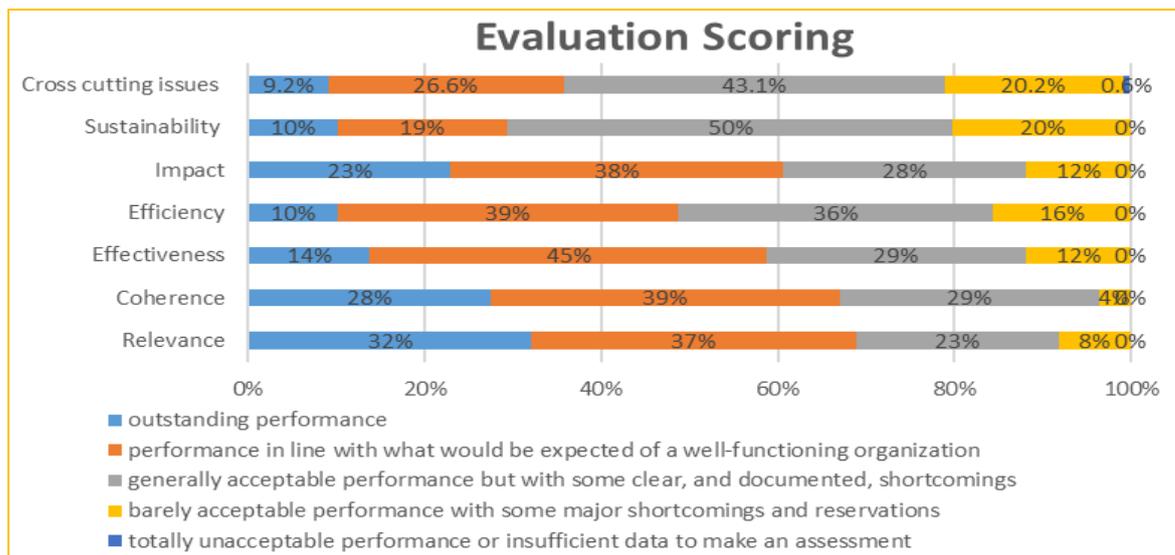
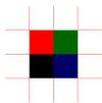
### 3.8 Final Evaluation Scoring

The evaluation team exercised a check list in every FGDs and to the filed project staff to get opinion or perception about the project relevance, coherence, efficiency, effectiveness, impact, sustainability and some cross cutting issues as per DAC criteria and five cross cutting issues to made an appraisal of how well the project has fared against each using the following grading scale:

Table 25: Final evaluation score

DAC criteria	outstanding performance	performance in line with what would be expected of a well-functioning organization	generally acceptable performance but with some clear, and documented, shortcomings	barely acceptable performance with some major shortcomings and reservations	totally unacceptable performance or insufficient data to make an assessment
Relevance	x				
Coherence	x				
Effectiveness		x			
Efficiency		x			
Impact		x			
Sustainability			x		
Cross cutting issues – equality, protection, HIV/AIDS, partnership, environment, conflict and Disaster Risk Reduction (DRR)			x		

It was calculated that relevance and coherence of the project seemed outstanding performance, but efficiency, effectiveness, and impact scored performance in line with what would be expected of a well-functioning organization; sustainability in generally acceptable performance but with some clear, and documented, some shortcomings (SHGs, Musti Chal, ROSBI, IGAs) and cross cutting issues also same as because none can handle natural calamities but need sustanbale resilience technologies.



## 4 Lesson Learned and conclusion

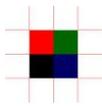
The evaluation team reviewed the project considering the endline survey database, baseline and as per DAC criteria, which might follow graduation approach of the extreme poor and very poor groups of the EWYTFG project. It was found that the project has achieved all of its results indicators to the expected extent at the time of evaluation. The findings of the evaluation of the project management cycle indicates that the project is has impacted to social and economic empowerment of the ultra-poor and very poor families as well as ensure better livelihoods. The households involved in the IGAs and have increased their incomes; productive assets and engaged in financial inclusive services. Overall, the EWYTFG project facilitated the targeted households comprehensively on their food security and livelihoods, finances, education, health and nutrition, empowerment and resilience.

The EWYTFG project beneficiary targeting is still relevant for next couple of years with few adjustments in the programmatic strategies as mentioned in the recommendation The EWYTFG project framework may directly contribute in achieving SDG goal 1, 2, 3, 4, 5 and 8 as well as partially contribute in SDG 9, 13 and 16.

The key lessons learned is the integrated programming of need based IGA and livelihoods development approaches considering graduation from poverty. The extreme poor and very poor are continuing their IGA, bank operation, financial services, are working to enhance their income, food security and business. In addition, following are the key best practices observed:

- Productive use of grants transformed into IGA and earning inclusive of savings mentality increased social bonding in the community
- Targeting and appropriate selection of beneficiaries.
- ROSBI great learning to make SHGs self-reliant and transparent process to save money and lend money.

Finally, EWYTFG project was very relevant, appropriately identify and select beneficiaries, effectively intervene and implement the set activities, efficiently use of project resources, positively significantly impact on reaching graduation model (food security, financial inclusion, poverty reduction and social cohesion) and sustainable IGA operation for betterment of the Ultra-Poor and Very Poor lives.



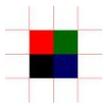
## 5 Recommendations and management response

- Provide SHGs operation memorandum of understanding with laws and bye-laws of operation, fund management, bank account and formal registration for the government authorities
- To continue to IGA establish linkage with DLS, DAE and other relevant agencies for accessibility to get services for beneficiaries.
- Establish long time linkage for financial inclusion for IGA operation
- Disseminate most successful IGAs and entrepreneurs to others and other areas
- Provide entrepreneurship training and business management further
- Climate resilient technologies to be introduced in the char areas

**Refresher Training to be provided:** The project provided all necessary trainings to the beneficiaries, but some of them were provided before the production or start IGAs. So, due to lack of practical knowledge the ultra-poor and very poor are tend to forget many training learnings on IGA operation, financial management, business planning, access to market and value chain etc. Therefore, the beneficiaries are expecting refreshers trainings.

**Develop Service providers/ entrepreneurs:** The project should develop service provider they can provide commercial services to other beneficiaries for a sustainable market development approach

**Collaboration with Gov. departments:** To a certain level this was achieved but after the end of the project these connections are very likely to weaken. So make the informal collaboration with relevant agencies.



## **Annexures**

- Agreed ToR
- Agreed Inception report
- Final qualitative data collection tools
- Final Quantitative Data Collection Tools (Concern to provide)
- Evaluation schedule including lists of site visits and KIIs and FGD conducted
- Detailed Breakdown of Sample Size & Population by Community Level (Consultant to do for qualitative, Concern to do for quantitative)
- Results tables with detailed disaggregation (as required)