

# End of Project Review Report of “Social and Economic Transformation of the Ultra-Poor (SETU)”

*Implemented by:* CARE-Bangladesh in partnership with ESDO, GBK, RBNS, SAP-BD and SKS; funded by UKAid from DFID, Swiss Development Corporation (SDC) and Government of Bangladesh through EEP/Shiree

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## Executive Summary

Extreme poor or ultra poor<sup>1</sup> can be described as individuals who lack necessary assets, are food unsecured, do not have adequate political power or voice, and thereby, enjoy very limited access to utility facilities, financial services, healthcare, and, in general, to the basic needs of lives. They have energy and nutritional deficiency even though they enjoy major share of their income for these purposes. They mostly have single source of income which is derived majorly from selling manual labor in the agriculture sector. Women, the half of the population, are generally less active in labor force and women of ultra poor households are sometimes forced to be engaged in the agricultural sector as agricultural day laborer receiving a discriminatory wage in normal and lean seasons.

Bangladesh has made significant and impressive progress in alleviating poverty over the past two decades. The presumed linear world suggests that the country is moving toward the ‘zero extreme poverty’, but the real world is non-linear in nature and is filled precariously with twists and turns, wobblyrise or out of the blue breaks and traps. Pouring and injecting endeavors to bring the bottom extreme poor out of the puzzle box to a steady path of development can be considered deem to be a day-dream. But multi-dimensional development initiatives can be effective in eradicating the extreme state of poverty. CARE Bangladesh has established this through the triangulation of social, political, and economic empowerment.

The greater Rangpur was and still is highly poverty prone and most of the people of this region are affected by Monga, a hunger situation occurred due to income seasonality of the region. Studies (InM, 2008) have showed that around 50 percent households faced this seasonal hunger in 2007. During Monga, in 2007, 47.3 percent household had to suffer from starvation and 48.3 percent had to face food rationing situation and only 4.4 percent had three full meals a day. Khandker and Mahmud (2012) estimated headcount rate of 70.9 in 2000 in Rangpur region which declined to 61 percent in 2005 and 44.5 percent in 2010 whereas the extreme poverty were 55.5 percent, 44.2 percent, and 30.1 percent in 2000, 2005, and 2010 respectively.<sup>2</sup> In 2010, the extreme poverty was 21.1 percent nationally and Rangpur division was found the most extreme poverty-prone area of the country. These statistics show that there is a regional economic development gap in the Northwest, coupled with a backward agrarian economy, and a high incidence of landlessness (over 40 percent)<sup>3</sup>. The severity of Monga experienced by extreme poor and poor households is also linked to social exclusion resulting from the weaknesses of local government institutions and poor resource planning and allocation.

CARE Bangladesh, under the EEP/Shiree program funded by UKaid from the Department for International Development (DFID) and the Swiss Agency for Development and Cooperation (SDC), implemented the Social and Economic Transformation of the Ultra-Poor (SETU) project in four districts: Rangpur, Gaibandha, Lalmonirhat, and Nilphamari of the Northwest region of the country that are severely affected by seasonal food insecurity locally known as Monga. The design of SETU was structured around CARE's programming experience and the analysis of the underlying causes of extreme poverty in the target region: (i) limited and fragile livelihood opportunities; (ii) social inequalities playing

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<sup>1</sup> Lipton (1986) defined ultra poor as “a group of people who eat below 80% of their energy requirements despite spending at least 80% of income on food”

<sup>2</sup> Khandker, Shahidur R., and Mahmud, W. 2012 Seasonal Poverty and Hunger in Bangladesh, World Bank, Washington, DC

<sup>3</sup> Bode, Brigitta – Village industries discussion paper, CARE Bangladesh, 2007

out different forms of exploitation, dependence, discrimination and marginalization; and (iii) weak governance at all levels resulting lack of participation of extreme poor and poor people in Union Parishad and local development process. The community-led development approach was adopted and implemented in a holistic and sustainable way to promote economic, social and political empowerment of the extreme poor by ensuring the institutionalization of development processes within and beyond the community. The initial design of the project, phase I, focused on local leadership and institutional development for the poor, whereas the second phase concentrated more on economic empowerment through relying on the already developed community platforms and the UPs that were already sensitized in phase I. At the same time, efforts were taken to ensure effective usage of input supports and increasing usage of opportunities for private sector engagement.

In phase I (3 years from 1 March 2009), 20,000 targeted extreme poor households were selected in the program, in phase II (3 years from March 1, 2012), additional 20,000 extreme poor households were included, and in the scale out phase (December 2013), 5000 extreme poor households were added. In total, 45,000 extreme poor households, to some extent the lowest 10<sup>th</sup> or 20<sup>th</sup> percentile extreme poor households, were supported to sustainably graduate out of extreme poverty through the triangulation of economic, social and political empowerment. The project was implemented by CARE Bangladesh in association of 5 partner NGOs namely, SKS Foundation, Eco-Social Development Organization (ESDO), Ramnathpur Bahumukhi Nabayan Shangha (RBNS), Gram Bikash Kendra (GBK) and South Asia Partnership Bangladesh (SAP-BD). Phase II has taken the advantage of experience as well as community mobilization resulting in community action groups/platforms facilitated in phase I.

CARE performed a contextual analysis of the working area where SETU was supposed to work. They had used their working knowledge along with the power analysis component, particularly the mapping of elites in Unions and the extreme poor at the Para level, the first step in identifying the poorest pockets of poverty. Elites were categorized into (1) Primary (Union level elites who are very powerful), (2) Secondary (elites who control a lot of the work opportunities in the area) and (3) Tertiary (those who are powerful in their communities). The extreme poor had been found in areas concentrated with tertiary elites (often working for them). The fact that the poorest communities were least likely to be situated near primary elites had proved critical to identifying the most disadvantaged communities and subsequently the extreme poor within them (Marsden and Wood, 2011). After the selection of Para, CARE conducted social and resource mapping at Para or village level to understand the social and resource structure as well as the resource usages strategies within the society. The understanding was used to identify local resources for triggering economic gain for the community and social cohesion level realizing the effectiveness of collective action. The beneficiaries were selected based on the set criteria. In this process, people of the respective community directly participate in an open-discussion session and determine the indicators of their socio-economic classes. Although some of the community-set criteria little varied from one to another community, the common ones were like: cannot manage 3 meals a day in some months, have no land or small piece of homestead, mainly works as day laborer and dependent on others for HH income, many of them migrates in search of work in Monga season, generally keeps children at other people's house, takes loans from money lender, no education or only up to primary level, and mostly straw-roofed room/house; etc. They also discuss inter-relationships among the classes. The WBA findings were used to have the community's own perception of the socio-economic classes, which were actually treated as primary input into the beneficiary selection process. Then a set of criteria agreed by both EEP/Shiree and CARE was used to select/finalize the list of the project beneficiaries.

The present study aims to explore the project's achievement and success in reducing extreme poverty in Northwest of Bangladesh with particular focus on intended and unintended impacts on the lives of targeted beneficiaries and the relative effectiveness of various interventions along with the assessment of value for money. The study follows the mixed method approach in analyzing the impact of the programs. Following the multistage and multiphase sampling strategy 20 primary sampling units (PSUs) were selected from the program areas and 23 secondary sampling units, on an average, were selected randomly. The PSUs were selected from four program districts and from each phase. From each district, a Upazila has been selected randomly and from each Upazila a union was also randomly selected. From the selected union, five communities were randomly selected as the final PSUs. The pre and post or before and after comparisons has been extensively used to understand the change in the livelihoods of the target population. The household survey, the Focus Group Discussions and the interviews of key informants have been conducted in October 2015.

A side by side view of the participants and non-participants households in a group discussion has lucidly revealed the remarkable impact of the program. Majority of the eligible non-participants have claimed that their situation has not improved at all and they have remained extreme poor whereas the participant households avowed that they are now better off and have successfully come out of extreme poverty with the support from CARE. During baseline, all participant households belonged to the extreme poor category and now 99 per cent of them perceive that they have moved at least a step ahead and without dithering they have told that even though they are poor, they expect to come out of poverty and poverty trap if such kind of empowerment initiatives, either by themselves or external bodies, continues. There are evidences in support of their perceptions. Our evaluation study shows that most of the participant households, around 95 percent, have successfully come out of poverty. Their perception about the changes in their well-beings is reflected in the socio-economic indicators such as housing structure, income and its sources, expenditure on food and non-food items, and savings accumulation. For example, in baseline, none of the households had savings but now more than 73 percent households have positive savings with a mean of BDT. 4494 and standard deviation of 10219, a relatively large deviation. Their income has gone up over 7 folds than the baseline. The accrued benefits and higher income has induced them to spend and therefore, their spending has gone up over 5 folds. The accumulated group savings have increased resistance against idiosyncratic shocks, seasonal income shortfall and reduced the erosive coping strategies, taken prior to the program interventions.

From group discussion with pregnant women, lactating mother and adolescent girls, we have found that the nutrition component of the program is very popular and effective in raising awareness about the role and positive impact of breastfeeding, micronutrient consumption, and supplementary feeding. Some of the participants have opined that the nutrition component has helped their children to have a good and healthy life. Some adolescent girls, while discussing with us have acknowledged the role of nutrition component. Discussion with non-beneficiaries reveals that although it is an intervention component for their beneficiaries, non-beneficiaries have also been benefited from '*Pusti Apa*', an example of positive externality of the project.

The visit to rug factory was an impressive experience for the research team. This is an example of how the private sector can successfully engaged in helping the extreme poor to fight against extreme poverty. The local women worker now have stable income source and are contributing to their households. Albeit a little dissatisfaction are there as they told us that their salary did not change since their engagement, they are happy to have stable income, better consumption, and better life. The discussion with (Nijera Cottage and Village Industry (NCVI) was another experience as they have created successful example of having export firm in a village far away from the capital of the country. Although they have some

challenges, they are marching with success and expecting to expand their initiative in future for ensuring the engagement of other vulnerable people. Some people are working in garment factories and some people have got job in G4S. Such engagement of private sector in eradicating extreme poverty has opened up the opportunity of stable income and moving out of extreme poverty in a sustainable way.

Besides the change in economic lives of the people, the project is, though not fully but partly, successful in reducing the conventional wage discrimination between male and female workers in agriculture sector. Women are now more empowered and they are playing important role in their household decision making process. They are also contributing in developing their own locality. Overall, our evaluation shows that the SETU program has been largely successful in addressing the need of the extreme poor and has helped them to graduate. The program, in most cases, as designed has positively affected their livelihood, allowed them to have regular meals, diversified their sources of income, increased overall income and helped them to develop an asset-base. In addition to that, the program has managed to raise awareness of the people about social menace, ensured collective responsibility, encouraged collective action and overall led to the development of social capital. Furthermore, through raising awareness of the extreme poor about their political needs and rights and through linking them with the local elected bodies, it has also succeeded in creating a political space for the poor. These two factors, i.e. social and political, through interacting with the economic factor, i.e. cash and other assistance have helped the poor to graduate and also enhanced the possibility of impact sustainability. The program not only brought social, political, and economic changes in the lives of their target beneficiaries but also engendered huge spill-over effects on non-target households: for example, CLTS and nutrition component directly have generated positive spill-over; the assembly market created opportunities for all; the local economy now seems to be more vibrant than before. The simple benefit cost ratio, the ratio of present value of benefit and present value of cost, suggests that the project is worthy in generating the expected output. In addition, the project has been operated to support the government to eradicate extreme poverty and they have done their job efficiently and effectively.

Based on our findings, we recommend that CARE should extend and expand the SETU program to include the excluded extreme poor and poor population while sticking to its current program design and implementation pattern. In addition, we also recommend that CARE should continue its local governance initiatives, and expand and to some extent, redesign these initiatives so that the organization can build the capacity of the UP elected members to design and manage network structures that are becoming popular in the service delivery domain. At the same time, we have identified the willingness of the Natural Leaders to participate in the national local level elections and the expectation of the NLOs to transform their organizations into Microfinance Institutions as future challenges that need to be addressed.

# End of Project Review Report of “Social and Economic Transformation of the Ultra-Poor (SETU)”

## 1. Introduction

### 1.1. Background

Although Bangladesh has made significant progress towards poverty reduction over the past two decades, the extreme poor did not benefit proportionately from the national economic growth trend; rather inequality has increased over the period. The Northwest region of Bangladesh is severely poverty-prone area, affected by seasonal food insecurity (Monga), and characterized by widespread, high levels of extreme poverty and food insecurity. Khandker and Hossain (2012) summarized some characteristics of greater Rangpur which shows the comparative disadvantage of these regions: (i) inadequate investment in infrastructure, including electricity, resulting in a non-diversified, rural economy and limited opportunities for off-farm employment; (ii) low crop yields due to poor soil quality (e.g., soil salinity); (iii) a high proportion of landless households that depend on wage-labor income; (iv) low wage rates for both male and female agricultural day laborers; (v) risk of floods and river erosion; (vi) vulnerability of the livelihood of people living in char areas, consisting of reclaimed land from rivers, including tiny island-like fragments; and (vii) poor inflows of remittances from migrant family members working in the country or abroad.<sup>4</sup> For example, according to the population census of 2001, the proportion of rural households with access to electricity varied from 4 to 13 percent among the districts in Rangpur compared with 20 percent among all rural households in Bangladesh.

The baseline study conducted in 2006/07 by Institute of Microfinance (InM) with the support from PKSF and DFID showed that around 50 percent households faced the seasonal hunger “monga” and Kurigram and Rangpur were the mostly monga affected districts of the northern Bangladesh. During monga, 47.3 percent of the total population of this region suffered starvation, 48.3 percent had to face food rationing situation, and only 4.4 percent managed to have three full meals a day. Khandker and Mahmud (2012) estimated headcount rate of 70.9 in 2000 in Rangpur region which declined to 61 in 2005 and 44.5 in 2010 whereas the extreme poverty was 55.5, 44.2, and 30.1 in 2000, 2005, and 2010 respectively.<sup>5</sup> In 2010, the extreme poverty rate was 21.1 percent at the national level and Rangpur division was found as the most extreme poverty-prone areas of the country. These statistics show that there is a regional economic development gap in the Northwest, coupled with a backward agrarian economy and a high

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<sup>4</sup>Khandker, Shahidur R., and Hussain A. Samad. 2012a. “Is Monga Persistent in Northwest Bangladesh? Evidence Using Recent HIES Data.” Developing Research Group Working Paper (Forthcoming), World Bank, Washington, DC.

<sup>5</sup> Khandker, Shahidur R., and Mahmud, W. 2012 Seasonal Poverty and Hunger in Bangladesh, World Bank, Washington, DC

incidence of landlessness (over 40 percent)<sup>6</sup>. InM (2008) showed that about 56 percent of greater Rangpur region depended on agricultural wage income whereas Khandker and Mahmud (2012) estimated that in 2005, about 54.7 per cent households were dependent on agriculture – 41.2 percent on agricultural wage income and only 13.5 percent in agricultural self-employment. The severity of monga experienced by extreme poor and poor households is also linked to social exclusion resulting from the weaknesses of local government institutions and poor resource planning and allocation.

## 1.2. Objectives and Tasks

### 1.2.1. Overall objectives

The purpose of the study is to reflect on the project's achievement and success with regard to contribution to the reduction of extreme poverty in Northwest of Bangladesh.

### 1.2.2. Specific objectives

- I. To assess the extent to which SETU has achieved its outputs and outcomes/objective by end of the project;
- II. To measure the impact of SETU on the lives of targeted beneficiaries;
- III. To assess intended and unintended results of the project both at beneficiary households level and beyond (community and union);
- IV. To assess which approaches, interventions and activities have proven to be most effective and why;
- V. To assess the extent to which the project has achieved value for money as defined in the DFID VFM framework;
- VI. Make recommendations of what further efforts are required for sustainable graduation of rural extreme poor people in Bangladesh.

### 1.2.3. Key Evaluation Questions

For the purpose of this evaluation, efforts have been taken to find answer to the questions mentioned below. However, it should be mentioned here that these questions were considered as the basic guideline questions and while conducting evaluation, the research team also concentrated on some certain issues that seemed relevant. At the same time, while finalizing the key questions, methodology and evaluation plans, the members of the CARE senior team were consulted with and their inputs were incorporated in developing the key questions, methodology and evaluation plan.

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<sup>6</sup> Bode, Brigitta – Village industries discussion paper, CARE Bangladesh, 2007

**Question 1:** *Using the graduation criteria developed by SETU project and Shiree, how many people have been helped to graduate out of extreme poverty and to what extent is this graduation sustainable?*

This question looks at Sustainability and Impact. Answering this question involves looking at the number of graduating households, and assessing how the program has improved the lives of the beneficiaries in some of the following areas:

- Increased income, sources of income, food security (year round 3 meals a day), expenditure, asset ownership and savings
- Improving nutrition practices (breastfeeding, micronutrient consumption, supplementary feeding etc) among targeted mothers and adolescent girls
- Access to services
- The effects of market linkages on increasing the profits of business group members
- The effect of engagement with private sector and social enterprises
- Improving the status and socio-economic empowerment of women and girls, and reduction of early marriage, gender discrimination (for wage) and VAW
- Coping mechanism for reducing shocks and vulnerability and increasing social capital.

The answers to this question have also helped the evaluation team to assess the extent to which graduation is attributable to the activities of the project. This has been done by investigating and comparing project activities with those of government, and other actors. In addition to that, answer to this question has helped the research team to identify and produce evidence for some of the major factors driving sustainable graduation, and those that prevent households from graduating sustainably.

**Question 2:** *To what extent did the project contribute to local economic development (local economy)? To what extent have there been spill-over effects and benefits to non-participants?*

This question looks at relevance and effectiveness, and aims to understand the project's contribution to building a local economy, which the project beneficiaries are able to contribute to, and identifying other changes due to the project that benefit others. Answering this question includes examining the overall approaches, including:

- The extent to which the project has engaged different service providers/ organizations /GoB including UP to provide or facilitate rights, services and resources to project participants;
- Whether the project targeted an appropriate beneficiaries including various social groups such as the disabled, widows and elderly;

- Whether the selected interventions were appropriate for the context, and brought about the desired change as per EEP goals.

## 2. The Programs: Contexts, Areas, Components, and Beneficiaries

### 2.1. The Context

The evolution of the Social and Economic Transformation of Ultra-poor (SETU) project can be traced to the pilot project named Nijeder Janya Nijera (henceforth 'Nijera') which was implemented by the Social Development Unit of Care Bangladesh. The project, following rights based approaches, enabled the extreme poor through developing both individual and collective capacities to rise to challenge of poverty. The learning and experience of Nijera – empowering the marginalized groups through building their own leadership skills and solidarity with other members of the society – underpinned the governance framework for SETU. One of the notable successes of Nijera that gave strong impetus to the operation of SETU was the formation of Natural Leader (NL) Forum which expedited the spread of solidarity and promoted NLsafety net programs. In addition, as a result of effective negotiations between NLs and Union Parishad, the poor and marginalized groups managed to have access to Khas land. However, Nijera underwent challenges in terms of sustaining the solidarity among the community members which was promoted earlier by such collective actions as community-led total sanitation. As found in a review of project progress in 2007, a large number of poor and marginalized people were not participating in community-led collective actions so the participation of the poor, particularly the migrants, the disabled, and the other categories of people who were struggling to participate, was being rethought of and re-strategized for. In other words, the initial program suffered from what Ostrom (2005) called the "collective action problem" and this was a learning experience for the Social Development Unit of Care, which was later utilized in designing and redesigning new initiatives.

An analysis of CARE Bangladesh's strategy documents shows that the organization defines poverty as powerlessness that implies a set of unequal power relations the poor are unable to overcome. Keeping this in mind, the SETU project, being implemented by the CARE Bangladesh and its Partner Non-Governmental Organizations (PNGOs), started in March 2009 aiming at empowering 45000 extreme poor beneficiary households in Northwestern region of Bangladesh to collectively deal with the causes of their economic, social and political exclusion. The project, which is going to end in December 2015, is attempting to make

- the poor 'powerful', i.e. ensuring political space so that they can be aware of and demand for their rights;
- to make power work for people, and
- to alter social relations in order to address exclusion, marginalization, exploitation and dependence of the poor.

Relying on an idea of social change – the graduation model, the project intends to bring about five outputs-

- social inclusion,
- economic empowerment,
- pro-poor governance,
- improved nutritional status, and
- Learning and influencing through adopting a community-led development approach.

As a seven-year development intervention project, the SETU has been implemented in four districts, namely Gaibandha, Rangpur, Nilphamari, and Lalmonirhat, and provided support to 1454 communities from 25 Unions of seven Upazillas. The CARE Bangladesh, being the leading implementing agency, has been carrying out the project in association with five PNGOs - SKS Foundation, Eco-Social Development Organization (ESDO), Ramnathpur Bahumukhi Nabayan Shangha (RBNS), Gram Bikash Kendra (GBK), and South Asia Partnership Bangladesh (SAP-BD). The project has been implemented in two phases. Starting in 2009, a number of 20,000 extreme poor beneficiary households were provided intervention services during the first phase of the project that continued for three years until February 2012. On March 1 of the same year, second phase of the project started for another three years providing intervention services to a total of 40,000 poor beneficiary households including the beneficiaries of the first phase. In addition, another 5000 households were added to the list of beneficiary households in December of 2013.

## 2.2. Project design

The design of the SETU project relies on an understanding that there are three specific causes of extreme poverty in Bangladesh-

First, referring to limited and fragile livelihood opportunities, the SETU project considers that the poor and marginalized groups are not capable of meeting their basic needs and achieving sustainable livelihoods as they lack access to resources, markets and services. As a result, the extremely poor people are unable to accumulate assets and capital to use in income generating activities, thereby suffering

marginalization in society. It is important to note that, as pointed out to us during the Key Informant Interviews conducted with the SETU project officials, capital or assets in this context includes not only physical or economic ones, but a key goal of the project, from the very beginning has been to build and/or invest social capital that project officials considered an important factor to affect the developmental outcomes. As we will explain later, this indeed played a pivotal role in ensuring the success of the program.

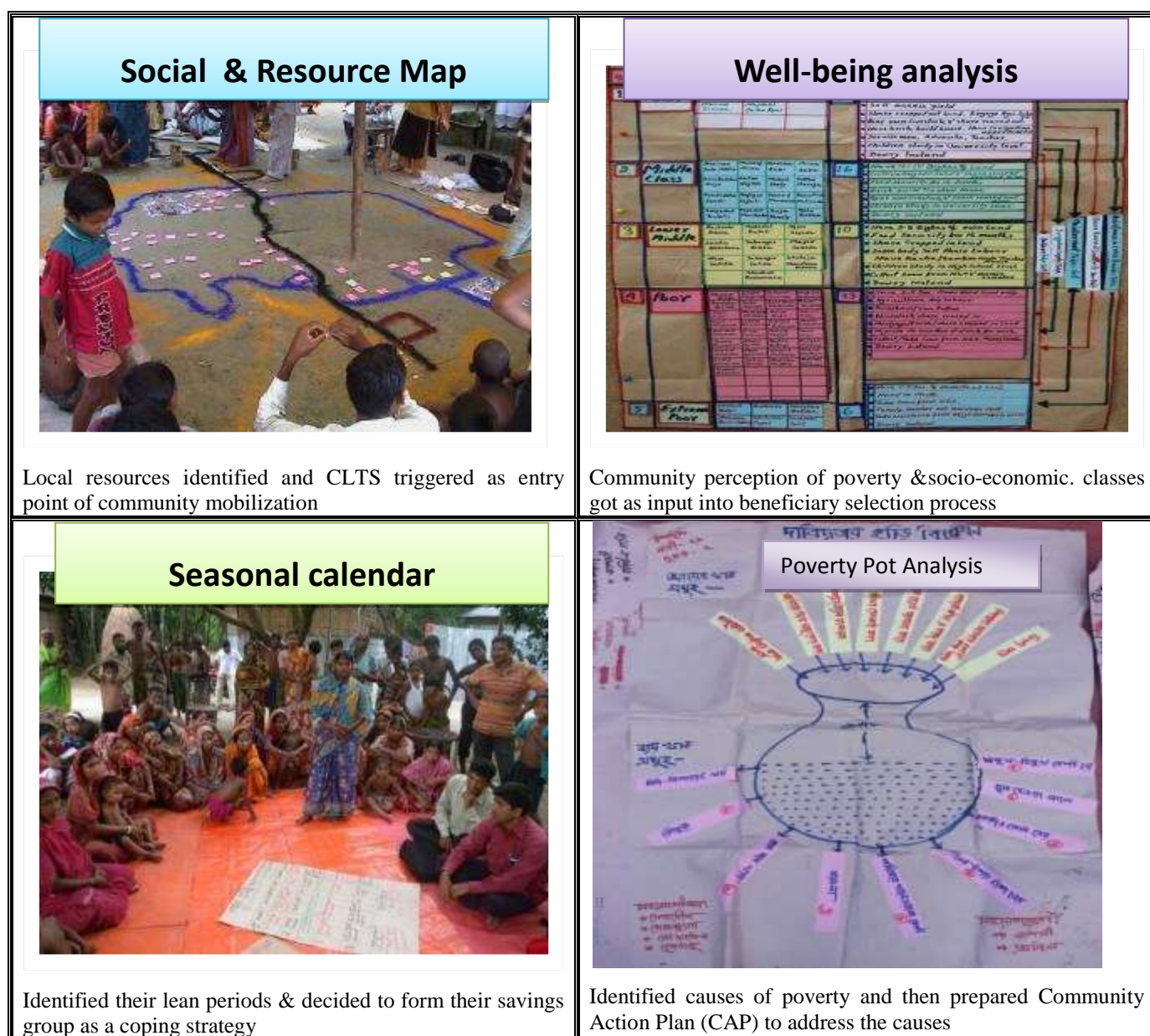
Second, the SETU project aims to address social inequalities which includes various forms of exploitation, dependence, discrimination and marginalization on the areas of gender, class, ethnicity and religion resulting into highly inequitable distribution of key resources, e.g. land and ponds, that the poor people in rural areas rely on for their livelihoods. The extremely poor people, therefore, undergo unequal power relations leading to their exploitation, powerlessness, and violation of their rights.

Third, the SETU project deals with the constraints of opportunities for the poor to participate in decision-making process of the government as well as civil society in view of the weak institutions and governance system in both local and national levels. It is argued that the governance framework for ensuring accountability of the government institutions and service providers is weak causing problems like corruption and violation of citizen rights. The poor implementation status of existing pro-poor policies, i.e. distribution of khas land among the poor, was further compounded by the inaccurate targeting leading to the lack of participation of marginalized groups in the process of development.

The theory of change that the SETU project draws on is called the graduation model which mainly focuses on addressing the three extreme causes of poverty mentioned above and while doing that, attempts to rely on three key strategies that are considered to be central to the alleviation of extreme poverty through improving the economic, social and political relations in the project area. First, the SETU project empowers the poor economically by promoting better access to and use of resources and services including markets and opportunities, thereby making the poor powerful. Second, the SETU project facilitates the political empowerment of the poor and marginalized groups through ensuring their participation in the decision-making of local government institutions and civil society, thereby making power work for them and causing them to become actively involved in the process of development. Third, finally the SETU project socially empowers the marginalized groups through addressing social exclusion and marginalization and alters their social relationships by reducing exploitation and dependence. The graduation model operates as a form of ladder through which the wellbeing of extreme poor people improves as their social, political and economic lives improve by reason of social and political inclusion and increased household expenditure. It has adopted the community-led development approach which is extremely useful in developing a holistic and sustainable approach for promoting

economic, social and political empowerment of the extreme poor by ensuring the institutionalisation of development processes within and beyond the community. Experiential learning and reflection (i.e. some change in the project interventions and operation strategies) keeps continuing. The Initial design of the project (for phase I) focused on local leadership and institutional development for the poor, where as the second phase of SETU gives more focus on economic empowerment along with continuation of efforts to the social and political empowerment (with minimum financial support) by using the community platforms already emerged and UPs already sensitized in phase I and also by ensuring effective use of input supports and increasing use of opportunities for private sector engagement.

Figure 1: Understanding the project areas: Approach of SETU



Source: Project documents of SETU (CARE BD)

The wellbeing of the beneficiary households will increase by the end of the project through a number of incremental changes that will prompt improvement in the socioeconomic and political status of the poor. The incremental changes are – (a) ensuring sustainable income opportunities; (b) strengthening and institutionalization of ‘community based savings groups’ in order to deal with shocks and crisis; (c) Para

Unnayan Committees' (PUCs) support to the extremely poor households for their economic and social advancement; (d) increased access to productive assets and resources because of the support from EKATA and PUCs in strengthening the social capital base; (e) development of profitable village enterprises to reach viable end market causing sustainable changes to the lives of beneficiaries; (f) and increasing the capabilities of NLs to make them lead the community-led approach by influencing the local government agencies to provide the poor with necessary services. An extreme poor household is considered to graduate from extreme poverty at the period when it becomes capable of meeting the basic needs, e.g. health, nutrition, education and shelter, by itself. The social and political inclusion of the extreme poor is also taken into consideration while measuring their wellbeing as the elimination of social and political exclusion makes the voices of marginalized groups heard which they must require in order to sustain the improved level of wellbeing in the long run.

### 2.3. Areas and Beneficiaries

Two tiers of targeting criteria were followed by the project. At the root level (para/community), community people categorized the whole community people using their own criteria – e.g. land holding size (both homestead and agriculture), occupational pattern, household assets, income earning members, dependency on child or old labor, income and expenditure patterns, etc. It was WBA exercise. And then to minimize the variability of the different communities, project developed a standard criteria agreed with EEP/Shiree, which was selection/finalization of the beneficiary list. The project is implemented in 1,454 communities (hamlets) in 25 Unions of 7 Upazillas under 4 districts of the northwest region of Bangladesh namely, Rangpur, Nilphamary, Gaibandha and Lalmonirhat. CARE Bangladesh implements this project in association with 5 partner NGOs namely, SKS Foundation, Eco-Social Development Organization (ESDO), Ramnathpur Bahumukhi Nabayan Shangha (RBNS), Gram Bikash Kendra (GBK) and South Asia Partnership Bangladesh (SAP-BD). SETU has implemented a two-phase approach. In phase1, SETU worked with 20,000-targeted extreme poor beneficiary households (BHHs) for 3 years. Phase2 started on March 1, 2012 for another 3 years with 40,000 BHHs including 20,000 of phase1. Phase2 has taken the advantage of experience as well as community mobilization resulting in community action groups/platforms facilitated in phase1. Additionally, Nutrition component was added to the phase2 to provide direct support to the SETU BHHs for their improved health and nutrition, and the project period was then extended up to December 31, 2015. Based on the encouraging results of the project as well as the associated community action groups/platforms/institutions (PUC, CBSG, EKATA and NLO) in place, SETU identified a strategic opportunity to roll up the further scope of the project and accordingly included additional 5,000 BHHs in December 2013.

### 2.4. Project Goals, Outputs, and Activities

The goal of the program was to achieve MDG targets 1 and 2 of Bangladesh, which are halving the proportion of people whose income is less than one dollar a day and the proportion of people who suffer from hunger in between 1990 and 2015. To meet the goal, the program targets 45,000 extreme poor households

(including 20,000 included in phase-1) of north-west Bangladesh will be economically, socially and politically empowered.

As mentioned earlier, with the initial design (phase I) the project activities were planned to achieve 4 outputs – social inclusion; economic empowerment; pro-poor governance; and learning and influencing, which actually have changed over time based on experiential learning. However, the latest revised outputs of the project are listed below; the order of the outputs does not represent their relative priority or importance in the project.

**Table 1: Project outputs and activities**

Output	Activity
Output 1: The targeted extreme poor beneficiaries' households will have sustainable income/livelihoods through different businesses and income generating activities (Economic empowerment)	<b>1.1.</b> Community assessments of economic development opportunities (this ensures community capabilities to continue to develop and pursue new opportunities); <b>1.2.</b> Pro-poor sub-sector value chain and market assessments; <b>1.3.</b> Building sustainable social enterprises of networked village industries involving extremely poor and poor people, and investing in value addition and building sustainable links to market services; <b>1.4.</b> Development of community based businesses and employment plans that include the poorest people in the community; <b>1.5.</b> Providing Input support for IGAs and small-scale rural enterprises; <b>1.6.</b> Facilitating linkages to service providers, markets and regulatory institutions.
Output 2: Strengthen community solidarity to sustain the gain achieved through a process of 'Community-led Development' (Social Inclusion)	2.1. Context and participatory poverty analysis; 2.2. Constructing household profiles of BHHs; 2.3. Community mobilization to trigger collective actions - CLTS and others; 2.4. Formation and capacity-building of Para Unnayan Committees (PUC); 2.5. Emergence of Natural Leaders from working communities and strengthening/institutionalization existing NLO (Natural Leaders Organization) 2.6. Development, implementation and review of Community Action Plans (CAPs) in all working communities; 2.7. Formation and capacity strengthening of community action groups-EKATA contributing to women empowerment; 2.8. Formation and strengthening capacity of community-based savings groups; 2.9. Organize/facilitate collaboration events (workshop/meeting) with government officials of working Upazilas by EOP.
Output 3: Union Parishads along with govt. service providers are supported to develop improved capacity, downwards accountability and responsiveness for engaging with and meeting the development needs of extreme poor women and men. (Participatory Inclusive Governance)	3.1. Organize/facilitate collaboration events (workshop/meeting) with government officials of working Upazilas by EOP. 3.2. Engagement with UP members and chairmen for poverty analysis and planning; 3.3. Undertaking knowledge and capacity-building interventions for UP members; 3.4. Promotion of participatory pro-poor governance based on joint local government-citizen development planning (participatory budgeting); 3.5. Facilitation of collaboration and improved targeting of EP for enhanced access to public resources and entitlements 3.6. Building linkages to local government and other service providers; 3.7. Completion of the list of 'extreme poor households' prepared in 100% working communities as a ready-reference for Union Parishads by EOP.
Output 4: The most marginalized groups (i.e. 'differently-able' people, natural disaster affected HHs, Asset-lost BHHs) have	4.1. Inclusion of 'Differently-able' (physically-challenged) BHHs in innovative economic development package based on the context by providing them special input 4.2. Providing additional support to most marginalized BHHs through 'Cash

been given special supports to gain economic solvency. (Special support for most marginalized groups)	<p>for Work' initiative for coping with 'seasonal hunger'.</p> <p>4.3. Providing support to adversely situation affected (depending on emergencies cases; e.g. cold-wave, tornado, fire, emergency medical support, etc) BHHs as required.</p> <p>4.4. Providing additional input support to BHHs of phase-1 (unfinished/asset lost households) (depending on situation).</p>
Output 5: Targeted categories of BHHs will have improved nutritional status	<p>5.1. Counseling and demonstration for promotion of hygiene practices, breast feeding and cooking quality foods</p> <p>5.2. Providing de-worming tablet and suspension and iron-folic acid tablet to targeted members of BHHs</p> <p>5.3. Ensuring access of BHHs to health related support and services provided by government and other health related service providers</p> <p>5.4. Observance of national and international days in collaboration with relevant government departments</p>

Source: Project Documents

The activities listed in the above-mentioned tables are more generic. Based on experience over time as well as changing requirements, changes in the activities have taken place, every year some new activities added to the earlier list.

## Project Activities at a Glance

	
<p>Para Unnayan Committee is describing how SETU started and brought changes in their life</p>	<p>A portion of EKATA members is describing how EKATA has been formed, functioned and changed life.</p>
	
<p>Natural leaders are talking in front of study team. They have formed natural leader organization (NLO) and contributed to political empowerment process.</p>	<p>Community solidarity leading to collective action. (a) CLTS, (b) tree plantation, (c) fish cultivation, and (d) connecting two villages by constructing bridge</p>
	
<p>Forming savings and increasing resilience against risks. (a) EKATA Savings Group, (b) VSLA, (c) savings for IGAs.</p>	<p>Cash transfer for livelihood diversification: multiple IGAs for a household</p>

Source: The End of SETU Project Review Field Study (2015)

Private Sector Engagement



*Women working as rural sales agent- Aparajita*



*Women working as Rug factory workers*



*Women working as Rug factory workers*



*Women producing Sataranji*



*persons from BHHs employed in G4S*



*BHH members working as RMG workers*

Source: Project documents

**Table 2: Progress against the Log-Frame Indicators**

SL	Purpose/Indicators	Targets by 2015	Achievement Status
1 <sup>7</sup>	<p><b>Income Indicator:</b> Above 44% of HHs in proposed 7 upazilas live in Extreme poverty having daily income below Tk.22 - as per Map produced by WFP, April 2009</p> <p><b>Meals and food intake indicator:</b> Sample baseline survey (conducted by SETU phase - I) - households finds difficult to have two meals in a day; intake fish 1-2 times in a month, meat once in 2-6 months; rare consumption of vegetables;</p>	<p><b>Income Indicator</b></p> <ul style="list-style-type: none"> <li>100% of the BHHs engaged in diversified income generating activities.</li> <li>25% of the BHHs reported having access to 'govt. common properties' (roadside land, khas land, khas water-bodies, etc)</li> <li>25,000 BHHs improved access to basic services (water, sanitation, health, education).</li> <li>50% of the BHHs could manage themselves to be liberated from discriminatory and exploitative practices such as advance sale of labour and crops, high interest loans from moneylenders, not accessing their entitlements</li> </ul> <p><b>Meals and food intake indicator:</b></p> <ul style="list-style-type: none"> <li>85% BHHs increased number of meals a day over baseline</li> </ul>	<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>
2	<p>Beneficiary Households are engaged in diversified businesses opportunities and 80% of them accessed to regular income.</p> <p>BHHs are included in beneficiaries owned 'social enterprise' and involved in income generating as well as social works.</p>	<ul style="list-style-type: none"> <li>80% of the BHHs' income and expenditure doubled over baseline</li> <li>80% of target BHHs increased savings by EOP</li> </ul>	<p>Yes</p> <p>73%</p>
3	<ul style="list-style-type: none"> <li>CAPs identifying self-determined development needs and priorities developed by participatory poverty analysis in 100% of participating communities.</li> <li>Participating communities have undertaken effective collective action initiatives (e.g. Community Led Total Sanitation, embankment construction, etc) to address extreme poverty.</li> <li>Collective initiatives (including access to common property; e.g. road-side, embankment, khas land, pond, etc) provided income-generating opportunities for 1,500 beneficiary households by EOP.</li> <li>Participating communities formed savings groups by EOP and the executive committee members of the savings groups will be capacitated through which extreme poor households will reduce taking exploitative loans from money lenders</li> <li>Women &amp; Adolescent groups (EKATA) capacitated and continued their actions (emerged from Phase – 1) to address women and social issues.</li> <li>NL organizations acted as pressure groups and at least one example of citizens' centred advocacy taken place in each union.</li> </ul>	<ul style="list-style-type: none"> <li>All BHHs continue the effective collective action initiatives (e.g. Community Led Total Sanitation, savings group, embankment construction) to address extreme poverty</li> <li>CAPs identifying self-determined development needs and priorities developed through participatory poverty analysis in 100% of participating communities</li> <li>1,500 BHHs have increased access to common property by EOP</li> <li>80% participating communities formed savings groups by EOP</li> <li>25 NL organizations acted as pressure groups to ensure citizens' centered advocacy in each working union</li> </ul>	<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>
4 <sup>8</sup>	<ul style="list-style-type: none"> <li>Newly elected bodies of 25 Union Parishads capacitated by the project by EOP to be better responsive towards BHHs and other extreme poor communities.</li> <li>Forums and processes for civic engagement with local government (e.g. participatory planning and open budget/ review meetings) established in all 25 unions by EOP.</li> </ul>	<ul style="list-style-type: none"> <li>25 Union Parishads capacitated by the project by EOP</li> <li>Participatory planning and open budget/ review meetings) established in all 25 unions by EOP</li> <li>100% participating Union Parishads increased the allocation in each fiscal year budget</li> </ul>	<p>Yes</p> <p>Yes</p> <p>N/A</p>

<sup>7</sup> Assumptions: No catastrophic natural disasters; and sustained pro-poor growth continues to create self and wage employment

<sup>8</sup> Assumption: No political threats/breakdown on democratic processes

	<ul style="list-style-type: none"> <li>Participating Union Parishads gradually increased the allocation for the extremely poor households in their each fiscal year budget.</li> <li>Complete list of 'extreme poor households' prepare in 100% working communities as a ready-reference for Union Parishad by EOP.</li> <li>Increment over baseline in beneficiaries' households with access to government safety net transfers and khas land/ponds by EOP.</li> </ul>	<ul style="list-style-type: none"> <li>Complete list of 'extreme poor households' in 100% working communities is available in respective Union Parishads as a ready reference</li> <li>20% increment over baseline in BHHs access to government safety net transfers and khas land/ponds by EOP</li> </ul>	Yes
5	<ul style="list-style-type: none"> <li>BHHs with 'differently-able' (physically-challenged) men/women included in innovative economic development package based on the context by providing them special input support by EOP</li> <li>Most marginalized BHHs additionally supported through 'Cash for Work' initiative for coping with 'seasonal hunger'.</li> <li>Adversely situation-affected BHHs (depending on emergencies cases; e.g. cold-wave, tornado, emergency medical support, etc) supported as per need by EOP.</li> <li>Around 4,500 BHHs of SETU (struggling/asset-lost/non-graduated households) additionally supported by EOP</li> </ul>	<ul style="list-style-type: none"> <li>1500 BHHs with 'differently-able' included in innovative economic development package based on the context by providing them special input support</li> <li>1250 BHHs supported in the 'Cash for Work' initiative.</li> <li>2,000 BHHs received need-based emergency humanitarian support</li> <li>2,000 BHHs received additional support.</li> </ul>	
Source: SETU Logframe and Survey Findings			

## 2.5. Internal Evaluation: Methods and Findings

Since beginning, EEP/Shiree was trying to develop and establish a common M&E system/framework for all the projects under EEP/Shiree program. The CMS (Change Monitoring) was centrally planned, designed and administered by the Shiree. Shiree introduced different Change Monitoring Systems to present up-to-date data as well as analysis regarding the dynamics of extreme poverty and the effectiveness of interventions. The household profile (BHHs' Baseline), the monthly snapshot data collection by using mobile technology, the socio-economic and anthropometric survey of the selected BHHs, the individual household studies (selected BHHs), and the monthly quantitative progress tracking are called as CMS-1, CMS-2, CMS-3, CMS-4, CMS-5 and CMS-6 respectively. In addition to these, CARE SETU project collects some data in its own way to meets its internal demand. SETU conducted a qualitative study 'Participatory Impact Assessment- PIA' two times and also produced some knowledge products in phase-1 but could not repeat these in phase-2 because of budgetary constraints in Phase-2. Basically the CMS2 is the regular monitoring tool to collect data with the survey being conducted by the frontline staff during their usual visits to beneficiary households (BHHs) that focuses on a beneficiary's self assessment of changes using a multiple choice format supplemented by voice recording. The purpose of CMS2 is to produce a frequently updated and usable database of all shiree BHHs according to a common format. Shiree took a couple of years to design and roll out the CMS2 plan. In 2014, Shiree introduced GMS to measure the graduation of the beneficiary households, which is a single shot survey to assess the graduation according to Shiree's graduation indicators.

### 3. Methodology

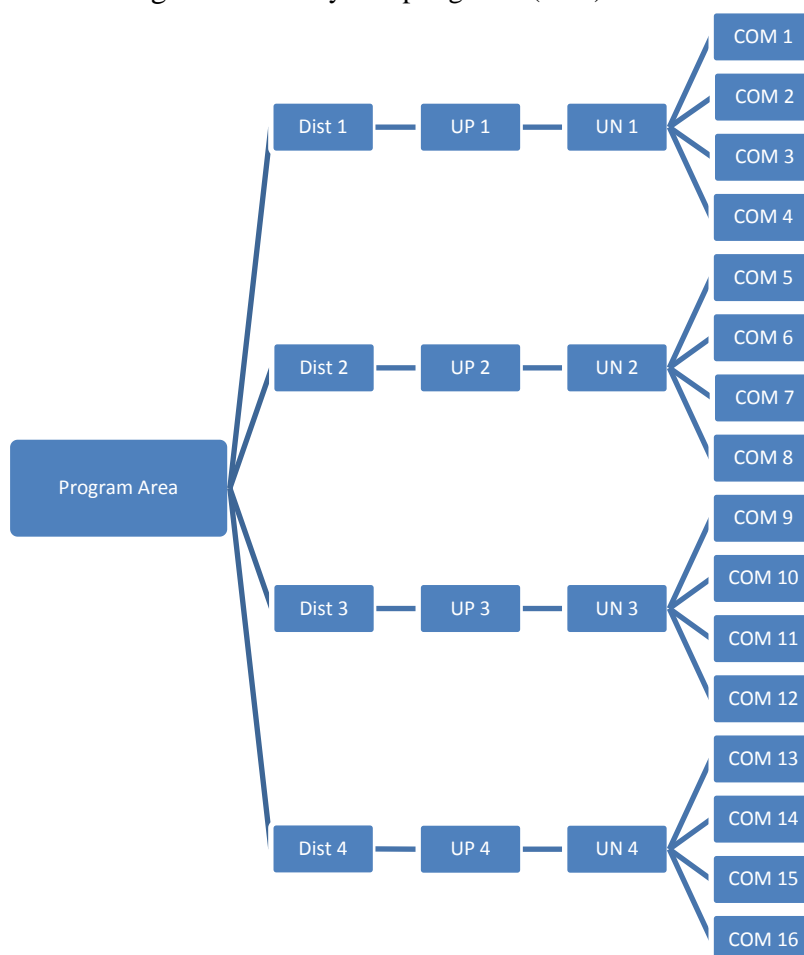
The evaluation study mainly followed a mixed-method approach. In the evaluation studies, use of mixed-method approach has become popular over the years and many evaluation scholars have considered it to be the most "pragmatic" choice. As Datta (1997) pointed out, to be pragmatic, a design approach needs to fulfill three basic criteria, i.e. practical (an understanding of what works and what does not work); contextually responsive (i.e. "understanding the demands, opportunities and constraints of the situation in which the evaluation will take place" and consequential (i.e. the evaluation design will be able to make an impact) (Datta, 1997: 34-35). To its credit, mixed-method approach, through combining different kinds of methods including "...quantitative and qualitative or variable-oriented and case-oriented", not only fulfills the three criteria mentioned above but also ensures the validity of a study as it concentrates on triangulation and multiplism (Greene et al, 1989).

As indicated earlier, the evaluation study has attempted to primarily address the impact of the program using the quantitative information to be collected from survey data administering through structured questionnaire at household level. In addition to that, qualitative information has been collected as well to understand the process through which the program may have created an impact on the beneficiaries' and non-beneficiaries' lifestyle. In other words, whereas the quantitative approach has been applied to develop an understanding the impact and the extent of this impact, the possibility and perception of the beneficiaries regarding sustainability, qualitative approach has complemented this through applying the process-tracing method (George & Bennett, 2005) to unearth the dynamics of the process and the impact of contextual factors and to validate and examine the coherence of quantitative findings.

#### 3.1. Sample areas and samples

CARE is implementing the program in Rangpur, Nilphamari, Gaibandha and Lalmonirhat - four districts of Northwest Bangladesh. The samples have been collected from four program districts. From each program district, one Upazila has been randomly selected and from the selected Upazilas, one program union has also been randomly selected. Furthermore, from the selected unions, four program communities (hamlets) have been selected using simple random sampling method.

Figure 2: Primary Sampling Unit (PSU) Selection Tree



Source: Drawn by the Authors

The program covers 45000 extreme poor households, the finite population of the program. Following the sample size determination for finite population, the simple random sampling technique gives a total of 400 sample participants from the program village, around 20 participants from each program community<sup>9</sup>. To capture the spill-over effect of the program, the qualitative techniques have been adopted.

Table 3: Number of PSUs by District, Upazila and Union

Area type	Area	Units	Total
Program	District	4	4
	Sample Upazila from each district	1	4
	Union from each Upazila	1	4
	Community from each union	5	20
	Community from each Upazila	5	20
Source: The End of SETU Project Review Field Study (2015)			

<sup>9</sup> The assumed confidence level is 95%; the population size is 45000; proportion is considered to be 0.3, the extreme poverty headcount in Rangpur region in 2010; and a confidence interval of 0.05 is set. <http://www.nss.gov.au/nss/home.nsf/pages/Sample+size+calculator>

Table 4: Number of Secondary Sample Units (SSUs) by District, Upazila and Union

		Samples	SSUs Per Units	Total
Program village Participant	District	4	100	400
	Upazila	4	100	
	Union	4	100	
	Community	20	20	
Total				400
Source: The End of SETU Project Review Field Study (2015)				

Table 5: PSUs by District, Upazila and Union

District	Upazila	Union	Ward	Para
Gaibandha	Palashbari	Barisal	2	Raygram Dokkhin Para
			4	Mazipara
			4	Amlagachi Paschim
			7	Adorshopara
			8	Ponchayet Para
Lalmonirhat	Aditmari	Sarpukur	7	Chowratari
			8	Mazipara
			7	Maddha Patantari
			1	Kashaitari
			1	School Para
Nilphamari	Saidpur	Botlagari	2	Dangapara
			7	Rishi Para
			8	Ghon para
			9	Sarkar Para
			9	Dungga Para
Rangpur	Rangpur Sadar	Mominpur	1	Mohespur purbapara
			7	Nawar Shan
			6	Janerpar
			5	Chilmari Para
			7	Purba Baniapara
Source: The End of SETU Project Review Field Study (2015)				

### 3.2. Analytical Methods

Since the evaluation has been a mixed-method study, the analytical approach follows the same trend.

#### 3.1.1. Quantitative Approach

Some basic statistical techniques have been used to examine the quantitative impact of the program. In addition to that, the evaluation team has used classical statistical tests such as T-test, F-test, chi-square

test to compare the outcome. Some advanced techniques such as treatment regression, regression analysis with several covariates, etc., have been used to decipher the interrelationship among the covariates.

To examine the impact, we have used the simple before-after comparison as well as the sophisticated difference-in-difference technique. The first method has helped us to see the trend of the selected outcome indicator, for example, expenditure or income of the households. Since the first method cannot eliminate the time effect, the second method has been used to get the net effect of the program, if any.

This study is concerned with the average impact on the outcome variables. The most widely used measure of the average impact is the average treatment effect (ATT) on the treated. In the context of the current program, ATT is the mean impact on various outcomes amongst those who actually receive the program compared to their counterfactuals (reflexive and non-reflexive). The literature has long recognized that impact evaluation is essentially a problem of missing data, given that it is physically impossible to measure outcomes for someone in two states of nature at the same time (participating in a program and not participating) (Wooldridge 2002). With the data that are likely to be available, an obvious place to start is the single difference ( $D$ ) in mean outcomes between the participants and non-participants:

For the program participants,

$$D_I = (\bar{Y}_1^1 - \bar{Y}_0^1) = \text{Time Effect} + \text{Program effect}$$

Time effect measures the natural change in outcome variable that might occur from one period to another.

### 3.1.2. Qualitative Approach

While applying the qualitative approach, the evaluation team has relied on the following tools-

#### **(I) Key Informant Interviews**

The research looked to gain a strong understanding of how the program has really impacted the program households in the eye of program implementers, executors, and local elites. For that purpose, the evaluation team has interviewed the CARE officials involved with the project, Health Care Provider (*Pushti Apa*), beneficiaries and non-beneficiaries, local government officials including Upazila Nirbahi Officer (UNO), and elected local government official which includes UP chairman and members. The focus here has been to understand the perception of the key informants about the impact and to explore the process through which the program has generated this impact.

## (II) Focus Group Discussions

In addition to KIIs, the evaluation team has conducted four FGDs - two in among the project beneficiaries in the program villages and two among the non-beneficiaries in the program villages.

Data collected through KIIs and FGDs have been used for four different yet interrelated purposes-

- *Gauging Individual Perception:* Whereas the quantitative study provides the aggregate scenario, the qualitative inquiry has made an effort to explore the impact of the project at the individual level, i.e. how individuals have benefited or suffered (due to unintended consequences) from the program, what is their perception about the program and what they think about the sustainability of program impact. This feeds into the quantitative findings and validates the overall study.
- *Process Tracing:* One of the key goals of the evaluation process is to understand the intervening causal mechanism, i.e. the process through which the program has affected the beneficiaries and the non-beneficiaries. Identifying the causal chain and mechanism is extremely important as it helps to identify the necessary and the sufficient reasons, which can later be used to develop recommendations. Qualitative data collected through KII and FGD is extremely helpful for this and as George and Bennett (2005) argued, "...process-tracing forces the investigator to take equifinality into account, that is, to consider the alternative paths through which the outcome could have occurred, and it offers the possibility of mapping out one more potential causal paths that are consistent with outcome and the process-tracing evidence in a single case". At the same time, if the evaluators succeed in gathering more cases, it becomes possible to chart the "...repertoire of causal paths that lead to a given outcome and the conditions under which they occur" (George & Bennett, 2005: 206-207). As we will show in the later sections, we have attempted to do exactly that by using the qualitative data in developing case-studies and life-stories.
- *Case Studies:* Through using qualitative data, some case studies have been developed to understand the pathway of change in the life of the beneficiary as well as the household to which the beneficiary belongs.
- *Life Stories:* For the same purpose mentioned above, qualitative data has been used to develop life stories and identify the trajectory of change.

#### 4. The Interventions

Starting with the community led total sanitation (CLTS) system, CARE, in the first phase, built up the social and political cohesion and awareness in the project areas and then provided financial support for economic empowerment. A little over 20 per cent of the households received economic support, direct cash or input support, in between 2009 and 2010, and around 31 percent received such kind of support in between 2011 and 2012. Recently, additional 15 per cent households received such support. The cash support was mainly given for IGA promotion: for example, around 14 per cent household received support for purchasing livestock, 50 per cent for business purposes, a little over 9 per cent for vehicle purchase, around 3 per cent for leasing in land, and 20 per cent for other purposes.

Table 6: Cash support: purpose and use

Purpose of support fund	Use of support fund						Total
	Spent on consumption items	Purchased livestock	Started new business	Purchased vehicles	Leased in land	Others	
Spent on consumption items	64.29	7.14	14.29	0.00	14.29	0.00	100 (3.68)
Purchased livestock	11.32	79.25	7.55	1.89	0.00	0.00	100 (13.95)
Started new business	15.18	3.66	78.01	0.52	0.00	2.62	100 (50.26)
Purchased vehicles	8.57	0.00	0.00	91.43	0.00	0.00	100 (9.21)
Leased in land	0.00	0.00	0.00	0.00	90.91	9.09	100 (2.89)
Others	1.32	0.00	2.63	0.00	0.00	96.05	100 (20.00)
Total	12.63	13.16	41.32	8.95	3.16	20.79	100

Source: The End of SETU Project Review Field Study (2015)

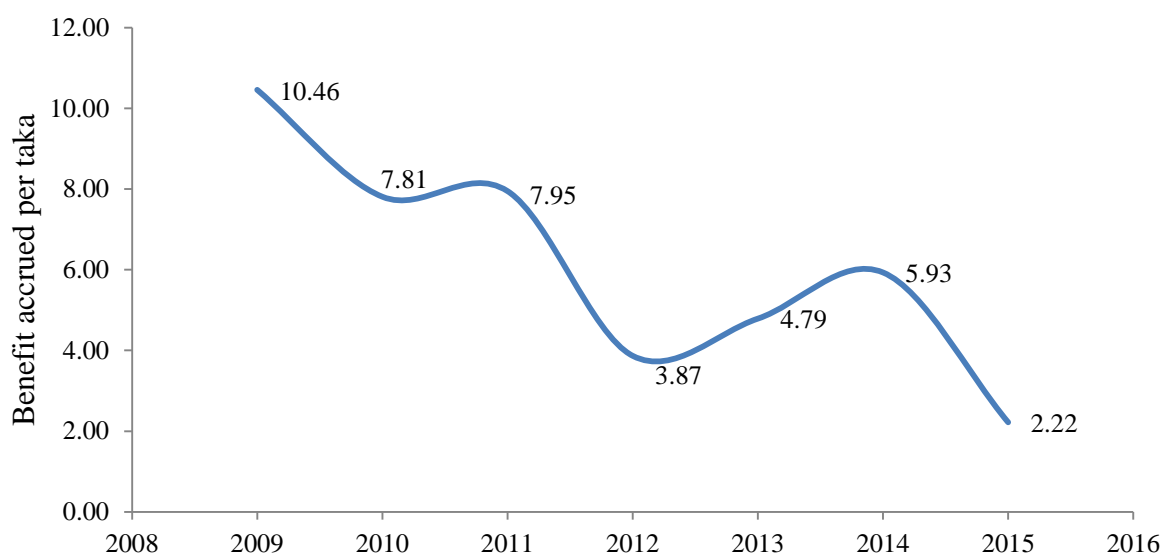
Note: The figures in parentheses show the distribution of cash support by activities

Although cash supports were majorly given for IGA purpose, some households used their received fund in other purposes not related with income generation. For example, around 11 per cent households who received support for livestock purchase and 15 per cent household who received support for business spent on consumption items. On average, 12.6 per cent household spent their received income on consumption items and thereby, 87.4 per cent household used the fund for productive purposes.

The sample households have received the cash support starting from 1300 BDT with a median amount of support of 7700 BDT and an average support of BDT.9490. One-fourth of the households received support amounting below BDT 7320 whereas one-fourth of the households received over BDT 12000. The accrued benefits showed that the lowest 25% of the households have accrued benefits below BDT 7750 whereas the median is BDT 15000 and the average, as 10 per cent households gained substantially, accrued benefit is close to BDT 50000. The first quartile of the benefit per unit of cash support is below

one, that is, one taka cash support yields benefits less than one taka. Around one-fourth households are found having accrued benefit rate in the range 1 and 1.64, the range of accrued benefit rate for the second quartile and third quartile is 3.12, second quartile value of 1.64 and third quartile value of 4.76. More than 15 taka has been accrued for 10 per cent of the households for each unit of cash support. On an average, each taka has succumbed around 6 taka to the beneficiary households over the range of the project.

**Figure 3: the trend of benefit rate per unit of cash support by support receipt year**



Source: The End of SETU Project Review Field Study (2015)

As expected the oldest cash support recipient will gain more than the newest one. The figure shows that the accrued benefit rate is low for the households receiving the cash direct in the recent period while that is almost five times higher for the households receiving the cash support at the earliest stage of the program.

**Table 7: the summary statistics of supports, accrued benefits, and benefit rate**

Support Year	p25	p50	p75	p90	iqr	Mean	SD
<b>Support</b>							
2009	5369	7710	12220	19200	6851	10642.67	11151.33
2010	4540	7355	10780	18650	6240	8776.34	6037.66
2011	6880	7700	12000	17200	5120	9543.53	5481.54
2012	7320	7665	7800	11900	480	8876.41	7839.13
2013	7500	7700	7970	13000	470	8395.83	3161.04
2014	8700	13000	13000	13660	4300	11545.87	2580.17
2015	13000	14000	14900	15000	1900	13346.80	3272.75
<b>Accrued benefits</b>							
2009	10000	15000	31000	250000	21000	72597.50	158181.00
2010	6000	14500	30000	123000	24000	49080.00	92285.60
2011	7300	20000	100000	250000	92700	68534.13	99836.44
2012	7690	13000	26000	80000	18310	33544.52	62693.57

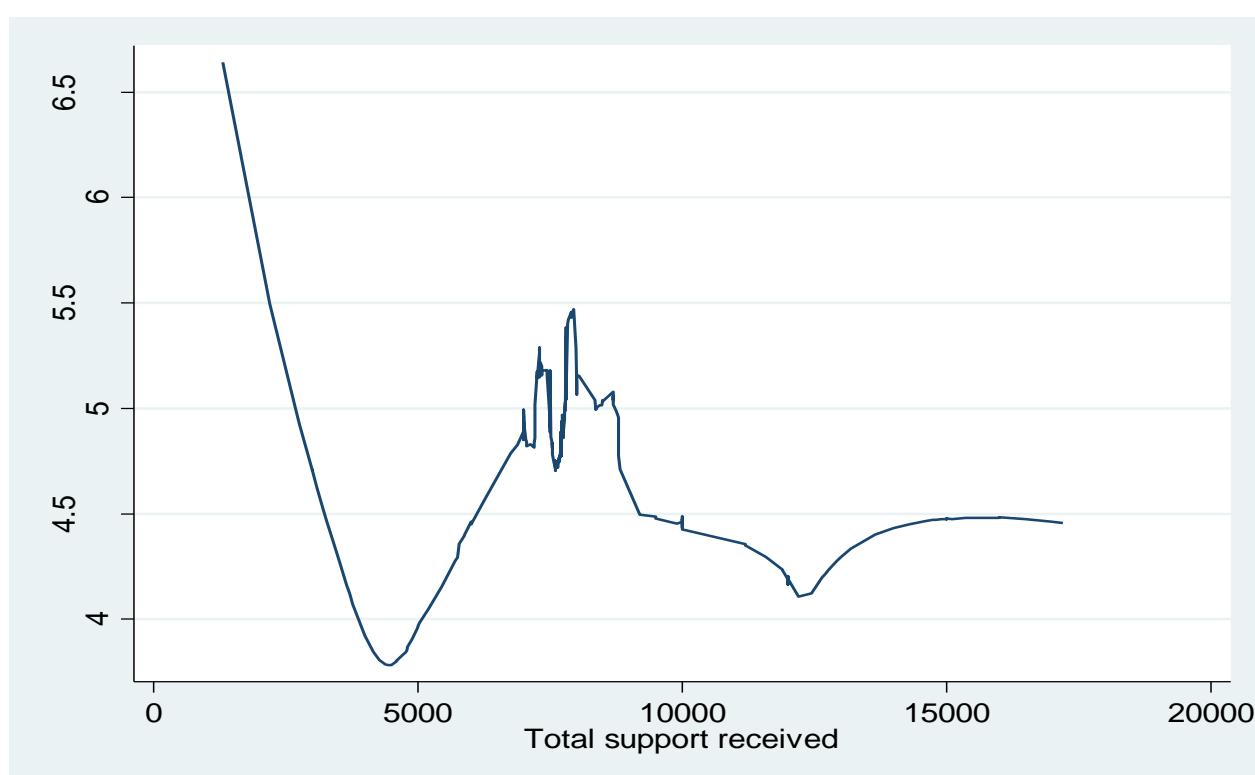
2013	7725	15000	30000	100000	22275	36072.50	60840.78
2014	13000	16500	60000	250000	47000	66255.43	105033.50
2015	6000	14900	25000	30000	19000	16866.67	10645.57
Benefit rate							
2009	1.20	1.72	5.33	20.83	4.14	10.46	36.17
2010	1.00	1.53	4.98	10.85	3.98	7.81	18.09
2011	1.00	2.60	11.93	25.87	10.93	7.95	11.43
2012	1.00	1.69	4.13	8.91	3.13	3.87	5.82
2013	1.00	1.69	4.14	13.77	3.14	4.79	8.40
2014	1.00	1.54	6.00	21.54	5.00	5.93	8.96
2015	0.40	1.00	1.69	2.31	1.29	2.22	4.45

Source: The End of SETU Project Review Field Study (2015)

Note: iqr represents inter-quartile range, and SD represents standard deviation.

The table shows that the cash support size is larger for the newest participant households compared to the oldest participants.

Figure 4: Lowess smoothing the benefit rate by support size



Source: drawn by authors based on the End of SETU Project Review Field Study (2015)

## 5. The Impacts of the Program

The program was formulated and implemented to empower the extreme poor socially, politically, and economically. The economic dimension of the holistic empowerment process is expected to ameliorate the overall access to various services such as sanitation, education, health, and infrastructural facilities; to diversify and enhance their livelihoods through the establishment of community based collective action

initiatives; and to improve the overall food security and asset base. On the other hand, the social empowerment will capture the social cohesion shaping the livelihoods, experiences and opportunities for the poor, and finally, the political empowerment will empower the poor by creating the opportunities for the poor in participating in local governance and development process: for example, engagement of UP representatives in poverty analysis and targeting the project beneficiaries, facilitation for effective targeting of social safety net, encouragement for the participation on various UP committees, formation of NL organization as ‘pressure group’, and establishment a system of matching grant funds for UP initiatives that target the poorest as well as information centres at UP level.

## 5.1. Economic Impacts

The project is expected to yield some intended impact on economic indicators such as income, expenditure, savings, and household assets.

Table 8: Average income and sources of income

Sources of income	Baseline Status	October 2015	Baseline status	October 2015
Monthly household income <sup>a</sup>	1285.29	10374.66	100.00	100.00
Monthly income from day laboring <sup>b</sup>	840.2	2449.16	65.37	23.61
Monthly income from transport <sup>c</sup>	136.35	1266.39	10.61	12.21
Monthly income from self employment <sup>d</sup>	172.47	3078.86	13.42	29.68
Monthly income from service <sup>e</sup>	20.88	463.52	1.62	4.47
Monthly income from day SSNP <sup>f</sup>	18.26	303.83	1.42	2.93
Monthly income from private support <sup>g</sup>	9.21	209.95	0.72	2.02

Source: The End of SETU Project Review Field Study (2015)

Note: the sum of the share of different sources of income may not be equal to 100. Households may have other sources of income other than the above major sources.

- This includes every cash inflow such as direct sale of labor (wage income), the net business income (profit), sale of asset, external support such as safety net, and withdrawn income.
- This includes income from day laboring in agriculture and non-agriculture sector. This includes wage income of every earning member of the households.
- This includes income from pulling rickshaw/van and bullock/pushcart, sailing boat, driving motorized van like nasimon/tomtom/korimon, and transport labor income.
- The self employment income is generated from self-employment in agriculture and non-agriculture sector. This includes the business income; in general, including the income from SETU supported IGAs.
- This includes income from salaried jobs in formal and informal sector.
- This includes income from various safety net income received within a year which has been converted into monthly support amount.
- Private support implies Islamic cash transfer like zakat/fitra and other direct cash support by the local people.

**Impact on Sources of Income:** The key objective of the program was to diversify the household income sources. The baseline information shows that 91 per cent households have at best two sources of income

whereas the survey (October 2015) shows that 18 per cent households have at least 3 sources of income and more than 50 per cent households have more one sources of income.

Our qualitative study also supports this. During our FGD in Chilmaripara, Rangpur, a number of respondents has told us that their participation in the program has helped them in diversifying their sources of income and almost all the households have at least two sources income. In other FGDs, we have also witnessed the same trend. Our FGDs and KIIs indicate that this has happened mainly due to the fact that the SETU program has created an opportunity for the women to get involved in the income generating activities. According to one FGD respondent, "Participation of women in income generating activities has increased significantly. Social acceptance has increased regarding women's participation in small business, peddling, garment jobs, and other jobs. Women are now more vocal in household as well as in community". At the same time, the FGD participants has pointed out that even though there were some initial resistance at initial level, over the time, attitude regarding women's participation in the income generating activities has changed significantly- "women in our area are aware and active in socio-economic activities. Even, our husbands think that women's awareness as well as economic empowerment has brought well-being of the family. As a result, everyone is supportive", opined one FGD participant of Chauratari.

**Impact on Income:** When the program started, the average income was below BDT 1500 and 65 per cent of the household income came from selling manual labor and 24 per cent income came from self-employment activities. To be specific, only 13.4 per cent income had been added to the household income due to enterprises. The external supports such as social safety net or private support was assisting less than 2 per cent. But the remarkable changes have been observed in the sources of income in the survey conducted by the evaluation team (October 2015). For example, the overwhelming dependence on manual labor selling declines and almost one-third income now comes from business. The average income has crossed BDT 10,000.

**Table 9: Summary Statistics of Income**

	p25	p50	p75	p90	iqr	mean	sd
Baseline							
Monthly household income	921	1300	1600	1900	679	1285	481
Monthly income from day labor	0	844	1400	1750	1400	840	680
Monthly income from business	0	0	0	833	0	172	478
Follow up (October 2015)							
Monthly household income	6000	9000	13000	18810	7000	10375	7341
Monthly income from day labor	0	0	3550	7000	3550	2449	4690
Monthly income from business	0	754	5000	9000	5000	3079	4375

Source: The End of SETU Project Review Field Study (2015)

The result shows that 25 per cent households have monthly income below BDT 6000 and 50 per cent households have income over BDT 9000. The inter-quartile range has been increased more than 10 times and the standard deviation of household income has increased substantially which suggests that albeit the households start from the same income level, they could not move in the same direction, that is, the income inequality has been widened.

Our qualitative findings also reflect this positive change in the household income level and also provide some idea about possible reasons behind the income inequality. To understand this dynamics, let us consider the following box that compares and contrasts three case studies of the same locality-

### **Box 1: Three successful case studies**

#### **Case -1**

Ruksana Begum is divorced woman whose husband left her and got married for the second time. It was a very difficult phase in her life and her life became unbearable as she did not have any source of earning. Sometimes her brothers looked after her but it was not enough. Then she purchased an old sewing machine by spending BDT 3200 with the help of her brother and started selling clothes. Life was still very difficult. Since the beginning of 2013, she tried to get help from the SETU program. She explained her present state and capacity, chalked out a business plan and requested for cash transfer. Once her plan was approved by the program and her need for cash was determined, she received BDT 7800 on May 5, 2013 to expand her cloth sewing activities and start a business. As a result of this, her income increased and reached to a monthly average of BDT 6000. She admitted her daughter in school. When her husband heard this, he divorced his 2<sup>nd</sup> wife, got back to Ruksana and started to help her. Ruksana made different types of dress and her husband sold cloths & dress through ferry in different villages. At present their monthly average income is about BDT 10,000.

#### **Case-2**

Makama is a 35 year old divorced woman who lives with her only son. Her husband left her when her son was on 2 years old. Then she came back to her father's house and started to work as a maid servant. When SKS SETU started working in her community in May 2010, even though she was eligible, she was not selected as she worked as a maid servant and lived in another place. She was selected as SETU BHH for phase II in last November 2012. She received cash support in the amount of BDT 7700 to start-up cloths selling business based on her skills and interest. Now she is a successful business woman. She runs her business by day and runs a grocery shop within the community. The amount of total capital in both businesses is about BDT 30,000. At present she has 3 cattle, 2 goats (Khashi), built new four folding tins house with boundary, installed tube-well, sanitary latrines and purchased many household assets. Her son goes to school regularly. Her income has increased and so has her social status.

#### **Case-3**

Ajibor, 86 years old, is born and raised in Chilmaripara and has seen the change in the socio-economic scenario of the locality. He did not go to school in his early age and started working in farmland as soon as he became teenager. He got married in his mid-20s. He has 6 sons and 1 daughter. Currently, he lives with his wife and his youngest. Until his 70s, Ajibor worked as a day laborer to support his family. In the meantime, his sons and daughter got married and decided to live separately. Since his early 70s, he became weaker and started begging to feed his wife and the youngest child. After several years of begging, he got the assistance from the SETU project in 2010. *"Nothing could be more miraculous and valuable for me than to get a handsome*

*amount of money to start a favorable business in my 80s”, Ajibor said. Ajibor received around 4600 Taka in 2010. With the money, Ajibor started rice business in local area. “I was doing well enough to support my family through the rice business. I used to buy rice from distant Upazila market and sell in local village market. But last year I got extremely sick for several months and lost my business”, stated Ajibor. He got extremely sick in the last quarter of 2014 and had to stop the business and spent a good amount of money after treatment. His family reached close to destitution after he got ill. Then in early 2015, Ajibor got financial support from SETU project again. “Watching my helplessness, SETU people came forward again to help me and gave me 13000 Taka to rebuild my business”, mentioned Ajibor. During the last few months, Ajibor has rebuilt his business. “Recently I bought a bicycle to transport rice from distant upazila market and to sell in local village market. Each month, I sell almost 2000 kilograms of rice and earn around 3000 Taka which is good enough to support my family. I repaired my small hut recently. The assistance from SETU project gave me and my family a new life”, concluded Ajibor.*

Source: The End of SETU Project Review Field Study (2015)

If we consider the three cases mentioned above, the following conclusions can be drawn-

First of all, these cases clearly show a positive impact of the SETU program on the Household level income. In effect, the intervention has helped the households in unlocking their potential and using the cash assets in different income generating activities, the outcome of which is significant improvement in the household level income.

Second, as shown in the quantitative study, the cash asset delivered to the beneficiaries is not of the same amount. However, these case studies show that the amount received by the beneficiaries has not been decided arbitrarily. Rather a systematic procedure has been followed in determining the amount which relied on the capacity and planning ability of the individuals. In other words, the SETU project has made a conscious effort to work together with the beneficiaries in identifying their capacity and helping them accordingly. As one Care official told us, "Its true that we did not give the same amount of money to everyone and there is a programmatic logic behind that. We wanted them to think real hard, identify their potential, develop a plan and test its feasibility. Once they show us a plan, we have always asked them how they are going to do that and together we decided how much money they need. So, even if someone got less, he did not mind because he understood why he got that much and why his neighbor received more (or less)." In other words, this shows that the need-based cash transfer has been unequal from very beginning and explains, at least to some extent, the widening of inequality, found in the quantitative study.

Third, the third case study also indicates the vulnerability of the beneficiaries. It shows that whereas the cash transfer can indeed help the extreme poor, it may not always protect them from vulnerability. In effect, income level or cash assistance requires to reach a certain point, otherwise, the positive impacts may not sustain in the long run.

The following table provides a snapshot of positive impact of SETU project in case of the three case studies mentioned above:

Indicators	Ruksana		Makama		Ajibor	
	Before SETU (put √ marks as needed)	After SETU (put √ marks as needed)	Before SETU (put √ marks as needed)	After SETU (put √ marks as needed)	Before SETU (put √ marks as needed)	After SETU (put √ marks as needed)
1. Year round food security (3 meals a day)	×	√	×	√	×	√
2. Main Source of income (Name)	Day labor	Tailoring & cloths selling business	Maid servant	Small scale business, cattle rearing	Beggar	Rice Business
3. Number of income sources	1	4	1	5	1	1
4. Average monthly income (BDT)	1100-1200	10000	700-800	5000	NA	3000
5. Average monthly expenditure (BDT)	1500	6000	1200	3000	NA	NA
6. Productive Asset Value	3200	85000	0	1,00,000		
7. Total HH Asset Value (Productive and Non-productive)	35000	120000	4000	1,50,000		
8. Amount of HH savings (Group & Individual)	0	11000 (DPS)	0	20000 (both group & DPS)		
9. Land (homestead & ownership in decimal)	2 decimal homestead	35 (2 decimal homestead & 33 decimal mortgaged land)	0	3 decimal		
10. Access to Sanitation	No	Yes	No	Yes	No	Yes
11. Engaged in exploitation labour relation advance sale of labour/crop	Yes	No	Yes	No	No	No

Source: The End of SETU Project Review Field Study (2015)

**Impact on expenditure and food security:** It is clear that the average household income has been increased more than 8 folds compared to the baseline situation. The increased income should used for predominantly for three economic purposes: (i) consumption, (ii) savings, and (iii) investment.

Table 10: average household expenditure on major food items

	Baseline Status	October 2015
Total monthly household expenditure	1330.67	7261.45
Monthly expenditure on rice	684.84	1247.40
Monthly expenditure on flour	1.32	71.88
Monthly expenditure on potato	52.44	371.08
Monthly expenditure on pulse	13.36	321.80
Monthly expenditure on fish	19.84	646.48
Monthly expenditure on meat	0.68	431.88
Monthly expenditure on egg	1.68	216.88
Monthly expenditure on milk	0.00	129.48
Monthly expenditure on vegetable	76.80	428.44
Monthly expenditure on fruit	0.16	172.40
Major food	851.12	4037.72
Other expenditure (investment expenditure, expenditure on durable items, spending on education, health cost, etc.)	479.55	3223.73
Expenditure share of major food items	63.96	55.60

Source: The End of SETU Project Review Field Study (2015)

In baseline, the average monthly household expenditure was estimated at 1330 which increased to 7261 in October 2015. The expenditure share of major food items was around 64 per cent in baseline which came down to 55.6 per cent in 2015. This shifting suggests that households have more capabilities to spend on other non-food expenditure (clothing, shoes, education, health, utilities, and spending on durable consumption). From the poverty literature, it is found that the poor and the poorest spent a lion share of their income for food and a tiny portion is left for non-food expenditure. With the improvement of economic well-being, the household tended to spent more on non-food items.

Table 11: Number of days having fish/meat/eggs/milk

Variable	Baseline Status	October 2015
Number of days having fish	1.35	3.81
Null	28.63	7.24
One	27.10	7.75
Two	32.44	20.67
Three	7.25	14.47
Four	3.05	11.37
Five	0.76	10.85
Six	0.38	4.91
Seven	0.38	22.74
Number of days having meat	0.02	1.34
Null	98.47	34.63
One	0.76	31.01
Two	0.76	19.38
Three	0	5.94
Four	0	4.39
Five	0	1.29
Six	0	0.78
Seven	0	2.58
Number of days having eggs	0.53	2.34
Null	59.92	17.05
One	29.01	18.60
Two	9.54	30.49
Three	0.76	12.66
Four	0.76	9.30
Five	0	1.81
Six	0	0.78
Seven	0	9.30
Number of days having milk	0.12	1.69
Null	96.56	42.38
One	1.15	18.09
Two	0.76	17.05
Three	0	7.24
Four	0	2.84
Five	0	1.29
Six	1.15	0.78
Seven	0.38	10.34

Source: The End of SETU Project Review Field Study (2015)

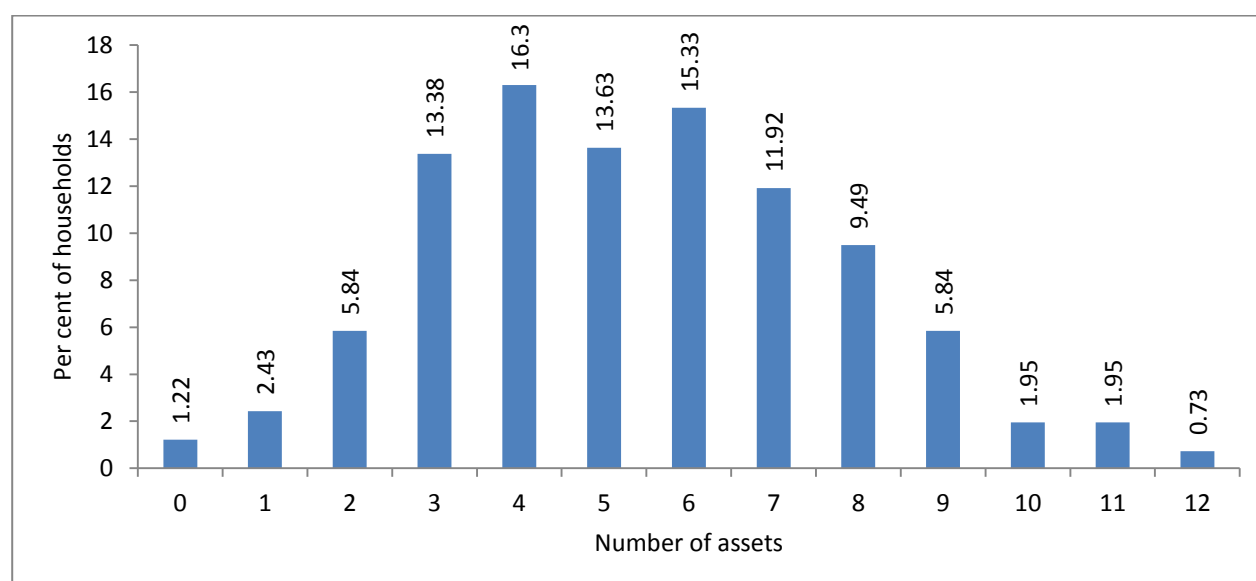
Although fish was more or less available for 2-3 days in a week in baseline, meat and milk was absent in their food baskets and only one-third of the households had eggs in their menu for at best 2 days in a week. The composition of the food basket has been changed remarkably. Fish becomes more available in a week, for example, more than 45 per cent households have fish in their consumption basket more than 3 days in a week. Meat and milk which were unexpected in the baseline, almost half of the household can buy meat 1-2 days in a week. Egg is also available for 60 per cent for 1-4 days in a week.

**Impact on savings:** In baseline, 90 per cent households had no savings and 10 per cent households had monthly savings balance over only 5 taka. The latest survey data (October 2015) shows that the savings

balance per month has increased substantially to 355 but still now 25 per cent households have no current cash savings balance. The ninety percentile monthly savings balance is 900 implying that 10 per cent households have monthly savings balance over 900 BDT.

*Impact on asset ownership:* Asset accumulation is an important process of moving out of extreme poverty in a sustainable way. Productive assets such as cattle / buffalo/ calf/ goat /sheep/ poultry, rickshaw / van, sewing machine, equipment for cottage industries, etc., generate income for the household. On the other hand, non-productive durable assets accumulation shows the better off condition of the households. The ownership of TV/Radio/Cassette/Mobile Phone, bicycle, fan, jewellery (gold/silver) etc is considered to be the indicators of well-being of the households.

**Figure 5:** distribution of number of assets



Source: The End of SETU Project Review Field Study (2015)

From the list of productive and non-productive asset ownership data, we find that 22 per cent households have less than three assets while 78 per cent households have more than 3 assets and 68 per cent households have 4-8 assets.

## 5.2. Social Impacts

During our evaluation, we have found that the SETU project has significantly affected the societal cohesiveness and harmony in the project areas and in fact, this positive impact can be considered as the major reason behind the overall success of the project intervention. As we will explain later, the design of the program that relies on consulting the local people, holding meeting with them to identify different groups, helping them in thinking about the future has played an important role not only in increasing the legitimacy of the program or in making it acceptable to the community but also has ensured the

involvement of the local people which eventually created a sense of ownership among the people. During the FGDs, both the beneficiaries and non-beneficiaries told us about their participation at the initial level and how that played a significant role in shaping their ideas about the program. In effect, this development of perceptions has a number of societal consequences as described below-

***Building and/or Strengthening Social Cohesiveness:*** From the very beginning the SETU project concentrated on helping the people of the community in identifying the problems and the people who needed assistance the most. As a result, the program officials carried out a number of exercises including social mapping, where all the households, roads, educational and religious institutions, and other important locations were drawn in a paper in the presence of community people. In the social map, the picture of the sanitation was drawn in consultation with the community people. After that, the 'household classification' was done to identify the level of socio-economic conditions of the local households. The households were classified into 5 categories: rich class, middle class, lower middle class, poor, and extreme poor. Furthermore, a "pot analysis" was being conducted to show community people the holes in the economic pot of households. The 'pot analysis' depicted the holes as spending in smoking, betting etc. These holes eventually hinder the prospect of overcoming the poverty. In this way, the SETU project inspired people to start savings. The savings was supposed to come in use of the members in the non-harvesting period according to the seasonal crop calendar made by community people under the guidance of project officials.

It is important to note that all of these exercises were conducted with all the people living in the communities and the participation of everyone irrespective of their economic status was encouraged. In effect, the participation served three basic purposes-

- It pointed out the importance of communitarian values and customs in developing a sense of program ownership. A number of scholars have argued that communitarian values play an important role in determining program outcomes as these values often embrace the community's understanding regarding who the poorest are, what problems they face and how these can be solved. In fact, it has been argued that in a closely-knit society, where everyone knows everyone else, it is often possible that the people, through relying on the communitarian value structure, define 'right' and 'wrong' and from this perspective, helping the extreme poor is considered as something that should be emphasized on. Tsai's (2005) study on rural China where the deeply embedded societal understanding determines the ideal role of the government officials or Hossain's (2010) study on rude accountability in Bangladesh where blaming and shaming of the government officials are considered to be 'just' due to their failure of upholding the societal value eventually support these assumptions. It is important to note that the SETU program has used this

communitarian value that considers helping the extreme poor to be the 'just' act in an effective and efficient way and while doing that has allowed the people to own this program. As one participant, who was not selected as SETU beneficiary noted, "I was not poor but I knew the people. When the brothers and sisters from SETU came, told everyone to come to a meeting and started doing all the exercises, I wanted to help. And I know other people who do not need any assistance, also helped. Because, we know these people and we realized that they can improve their livelihoods if proper help is provided. Everyone in the community knows that and supports SETU". Another FGD participant echoed the same view, "the people of CARE actually succeeded in making us realize that the problems we are facing are problems of the community and these are affecting all of us. As a result, even people who realized that they would not be considered as beneficiaries worked with the project people in identifying the beneficiaries. In a way, we tried to work together to solve our problems". This tacit support and acceptance plays an important role in not only legitimizing the SETU intervention but also in strengthening social cohesion.

- Once the community people participated in the exercises and determined the outcomes, it did not remain SETU's findings or exercises, it eventually transformed into a decision that was endorsed by the people of the community. In fact, this particular approach was followed purposefully and from the very beginning, it was effective. For instance, one FGD participants of Chilmari told us how the SETU project started by raising awareness about sanitation facilities. She told us that the officials involved with the project formed a Community Led Total Sanitation (CLTS) committee and, "Under CLTS committee, we worked to make sure that each household of our community has a sanitary latrine of their own. For the extreme poor people, we sought help from the UP and from the rich people of the community as we were able to make everyone realize that a healthy community can only be built if everyone follows the same sanitation system in the community. By doing all these, we succeeded in implementing total sanitation for community people within few months". This statement which was echoed by other FGD participants in various locations is important for a number of reasons- first, it shows that even though the initial problems were identified with the help of the project, and committees were formed with the help of CARE officials, there was no conflict in problem definition or identification and the whole community agreed that some certain problems should be addressed. This indeed a created a favorable environment for the project to move towards the later stage. Second, it is also important to note that from the very beginning the project did not try to ignore or engage into conflict with the local level political leaders. Rather, it tried to gain their supports and that is why, the community people did not hesitate to contact the Union Parishad leaders and the local elites to receive their support. In other words, it is possible that instead of confronting the local elites, the program tried to co-opt them. Third, another important aspect of this early intervention was the formation of

committees. The project clearly understood that without organizing the poor in support of their demands, it would not be possible to assist them in attaining the project goals. How these organizations had eventually supported them would be discussed later.

- Another important aspect of SETU's approach was that it helped the community people not only in identifying and defining problems but also assisted them with developing specific solutions to these problems. It has done so while refraining itself from dictating the terms and through involving the people living in the communities in identifying solutions. For instance, the exercise known as pot analysis helped the people in understanding their current condition in an effective way. According to one respondent of Chouratari, Lalmonirhat, “the pot analysis was helpful in understanding how were spending our hard-earned money. It helped us in identifying areas where we should or should not spend and made it clear to us that we indeed had some bad habits, like smoking, baiting where we were spending a lot. However, I think its biggest contribution was that it showed us we really had no plans for future and we had no idea how we were going to survive. When the program people asked what we would do when all our monies were spent, we had to think. Our initial response was we would borrow money, would sell labor in advance but when we were asked how long we could live like that, we realized that this cannot continue. I think we all knew that but no one in the last had presented this to us in such organized way”. Another respondent of Chilmari explained to us what the project did after this initial realization, “when this became clear to us that we had to do something about it, we asked them for their help. However, they told us to think. I think one of them told us, ‘why don’t guys discuss among you for the rest of the week and try to come up with some solutions? We can always sit next week’. We did that and we tried to find some solutions. So the next week, we sat together and discussed with the project people about the possible solutions. Well, I will not say that our own ideas were very refined or organized but with the help of the project people, we modified them and developed some solutions”. In other words, the discussion above indicates that whereas the SETU project helped the community people through supplying alternatives, it allowed them to choose from or come up with the solution on its own. As a result, the final outcome, i.e. the solution was owned by everyone.

However, the most important question is- what is the impact of this strengthened social cohesiveness, i.e. how did the social cohesion affect the livelihood of the beneficiaries? Our qualitative findings indicate that this helped the positively affected the livelihoods of the people in general, the beneficiaries in particular in the following ways-

First, as the beneficiaries worked together to find solutions of their economic problems, often times they started with developing different organizations to help them. Consequently, savings groups were formed where both the beneficiaries and even the non-beneficiaries worked together. As one interviewee told us,

"We started by saving a fistful of rice (from each household) at the beginning as being poor, it was not possible for us to manage cash for weekly savings. Members of the savings group could borrow rice during non-harvesting season when working opportunities were limited. However, later we found that we could not preserve rice for a long period of time and thereby decided to save very little amount of money instead of rice. Collective savings became very fruitful for us. Members could seek and get interest-free loans from the collective account for a short period, preferably for 2-3 months. There is a committee for the savings group with elected president, secretary, and treasurer. After all these years, the savings group has an official bank account where we have saved around 20,000 Taka. Members of the group can now take loans of few thousands Taka to start a small business. We have 34 members in the group now. This group now has become a source of strength and confidence for us".

In other FGDs, we have found the savings group to play the same role. However, it is important to note that the success of these savings group and any group for that matter, depended largely on an informal understanding among the members that they should help and trust each other. In fact, this understanding and reliance was put to test through the formation of the groups and without strong social cohesion, this experiment could never become successful.

Second, the beneficiaries not only organized themselves to perform different savings activities, they were also quite keen in helping their group members during the time of need. In one of our FGDs, we were told that the group members always tried their best to help their poor members and they often sat together to decide which of the members deserved immediate help. Moreover, in some cases, they were willing to consider a genuine problem faced by a member if s/he failed to pay back money in time. As one interviewee told us, "we lent some money to X and he was interested in fish cultivation. However, this did not go well and due to some unknown problems, almost all his fishes died. We understand that it was not his fault and he indeed tried hard with loaned money. Henceforth, we did not punish him or created pressure on him to give us the money back". This shows that in the community, the social cohesion developed through the program helped the poor not only in realizing the problems of their neighbors but also in helping them through lending money. In a way, through working together, they succeeded in developing and exercising specific societal norms and values which guided their behavior, helped them in identifying the 'deserving poor' and made them considerate about their problems if they failed.

Third, an important contribution of the resultant social cohesion was it eventually played the role of an 'informal' accountability mechanism. One FGD participant explained it in the following way-

"While making a decision about whom we should help through money-lending, we always considered their economic conditions. The thing is, we all know each other and we are well-aware about the other members' economic situations. As such, most of the time, we succeeded to reach a consensus and we could tell a member, 'look, we know that you need money but look at his/her condition. Don't you think that s/he needs it more than you?' Almost all the time, they agreed and through a consensus, we helped the most deserving ones".

The transparent method followed in 'beneficiary selection' by the group played another important role. One FGD participant stated,

"When I borrowed money from the group, I tried to return it as soon as possible. Because I knew that someone else would need that money and if I fail to return in time, not only my neighbors would develop a negative idea about me but also I would deprive another human being from necessary help".

In other words, it indicates that the prevailing norms, values and understanding can indeed play an important role in dictating the terms of behavior of the people living in the communities. As the discussion on group formation and group behavior in the case of savings group indicate there was no formal enforcement mechanism at play to ensure the poor's obedience to the group's rules but the informal norms and societal values which is an outcome of the social cohesion has actually perform the role of the an informal accountability mechanism. To a large extent, this is what Tsai (2005) observed in rural China and we have found the same thing in the studied areas.

It is interesting that in almost all the FGDs with the beneficiary groups, we observed the same sentiment. Our research design and effort do not allow us to conclude that the SETU project has caused the development of this sentiment because it is also possible that this sentiment has already been there within the community. However, even if that is the case, it can be argued that the program intervention has managed to bring these sentiments in the forefront and through strengthening social cohesion, the program has encouraged the rural poor to help and depend on each other, which played an important role in positively affecting their livelihoods.

In fact, as we will explain later, social cohesion which affected group behavior, shaped individual understandings about the problems of other people and the whole community and ensured the presence of

an informal accountability mechanism did not only perform an immediate role (i.e. positive affect on livelihood) but also created a long-term impact especially when efforts were taken to raise awareness about social menace and/or forming organizational structure to provide benefits to the community people. These issues are discussed later in this section.

***Development of Organizations:*** As indicated earlier, a key impact of the SETU project was the development of some key societal organizations which allowed the communities to put the values and principles, developed through social cohesion, in practice. As indicated in the previous section, as part of its programmatic structure, SETU helped to develop and relied on a number of organizations including but not limited to Savings Committee (i.e. a social organization that worked for the economic welfare and protection of the vulnerable population during the 'Manga' season); or EKATA (i.e. a committee mainly for women that united the women against various social obstacles); NLO (i.e. an organization of the natural leaders). Our FGD and KII indicates that these organizations served a number of purposes-

- It helped to develop a systematic process of interaction and view exchange among the community people to effectively address their various social, political and economic problems. As discussed above, the activities of the Saving Groups played an important role in developing the economic condition of the poor. At the same time, EKATA helped the women of the program areas to be aware of various social problems and also helped them in dealing with these problems in an organized way.
- The social organizations has also helped the community members to systematically protest and prevent certain negative social practices like early marriage, domestic violence in an effective and efficient way. During our interviews, the respondents pointed out that these organizations, especially EKATA, plays an important role against early marriage.

***Raising Awareness:*** "Before this program, we had no idea about various rules and laws about early marriage and dowry. At the same time, we did not know that we could go to Union Parishad (UP) to demand services and we can actually hold the UP chair and members accountable. We have learned this from SETU", said one FGD participant. In fact, this is probably the most important contribution of the SETU, i.e. it has raised awareness about the social menaces and also pointed out that early marriage or demanding dowry is a punishable offense. In addition to that, the program has also raised awareness about violence against women and now, through using the organizational structures, the members can protest against these. As one FGD respondent pointed out, "We tried to protect the women suffering from domestic violence. When we learn about this, we go to that house and talk to the husband. We try to

make him understand that what he is doing is wrong and he should never do that". When we asked them whether it works, the FGD respondent replied, "almost all the time". The male FGD participants also agreed that violence against women, especially domestic violence declined a lot in their localities.

However, the FGD participants and Key Informant Interviewees told us that even though they did not normally go to the law enforcement agencies for domestic violence (and try to reconcile), in case of early marriage, they adopted a "zero-tolerance" strategy- "just a few years ago, we realized that parents are arranging an early marriage. We confronted them as soon as we heard that. Once they decided not to listen to us, we contacted the police and guess what, we stopped the marriage".

During our group discussions, we have also found that awareness about nutrition has significantly increased among the beneficiaries. From group discussion with pregnant women, lactating mother and adolescent girls, we have found that the nutrition component of the program is very popular and effective in raising awareness about the role and positive impact of breastfeeding, micronutrient consumption, and supplementary feeding. Some of the participants have opined that the nutrition component has helped their children to have a good and healthy life. Some adolescent girls, while discussing with us have acknowledged the role of nutrition component. Discussion with non-beneficiaries reveals that although it is an intervention component for their beneficiaries, non-beneficiaries have also been benefited from Pusti Apa, an example of positive externality of the project. During the FGDs, the non-beneficiaries told us that that positive externality took place in two ways- first, as one respondent stated, "we had no idea about nutrition or nutrition-sensitive diet in the past. To be honest, we did not care about it as we were (and still) are concerned about getting necessary food, so the issue of right kind of food does not matter to us. However, now at least we know about these issues. We have seen what is happening to the beneficiaries, we observe them as they become healthy and we have also realized that they are not suffering from diseases like us. We have talked to them and they have also shared their experiences with us. Given that they are the examples of nutrition-sensitive behavior, we try to follow them. We cannot always follow what they have achieved in terms of food-habit or diet but we try follow the basic principles of cleanliness". In other words, the non-beneficiaries have learned from the beneficiaries and they try to follow their examples as best as they can.

Second, even though "Pusti Apa" mainly helped the beneficiaries, the non-beneficiaries could also ask them questions and receive suggestions. As one project official who performs the role of 'pusti apa' told us, "It is true that I spend most of my time with the beneficiaries but that does not necessarily mean that I do not help others. Sometimes, the non-beneficiaries asked me questions and requested for my suggestions and I tried to assist them." During our FGDs, the respondents also told us that the non-beneficiary households, though limited, but still got advice from 'pusti apa'. In fact, in few cases, we have found the nutrition workers to play even bigger role. As one respondent told us, "As you can see, I am very old and I suffer from a number of diseases. However, I have no idea what medicine I should take and in fact, I cannot afford medicines. I heard that Upazila Health Complex can help me but I do not know where that is or what I should do once I go there. So, I ask Y- she is their pusti apa. I told her that since she know all that things, she could help me. Well, she did".

In fact, our study indicates that awareness-raising at the social level has generated a spill-over effect. Even though the beneficiaries have learned about the various social problems like early marriage or the benefits of having nutritious food, this learning has been shared within the community. Consequently, the whole community has benefitted from this knowledge sharing. The similar conclusion can be drawn about nutrition related knowledge.

***Developing Network:*** One of the key social impacts that we have observed and is directly related with economic development is the establishment of linkage with individual powerful actors, local elites, political leaders, Union Parishad and market. The program beneficiaries told us that in the past they were invisible to the local powerful actors and they hesitated to interact with them. However, the program and the way it had been designed had done two things- first, given that an understanding was created that the problem of the community is not a problem of the individual and instead it is indeed 'problem of the community'. The fact the the SETU program tried to co-opt the elites instead of confronting them was extremely useful because it created an opportunity for the poor to interact with the powerful and eventually to become 'visible'. As one respondent pointed out, "even my relatives hesitated to visit me. I was never invited and it seemed like I was invisible to everyone. I was living my own life and my problems were only mine. However, when SETU came with the CLTS and later with different tools, I sit with others and for the first time, started to consider myself as a member of the community".

In the later stage, the SETU program played a much bigger role. As one program official pointed out, "before transferring cash, we told them to think about their experiences and capacity, think about what they are good at and asked them to develop a business plan. We then sat with them to analyze the business plan. Together we explored the problems and tried to find ways of dealing with them. One of our key concern was- if they wanted to get involved with small business or things like that, do they have connection to run that? How would they be linked with the market? What types of help they had?". This was indeed a critical challenge, however, our study shows that in most cases, they succeeded in creating a link with the market. According to one beneficiary, "for my grocery shop, I needed to outside of this community even outside of this union. It was not easy at first but I managed. Sometimes, I got help from my neighbors as they would know someone one who would be able to connect me with someone else from whom I could buy goods at a reasonable price. It took time but I did that". In other words, this statement indicates that the internal social connection built initially through the program was then translated into a bigger social connection which was extremely valuable for the poor.

The linkage with the market, i.e. this wider social connection has substantially improved the economic condition of the poor as it helped them to invest the cash received through the program in an efficient way. At the same time, the program also connected the poor with the political leaders especially the UP members and the Chairman. As we explain later, this connection also immensely helped the poor.

**Collective Action:** The social cohesiveness, the ability to identify and define problems, the capacity to find solutions, the organizational strength, awareness about rights, rules and laws, political consciousness and networking with different state and non state organizations have allowed the society to solve its own problems. The following case study provides an example of that-

**Box 2: Community action has increased social cohesion – an example of bridge construction**

Sarkarpara is a lonely and vulnerable community of the Mominpur union under Sadar upazila of Rangpur district. A total of 88 households live in this community and the most of them are extreme poor and belonging the religion of hindu. The Kharuavaz River, flows by the side of the community, makes the community isolated from others nearby communities. Due to lack of bridge or culvert over the river for a long time, villagers used ‘vela’ and suffered a lot. There was a big bazaar locally called ‘hat’ namely Baburhat at the Sarkarpara community that sits two times in a week and many people from different villages of Mominpur union came for selling and purchasing goods. The bazaar has stopped and shifted to other place due to lack of communication facility that reduced the income sources of community people of Sarkarpara. Besides, many other problems the community people faced include: cultivating, harvesting and carrying crops from each-other sides, drop-down of school going children into water, coming-and-going to market, hospital and other places for regular and emergency cases, coming-and-going to mosque for prayers especially Muslim people of Sarkarpara because the only nearby mosque is situated at the opposite side of the river. Therefore, a bridge was the prime need of the Sarkarpara community as well as surrounding communities. The community people have been demanding to the UP’s representative for long years to prepare a bridge but did not get any result.

SETU project started its activities in these communities in 2010 and at the beginning, SETU staff facilitated different processes including community mobilization for building solidarity among community people, identifying problems within the community and triggering actions for solving community problems collectively after developing community action plan (CAP), raising voice of extreme poor households regarding their rights and so on. Identifying UP as appropriate authority to construct a bridge, the community people raised the issue during pre-budget and open budget session in last two years but did not get any support from UP. The community people also placed the problem during preparing community action plan (CAP) in the FY 2011-’12 and the Para Unnayan Community (PUC) also raised the issue in last CAP review session **in June 2013**. In that meeting, the PUC and community people took decision to make a bridge through community-led initiative. As per decision, they organized several meetings with own community people. The PUC also invited other members of PUCs and community people of surrounding four communities to find out the way of solving the burning problem. On the **7<sup>th</sup> July 2013**, the PUCs, natural leaders (NLs) and people of four communities organized a meeting on the issue and took final decision to make a 150-feet long bridge taking required supports such as bamboos, money and others from community people and community elites. They formed an ‘management committee’ consisting of 7 members where there are 5 male and 2 females for collecting bamboos, money and other construction materials, and managing the work accordingly.

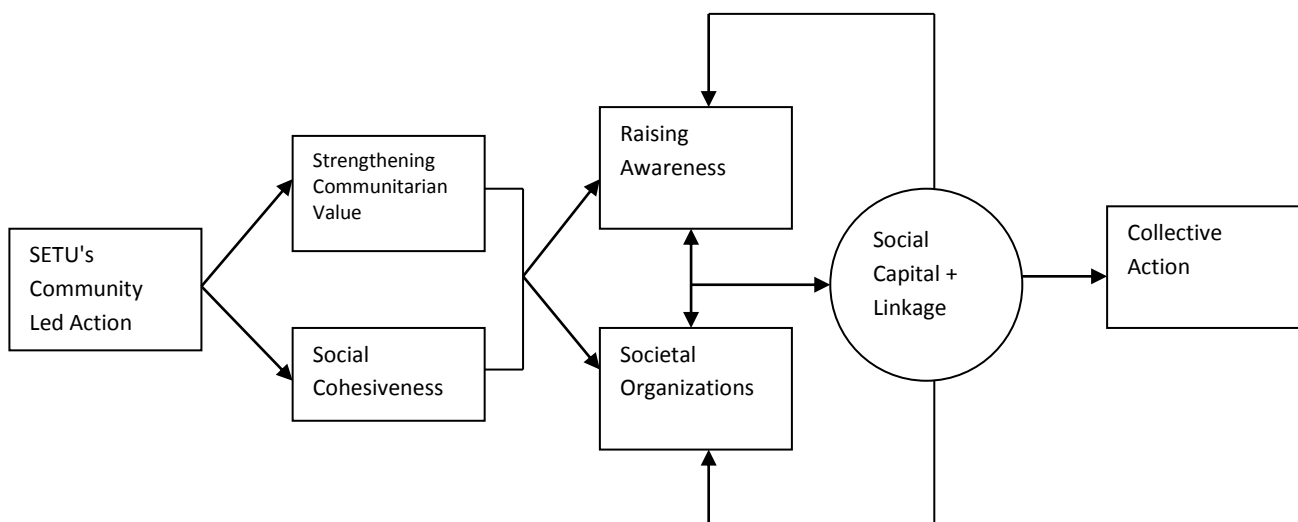
**On the 12<sup>th</sup> July 2013**, PUCs and people from 4 communities constructed the bridge jointly through the arduous effort of 90 workers, both male and female, with the presence of about 200-250 people. A member of the management committee showed the total cost involved in this construction as tk. 74000.00 segregating that the cost of 300 bamboos @ tk. 150.00 valued tk. 45000.00, the cost of 90 labors @ tk. 150.00 per day amounts tk. 13500.00, the cost of another 25 labors who works for two days @ tk. 150.00 amounts tk. 7500.00 and the cost of other supporting materials amounting tk. 8000.00. Finally, the community people showed their

satisfaction having a bridge of their own and it reflects the strength of collective action of community people.

The case above reflects the overall social impact of SETU intervention. It shows, among other things-

- How SETU's community-led approach raised awareness about their rights.
- How it created an opportunity for the community people to place their demands to the UP.
- At the same time, it shows that the overall community values are embraced by people of all classes and religions and these community values can be transformed in effective social capital through organizational means.
- In effect, organizational structure and the presence of organizations played an important role in identifying solutions and
- It also allowed people to work together to solve a problem.

The following picture shows how SETU intervention generated positive social impact that develops social capital which can be used for the purpose of collective action-



Source: Drawn by the authors

In fact, the figure above not only shows the social impact of the program but also indicates its relationship with economic development. It shows that-

- The community led action actually made two significant changes- first, it helped the internal communitarian values and norms of the program area to surface. As we have argued earlier, it is

possible that the people of community had always been aware about the problems like poverty and they were also sensitive to the difficulties faced by them, however, they did not try to solve these problems in a collective way. What SETU did was significant- it made them aware about their collective power and abilities and made them realize that they could solve the problem if they tried to work and act together. The surfacing of the internal values and the realization that they could and should help together strengthen relied on the strong social cohesion developed through program intervention.

- This strengthened social cohesion played a number of roles- at one end, it increased the sensitivity of the people towards each other's needs, it helped them to come together and form groups and it also played the role of an informal accountability mechanism. All of these factors played a pivotal role in making the societal organizations created through the programs effective. In fact, as we will show later (while discussing the impact of program design on its effectiveness), without the presence of these strong organizational structures, the rural poor would not be able to achieve their economic goals. On the other hand, societal cohesion made the people aware not only about their problems but also about the social and political issues that were affecting them. It helped them in dealing with the social problems like child marriage or dowry, it raised awareness about their rights and encouraged them to interact with the Union Parishad and other public and private institutions to solve the problems, and it also helped them to develop an understanding about their capacities. All these assessments and realization became important when the program moved towards asset transfer. Because by then, the poor, through social interventions, understood what services they could get from different sectors (public and private), knew about the necessity of linking with market, and established an informal accountability mechanism which could guide their behavior and pattern of interaction with the community and the project people.
- The outcome of these, i.e. interaction between awareness raising and societal organizations is transformation of social cohesion into social capital which helped the poor not only to work for individual development but also encouraged them to get involved in collective action, as shown in the case-study above.

### **5.3. Political Impacts**

One of the key efforts of SETU has been to develop and strengthen the state-citizen relationship. In fact, as Hinton (2011) points out inclusive governance has remained a key focus of SETU which concentrated on "incorporating diverse voices and bringing decision-making closer to citizen (Hinton, 2011: 2). From a program perspective, emphasis has been placed on this political dimension of intervention relying on the underlying assumption that if the citizens can influence the political decision-making process and eventually, the final decision which will significantly affect their lives, it will be possible not only to

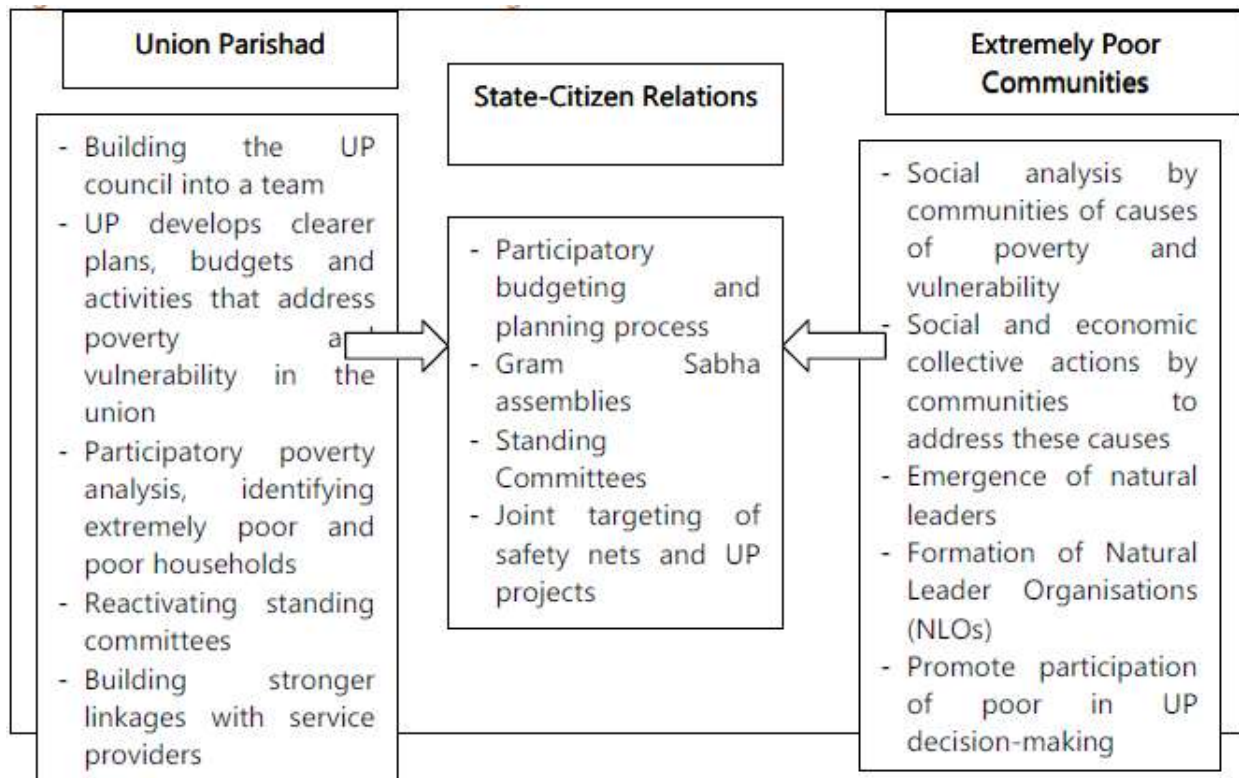
ensure their graduation from extreme poverty and vulnerability but also ensure the sustainability of program impact.

CARE's program documents, internal evaluation and other studies indicate that in designing the inclusive governance approach, the organization has considered the Union Parishad (UP) as the focal point. Our interview with the local people and CARE officials show that there are two possible reasons behind that-

- CARE has a long history of working with the UP and over this period, the organization has succeeded not only in gaining trust of the local government institution but also in positively affecting the process through which the UP carried out its functions. According one CARE official, "I think we are involved with the UP since the late-90s. We have done a lot of work with them and we have succeeded in making them understand that we are not a threat and we are here to help them in performing their duties. When you are there for such a long period of time and when you do everything right without challenging their power or authority, undoubtedly they will understand your value. I think that is what happened here". It is important to note that while designing the SETU project, the project officials also ensure the tacit consent of the UP by incorporating their opinion in selective intervention areas and beneficiaries. In other words, while designing and implementing the project, CARE has relied on its relationship with the local government elected bodies, which the organization has built carefully and effectively.
- Even though the local government structure of the country has gone through significant changes, UP has always remained the most important elected body in the lives of the rural poor. Through its design, activities, functions and authority, this body can significantly affect the lives of the poor and this has made the UP arguably the most important local government institution of the country. From this perspective, working in collaboration with the UP has been a strategic decision. As Hinton (2011) points out, "They are considered fundamental to securing long-term and inclusive development outcomes for marginalized communities and people. CARE Bangladesh has worked with them to strengthen their understanding of the causes of poverty, their planning and budgeting and their ability to engage citizens. Much work has been done to change the mindset of UP councils to recognize their roles and responsibilities, particularly in addressing the causes of poverty" (Hinton, 2011: 3).

However, it should be pointed out here that whereas CARE Bangladesh has a long history of working in collaboration with UP, this does not necessarily mean intervention has only been directed in strengthening this local body. Rather, through embracing the logic of inclusive governance, efforts have been taken to raise the awareness of extreme poor about their rights, the services they are entitled to, to

identify the Natural Leaders (NLs) who can connect the extreme poor to the UP and to mobilize them so that they can make the UPs more responsive. In effect, the SETU project has played the role of the facilitator in developing and strengthening the state-citizen relationship. It will become clear, if we look at program logic developed by Hinton (2011)-



Source: Hinton (2011)

The figure above indicates how the interventions associated with SETU can effectively define and/or redefine state-citizen relations. As it indicates, the logic of the intervention is two-dimensional. At one end, it concentrates on strengthening the UP by making it more accessible, accountable and responsive and on the other, it empowers the local people by introducing the social accountability tools and by ensuring their participation in the local government activities. From this perspective, SETU attempts to address both the demand side and supply side needs.

However, to the evaluation team, the most important question has been- what is the impact of this? How has the facilitator role affected the state-citizen relations? Our evaluation findings can be categorized in two groups- impact on the demand side (i.e. the extremely poor communities) and impact on the supply side (i.e. the UP).

## **A. Impact on the Demand Side:**

Through our evaluation, we have identified the following three impacts-

### ***Political Consciousness Raising and Demand for Service***

In all of our evaluation sites, we have found that the beneficiaries of the SETU project are now aware of the functions and activities of the UP and they have clear idea about what services they are supposed to receive from this elected body. According to one respondent of Patantari, Lalmonirhat, who is also a member of the savings group, "In the past, we had no idea about the functions of the UP. We understood that after the election, we would never see them or they would never respond to our demands. But people associated with SETU have taught us. They have told us about different services that we can get from the UP. I never knew that I could get the birth certificate from the UP. And we had no idea how to apply for widow allowance or elderly allowance. Now, we know". We witnessed the same feeling in all the other evaluation sites.

This awareness-raising about the role of the UP has also helped the program beneficiaries to create pressure on the UP to gain access to necessary services. In Chilmari Para, Rangpur, FGD participants told us that they had effectively created pressure on the UP for building a new road, "we learned from the project (SETU) people that this is our right and we should create pressure on that. Well, it worked". In Chouratari, Lalmonirhat, the members of the EKATA group told us the same thing. In other words, this tells us the impact of the program did not stop at the awareness raising stage. Rather it helped them to mobilize and create pressure on the UPs. One UP chairman told us an interesting story,

"you know that the UP is responsible for selecting beneficiaries for different programs like VGD and Old Age Allowance. In the past, let me be honest with you, there were allegations that the VGD card was not going to the deserving poor. Well, you will not find that in this union now a day. Now, when the time for card distribution comes, this big field will be filled with people. They will see what's happening, they can ask questions and they will have a complete understanding about how the beneficiaries are selected. Let me tell you a story about how aware the people have become. Few days ago, I went a nearby village. All of a sudden, a very old man came near me and said, 'my son, what do you think my age is?' I was hesitating. He asked, 'do you think that I am younger than Z'. I replied, 'certainly not'. He retorted, 'then tell me something- if he receives old age allowance, how come I am ignored?' That was embarrassing for me and let me tell you something, this would not have happened ten years ago".

The Female UP member of Khokshabari Union also told us about the increasing participation of people in UP activities. At the same time, she told us that women's interest in UP activities has also increased significantly- "In my earlier days as member of the UP, I hardly saw women coming to UP office let alone to UP meetings. But the scenario has altered now-a-days. Women are active in different meetings of the UP and also active in the standing committees of the UP. All these have been possible due to the unity of women through different groups like savings groups and also in NLO".

However, interestingly, we observed that in most cases, the non-beneficiaries are still not aware of their rights and they are still hesitant in interacting with the UP. In other words, there was no spill-over effect of this and the poor non-beneficiaries are still failing to gain access to the UP. For instance, in Kosaitari, Lalmonirhat, an elderly women, who failed to get herself included within the SETU program, could not get herself enrolled in the widow allowance program even though she was eligible. In Gaibandha, we have found that the non-beneficiaries are of the opinion that the UP chairs and members do not understand or respond to their needs and they cannot do anything about it.

### *Development of Political Space*

In the context of developing countries, developing political space for the extreme poor so that instead of remaining 'invisible' in the political domain, they can raise their voice and be part of the political process, has always been a great challenge. The issues of creating political space for the extreme poor has always been an issue in Bangladesh, and scholars have argued that as the "unequal social relations" is the root cause of poverty, if the extreme poor lack the necessary political capabilities and capacity, they will fail not only in gaining access to services to be provided by the government agencies but also will not be able to translate them into "lasting economic progress", once they manage to be a part of the service delivery process (Kabeer, 2002; Kabeer et al, 2012; Scott, 2015).

Furthermore, scholars have also made efforts to design a frame work that would create political space for the extreme poor and in the context of Bangladesh, probably the most notable one was developed by Hobley (2004) based on the experiences of the Chars Livelihood Program (CLP). Known as Voice-Responsiveness framework, it argues that government agencies will operate "...in a poverty-sensitive way" only when-

- they face constant pressure from "...organizations and institutions with hierarchical lines of accountability" and
- they are provided with "...sufficient internal incentive to respond" (Hobley, 2004)

According to this framework, to create political space for the extreme poor, their voices have to be linked with the local government institutions through-

- developing an understanding about the power relations that "...determine capacity to have a voice, to exercise choice and to claim rights"
- building the capacity of the extreme poor so that they can raise their voice and "... claim their rights", and,
- bringing a change in the relationship between the local government institutions and the extreme poor so that the institutions can held accountable for their response

From this perspective, the Voice-Responsive Framework (V-R Framework) indicates the necessity of an "articulated" voice which should be matched with increasing political capacity so that this voice can be transformed into a consistent pressure on the local government organizations. Our evaluation shows that the SETU program has largely succeeded in raising the voice of the project participants and translating this into an effective demand, the outcome of which is the development of political space for the extreme poor.

During our evaluation studies, we have noticed that the extreme poor have learned how they can effectively utilize the electoral accountability and how they use it to create pressure on the UP members and chairs. The beneficiaries now know not only about the UP but also about the various standing committees of this local government body. In a number of cases, we have seen that the local beneficiaries are members of the standing committees and as a result, they have found a place to present their concerns and voices in an articulated way. At the same time, they are deeply interested in learning and using the social accountability tools like open budget discussions and local level planning. In fact, during our interviews, the UP Chair of the Botlagari Union, Nilphamari told us, "We usually hold open discussions and meetings in every four months. If I cannot hold that in time or if I am late, my cell phone starts ringing continuously and people start asking why I am not holding that". The Chairman of Khokshabari Union, Nilphamary also agreed with this observation and told us how the activities of his Union Parishad had become more transparent and efficient due to the SETU program-

Different groups like women groups, savings groups, and NLO have been jointly working with the UP to select and distribute SSNPs among the beneficiaries. Moreover, representatives of these groups are also involved in UP standing committees who helps to prioritize and implement local infrastructure development projects". In my opinion the beneficiaries of SETU are in advantageous position to select proper beneficiaries for SSNPs as they act on behalf of people. Members of different groups under SETU project attend in ward meetings and open budget meetings. Even the NLO and other related SETU beneficiaries who are members of the UP standing committees remains active and vibrant during the meetings of the standing committees".

In effect, people's increased understanding about the role of the UP and their interest in participating in the governance process have indeed opened up the political space for the extreme poor.

Furthermore, one of the UP chairs told us an interesting story, "We hold open budget discussions regularly and you see this huge field...this will be completely filled up during that time. In the last meeting, UNO (Upazila Nirbahi Officer) came and he told me that he had never seen anything like this. I have also heard that when people from other unions come here and see this; they also start asking questions why they are not being part of such a democratic procedure in their unions. I know for a fact that the two adjacent UP chairmen were forced to hold such meetings due to our initiatives".

### ***Organization and Mobilization***

Our evaluation has also found out that the beneficiaries of the SETU project are not only more politically aware than the non-beneficiaries; they are also more interested in participating in local governance. We have found that-

- As mentioned above, unlike the non-beneficiaries, the beneficiaries are more interested in interacting with the UP and they have successfully managed to place their demand to this local government body.
- In addition to that, the beneficiaries have also participated in the UP standing committees which have allowed them to have a more viable place in raising their voices.
- The Natural Leaders (NLs) in almost all the sites that we have covered are actively working with the UPs. They work with the UP members and chairs in ensuring the effective service delivery and moreover, they also play a key role in relaying the concern of the local poor to the local government institution.
- The NLOs have become an effective partners of the UP in terms of realizing the demand and ensuring an effective supply of basic services.

## B. Impact on the Supply Side

Our evaluation effort identifies the following impacts-

- In all the evaluation sites, we have found that the UP chairs and members have become more *sensitive* to the need of the extreme poor. However, this sensitivity has developed gradually. As one UP member told us, "When we were first told that we need to listen to the poor regularly, we need to respond to their concerns and we have to incorporate their views in our decisions, honestly speaking, we were not happy. This is not how things work. People have elected me and now I will run things the way I like. If they do not like it, they can change me after five years. However, over time, we have realized that these guys have a point. We have been elected to solve local problems and if we do not the problems, how can we solve that?" It is interesting to note that in almost all cases, we have found the effectiveness of the electoral accountability in ensuring better services to the poor. The facts that they are people's representatives and they are supposed to help these people have become an important factor in guiding the activities of the local elected members. In a way, our findings support what Hossain (1997) said about the perceived effectiveness of the selection procedure of the VGD- a "politics of what works" has indeed developed in the evaluation sites.

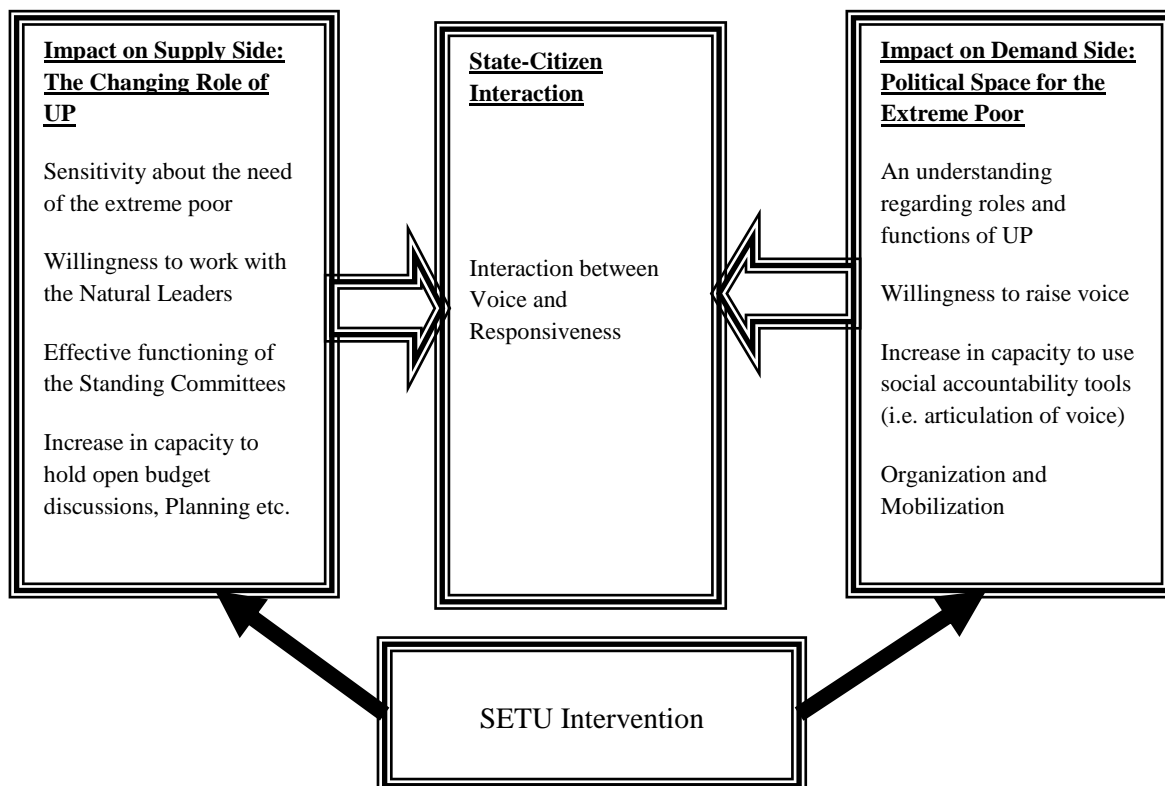
However, we have also tried to understand why they have given their consent in working with Natural Leaders and why they have allowed the SETU beneficiaries to participate in the standing committees. We ask them whether they feel threatened by these two groups. One UP chair responded to our queries in the following way- "why should I feel threatened? These guys are not involved with any political parties and they have no agenda. And in fact, they have made our jobs much easier. If I can get credit for their hard work, why should I object? After all, they are helping the people who elect me as Chair". It can, therefore, be argued that the SETU intervention has created an incentive for the UP chairs and members to be responsive.

- At the same time, the *capacity* of the supply side in regard to holding open budget discussions, local level planning, beneficiary selection for the Social Safety Net Program (SSNP) and open discussions have increased significantly. In fact, our interview findings show that in few cases, the UP chairs are using these meetings in strengthening the financial conditions of the UP. According to one of them, "In one meeting, when I heard about all the demands and necessities, I told the people that I would definitely try to address them. However, I also stated, 'you people do understand that performing these duties and responsibilities require money and I hope you also know about our financial condition. Let me ask you one thing- do you guys pay your taxes? Are

you willing to help us in that regard? Because, if you don't, I will not be able to implement all of these.' I also told them I will be transparent and in every meeting, I will explain to them how I have spent their money but before that they need to pay their taxes". When we asked him whether this initiative worked, he replied, "I will not say that it is a huge success, but people are learning".

- As indicated above, the pressure from the demand side has positively affected the effectiveness of the standing committees. In addition to that, we have also found that, in contrast to concern raised about the role and performance of the female members in the UP in the recent literature (Hossain, 2015; Kabir et al, 2012; Rahman, 2015), in the evaluated sites, the female UP members elected in the reserved seat have faced no significant problems. In fact, the two female UP members that we interviewed told us that they do not face any difficulties and are allowed to play their role in an effective and efficient manner.

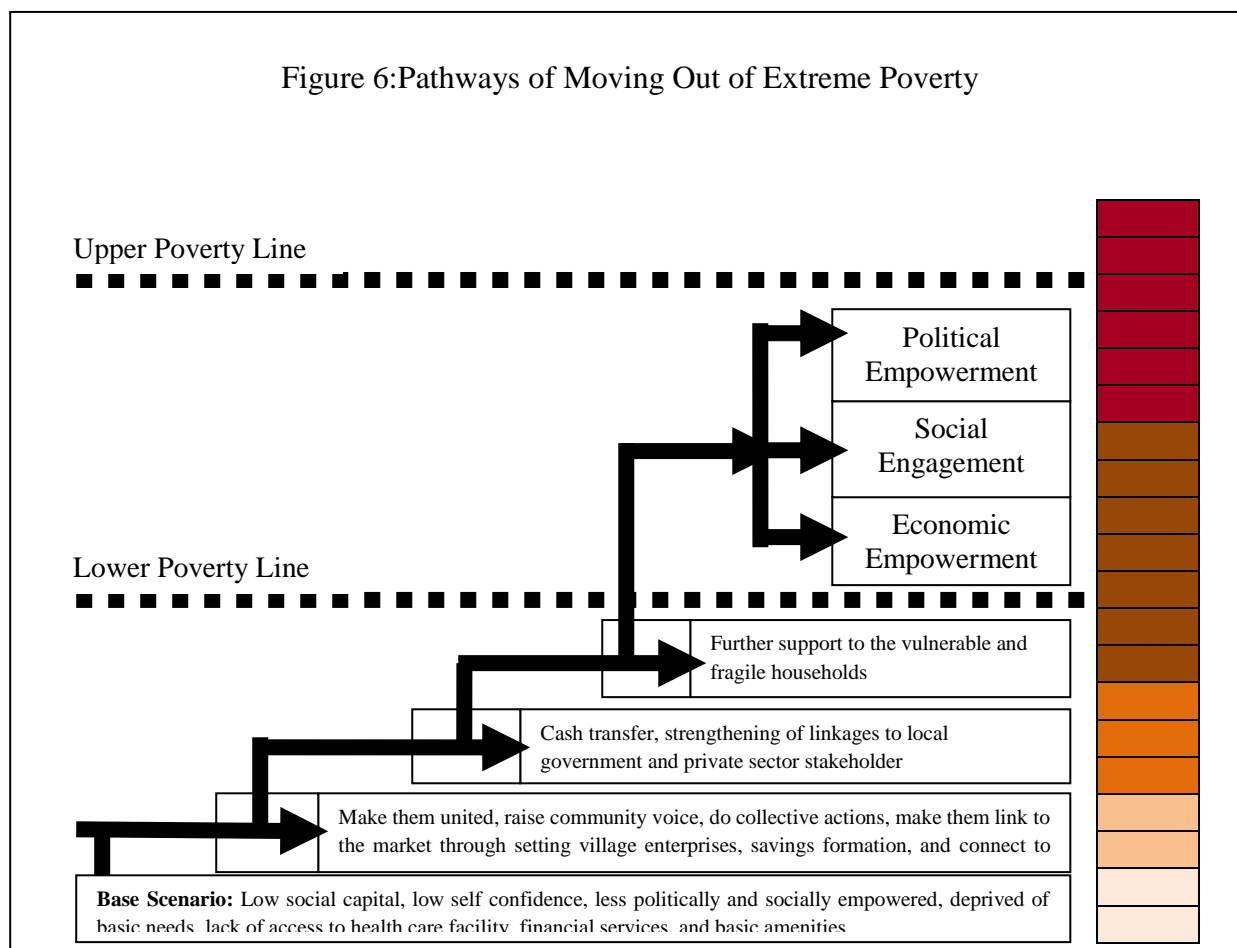
Therefore, based on our evaluation, we can redraw the Hinton's (2011) diagram in the following way-



Source: drawn by the authors

## 6. Graduation: Facts and Factors

“Graduation is generally understood to mean the exit of an individual/household from extreme poverty by passing above a certain extreme poverty line or threshold. ‘Sustainable graduation’ is where this is combined with a strong probability that the individual/household will not fall below this line again in the future” (Sabates-Wheeler and Devereux, 2011)



Source: Drawn by the authors

BRAC used 10 indicators to determine whether a household has “graduated” from extreme poverty. These include having cash savings, three income sources, sandals or shoes, a sanitary latrine and a solid roof. When six of the 10 indicators are satisfied, a household is deemed to have graduated (Das and Misra, 2010).

*To CARE, graduation is achieved when an extreme poor person or household reaches a level of economic well-being sufficient to meet their basic needs (for nutrition, health, education and shelter) along with the levels of social and political inclusion necessary to sustain that improved level of well-being over the longer term.*

## 6.1. Graduation: Dimensions and Measurements

Since poverty is a multidimensional concept and poverty means deprivation in income, expenditure, nutrition, health, education, vulnerability to shocks, idiosyncratic or covariate, lack of empowerment, and limited access to various socioeconomic or political institutions. Therefore, the unidimensional measurement of graduation limits the concept of poverty and the concept urges a multidimensional approach of measuring graduation. EEP/SHIREE has developed a multidimensional poverty index (ESMPI) to measure the graduation score using essential and supplementary criteria.

Table 12: Criteria and threshold of calculating multidimensional poverty

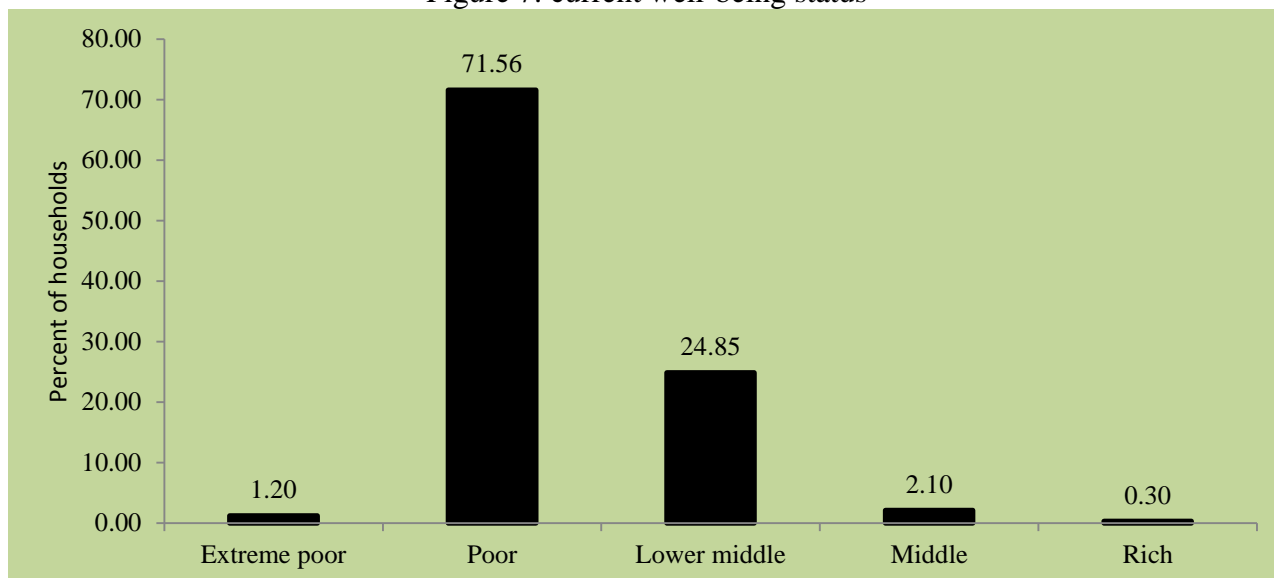
SL	Criteria	Value
1	<b>ESSENTIAL CRITERIA</b> <b>Food coping strategies of household</b> - eating smaller portions, eating less than 3 meals per day, eating food of lower than normal quality, eating gathered food, eating no food in 24 hours, borrowing money for food, buying food on credit, sending family member elsewhere to eat, giving more food to earning household member, letting female household members eat last or not at all	$\geq 2$ strategies = 0 $< 2$ strategies = 1
2	<b>SUPPLEMENTARY CRITERIA</b> <ol style="list-style-type: none"> <li><b>Poverty line</b> - using the mean income and standard deviation in the HIES 2010 report for urban and rural areas, the poverty line corresponding to the lowest 10% was calculated separately for urban and rural areas as Taka per person per day. Government of Bangladesh inflation rates were used to generate new poverty lines for 2011, 2012 and 2013. Income included both cash and in-kind sources</li> <li><b>Number of sources of income</b> – number of income sources (earned income or social protection transfers) of all household members</li> <li><b>Cash savings</b> – amount of reported cash savings in Taka/household</li> <li><b>Value of productive assets</b> – defined as value of cattle, calves, goats, poultry, pigs, fishing nets, rickshaw, boat, sewing machine, cottage industry, agricultural equipment, mobile phone, bicycle, permanent shop, temporary shop, other permanent asset and other temporary shop asset</li> <li><b>Number of non-productive assets of household</b> – defined as owning a television, radio, fan, jewellery, wooden box, blanket, table, wardrobe, chair, mattress and bed</li> <li><b>Food diversity of household</b> - rice, flour, pulse, potato, green leafy and other vegetables, fruit, milk, eggs, fresh/dried fish, poultry and meat</li> <li><b>Nutrition</b> - adult BMI OR anaemia of head of household or if unavailable of another adult member</li> <li><b>Health</b> - prevalence of fever OR diarrhea over the last 30 days of head of household</li> <li><b>Gender Empowerment</b> - of female adult member of household based on decision making and views</li> <li><b>Access to safe drinking water of household</b> - defined as meeting the MDG guidelines</li> <li><b>Access to hygienic sanitation of household</b> - defined as meeting the MDG guidelines</li> <li><b>Access to cultivable land of household</b> - all land comprising homestead, cultivable, temporary lease, sharecrop and use free of charge</li> </ol>	2010 $< 42.6 = 0$ , $\geq 42.6 = 1$ 2014 $< 59.2 = 0$ , $\geq 59.2 = 1$  $< 2$ income sources in household = 0 $\geq 2$ income sources in household = 1  $\geq 30000$  $\geq 4$  $\geq 4$  N/A  No diarrhea (Yes=1, No=0)  N/A  Tube-well water (Yes=1, No=0) Hygienic sanitation (Yes=1, No=0)  Have access to land (Yes=1, No=0)
	<b>Maximum score</b>	10
	<b>Graduation threshold</b>	60%

Source: Taylor and Goto (2014)

## 6.2. Graduation Patterns

The WBA can be considered to an indicator of overall condition of the household in terms of the state of poverty. Although households were broadly classified into four or five categories namely, extreme poor, poor, lower middle, middle, and rich in baseline, the follow-up survey followed the standard five category to assess the overall well-being.

Figure 7: current well-being status

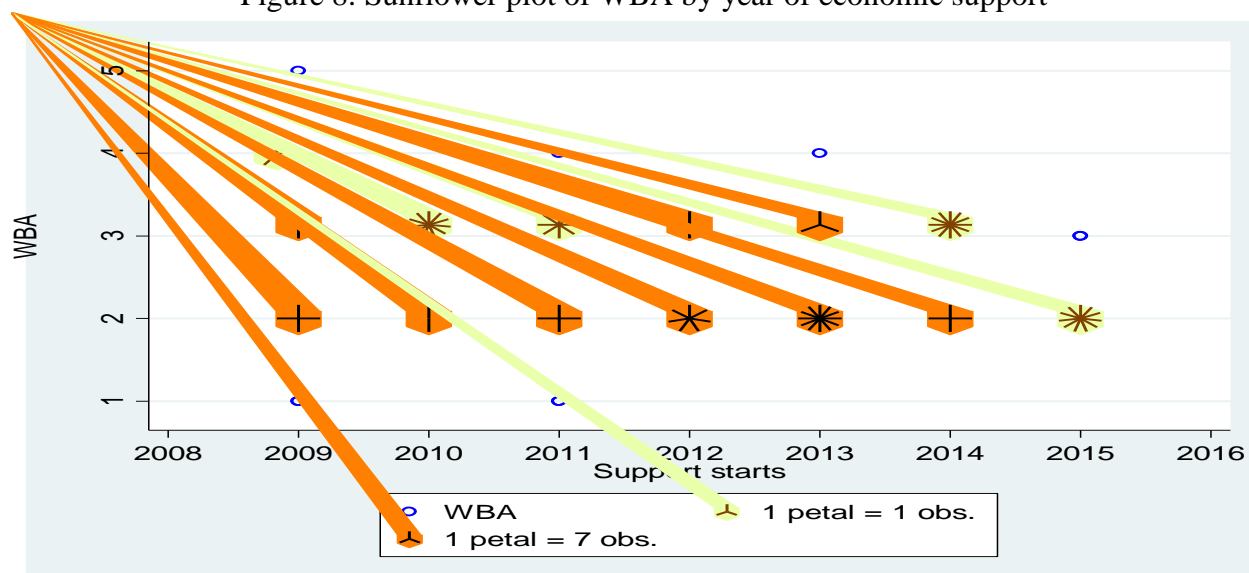


Source: The End of SETU Project Review Field Study (2015)

From the survey, we find that 1.2 per cent households still remained in the circle of extreme poverty impaling more than 98 per cent households perceived them as non-extreme poor: some of them considered as moderate poor and some as non-poor. Still now around 71.6 per cent are found poor. More than one-fourth of the households have not only come out of extreme poverty but also the circle of poverty with the potential vulnerability to poverty as one step down due to unanticipated and idiosyncratic or covariate loss generating shock may bring them in below perceived the poverty threshold.



Figure 8: Sunflower plot of WBA by year of economic support



Source: The End of SETU Project Review Field Study (2015)

The sunflower plot of WBA against the economic support receiving year shows that among the early recipient, the rate of moving out of poverty is faster than the recent one and some of the oldest participants have moved to the middle and, albeit a few, to rich in the context of the local scenarios. For example, around 11 per cent of the oldest participants have moved to the lower middle condition and 2 per cent to the rich category. But none of the beneficiary households receiving cash support after 2010 did not moved to the rich category and even to the middle category.

Table 13: Current WBA by year of receiving cash support

WBA	Cash support received							Total
	2009	2010	2011	2012	2013	2014	2015	
1	4.35	0.00	5.56	0.00	0.00	0.00	0.00	1.20
2	54.35	54.17	69.44	76.92	78.70	71.43	84.62	71.56
3	28.26	45.83	22.22	23.08	20.37	28.57	15.38	24.85
4	10.87	0.00	2.78	0.00	0.93	0.00	0.00	2.10
5	2.17	0.00	0.00	0.00	0.00	0.00	0.00	0.30
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: The End of SETU Project Review Field Study (2015)

Note: The rank of WBA can be interpreted as (i) extreme poor, (ii) poor, (iii) lower middle, (iv) middle, and (v) rich. These ranks are based on the perception of local people. Although in some areas, the WBA had four ranks and in some areas, there were five rank in baseline, we have commonly used the five rank of WBA.

If the households claim that their overall well-being has increased, then that has to be reflected in other indicators as well. If we consider number of meals taken a day, in good time or in bad time, then better off condition will be seen if they can have the opportunity of three meals. The survey data shows that around 98.5 per cent households have three meals during normal time but 58 per cent households can maintain three meals even in lean period or during the economic or seasonal fluctuation of income. Therefore, we can say that 58 per cent has the stable food security whereas around 35 per cent households

are susceptible to food insecurity due to seasonal income shortfall induced by shocks or local economic environment.

Table 14: number of meals in bad time by year of economic support

Number of meals in bad time	2009	2010	2011	2012	2013	2014	2015	Total
1	3.92	6.25	6.67	9.72	7.50	8.89	6.67	7.37
2	39.22	46.88	31.11	36.11	30.83	28.89	40.00	34.47
3	56.86	46.88	62.22	54.17	61.67	62.22	53.33	58.16

Source: The End of SETU Project Review Field Study (2015)

Note: Bad time is a generic term. This includes the seasonal income shortfall either for income seasonality or unanticipated or unavoidable idiosyncratic shock or even the covariate shocks.

If we link WBA with number of meals taken a day, we find that all households, irrespective of well-being category, have three meals in normal times. As households have moved from the state of extreme poverty to moderate poverty, the concentration of the households is in 3 meals in a day.

Figure 9: sunflower plot WBA and number of meals in normal time

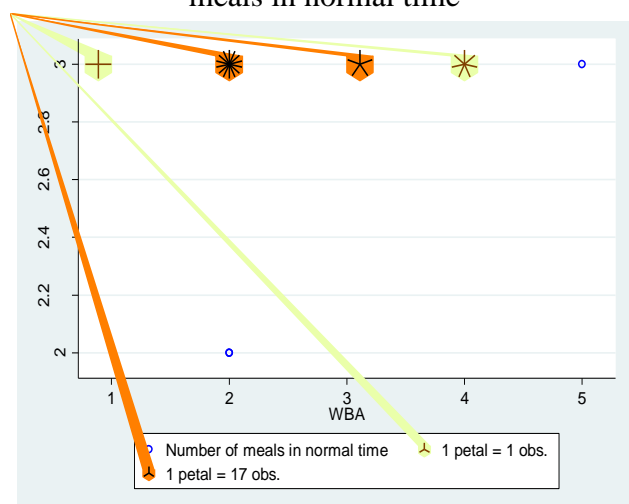
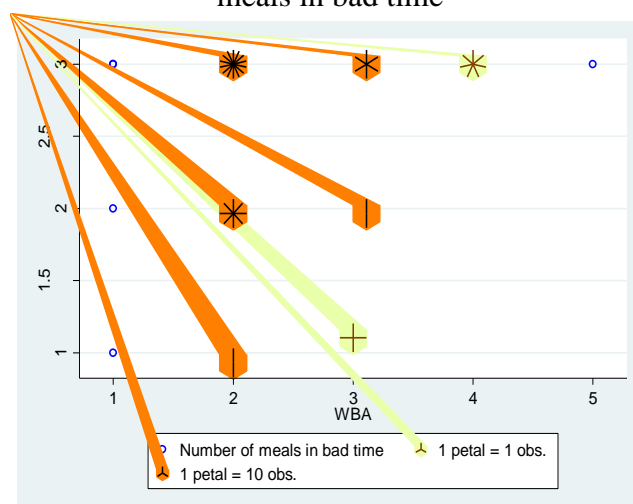


Figure 10: sunflower plot of WBA and number of meals in bad time



Source: The End of SETU Project Review Field Study (2015)

However, the food security situation in relation to WBA category is different for bad/lean/ seasonal fluctuation. In bad period, for whatever the reason, 20 moderate poor households have one meal in a day and 80 moderate poor households have two meals, the regular practice of seasonally affected households, in a day. Almost half of the households perceived that they have three meals in normal as well as in bad times.

### 6.3. Characteristics of Graduated Households

Following the multi-dimensional criteria, we find that 95 per cent households have been successfully graduated from extreme poverty. The households now have more access to savings, land, various assets and they have diversified income, stable food security with diversified food intake.

Table 15: Income and its sources by status of graduation

Variable	Non-graduate	Graduate
Monthly household income	4110	10522.26
Monthly income from day laboring	900	2485.57
Monthly income from transport	722.22	1279.17
Monthly income from self employment	1388.89	3118.57
Monthly income from service	133.33	471.28
Monthly income from day SSNP	0	310.97
Monthly income from NGO and private support	0	214.89
Number of sources of income	1.05	1.86
<b>Expenditure</b>		
Total monthly household expenditure	3325.06	7422.53
Weekly expenditure on rice	176.55	313.17
Weekly expenditure on flour	7	18.21
Weekly expenditure on potato	49.75	93.31
Weekly expenditure on pulse	22.90	81.94
Weekly expenditure on fish	54.25	164.20
Weekly expenditure on meat	2	111.43
Weekly expenditure on egg	15	55.24
Weekly expenditure on milk	5	33.19
Weekly expenditure on vegetable	25	109.37
Weekly expenditure on fruit	0	44.52

Source: The End of SETU Project Review Field Study (2015)

The graduated households have more income and expenditure, more than twice, than the non-graduated households. They, therefore, are capable of spending on diverse food items.

#### 6.4. To Graduate or Not to Graduate: A Story of Two Households

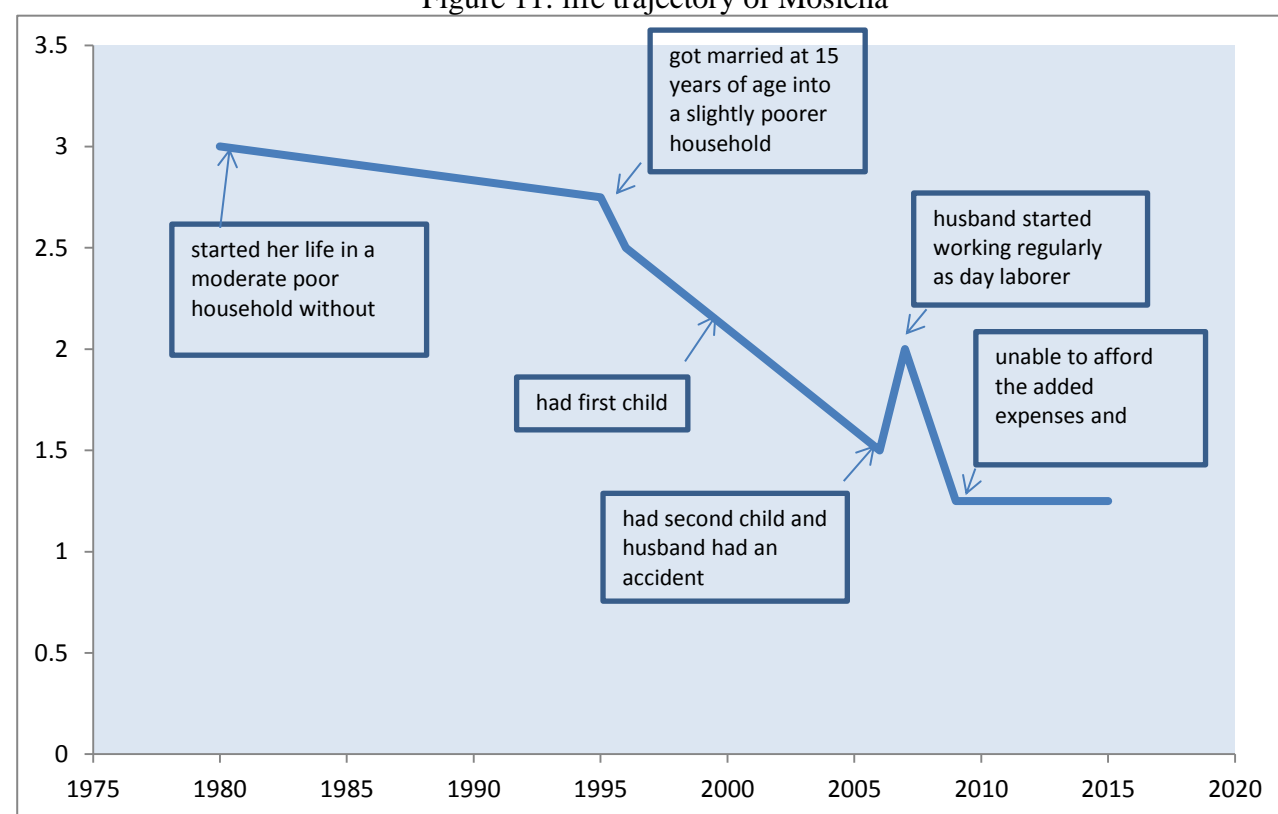
In order to develop a better understanding about how the SETU program has helped the extreme poor to graduate, the evaluation team have collected life-stories of both the beneficiaries and the non-beneficiaries. In this sub-section, we compare their experiences which show the impact of SETU. The following box shows the life-story of a non-beneficiary living in the Kasaitari Union of Lalmonirhat-

#### Box 3: Non-beneficiaries are still now fighting to move out of extreme poverty

**Mosleha Begum**, approximately 35 years of age has been living in the Koshaitari area for around fifteen years with her husband and two children- her son, Moshiur Rahman aged 14 and daughter Umme Kulsum aged 10. Her husband Matiur Rahman works as an agricultural day laborer in fields owned by others. Every morning her husband goes to the labor market with several others like him, looking for work. The land owners usually come to the market to assign work to as many people as they require in their lands for the particular type of work they want to get done. This portrays the level of instability of income in this particular region that especially takes place during the monga or the off season. Their family income consists of Matiur's roughly earning of BDT 100 a day on average and Moslema's earning of BDT 80 a week by sewing blankets. The children go to school and the added cost behind their education makes it harder to manage three regular meals a day for the entire family. To make sure that everybody gets sufficient amount of food, she usually eats once or twice a day and her husband usually eats food given at work. Before the marriage, Moslema lived a rather comfortable life in Saptibari, another village in Lalmonirhat. She got married at fifteen years of age and moved to Koshaitari with her husband. Her husband used to work as a transport worker then and they had a more secured living standard. She reported that their livelihood pattern changed vividly as more mouths were added to be fed as the children came in the family. At the time of the interview, Mosleha was suffering from fever and she did not have any

added savings that would allow her to buy the medicine nor did she have enough clothes to keep her warm. This further proves the state of vulnerability that they were living in. The family would generally have steamed rice and green vegetables for meals with lack of access and affordability to purchase food containing protein and other important nutrients. Mosleha usually has to skip lunch, her family has no savings to put through an emergency and they barely get by their daily expenses. Regardless of this dire living condition, none of them have ever considered migrating to other places in search for work, they are quite content with their life, are optimistic, still have hopes of a better future and have full reliance on God to sustain their wellbeing. At the time of registration for Care SETU programme in the first phase, Mosleha's family was not at home and hence they missed their opportunity to be enrolled in the programme as a regular beneficiary. The situation got even more unfortunate when they saw success stories of several of the beneficiaries who lived nearby their residence and who were successfully able to lift themselves up from extreme poverty and be able to address vulnerabilities. Mosleha along with several other non beneficiaries of the SETU project believe that they deserve a similar chance to transform their lives and be able to fight their way through extreme poverty and get to the brighter and better end of the tunnel that they have been stuck in for so long.

Figure 11: life trajectory of Mosleha



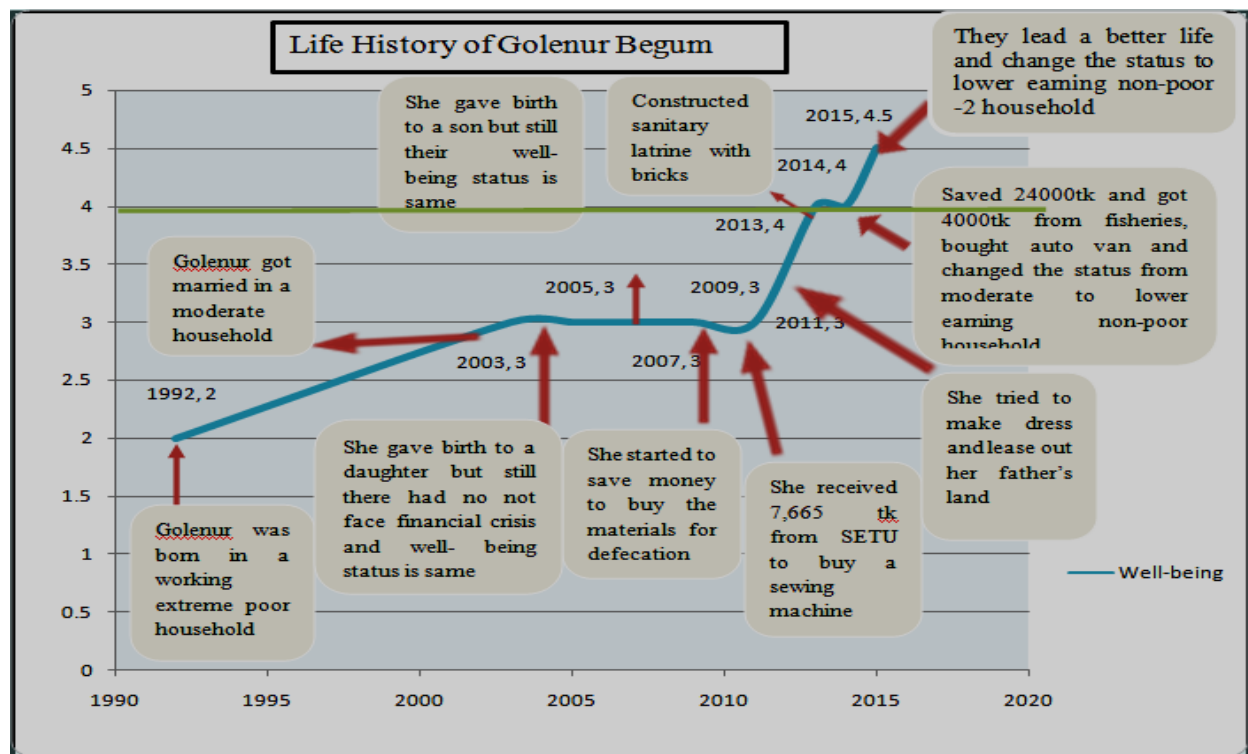
Source: The End of SETU Project Review Field Study (2015)

In contrast, let us now consider the life-story of a SETU beneficiary living in Ghishpara, Rangpur-

**Golenur Begum** was born in Ghoshpara village of Rangpur district. She was the 4<sup>th</sup> among her four sisters and three brothers. Her father was a farmer who works as employed by other as irregular paid worker. Her father was sick and their housing condition was dilapidated. So Golenur in her childhood lived with the experience of poverty. In her own words, "My father used to do farming in others land and paid very poor amount, with that it was very difficult to maintain their big family. I was really from a working extreme poor family". Golenur studied up to class four and at the age of eleven she got married.

Golenur's husband used to drive van with 100-150 Tk per day. Golenur's well-being status started to change after receiving the help of CARE, SETU project. She started to learn sewing but she had no works about six months because she had no sewing machine. In 2011, she received BDT 7,665 from the CARE, SETU project to buy sewing machine. With the money she first bought a sewing machine and she also bought cloths to make dress and pants for babies. She made a profit of BDT 1000 and now she takes order for 3pcs and babies' dress. For 3pcs, she takes BDT 100 and for children's clothes she charges BDT 80. On average, she can make 4/5, 3pcs and earn daily BDT 500 daily, and as a result, her monthly income is BDT 15000. On the other hand, her husband was van driver who earned 100-150 BDT daily and his monthly income is BDT.20000 With their money, the household now can afford three meals a day without any hardship as well as they can manage to lease out their father's land with BDT 22000. Now, they are ploughing paddy in half of the 20 decimal lands they have and to sell the crops, they bought auto van with BDT 20,000. Moreover, from 2009, she saved BDT 50 and after 5 years she got BDT 10,000 and with this money, they constructed their bricks sanitary latrines. She also saved 50 BDT per month in Vai Vai samity from 2014. From BRAC health complex, she got BDT 300 and she saved BDT 24000 in Sonchoy Dol Secretary. From fisheries, they get BDT 4000. Now she also works as a volunteer. In Golenur's own words, "We can eat now. We are better now. We don't need to worry." Now their well-being status changes from moderate poor to lower earning (non-poor).

Figure 12: life trajectory of Golenur



Source: The End of SETU Project Review Field Study (2015)

If we compare and contrast the two cases, it is possible to draw the following conclusions-

- The first case essentially shows how the well-being trend has declined over time where as the second case reflects the opposite. Whereas it is true that Golenur Begum had a better life at the beginning, if compared with Mosleha Begum, it can be argued that without intervention through

SETU, it would not be possible for Golenur to move up the ladder. At best, she would have maintained her status or if faced with external shock, could have slipped.

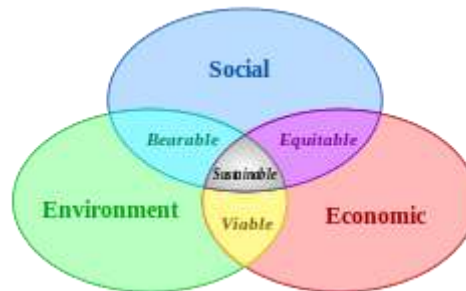
- Another key impact of the intervention is the income diversity. SETU has effectively allowed Golenur to have a new income opportunity which diversified the household income sources whereas such an opportunity was absent for Mosleha. In fact, the two cases show how economic freedom and confidence have allowed Golenur to look for other income opportunities.
- It is important to note that due to her economic and physical condition, Mosleha is extremely vulnerable to shocks and she cannot even manage to receive medical treatment while needed. On the other hand, it can be argued that Golenur is well-placed to deal with shocks and it is unlikely for her to slip.
- Interestingly, Golenur's economic solvency has encouraged her to get involved in social activities. She is a volunteer and a secretary of a Savings group. In other words, she has used her economic freedom to increase her overall social status.

### **Private Sector Engagement: A Way of Eradicating Poverty in a Sustainable Way**

The visit to rug factory was an impressive experience for the research team. This is an example of how the private sector can successfully engage in helping the extreme poor to fight against extreme poverty. The local women worker now have stable income source and are contributing to their households. Albeit a little dissatisfaction is there as they told us that their salary did not change since their engagement, they are happy to have stable income, better consumption, and better life. The discussion with (Nijera Cottage and Village Industry (NCVI) was another experience as they have created successful example of having export firm in a village far away from the capital of the country. Although they have some challenges, they are marching with success and expecting to expand their initiative in future for ensuring the engagement of other vulnerable people. Some people are working in garment sector and some people have got job in G4S. Such engagement of private sector in eradicating extreme poverty has opened up the opportunity of stable income and moving out of extreme poverty in a sustainable way.

## 7. Are the Impacts Sustainable?

Theoretically, sustainability is comprised of three components – the economy, the society and the environment where both economy and society are constrained by the environmental limits.



Sustainability can be achieved only when social and economic developments are sustained equitably with environmentally bearable social development and a viable economic development. Conceptually, "social sustainability" encompasses the issues like social equity, livability, health equity, community development, social capital, social support, human rights, labor rights, place making, social responsibility, social justice, cultural competence, community resilience, and human adaptation.

### Rationale of analyzing sustainability

Significant resources and effort go into designing, planning, implementing and evaluating development programs. Considerably less is typically invested in understanding how programmatic elements and results are sustained, evolve and adapted after a project comes to an end. For example, if project outcomes are not sustained after the project ends, or worse, they return to the pre-project state of being, and then donor resources have essentially been wasted, and project participants (and communities at large) may become disillusioned and/or frustrated and less likely to participate in future endeavors.

Of course, not all programming should continue for long periods of time. Circumstances, people, and situations change, as do the problems that a program was meant to address. When a more effective, appropriate, or cost-effective means for addressing a problem emerges, the original approaches may be adapted or replaced with more effective innovations. Nevertheless, the continuation of the benefits or impact of a project must be a primary goal if evidence shows that it meets the needs of a particular population.

Inevitably, even the most successful programs face the challenge of sustaining effectiveness over time. Many donors now recommend – and even require – that a viable sustainability plan and exit strategy be included as part of the project proposal. Even so, project implementers do not generally invest significant

effort towards understanding the concept of sustainability, nor do they develop a concrete strategy to address sustainability throughout the project life cycle.

Therefore, understanding sustainability, (both conceptually and operationally), and intentionally engaging in sustainability enhancement efforts, has both strategic importance and practical application for donors, program implementers, and program participants, and other stakeholders.

If we measure the stability in terms of maintaining year-round three meals for every individual of the household, then we can infer that almost half of the households has attained the sustainability in consumption, that is, they are capable to manage three meals even in bad periods. Multiple income sources, household savings, participation in local committees or development process, access to public resources and or services, supportive external links, their own organization, children's education, household's resilience, etc contributes to the sustainability of changes at household level made by the project . SETU has been successful in promoting/strengthening all these drivers.

## 8. Perception of the households about the program impact

Over 95 per cent households acknowledged the positive impact of the program on their livelihood: for example, 95 per cent households admitted that they have year round three meals for all members, and 96 per cent households found that their income has gone up due to the program.

Table 16: perception of the households about the program impact

Variable	2015
Do you think now your household has year round three meals for all members?	95 .29
Do you think your household income has gone up compared to (2009/2012)?	96 .28
Do you think the number of sources of income has gone up?	95 .04
Do you think your household savings has gone up compared to (2009/2012)?	92 .31
Do you think your family can now spend on better food and better cloth now?	95 .29
Do you think your participation in community institutions has benefited you?	80 .15
Do you think community institutions has improved social network?	79 .90
Do you think women are more empowered now?	84 .86
Do you think the differences between male and female in terms of wage reduce?	72 .95

Source: The End of SETU Project Review Field Study (2015)

But dissatisfaction remained among the non-graduated households about the impact of the program on their livelihood.

Table 17: Perceptions of non-graduated households

Variable	Non-graduate
Do you think now your household has year round three meals for all members?	62.50
Do you think your household income has gone up compared to (2009/2012)?	62.50
Do you think the number of sources of income has gone up?	62.50
Do you think your household savings has gone up compared to (2009/2012)?	56.25
Do you think your family can now spend on better food and better cloth now?	62.50
Do you think your participation in community institutions has benefited you?	62.50

Do you think community institutions has improved social network?	56.25
Do you think women are more empowered now?	62.50
Do you think the differences between male and female in terms of wage reduce?	62.50

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Source: The End of SETU Project Review Field Study (2015)

### **Analyzing Sustainability through Process Tracing: A Qualitative Approach**

The quantitative data shown above though reflect a positive picture about the sustainability of the project impact, it should be noted here that this is mostly based on the perception of the beneficiaries and the non-beneficiaries. Whereas this is useful, our qualitative approach allows us to take a broader view about the sustainability analysis. In this particular section, we have combined all our qualitative findings and observations and while doing that have concentrated on the following issues-

- In order to understand whether the impact will be sustainable, we have tried to understand and analyze the process through which the program has been implemented. This process tracing is extremely helpful as this allows us not only to identify the underlying logic and process that has made the project a successful one but also helps us to reflect the learning and innovative practices applied by the project personnel. In other words, this shows the factors that have made the project an effective one and indicates the effect of end of intervention on these factors.
- Our concentration on the broad scenario has encouraged us not only to consider the economic factor or impact but to develop an overall analysis regarding how the social, political and economic factors and impacts interact with each other and how they affect the well-being of the people. From this perspective, the evaluation team has considered well-being trend not only as an economic outcome but also an interactive outcome that includes the social, political and economic impacts.

During our study, we have found that the way the program has been designed and managed has played an important role in affecting the outcome. As we have explained earlier, the program has used a number of PPA tools including but not limited to Social Mapping, Well-being analysis, Economic Pot Analysis, Seasonal Mapping. However, a mere description of these tools does not necessarily reflect its two impacts. Through our interviews and FGDs, we have concluded that the program design and implementation process has created the following effects-

- It is important to note that the cash incentive provided through this program came at a much later stage and initially, the program focused on developing an understanding of the community, helping the community people to understand and define their problems and encouraging them to find solutions to these. During our interview with the CARE officials, one of them told us, "We

worked really hard to gain the trust of the people living in these communities. We entered the community through the CLTS program but that was never our main focus. It was our entry-point and we used it to start the discussion about their day-to-day problems".

- While applying the PPA tools, emphasis has been placed in ensuring the participation of the whole community. As one official noted, "yes, our target was the extreme poor, but poverty is a problem of the whole society, the whole community. We knew it very well that if we want to bring about change, we need to engage everyone. As such, when we arranged social mapping, or well-being analysis, we tried to engage everyone. We tried to develop a program that would be owned by the whole community". Our study shows that the community indeed eventually "owned" the program.

At the same time, it is important to note how these PPA tools are related with each other and how these exercises eventually guide the development of different organizational structures and interventions. As the CARE officials pointed out to us, the social mapping was followed by Well-being analysis where, "the community people were allowed to identify the poor, extreme poor or rich". It is interesting to note that there were no uniform criteria to guide this selection process- "You have to understand that communities vary and they have their own of understanding who the extreme poor are. We let them decide and we ask them, 'who, among you, are the extreme poor'? Of course, there selection was verified by a number of groups but it was the community that identified the people that required attention". At the same time, well-being analysis was followed by seasonal calendar where only the extreme poor participated and they identified the time period, when they were most vulnerable. The seasonal calendar and the resultant pot analysis helped the extreme poor to explore how they were spending the money and how they often failed to make the balance between earning and their need. As another official noted, "by the end of these exercises, we asked them, so this is your situation. Now tell us, what you will do in difficult times. Well, they told us that they would sell something, borrow money from the money-lenders at a high interest rate or sell labor in advance. Then we asked, ok, but do we want to go on like this? How long can this continue? What is your plan? In most cases, they concluded that this could not continue for long. Something should be done. And then we told them to think about it and see how they can solve this".

This gradual step-by-step process was extremely helpful as it allowed the community to own their problems and encouraged them to find solutions. In all the cases, "pot analysis triggered community action which resulted into Community Action Plan (CAP)". In this way, the extreme

poor of the community participated in developing a plan that would help them in solving their crisis.

- The formation of different organization within the project area was another innovative approach followed by the SETU team. For instance, Para Unnoyon Committee (PUC) was formed to implement the CAP, Savings Committee was formed to help people in difficult times and through these, the strength of the community was being applied in a systematic way. One CARE official summarized the goal of this effort succinctly, "We always encouraged the people to form groups and include the people they like. Why? In the community, there is harmony, known as community harmony or social harmony. We needed to preserve this harmony to make the program successful". Importantly, cash benefits were being provided once this initial social experiment was completed. It is quite clear from the above analysis that the goal of this was building and utilizing social capital, which as Putnam (1990) pointed out, continued to increase once invested. The SETU project clearly showed that.
- Another important characteristic of the SETU project was its willingness and focus on working together with the UP as mentioned earlier. Building on its earlier programmatic interventions that worked for strengthening the capacity of the UP, the SETU program worked with the UP to identify beneficiaries. This not only legitimized the program but also created a channel of interaction between the extreme poor and the UP, which at a later stage played an important role in creating political space for the extreme poor.

If we consider the SETU program, it is possible to argue that at the initial design phase, the organizational process focused on two specific issues- reliance on the community harmony to transform it into social capital and working with the political actors to develop a channel which can be used for creating political space. Of these two, the first can be considered as the social factor, which allows the community to-

- Utilizethe social capital in developing collection action plans and to be involved in collective actions
- Strengthen the commitment of the individual members to the overall community, which helps them not only to help each other in time of need but also to develop an informal accountability that keep different organizational entities including the Savings Group, Para Unnayan Committee (PUC) etc. functional.

The second one can be termed as political factors, which as we have described earlier, include-

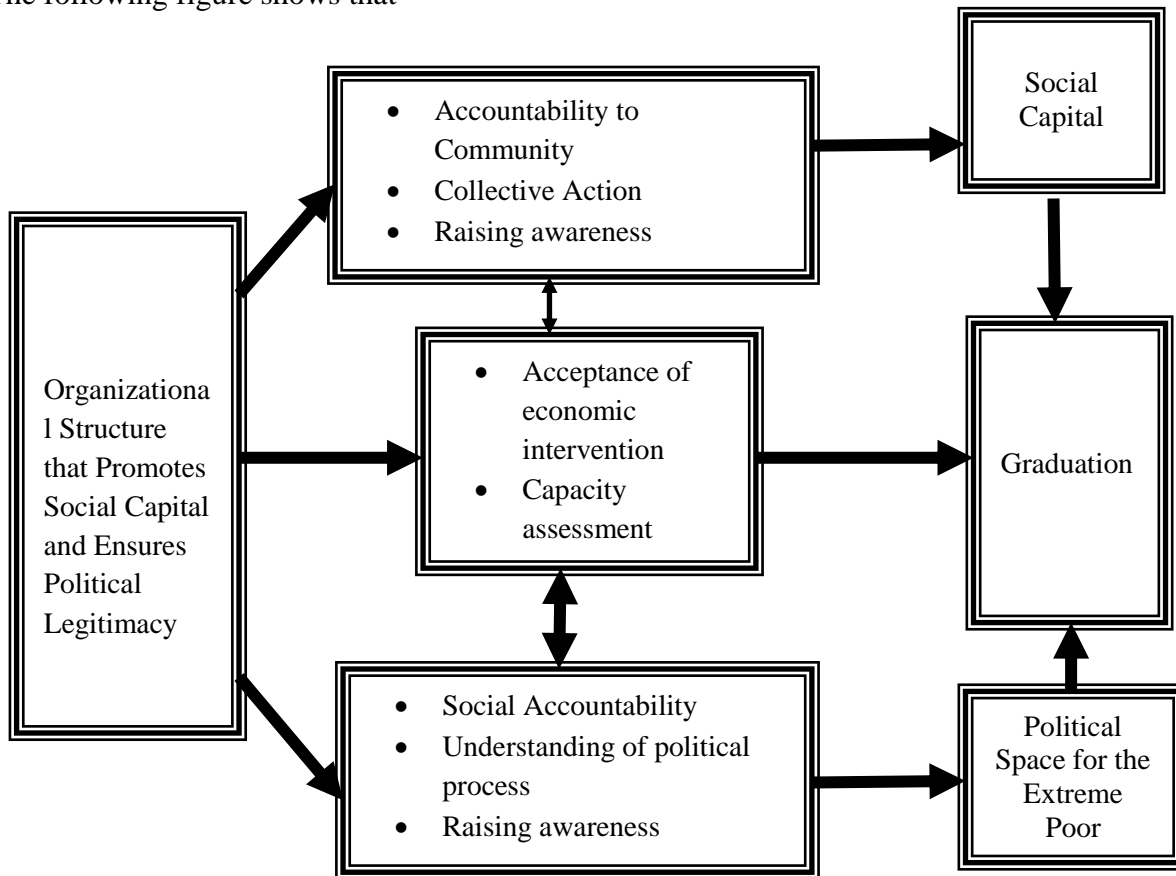
- an understanding of the political process and the role of the local government institutions
- an understanding of the social accountability tools which can be used to affect the accountability of the UP
- awareness of their rights and obligations

It is important to note that these two factors are closely interrelated and can affect each other. At the same time, these two factors play an important role in making the economic intervention successful because-

- The community's overall understanding and acceptance of the economic intervention mechanisms derive from these two factors
- Allows the implementing organization (i.e. CARE) to consider the capacity of the individuals and the community
- Allows return on investment

In other words, the success of economic intervention to a large extent depends on the initial strategic move of the implementing organization, the development of the social factors and the extent of political legitimacy.

The following figure shows that-



Source: Drawn by the authors

An important aspect of the figure above is, it also indicates that the sustainability of the program, in addition to economic resources largely depends on the presence of two important resources- social, i.e. the presence of social capital and political, i.e. the availability of political space for the extreme poor. As long as these factors support the economic intervention, the positive impact of economic intervention will continue.

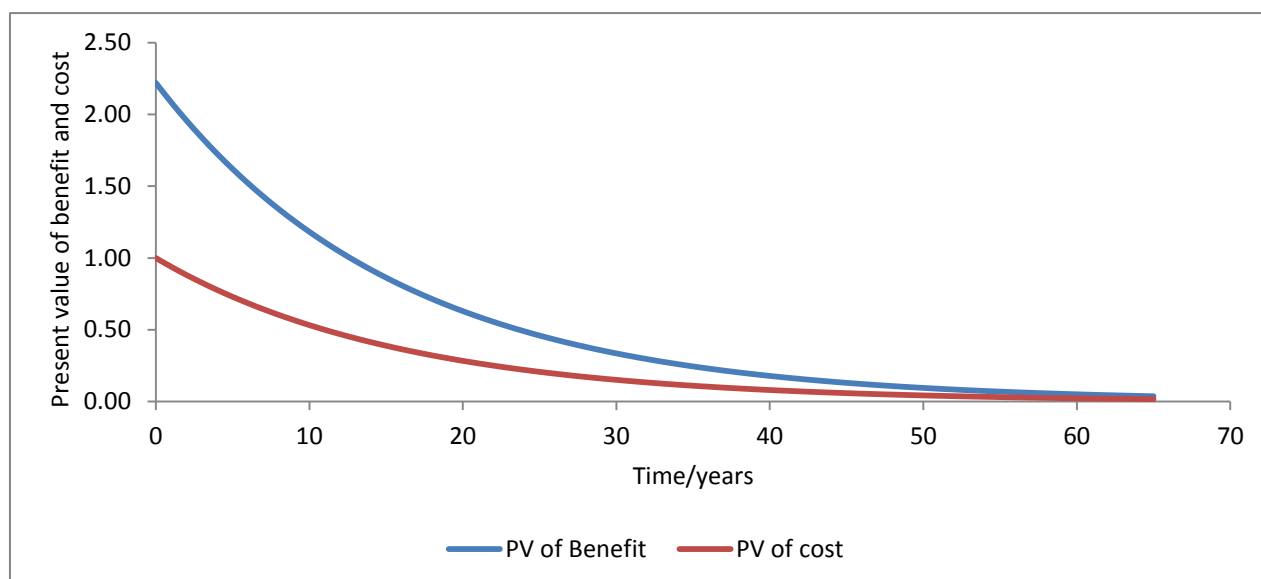
## 9. Assessing Value for Money (VfM) in DFID Framework

The National Audit Office (NAO) defines VfM as being ‘the optimal use of resources to achieve intended outcomes’. It’s useful to contextualize this when we consider VfM in our aid programme.

The cost per beneficiary household is somewhere in between BDT 26000 and BDT 30000. From the perspective of value for money, the project will be considered worthy if the generated benefit per household exceeds its cost. We have estimated the average accrued benefit at 64000 and the benefit rate per unit of cost is estimated at 5.83 while the average annual increment of benefit is estimated at BDT 2.22.

It will be nice to find out how long the project will continued to yield benefit over the cost. To understand this phenomenon, we have drawn a hypothetical convergence scenario in the following figure with the presumption of discount factor of 6.5 per cent, the current bank interest rate.

Figure 13: convergence of present value of benefit and present value of cost



Source: Drawn by the authors based on the End of SETU Project Review Field Study (2015)

With the discount factor of 6.5 per cent, the present value of benefit converges to the present value of cost after 50 years. If we simulate some other scenarios, as reported in table 18, we find that the present value of benefit exceeds the present value of cost up to 50 years for discount factor of 10 per cent, near about 30 years for discount factor of 15 per cent, and at least 10 years for the higher discount factor of 50 per cent.

Table 18: convergence between net present value of benefit and net present value of cost for various discount rate

Discount factor	Time of Convergence between PV of benefit and PV of cost
0.05	Over 75 years
0.10	Near to 50 years
0.15	Near to 30 years
0.20	Near to 20 years
0.50	Near to 10 years

Source: calculated by the authors

Note: The average flow of benefit is considered to be constant and estimated to be 2.22 taka for each taka of cost.

The community-led development strategy with direct cash transfer has created a difference compared to the traditional credit led poverty alleviation strategy. In the credit-led development strategies, the incumbent household takes the entire project risks, that is, s/he bears the risk of business failure and being

in debt trap. Moreover, the credit led benefits accrued to the household will take lot of time to be equal to that of the amount of direct cash transfer of SETU. However, it cannot be obviously told that direct cash transfer can bring the entire change alone, rather the triangulation of social, political and economic empowerment process will generate a sustainable change in the households.

## **10. Concluding Observations and Recommendations**

Our overall evaluation shows that the SETU program has been largely successful in addressing the need of the extreme poor and has helped them to graduate. The program, in most cases, as designed has positively affected their livelihood, allowed them to have regular meals, diversified their sources of income, increased overall income and helped them to develop an asset-base. In addition to that, the program has managed to raise awareness of the people about social menace, ensured collective responsibility, encouraged collective action and overall led to the development of social capital. Furthermore, through raising awareness of the extreme poor about their political needs and rights and through linking them with the local elected bodies, it has also succeeded in creating a political space for the poor. These two factors, i.e. social and political, through interacting with the economic factor, i.e. cash and other assistance have helped the poor to graduate and also enhanced the possibility of impact sustainability.

Considering these, we have categorized our recommendations in two groups- First, we have recommended some measures which take under consideration of the success of the intervention and indicates what more can be done through following the same program logic. Second, through our evaluation, we have identified few areas which can pose real challenges in the future and argue that these should be addressed as soon as possible.

### **A. Building on Success**

Our *first* recommendation is since the logic and design of the program has been largely successful, there is no reason to change these. In fact, through relying on the current logic and design, the following steps can be taken-

- Our evaluation studies indicate that in few cases, extreme poor people were excluded for a number of factors (e.g. they were not at home; they had an asset which made them 'non-extreme poor etc.). These people have suffered severely and without any intervention, they are living miserable lives. If decisions are taken to extend and expand the program, efforts should be taken to include these people.

- At the same time, even though the program mainly focused on improving the lives of the extreme poor, in the later stage, some poor people were selected for intervention. Given that the number of poor people was extremely limited and given that a significant number of extreme poor managed to graduate, the program should now focus on the poor in general and devise intervention mechanisms to address their needs.
- Our evaluation indicates that when poor people who have adequate capacity, knowledge and expertise are selected, they have managed to succeed, especially through engaging into small businesses and other initiatives. However, if the program decide to design intervention mechanism for the poor, it is extremely essential to conduct a need-based and capacity-based analysis for the poor to identify proper intervention mechanism.

Our *second* recommendation is regarding the program design and we strongly recommend following the same program logic at later stages. Our evaluation indicates that focus on understanding the internal dynamics of the community and helping them to 'own' the problem and solution have played an important role in ensuring the success the program and this approach should be followed.

*Third*, we recommend that the collaboration with the UP should continue and from this perspective, we argue that more emphasis should be placed on ensuring the effective performance of the Local Government Institutions. Especially, given that the inclusion of non-state actors in the service delivery procedure is bringing a change in the traditional hierarchical structure, the government agencies are focusing now on following a network structure. Henceforth, to enhance the capacity of the UP chair and members, it has become essential to train them on network management with a special focus on understanding-

- How does the network emerge?
- How does the network function?
- How can the network be managed?
- What are the challenges of managing the network?
- The problem of accountability in network and way of managing that

This will allow CARE not only to continue its effective partnership with the local government institutions but also to use these bodies to legitimize its program interventions.

*Fourth*, the dynamics of the local government politics is changing rapidly and within this new development, Upazila administration may play a significant role in service delivery procedure in the

coming years. Considering this, CARE should conduct an explorative study to find out how it can connect itself and the extreme poor to the Upazila administration.

1. Expanding the program to include the excluded population and the poor
2. Including a Governance Component
3. Ensuring political sensitivity through ensuring that the NLs who participate in UP election are dropped from SETU
4. Discouraging micro-credit

## **B. Addressing Challenges**

Our evaluation study shows that a number of Natural Leaders (NLs) have got interested in local level politics and they have decided to participate in the next UP election. Whereas this is encouraging, this may also create a possible challenge for future programs because until now, the UP chairs and members collaborated with the NLs considering them as non-threatening and apolitical actor. However, if the NLs start to challenge their political authority, it is possible that the future UP chairs and members will not be enthusiastic in working with them. Considering this, CARE should develop appropriate measure to ensure that the political activity and role of the NLs remain separated from their programmatic roles. Therefore, we recommend the organization to develop appropriate measures to ensure that NLs' participation in the election will not have any impact on their collaboration with the UP.

Finally, we have found out that whereas the NLOs have emerged as a successful organization, they are also getting interested in micro-finance activities. CARE should cautiously consider this development and conduct a detailed analytical study to understand the impact of this on its program and activities. At the same time, effort should be taken to understand whether such initiatives of the NLOs will really create any positive impact on the society.

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## Appendix

### A.1. Study Team

1. Dr. M. Abu Eusuf	Professor & Chairman, Department of Development Studies; Director, Centre on Budget and Policy, University of Dhaka	Team Leader, Economist
2. Dr. Asif M. Shahan	Assistant Professor Lecturer, Department of Development Studies; University of Dhaka	Qualitative Survey Expert Governance Expert
3. Md. Abdul Khaleque	Lecturer, Department of Development Studies; University of Dhaka	Quantitative Survey Expert Economist
4. Imran Hossain Bhuiyan	Lecturer, Department of Development Studies; University of Dhaka	Research Fellow Supervised quantitative survey team
5. Ebney Ayaj Rana	Lecturer, Department of Development Studies; University of Dhaka	Research Fellow Supervised qualitative survey team
6. Sonam Shaha	Lecturer, Department of Development Studies; University of Dhaka	Gender Expert
7. Taher Mahmood	Research Associate, Centre on Budget and Policy, University of Dhaka	Data Entry Expert
8. Mahpara Alam Tuba	Research Associate, Centre on Budget and Policy, University of Dhaka	Research Associate

A.2.Survey Instruments  
A.2.1. Household Questionnaire



**CARE-SETU**

**Social and Economic Transformation for the Ultra-Poor**



funded by **shree/eeep**: a GoB and DFID

**Household Profile**

**1. Consent Letter**

You are aware that CARE Bangladesh is implementing a project titled “Social and Economic Transformation for the Ultra-Poor Household” in four districts of greater Rangpur. The project was implemented by phases – phase I and phase II along with a scale out phase. The project covered around 45000 households as target beneficiaries. The project is going to be ended by December 2015. As an implementing organization, CARE BD with support from DFID wants to conduct an independent end project review study.

Centre on Budget and Policy (CBP) is a research institute of University of Dhaka. CBP is selected to do the research task. As a research process, some beneficiary households are randomly selected to estimate the intended and unintended impact on households’ various welfare indicators and on local economy. You are randomly selected for the interview.

You can participate in an individual or group interview (lasting 45-60 minutes). By participating, you can share your stories about the program’s intended an unintended impact on you and your family. The information that we will collect from you will be used for research purpose only and will not be shared with others persons and institutions. Your information will be kept confidential. Based on the information of all of the households selected for interviews, a research report will be published. Your participation is not compulsory, however, if you are agreed upon the interview, we will record your information in a questionnaire, draft note papers, in audio, and even if required in video. Your information will help to understand the program’s performance.

If you agree to participate in this study, please sign this letter and return one to a research team member. Your signature on this form indicates that you understand the purpose of the research project and agree to participate as a respondent. In no way does this waive your legal rights nor release the investigators, sponsors, or involved institutions from their legal and professional responsibilities. You should feel free to ask for clarification or new information throughout your participation.

I (you) have read the above information regarding this research study. By signing this letter, I give free and informed consent to participate in this research study.

Participant’s Name:

Participant’s Signature:

Date:

**2. Address**

District		
Unazila		
Union		
Village		
Para		
HHID		
Respondent		HM Code:

### 3.a. Details information of HH members (Insert information using below codes)

HH Code	Name (Use Short Name)	Relationship with HH head	Sex Male=1; Female=2	Age (Yrs)	Disable ?  Yes=1 No=0	Marital status	He/she is earning income  Yes=1, No=0	Average Monthly Income	Occupation	Type of work	Working in last 30 days	HHM Can be made economically active  Yes=1, No=0	Govt. safety net <sub>6</sub>	Years of schooling	Type of schooling	Has bank/NGO account? Yes=1, No=0	Has faced diarrhoea / anaemia in last month? Yes=1, No=0
1 Head																	
2 Spouse																	
3																	
4																	
5																	
6																	
7																	
8																	
9																	
10																	
11																	
12																	
13																	
14																	

**Relationship with Household head :** Head Him/ her-selves = 1, Spouse = 2, Children = 3, Grand Children = 4, Brother/ sister = 5, Parent = 6, Parent in Law = 7, Son/daughter in law = 8, Other in law = 9, Cousin = 10, Other (specify) = 11

**Sex:** Male = 1, Female = 2

**Pregnant/ Lactating Mother:** Pregnant = 1, Lactating Mother = 2, Not Applicable = 88

**Marital Status:** Unmarried = 0, Married = 1, Widow = 2, Divorce/ separated/ Deserted = 3 Yes = 1, No =0, Not Applicable = 88, No response = 99

**Occupation:** Does Not work = 0, Agri Day Labour =1, Other day labor = 2, Domestic maid = 3, Rickshaw/Van Boat/other puller = 4, Skill labour = 5, Own agriculture = 6, Fishing in open water = 7, Aquaculture/fish farming = 8, Livestock/poultry = 9, Industrial labour = 10, Petty trade/ business = 11, Other business = 12, Handicraft/cottage industry = 13, Service = 14, Transport worker = 15, Begging = 16, Scavenging = 17, Rag picker = 18, Housewife = 19, Student = 20, Migrant worker = 21, other = 22  
Collect resource from forest/hill = 23, Labour in sea fishing = 24, Collect fish fry/other = 25, Labour in fish farm = 26, Jhum Cultivation = 27, Not applicable = 88

**Type of Occupation/work** = Self employed = 1, Employed by other as unpaid worker = 2, Employed by other as regular paid worker = 3, Employed by other as irregular paid worker = 4, Not Applicable = 88

**Access to Govt. safety net :** Presently not under any program/package = 0, Cash for education = 1, Food for work = 2, VGD = 3, VGF = 4, Old age allowance = 5, Widow allowance = 6, Disable allowance = 7, Freedom Fighter allowance = 8, Cash for work = 9, Other = 10

**School Passed :** No schooling = 0, Last class passed = 1 – 9, SSC/Equal = 10, HSC/Equal = 11-12, Graduation/Equal = 13-16, Masters = 17, Literate = 20, Other = 21

**Type of schooling :** Bangla = 1, English = 2, Madrassa = 3, NGO = 4, Mactab = 5, Other = 6, Not applicable = 88

3b. Does the household have pregnant women? Code: Yes=1, No=0

3c. Does the household have lactating mother? Code: Yes=1, No=0

3d. Does the household have schooling aged children but do not go to school? Code: Yes=1, No=0

3e. Any child aged 1-5 died in this household? Code: Yes=1, No=0

#### 4. Access to Land

Code	Land category as type of access	Use wise land category in decimal						Total land access in decimal	Present market value	Who owns (HHM category code)
		Home stead	Productive land	Non-productive land	Productive water bodies	Non productive	Other (specify			
1	Recorded owned									
2	Recorded not owned (lease, sharecrop, etc									
3	Use other's recorded land free									
4	Khasland with Permanent settlement									
5	Khasland as temporary settlement									
6	Occupying Khasland									
11	Other									
	Total land									

**Who owns (HH member category) Code** :Household head = 1, Female head = 2, Other male member(s) = 3, Other female member(s) = 4  
Multiple male members including HD = 5, Multiple Female members including HD = 6, Both Male and Female members = 7  
Others = 8, Not applicable = 88

5. Assets owned by the members of the Household (ask as well as observe)

Tick √	Code	Item/Assets	Unit/ number	Value (what price the HH member would like to offer if the same item in same condition available in the market)	Ownership (provide HHM Code)
	1	Adult Cattle / Buffalo			
	2	Calf			
	3	Goat / Sheep			
	4	Poultry			
	5	Pigs			
	6	Other livestock (specify)			
	7	Rickshaw / Van			
	8	Boat			
	9	Sewing Machine			
	10	Cottage Industry Equipment Including: handloom, spinning reel, potter's or blacksmith's equipment.			
	11	Agricultural Equipment Including: plough, spade, shabal, axe, sickle, knife, chopper traditional cutter etc.			
	12	Fishing net			
	13	Equipment for skill worker, (barber, cobbler etc.)			
	14	TV			
	15	Radio/Cassette			
	16	Mobile Phone			
	17	Bicycle			
	18	Fan			
	19	Jewellery (gold in ana)			
	20	Jewellery (silver in ana)			
	21	Wooden Box / Trunk			
	22	Blanket / Quilt			
	23	Dressing Table / Table /Chair			
	24	Almeria/ Wardrobe			
	25	Chairs			
	26	Mattress			
	27	Bed			
	28	Other Household Items (Including: water container, alna (clothes rack), pots and pans, umbrella, torches, crocery and plastic items, etc.			
	29	Other (specify)			

**Ownership** (HH member category) **Code** :Household head = 1, Female head = 2, Other male member(s) = 3, Other female member(s) = 4

Multiple male members including HD = 5, Multiple Female members including HD = 6, Both Male and Female members = 7

Others = 8, Not applicable = 88

## 6. Household expenditure

<p>[Over the last month, for each of the expenditure sources listed below determine whether they were bought on a weekly or monthly basis. Only write in one column.] In the last month, how much did you spend on..... on either weekly or monthly basis? (d) In the last three months, have you spent on any of the expenditure sources listed below <u>in one transaction</u>? [If so, please write the Tk. value in the table below.]</p>	<p>Please write the Taka value of the (cash <u>and</u> in-kind) in the boxes provided.</p> <p>Leave blank if no expenditure.</p>
---	--

Code	Expenditure Source	Quantity Consumed in last week	Previous expenditure (Tk.)		Expenditure in a single transition made within last 3 month
			Weekly	monthly	
1	Rice	Kg			
2	Paddy	Kg			
3	Wheat	Kg			
4	Potato (Including Sweet Pot.)	Kg			
5	Pulses	Kg			
6	Fish (Dried & Fresh)	Kg			
7	Meat	Kg			
8	Eggs	Nun			
9	Milk	Litre			
10	Green Vegetables (Leafy)	Kg			
11	Other Vegetables	Kg			
12	Fruit	Kg			
13	Sugar/molasses	Kg			
14	Salt	Gm			
15	Spices ( e.g. turmeric, cumin)	Gm			
16	Cooking Oil	ml			
17	Baby food				
18	Other Food Items				
19	Kerosene / Candles / Fuel Wood				
20	Soap				
21	Other Toiletries (Including Cosmetics)				
22	Education				
23	Transport Costs				
24	Healthcare				
25	Assistive device				
26	Clothing or Footwear				
27	House Rent				
28	Household Furniture				
29	Household Repair / Construction				
30	Other Household Items (Specify)				
31	Electricity & Electrical Items				
32	Work Related Costs				
33	Agricultural Inputs				
34	Livestock Inputs				

Code	Expenditure Source	Quantity Consumed in last week	Previous expenditure (Tk.)		Expenditure in a single transition made within last 3 month
			Weekly	monthly	
35	Livestock Purchase				
36	Land / Pond Lease Rent or Purchase				
37	Business & Cottage Industry Expenses				
38	Rickshaw Rent/Repair or Purchase				
39	Fishing Inputs				
40	Loan / Interest Payments				
41	Loan Given				
42	Savings				
43	Mobile & Other Telephone Expenses				
44	Wedding Expenses (Not Gifts)				
45	Dowry				
46	Religious Event				
47	Purchase water for domestic purposes				
48	Cigarette /betel leaf/tea				
49	Narcotic/drug				
50	Informal tax				
51	Entertainment/ traditional habits costs				
52	Other (specify)				

## 7. Household income in last month

[For each of the income sources listed below ask:]

(a) During the last month have any of your HH member earned any cash income from.....?

(b) During the last month have you earned any in-kind income from.....?

[Please write the value of the income (cash or in-kind) in the boxes provided. If no income, leave blank.]

Code	Income Source	Cash Income (Taka)	In-Kind Income (Taka)
1	Agricultural Daily Labour		
2	Day labour in sea fishing		
3	Day labour in Ghar/fish farm/dry fish business		
4	Other Daily Labour (minti, Kuli etc)		
5	Child labour		
6	Working as domestic support		
7	Rick/van/boat/bullock/pushcart puller		
8	Drive Motorised Van/nasimen/tomtom etc.		
9	Transport Worker (Bus, Truck, Tempo, etc.)		
10	Skilled Labour (Specify)		
11	Own Agricultural Produce		
12	Fishing		
13	Fish farming/ Aquaculture		
14	Livestock / Poultry / Pig rearing/ Ducks		
15	Industrial / Garment Labour		
16	Petty Trade (specify)		
17	Petty Trade without proper authorization (Specify)		
18	Other Trade / Business (Specify)		
19	Cottage Industry / Handicraft		
20	Service / Job (Specify)		
21	Rag picking / Scavenging		
22	Begging		
23	Resource collection from forest/hills (fuel wood etc.) and sellin		
24	Collection of fish fry/ immature crab/oyster etc.		
25	Cash for work		
26	Food for work		
27	Government Allowance under social safety net program and others (disability allowance; VGD / VGF; widows allowance; old age allowance; freedom fighter allowance; education allowances.)		
28	Support from NGOs (Other than CARE/PNGOs)		

29	Training Allowance from GoB / NGO		
30	Fetra / Zakat		
31	Donation from Relatives, political leaders and others line depar		
32	Savings Withdrawal		
33	Loan Taken		
34	Residual crop collection		
35	Rice wine sell		
36	Physical asset sale		
37	Special Input Support From CARE/PNGOs		
38	Need based/ emergency support from CARE/PNGOs		
88	Other (specify)		

#### 8. Migration to Work Away from Home

Number from HH		Person-month/ Year	
Male	Female	Male	Female

## 9. Loan

**9.a . Do you/your household members take any loan taken from the following sources within last six years?**

Code : Yes=1, No=0

☐

**9.b. If yes, provide related information of the last loan in the following table**

	Code	Sources of loan taken	If yes, amount BDT (last loan)	Cumulative Loan (within six years)	Current Outstanding Amount BDT	Household member category code those who have taken loan
	1	Interest free informal loan (relative, neighbour etc.)				
	2	With interest informal loan (Mohajon, mortgage)				
	3	Formal loan with interest (NGO, Grameen Bank)				
	4	Formal loan without interest (Bank,GoB)				
	5	Formal loan without interest (NGO)				
	6	Loan from shomity or CBO with interest				
	7	Others (specify )				
	8	Formal loan with interest (bank,Gob)				

**HH member category Code** :Household head male = 1, Female head = 2, Other male member(s) = 3, Other female member(s) = 4

Multiple male members including HD = 5, Multiple Female members including HD = 6, Both Male and Female members = 7, Others = 8

## 10. Savings

**10.a Do you/your household members have savings?** Code : Yes = 1, N ☐

**10.b. If yes provide related information in the below table**

HH member having savings (provide HHM Code)	Total current savings balance in Taka	Place of savings	Purpose of savings	Have you withdrawn any savings? (Yes=1, No=0)	If savings is withdrawn, what was the purpose?	Who have the rights on the savings:	Present Cash Capital (if applicable)
Total HH savings							

**Code for Place of savings:** Bank = 1, NGO = 2, Mahajon = 3, Relatives =4, Self =5, Group savings = 6, others (specify)= 7

**Code for purpose of depositing/withdrawing savings:** Buying land=1; Repairing/construction of houses=2; Buying domestic animals=3; Buying food=4; Spending for education=5; Marriage purpose=6; IGA establishment/expansion=7; Better future=8; Others=9

**Code for right on the savings:** Person Household head=1, Spouse of HHH=2, him/her selves=3, other (specify)=4

**11. Food Security:**

**11a.** How many days in the last 7 days did any of your household members eat .....?

(This question is NOT asking about the eating habits of individual family members or about the number of times/day a food type was eaten. So, if during the last 7 days, 3 family members ate cassava twice on 1 day only (answer=1). If 3 family members ate cassava twice/day for 4 days answer is 4. if 1 family member ate cassava twice.day for 4 days answer is 4.)

	Food type in last 7 days	Number of days eaten
1	Rice	
2	Atta/flour	
3	Pulses	
4	Potatoes	
5	Cassava	

	Food type in last 7 days	Number of days eaten
6	Green vegetables (leafy)	
7	Other vegetables	
8	Fruits	
9	Milk (any)	
10	Eggs	

	Food type in last 7 days	Number of days eaten
11	Fish - fresh	
12	Fish - dried	
13	Poultry	
14	Meat	

11.b

How many days in the last 7 days for financial reasons did any household member.....?		
	Food Strategy	Number of Days Eaten in Last 7 Days
1	Eat Smaller Portions of Food (Quantity)?	
2	Eat Less than Three Times a Day?	
3	Eat Food of Lower Than Normal Quality?	
4	Eat Food Naturally Available or Gathered Wild Potato, Kochu, etc.?	
5	<u>For Adults Only</u> : Eat No Food in Any 24 Hour Period?	
6	<u>For Children Only</u> : Eat No Food in Any 24 Hour Period?	
7	Borrow Money to Buy Food?	
8	Bought Food on Credit?	
9	Send a Family Member Elsewhere to Eat?	
10	Give More Food to An Earning HH Member?	
11	Let female household members eat last or not all	

11.c. Number of meals taken during normal or good time

(Code: one meal=1, two meals=2, three meals=3)

11.d. Number of meals taken during crisis like monga, seasonal income shortfall, or natural calam

(Code: one meal=1, two meals=2, three meals=3)

12. a. Did your households suffer from any disaster during last 6 years? Code: Yes =1, No=0

12. b If yes provide detail information regarding type of disaster and how many times experienced (Multiple)

	Type of disaster and how many time						Information on relief			
	Cyclon e/Torna do	Floo d	Flas h flood	Water loggin g	Lan d slid e	Others (specif y)	Receiv ed relief	Sourc e of relief	Assets received as relief	
									Received	Source (specify name)
Frequency										
Loss/ support (BDT)										

Yes : 1, No = 0 **Source of relief** : Government = 1, NGO =2, Private individual = 3, More than one source =4, Other(specify) = 5

12. c. Is your house affected by every flood? Yes=1 No=0

13: a. Information on Housing condition(Provide information using below code)

Size of the house		Construction material				Overall condition	ownership	Money/material Source of construction
Length (feet)	Width (feet)	Roof	Wall	Pillar/khuti	Floor			

**Code for :**

**Construction materials:** Grass/straw /plastic etc = 1, Bamboo = 2, Cement/brick/rod = 3, Mud = 4, Tally/tiles = 5, Tin = 6, Wood = 7,

Other(specify) = 8

**Overall Condition:** Good = 1, Fair = 2, Poor = 3, Dilapidated = 4, Other = 5

**Ownership:** owned =1, Rented = 2, Parent's = 3, Parents in law = 4, Live rent free = 5, Other(specify) = 6

**Money/material Source of construction:** Entirely own income = 1, Parents = 2, Parent in Law = 3, Partial relief from NGO = 4,

Partial relief from Govt = 5, Entire Relief from NGO = 6, Entire Relief from Govt =7, Relief from others source//material Collected from forest or hills = 8, Other = 9

## 13.b. Information on access to Drinking water source

13.b.1. What is the primary source of water?

1=Tube-well	2=Others
-------------	----------

13.b.2. Is the tube-well owned by your household? Code (Yes=1, No=2)

## 13.c. Information on Defecation facilities

13.c.1. What is the defecation place of your household?

Code (1=Open place/handling latrine; 2=Pit; 3=Water seal rings slab without gooseneck; 4=Water seal ring slab with gooseneck; 5=Others)

13.c.2. How have you obtained the material of the latrine?

Code (1=Purchased by own; 2=material supply by govt.; 3=material supplied by NGO; 4=others)

13.c.3. Do all the Household members use slipper/shoe regularly: Yes = 1, No = 13.d. Do all the Household members use slipper during defecation: Yes = 1, No 

13.e. Do all the household members use soap/ash after defecation?

13.f. Does the household have access to electricity? Yes = 1, No = 0

13.g. If yes, what is the source of electricity? Rural Electrification (National Grid)=1, Rechargeable batteries=2, Solar=3, Others=4

**14. Information on empowerment**

	Question	Answer	
		Code: 1 = husband alone, 2 = wife alone, 3 = husband and wife jointly, 88 = not applicable, 99= no answer, 5 = other (specify).	
		Male Head	Female Head
14.1	Who decides on the use of household money earned?		
14.2	Who decides on the use of household cash savings?		
14.3	Who decides on the taking of a loan?		
14.4	Who decides on spending money on education for your children?		
14.5	Who decides on spending money for health care of family members?		
14.6	Who usually decides on the use of contraception?		
14.7	Who usually decides on when to have children?		

14.8	Who usually decides on the marriage of your children (age and partner?)		
14.9	Who decides on whom you should vote for?		

	Question	Code: 1= for boys, 2 = for girls, 3 = equally important	
		Male Head	Female Head
14.10	Is food more important for boys or for girls?		
14.11	Are sons more important than daughters?		
14.12	Is education more important for boys or for girls?		

**(these questions must be answered by women only)**

	Question	Code: 1 = confident, 2 = uncertain, 3 = not confident
14.13	Do you feel confident in talking to men who are not members of your family?	
14.14	Do you feel confident in taking small financial decisions alone (e.g. buying a sari)?	
14.15	Do you feel frightened of moving alone outside your village or urban area?	

**15. Participation in community Institutions**

15.a. Are you or the other men/women of this household member of any of the following community institutions/committees? ☐

15.b. If Yes, do you voice/speak your opinions at the meetings of that institution/ committees? ☐

15.c. Do you feel your opinions influence the decisions made by that institution/committee? ☐

(always through the questions separately to male and female members)

**Code : Yes =1, No = 0**

Institution	Male			Female		
	Membership	Voice	Influence	Membership	Voice	Influence
Mosque/other religious committee						
School/ madrasah management committee						
Market committee						
Village court/salish						
Local club/samity/CBO						
NGO micro-credit group						
NGO <u>other than micro-credit</u>						
UP standing committee						
Para Unnoyan committee						
Community EKATA or other interest group						
Other (specify)						

16. Participation in community social events and governance process

Male

Female

a) Do you participate in community social events (e.g. marriage/ parties, akika +++) as a guest?  
Yes=1, No = 0

b) Has anyone from this household attended/ participated in any of the following events? If YES: did you/ that person speak

your/her/ his opinion at the events? (always through the questions separately to male and female member)

Code : Yes =1, No = 0

Events/ process	Male		Female	
	attended	spoke	attended	spoke
CAP meeting				
Village assembly				
Open budget meeting (ward level)				
Open budget meeting (union level)				
Community consultant with UP for planning & resource allocation (VGD)				

17. Household livelihood strategies

During the last 12 months, has your household or anyone from your household needed to:

	Yes =1, No = 0	If yes, Why? (code in below)
a) Pledge or sell labour in advance?		
b) Pledge or sell crops in advance?		
c) Send a child or children to work outside the household?		
d) Work as a maidservant in another household?		
e) Take a loan with interest?		
f) Take grocery items on credit from the local shops?		
g) Begging		
h) Migrate to find work?		
i) Mortgage or lease OUT land? Specify which.....		
j) Sell any productive assets (e.g. land, livestock)? Specify which.....		
k) Sell any other household assets (e.g. jewellery, bicycle)? Specify which.....		

Reason code : No work = 0, Lean period = 1, Food shortage =2, Treatment costs = 3, Dowry = 4, Repayment of NGO loan = 5,

More demand/ better opportunities for work in other places = 6, HH demography (no other earner or too many people/ not enough earners) =7, Other=8

### 18. Program Interventions

18.1. How much cash support have you received from CARE/PNGOs Tk.

18.2. What have you done with the cash given by CARE/PNGOs

18.3. Up to now, how much net benefit/profit (tk.) has been accrued if the supported cash was used for productive purpose?

### 19. Perception of beneficiaries about program impact

19.1	Do you think now your household has year round three meals for all members? (Yes=1, No=0)	
19.2	Do you think your household income has gone up compared to (2009/2012)? (Yes=1, No=0)	
19.3	Do you think the number of sources of income has gone up compared to (2009/2012)? (Yes=1, No=0)	
19.4	Do you think your household savings has gone up compared to (2009/2012)? (Yes=1, No=0)	
19.5	Do you think your family can now spend on better food and better cloth now compared to (2009/2012)? (Yes=1, No=0)	

19.6	Do you think your participation in community institutions has benefited you? (Yes=1, No=0)	
19.7	Do you think your participation in community institutions has improved social network/capital? (Yes=1, No=0)	
19.8	Do you think women are more empowered, that is, they can raise their voice, and they have ownership of asset now? (Yes=1, No=0)	
19.9	Do you think the differences between male and female in terms of wage, ownership of asset, and decision making have changed in favour of female (Yes=1, No=0)	

20. Current Household WBA Category:

Code: 1=extreme poor, 2= poor, 3= lower middle, 4= middle, 5= Rich.

	Data Collector	Data Collection Supervisor (spot Check)	Person Checked Filled UP Questionnaire
Name			
Signature			
Date			

## 21. Interventions

SL	Interventions	Have you received the intervention? (Yes=1, No=0)	If you received, then first time when (Year)?	Up to now how many times, have you received it?	Up to now how much money have you received?	For what purpose you have received it?	Where have you spent/used the money?	Up to now, how much benefits accrued due to it?
1	Direct cash support							
2	Cash For Work (CFW)							
3	Earth Cutting							
4	Training							
5	Para vet							
6	G4S Job							
7	Other Jobs							
8	Sanitation							

**Purpose and Usage Code:** Spent on consumption items=1; purchased livestock=2; started new business=3; purchased vehicles=4, leased in land=5; others=88

22. Is there any assembly market in this village? Yes1, No=0

23. Did you sell anything in the market? Yes1, No=0

### A.2.2. FGD Checklist for non-beneficiaries

**Put the Respondent group name**

**Purpose of the FGD**

**Participants type & number required**

**Welcome & introduction ( 5 min) & taking consent**

Sl	Questions	Note/Probing/Followup
Q1	SETU beneficiary selection	a) How did you hear about SETU? b) Why did they select you? c) Was the selection transparent? d) Any groups/individuals in your community excluded?

#### **Non-Beneficiaries' Understanding**

##### *1. About the Implementing organization*

- a) What do you know about SETU program? How do you know that?
- b) Have you heard anything about the approach followed by CARE/PNGOs/SETU?
- c) How will you evaluate their approaches? Why?

##### *2. About perception on various indicators*

###### *2.1 Economic*

- a) How will you characterize the impact of the program on the overall economic development of your locality? How did the program affect the economic activities of your locality? How did that affect you?
- b) Compared to you, are the program participants better-off? Why or why not?
- c) Do your children go to schools? Why or why not? Is it costly? How do you manage the cost? In your opinion, under what conditions, you will stop sending your children to schools?

- d) Compared to the past (i.e. before the program started), do you have more savings and physical assets (e.g. cell phones, TV, Furniture etc.)? If yes, how did the program help you in increasing your resource-base?

## *2.2 Political*

- e) What types of institutions are functioning in your locality?
- f) Are you involved with these institutions? If yes, to what extent? What are the roles that you play?
- g) Do these institutions provide you with enough opportunities to raise your concerns/issues? Has it changed over time?
- h) According to you, has the SETU program made the government institutions/UPs more responsive? How?
- i) Do you consider the SETU program participants more politically aware if compared with you?
- j) How frequently do you interact with the Union Parishad? For what purposes?
- k) How responsive is the UP to your need? Has this responsiveness changed over time? How?

## *2.3 Social*

- l) What are the forms of discriminations do you currently observe within your locality? How will you describe them?
- m) Do you think that the patterns or nature of discrimination has changed over time? Why? Has the program created any impact?
- n) Do you manage to have three meals a day on a regular basis? Has this status changed over time? Why?
- o) Compared to you, are the program participants more capable in terms of fulfilling their nutritional requirements? Why?
- p) In your locality, how do you perceive the role played by women? Before the program started, what was the major role of women? Has it changed after the introduction of the program? To what extent?

### A.2.3. FGD Checklist for beneficiaries

**Put the Respondent group name**

**Purpose of the FGD**

**Participants type & number required**

**Welcome & introduction ( 5 min) & taking consent**

Sl	Questions	Note/Probing/Followup
Q1	SETU beneficiary selection	<p>e) How did you hear about SETU?</p> <p>f) Why did they select you?</p> <p>g) Was the selection transparent?</p> <p>h) Any groups/individuals in your community excluded?</p>

#### **Beneficiaries' Understanding**

##### *3. About the Implementing organization*

- d) How long are you engaged with the SETU program?
- e) What do you know about the process followed by CARE/PNGOs/SETU to eliminate extreme poverty?
- f) Can you explain to us the approach followed by these organizations?
- g) How will you evaluate their approaches? Why?
- h) How do you think these approaches have affected your lives?

##### *4. About beneficiaries' perception on various indicators*

##### *2.1 Economic*

- q) What is the impact of this program on your income level? Has it attained more stability? Why?
- r) How did the program affect your consumption pattern?
- s) How much money do you (currently) spend on your usual health expenditure (e.g. diarrhea, dysentery, scabies, fever) if required? Compared to the past, how big of a change is this? How did it happen?

- t) Do your children go to schools? Why or why not? Is it costly? How do you manage the cost? In your opinion, under what conditions, you will stop sending your children to schools?
- u) Compared to the past, how capable are you in dealing with unanticipated minor shocks like short-term flood, and seasonal income fluctuations? How did this change happen (if any)?
- v) Compared to the past (i.e. before the program started), do you have more savings and physical assets (e.g. cell phones, TV, Furniture etc.)? If yes, how did the program help you in increasing your resource-base?

## *2.2 Political*

- w) What types of institutions are functioning in your locality?
- x) Are you involved with these institutions? If yes, to what extent? What are the roles that you play?
- y) Do these institutions provide you with enough opportunities to raise your concerns/issues? Has it changed over time?
- z) Has your participation in the SETU program affected your participation in these institutions? How?
- aa) How frequently do you interact with the Union Parishad? For what purposes?
- bb) How responsive is the UP to your need? Has this responsiveness changed over time? How?
- cc) What are the government departments functioning within this locality? What services are being provided by them?
- dd) Are you gaining access to these services? What challenges do you face?
- ee) Have they become more responsive over time? Why or why not?
- ff) What is the impact of your participation in the SETU program on gaining access to the services?
- gg) Does the UP of your locality hold open budget discussion? Do you participate in these discussions?

## *2.3 Social*

- hh) What are the forms of discriminations do your currently observe within your locality?  
How will you describe them?
- ii) Do you think that the patterns or nature of discrimination has changed over time?  
Why? Has the program created any impact?
- jj) How did the program affect your ability to move or speak freely within the  
community? Has it made you an important part of the household decision making  
process?
- kk) Do you manage to have three meals a day on a regular basis? Has this status changed  
over time? Why?
- ll) According to you what is the impact of this program in terms of fulfilling your  
nutritional requirements?
- mm) Do you use any common property (--)? For what purpose? How have you  
managed this common property? What was your role and what was the role of  
CARE/PNGOs?
- nn) In your locality, how do you perceive the role played by women? Before the program  
started, what was the major role of women? Has it changed after the introduction of  
the program? To what extent?

#### *2.4 Savings and Private Sector*

- oo) What is the impact of the program intervention in your savings pattern? Has it  
changed over time? How?
- pp) Can you explain to us the process through which you manage to save money? How  
did the program help you to do that?
- qq) What were the problems that you faced while saving money? How did you overcome  
that? Did the program help you in meeting the challenges?
- rr) What is the outcome of your savings? How did you spend it?
- ss) Did the program help you be linked with the private sector? How? Can you explain to  
us the process?
- tt) What is the outcome of this linkage? What did you do?
- uu) Can you tell us how the involvement with private sector involvement has brought  
changes in your life?

## 2.5 Sustainability

- vv) As a program participant, how do you characterize your role?
  - ww) What particular aspects of the SETU program you consider as the most effective/successful? Why?
  - xx) According to you, what are the possible challenges? How may these challenges affect the program in future?
  - yy) What possible steps can be taken?
  - zz)
  - aaa) Role of EKATA, NLO and other structures in your life?
5. *Suggestions of beneficiaries*
- a) Can you suggest something that can enhance the benefit of the program?

### **Non-beneficiaries Understanding (Spillovers)**

1. *About the implementing organizations*
  - a) Do you know about CARE/PNGOs working in this area for extreme poverty eradication?
  - b) Are you aware of the activities CARE/PNGOs
  - c) Why you did not participate in their program?
2. *About unintended effect*
  - d) Do you think even not being the member of program you are also benefited from this program? If yes, then how?
  - e) Do you think you are benefited as much as the participant households or you are benefited less than the participant?
  - f) Can you state how the program has indirectly benefited you?
3. *Suggestion*
  - a) Can you suggest anything about the sustainability of the accrued benefit? What are they?
  - b) Can you distinguish the strengths and weakness of the program?

**Type of respondent for this KII&Consent note**

**Name of the respondent&Other profile of the respondent**

**Welcome & introduction (5 mins):**

**6. About the Implementing organization**

- i) Do you know about CARE/PNGOs who are working in your areas?
- j) What do you know about the SETU program?
- k) How long are they working in this area?
- l) Do you know what the objectives of CARE/PNGOs/SETU are?
- m) What was the condition of this locality before the SETU program started?
- n) According to you, what are the changes that took place within this locality after the SETU program started?

**2. Economic Impact**

- bbb) In your opinion, did the program/intervention create any impact on the income level of the people living in this locality? What types of impacts? Can you give any example?
- ccc) (If yes to the previous question), how did the program manage to affect the income level?
- ddd) Before the program started, did most of the people manage to have three meals a day? Did the program create any impact on this?
- eee) How did it manage to do that?
- fff) In your opinion, did the program manage to generate any change in the nature of asset ownership of the people? Why did this change happen?
- ggg) If you compare people's current ability to deal with the unanticipated shocks like short-term floods, and seasonal income fluctuations with their ability to do so before the program started, do you witness any changes?
- hhh) What are these changes? According to you, why and how this change has taken place?

**3. Political Impact**

- iii) What are the channels available to the people living in this locality to participate in the local decision-making procedure? Did you witness any change in the nature and level of people's participation since the program started?
- jjj) According to you, how did the program manage to bring about these changes (if any)?

- kkk) What are the basic government services available to the people? What are the difficulties that people had to face while gaining access to these services?
- lll) Are these difficulties/ challenges still there? Why? How did this happen?
- mmm) How do you define common property? Based on your definition, can you give us a brief overview of the common properties available in this area?
- nnn) How are they managed? Have you witnessed any changes in the management of the common properties over time?
- ooo) If yes, is the management structure more effective? Why and how did this change happen?
- ppp) How has the program linked the local business group members with the private sector and social enterprises? How has that affected them? What are the opportunities available for women to get involved with economic and political activities? Has it changed over time? How did this happen?

### **3. Social Impact**

- a) What is the impact of this program on various forms of discriminations that exist within the locality?
- b) Have these declined over time?
- c) Did you notice any unintended results (+ve / -ve) came through this project?
- d) What about the sustainability of the project interventions?

### **4. Suggestions**

- b) Can you suggest something that can enhance the benefit of the program?
- c) What were the major limitations of the programs?

### A.2.3. UP FGD Checklist

- a) How did you first know about the CARE/PNGO/SETU program?
- b) What was your initial perception about the program? Has it changed over time? Why?
- c) Did the program/project related persons contact you before initiating or after initiating the program? What was your role?
- d) How do you perceive your role?
- e) Do you think that you have succeeded to play your role within the program effectively and efficiently? What challenges did you face? How did you overcome them?
- f) What changes have you witnessed due to the program? How will you evaluate these changes?
- g) How will you evaluate the role of the PUC and NLO?
- h) How do you work with these organizations?
- i) Compared to the past (i.e. before the program was initiated), do you feel that you are more responsive to the people? Why or why not?
- j) How will you evaluate the performance of the program participants in the political and local decision-making process? Is it significantly different than the non-participants? To what extent?
- k) What government departments are functioning within this locality? What services are being provided by them? Have they become more accessible due to this program?
- l) Does the UP of your locality hold open budget discussion?

### A.3. Number of FGDs and KIIs Conducted

#### **FGD:**

- ☐ 4 FGDs with community people (other than SETU direct beneficiaries) in 4 communities
- ☐ 2 FGDs with 2 savings groups
- ☐ 1 FGD with a PUC
- ☐ 1 FGD with a NLO
- ☐ 1 FGD with an EKATA group and
- ☐ At least 1 FGD with a UP
- ☐ ☐ CPK (Nutrition Volunteer), fgd

#### **The KII with:**

- ☐ 1 with CHP-BD entrepreneur,
- ☐ 1 with NCVI Chairman,
- ☐ 1 with UNO,
- ☐ UP Chairman,
- ☐ UP Member,
- ☐ UP Female Member,
- ☐ Sub-Assistant Ag. Ext. Officer,

#### **Program/project related persons/positions for KII:**

- ☐ PM-SETU of PNGO,
- ☐ PNGO ED,
- ☐ a district level Government official,
- ☐ STM-AR,
- ☐ TC-EE of SETU, Riazul Islam
- ☐ a relevant finance staff at CARE/PNGO,
- ☐ Manager-Nutrition of SETU,
- ☐ concerned Senior Program Manager at Shiree.

## **A.5. ToR of the End Project Review**

### **The End of Project Review**

**Name of the project: Social and Economic Transformation of the Ultra-Poor (SETU)**

### **Terms of Reference**

#### **1. Introduction**

The Social and Economic Transformation of the Ultra-Poor (SETU) Project began in March 2009 and will end in December 2015. The project aims to help 45,000 beneficiary households (nearly 180,000 people) to sustainably come out of extreme poverty. The SETU has been financed by GoB, UKAid and SDC through Economic Empowerment of the Poorest (EEP) programme. EEP is commonly known as Shiree which is a Bangla word for ‘steps’, used here as an acronym for Stimulating Household Improvements Resulting in Economic Empowerment.

The project is implemented in 1,454 communities (hamlets) in 25 Unions of 7 Upazillas under 4 districts of the northwest region of Bangladesh namely, Rangpur, Nilphamary, Gaibandha and Lalmonirhat. CARE Bangladesh implements this project in association with 5 partner NGOs namely, SKS Foundation, Eco-Social Development Organization (ESDO), Ramnathpur Bahumukhi Nabayan Shangha (RBNS), Gram Bikash Kendra (GBK) and South Asia Partnership Bangladesh (SAP-BD). SETU has implemented a two-phase approach. In phase1, SETU worked with 20,000-targeted extreme poor beneficiary households (BHHs) for 3 years. Phase2 started on March 1, 2012 for another 3 years with 40,000 BHHs including 20,000 of phase1. Phase2 has taken the advantage of experience as well as community mobilization resulting in community action groups/platforms facilitated in phase1. Additionally, Nutrition component was added to the phase2 to provide direct support to the SETU BHHs for their improved health and nutrition, and the project period was then extended up to December 31, 2015. Based on the encouraging results of the project as well as the associated community action groups/platforms/institutions (PUC, CBSG, EKATA and NLO) in place, SETU identified a strategic opportunity to roll up the further scope of the project and accordingly included additional 5,000 BHHs in December 2013. Given the multifaceted nature of extreme poverty and the challenges, the SETU has adequately addressed the underlying causes of extreme poverty in line with CARE’s programming principles. SETU is aligned with CARE’s Extreme Rural Poverty Program in Bangladesh. This is a flagship project of CARE Bangladesh to create a solid and successful model of extreme poverty eradication program for the rural context in Bangladesh. SETU facilitates community-led and holistic approach in promoting economic, social and political empowerment of the extreme poor. The project has significantly contributed to reducing the number of extreme poor households in northwest region of Bangladesh. The Graduation Monitoring data shows that around 95% BHHs have “GRADUATED” out

of extreme poverty. SETU has started its final year's operation. This paper provides some details of SETU's exit and sustainability plan.

## **2. The Purpose and the Specific Objectives of the Review**

### **The purpose of the study:**

The purpose of the study is to reflect on the project's achievement and success in regards to contribution to the reduction of extreme poverty in Northwest of Bangladesh.

### **The specific objectives of the study:**

- I. To assess the extent to which SETU has achieved its outputs and outcomes/ objective by end of the project;
- II. To measure the impact of SETU on the lives of targeted beneficiaries;
- III. To assess intended and unintended results of the project both at beneficiary households level and beyond (community and union);
- IV. To assess which approaches, interventions and activities have proven to be most effective and why;
- V. To assess the extent to which the project has achieved value for money as defined in the DFID VFM framework;
- VI. Make recommendations of what further efforts are required for sustainable graduation of rural extreme poor people in Bangladesh.

## **3. Recipient**

CARE Bangladesh and EEP/Shiree

## **4. Scope of Work**

The review team will produce an overall end of project review report and summary reports using the agreed format developed by the consultant. The end of project review will be guided by, but not limited to, some of the OECD DAC quality criteria. It will primarily use Log Frame and SETU graduation indicators. It will also serve as main data source for completing the donors' end of project report. The evaluation should maintain a good synergy with Baseline and Change Monitoring System. Specific areas to be covered include, but are not limited to:-

- *Relevance:* Assess the extent to which the project was appropriate and coherent with policies of both the Bangladesh Government and donors in eradicating poverty. Document the appropriateness of project strategies to address context specific poverty

dynamics. In addition how necessary and sufficient were the selected interventions in achieving MDG targets within the project period.

- *Effectiveness:* Document the extent to which the activity has achieved its clearly stated project objectives; highlighting any unintended outcomes, positive as well as negative.
- *Efficiency:* Highlight the extent to which the SETU Project represents value for money and the efficient use of resources (funding, people and other resources) and how effectively it managed risk.
- *Impact:* Consider the extent to which the activity has produced positive or negative changes (directly or indirectly, intended or unintended) assessed against SETU and Shiree's graduation criteria as well as the Log Frame indicators.
- *Sustainability:* Provide an opinion on the extent to which the results of SETU are sustainable after closure of the project. Provide recommendations, if appropriate, of how sustainability can be enhanced.

In addition to the above five analytical measures, the end of project review may provide a commentary on the following issues;

- *Gender Equality:* the extent to which the SETU has achieved gender equality and women's empowerment.
- *Analysis & Learning:* the extent to which the activity was based on sound technical analysis and continuous learning; to what extent the SETU Project has used opportunities for analysis and learning to improve the project.
- *Review of Financial Management procedures:* This should include review of a) budget spent against plan, b) how the most recent audit recommendations were taken up, and c) and how Value for Money was achieved.
- *Cross Cutting Issues:* the extent to which activities addressed cross cutting issues such as participation of extreme poor and poor people in UP as well as local development process, disability, strategy to cope with shocks, savings and nutrition.

### **Possible Key Evaluation Questions:**

These questions should be interpreted as guiding questions. The Consultant may feel it appropriate to break the questions down into subquestions in order to provide better insights. S/he should consult with CARE senior team before finalizing the key questions, methodology and evaluation plan.

**Question 1:** *Using the graduation criteria developed by SETU project and Shiree, how many people have been helped to graduate out of extreme poverty and to what extent is this graduation sustainable?*

This question looks at Sustainability and Impact. Answering this question will involve looking at the number of graduating households, and assessing how this has improved the lives of the beneficiaries in some of the following areas:

- Increased income, sources of income, food security (year round 3 meals a day), expenditure, asset ownership and savings
- Improving nutrition practices (breastfeeding, micronutrient consumption, supplementary feeding etc) among targeted mothers and adolescent girls
- Access to services
- The effects of market linkages on increasing the profits of business group members
- The effect of engagement with private sector and social enterprises
- Improving the status and socio-economic empowerment of women and girls, and reduction of early marriage, gender discrimination (for wage) and VAW
- Coping mechanism for reducing shocks and vulnerability and increasing social capital.

Answering to this question will aim to assess the extent to which graduation is attributable to the activities of the project. This will be done by investigating and comparing project activities with those of government, and other actors. This question should seek to identify and produce evidence for some of the major factors driving sustainable graduation, and those that prevent households from graduating sustainably.

**Question 2:** *To what extent did the project contribute to local economic development (local economy)? To what extent have there been spill-over effects and benefits to non-participants?*

This question will look at relevance and effectiveness, and aims to understand the project's contribution to building a local economy, which the project beneficiaries are able to contribute to, and identifying other changes due to the project that benefit others. Answering this question will include examining the overall approach, including:

- The extent to which the project has engaged different service providers/ organizations /GoB including UP to provide or facilitate rights, services and resources to project participants;
- Whether the project targeted an appropriate beneficiaries including various social groups such as the disabled, widows and elderly;
- Whether the selected interventions were appropriate for the context, and brought about the desired change as per EEP goals.

## 5. Methodology

The evaluation will broadly use the following methodology -however, the team will develop a detailed plan in consultation with CARE Bangladesh during the review and before undertaking field visits.

- Desk based review (reading concept note, project proposal, reports, studies, short films and documents that may add value to the evaluation work.)
- Meeting/workshop with relevant staff of CARE and its PNGOs, and EEP/Shiree
- Field visit (FGD, key informant interviews, meetings with CARE and its PNGOs field staff and community representatives, UP, observing field activities)
- Review SETU proposal, budget, logframe, reports and other relevant documents.

- Data analysis and Report writing (draft and final) to include qualitative and quantitative data, triangulation of findings, etc.
- Debriefing to CARE and its PNGOs.

CARE will form a small Task Force to assist the Evaluation process.

## 6. Outputs and Deliverables

- An indicative work plan, End of Project Review Report (not more than 20 pages excluding annexes). The report must include an executive summary (covering the key issues and findings maximum 3 pages) following CARE Bangladesh's standard evaluation format, main body with recommendations and progress against the purpose and the outputs of the project.
- Validated SETU Self assessed End Project Review Report

## 7. Reporting

- Present a detailed end of project review plan to CARE and the Partners within three days of commencing review work.
- A debriefing on the key findings after completing field visit;
- A draft evaluation report will be prepared as per reporting format enclosed herewith( enclosed later)
- CARE will provide written comments and feedback on the draft report within 5 working days;
- Final report should be submitted within 7 days after receiving comments.

## 8. Time Frame

The mission will take place between September and October 2015. Tentative number of working days is 20-25 including preparation, local travel, meetings, field visits, interviews, workshop and report writing.

## 9. Indicative Time Frame

The timetable shown below is indicative. Once dates and broad approach are agreed, a more detailed timetable will be developed which would provide further details.

Activities	Expected no. days	Purpose
Planning, preparation	1-2 days	Understanding the task lucidly

and briefing meeting		
Initial review of documents	3-4 days	Understanding the projects design, goals, activities, and findings of mid-term evaluations
Field visit	5-6 days	Understand the current scenario
Data management	6-7 days	Preparing for estimations of the impact
Drafting reports	6-7 days	Reporting the findings of the evaluation
Debriefing	1 day	Sharing the findings
Reports finalization	4-5 days	Finalizing the findings and documentation
Total	26-32 days	

The study is expected to begin in the 3rd week of September 2015. Scope of allowing extra time is very limited. However, only a few more days can be allowed for drafting and finalizing the report, which is subject to prior approval from the contracting authority. The Consultant will be paid only for the initially agreed days.

## 10. Coordination, Logistics and Facilitation

The consultant will report to Anowarul Haq, Director for Extreme Rural Poverty Program of CARE Bangladesh. S/he will also work with Program Evidence, Advocacy, Research & Learning (PEARL) to finalize key questions, methods and evaluation plan. Logistics and field schedule will be organized and coordinated by Abdul Matin Shardar, Team Leader for SETU Project, CARE Bangladesh.

The Consultant will bear all costs for the assignment including hotel fare, travel cost and all logistic expenses, which will be reimbursed at actual after completion of service subject to submission of original receipts of expenses. But, CARE will provide only vehicle supports for field movement at project working areas in the project working locations.

## 11. Reading materials

The team will have full access to project reports and other documentation (e.g. monitoring and research reports) among which the main items are:

- CARE Bangladesh Extreme Rural Poverty Program- programming impact statement, ToC, strategy papers, CARE's Governance framework, etc.
- CARE's evaluation policy
- Project proposal, project memorandum
- CMSs data/reports: Baseline/CMS-1 data, CMS2 data, CMS3 reports, CMS5 reports
- Project level MIS & tracking data
- Participatory Impact Assessment -1 & Participatory Impact Assessment – 2 reports
- Project level plan and budget, narrative reports, financial reports
- Technical papers, publications

- Shiree's report, DFID's EEP evaluation report- mid-term, etc
- Technical guidelines- Shiree input support guideline, SETU Project Input Support Guideline, guidelines for EKATA, NLO, CBSG, social enterprise development (NCVI)
- Logframe- Ph1, Ph2, Nutrition
- MoUs with private sectors- CHP-BD, CHP-BD, etc
- Social analysis tools
- CBSG Capacity Assessment tools, NLO Capacity assessment report
- Case studies/success stories (compiled and to be gathered in a single folder/ file)
- Project's exit and sustainability plan

### **13. Remuneration and Payment Mode**

Consultancy fees will be paid to the consultants for the above mentioned service after submission and subsequent acceptance of the inception report.

### **14. Consultant qualification**

- Experience in leading similar review/evaluation of livelihoods, social protection and poverty reduction projects/ programmes demonstrated skills.
- Strong skills and expertise on participatory methods, graduation, gender, health, nutrition and food security and Social development
- Experience of working in /reviewing of similar programme/projects in Bangladesh.
- Strong analytical skills
- Excellent interpersonal communication skills
- Excellent English drafting and communication skills

### **15. Background information of the project**

#### **Poverty context in northwest:**

Although Bangladesh has made significant progress towards poverty reduction over the past two decades, the extreme poor did not benefit proportionately from the national economic growth trend, rather inequality has increased over the period. The Northwest region of Bangladesh is severely poverty-prone area, affected by seasonal food insecurity (Monga), and characterised by widespread, high levels of extreme poverty and food insecurity. Statistics show that there is a regional economic development gap in the Northwest, coupled with a backward agrarian economy and a high incidence of landlessness (over 40 percent)<sup>10</sup>. The severity of *monga* experienced by extreme poor and poor households is also linked to

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<sup>10</sup> Bode, Brigitta – Village industries discussion paper, CARE Bangladesh, 2007

social exclusion resulting from the weaknesses of local government institutions and poor resource planning and allocation.

### **CARE-B's program:**

CARE Bangladesh's program principles and strategy have been shaped up by a combination of practical programming experiences informed by conceptual and analytical developments across the wider CARE federation. CARE Bangladesh's theory of change identifies the following three inter-related and mutually reinforcing domains of change that speak to economic, social and political dimensions of empowerment: Making the poor powerful through better access to, and use of resources and services, including markets and employment opportunities; Making power work for the poor by facilitating the creation of spaces for the poorest to participate in local government and development processes; and Altering social relationships to address exclusion and marginalisation and to reduce exploitation by, and dependence on, others. Together these three domains articulated for impact on extremely poor people capture the requirements for a process of social transformation to foster the economic, social and political empowerment of extremely poor people to achieve their own solutions for development.

### **The SETU design:**

The design of the SETU project is structured around CARE's programming experience and the analysis of the underlying causes of extreme poverty in Bangladesh as being: i) limited and fragile livelihood opportunities; ii) social inequalities which play out in different forms of exploitation, dependence, discrimination and marginalisation; and iii) weak governance at all levels that results in lack of participation of extreme poor and poor people in UP and local development process. The community-led development approach is adopted by the SETU project. The great strength of this approach is that it provides a holistic and sustainable way of working to promote economic, social and political empowerment of the extreme poor by ensuring the institutionalisation of development processes within and beyond the community. Experiential learning and reflection (i.e. some change in the project interventions and operation strategies) keeps continuing. The Initial design of the project (for phase I) focused on local leadership and institutional development for the poor, where as the second phase of SETU gives more focus on economic empowerment along with continuation of efforts to the social and political empowerment (with minimum financial support) by using the community platforms already emerged and UPs already sensitized in phase I and also by ensuring effective use of input supports and increasing use of opportunities for private sector engagement.

### **Graduation model:**

SETU's graduation model is based on CARE Bangladesh's understanding of extreme poverty as powerlessness. Graduation is achieved when an extremely poor person or household reaches a level of economic well-being sufficient to meet their basic needs (for nutrition, health, education and shelter) along with the levels of social and political inclusion necessary to sustain that improved level of well-being over the longer term. This is a seven-year model. The table mentioned below sets out the SETU project's defined criteria for assessing graduation out of extreme poverty in terms of economic, social and political empowerment. The graduation model is clearly described in the Program Memorandum and other documents of the project.

Shiree started Graduation Monitoring System (GMS) with the purpose of providing a reasonably robust operational assessment of households that are graduated from extreme poverty against those that have not - so that attention can be focused on the latter group - with a view to enhancing graduation rates by the project period. The GMS helps to know the graduation status of BHHs. It was intended that those who have graduated according to GMS no longer would need to be monitored by CMS2 every month. However, the graduation indicators and scores as mentioned in the MGS tools that are available at CARE as well as Shiree.

### **List of activities in line with logical framework:**

Goal: *Government of Bangladesh MDG targets 1 and 2<sup>11</sup> on income poverty reduction and hunger achieved by 2015.*

Purpose: *45,000 extreme poor households (including 20,000 included in phase-1) of north-west Bangladesh will be economically, socially and politically empowered.*

Outputs: With the initial design (phase I) the project activities were planned to achieve 4 outputs – social inclusion; economic empowerment; pro-poor governance; and learning and influencing, which actually have changed over time based on experiential learning. However, the latest revised outputs of the project are listed below; the order of the outputs does not represent their relative priority or importance in the project.

*Output 1: The targeted extreme poor beneficiaries' households will have sustainable income/livelihoods through different businesses and income generating activities (Economic empowerment)*

*Output 2: Strengthen community solidarity to sustain the gain achieved through a process of 'Community-led Development' (Social Inclusion)*

*Output 3: Union Parishads along with govt. service providers are supported to develop improved capacity, downwards accountability and responsiveness for engaging with and meeting the development needs of extreme poor women and men. (Participatory Inclusive Governance)*

*Output 4: The most marginalized groups (i.e. 'differently-able' people, natural disaster affected HHs, Asset-lost BHHs) have been given special supports to gain economic solvency. (Special support for most marginalized groups)*

*Output 5: Targeted categories of BHHs will have improved nutritional status*

Major activities as outlined in the Program Memorandum submitted to Shiree are mentioned below.

Activities for the output 1

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<sup>11</sup>MDG Target 1: Halve, between 1990 and 2015, the proportion of people whose income is less than less than one dollar a day;

MDG Target 2: Halve, between 1990 and 2015, the proportion of people who suffer from hunger.

- 1.1 Community assessments of economic development opportunities (this ensures community capabilities to continue to develop and pursue new opportunities);
- 1.2 Pro-poor sub-sector value chain and market assessments;
- 1.3 Building sustainable social enterprises of networked village industries involving extremely poor and poor people, and investing in value addition and building sustainable links to market services;
- 1.4 Development of community based businesses and employment plans that include the poorest people in the community;
- 1.5 Providing Input support for IGAs and small-scale rural enterprises;
- 1.6 Facilitating linkages to service providers, markets and regulatory institutions.

#### Major activities for the output 2

- 2.1 Context and participatory poverty analysis;
- 2.2 Constructing household profiles of BHHs;
- 2.3 Community mobilisation to trigger collective actions - CLTS and others;
- 2.4 Formation and capacity-building of Para Unnayan Committees (PUC);
- 2.5 Emergence of Natural Leaders from working communities and strengthening/institutionalization existing NLO (Natural Leaders Organization)
- 2.6 Development, implementation and review of Community Action Plans (CAPs) in all working communities;
- 2.7 Formation and capacity strengthening of community action groups- EKTA contributing to women empowerment;
- 2.8 Formation and strengthening capacity of community-based savings groups;
- 2.9 Organize/facilitate collaboration events (workshop/meeting) with government officials of working Upazilas by EOP.

#### Major activities for the output 3

- 3.1 Engagement with UP members and chairmen for poverty analysis and planning;
- 3.2 Undertaking knowledge and capacity-building interventions for UP members;
- 3.3 Promotion of participatory pro-poor governance based on joint local government-citizen development planning (participatory budgeting);
- 3.4 Facilitation of collaboration and improved targeting of EP for enhanced access to public resources and entitlements
- 3.5 Building linkages to local government and other service providers;
- 3.6 Completion of the list of 'extreme poor households' prepared in 100% working communities as a ready-reference for Union Parishads by EOP.

#### Major activities for the output 4

- 4.1 Inclusion of 'Differently-able' (physically-challenged) BHHs in innovative economic development package based on the context by providing them special input
- 4.2 Providing additional support to most marginalized BHHs through 'Cash for Work' initiative for coping with 'seasonal hunger'.
- 4.3 Providing support to adversely situation affected (depending on emergencies cases; e.g. cold-wave, tornado, fire, emergency medical support, etc) BHHs as required.
- 4.4 Providing additional input support to BHHs of phase-1 (unfinished/asset lost households) (depending on situation).

#### Major activities for the output 5

- 5.1 Counseling and demonstration for promotion of hygiene practices, breast feeding and cooking quality foods
- 5.2 Providing de-worming tablet and suspension and iron-folic acid tablet to targeted members of BHHs
- 5.3 Ensuring access of BHHs to health related support and services provided by government and other health related service providers
- 5.4 Observance of national and international days in collaboration with relevant government departments

The activities listed in the above-mentioned tables are more generic. Based on experience over time as well as changing requirements, changes in the activities have taken place, every year some new activities added to the earlier list.

#### **SETU's M&E works:**

Since beginning, EEP/Shiree was trying to develop and establish a common M&E system/framework for all the projects under EEP/Shiree program. The CMS (Change Monitoring) was centrally planned, designed and administered by the Shiree. Shiree introduced different Change Monitoring Systems to present up-to-date data as well as analysis regarding the dynamics of extreme poverty and the effectiveness of interventions. The household profile (BHHs' Baseline), the monthly snapshot data collection by using mobile technology, the socio- economic and anthropometric survey of the selected BHHs, the individual household studies (selected BHHs), and the monthly quantitative progress tracking are called as CMS-1, CMS-2, CMS-3, CMS-4, CMS-5 and CMS-6 respectively. In addition to these, CARE SETU project collects some data in its own way to meet its internal demand. SETU conducted a qualitative study 'Participatory Impact Assessment- PIA' two times and also produced some knowledge products in phase-1 but could not repeat these in phase-2 because of budgetary constraints in Phase-2.

Basically the CMS2 is the regular monitoring tool to collect data with the survey being conducted by the frontline staff during their usual visits to beneficiary households (BHHs) that focuses on a beneficiary's self assessment of changes using a multiple choice format supplemented by voice recording. The purpose of CMS2 is to produce a frequently updated and usable database of all shiree BHHs according to a common format. Shiree took a couple of years to design and roll out the CMS2 plan. In 2014, Shiree introduced GMS to measure the graduation of the beneficiary households, which is a single shot survey to assess the graduation according to Shiree's graduation indicators.

#### A.6. Sample Size Determination

The sample determination in a finite population size requires the specification two critical indicators: (1) desired width of a confidence interval and (2) the level of certainty with which inference can be drawn about the population characteristics. Then, given the population size it becomes possible to determine the sample size that achieves the two goals specified. Statistically, this relationship between sample and population mean of an outcome such as income can be defined as:

$$\xi = Z_{\alpha/2} \frac{\sigma}{\sqrt{N}}$$

where  $Z_{\alpha/2}$  is known as the critical value,  $\sigma$  is the population standard deviation, and  $N$  is the sample size.

Rearranging the above one can specify  $N$ , necessary to produce results accurate to a specified confidence and margin of error:

$$N = \left[ \frac{Z_{\alpha/2} \sigma}{\xi} \right]^2 .$$

The above formula can be used when the population standard deviation is known. In general, however, population standard deviation cannot be known *a priori* and statistical simulation analyses are undertaken to assume a value of it. There is however another method of sample size determination, which does not require making assumptions about the population standard deviation. In this case, the sample size ( $S$ ) is defined as:

$$S = \frac{Z^2 * (p) * (1 - p)}{c^2} \quad (1)$$

where:

$Z$  =  $Z$  value (e.g. with a normal distribution the value is 1.96 for the 95% confidence level)

p = percentage picking a choice (when determining the sample size for a given level of accuracy the worst case percentage (50%) is to be used).

c = confidence interval.

While (1) is our preferred sampling strategy, to be more precise we can introduce the correction for finite population, which is defined as:

$$S^* = \frac{S}{1 + \frac{S-1}{Pop}} \quad (2)$$

where, Pop stands for population.

For the impact study of the SETU programme in the intervention areas, we propose to use (2) in determining the sample size.

Assuming  $z=1.96$ ,  $p=0.3$ , and  $c=0.0445$ , we find

$$\square = \frac{(1.96)^2 \times 0.3 \times 0.7}{(0.0445)^2} \approx 407$$

$$\text{Now, } \square^* = \frac{400}{1 + \frac{400-1}{45000}} \approx 403$$

Following equation (2) we find sample size of 403. This sample has been drawn using the multiphase probability sampling techniques.