



# Endline Evaluation Alternative Orphans & Widows Family Livelihood (ALO) Project

Final Report

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May 18, 2020



## Acknowledgements

The Endline Evaluation for the ALO US project has had many twists and turns. Throughout this process three groups of people stand out who helped navigate and contribute to the evaluation. They have devoted their skills, time and spirit to this highly achieving project. Islamic Relief staff, out of the worldwide headquarters in Birmingham and in the offices of Bangladesh, have been helpful every step of the way. It has been a privilege for me as the lead evaluator and writer of this final report to learn from them and be energized by their commitment to widow and orphan families.

The government stakeholders to ALO, particularly at the Upazila and Union levels in Aditmari, Lalmonirhat, must also be acknowledged. They gave their time and insights in describing their experiences with the project and its beneficiaries. They are passionate about ALO and proud to be associated with its successes, particularly the beneficiaries of the project.

Our evaluation team visited many of the participating households in the ALO and Orphan Sponsorship projects. We travelled sometimes many hours on narrow roads between paddies and crossed the great rivers of this beautiful northern region of Bangladesh. We were welcome even when having inevitable delays when doing evaluation fieldwork. The women and children of ALO wanted to tell us about their lives over the last five years – the remarkable changes they have experienced, the challenges they face and their hopes for the future inshallah. The resilience of the women of the ALO and OSP projects, widowed with children and leading their households, is truly inspiring. The evaluation benefited greatly from the deeply enriching and informative interactions with them.



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May 2020

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## Acronyms and Abbreviations

ALO	Alternative Orphan Family Sponsorship Program through Sustainable Livelihoods
CBA	Cash-based Assistance
CBO	Community Based Organization
CRM	Complaint Response Mechanism
CLTS	Community Led Total Sanitation
DRR	Disaster Risk Reduction
EEP	Ending Extreme Poverty
FGD	Focus Group Discussion
GRM	Global Research Management
HH	Household
IGA	Income Generating Activity
IRW	Islamic Relief Worldwide
IRB	Islamic Relief Bangladesh
KII	Key Informant Interview
KM	Kilometer
LFI	Logical Framework Indicator (target indicator in ALO US logframe)
MDPI	Multi-dimensional Poverty Index
MEAL	Monitoring Evaluation and Learning
MTR	Mid Term Review
NGO	Non-governmental Organization
OSP	Orphan Sponsorship Program – of IR’s 1-2-1 sponsorship program
OECD/DAC	Organization for Economic Cooperation/Development Assistance Committee
PPP	Purchasing Power Parity
SSN	Social Safety Net
SDG	Sustainable Development Goals
SHG	Self Help Group
UP	Union Parishad
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
WR	Wealth Ranking

## I Introduction and Background

The Alternative Orphan Family Sponsorship Project through Sustainable Livelihoods is supported by funding from the United States. It is called “ALO US’ for short<sup>1</sup>.

The objective of this endline evaluation is critically assess the progress and impact made towards project objectives and results according to the logical framework.

The ALO US project is from March 2015 to July 2019. It was implemented in one of the most deprived areas of Bangladesh in Lalmonirhat district of the Rangpur region.

ALO US is designed to improve the overall wellbeing of extremely poor widow-headed households with orphan children. Key activities, including community awareness building and linkages to local government institutions, are designed to improve the economic, health, education and protection of beneficiary households through a rights-based approach enhancing social dignity, participation and inclusion. It can be considered an extreme poverty graduation project.

### **The specific objectives of the evaluation as stated in the Terms of Reference are to:**

- Evaluate appropriateness of the project interventions, approaches, and methodology;
- Assess effectiveness and relevance of income generating activities, livelihood choices/options and asset transfer for beneficiaries;
- Assess efficiency, effectiveness, and impact of the project in light with the project overall goal, specific objective and results;
- Assess socio-economic changes in the lives of targeted households as a result of project interventions and change and implementation of government policies;
- Assess sustainability of project results, impact and approach at the household, community and organizational levels;
- Examine effectiveness and impact of mainstreaming issues including gender, disability child rights and disaster risk reduction;
- Identify and document lessons learned, innovations and best practices of the project; and
- Provide recommendations for future strategic directions for scale up or replication of project strategy and approach.

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<sup>1</sup> ‘ALO’ can be thought of Alternative Livelihoods for Orphan families, “alo” translated into Bangla means “light”

## II Executive Summary of Main Results

The US-funded Alternative Orphan Family Sponsorship Program through Sustainable Livelihoods (ALO US), implemented from March 2015 – July 2019, works with extremely poor widow-headed families with orphan children to improve their livelihoods, health, education and protection. ALO is a woman and child-centered rights based poverty graduation program for extremely poor families.

This final evaluation report is based on document reviews and end of project quantitative and qualitative evaluation fieldwork conducted in October to December 2019 in the area of five unions of Aditmari Upazila in Lamonirhat district of Rangpur. Data comes from surveys asking questions of the widows/guardian members (sometimes referred to as “respondents” in this report) of project Self Help Groups (SHGs) and a variety of discussion groups, with the widows and orphan children, household visits and interviews with government and other key stakeholders. This evaluation also brings in data from earlier ALO US evaluations occurring at the baseline and midline (known in Islamic Relief as the “Midterm Review” or MTR) periods to assess impact over the project timeframe, data from the ALO UK endline evaluation (a sister project to ALO US implemented also in the Rangpur region and finishing a year earlier) and other Islamic Relief Orphan Sponsorship Projects (‘OSP’ meaning in this report orphan households receive so-called 1-2-1 cash sponsorship support) which in recent years widow heads of households are also organized within SHGs.

### **The Key Findings of the ALO US Endline Evaluation are:**

1. There are life changing gains in **women’s rights and empowerment** for the widow head of household beneficiaries of ALO projects. This results from SHG formation, learning and mutual support activities. The gains come in the form of decision-making and stronger capacity in economic matters, their children’s education, social relationships; levels of confidence, dignity and respect for themselves and from others in their community; mobility and tapping into supportive linkages with key government institutions and emerging leadership among the groups of women. There is evidence of this in all IR widow and orphan models (ALO and OSP) assessed in the Rangpur Region. This is clearly attributable to activities coordinated within the SHG mechanism by IR.
2. Widows are vulnerable to economic abuse, sexual harassment and other gender-based violence and abuse including pressure for Early Child Marriage (ECM) of their children. Women members of ALO and OSP SHGs report having much greater **protection** over the project period. They have a better understanding of their rights, less isolation, ability to support each other and draw in greater protection and support from their key allies in government and the school system. The risk of ECM has reduced significantly in these households as confirmed by women and children in evaluation FGDs, building on a downward national trend in this practice due to government and NGO campaigns and programs. The quantitative survey data on protection is not reliable; however, both women and children in SHGs report in focus groups they feel protected and their participation in ALO has greatly contributed to this.



3. A weak link in ALO exit strategy implementation is the ability of **Women's Fora and Apex Groups** to take over from IR a strategic capacity building process for SHGs into the post direct project implementation period. This is an opportunity missed to build from the wellbeing gains for households established through ALO. An on-going capacity building system needs to be strengthened in the program model – including in a more dynamically conceptualized exit planning process which includes follow-up support planning. The capacity building for these groups was not adequately prioritized, at least in part, due to redeployment of key program management staff in the final year of the project.
4. ALO-formed **Child Clubs** are resulting in orphans mutually supporting each other in their educational needs, better attitudes and behavior with their parents and elders, and a stronger understanding of their rights and obligations in civil society. Child Club members report an improving trendline in their **happiness, protection, health, education and rights**. They attribute this to both club activities and parents/guardian involvement in ALO activities. Some clubs outreach into the community has resulted in improved sanitation practices in households. Members of clubs and their parents are most worried about having the financial ability to successfully access and succeed in higher education. Child Clubs miss opportunities to involve other vulnerable children in their clubs who are experiencing similar challenges as they do, such as children from broken homes.
5. The ALO economic model is a highly successful adaptation of an extreme poverty graduation model – based on women's rights, group formation and mutual support, training, cash support and subsequent savings and loan activities, business planning, on-going support to income generating activities (IGA) and linkages to supportive government offices. This is true for both the ALO US and UK projects, and is occurring in the ALO 2 project currently being implemented. The evaluation data shows:
  - The **average monthly income**<sup>2</sup> for ALO US household grows nearly five times from 2525 to 12,133 BDT (\$144.44)<sup>3</sup> from the baseline to the endline period.
  - Using two **poverty graduation** frameworks, the average household income was 59% below the extreme poverty level of \$1.90 per capita/per day at the baseline period and grew to 95% more than the extreme poverty level at the endline evaluation period – using the *Purchasing Power Parity (PPP)* formula for Bangladesh factored into the Sustainable Development Goal extreme poverty threshold. When various sizes of families are plugged into the PPP measurement, approximately 90% of households have graduated from extreme poverty. Though ALO US baseline data cannot be plugged into all the indicators of the *Multi-dimensional Poverty Index (MDPI)*, poverty using this index is reduced from about 54% to 28% over the project period when taking into consideration indicators of health, education and living standards.

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<sup>2</sup> The economic data in the first endline quantitative survey was not reliable. Therefore, a second survey had to be quickly arranged involving 120 sampled households with a 95% confidence level and 8.09% margin of error.

<sup>3</sup> The exchange rate current to the time of this report is about \$1: 84 BDT. This rate is used throughout the report.

- **Income Generating Activities** is the driving force, along with sources of capital through savings and loans and training, for reducing poverty. All households at the endline period report are engaged in IGA compared to 14% at the baseline. Important to livelihoods and resilience is the number of IGAs occurring in a household. The number of ALO US households having a third and fourth IGA more than doubles over the project period from 33% to 68%. IGA project priorities involving livestock rearing and agriculture grows from very little involvement these activities at the baseline period as primary or secondary sources of household income to much higher levels over the project period. Approximately half of ALO US households identify high value cow rearing as their primary or secondary source of income. As in the baseline period, day labour still is the most frequently mentioned primary source of income (33% respondents identify it as such, but this can come from any working member of a household), though it drops from second into third place as the second most important source of income. There is evidence less lucrative IGAs are being dropped for more profitable involvements such as in livestock.
- **Household expenditures** follow a similar pattern to income over the ALO US project period. Though the expenditure patterns have only marginally changed, the amount of spending per items is vastly greater. Expenditure on food, though less of a percentage of the overall spending budget, nearly doubles in value; payments for loans grows nearly ten times to a monthly average of nearly 1000 BDT (about \$11.90) and for education about five times to 611 BDT. It is not clear why the average monthly income is so much greater at 12,133 BDT compared to the average monthly expenditure at 8078 BDT - though it may be related to one time investments in assets not counted as a regular monthly expenditure item. It is not likely attributable much to growth in savings since savings do not grow proportional to the difference between income and expenditures.
- In the most frequent ALO household sizes (2,3 and 4 member households each represent about 25% of all household sizes) the growth in **productive asset price/value** over the ALO project period has increased from an average of 9,905 BDT (\$117) at baseline to 44,600 BDT (\$530) at endline period– representing an increase of nearly five times. *Productive assets* contributing to livelihoods is the strongest source of overall asset growth with increases in value and comprising about two-thirds of total asset value. Cows account for a major slice of productive asset value (79%). Growth in *non-productive asset* value is in household furniture, followed by items like trees/plants and mobile phones. The value of homes and household structural improvements is not included in these calculations. The qualitative fieldwork suggests many ALO households have made significant investments in walls, roofs, latrines, tube wells and other infrastructure. ALO generated savings and loans have made much of this possible. Nearly every household either owns or is living in their homes rent-free.
- ALO does not have a formal **wealth ranking** mechanism for monitoring, evaluating and learning (MEAL). Wealth ranking exercises were conducted in endline Focus

Group Discussions (FGDs) with SHGs in the ALO and OSP households. ALO US/UK/2 models have cash-based assistance (CBA) of about \$215 for investment in IGA or other needs, and about a \$6 per month education stipend. ALO replication SHGs do not get this cash assistance. The OSP households receive 26 Euros per month over 4-8 years depending on having a sponsored student the household. The wealth ranking exercise suggests the sustained OSP model, where households are engaged in livelihood activities organized through SHGs (with learning from the ALO model), potentially provides the best opportunity for households to lift out of poverty. However, this comes at an estimated two – three times the cost of the non-replication ALO model households. Both the ALO and OSP households of the evaluation have notable rates of extreme poverty graduation. ALO supported replication groups were formed at the request of local governments in adjacent unions and not part of the original ALO project plan. They had been in existence for about two years at the time of the evaluation. They appear to have far less wealth and are struggling to get out of extreme poverty without the CBA support and training received by the fuller ALO models.

- The average **savings held by ALO US households** has increased about nine times from less than 1000 BDT to 9169 BDT in the endline period. Practically every household is saving, and this is done primarily in the SHG savings account. These savings get used and replenished in an ongoing basis. Over three-quarters of **loans** taken by ALO households are through the SHG member capitalised and owned revolving-loan mechanism, with the average size of outstanding loans at the endline period being 19,822 BDT (about \$235). Significantly, SHG loans are interest free consistent with Islamic lending practices thus placing far less burden on the borrowers. The loans are primarily going to finance IGAs, about 9% go toward housing improvement and a little less to land purchasing.
6. The gains in **education** attributable to ALO activities is less in improving what were in already high rates of school attendance of ALO household children in the baseline period. Rather, there are impressive results of ALO household students in schools. At the baseline period, 14% of students are reported by their parents/guardians as receiving A grades (A+, A, A-). By the endline period this grows to 70%. Parents in FGDs, confirmed by school officials and students in Child Clubs, say they are far more involved in their child’s school life - including regular visits with teachers and administrators to support and monitor school performance. An educational stipend of 500 BDT (\$6) is provided to each household in every month of the ALO project implementation period. This encourages spending on mentors, purchasing schools supplies and uniforms, and helps with fees. However, the schools have also kicked in support. About 23% of ALO households in the baseline period were receiving support for free textbooks. By the endline this more than tripled to 77%. At the baseline 1% of parent/guardian respondents in the survey report some form of fee reduction. At the endline this grows to 41%. These are also good indicators for developing effective linkages to government institutions; in this case the school system.

7. Concerning **food security**, the number of ALO US project households consuming three meals a day year round grew from 13 to 89% over the project period. However, approximately 4% of respondents (11 out of 266 households) in the endline survey disclose there have been at least one full day in the last four months when they did not have food to eat, with most (7 households) saying it happened a few times in a month when this happened. The surveys were taken approximately during or soon after the lean time of the year when sometimes there is food scarcity. Households going without meals is not verified by women heads of households in the endline FGDs. SHG members say they no longer face these situations. They report when a family is struggling for food, the group finds the means to support them through loans or in kind support. There were no reports of food or rice banks set up by SHGs in the FGDs. The **Food Consumption Score** measuring caloric and nutritional outcomes based on frequency use of key food groups, shows impressive gains for ALO households. Scores in the “poor” category dropped from 18% to 2% over the project period. Households in the healthiest category - “acceptable high” - grew from none to nearly half.
8. SHG members in endline FGDs unequivocally say the **overall health** of their families has improved significantly over the ALO project period. When they have health complications, they possess better knowledge, mobility, and financial resources to access the appropriate medical institutions to which very few respondents went prior to the ALO project. By the endline, approximately two-thirds of respondents say they have visited a village doctor and pharmacy. Approximately one in ten respondents said a family member went to a hospital in the last year. In addition to improved diets and access to medical care, respondents attribute improved **sanitation** to their better health. Their use of sanitary latrines has grown from 56% at the baseline to 90% of the households in the endline period. Most of the latrine and tube well upgrades are self-financed through the greater household income and/or use of SHG loans. Practices such as washing of hands after toilet use was commonly practiced in the baseline period, but even more so by the end of the project. Unfortunately, the quantitative survey instruments and process did not adequately provide for a very useful accounting of the trend of disease prevalence between the base and endline periods.
9. Project and beneficiary **linkages to supportive government agencies** is strengthened by the relevancy of project activities to official priorities, respect for the targeting and selection of truly poor and vulnerable widow/orphan households, and greater understanding and initiative of SHG members to access government support mechanisms. At the baseline period few ALO US households approached entities such as Upazila Health Centres, Cooperative Offices and Livestock Officers or banks. At the endline, about 85-95% are approaching them for support. SHG members in FGDs say the support is based on their requesting assistance. There are many anecdotal stories or households receiving support from livestock and agricultural extensionists. However, in the quantitative survey about 38% report some lack of support from these departments. Sometimes there are input, and travel costs associated with the community visits of livestock officers including veterinarians. These specialists say they may wait until needs are identified by multiple households for time efficiency and cost considerations to respond to all requests for assistance.

10. ALO US respondents, most of whom are widows, are accessing the **Social Safety Net (SSN) Widow Allowance** at far greater rates growing from 1% receiving the benefit at the baseline to 71% in the endline period. This support amounts to 500 BDT (\$6) per month indefinitely into the future. This greater access comes from awareness of the right to the benefit and the ability of IR staff and group action to secure spots on the government quotas for the allowance. Far fewer numbers of households are accessing other SSNs, according to the endline survey. Their higher income levels from project activities may disqualify them for benefits in comparison to other vulnerable families in their communities. Fewer ALO UK households are receiving the Widow Allowance and a greater number are accessing other SSNs for vulnerable groups.
11. There is ample anecdotal evidence through endline evaluation SHG and Child Club FGDs, and through household visits, that many of the same gains made by ALO US households are being taken up by their relatives and neighbours. These are called **secondary project results**. Examples include improved livestock, poultry and agricultural (including kitchen gardening) practices; knowledge and access to appropriate health institutions and practices – particularly sanitation, and stronger parental involvement and support in children’s education.
12. The endline survey shows high rates of **beneficiary satisfaction** of project staff behaviour and quality of project activity, goods and services. IR’s Complaint Response Mechanism (CRM) was visibly displayed in posters at government offices and at SHG meeting places in all the projects of the evaluation. According to IRB staff, only one grievance was filed. It was not serious and was resolved.
13. The ALO US **exit strategy** was weakened by program management staff moving on to other positions in the final year of the project. Capacity building for Women’s Fora and Apex Groups, designed to support SHGs in the post-project period, suffered as a result. Additionally, there has been less than needed on-going post project support for this capacity building, including nurturing ties to government partners to sustain SHG member gains and take them to new levels.
14. Disaster risk reduction was not a priority in ALO project implementation. Few households are aware of government planning mechanisms. However, ALO and OSP households have strengthened **disaster resilience** with more diversified livelihoods, greater income to invest in stronger housing and medical expenses, much greater access to saving and loans that can be tapped in emergencies, development of social capital through the mutual support groups, and empowering women to more effectively advocate and link with government stakeholders.
15. **Lessons learned, key recommendations** and details on the **OECD/DAC evaluation criteria** exist in the final section of this report. In a continuum of high to good to poor, this evaluation gives the DAC criteria of Relevance, Effectiveness, Efficiency and Impact “High” ratings and Sustainability a “Good” rating.

### III Methodology

The evaluation is a mixed-method methodology occurring in four parts:

1. Developing the evaluation methodology and tools after discussions with IR and document reviews; The household survey of ALO US project widowed head of households conducted first by the Bangladeshi firm Global Research Management (GRM). This survey had 266 respondents (N=266). A second survey was needed due to anomalies in the GRM survey which could not be cleaned, checked or explained. This was primarily in the economic-related data. The anomalies in data were in the average household size (a key factor in average income/expenditure metrics) and wide disparities in aggregate economic data and between enumerators. Additionally, GRM did not release completed survey forms to allow for checks on data entry accuracy, reportedly due to GRM data collection policy. The second survey team was led by consultant Dr. Munshi Israil Hossain from the University of Rajshah. Due to time limitations surveyed 120 respondents (N=120), the same number as in the ALO US midline review;
2. Qualitative data gathering field work; and
3. Synthesis of the quantitative and qualitative data into a preliminary finding's discussion with IRB staff and with this input producing an integrated endline evaluation report after IR review and inputs.

The household quantitative survey by GRM occurred from in late September into early October 2019 in Aditmari Union of Lamonirhat Upazila of the Rangpur Region. The survey led by Dr. Hossain occurred in middle December.

The initial report by GRM is included in the appendices to this final report with much greater detail than in this section. All data from the surveys are provided in tables found in appendices to this final report. What follows is a summary of relevant methodology sections of the two surveys, and a separate qualitative evaluation report compiled by Gary Gamer, the leader of the qualitative study and author of this final report. A stand-alone qualitative report was produced shortly after the first qualitative study was completed to make efficient use of time as details of the second household survey were being worked out.

The ALO US project *baseline survey* occurred in the same unions in September/October of 2015. The baseline conducted interviews of all project households at the time (N=650). A *midterm/midline review* occurred approximately at the end of the year in 2017 with 120 randomly selected households (N=120) with the same confidence level of 90% and margin of 8 % margin of error of the second endline study. For comparative analysis this report also analyses data from the *ALO UK Project Endline Evaluation* occurring in September of 2018 (N=280). ALO UK was also implemented in Rangpur but in the poorer adjacent district of Kurigram.

## Quantitative Survey

The “respondents” of the quantitative surveys are the female mother widows or guardians of a household who care for their orphan child and is a member or has been a member of an ALO Self Help Group. The child is an orphan in nearly all cases due to their father being deceased.

For collecting information from the target beneficiary group, a structured questionnaire was developed and used to analyse and evaluate social dignity, rights and poverty issues, productivity, income, livelihood security, rights and protection of the orphans and their families through ALO project activities. This ultimately resulted in face-to-face interviews with the widow beneficiaries of project households.

### Sampling Design and Determination

The GRM *Sample Size* was calculated by using the following statistical formula:  $n_0 = Z^2 pq / e^2$ , where the level of significant of 95% C.I.,  $Z = 1.96$ , assuming baseline level of indicator  $p = q = 0.5$  with a margin of error  $e = 0.05$  (+/- 5%). This formula is appropriate especially in situations with large populations. When the total population is less than 50000, the Cochran’s correction formula is used:  $n_1 = n_0 / (1 + n_0 / N)$ , where,  $n_0$  = sample size derived from Cochran’s’ Formula with  $N$  = Total Population. With the beneficiary population numbering 650, the calculation produced a sample size of 242. To avoid non-response error, due to absence or any other reason (such as movement of the respondents to other locations), 10% more samples were added to the calculated samples. That means  $242 + (10\% \text{ of } 242) = 266$  samples were selected to cover the expected study population.

The random sample was drawn after a discussion with IRB staff from a beneficiary list provided by ALO project management. Six enumerators (half male and half female) were used, with two field supervisors.

For the second survey led by Dr. Hussain, due to limited time and resources to complete the evaluation, there was a simple random sampling procedure resulting based +/- 8% margin of error at the 90% confidence. The sample size was 120 beneficiaries in the following unions: Bhadai (27 interviews), Mohiskhocha (16) Palashi (26) Saptibari Union (16) Sarpukur (35). In this survey there were eight enumerators and two field supervisors collecting data from beneficiary households.

The smaller sample size and resulting lower confidence level and margin of error means that when small numbers of responses are reported at the lower or higher edges of responses, the information cannot be considered reliable.

### The Quantitative Household Survey Questionnaire

The GRM draft questionnaire is based on the ALO US baseline questionnaire and the endline evaluation objectives and scope of work. It was reviewed by program and MEAL IRB/IRW staff.

Due to the inconsistency of some of the data in the GRM survey, the questionnaire was reviewed again for logic and clarity before the second survey and changes were made.

The second survey questionnaire was simplified to reduce potential ambiguity in key questions such as household size, expenditure categories and income sources. This survey focused primarily on the livelihood data that was not reliable in the GRM report.

Copies of both questionnaires are included in the appendices to the evaluation report.

### **Field Testing and Finalizing the Tools**

The GRM questionnaire field-testing was done in two locations as far as possible in comparable rural areas to the project nearest to project headquarters in Dhaka. On the basis of pre-testing results and in consultation with ALO, necessary modifications and improvements were incorporated into the questionnaire.

The second survey field testing occurred in rural areas of Rangpur comparable to where ALO projects are situated. From the pre-testing and consultation with the survey team, modifications and improvements were made to the questionnaire.

### **Data Collection Technique and Quality Control**

The field enumerators personally contacted the respondents and obtain desired information by explaining the objectives of the survey to the respondents. Each enumerator used a visible identity card, a set of guidelines for code and data collection system and overall administration of the survey, a check list to ascertain the target beneficiary and the designed and pre-tested questionnaire for data collection and administration of the survey. The enumerators were instructed to record the data only after fully being satisfied that the respondent had been able to understand the question and then the respondent answering the question. The completed questionnaires were packed and sealed by union and submitted to the supervisors after completing the survey of the respective unions.

The GRM and second survey enumerators and supervisors were selected having knowledge and previous experience in conducting similar studies and data collection in the similar area. They had a two-day training course. The first day were devoted to theory, followed by practical training in the field for pre-testing and sharing field experiences with each other and experts. The second day reviewed their field experience. The training included how fill-in the questionnaire, group discussions and role-playing.

### **Data Entry and Analysis**

Survey data were gathered systematically and entered into computers by a Statistical Expert. This expert and the team leaders were responsible for: a) cleaning, b) coding, c) classification and d) tabulation of the collected raw data to prepare it for analysis. The data were analysed using SPSS and Microsoft Excel. Frequencies and cross tabulations were intended for discerning tendencies. Evaluation supervisors spot checked 10% of questionnaires.

### **Limitations of the Quantitative Evaluation**

1. Inconsistencies and flaws, primarily in the economic related data relating to income, expenditures and assets in the GRM study, required IRB to contract for a second survey with limited resources and time to complete the study and secure better data.



This meant a smaller sample size causing the evaluation to have data with two margins of errors, the wider margin of error (8%) on important economic data in a project that has poverty reduction as a key impact area.

2. The baseline data for the ALO US project was not sufficiently assessed, cleaned and thus available for ready comparisons with the endline data – thus decreasing the ability for the evaluation to assess impact over the project period of quantitative data for many indicators.
3. Though the qualitative fieldwork has robust findings, the above limitations limited the intended process of having the quantitative data inform the qualitative assessment and explore more deeply nuances in potential initial findings from the household survey.
4. GRM explains the study did not allow for the time or resources to explore the poverty situation of beneficiaries through more robust tools, nor specific tools for measuring migration modalities of the study HHs.

### Qualitative Evaluation

Comprehensive details of the qualitative assessment are provided in the inception report to the study with sections including evaluation activities and consulting workdays, the information gathering sources, key research questions and the topical outlines and tools for each information gathering source and the schedule for the fieldwork.

The information sources of the fieldwork are from:

1. Focus Group Discussions (FGDs)
  - Self Help Groups (SHGs) comprised of widowed women with orphaned children, or their guardians in not a parent
  - Women’s Forum for each Union where there are SHGs, comprised of elected members from each SHG in the Union
  - Apex Groups formed with SHG members elected to ensure at least one representative from each Union where there are SHGs
2. Discussion groups with children in project households from sampled Child Clubs facilitated through the project
3. Key Informant Interviews (KIIs) with
  - IR staff in each project site, the IRB HQ in Dhaka and IRW HQ in Birmingham
  - Key government stakeholders at in sampled Union Parishads of IR orphan and widow projects; officials at the Upazila level in project sites including the UNO, livestock officers, and at various locations police, district officials, and government technical specialist in cooperative, public health and engineering, social welfare and women and children’s affairs.
  - NGOs and international organizations including UNICEF, Save the Children and Action Aid – the latter two having child sponsorship programs.
4. Household visits (HHVs)

**Table 1 Locations, Types of Discussions and Number of Participants in Qualitative Field Work**

Location	Project	Type	Discussion #	Participant #	Other information
<b>Dhaka &amp; UK</b>		KIIs	6	14	
<b>Rangpur</b>	OSP SHG	KIIs	7	16	Incl school (10)
		FGDs SHG	2	20	
		Child Club	1	12	
		HHVs	2	4 36	
<b>Kurigram</b>	ALO UK	KIIs	4	10	Incl school
		FGD SHG	1	12	
		Child Clubs	1	12	
		HHVs	2	4	
		Women's Forum	1	9	
		Apex Group	1	10	57 total participants
	ALO 2	KIIs	2	6	Incl school
		FGD SHG	1	12	
		Child Club	1	9	
		HHV	2	2	
		Women's forum	1	8	37 total participants
<b>Lamonirhat</b>	ALU US	KIIs	9	17	Incl school
		FGD SHG	3	40	
		Child Clubs	2	22	
		HHVs	5	12	
		Women's Forum	1	11	
		Apex Group	1	10	112 total participants
	Replication	KIIs	1	3	
		FGD SHG	1	18	Very active
		HHV	2	4	
<b>Thakurgaon</b>	OSP SHG	KIIs	6	14	Incl School
		FGD SHG	1	10	
		HHVs	3	6	
		Child club	1	12	42 total participants
<b>Totals</b>	6 locations		71	338	
		KIIs	35	80	
		FGD SHGs	9	112	
		Child Clubs	6	67	
		HHVs	16	57	
		Women's forum	3	27	
		Apex Group	2	20	

Note: KIIs held in all locations with UP Chair, staff; most locations with UNO and Livestock Officers; in Aditmari with Women and Children's, Affairs, Social Welfare, Cooperative, Public Health and Engineering; in Rangpur with UNICEF, in Dhaka with Action Aid and Save the Children

Summary documents exist for each Child Club and household visit conducted in the fieldwork. These are found in the appendices to the final report.

### **Comparative Assessment with Other Related Islamic Relief Widow and Orphan Support Projects**

The endline evaluation is specifically for the ALO US project. However, the methodological approach has the added component of a comparative analysis of three different orphan and widow project models in the Rangpur region which surround the ALO US project. Each utilize a rights-based approach to livelihoods and poverty graduation centered around Self Help Group (SHG) formation. The comparative analysis allows for triangulation data of data from women and children in the same region, the opportunity to assess effectiveness from different project approaches and draw from the experiences, lessons learned and recommendations from each project.

Approximately 40-50% of the FGDs, Child Clubs, KIIs and HHVs occurred in the ALO US project area since this is the primary focus of the endline evaluation (see table 2 for the specific breakdown per project and location). The three different types of project models are in six locations in the Rangpur Region, each visited in the fieldwork of the qualitative evaluation.

**Table 2 Types of IR Widow and Orphan Projects in the Endline Qualitative Assessment**

Type of model	Projects and locations in Rangpur Region	Brief description of project model
ALO	<p>1. “ALO US” – Aditmari Upazila Lalmonirhat District 650 HHs, 44 SHGs</p> <p>2. “ALO UK” – Ulipur Upazila Kurigram District 700 HHs, 45 SHGs</p> <p>3. “ALO 2” - Kaunia Upazila Kurigram District 500 HHs 37 SHGs</p>	<p>1. funded by US donors 2014 - 2018/19 approx. 4-year project period</p> <p>2. funded by UK donors 2013 - 2017/18 approx. 4-year project period</p> <p>3. funded by UK donors 2017- present approx. 2.5 years into a 4-year project period</p> <p>The ALO type model has widowed women (or guardian relatives of orphans) organized around SHGs which, after group formation and training, develop business plans for use of an initial cash grant (ranging from 14,000 – 20,000 BDT) to launch IGAs and successive cycles of IGAs and wellbeing improvements from savings (each member contributes a set amount weekly) and profits generated by SHG members. Additionally, a 500 per month BDT is provided to each HH. The SHG model has a strong focus on education impact for orphans, HH health and sanitation, protection and linkages to government SSNs.</p>
ALO US replication SHGs	<p>4. Komlabari Union in Lalmonirhat 99 HHs/7 SHGs</p> <p>Note there is another replication union Velabari which has 92 HHs and 6 SHGs.</p>	<p>4. Groups formed in 2017 and have been operating for approximately two years</p> <p>Unlike the above, there is no cash grant nor education stipend. The financial resources for the IGAs come from the SHG member savings (all contribute a set amount weekly) and other income. Like the above the SHG model has a strong focus on education impact for orphans, HH health and sanitation, protection and linkages to government SSNs.</p>
OSP with SHG	<p>5.Rangpur district 663 HHs/Sponsorships 29 SHGs</p> <p>6.Thakurgaon District</p>	<p>The child sponsorship has been underway for some of the SHG members in each of the districts for as long as ten years,</p>

	430 HHs/Sponsorships 18 SHGs	<p>however the SHGs have been operable for approximately 2 ½ years.</p> <p>Each member of the SHG has been receiving the BDT equivalent of 26 Euros for as long as one of the orphan children have been sponsored. Unlike ALO, there is no cash grant since the sponsorship financing, savings (each member contributes weekly) and other income sources drives investment into IGAs. Like the above the SHGs, this model has a strong focus on education impact for orphans, HH health and sanitation, protection and linkages to government SSNs.</p>
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### Qualitative Sampling of Evaluation Areas

ALO-like project models exist in other regions of Bangladesh. ALO project sites selected for this evaluation for comparison to the ALO US are in the Rangpur region because of:

1. the similarities of the region – one of the more impoverished regions of the country but in approximately the same livelihood zone; and
2. time efficiency for the evaluation for travel and other logistical purposes

For each of the areas visited, the selection process of SHG, UPs and other information sources is based data and discussion reviews with IRB HQ and field office staff with the following criteria to have purposeful representation of protect beneficiaries and stakeholders:

1. Disaster zone (proximity to river flooding)
2. Functionality and effectiveness of SHGs, Women Forums, Apex Groups and Child Clubs (ranking A, B, C, D for the SHGs, Forums and Apex Groups)

After the above were identified, the Unions, SHGs and Child Clubs were randomly selected to better ensure less bias by project staff or stakeholders encouraging the team to assess the more successful institutions.

The Household Visits selection occurred in three ways:

1. Proximity to where the SHG discussion occurred to better ensure time efficiency for travel to the household
2. Input from members of the SHG at the end of the FGD (after the relative number of successful or more challenged HHs in IGA was determined for the group usually based in part on a wealth ranking exercise) to recommend households to visit
3. HHs identified because of a special circumstance such as an award received by a parent/guardian or an educational achievement by a student.
4. If a KII was cancelled or moved to another timeslot and the assessment team had some extra time on their hands, to visit a HH in close proximity if acceptable on short notice.

### Methods and Tools

Key Research Questions (KRQs) were developed for the qualitative evaluation. They are based on questions in Evaluation TOR, a review of initial available information from the

endline quantitative survey, the ALO US midterm evaluation report, and the endline evaluation report of ALO UK project, and inputs from project staff.

The KRQs are designed to evaluate the extent the ALO US Project delivers the anticipated objectives indicated in the Logical Framework and Theory of Change, and any additional developments beyond the original objectives.

They contribute to providing evidence of project achievements of positive and negative, intended and unintended, and also the primary and secondary effects of the project alongside any direct or indirect contributions to any systemic change.

Out of the KRQs, topical outlines were developed to guide the KIIs and FGDs through semi-structured information gathering. The content of the topical outline is specifically tailored to specific source of information. Separate topical outlines exist and were used for:

1. FGD for Self Help Groups of widows and guardians of orphan children
2. FGD for Women's Forums and Apex Groups
3. KII Staff of Islamic Relief Worldwide and Bangladesh
4. KII Upazila Nirbahi Officer (UNO) and Union Parishad Official (UP)
5. KII Government Extension and Technical Specialists
6. KII Teachers and School Administrators
7. KII Officials of Ministries of Government, IOs and NGOs

For Child Club discussions a "Spider Tool" methodology is used in the evaluation. It encourages participation and input from adolescents through an interesting and visual way rather than more rigidly solicit information from a topical outline in a focus group discussion. The tool gets its name because input can be graphically portrayed like a spider web as the discussion unfolds and the youth participate in drawing the web based on needs and urgency in five domains central to their wellbeing: education, health, protection, equality/rights, and psychosocial realms (happiness/sadness). Examples of spider webs can be seen in the Child Rights and Child Club Section of this report. The process also solicits ideas and recommendations of relevance to the ALO model, especially the functioning of Child Clubs and their impact, but also if the participants have knowledge of other aspects of ALO.

### **Limitations**

There were many complications resulting from the first firm hired for the household survey. These include unexpected and lengthy delays of the release of data, questions about the data and how it was reported in tables and narrative form, and the reliability of the data. Therefore, the data did not inform the qualitative study as intended. And key economic data through the second survey has a greater margin of error.

## Ethical and Protection Considerations for the Quantitative and Qualitative Teams

The lead evaluators/consultants are responsible for ensuring data collection and analysis approaches mitigate child protection risks and protect participant’s privacy. The teams were oriented in the ethical considerations, such as emphasizing voluntary participation in interviews and no harm coming to participants during or after the data gathering. The respondents were accordingly informed of the study objectives and purposes and confidentiality of information prior to data collection. Survey respondents were asked for verbal and written consent in Bangla of the participants. Discussion locations were determined in part on being and areas reachable safely.

All of the quantitative team were required to review, sign, and adhere to a child protection code of conduct. The qualitative team was comprised of IRB staff all of whom adhere to a code of conduct and this team’s head is a child protection expert. Children and adolescents in discussions were not exposed to questions of a highly personal, sensitive, or potentially highly distressing or embarrassing nature.

## IV Findings

### A Socio-Demographic Background of ALO Beneficiary Households

The household survey respondents at the base and endline periods of the ALO US project are the SHG member widowed mothers or guardians of orphan children beneficiaries. The following is information about the households and their family members. In this report the term “household” means a family unit living in the same home and are more or less economically interdependent. Relatives living in the same compound, but different houses are not considered as the “family” or “household” of this evaluation

Approximately 90% of the respondents are Muslims followed by Hindus at 9 % and Buddhist at less than 1%. Approximately 43% of household members are male and 57% are female.

Widows and widowers make up about 27% of household members. Those who are married, mostly the grandparents of the widows, comprise 22% with the rest of the household members – mostly children – being unmarried. (new survey)

The **average family size** is 3.59 persons per household. The breakdown in family size is seen in the table below.

<b>Family Size in Household</b>	<b>Number of Households</b>	<b>Percentage of Households</b>
1	1	1 %
2	33	27 %
3	30	25 %
4	29	24 %
5	14	12 %

6	6	5 %
7	5	4 %
8	1	1 %
9	1	1 %
	N=120	100%

Estimates vary widely of number of persons in Bangladesh with disabilities, though 10% of the population is a commonly referenced figure.<sup>4</sup> Approximately 2% of family members in the endline survey are described by respondents as having a **disability**. This represents eight persons out of sampled households. Given the low number, this is not reliable as representative of entire ALO population given the survey margin of error and confidence level. Nevertheless, of these households two remain in extreme poverty at the endline period, while the others have graduated above the extreme poverty threshold – several significantly so (see Section IV E on extreme poverty graduation).

As expected, **the age range of family members** in the households is older when comparing the baseline to endline survey. Notably 22% of household members were ten years of age or less in the baseline period whereas 13% are in this age range at the endline.

Approximately 39% are in the 11-20 year age range at the endline period, dropping to about 13% in the 21-30 group and then progressively down by a few percentage points for each 10 year age range after this. About 6% of the household members are 60 years of age or older, mostly in the 60-70 year age range.

The respondents were asked about their **education and related skills** in the baseline and endline surveys. The number of illiterate women decreased from about 12% to 6% over the project period. Those who can only sign documents increased from about 21% to 24% over the project period. As in the baseline period, only about 7% of the respondents completed 10<sup>th</sup> grade in school.

### Main Occupations of Household Members

“Occupation in the survey is meant to cover “what people do” – their main activities either at home, as a student or livelihoods. At the endline period, most identify as students (35%), followed by day laborers (17%) and then housewives (16%). A housewife is defined as a woman tending to the house upkeep and caregiving responsibilities in the household. As the second occupation, the main categories are cow rearing (35%), agriculture (20%) and about 15% as day labourers. Around 5% list goat rearing as the second main occupation. Cow rearing, agriculture and goat rearing are all livelihood priorities for the ALO Project. At the baseline period about 57% identify small business as the main occupation compared to 4% at the endline period. This may be small trading activities at the baseline period that has now been replaced by much larger income generating activities. While about 11% identified day labour, very few (1-2%) place cow and goat rearing as a major occupation.

<sup>4</sup> Center for Disability in Development (Bangladesh) <https://cdd.org.bd/about-disability/>

Note that primary and second sources of income can be found in Section IV F on livelihoods and income, along with findings on family migration.

## B Women's Rights and Empowerment

The ALO project aims to enhance rights of orphans and widows to access services and safety nets, promote and protect their rights and reduce poverty through livelihood strengthening. This comes through women coming together and supporting each other through Self Help Groups and their coordinating bodies at the union level through Women's Fora and Upazila-wide Apex Groups. Group formation is supported by ALO Islamic Relief community mobilizers and project officers providing and facilitating awareness raising on rights and training in logistics of group operations and livelihood development. A key aspect in livelihoods is hands-on development of business plans with the widow beneficiaries for use of the initial cash grant which, along with saving, starts the group member down the road to economic advancement. This, in turn, is critical to women realizing their rights and their empowerment.

**At the baseline period when women survey respondents are asked if they are aware of "women's rights" - nearly everyone says they are not. By the endline period 93% say they are.**

The evaluation finds the ALO US project has resulted in large gains in women's rights and empowerment. This includes capacity and decision-making in economic matters, in their children's education and social relationships such as marriage; levels of confidence, dignity and respect for themselves and from others in their community; mobility and tapping into linkages with key government institutions of benefit to them. There is evidence of this in all IR widow and orphan models assessed in the Rangpur Region – and it is clearly attributable to SHG formation activities. This is confirmed by government stakeholders associated with the households, IR staff and by the women themselves through focus groups, household visits and the quantitative survey.

**Logical Framework Indicator (LFI) Target<sup>5</sup>:**  
At least 90% participants /parents have enhanced their awareness, practices, behavior on related issues such as children education, child protection, healthcare, hygiene and sanitation, and nutrition.

Result: When asked in the GRM endline survey nearly all ALO US respondents say they are

### Quotes on Women's Rights and Empowerment

From widows in SHGs ...

***"The (societal attitude is) they have orphaned children, who wants them?"***

***"I used to lag behind in the corner (with my relatives), now this does not occur."***

***"No one would loan to me out of fear I could not pay it back, now they come to me for loans."***

***"We are now invited to celebrations... why? Because we have money and can contribute."***

***"Chairmen (of UPs) are now giving us chairs to sit in!"***

Comments from UP officials on the women in the protects...

***"Men are saying be careful of these women!"***

***"They are raising their voices and they are more protected."***

***"They are now able and have shown they have changed their lives... this will be sustained for sure."***

<sup>5</sup> LFIs for the ALO US program are identified in bold red print in this report. They were developed without the benefit of baseline information to fine tune targets. The framework for measuring some indicators was not clearly developed. With the learnings from the program a much stronger logframe can be developed for the ALO model.



generally aware of child rights, whereas in the baseline period only one-third gave this response. Most of this awareness gain occurred by the midline period. Approximately 90% make the same claim at the end of the ALO UK project. As an example of health knowledge about 93% surveyed in the ALO US endline say they are able to identify the seven killer diseases, though only 23% claim specific knowledge of HIV – though this may be confused with AIDS.

Changes in the ability and power to make decisions in the economic realm are especially notable over the ALO US project period as seen in the table below. Very few women reported keeping their own money and spending it by themselves at the baseline period while at the endline virtually all do, and nearly 61% are able to arbitrate in monetary disagreements. However, not surprisingly, most acknowledge they still do not receive the same wages as men.

*Table 4 Women’s Empowerment on Financial Matters in the ALO US Project*

<b>Indicator</b>	<b>Baseline</b>	<b>Endline</b>
Women can keep income in their own treasury	1.08%	96.2%
Women spend money by themselves	1.08%	97.4%
Women participate in arbitration	0.15%	60.9%
Women don’t get same wages as men	98.15%	81.2%
N=	650	266

### Leadership

Women in ALO projects are in an organized civil society group, the SHGs, for the first time in their lives. This is a relatively comfortable environment for the women to organize and be active, as they share common experiences of being widows, economically disadvantaged, issues relating to their children – particularly their health and education, and their own psycho-social health. They can speak out with less concerns of being judged by outsiders. Each woman finds her own “space” in the SHG and leaders naturally emerge. Indeed, the SHGs select chairpersons, secretaries and cashiers based in the interest and capacities of specific women to perform these functions. In the evaluation SHG FGDs, these leaders appeared to span all age groups – not just the more senior members of the group. SHGs then select their representatives to the Women’s Fora and in turn to the Apex Group. This progression provides additional opportunity for leadership development.

Leadership and achievement of SHG members has been recognized through Joyeeta Awards<sup>6</sup> parceled out by Upazila authorities and at the regional level. In the ALO US Apex group at least three different women have been recognized in this way due to their support to their peers in social affairs (see side photo), advocacy for children in education and artistic contributions to the community. In the same group, four are members of School Management Committees and two have seats in the standing committees of the UP. These are elected positions from within the community. This is evidence of community recognition of leadership from women participating in the project.



**Mukta in the ALO US project is a recipient of a Joyeeta Award, shown here with her daughter and ALO US staff member**

Leadership is also expressed by ability to advocate for the needs of women in project. Upazila and UP officers confirm ALO project leaders have a regular presence in their offices requesting benefits to individual members and in follow up to requests for groups of women seeking support such as Widows Allowance and food assistance social safety nets. Representatives from Women's Fora and Apex Groups pursue and assist individual needs of SHG member households, such as children's participation and performance in school. They also are learning about intra-group dynamics such as the process for parceling out and the sizes of loans for group members.

### Mobility

Women have significantly expanded their mobility over the ALO US project period. At the baseline period they report practically never moving alone to places like the marketplace, government offices or the bank - to practically all able to do this (98%) by the endline period.

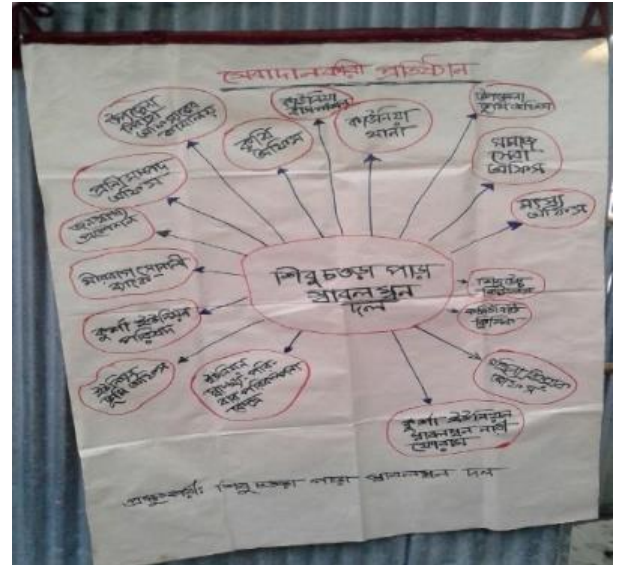
The institutions identified by SHGs as important for their wellbeing, and for having access and mobility, to are seen in the illustrations below, made by an ALO SHG. These have varying degrees of importance to group members, but access to all has been improved according to women in FGDs.

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<sup>6</sup> Joyeeta Awards is a government initiative introduced in 2011 recognizing women's achievement and overcoming challenges in livelihoods, social development, education, motherhood and prevention of repression.

Shibu Chowrapara Sabolombon Dal (group)  
Kursha, Kaunia

Service Providing Organizations



At the baseline period SHG members were rarely going to more distant marketplaces, UP offices, Upazila or district health offices, banks or police stations. At the endline period, virtually all of them (98%) report going to these institutions and they report they can do so alone.

### Women's Protection

Women's mobility and protection are inter-related. Domestic and gender-based violence and abuse usually is at the hands of perpetrators close to home within families, close non-family associates and neighbors. Widows are especially vulnerable since men know they are without the support of a husband. Their poverty and thus lesser position in a community makes them even more vulnerable if there is a dispute and it comes down to the word of one person vs. another. There is also the vulnerability of retribution if they report an abuse. Women are also abused by other women, often emotionally, such as from mothers-in-laws.

Members from all the SHGs in the endline evaluation describe their increased mobility is due in part to feeling less anxious and fearful, and safer and more confident in their ability to move about.

**Increased women's mobility and feeling more protected are significant achievements in the ALO project model and contributes to their improved psychosocial and economic wellbeing.**

The women feel safer because they have better knowledge and awareness of their rights, including where they can turn to if they face gender-based abuse. They can count on each other for support and not face abuse in isolation. SHG members can go as a group in solidarity to traditional and other

authorities to assist each other and their children if they experience violence and abuse. The women say potential abusers sense this and it prevents abuses.

In the last year prior to the endline survey, approximately 36% of the female respondents in the GRM study say they are aware of incidences of several types of abuse in their communities - not necessarily against the respondent or a person in their family. This is contrasted to 43% at the baseline period. Three categories of abuse are listed below. Except for verbal abuse reported by one-third of the respondents, physical violence and dowry abuse show marginal decreases in communities over the project period. An example of dowry abuse is harassment from in-laws or husbands for payments from the wife’s family.

Quotes from Women in ALO-style Self Help Groups S Rights

*“we were hassled somewhat before the SHG (sexually and financially) and we were fearful, now we are much less fearful”*

*“before we were somewhat mentally and verbally tortured by some village people, including receiving men’s proposals because we were widows...”*

*“we now speak as one voice; we are more courageous”*

<b>Prevalence of Violence in ALO US Communities</b>		
<b>Type of Abuse/Violence</b>	<b>Baseline</b>	<b>Endline</b>
Do you know any women of <b>your area</b> who was a victim of violence during last one year?	Yes: 43%	Yes: 36%
Type of abuse known to have happened:		
Verbal abuse	32%	33%
Physical violence	26%	21%
Dowry- related abuse	17%	14%
N	650	266

ALO Project Women’s Groups

Endline evaluation FGDs were conducted in sampled SHGs and Women’s Fora in all ALO-type project areas and with all three of the Apex Groups in the Upazilas of the evaluation.

**Self Help Groups**

The groups confirm all SHGs established in the ALO project period are still functioning and meeting regularly (about one-half year after the end of the project implementation period). The meetings are occurring on the same schedule (once a week) and there is involvement in the same set of activities as during in the project period.

The GRM endline survey indicates approximately 90% of respondents say they are members of SHGs. The SHGs report attendance at meetings is not as full as during the project period. A few less women are coming to meetings. This is not much of a concern, according to the

SHG members. They explain this drop-off is understandable, perhaps even a possible good sign. Less women are coming, according to FGDs, because some have more demands on their time with IGAs, greater mobility and are more involved activities such as their children's education.

There are no new SHGs created in any of the ALO areas in the post protect period and only a few newly admitted widows are trickling in as new members. These are mostly newly widowed women. They do not receive the same cash grant as members did during the project period. However, sometimes donations are taken from members to support new or other members who may face a health or loss of income crisis. New members receive guidance and support in securing initial loans as their savings contributions get underway.

On expanding new SHGs and bringing in new members in ALO created SHGs

*“It is difficult for us to bring in many new members without IR support in form of cash grant. To expand our members and SHGs we need continued monitoring and guidance from IR”*- input from an ALO US Women's Forum

Only one non-widowed person is identified in the qualitative endline evaluation as a member of an SHG. This is a 15-year-old boy whose widowed mother passed away in the last year. He was “adopted” into an SHG in the ALO US replication area so he could benefit from SHG activities in place of his mother while at the same time have a special support environment available to him from group members. He resides in a tin structure where he lived with his mother close to the households of his other relatives. He attends school and works in a tobacco factory several times a week – work that is prevalent among many members of the SHG in this area. His wanting to work and need for this income seems to be overriding concerns over whether child labor places his school participation in jeopardy. He describes himself as an average student.

### **Women's Fora & Apex Groups**

All Apex Groups in ALO project areas are functioning and meeting monthly. They report the same is occurring for all Women's Fora established by IR in the project period.

**Logical Framework Indicator Target:** Group platforms are established in unions and at the Upazila level for targeted households to raise their voice and be involved with additional socioeconomic activities. Result: The endline evaluation finds the above indicator is achieved. Women's Fora are established in the unions of the ALO US project and an Apex Group at the Aditmari Upazila level. They are operating as platforms.

In the evaluation FGDs, these women's groups clearly describe their mission, objectives, action plans and activities. These are written on poster paper and prominently displayed in the locations where the groups meet. The evaluation team also saw resources displayed by SHGs at their meetings, including agenda for meetings, a breakdown of the number of households per type of IGA, contact numbers of group members and an annual workplan.

The monitoring and coordination of SHGs across a Union is handled by a Women's Forum. Upazila-wide SHG coordination is done by an Apex Groups. The Women's Fora and Apex Groups have many of the same functions. They:

1. provide advice, do problem solving and are involved in interventions on behalf of women members of SHGs and their children;
2. assist members in accessing Social Safety Net resources, such as the Widow Allowance and VGD;
3. help to set up and coordinate activities, such as vaccinations and zakat donations and distribution;
4. monitor specific priority activities of SHGs and family members, such as loans and payback activities and student attendance and performance;
5. manage and invest funds contributed by SHG members for the common good of women and their SHGs. For example, a Women’s Forum or Apex Group may request 100 BDT from women in SHGs in their area and invest the funds in IGAs to generate additional income. This income might be returned to the investors as a dividend or used for some other purpose such as an emergency fund to assist a specific household or as a basis for providing loans.
6. do long-term planning and support to SHGs to, in part, take the place of IR to build capacity and success of SHGs and improve the welfare of women and their families.

Referrals go from SHGs to Women’s Fora and Apex Groups for issues and situations the former needs help with. For example, if a SHG cannot resolve a student issue, IGA challenge for a member, support a household in crisis, deal with squabbles, or prevent an ECM – then the next level, a Women’s Forum, comes in to help. And the Apex Group responds if a Forum is experiencing challenges in addressing such needs.

Representatives of Women’s Fora and Apex Groups express concern in evaluation FGDs about their ability to manage the funds they collect from SHG members. They ask for more training in managing these funds and in planning for the longer term strengthening of SHGs – particularly IGAs opportunities for women to climb out of poverty.

IR staff associated with the ALO-type projects explain strengthening post project support, particularly to Apex Groups, is a recognized need. In fact, by situating the ALO 2 project in close proximity to the ALO UK and USA projects the potential would exist for ALO 2 staffing resources to continue to support groups in these areas. This not occurring is likely due to a gap in programme management resulting in employment of staff in the final year of the project.

**IR should consider adapting the ALO model to include other populations with similar vulnerabilities to extremely poor widowed households. Two potential target groups are poor female-headed households who have lost the support of the husband/father, and households with children in orphanages with one of the objectives being de-institutionalizing the children and returning home to a household with a greater capacity to care for them.**

Members of SHGs, Women’s Fora and Apex Groups provide the evaluation with a common set of recommendations for the ALO program model as described below.

1. There are many more widow-headed households and other vulnerable households in their communities who could potentially benefit from participation in ALO-type

projects. They all recommend IR to invest in establishing more SHGs in their areas with the knowledge, good reputation and regional presence IR has in the region. Government stakeholders, particularly UNOs and UPs make this same recommendation.

2. More advanced training is needed for SHG members to increase their livelihoods and move more definitively out of impoverished status.
3. Women's Fora and Apex Groups are asking specifically for more sustained, coaching, mentoring and training to strengthen their capacities in leadership, financial management of the funds SHG members contribute for cooperative investment, and more advanced level IGAs.

**A weak link in the ALO program exit was the ability of Women's Fora and Apex Groups to take over from IR the role of capacity building for SHGs. This weakens sustainability prospects for the project and on-going wellbeing improvement of member households. IR should review what is realistic in building capacity in these groups, and what continued institution building support they require in the post project period. This capacity building support should be strengthened in the last two years of the ALO project model.**

## B Child Protection, Rights and Child Clubs

### Trends and Practices on Protection Issues

There are no current published data on prevalence and trends on various categories of child protection issues in Bangladesh through statistically significant national surveys.

In 2015 UNICEF published the report "Protecting Children from Violence: A Comprehensive Evaluation of UNICEF's Strategies and Programme Performance, Bangladesh Country Case Study." It concludes "some 90% of children in Bangladesh have been subjected to physical violence at least once in their lives. 75% of all children interviewed in a survey in 2009 reported that physical punishment of children occurred in their homes. For working children 25% reported that physical violence took place in their workplace. While there is no available data on sexual violence, including rape, against both boys and girls, anecdotal accounts indicate that it is prevalent yet not reported. On the other hand, sexual harassment, stalking and teasing are very common and frequently reported and concern is growing about the tendency of killing children as a soft target for different social or political issues."

In 2017 Bangladesh Legal Aid and Services (BLAST) conducted 126 households and interviews with teachers and children in urban and rural area in Dhaka and Chittagong, with support from Save the Children. This study concludes 69% of parents think using corporal punishment on children is useful for discipline in the classroom, 55% consider it effective for ensuring proper development of their children. Approximately 15% of teachers discipline students by "standing them up or

having them kneel down” and about half of parents say students are sometimes disciplined in school through caning.<sup>7</sup>

Child protection experts in the endline evaluation state there is need to clarify and strengthen Bangladeshi law on prohibiting violence against children in schools. However, government circulars in 2010 prohibit physical punishment of students and instructs heads of all educational institutions to identify teachers using corporal punishment and take remedial measures. All schools visited in the evaluation referenced this policy and their headmasters say corporal punishment does not exist in their schools. Parents and children in evaluation discussion groups confirm this.

UNICEF’s last Multi-indicator Cluster Survey (MICS) was conducted in 2012/13. This national statistically valid study indicates early child marriage (ECM) decreased since the previous MICS in 2006 by 9.3 percentage points for girls and women aged 15-49 married before the age of 15, and by 7.6 percentage points for girls and women aged 15-19 years currently married.<sup>8</sup>

Amongst a list of child vulnerability items, 4.9% of ALO US respondents at the endline period identify abuse as a vulnerability for children in their communities (not necessarily their children and within the context of disasters). Injuries (29%) and difficulties in going to school (21%) are the most frequently cited vulnerabilities, though different types of weather and climate calamities are also mentioned.

The child protection data coming from the base- and endline household surveys are based on responses from parents/guardians perception and not from children themselves. Children’s input on rights and protection issues are described in the child club section further below in this report. Reporting on specific situations of sexual abuse and domestic violence, unless done through specialized methodologies, can be and often is unreliable. Sexual abuse is a stigma with potentially great negative impact on an individual’s and/or a family’s future. Additionally, respondents through ALO project awareness raising activities learn physical and verbal abuse is detrimental for child development and not positive means for parenting and use as a form of discipline. Therefore, there is likely bias in responses.

According to ALO US project staff, sexual abuse can mean anything from rape to “eve teasing” –a euphemism in South Asia for sexual harassment of women in public areas by men. Eve teasing was described as staring, stalking, passing comments, and inappropriate physical touch. Perceived consequences of eve teasing included tight restrictions on girls’ mobility, inability to attend school or work, girls being blamed, and causing family problems. FGD participants suggested that eve teasing can lead to depression and suicide.<sup>9</sup>

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<sup>7</sup> as found in <https://www.dhakatribune.com/opinion/special/2017/12/11/corporal-punishment-bangladesh-culture> (find original source and verify)

<sup>8</sup> UNICEF Multi-Indicator Cluster Survey (MICS) 2012/13. Another MICS has recently been conducted and the data will be made public in the near future.

<sup>9</sup> Paraphrased from What Is Eve Teasing? A Mixed Methods Study of Sexual Harassment of Young Women in the Rural Indian Context, March 13, 2017 by Talboys, et al as found through the link <https://journals.sagepub.com/doi/full/10.1177/2158244017697168>



### Logical Framework Indicator

**Target: 90% of targeted children live in safe and secure homes free from abuse.**

Result: The table below suggests this target has been achieved, however, the data is not considered by this evaluation as reliable.

In the baseline period when parent/guardian respondents were asked about children under their care. Of the 650 households surveyed, 560 report child protection challenges, 29% identify rebuke/criticism directed at children, physical assault (19%) and dowry situations (17%). Sexual assault is at 2% in this data set, amounting about 11 children of the 560 households. No abuse, violence or neglect in these categories is reported by households in the mid and endline surveys with the exception of one report of sexual assault and another experiencing mental abuse. The data set is not reliable for the mid and endline periods due to the unlikelihood there has been no parental criticism of children and a reluctance of the women to confirm this information to enumerators given their knowledge of child rights and protection.

Evaluation interviews with key government and NGO stakeholders suggest ECM continues to trend downward both nationally and in IR widow and orphan project areas in the Rangpur region. They attribute the reduction in ECM to nation-wide campaigns by the government and NGOs. However, it is by no means eliminated. Some SHG parents in evaluation FGDs say prior to ALO involvement they either helped to facilitate ECM of their children or accepted this is a necessary practice, but this is now no longer tolerable to them. In at least three evaluation household visits the widows/guardians say they were married as a child. The prevailing attitude of the women SHG members is strongly against ECM and this is directly attributable to awareness raising through ALO activities. As described in the next section, ALO Child Clubs have actually helped to prevent specific instances of ECM.

In the project period, all schools with children from ALO households receive child rights and protection awareness building by project staff. Women in ALO SHGs and the youth members of Child Clubs also receive protection and rights training, with prevention of ECM a significant topic in group awareness raising sessions. Protection is further reinforced by project staff having a regular presence at schools in their student monitoring responsibilities. Rights and protection-aware ALO parents/guardians regularly visit schools and engage teachers in the school performance. Their regular presence also likely serves as a deterrence to corporal punishment in schools.

### Quotes on ECM and Corporal Punishment in Schools

**“previously there was child marriage in our families, this is not happening anymore”** - from members of an ALO US SHG

**“if your daughter is better presented, more beautiful, better educated and doing well then dowry will not be necessary”** - from an ALO 2 parent

**“my daughter was +1, so there was no risk of dowry, but the marriage ceremony was expensive”** ALO UK (+1 means in 11 grade school level)

**“there is no stick in this school”** - headmaster in a school with ALO students

**“we have overcome about 80% of our problems”** - Union Parishad Chairperson in an ALO area when talking about ECM, child labor and violence against children

## Parent/Guardian Relations with Children and Perceptions on Child Rights

Nearly all of the ALO US parents/guardians at the endline period say they are aware of child rights and children are enjoying their rights by the midline period. The less than half reporting children are enjoying their rights by the endline period is likely an anomaly in the data and is not substantiated in the qualitative study. In contrast, 84% of ALO UK respondents at the project endline period report children are enjoying their rights compared to very few at the baseline (2%).

<i>Table 5 Parent/Guardian Perceptions on Child Rights ALO US Project</i>			
<b>Indicator</b>	<b>Baseline</b>	<b>Midline</b>	<b>Endline</b>
Do you Know anything about child rights?	33.0%	98%	99%
Children are enjoying child rights	02%	98%	47.7%

As seen in the table below, over the ALO US project period, parents/guardians are increasingly taking the opinions of their children on key items of importance to them.

<i>Table 6 Percentage of ALO US Parent taking Opinions of Children on Key Assets and Education</i>		
	<b>Baseline</b>	<b>Endline</b>
Education	42.28%	60.5%
Food	29.27%	66.9%
Dress purchase	3.25%	60.5%
Family goods/assets	3.25%	10.9%
N:	650	266

## Child Clubs

Children from ALO households are members of Child Clubs set up through the project. Members of the clubs range in age approximately from 11- 18 years, however some are older if still attending school up through grade 12. Clubs are involved in learning about rights, protection, education, health and sanitation and civic duty in their communities. They are mobilized around activities such as study groups, arts and culture and promoting community sanitation. Clubs are organized as per SHGs in each union and their corresponding schools with membership usually in the range of 15- 20 participants. They meet at least once a

**A greater diversity of membership inclusion in Child Clubs should be considered in the ALO model since there are many other families in project areas with similar vulnerabilities as orphan and widow households. In this way, ALO benefits in education, health and sanitation, protection and civic involvement can be more broadly spread into the surrounding community in a relatively cost-effective way.**

month. Each Child Club elects officers including a president, secretary and cashier. ALO Community Mobilizer staff support the development of the clubs. At least in the first couple years of the project, they attended and helped facilitate the meetings.

Child Club members are orphan children under care of ALO parents or guardians. Only a few other types of children are identified in evaluation discussions as club members – for example a cousin or good friend. This raises the issue of inclusion of other children in Child Clubs, particularly those in other non-project widowed households or children in other vulnerable families such as in poor single and usually female-headed households. Broader inclusion may have been difficult in the project implementation period due to limited Community Mobilizer staff time to facilitate a greater number of clubs. (see Project Management Section IV P).

SHGs and the Women’s Fora and Apex Groups interviewed ALO project areas confirm Child Clubs continue meet in the post-project period and will continue to do so as long as there is a critical mass of their children in school. Longer-term sustainability may be dependent on Apex Groups expanding the reach and number of SHGs of vulnerable widows and/or other households with children who can potentially benefit from Club activities.

In the ALO replication area SHG members report at least one Club is not active and clubs were not a strong priority in the project implementation and post project period.

The qualitative evaluation team held discussions with five Child Clubs in each project area, except in the ALO US replication area.

The team mistakenly thought there were no clubs in this area until this was clarified by the area SHG FGD though they say it is not very active and was not a strong priority in the project implementation period. By that time the team learned of this club, the schedule did not allow for organizing a discussion with it.

The UNO in the ALO US project area talks about the sanitation activities of Child Clubs...

***“The Community Led Total Sanitation survey was conducted by the Child Clubs in Aditmari and the report was submitted to the department. For sure I know that this had a big impact for other households taking up sanitation practices.”***

Members across all the Child Clubs in the evaluation describe a common set of achievements discussing their activities:

- Helping each other and younger students in their homework and study habits leading to improved results (grades) and supporting regular attendance in school.
- Sanitation and health awareness raising in communities. In the ALO US and UK project areas Child Clubs conducted surveys as part of the Community Led Total Sanitation (CLTS) process, in partnership with UPs. These and another Club not formally engaged in a CLTS survey process, are able to cite examples where their activities led to changed sanitation practices in their communities, including neighbors improving their latrines and/or tube wells.
- Awareness raising on child protection issues, particularly ECM. In every endline evaluation Child Club discussion was a report of at least one specific instance of

members learning about a potential ECM and helping to prevent its occurrence by reporting to their parents, guardians and/or stakeholders such as teachers.

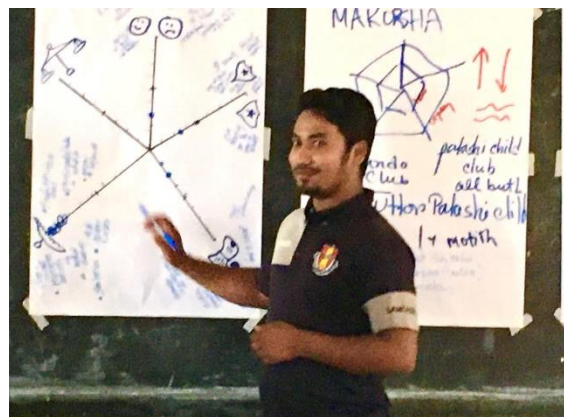
- Improved relationships with and respect for their parents and guardians and elders and schoolteachers. This comes from a child rights focus within both the Child Clubs and SHGs. Parent and guardian SHG members confirm the behaviors and relationships have improved and as a result there is greater tranquility and less stress in the households.

### Child Clubs and Child Rights

The evaluation information gathering methodology for Child Clubs is formulated around a Spider Tool which solicits inputs on five domains of relevance to club participation: psychosocial health (described as happiness and sadness), protection/safety, education, health and child rights/equality.

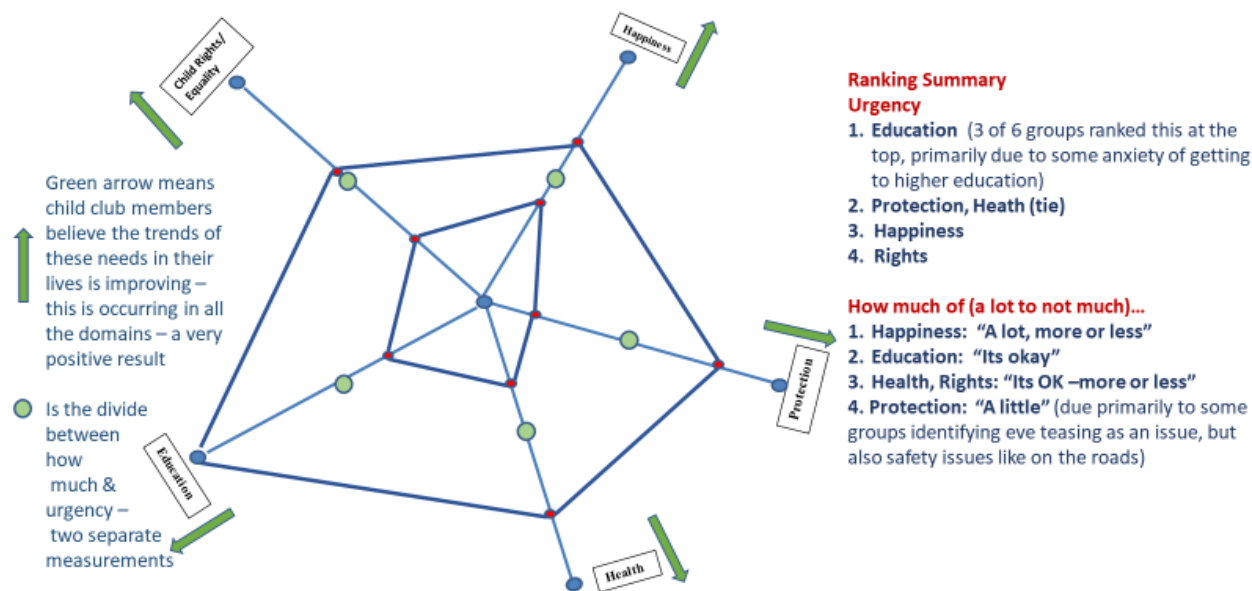
The group is facilitated in a discussion and a spider web is graphically developed in the process. The inner web lines show much of each domain exists for club members with the higher up to the midpoint, the more such as happiness or child rights exist. The second web is urgency of need at the present time. The greater the urgency the higher the web. Each domain is ranked from lowest to highest urgency and then graphically portrayed in equal spacing according to this ranking on the web. If there is a significant distance between need and urgency, then this illustrates how much of a priority the domain is for the group. The discussion also identifies if trends in the domain are improving, staying about the same or deteriorating – this is identified by the green arrow with an upwards direction indicating improvement. After or while the domains and trends are discussed, the Club identifies aspects of its operating procedures, achievements and recommendations for strengthening the club model.

A composite average of the five child clubs in the evaluation is in the graphic on the next page. “Makorsha” is the Bangla word for spider.



**Mominul Islam is a leader in an ALO US child club helping to facilitate an evaluation discussion on child rights and protection.**

## Child Clubs Consolidated Makorsha: Happiness, Protection, Health, Ed, & Child Rights/ Equality



The most important finding from the Makorsha tool is the trendlines are improving for Child Club members in the domains of happiness, protection, health, education and rights. The discussion participants attribute these positive trends in large part to activities and learnings from Child Clubs and their parent/guardian involvement in ALO.

Education is the most urgent issue for Club members. This has to do with the need to do well in finishing college (through grade level 12) and then advance on to a university. An advanced education is understood as vitally important for greater employment and social opportunities. Higher education entails greater cost and academic performance, and this is where the urgency comes from.

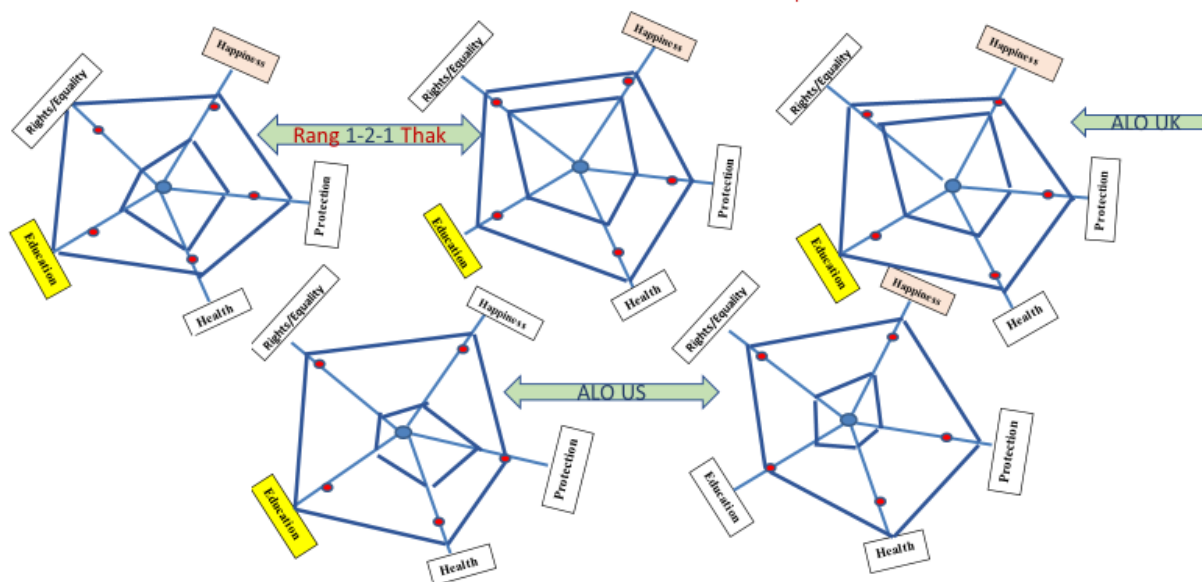
The value of Child Clubs is validated with the finding from members that their happiness is at a high level ("we have a lot of this"), and also that child rights and happiness are the least urgent of member needs. Additionally, these are children from highly vulnerable families who identify their education, rights and health as "ok." Only the domain of protection is identified on average as having "a little" vs. being "ok." The thread in the discussions for this finding is based primarily on eve teasing of girls and the risk of ECM amongst their peers.

Each of the Child Club Spider Web graphics are provided below with the happiness and education domains highlighted showing the most and least urgent of the Child Club

members' needs. The trend lines are positive in all the domains with the exception of two Clubs: one in the ALO UK identifying education and happiness as staying about the same (neither increasing nor decreasing) in recent years, and another 121 SHG club in Kurigram identifying health also as staying about the same.

## Child Clubs: Happiness, Protection, Health, Education and Child Rights/Equality

All Child Clubs from Evaluation Fieldwork Represented



Key recommendations to strengthen ALO and the Child Clubs from participants in the evaluation discussions are:

1. To facilitate actual facilities for clubs to meet in. Four of the five clubs met with in the evaluation do not have an indoor facility to meet in, the fifth meets in a nicely organized shed on provided by a supportive neighbor to an SHG member. A facility, according to members, will make meetings more organized, comfortable and a safer place to meet if in a more public institution such as school or UP office. According to former ALO staff, some Child Clubs do have regular indoor meeting places as per this recommendation.
2. Provide more materials for the Child Clubs to use, such as books, educational resources, poster paper and other similar items.



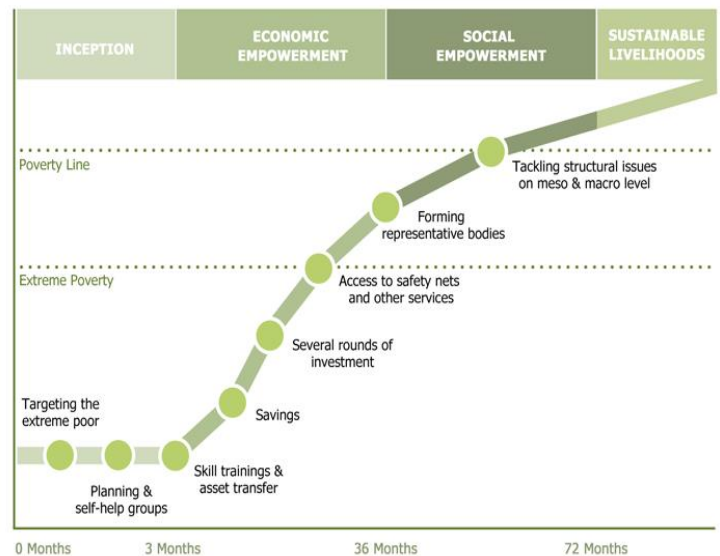
Children outside of location of where a child club meets

3. Include more widow, orphan and other vulnerable households in the ALO project (parents and government stakeholders make the same request)
4. Provide additional support and incentives for members to better access universities (parents and government stakeholders including school administrators make the same request)

The appendices to this report provide summaries of each Child Club discussion.

## D Family Income

Economic activity in the ALO model, as seen in the side graphic, begins early in the project with skills training, start-up of regular savings, and then launches into rounds of investment – usually in IGA with the first out of the 18,000 BDT cash grant. Use of the grant comes after a business plan is developed with the assistance of an IR Community Mobilizer. Later investments in IGAs come out of savings, including money not used from the cash grants, that members contribute to the SHG. A standard amount is provided weekly by members usually between 50 – 200 BDT depending on the SHG and ALO-style project. Investments also result from IGA earned income and other activities such as daily labour. The income and savings are further supplemented by widows hooking up with social safety net benefits, particularly the Widows Allowance providing 500 BTA a month - but also potentially in-kind contributions such as rice through the Vulnerable Group Development (VGD) and Vulnerable Group Feeding (VGF).



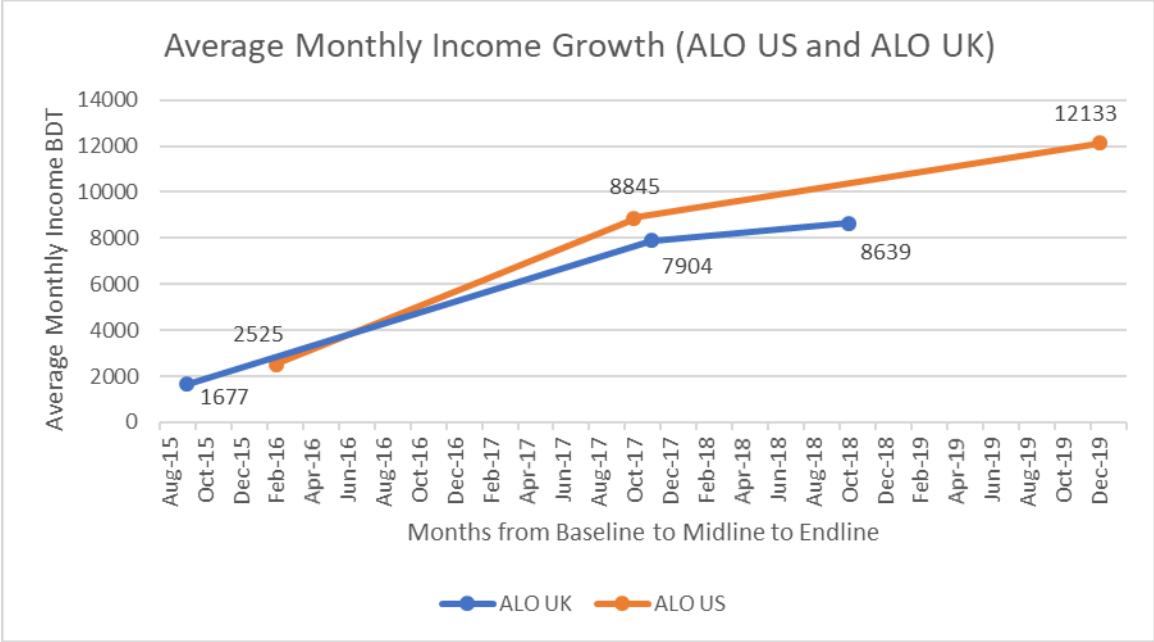
**ALO US Logical Framework Target: at least 80% of beneficiaries having at least an average monthly increase of income of 3,000 BDT over the project period.** Result: Approximately 99% of families have exceeded the target at the endline period.

As seen in the table below there have been significant gains in monthly income over the project period. At the start of the project nearly all of the beneficiaries had monthly incomes less than 5000 BDT, nearly three-quarters of which were impoverished at below 3000 BDT in monthly income. By the endline period, all households exceeded the 5,000 monthly income level with over one-third exceeding the 10,000 BDT level. By comparison, the largest segment of the ALO UK project beneficiaries at 41% were within the 3,001-5000 BDT range, with about half exceeding the 5,001 range. The ALO UK project was implemented in Kurigram, a poorer district, and started one year before ALO US therefore having a year less institutional expertise in implementation of the model.

<i>Table 7 Monthly Family Income for ALO US and UK Households</i>				
Income Range BDT	Baseline	Midline	Endline	Endline
	%	%	ALO US %	ALO UK %
0 - 3000	72	3	1	7
3001-5000	27	73	6	43
5001-10,000	1	24	39	18
10,001-15,000	0	0	28	31
15,001-20,000	0	0	14	1
20,001 +	0	0	12	0
	100%	100%	100%	100%
N	650	120	120	280

The average monthly household income is shown in the table below. It increases substantially from 2525 to 12,253 BDT over the project period, amounting to five times increase in current BDT terms. By comparison, the ALO UK grew by over five times from 1647 to 8639 BDT, showing average income starting and finishing at lower average income levels in the poorer Kurigram district. Average monthly income at the midline period for the ALO US project grew by about 3.5 times baseline; therefore, about two-thirds (65%) of the growth had occurred two years into the ALO US project. This demonstrates strong immediate gains in average income, and then slower but still impressive increases to the endline period





Dates of ALO US and UK Household Surveys and Average Household Income			
Type of Survey	Date	ALO UK BDT	ALO US BDT
Baseline UK	September 2015	1677	
Baseline US	February 2016		2525
MTR US	October 2017		8845
MTRUK	November 2017	7904	
Endline UK	October 2018	8639	
Endline US	December 2019		12133

Widows are selected into ALO based on their extreme poverty status. They are considered ‘ultra-poor’ amongst the lowest earning and most vulnerable subset of the extreme poor population. It is not surprising the widow households show such strong income gains from such low levels with the initial cash grant stimulus and overall project emphasis on savings and income generation. The substantial income increases early in the ALO UK project were not yet evident when the ALO US result framework was formulated - otherwise the project income target may have been set much higher. Therefore, exceeding the 3,000 BDT threshold is not remarkable. What is remarkable is the average gain is about 4.85 times the baseline income. At this level, women in the project at the endline period are able to clearly articulate how the added income has significantly improved the lives in their families. Investments are occurring in their children’s schooling, better diets, improved housing, more essential assets and other basic need categories as more fully described in the asset and expenditure sections.

## E Graduation from Extreme Poverty

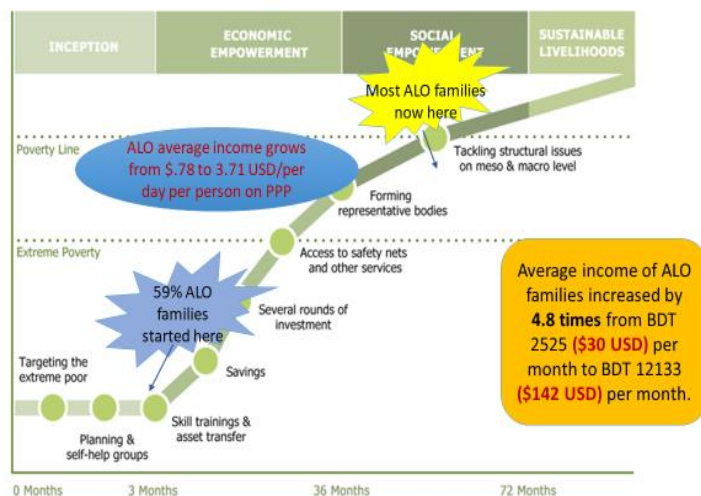
The ALO program is situated within the overall context of poverty graduation models. The side illustration shows the steps to poverty alleviation correlated to key activities in the ALO model and data from the endline survey.

The ALO results framework does not yet provide targets and indicators for extreme poverty graduation. A current global standard measurement comes from the Sustainable Development Goals (SDG) of \$1.90 of income per month per household member.<sup>10</sup> This figure is then adjusted to purchasing power parity

(PPP) identified for each country – essentially a denominator to factor into the average per person daily income to arrive at a US dollar comparison with the \$1.90 figure. With this standard, the MEAL office of IRW estimates the following calculation for an average family size of three for Bangladesh.

Using this method to determine extreme poverty,<sup>11</sup> the graduation from poverty data for the ALO US and UK projects are provided in the next several tables. For both the results are significant. At the start of the ALO project the average was 59% below the extreme poverty threshold and by the endline periods it was 87% above. The comparable figures for the ALO UK project at the endline are 46%. The conclusion from this data is the ALO model is an extremely effective poverty graduation model.

### ALO US after 4 years...



<sup>10</sup> <https://sdg-tracker.org/no-poverty>

<sup>11</sup> The World Bank provides explanations of the \$1.90 extreme poverty line as well the \$3.20 lower middle-income country poverty line and the \$5.50 upper middle income country poverty line at the following link: <https://blogs.worldbank.org/developmenttalk/richer-array-international-poverty-lines>

The latter two poverty lines “are designed to complement, not replace, the \$1.90 international poverty line. Data suggest that the rapid gains against extreme poverty have not been matched by reductions in the number of people living below these higher levels of income. In 2015, over a quarter of the world’s population survived on \$3.20 per day and nearly half of the world still lived on less than \$5.50 per day.”

<https://www.worldbank.org/en/publication/poverty-and-shared-prosperity>

*Table 8 Ave Monthly Household Income & Extreme Poverty Threshold ALO US & UK Projects*

Indicator	Baseline 2015	Midline 2017	Endline USA 2019	Endline UK 2018
Average Monthly HH Income in BDT	2525	8845	12133	8639
% growth since baseline/midline & times higher		250% SINCE BASELINE 3.5 times higher	385% since baseline, 4.85 times higher 39% since midline	
Average family size	3.8	3.25	3.59	3.25
Average per person per month (30 days)	747.04	2721.54	3413.09	2658.15
Average per person per day	24.90	90.71	113.76	88.61
PPP conversion for Bangladesh	31.96	31.96	31.96	31.96
Average income per person per day USD \$ (PPP basis)	.78 USD	2.84 USD	3.71 USD	2.77
SGD extreme poverty threshold of income per person per day	1.90 USD	1.90 USD	1.90 USD	1.90 USD
% income per average family size above/ (below) the extreme poverty threshold	(59%)	49%	95%	46%
N=	650HHs	120 HH	120 HH	280 HH

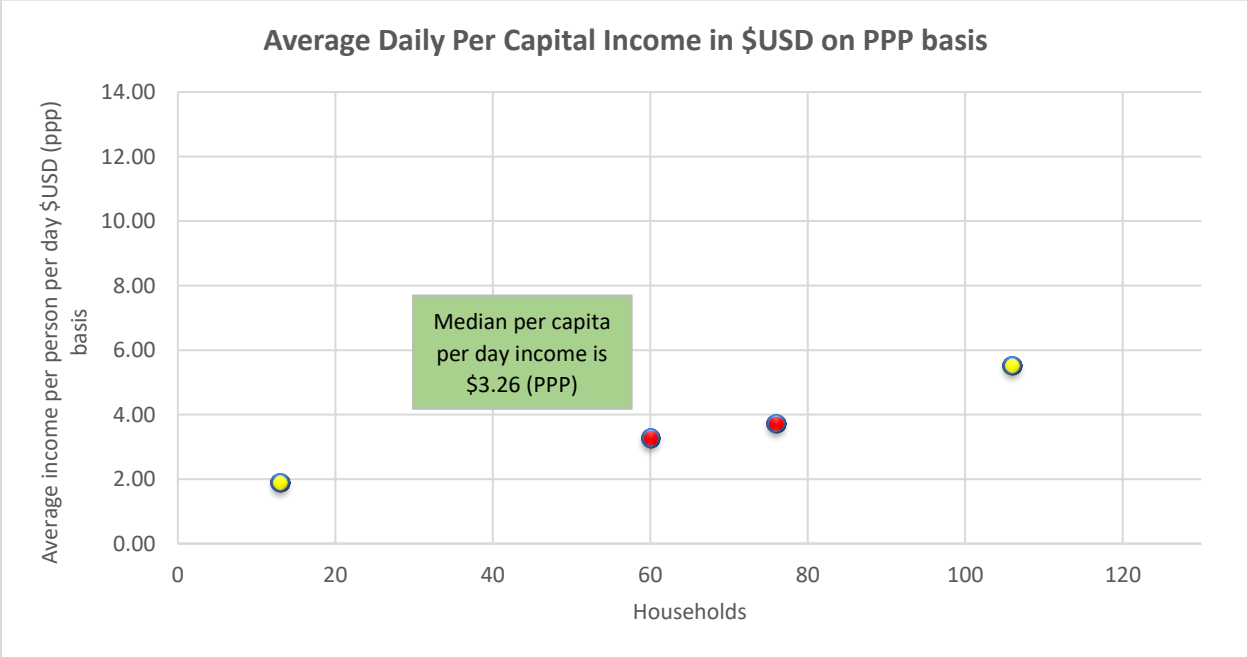
However, average family income does not represent the actual number of families graduating from extreme poverty. This data is captured on the table and graphic which follow. on the next page, as per average monthly income for family size. An estimated 91% of ALO US families at the endline period, with the income they report, have graduated from extreme poverty.

*Table 9 Estimated Families in ALO US Graduating from Poverty at the Endline Period*

Family Size	Average Monthly Income BDT	Sample size N and %	Graduated from Poverty
1	3333.0	1/ 1%	1
2	9610.4	33/27%	31
3	10154.6	30/25%	28
4	13397.9	29/24%	25
5	13220.9	14/12%	12

6	18282.8	6/5%	5
7	24224.4	5/4%	5
8	19930.0	1/1%	1
9	20833.0	1/1%	1
Totals N and %		120/100%	109/91%

The illustration below provides another view of extreme poverty graduation results for ALO households (N=120, 2<sup>nd</sup> survey). The green dots represent the average income for each surveyed household, converted to PPP for Bangladesh. The yellow highlight marks the extreme poverty line of \$1.90 per person per household. At or below this poverty line are 12 households in the survey, amounting to 10% of the surveyed households. The first red highlight is the median per capita daily income at half the number of surveyed households (N=60) - amounting to \$3.26 PPP. It is worth noting the World Bank’s designation of “lower poverty line” is \$3.20; therefore, approximately 50% of the ALO US households are above this threshold. The second red highlight marks the average per capita income of \$3.71 USD PPP and corresponds to the 76<sup>th</sup> household. About 37% of households have income higher than the average and 63% lower income than this average. The second yellow highlight corresponds to the World Bank’s upper poverty line of \$5.50 USD PPP per capita per day with 15 households (12.5%) reportedly above this line. However, for income above this line, as seen in the graph there is a significant departure from the trendline. With a margin of error at 8.09%, the data above \$5.50 could be anomalies and should not be considered as reliable.



Another way to measure poverty reduction is through a **Multi-dimensional Poverty Index (MPI)** analysis.<sup>12</sup> The MPI measures three poverty dimensions (health, education and standard of living) and ten indicators within the dimensions, each with weights as seen in the table below. Applying the MPI shows the percentage of ALO US in poverty reducing from a minimum of 58%<sup>13</sup> to 28% of beneficiary households over the project period. By comparison and using a similar but somewhat different set of indicators<sup>14</sup>, poverty was reduced in the ALO UK project from approximately 50 to 12%. In the ALO US project, at the endline period high percentages of households do not meet the cooking fuel and housing material indicators. If these are excluded, the households in poverty are reduced to 12.04%.

*Table 10 Multi-dimensional Poverty Index and the ALO US Project*

Dimensions of poverty	Indicator & Weight	Deprived if	Baseline		Endline	
					N	%
Health	Nutrition 1/6	Any adult under 70 years of age or any child for whom there is nutritional information is undernourished.	Not available		23	19.2%
	Child mortality 1/6	Any child has died in the family in the five-year period preceding the survey.	Not available		8	6.7%
Education	Years of schooling 1/6	No household member aged 10 years or older has completed six years of schooling.	166	41%	22	18.3%
	School attendance 1/6	Any school-aged child+ is not attending school up to the age at which he/she would complete class 8.	27	4%	8	6.7%
Living standards	Cooking fuel 1/18	The household cooks with dung, wood, charcoal or coal.	648	99.7	118	98.3%
	Improved sanitation 1/18	The household's sanitation facility is not improved (according to SDG guidelines) or it is improved but shared with other households.	455	70%	26	21.7%
	Drinking water 1/18	The household does not have access to improved drinking water (according to SDG guidelines) or safe drinking water is at least a 30-minute walk from home, round trip.	7	1%	0	0.0%
	Electricity 1/18	The household has no electricity.	280	43.07%	31	25.8%

<sup>12</sup> See resources [How to Build a National Multidimensional Poverty Index using the MDI to inform the Sustainable Development Goals, Oxford Poverty and Human Development Index, Oxford University and UNDG \(2019\) found at file:///C:/Users/garyg/Desktop/Documents/AA%20IRWR%20ALO/final%20report/How to Build a National Multidimensional Poverty%20Index.pdf](file:///C:/Users/garyg/Desktop/Documents/AA%20IRWR%20ALO/final%20report/How%20to%20Build%20a%20National%20Multidimensional%20Poverty%20Index.pdf)

<sup>13</sup> Data for the nutritional indicators at the baseline is not available. It is highly probable the deprivation at the baseline is higher than at the endline due to the significant growth in income of the project households over the project period.

<sup>14</sup> The ALO UK indicator set includes access to rights and social safety net and uses a mean per person per day household income poverty threshold of less than \$1 a day (vs. the more up to date SDG figure of \$1.90 used in this report for the ALO US MPI measurement).

Housing 1/18	At least one of the three housing materials for roof, walls and floor are inadequate: the floor is of natural materials and/or the roof and/or walls are of natural or rudimentary materials.	650	100%	115	95.8%
Assets 1/18	The household does not own more than one of these assets: radio, TV, telephone, computer, animal cart, bicycle, motorbike or refrigerator, and does not own a car or truck.	195	30%	2	1.7%
Income 1/18	The household mean income is less than \$1.90 a day throughout the year	650	100%	10	8.3%
Total Multi-dimensional Poverty		N=650	54.30 %	N=120	28%

## F Livelihoods and Income Generating Activities

All survey respondents report being engaged in income generating activities by the midterm and endline periods, compared to 14% of the households at the beginning of the ALO US project.

Over three-quarters of the respondents report saving money (76%) and making a profit (80%) from IGAs. However, over half (56%) report having some difficulty in paying back loan installments but all indicate they are successfully paying back their installments (new survey). Respondents reporting difficulty in paying back loan installments is not a notable finding – it is expected that poor households would have challenges in allocating their financial resource among many pressing basic needs.

### Family Migration

Approximately 63% of family members acknowledge they sometimes migrate to nearby and sometimes more distant places for temporary employment. Nearly 94% of migration is to urban areas. About 19% of households have one or two female members that have migrated in the last year. In this same period, of those migrating, about 29% had some form of government job, 19% for a small business (such as rickshaw puller) and about 16% for a private service holder – such as in agriculture. About half of the persons migrating do so for less than one month, and about one-fifth for more than two months. Unfortunately, there is no valid comparable baseline data to assess any changed patterns in migration over the project period.

### Sources of Income

The table below accounts for all primary, secondary and other IGAs and shows the percentage of each IGA category occurring at the endline period. Approximately one-third of IGAs is day labor resulting in financial wages or in-kind payment. Approximately one in seven IGAs are in agriculture and a similar number for cow rearing, while about one in ten is involved in small business activities (buying and selling of goods). Remittances constitute a small percentage of income and, according to some interviews with IR staff and government stakeholders, is one reason why poverty is at a higher level in the Rangpur Region.

*Table 11 Percentage of Income Generating Activities of ALO US Households at Endline Period*

<b>Types of IGA</b>	<b>Frequency</b>	<b>Percentage</b>
Day labor/labor/wage employment	39	32.50%
Agriculture	18	15.00%
Cow rearing	17	14.17%
Small business	14	11.67%
Remittance	7	5.83%
Others	6	5.00%
Maid servant	4	3.33%
Rickshaw/Van puller	3	2.50%
Govt. service holder	3	2.50%
Tailor	2	1.67%
Goat rearing	2	1.67%
Private service holder	1	0.83%
Nursery	1	0.83%
Mason	1	0.83%
Handicraft	1	0.83%
Carpenter	1	0.83%
<b>Total</b>	<b>120</b>	<b>100.00%</b>

The primary and secondary sources of income of the Self Help Group members are shown in the table below. The most significant changes over the ALO US project period are:

- 1) those involved in day labour has grown from about one-tenth to one-third of respondents as the primary income source and about one- sixth as the second source;
- 2) small business reduced from well over one-half involved with this activity as the primary source at the start of the ALO US project to one-tenth of respondents identifying it as an IGA. Since small business development is an activity promoted by ALO, is confusing why this category is reducing as a primary or secondary income source from the base to endline period. One possible explanation is other IGA activities developed in the ALO project period are providing greater income and have replaced the less lucrative small business activities households may have been engaged with at the baseline period.
- 3) cow rearing has grown from about 2 to 14% of respondents reporting this IGA as the primary source and over one-third of beneficiaries as the second most important source;
- 4) women accessing the social safety net widow allowance has grown significantly as a second source of income, growing from about 10% of households to nearly 73% - the largest single category as a second source of income.
- 5) agriculture has grown from few if any households have as a primary or secondary source of income to 15 and about 20% respectively.

- 6) though goat rearing is identified by few women as a primary income source, it is by at least one-third of beneficiaries as the second most important income source.
- 7) Goat and cow rearing, and access to social safety nets – particularly the widow allowance –are all key emphases of in ALO project IGA development design and support by IR staff and government stakeholder partners.
- 8) Women in Focus Group Discussions are asking for greater training and assistance in setting up small business activities in tailoring, handicraft development and other similar livelihoods. At the endline period about 2% of respondents say this is their primary and secondary source of income.

**Table 12 Primary and Secondary Sources of Income (Livelihoods) for ALO US and UK Projects**

<b>Indicator</b>	<b>Baseline US</b>	<b>Endline US</b>	<b>Endline UK (includes all income sources)</b>
<b>Primary Sources of Income</b>			
Day labour	10.62%	32.50%	54%
Agriculture	0%	15.0%	16%
Cow Rearing	1.54%	14.17%	18%
Small business	56.77%-(Potential data anomaly) (2.42% ALO UK)	11.67%	15%
Remittance	0%	5.83%	-
Others	13.99.	5.00%	10%
Rickshaw/Van Puller	2.62%	2.50%	4%
Government service employment	1.85%	2.50%	0%
Other service employment	1.30%	0.83%	19%
Mason	1.23%	0.83%	4%
Handicraft	0%	0.83%	4%
Nursery	0%	0.83%	0%
<b>Secondary Sources of Income</b>			
Widow allowance	9.69%	72.5% (87/120)	DATA NOT AVAILABLE FOR THE BELOW CELLS
Cow rearing	1.69%	34.91%	
Agriculture	1.85%	19.81%	
Day labour	10.46%	15.09%	
Old age allowance	0%	11.60%	
Others	2.15%	4.72%	
Poultry rearing	0.62%	4.72%	
Goat rearing	1.08%	3.77%	
Small business	(Data anomaly as same as above)	3.77%	
Tailor	0%	1.89%	
Government service employment	0%	1.89%	
Rickshaw/Van Puller	2.62%	1.89%	
Mason	1.23%	1.89%	



Other service employment	0%	0.94%	
Fishing	4.15%	1.88%	
Cobbler	0%	0.94%	
Teaching/Tutor	0%	0.94%	
Remittance	0%	0.94%	
Fish culture	6.92%	0%	
Carpenter	0.46%	0%	
Student	0.15%	0%	

A key indicator for the success of livelihoods initiatives in the ALO program model are the number and diversity of IGAs households are engaged in. As seen in the table below, there

is significant growth and diversity from the base to midline period, though by the endline there is some “pruning” of IGAs from the midline period. The number of households having a third IGA more than doubles

**The evaluation household visits and SHG focus groups show a pattern of stronger economic wellbeing for households correlated to a greater number and diversity of IGAs. This is an important indicator for both economic wellbeing and sustainability of income for widowed households.**

from one-third at the baseline to nearly three-quarters of households by the midline study, then falls to approximately one-half of household at the endline period. The percentage of households with a fourth IGA grows from none to over one-third by the midline period, then falls to about one-fifth of the households by the endline survey. However, as seen earlier the average family income grows considerably from the midline to endline periods. According to IR staff, this pattern is explained by households gearing up for the higher income generating IGAs like cow fattening, through revenues received in smaller valued IGAs like poultry or goat rearing, and then some households drop the initial IGAs. Also, some households sell the small productive assets for the purpose of consolidating income to rent or buy land for agriculture. This is often a dream for previously landless extremely poor households. It also provides social status and a sense of food security. Some families willingly sacrifice higher income potential of multiple IGAs for the security of having paddy/agricultural land for subsistence farming of their own. Previously they may have labored on these lands for others or they do both as seen in day labour remaining a primary IGA source of income.

Number of IGAs per ALO US Households Base to Endline Periods			
# of IGAs	Baseline %	Midline %	Endline %
1	100	100	100
2	73	91	88
3	33	73	49
4	0	35	19
5	0	20	6
N	650	120	120

The movement towards greater wealth with multiple and higher value IGAs over time as shown in the following IGA patterns as discerned through focus groups and household visits in the endline evaluation.

#### Level One IGA:

IGAs may start with the relatively lower cost of investing in and raising of **chickens** and fattening of **goats** for sale. They can also create or expand their **kitchen gardens** of which the primary benefit is saving on food expenditure and healthy diets, though some small income can be earned by selling the produce (and eggs from their chickens) beyond self-consumption. ➡

With greater loans, savings and profits **cows** which are more expensive to buy and care for can be fattened and sold at a profit. ➡

#### Level Two IGA:

**Breeding of livestock** for fattening and sale requires greater skill and care and yields even more profit. ➡

More expensive **land leasing and purchase** through loans, savings and profit complements livestock raising with the added space for grazing and paddy stock storage as a source of feed throughout the year. Paddy is not necessarily profitable, but it is a source of food for the family and thus enables savings. Sometimes holding one's own land displaces the need to work on someone else's land and thus reap the full benefits of one's labour. It is also a great source of pride and accomplishment. ➡

#### Level Three IGA:

As women's confidence and entrepreneurial spirit builds and/or there are potentially more profitable IGAs to pursue. Livestock care skills, land availability and breeding can lead to purchase and use of a **hybrid milking cow**. During a cow's lactation period, good steady daily income can come from milk sales to chilling stations and directly to the public. Beyond use of livestock, if land and livestock are not necessarily suited for a household and if women have the time and training, they can use savings and loans for investments in setting up and operating small business activity in **tailoring and embroidering** and **trading** in other goods including through their own **small stores**.



ALO 2 SHG member with a successful dairy IGA

The above IGA levels is a general pattern of activities for households that commonly occurs over the ALO project period. However, they may not be as sequential as described above since the capacity and situation of each household varies. Patterns may vary depending on prior experience in raising chickens or goats (though the practice can improve through training), having access to land making it easier to raise cows or establish a more dynamic kitchen garden or paddy with cash crops. Additionally, less profitable IGAs may be 'pruned' from the set of IGAs of a household to concentrate on higher revenue producing activities.

Two other major sources of income can also influence the pattern and the level of IGAs in ALO projects, foremost among these are:

1. Daily labour - such as in local factories, public works projects or on the land of others. As the data in Table 13 shows, many women in the project stay involved in this work since it provides a steady source of income without which they still cannot meet their basic needs. Women in SHG FGDs say their preference is to replace daily labour for their own IGAs to have less fatigue and more control over their economic destinies including deriving more full benefit and profits in activities they own.
2. Support in income and assets from children who have left the household and are in the workforce or are married with spouses who are working and contributing to the widowed mother. Related to this are assets or access to assets such as land from other relatives – particularly parents.
3. It is also important to note the role of social safety nets, project support in education and food contributions such as during Qurbani and development of kitchen gardens. These support basic needs of households by smoothing consumption and promoting positive coping strategies in the event of a crisis, thereby also minimizing the risks of households using up their IGA capital or saving.

ALO project women confirm IR support through training, business planning, use of cash grants, and the project focus on savings and loans to support IGA has been vital to improving their economic and social wellbeing. There is widespread satisfaction with project design and quality of project goods and services as seen in the Project Management section of this report.

**Consistent with other women-led micro-finance group projects worldwide, ALO households are using their increases in income and savings to improve basic needs with the first spending priorities for educational advancement of children, family health and the quality of their homes for safety, health and against adverse climate and weather.**

Women beneficiaries in SHGs in all the ALO projects assessed in the endline evaluation offer the following IGA recommendations and lessons learned:

1. There are challenges in keeping goats healthy and alive. Livestock extension personnel and IR project staff report these shortcomings were overcome later in the project period due to improved practices. The extensionists say goat rearing is the best low-cost entry point for IGA. With proper training and support goats have resiliency and less space and feeding complications and costs with goats. With goats there is greater flexibility on the locations where they can graze. Goat rearing can potentially yield even greater profits than cows. Beneficiaries may not

#### **Livestock rearing family in IR OSP**



recognize this since they may not tally up all the time and costs of tending to cows, including the labour and inputs.

2. ALO program implementation should prioritize level three IGA activities through more advance training and support – particularly in the last years of direct IR project support. This should also occur after this period through Women’s Fora, Apex Groups and Upazila socio-economic support departments (Cooperative, Livestock Extension and Women’s Affairs Departments).
3. In each project assessed, at least some women in SHG FGDs and many if not most government stakeholders believe a larger initial cash grant provides households with a more dynamic launching pad out of extreme poverty. However, the argument needs further evidence to be convincing. Many of the biggest income gains are in level three IGAs from larger investments later in the project when women have greater training and capacity to handle larger investments through their skills, savings, loans in a more self-reliant environment. Cash grants are not used at this time. Determining the cash grant amount and its impact is likely better based on economic factors and market assessment in ALO project areas, rather than thinking all women in all project areas need greater cash grants to grow out of extreme poverty. Effective targeting and assessment of project households is key to determining the necessary cash grants and other support.<sup>15</sup> Also very important to effectiveness of cash grants are the coaching and skills training of IR staff and support from government extensionists and other stakeholders.

**Greater household income may be resulting with a cash grant of 14,000 BDT in the Kaunia ALO 2 area compared to the 18 – 20,000 BDT grants in the ALO UK and US project Lamonirhat and Kurigram project areas where there is greater poverty. Staff skills in assisting women in their business planning is another important factor to maximize cash grant impact rather than the amount of the cash grant.**

## G Family Expenditures

Women in ALO projects follow similar patterns of expenditures and acquiring assets as their income grows. Assets and expenditures are growing in project households to support livelihoods as described in the previous section, and also for household priorities such as education and health. The table below shows monthly average family expenditures nearly tripling to 8078 BDT from the start of the ALO US project to the endline period.

Approximately 91% of this growth occurs at about halfway through the project at the midline evaluation period. As with income data, the endline ALO UK expenditures are at a lower level than those of the ALO US project likely due to the greater poverty in the area, though there has been nearly a four times increase in expenditures over the project period, with

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<sup>15</sup> Additional insight to this issue is provided by the IRW headquarter MEAL staff (paraphrased): We have determined based on a number of ALO-like projects that the process is more important than the amount of initial cash injection. In subsequent rounds of 'self-help loans,' households that are interested can avail larger cash sums to invest. Also, the argument for greater cash grant is not borne out as there is still significant 'idle cash' in SHGs which could be given as additional loans for those who need it. This requires experienced staff who motivate and encourage those able to take additional SHG-loans to initiate 4th, 5th and 6<sup>th</sup> rounds of IGAs.

ALO UK households increase their income by over five times. There have been moderate changes in expenditure patterns of households over the ALO US project period as a result of increased income, livelihoods and priorities of the families. They are now spending well below half of their total expenditures (41%) on food whereas before it was greater than half (55%). However, the actual expense in food more than doubles from the base to endline period. Loan debt repayment is now the second largest expense at 12%, corresponding with SHG economic activity, as compared to 4% in the baseline period. These loan payments are interest free in the ALO project model. Another notable increase has occurred in education-related expenses growing from 4 to 7.40% over the project period – increasing from 136 to over 611 BDT.

*Table 13 Monthly Average Family Expenditures for ALO US and UK Projects*

Items	Baseline ALO US 2015	Midline ALO US 2017	Endline ALO US 2019	Endline ALO UK 2018
BDT	2712	7579	8078	6306
% increase to each study		279%	midline: 6.5% baseline: 297%	
	% of expenditures		% of expenditures	% of expenditures
Food	55 % 1497BDT	Data not taken at midline	41.43% 3347 BDT	49.47%
Maintenance or new built of house	10.% 271 BDT		4.84 361 BDT	8.70%
Agriculture Inputs	5% 135 BDT		5.12 414 BDT	4.70%
Education (dress, educational material, fees, tutor fees etc.)	5% 135 BDT		7.46% 611 BDT	5.9%
Loan/debt repayment	4% 108 BDT		12.20% 986 BDT	1.90%
Livestock inputs/management costs	4% 108 BDT		4.90% 396 BDT	2.53%
Clothing	3% 81 BDT		4.53% 366 BDT	4.37%
Bills (electricity/kerosene)	3% 81 BDT		2.32% 187 BDT	2.6%
Transportation	3% 81 BDT		1.73% 140 BDT	3.37%
Mobile phone	2% 54 BDT		1.72% 139 BDT	1.8%
Recreation/ Festivals/ Guest	2% 54 BDT		2.40% 194 BDT	4.5%
Health costs	2% 54 BDT		3.29% 266 BDT	3.30%
Rent for house, shop, other	0		.14 % 11 BDT	0
Hygiene, sanitation (soap, etc)	0		2.03% 164 BDT	0
Savings scheme	0		1.99% 161 BDT	0
Land mortgage from someone.	0		3.68% 297 BDT	0
Other	2% 54 BDT		0.23% 19 BDT	6.5%
Total?	100%		100%	100%
<b>N: # households surveyed</b>	650	120	120	250

It is important to understand that in the expense categories being discussed, though the percentage of expenditures may have decreased, the actual amount of expense increases in every category, anywhere from doubling to increasing nearly 10 times, such as in loan payments.

The frequency of households reporting expenditures is also a lens to family activities. For example, close to 100 families (marginally above or below this figure) are involved in livestock inputs, household improvements, financially supporting recreation and festivals, savings contribution and mobile phones. Significant numbers of households are also spending on loan repayment (82%) and agricultural input costs (62%).

In both the baseline and endline periods, ALO US households, like those in the ALO UK project, are spending very little if at all on housing rent since they either own or are provided housing by their relatives, or to a much lesser degree from close friends or have access to or squat on what is currently rent-free land.

*Table 14 Average Expenditure of ALO US Households as per Expense Category in BDT*

<b>Expenditure category</b>	<b>Baseline Frequency</b>	<b>Baseline Average BDT</b>	<b>Endline Frequency</b>	<b>Endline Average BDT Total/Ave per HH</b>
Food items	651	1872	120	401564/3347
Loan/ debt repayment	39	136	82	118251/1442
Education (dress, materials, fees, tutors, etc.)	639	176	109	72277/602
Agricultural input cost	0	0	62	49624/800
Livestock inputs and management cost	433	83	95	47513/500
Maintenance of house /new house build	194	90	111	46960/423
Clothing	606	103	119	43920/369
Land mortgage from someone.	0	0	18	35655/1981
Health related cost	620	84	116	31883/275
Recreation/ Festivals/ Guest	185	174	111	23274/210
Bills (electricity// Kerosene)	410	92	111	22448/202
Hygiene and sanitation (soap, oil, etc.)	644	73	114	19714/173
Savings scheme	516	97	115	19306/168
Transportation	277	63	97	16747/173
Mobile phone	0	0	98	16685/170
Other	469	43	17	2205/130
Rent (House, shop, etc.)	13	307	3	1310/437
<b>Totals</b>	N=650	1758478/2705	N=120	<b>969336/8078</b>

ALO provides an education stipend of 500 BDT per month to support students in the family succeeding in school. With this support, it is not surprising a high expense priority for parents/guardians in ALO projects is on children's education.

At the start of the project 96% of school age children were already regularly attending school. Therefore, the impact of household income through the stipend and other sources is less on preventing school dropouts and more on strengthening and improving participation and results in school. A high percentage of women in SHG FGDs say, as a result of ALO, they are spending on mentoring or coaching for their children outside of school hours for the first time. Parents and guardians realize their children's appearance in school and

having necessary materials is important for their self-esteem and performance. They are now able to spend more on these items. Assets such as bicycles are being purchased to reduce transportation burdens to school. Parents and guardians are also investing in better spaces at home for children to study, including desks and lighting - and even new hook ups to the electrical grid. The income also goes toward covering fees during examination times, though a considerable number of mothers and guardians indicate their children receive fee waivers.

ALO project households are also motivated to spend resources necessary to improve their health and sanitation. This is an important knowledge and behavioral change priority for ALO. In household visits and SHG FGDs of the endline evaluation, the majority of women say they are investing in kitchen gardens to improve their diets and are self-financing improvement of latrines and tube wells. All women interviewed in the evaluation say the quality and quantity of their household diets has improved as a result of ALO-related activities. This is enabled, in part, with their additional purchasing power of food items.

Expenditure and asset value growth is evident in homestead improvement beyond latrines. Many of the households visited in the evaluation point out housing upgrades including stronger and more effective roofing and walls, improved kitchens, areas for study and storage of materials such as feed for livestock. Heads of household also showed evaluators purchases made possible through added income of furniture such as elevated beds and cabinets to protect food, clothing and kitchen appliances.

#### H Assets of Households

**ALO US Logical Framework Indicator target: at least 95% of targeted households have increased assets by at least 100%.** Result: As seen in the table below this target has been greatly exceeded. The most frequent household sizes at about 25% of the households in each are those with two, three and four members. The average household size is 3.25. The percentage of asset value increase for these sized households approximately doubles or triples.

**Before ALO, families were worried about the basics of their immediate food security and being able to afford school uniforms. Now these needs are met, and they worry about costs associated with students advancing into higher levels of education. This is a strong motivator for higher valued IGAs in project households.**

***“we must increase our IGA because our children need to go to higher education”*** – from an OSP SHG

**Table 15 ALO US Households Exceeding increase in Asset Value by 100% Over Project Period**

No of members in households	Baseline average asset value BDT	Endline average Asset value BDT	Ave Increase in asset value BDT	% increase in average asset value
1	0*	12,320	12,320	1,2320%
2	14,953	48,400	33,448	224%
3	19,428	61,400	41,972	216%
4	17,754	73,974	56,221	317%
5	21,293	81,726	60,433	284%
6	17,800	84,608	66,808	375%
7	19,850	241,504	221,654	1,117%
8	13,000	47,875	34,875	268%
9	18,005	71,266	53,261	296%
N	650	120		

The value of ALO US family assets has grown nearly four times over the project period to a total household average of 71265 BDT as the table below shows. Approximately 95% of this growth occurs by the midline evaluation period. The most significant growth is with productive assets, grow nearly five times to an average of 35,505 per household; whereas non- productive assets grows nearly three times to an average of 17796 BDT. Productive assets account for about 66% of all asset value growth over the project period. For the ALO UK project overall asset value increases well over four times with 62% of the growth in productive assets. The rates of asset growth are very similar with both projects.

**Table 16 Average Family Asset Value ALO US and UK Projects**

Indicator	Baseline US	Midline US	Endline US	Baseline UK	Endline UK
<b>Productive family assets</b>					
BDT	9,095	42,492	44,600	9,200	30,006
<b>Non-productive family assets</b>					
BDT	8,869	25,858	26,665	711	13,806
<b>Total assets</b>	<b>17,964</b>	<b>68,350</b>	<b>71,265</b>	<b>9,911</b>	<b>43,812</b>
N=	650		120		280

#### Productive Assets

A productive asset contributes directly to livelihoods. At the endline period the productive assets most frequently identified are chickens/hens and hens owned by about three-quarters of the ALO US project households. However, their average value is much less than cows – by far the higher value asset owned by about two-thirds of the households with an average value of 53238 BDT. Cows account for an overwhelming 79% of value of all the



productive assets owned by ALO US households. Though relatively few households own them, vehicles such as rickshaws and motorbikes are the next highest value of all productive assets. Goats, an ALO US livelihood priority, are owned by close to half of the households with an average value of 10374 BDT amounting to about 11% of all productive asset value of all households. The average number asset types in households is between two and three, recognizing there may be one or more of the specific asset.

Table 17 Productive Asset Frequency and Average Value of the ALO US Project					
Productive assets	Baseline % HH with ownership	Endline # of HH with asset	Endline % HH with ownership	Endline % (of productive asset)	Mean price/ average value BDT
Hens, chickens, pigeons	80%	93	78%	29.62%	1107
Cow(s)	41%	80	67%	25.48%	53238
Goat/Ram(s)	34%	58	48%	18.47%	10374
Duck(s)	74%	28	23%	8.92%	1502
Fishing nets	6%	18	15%	5.73%	494
Sewing machine	4%	14	12%	4.46%	3700
Rickshaw/van/Auto/bike	2%	7	6%	2.23%	26143
Pump	0%	6	6%	1.91%	8644
Motor bike for renting	0%	2	2%	0.64%	20350
Others	0%	8	7%	2.55%	2817
Totals	N=650	314 sets of assets N= 120	N=120	Data taken from total of 314 assets 100%	17,111

#### Non-productive Assets

Most of the ALO US households (about 80-90%) own furniture such as beds, chairs, tables and shelves. Taken together this furniture average value is about 10205 BDT. The next most frequently owned assets, by approximately two-thirds to three-quarters of households, are plants/trees and mobile phones.

Women in FGDs say they could not afford phones or calling time prior to their participation in ALO. In an ALO US Women’s Forum FGD, every member reports having a mobile phone. In addition to their personal use, they say the phone is essential for coordinating activities of the Forum in support to SHGS. Of course, mobile phones are an asset that is used in livelihoods activities of households, so can also be considered a productive asset.

Bicycles are owned by about 42% of households while watches and jewelry (both gold and silver) by just less than one-third. Very few households have computers and radios, and 17% have televisions.



**ALO Women’s Forum group leaders on their mobile phone.**

<b>Table 18 Non-productive Asset Frequency and Average Value ALO US Project</b>					
<b>Non-productive assets</b>	<b>Baseline % HH with ownership</b>	<b>Endline No. of HH with asset</b>	<b>Endline % HH with ownership</b>	<b>Endline % of non-productive asset</b>	<b>Endline Mean price/ average value</b>
Radio/cassette	3%	4	3.3%	0.59%	3500
Television (TV)	0%	17	14.16%	2.51%	5363
Mobile phone	51%	89	74.16%	13.13%	2344
Computer	0%	1	0.80%	0.15%	20000
Bicycle	0%	50	41.66%	7.37%	2771
Motor bike/refrigerator	0%	4	3.30%	0.59%	33000
Watch	0%	38	31.67%	5.60%	363
Cots/Beds	6%	109	90.83%	16.08%	3670
Almira /shelf	0%	96	80.00%	14.16%	4466
Chair/table	0%	107	89.16%	15.78%	2069
Plants/trees	0%	76	63.33%	11.21%	6664
Gold jewelry	5%	38	31.67%	5.60%	23861

Silver jewelry	0%	34	28.33%	5.01%	2138
Rice cooker	0%	9	7.50%	1.33%	1911
Gas cylinder	0%	4	3.30%	0.59%	3250
Others	70%	2	1.67%	0.29%	13000
Total	N 650	678 sets of assets N 120	N 120	Total 678 assets 100%	4740

The average number of nonproductive assets owned by the ALO US households is approximately between five and six, while 85% have four or more of the above nonproductive assets.

Housing and Fuel/Energy Use

As discussed earlier in the expenditure section, very little rent is paid by ALO US or UK project households, implying a high level of housing ownership by ALO beneficiaries. Like at the baseline period, a strong majority (84%) of these families are living in homes they own with very few paying a mortgage. Over 95% of the homes use Corrugated Iron (CI) sheets for walls and nearly all for roofs. Use of bricks for walls in homes is considered by some households to be a sign they are no longer socio-economically poor (see wealth analysis in next section). Approximately 5% of households report having brick walls, while about 4% report have brick floors while the rest have earthen floors.<sup>16</sup>

Nearly three-quarters of respondents report having access to electricity and use it as the main source for lighting, followed by kerosene (22%) as a lighting source. This is approximately the inverse in terms of practices at the baseline period. Use of solar as electricity for lights is still minimal with 7% use, nearly double the practice at the beginning of the project.

Patterns of fuel use for cooking is also seen in the table below. Less animal dung is being used for cooking, with wood, sawdust and grass products still being the most frequent source of cooking fuels at the base and endline periods.

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<sup>16</sup> All data references for the endline period in this paragraph comes from the endline survey N=120

*Table 19 Percentage of Households using Sources of Fuel/Energy in the ALO US Project*

Type of fuel/energy	Baseline	Endline
Kerosene	74.31%	21.67%
Electricity from national grid	21.85%	71.67%
Electricity from solar cell	3.38%	6.67%
Wood, sawdust, grass	87.54%	*
Electricity from national grid	0.00%	0.83%
Wood	*	50.00%
Sawdust, grass	*	46.67%
Animal dug	9.85%	1.67%
Other types of cook fuel	0.77	0.83%
N=	650	120
<p><b>Note: data not available from ALO US Midline UK endline evaluations</b>                      *note - in the baseline, wood, sawdust and grass are tabulated in one category whereas in the endline survey there are two categories: wood and sawdust plus grass.</p>		

### I Wealth Categories of Widow and Orphan Households Supported by Islamic Relief

The qualitative endline evaluation involves assessing three IR widow and orphan support models in the Rangpur region: 1) OSP sponsorship with SHGs organized approximately 2.5 years ago in Rangpur and Thakurgaon districts; 2) the ALO US/UK/2 projects in Lamonirhat, Kurigram and Rangpur (Kaunia Upazila); and 3) the replication SHGs developed through ALO US project at the request of adjacent local governments and not in the original project plan. These SHGs began about 2.5 years ago; the other ALO SHGs 4.5- 5.5 years ago. Each is a livelihoods rights-based model organizing poor widowed women with orphan school-aged children into SHGs facilitated and supported by IR and local government stakeholders.

The direct financial assistance provided to the women varies from none in the replication SHGs, to an initial cash grant in the other ALO projects (ranging from 14,000 – 20,000 BDT depending on the project) along with an monthly education stipend of 500 BDT for the 4-5 years of each project, to the OSP areas having a monthly grant amounting to 26 Euros for as long as the sponsored orphan child is attending school.

A wealth ranking (WR) exercise was conducted in FGDs in SHGs of each of the above models to contrast their socio-economic results. Wealth in this exercise is a broad concept encompassing assets resulting from income and expenditures along with the status of other indicators such as education and food consumption. In the WR exercise women in the FGDs are first asked to identify the assets and other socio-economic factors differentiating four

wealth categories in their local community: extremely poor, less extremely poor, poor and not poor.<sup>17</sup> After they have done this, each woman is asked to place a mark on where they were before the formation of the SHG and at the current time. In the diagram below, the four categories are listed below in blue circles with characteristics of each category defined in a box above the circles. Each model is represented by lines of red arrows. Black asterisks/dots represent a woman's status on the WR continuum before becoming a member of the SHG and a green asterisk represents a woman's current status.

The definitions of the wealth category, defined by the FGD participants themselves, are consistent from one FGD to another with only minor differences. The number of asterisks in the illustration does not represent all of the women in the FGDs. They are graphically portrayed as a representative cross section of responses to make the illustration easier to view.

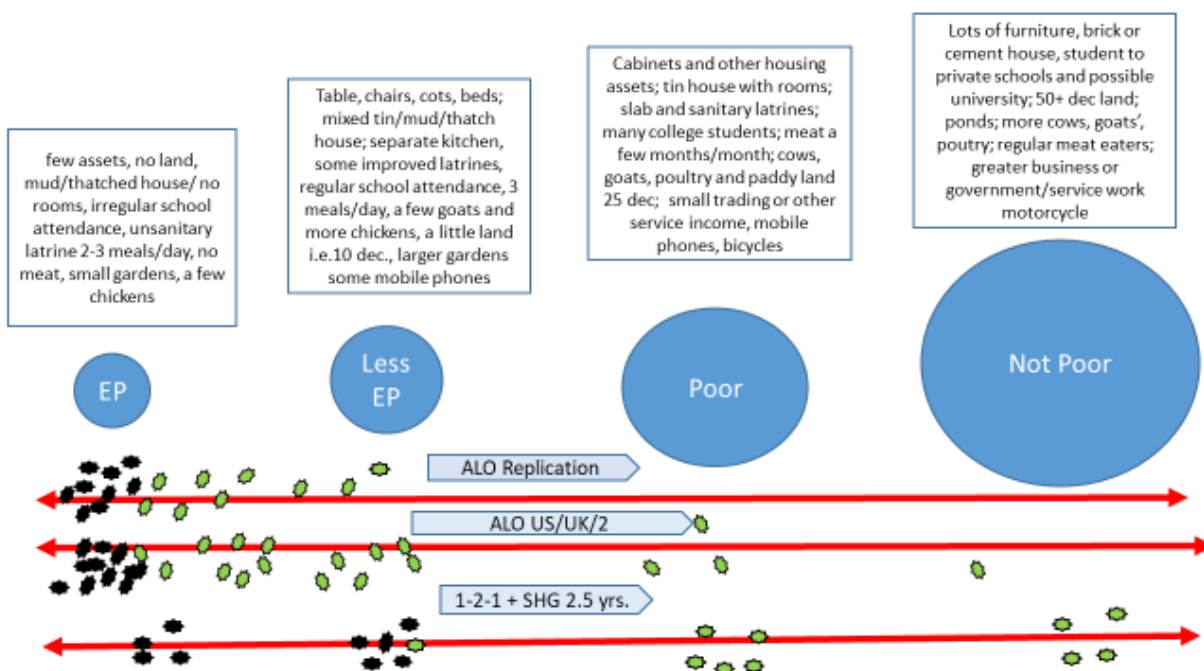
Households in the OSP model start have been receiving the 26 Euro monthly grant for usually between 4-8 years of being in the child sponsorship program. This direct financial support is considerably greater than the ALO models which receive an initial cash grant to invest amounting to approximately 150 – 212 Euros depending on the project plus the monthly educational grants of 5.30 Euros. This amounts to 255 Euros over a four-year project period. At current exchange rates, assuming a 6-year average time of sponsorship support, the OSP beneficiaries receive approximately between four to five times greater direct financial support from IR than do ALO households.<sup>18</sup> The ALO replication households do not receive any direct financial assistance from IR. However, the project helps to facilitate SSN support to replication households, such as the 500 BDT Widows Allowance. These SSN supports also are facilitated to the other ALO models and OSP households.

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<sup>17</sup> The definitions are developed by the participants themselves, not by any official standard such as the extreme poverty \$1.90 per person per day SDG developed threshold.

<sup>18</sup> Calculation: OSP/1-2-1 - 26Euro x 70 mo's= 1,800 Euros; ALO – 181 Euro (average cash grant) + 255 Euro (Ed Stipend) = 436 Euro 1800/436 = 4.12 Note: figures not accounting for differences in Euro to BDT exchange rates over time

## Wealth Ranking of Comparative Widow/orphan Support Models



The information in the above illustration is drawn from sample SHGs purposely selected for qualitative methodology of the endline evaluation. As such there is no probability confidence level with the data and there is no corresponding wealth ranking data or process available in IR project reports. However, the information corresponds with findings from the household visits of the evaluation. The wealth rankings show:

1. As expected with the much greater direct economic support occurring over a longer period of time, the OSP beneficiaries started their SHG involvement with only about half describing themselves as being extremely poor. By contrast, the ALO cash grant and replication models all define themselves as having started at an extremely poor level. This supports verification that the intended targeting and selection process of being extremely poor for inclusion into ALO. Inclusion of OSP women in SHGs is based solely on their being recipients of sponsorship support and not their poverty status.
2. About two-thirds of the replication households and just less than half of the ALO cash grant households describe themselves as not yet clearly out of an extreme poverty status. The remaining one-third of replication households are between the two poverty levels (“less in extreme poverty” and “poor”). About one-third of the ALO cash grant households consider themselves as “less in extreme poverty”, another one-sixth (17%) as “poor” and one or two as “not poor.” It appears the cash grant model enables about one-third more of the SHG member population to lift out of

extreme poverty when compared to the replication model. It is important to remember the ALO cash grant beneficiaries have been organized into SHGs about twice as long as members of the replication SHGs.

The household visits provide examples of widow-headed head households in IR projects who appear to be struggling to lift out of extreme poverty and those who have moved solidly out of this status in the direction of not being poor.

In the side picture is Monara, an ALO SHG member. She struggles to rise out of extreme poverty in support of herself and mother with whom she lives. Her two sons live in an adjacent structure in the same compound. One is finished with school and earns a living as a rickshaw puller and the other son is 16 and earns good grades in school. Monoara has had health issues over the ALO project period. Most of her initial cash grant went to covering these and health costs for her mother. The rest went to the costs of improving her latrine. She also rented about 15 decimals of land early in the project period, but the use of the



**Monoara is ALO US project beneficiary**

land was not successful, and the owner did not rent it to her for another year. She was linked to Widow's Allowance through ALO. Monoara is now enrolled in tailoring class organized through the Upazila Women's Affairs Department. Through this she hopes to have some steady income by working at home on a sewing machine that will be given to her at the end of the training.

Monoara's identifies her income as approximately 1,000 BDT a month from the tailoring training and Widow's Allowance. Her working adult son provides additional support. She lives for free on land provided to her by the government after her husband's death though she does not hold a title to it. There is ample room on the property to have a large kitchen garden, but the household is not involved in this activity, possibly due to health reasons and the sons are otherwise occupied.

Other household visit summaries found in the appendices to this report describe other situations of ALO households struggling to move out of extreme poverty, such as due to age and lack of a family support network.

On the opposite side of the wealth spectrum are households that are on a strong trajectory of moving out of poverty or say they have already done so... using their own words: "***I have process.***"

Inuka is the head of this family in the side photo of an OSP project area. The sponsorship support over time has enabled savings and investment in children's education resulting in their having excellent results in school. This household has a strong family support network. It has borrowed money through the SHG to upgrade their home with a brick infrastructure and electricity.



**This family has benefited from IR OSP sponsorship and “has process.”**

In the FGD, the SHG participants indicate loans and investments are now going to higher value expenditures, such as housing improvements and expanding into multiple IGAs. Approximately 70% of the SHG members have invested in four IGAs and 20% with three IGAs.

A family in the ALO US area, headed by a widow named Mukta, has significantly raised her income through multiple IGAs. Starting with goat and cattle fattening, she grew into cow breeding and milking. Mukta also raises chickens and sells their eggs and has approximately 25 decimals of land devoted to tamarind from which she derives income. She also has a tailoring business going on the side. The profits she made with each IGA combined with SHG loans has enabled her to improve her home with stronger walls and an improved kitchen, and to invest in additional IGAs. Her daughter Barsa, in grade 11, does very well in school and is planning to go to the university. Mukta purchased her a new bicycle for her to save time for her going to school. This and supporting her in the university will come from the income Mukta makes which she attributes to the skills she learned through ALO. They would like additional support from IR to help with the university education.



**Income from livelihood activities in this ALO family went to a bicycle to make it easier for Barsa to get to school.**

## J Savings and Loans

### Savings

The average savings for the ALO US households has grown considerably since the baseline period as the table below shows. At that time very few households report having savings. This has grown to practically everyone (99%) to an average savings of 9160 BDT. About two-thirds of the growth occurs between the base- and midline period, so the tendency to save has continued to grow though at a lower rate to the endline period. Nearly half of the households (46%) at the endline period are saving in the 6001-9000 BDT range, and about one-quarter have savings less than 3,000 BDT.



<i>Table 20 Savings of ALO US Households</i>			
	<b>Baseline</b>	<b>Midline</b>	<b>Endline</b>
Holding Savings	1.4%	100%	99.17%
Average savings amount	967 BDT	5370 BDT	9169 BDT
N	650	120	120

Nearly three-quarters of the savings accounts held by ALO US households at the endline period are in the accounts of the SHGs, while about 17% savings are held at home in cash. Very few accounts are held at banks, with neighbours or money lenders. At the baseline the few with savings mostly held them with microfinance NGOs which typically charge interest and/or fees, while at the endline only about 2% did so. Approximately the same percentage of households held savings in SHGs in the ALO UK project at the end of the project, however considerably more held savings in other NGOs.

<i>Table 22 Savings Locations for Households ALO US and UK Projects</i>					
Savings locations	ALO US Baseline	ALO US Baseline Number of Households	ALO US Endline number of HH	ALO US Percentage of saving locations	ALO UK Percentage of HH
SHG	0	0	84	70.59%	79.30%
Cash in hand	0	0	21	17.65%	1.10%
Bank	11%	1	7	5.88%	0%
Relative	0	0	5	4.20%	0.70%
NGO	78%	7	1	0.84%	18.20%
Money lender	0	0	0	0%	0%
Others	11%	1	1	0.84%	0.70%
Total	100%	9	119	100%	100%
N	N=650		N=120		N=280

## Loans

The average loan size for those with outstanding loans is 19,822 BDT – approximately 4.5 times the average loan size at the baseline period. Approximately 43% of the loans at the endline period are in the 15,001 - 20,000 BDT range with approximately 15 – 16% of the other loans in the 5,001-10000 and 10001-15000 BDT categories.

As shown in the table below, three-quarters of households at the endline period have taken a loan in the last year. The good news is 75% of these households are taking loans from SHGs and they are not paying interest on these loans. At the baseline period only 12% had loans in the previous year and relatives were by far the largest source of loans for ALO US households. By the endline period relatives are only used for only about 2% of the loans. Women in FGDs during the evaluation say it is a great source of pride for them that they no longer rely on relatives for loans... in fact the inverse is now occurring, some have become a source of loans for their relatives and friends.

Approximately 80% of these households are handling either two or three loans, with marginally a greater number having three loans. The average loan size for ALO US households is 2.6 loans.

<i>Table 21 Percentage of Households Loans from Various Sources in ALO US</i>		
<b>Indicator</b>	<b>Baseline</b>	<b>Endline</b>
Took loan in last year	12.3% (80)	75.00% (90)
NGO	3.75% (3)	6.96% (6)
Relative/ Neighbours	92.5% (74)	2.21% (2)
Money lender	1.25% (1)	0
SHG	0.00%	90.51% (81)
Others	2.50% (2)	0.32 % (1)
Total	100% (80)	100 (90)
Don't Pay interest	NO DATA COLLECTED	93.33 % (84)
Face difficulty to pay instalment		14.44 % (13)
N	N=650	? N=120
ALO US midline data, data not collected or reported in the ALO UK endline survey		

Not surprisingly, over half (55%) of ALO US households report having difficulty in repaying loan installments primarily due to their low income status and the economic hardships associated with being poor. Three of the respondents say their difficulty is from challenges in money management and the same number from seasonal income circumstances.

As seen in the table below, ALO US households are taking loans primarily for establishing IGA activities (42%), another approximately 15% have loans to support their cow rearing. Approximately the same percentage provides money to support food consumption. The final category of significance, at just lower than 10%, have loans to support housing construction.

<i>Table 22 Purpose of Loans by ALO US Households at the Endline Period</i>		
Purpose of loan	Frequency	Percentage
Establish IGA	132	41.77%
Repay another loan	15	4.75%
Marriage of family members	9	2.85%
Education	3	0.95%
Treatment	4	1.27%
Land purchase	25	7.91%
House construction	30	9.49%
Consumption/food	4	1.27%
Cow rearing	46	14.56%
Other (leasing, clothes, festivals, latrines)	48	15.19%
N	120	
<b>Total</b>	<b>316</b>	<b>100.00%</b>

## K Education

According to the World Bank, “Bangladesh has made remarkable gains over the past two decades by ensuring access to education, especially at the primary level and for girls. The country’s net enrollment rate at the primary school level increases from 80 percent in 2000 to 98 percent in 2015, and secondary school net enrollment is now around 54%, up from 45% in n 2000. The percentage of children completing primary school is close to 80 percent, and Bangladesh has achieved gender parity in access, in addition to dramatic decreases in disparities between the highest and lowest consumption quintiles at both the primary and secondary levels.”<sup>19</sup> The ALO US project results are consistent with these national gains in education in Bangladesh.

Practically all of the children of ALO US Households are attending schools, either public schools (88%) or Madrassas (11%). The rest are in vocational education.

<sup>19</sup> World Bank online resource, “Bangladesh: Ensuring Education for All Bangladeshis” October 13, 2016 found at <https://www.worldbank.org/en/results/2016/10/07/ensuring-education-for-all-bangladeshis>

**The Logical Framework Indicator Target: 100% of targeted dropout/out of school orphan children in target families enrolled in education institutions.”** Result: Data does not exist in the evaluation to review tracking specific children who should be going to school and are not, nor those who have dropped out – and were successfully re-enrolled and attending school. However, the table below shows the number of school age children (defined as 5-18 from primary to secondary school). The percentage of these children attending school has grown from already a relatively high level of 94% in the baseline to nearly all children at the endline period. However, a big change occurs with parents and guardians reporting only 44% were “regularly” attending school at the start of the ALO project and nearly all are doing so at the endline period. These education gains occurred by the midline period.

<i>Table 23 School Attendance in the in ALO US and UK Projects</i>				
	ALO US Baseline	ALO US Midline	ALO US Endline	ALO UK
% households having child attending school	94%	100%	87%	99.7%
% school age children 5-18 attending school	94	100%	99%	99.7 %
% attending regularly	44%	100%	93.33	99.7%
N	650	120	N=120	N=280

There is virtually no difference between school age girls and boys in the percentages of their being in school. The reasons reported by respondents at the endline period for the few number of school age school being out of school are poverty and associated reasons such as labour and early child marriage, lack of parental awareness, and the distance from school. About 79% of students live within two kilometres of their schools – most within one km.

Other key education results for households with students from the base to endline ALO US project period are:

- Households with students receiving free textbooks goes from 23 – 77% over project period. Reduction or free fees - such as exam or incidental fees – grows from 70-82%;
- Households receiving some form of education fee reduction from government grows from 1 – 41% over project period.

In addition to regularly attending schools, the most significant gains in education from ALO, according to parents, children and educators in the endline evaluation discussion groups is, first and foremost, improvement in student results (grades) as seen in the table below.

The respondents at the baseline period reported approximately 26% of their children were receiving A results (A+, A, A-) whereas at the endline period about 70% are receiving A results. The trend is one of improvement from the midline period where about 60% were receiving As. The lesser number of B and C results at the endline is directly attributed to greater number of students receiving A results.

These achievements are understood as coming from students and parents better understanding the value of education, greater parental/guardian involvement in schooling and greater capacity to cover the costs of coaching, fees, school supplies and uniforms. This is true of all IR widow and orphan projects (ALO, including replication SHGs, and OSP – especially after parents have been organized in SHGs) in the endline assessment. FGDs with parents and students reveal the greatest impact has been in the OSP households since they have been supported with sponsorship resources for as many as eight years with the explicit understanding this support should lead to improved education for children in these households.

The educators in schools attended by students in all of the orphan and widow projects assessed in the endline evaluation describe IR supported student results and participation (including behavior in school) as from average or better than other student peers. This finding comes from key informant interviews.

IR’s educational impact is directly attributable to ALO activities centered on awareness raising and mutual support through SHG membership and the Child Clubs - combined with the incentives of the educational stipend and sponsorship financing. Also important to education results is the active involvement of IR personnel regularly visiting schools attended by project students where they monitor student progress and parental involvement to strengthen accountability of schools.

<i>Table 24 Results in Classes for ALO US Project Students</i>			
Grades	Baseline	Midline	Endline
A+	0%	3%	8%
A	13.9 % (85)	24%	24%
A-	11.6 % (71)	33%	38%
B	18.0 (110)	35%	22%
C	35.2% (215)	5%	4%
D	9.7 % (59)	0%	1%
F	11.6% (71)	0%	3%
Total %	100 %	100%	100%
F	611	120	156
N	650	120	266

Evidence of the sustainability of commitment to educational achievement is continued parental/guardian involvement with teachers and school administrators on their student's performance in the post project period. The evaluation home visits suggest a significant number of project households have invested in improved home environments for children to study in – such as renovated study spaces, electricity and lightning, desks and study materials. Additionally, households to continue to invest in their children's education through greater spending such as for coaching in the post project period after the educational stipend has dropped off. As seen earlier in this report, ALO households have a greater capacity for this spending through their much greater income.

**Students from ALO households that received an education stipend over the project period**



## L Health and Sanitation

Household health and sanitation are important emphases in IR ALO projects. There is still some food insecurity found among some ALO US households, while at the same time significant gains have been made in diets, health and sanitation.

**The Logical Framework Indicator Target:** 100% of targeted households are enjoying three proper meals a day. Result: As seen from the table below, the number of households reporting having three meals a day the year round grew from 13 to 89% over the project period, with 99% at the midline period. The data suggests, less ability to have three meals in the June to September period, encompassing the Kharif 2 and Rabi seasons rather than the Kharif 1 season from February to May. June to September is the rainy season in Bangladesh during which seasonal floods are also experienced. During this period some household members who are reliant on daily labour may not find this employment and thus with less income have less food reserves at this time. While nearly 96% report not having gone hungry in the previous 4 months, on review of the 13 households (11%) who did report at times struggling to have 3 meals a day, at least ten rely on daily labour as their primary occupation, two are persons with disability and four are over the age of 50. According to IR staff, it is probable the reason for fewer households having three is also due to flooding during the preceding two years thus challenges during the June to September period.

The endline survey, conducted in December, asks if there was a day in the last four months when the household did not have food to eat. Approximately 4 % of the respondents indicate this happened a few times in a month.

<i>Table 25 Food Security of the ALO US Project</i>				
<b>Indicator</b>	<b>Baseline</b>	<b>Midline</b>	<b>Endline</b>	<b>Endline UK</b>
Do you have three proper meals a day round the year?	13%	99%	89.17%	97.1%
<b>During last 4 months, did your household ever experience one full day no food to eat?</b>				
Never			95.83%	
Every day			0.4%	
A few times a week			0.83%	
A few times a month			2.50%	
Once in a month			0.83%	
<b>If you are food insecure for any duration, how do you cope with it? Pls add Ns and Fs</b>				
Sell assets			2.3%	
Help from relative			40.00%	
Utilizing saving			11.43%	
Loan from money lender			0.95%	
Loan from shop keeper			24.76%	
Loan from relative/neighbour			15.24%	
Support from SHG			5.71%	
Reduced consumption			22.9%	
Others			1.91%	
N=	560		266	

Households going without food is not verified in qualitative discussions with ALO beneficiaries. When asked about their challenges in endline FGDs of ALO projects, the issue of going without food was never identified by women in SHGs of ALO projects or OSP. In fact, several groups, including Women's Fora indicate if a family faces a food shortage or medical crises, they have difficulty in dealing with, collections will be taken, or loans given to bridge these gaps.

Women in all FGDs of the endline evaluation confirm:

1. Their overall physical and psychosocial health is significantly improved. Their families have less illness. This, they say, corresponds to less of a need to borrow or spend on health care. But if there is a need to spend the women have a greater capacity to do so through their savings and/or loans if needed. Through health awareness raising activities facilitated through the project, families have better understanding of healthy diets and improved access to healthy foods tied to their kitchen garden development, eating eggs from poultry raising and drinking milk from cows if they have this as an IGA. The women have greater income to purchase higher quality and more food.

2. They have greater knowledge of the health care system and thus are making better decisions on where to go for their family’s health care needs.
3. Their access to health care has strengthened particularly to hospitals at the Upazila and regional levels, if necessary.
4. Their mental/psycho-social health is considerably improved as they have less stress over issues such as health, income, protection and the wellbeing and relations they have with their children.

A **Food Consumption Score** is a commonly used World Food Program tool to measure caloric and nutritional health based on frequency use of key food groups. Scores can be categorized as poor, borderline and acceptable (low and high). ALO US households in the “poor” category dropped from 18% to none over the project period. Households in the “acceptable high” category grew from 0 – 46%. Similar results exist for the ALO UK project at its endline period.

FOOD CONSUMPTION SCORE ALO US AND UK PROJECTS								
RANKING CATEGORY	BASELINE ALO US		MIDLINE ALO US		ENDLINE ALO US		ENDLINE ALO UK	
	# HH	%	# HH	%	# HH	%	# HH	%
POOR CONSUMPTION SCORE <=28	117	18	0	0	0	0	5	2
BORDERLINE CONSUMPTION (28.5-42)	468	72	5	4	37	31	101	36
ACCEPTABLE LOW CONSUMPTION (>42-52)	65	10	115	96	34	28	45	16
ACCEPTABLE HIGH CONSUMPTION (>52)	0	0	0	0	499	41	129	46
N	650	100	120	100	120	100	280	100

### Sanitation

Key health-related behavioural data of ALO project participants in water and sanitation are found in the table below. Open defecation practice reported by just over one-tenth of households has been cut as a common practice by more than half in ALO US households by the endline period, and nearly all of ALO UK project endline respondents. However, about 10% of respondents report children sometimes have this practice. Nearly one-third of ALO US households used the less sanitary “slab without ring” toilet and this type of facility is rarely if ever used now by the ALO US and UK households. Use of the healthier types of latrines (hanging, with ring and sanitary) has grown from about 57% of ALO US households to about 90% with most of this transformation occurring by the midline period and nearly all of the ALO UK households. Approximately 80% of the ALO US households own their sanitary



latrines and the rest share it with another household or use those of their relatives, compared to a little over half with ownership at the baseline period. High rates of washing hands after defecation, washing clothes and use of sandals existed at the baseline period for ALO US households, but at the endline period nearly all households report these practices.

<i>Table 26 Various Sanitation Practices by ALO US and UK Households</i>				
Indicator	Baseline US	Midline US	Endline US	Endline UK*
<b>Type of toilet facilities used</b>				
Open defecation	11.0%	0%	4.17%	0.0%
Slab without ring	32.0%	0%	0%	1.1%
Hanging latrine	2.0%	0%	11.67%	1.4%
Slab latrine	47.0%	52%	60.00%	88.2%
Sanitary latrine	8.0%	45%	18.33%	9.3%
Open or enclosed pit			5.83%	
<b>Ownership of toilet</b>				
Owned	54.0%	89%	80.00%	DATA NOT COLLECTED
Neighbour/Community	13.0%	DATA NOT TAKEN	2.61%	
Shared	22.0%		8.70%	
Relatives	11.0%		8.70%	
Clean hands after defecation	90.0%		99.6%	
Wash cloth	99.0%		100%	
Use sandals	87.0%		99.6%	
N	560	120	266	

Significant numbers of women in all the evaluation FGDs across projects confirm sanitation training and awareness building has resulted in improved latrines and tube wells on or near their properties. Many women in the OSP households had already upgraded these prior to SHG formation assisted with the sponsorship funding. In the ALO projects many women<sup>20</sup> purchased ring slab and sanitary latrines and materials for greater privacy to latrines. Most of the new latrine and tube well infrastructure is self-financed through the income, savings and loans generated through ALO project economic activity. ALO linkages and advocacy has



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

<sup>20</sup> Usually at least one-third of women in the FGDs and in many of the household visits. Fewer SHG members in the ALO replication area appeared to have made quality upgrades in latrines and tube wells.

resulted in some project households receiving partial or total government funding for latrines and tube wells with successful inclusion into their limited sanitation supply quotas.

The gains in health and sanitation are strongly complementary to nation-wide government campaigns to improve health and sanitation. This undoubtedly contributes to project results for these important basic needs.

The Child Club section of this report describes student involvement in Community-led Total Sanitation in ALO project areas leading to their better understanding of this important public health issue and changed behavior in their communities. Sanitation is also an important awareness raising identified by women in SHGs of all of the projects assessed in the endline evaluation.

### **Waste Management**

There have been some significant positive changes in waste management of ALO US households over the project period. Burning of waste potentially causing respiratory harm and better alternative use has been reduced by about one in three households to only 6%. Waste now used as compost for organic kitchen garden fertilizer has grown as a practice from no households to use by about one-third of them.

For livestock management, fewer animals are managed in open places, composting of animal waste is occurring in about one-third of households owning livestock, and use of waste for fuel has gone up marginally.

<i>Table 27 Waste Management Practices of ALO US Households</i>			
<b>Indicator</b>	<b>Baseline ALO US</b>	<b>Midline ALO US</b>	<b>Endline ALO US</b>
<b>Kitchen Waste Management</b>			
Open place	0		5.6%
Feed to livestock/poultry	43.0%	0	18.8%
Compost it	0%	100%	33.8%
Burning	31.0%		6%
Others	26.0%	0	35.7%
N	N=650	N=120	N=266
<b>Livestock Waste Management</b>			
Open place	22.0%	0	5.3%
Feed to livestock/poultry	0%	0	0.4%
Compost it	30.0%	100%	35.0%
Burning/cooking fuel	48%	0	59.4%
Others	0%	0	
N=	N=267		266

## Family Health

The quantitative survey instruments and process did not adequately provide for reliable measuring of the trends in disease and illness over the project period. Nevertheless, qualitative information from ALO project women in focus groups report their health and those of their children has improved significantly over the project period. They attribute this to better diets, more income for better foods, improved sanitation and better understanding and access to health care when needed.

## M Linkages with Government Stakeholders

### ALO Program Model and Islamic Values Approach

Government stakeholder goodwill and cooperation with ALO is at a high level. The program is very relevant to government priorities of poverty alleviation and livelihood support to vulnerable families, empowering women and child protection issues such as preventing early child marriage and improving health – particularly public health sanitation.

Upazila and UP officials in all ALO project areas strongly endorse the project beneficiary targeting and selection process. It is described by them as a fair, transparent, thorough and participatory verification process involving IR staff and community stakeholders. This lowers risk of preferential selection of households through connections with local power brokers. All stakeholders confirm the ALO widow and orphan households are truly among the most vulnerable in their communities.

IR has also gained the respect and appreciation of stakeholders with the ALO model as an important expression of Islamic values. This comes first with *Qard Hassan*, interest free loans with flexibility in payback. Like the beneficiary selection process, this is a comparative distinction for IR since strong sentiment exists among stakeholders the more traditional nonprofit micro-finance institutions place onerous conditions on the poor with such high interest rates. Several officials in the endline evaluation say such institutions have lost touch with the needs of the poor and are now mostly serving their own corporate interests.

**The ALO beneficiary targeting and selection process is seen by government stakeholders as a model for other future projects in their areas. They also praise the Islamic principle of interest free loans (consistent with no *Riba*) practiced through the SHGs.**



Consistent with its practice globally, IR distributes meat to communities during the Qurbani period and other food during Eid and Ramadan. However, the logistics of this can be challenging for IR. Officials want the support to go more broadly in their communities – or may not be pleased that support may not be to the previous year's level. They hear complaints from their constituencies and may affect their base of support. Nevertheless, the overall goodwill generated through these traditions is very positive and builds trust, support and relationships for IR and its programs with communities and government stakeholders.

## Government Support and Beneficiary Satisfaction

The evaluation team interviewed government livestock extension specialists in Upazila offices of ALO project areas. These and agricultural extensionists partner with IR staff in providing IGA livelihoods training. They then provide on-going services, such as veterinary support or provision of needed inputs, sometimes free, such napier grass seed for livestock feed, pesticides and immunizations. This is largely demand-driven... the ALO households have learned when and how to contact the extensionists for support.

The endline surveys for the ALO projects asked respondents about support from key government supports to their livelihoods, health, protection and empowerment – and also to banks. At the baseline period for the ALO US project few, if any, respondents report approaching any of these institutions. This has significantly changed over the project period.

The greatest number of ALO US households approaching an institution applies to the Upazila Health Centre and Cooperative Office (94/95%, with ALO UK reporting a similar rate to the Health Centre, the Community Clinic (90%) and banks (89%). Approximately 85% approach the Livestock Office as compared to about 97% of respondents at the ALO UK endline. Smaller approach rates (approximately 56–70%) occurred in descending order to the Police, Women’s Affairs, Land and the Agriculture extension offices (56%). In contrast, the approach rate for agriculture assistance in the ALO UK project was much higher at 85%.

The respondents are also asked about the level of support they get from these institutions. Support for livestock from government extensionists is central to the livelihood strategy in the ALO model. However, about 38% of ALO US respondents report never getting support from the livestock office despite of high levels of approaching them (85%). The same approximate data applies to agricultural extension support. This contrasts with the ALO UK project where there are high levels of approaching and support from these offices. The implication is that these offices in Aditmari Upazila are not as responsive as those in Lamonirhat.

The table below provides additional data on households in the ALO US and UK projects approaching government and other institutions for support and whether they always, sometimes or never received support.

<b>Table 28 ALO US/UK Households Approaching &amp; Support from Government and other Institutions</b>		
Note: at the baseline period, no survey respondent reports accessing any of the institutions listed below		
<b>Indicator</b>	<b>Endline US</b>	<b>Endline UK</b>
<b>Livestock</b>		
Always get support	18.0%	74.6%
Sometimes get support	28.6%	22.1%
Never get support	38.0%	0.0%
Did not approach	15.4%	3.2%
<b>Upazila health centre</b>		
	Endline US	Endline UK
Always get support	27.4%	57.9%
Sometimes get support	48.5%	33.2%
Never get support	19.5%	2.9%
Did not approach	4.5%	6.1%
<b>Agriculture office</b>		
Always get support	16.9%	28.2%
Sometimes get support	28.6%	18.2%
Never get support	39.5%	9.6%
Did not approach	15.0%	43.9%
<b>Community clinic</b>		
Always get support	27.8%	
Sometimes get support	45.1%	
Never get support	17.3%	
Did not approach	9.8%	
<b>Police</b>		
Always get support	18.0%	N/A
Sometimes get support	14.7%	
Never get support	37.2%	
Did not approach	30.1%	

<b>Department of Women's Affairs</b>	Endline US	Endline UK
Always get support	13.2%	N/A
Sometimes get support	26.3%	
Never get support	27.8%	
Did not approach	32.7%	
<b>Department of Youth Development</b>		
Always get support	9.8%	
Sometimes get support	18.4%	
Never get support	36.8%	
Did not approach	35.0%	
<b>Upazila land office</b>		
Always get support	9.4%	N/A
Sometimes get support	21.4%	
Never get support	35.7%	
Did not approach	33.5%	
<b>Upazila Cooperative office</b>		
Always get support	17.3%	N/A
Sometimes get support	57.1%	
Never get support	19.5%	
Did not approach	6.0%	
<b>Bank</b>		
Always get support	24.4%	98.6%
Sometimes get support	43.6%	1.4%
Never get support	21.1%	0.0%
Did not approach	10.9%	0.0%
N=	266	280
No data on support was collected during ALO US midline evaluation		

Please note the livelihoods Section IV F of this report goes into more detail about support received by livestock and agricultural extensionist.

Women in ALO SHGs receive training from the Women’s Affairs Office at the Upazila level. They are enrolled in tailoring classes and receive both a monthly stipend during this training and a free sewing machine to get them underway after the class for their own home-based IGA. This office provides other support to the women, including recognizing achievement through awards.

**Sewing machines are provided by the government for women to carry on tailoring for IGA after skills training.**



Support to ALO widows from government offices can be significant. An Upazila official told the endline evaluation team six houses have been provided to widow-headed households in the ALO UK project area. In every area visited by the team, the team learned of project households receiving resources for new or better latrines and/or tube wells.

During the evaluation, an interview was held with the manager of the Women and Children’s Department in Aditmari, the Upazila of the ALO US project area. The office was not knowledgeable nor connected with ALO even though this is the main government focal department for orphan care. Developing relationships with these departments is an opportunity for future ALO-type projects in Bangladesh – particularly in helping facilitate orphan children’s return from orphanages to family-based environments of their widowed mothers or other relatives.

**ALO US households were not accessing services from key livelihood, health and other support institutions at the start of the project. By the endline period this had changed with most households accessing all key institutions.**

### Social Safety Nets

The primary sources of Social Safety Net support available to women in ALO projects and as relevant to other vulnerable populations in Bangladesh are listed in the table below.

<i>Table 29 Social Safety Net Programs</i>	
<b>Name/Type</b>	<b>Description</b>
Widow’s Allowance	500 BDT per month for poor women, what age, and with or without children
Vulnerable Group Development (VGD) - IGVGD Income Generating Vulnerable Group Development	30 kgs of rice per month for 18-month cycle, cannot repeat in an immediately following cycle but in the cycle after that eligibility can be considered, and skills training for IGA
VGF Group Feeding	20/15 kgs of rice in festival times, twice a year
Cash for Work, also called “Cash Forward”	200 BDT per day for a total of 80 days in a year in two sets of 40 days

Ration Card	Ability to purchase for 10 BDT per kg a maximum of 30 kg monthly for six months in a year on a year on, year of eligibility
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The new levels of SSN access from the baseline to endline project period are shown in the table below. The most significant gain over the ALO US project period is households benefiting from the Widow's Allowance of 500 BDT per month has grown from 1 to 71%, with most of this gain occurring by the midline review period. Far fewer ALO UK households are receiving this support despite the households compositions of widows being the same as the ALO US project. This is perhaps due to the project area being more impoverished and the limited Widow Allowance allocations are going to other poorer households with widows. Small percentages of households are receiving other SSNs in the ALO US project though about one-third were receiving a food for education stipend, over one-quarter VGF and about one-fifth Cash for Work.

*Table 30 ALO US and UK Households Receiving Various Types of Social Safety Net Supports*

<b>Indicator</b>	<b>Baseline US</b>	<b>Midline US</b>	<b>Endline US</b>	<b>Endline UK</b>
Widows Allowance	1%	60%	71%	17%
VGD	1%	58%	2.6%	10%
VGF	0	0	0	28 %
Cash for Work	0	0	0	19 %
Old aged allowance	1%	58%	4.5%	6 %
IRB support during Quarbani and Ramadan support owance	3%	58%	0.4%	0
Festival relief	0%	58%	1.9%	0
Food for work	0%	0%	0.4%	0
Government support for mid-day meals for students	0%	0%	0.4	33 %
Disability allowance	0	0	0	3 %
Received house	0	0	0	7%
N=	650	100%	266	280%

Not all poor widows in local communities are accessing the widows allowance since there is a quota that does not allow for 100% access, though this quota is supposed to expand each year. Lists of widows are provided to UP officers and advocacy occurs both from IR staff and women leaders in the projects for inclusion SHG members into SSN programs. Advocacy is done on behalf of specific and highly vulnerable ALO households and reports of advocating for others not in ALO.

Though ALO replication SHGs have not received direct cash assistance from the project, a significant number of women in the endline FGD for this area report receiving the allowance for the first time as a result of project facilitation.

The relationship carved out by IR and advocacy conducted by ALO women leaders undoubtedly place project widows at an advantage for inclusion into SSN programs.

#### Linkages into the Future

UPs in ALO project areas free up space in their buildings for Women's Fora to conduct their monthly meetings and other activities. Some of the spaces are devoted exclusively for a Forum. Hanging on the walls is poster paper with maps, diagrams, information on IGAs, goals, activities and other SHG information being supported and monitored by the Forum. The contribution of space is a good indicator of the value given to the project by UPs and the sustainability of this support beyond the direct project support period of IR.

The Women's Fora at the UP level and Apex Groups operating Upazila-wide in support to SHGs and their members are key mechanisms to sustain the vitality and indeed growth of activities started during the project period. These groups continue to maintain linkages to extension, SSN and other departments of government in support of their constituents. The Cooperative Department at the Upazila

level is another key institution to assist the Fora and Apex groups with their on-going capacity building. The Apex Groups are officially registered as cooperatives, so they fall under the jurisdiction of this department whose responsibility is to assist coops in capacity

**Contacting government IGA extension workers, officials for Social Safety Net support and other assistance from ward, UP and Upazila government stakeholders are all new activities facilitated by the ALO project. These are important indicators of women's empowerment and a whole new level of women's access to institutions to which they rightfully should be receiving support from.**

Quotes from Livestock Extensionists...

***"Previously these poor HH were not knowledgeable or involved or effective in their livestock rearing. Now they are very conscious of the practices and are well connected to our services."***

***"They do seek our assistance when they need us. Before they were not really interested in poultry and not successful due to disease. Now they are taking it up – even giving the vaccinations themselves."***

***"we didn't know what to ask for, we weren't moving about due to our fear sometimes – now we know and are not afraid"*** ALO ≥ SHG

**To maintain goodwill within the community it is important that IR and ARO Women's Fora and Apex Groups to advocate for the needs of widow and other vulnerable households outside of SHG members to receive SSN support.**



building, particularly in planning, leadership skills and economic development opportunities. The department is knowledgeable of the ALO US SHG and Apex Group activities. They articulate many improvements in the wellbeing of widow-headed households as cited elsewhere in this report. The Cooperative Department recognizes the Apex Group requires continued capacity building to remain vital and relevant to the SHGs members. This likely requires continued support by IR in partnership with the department, including more advanced training in IGAs. The Cooperative Department indicates it can link the Apex Group to a variety of supports including financial resources and training programs. An important part of sustaining ALO gains for SHG members, and indeed growing income and investments, lies in having productive and strategic partnerships between the Apex Group and Cooperative Department and other support units in at the Upazila and district level.



**Women in the ALO US project area are requesting more assistance in the post-project period for IGAs such as tailoring and other value-added products. However, to be successful ALO-type projects need to understand market analyses of demand and profitability and the scope of training necessary. Pictured here are women in a training program provided by the Upazila Women’s Affairs Office.**

## N Disaster Risk Reduction

Bangladesh is at high risk of disasters and climate change. Rangpur gets flooding from the rivers flowing through the region and other erratic weather causing crop damage and affecting housing. Approximately 62% of respondents in the endline survey indicate their areas were affected by disaster in the last year. Cold waves and flooding are the most frequent disasters in the area. Approximately 91% typically remain in their own houses during a disaster. About 12% are aware of local disaster risk reduction planning or strategies, only about 3% are aware of the Upazila Disaster Management Committee and about 4% received some support from government sources during or as a result of the disaster.

There is no Disaster Risk Reduction (DRR) target indicator in the ALO US Logical Framework. Items for DRR were trimmed from the ALO US budget and activities such as banking of rice and takaful did not evolve as priorities in project implementation. However, ALO project design clearly strengthens resilience to disasters in many ways: diversifying livelihoods, having greater income to invest in stronger housing and medical expenses, building a saving and loan capacity that can be tapped for emergencies, development of social capital through the mutual support groups, and empowering women to more effectively advocate and link with government stakeholders. Women in ALO US focus groups say there has been some flooding and storms over the project period, and they are generally more prepared to

withstand impact. Households in flood zones areas indicate they prepare by storing key family items in waterproof containers and move their shelving higher. Generally, they are vaguely aware of local disaster plans and rely mostly on their informal network in preparation for adverse weather events

## O Project Impacts in the Broader Community – Secondary Impacts

ALO project impacts extend into the communities of SHG members, particularly relatives and neighbors of widow households. There is significant anecdotal evidence from evaluation household visits that relatives and neighbors living close to SHG members learning are learning and applying a variety of ALO activities. Foremost among these are better livestock rearing practices, improvement in health and sanitation practices and better support to their children in school.

ALO project skill development methodology is deliberately inclusive of the broader community in training, such as those led by agriculture and livestock extensionists. As SHG members become adept at IGA, improving health and sanitation practices and the performance of their children in schools, they pass on this knowledge to their kin and neighbors.

Another important secondary ALO impact is the knowledge gain and greater ability of other key community institutions to support vulnerable populations, by virtue of their interaction with the more empowered SHG women members. Among institutions cited by stakeholders and project beneficiaries as having greater respect, understanding and supportive services to them and other vulnerable households are banks, traders in the markets, politicians, civil service officials and employees, schools and health centers.

## P Project Management

ALO beneficiaries, stakeholders and staff interviewed in the evaluation believe the sequencing of ALO project activities is effective and does not require any major modifications. The preparatory phases are especially important to bring stakeholders into partnership with ALO objectives and proper selection of the widow and orphan households. Use of the initial cash grant and subsequent loans come after effective training, preparation and support – particularly household coaching and mentoring - to turn these investments into worthwhile IGAs and/or meet other family needs.

Quote from ALO project officers and community mobilizers.

***Women’s empowerment is what really makes ALO work, they have made progress in so many ways not just economically though that of course too.”***

***“We cover a lot of activities, go to many meetings and get stretched thinly in our responsibilities. I wish we could spend more quality time with the beneficiaries.”***

Quotes from SHG members in the ALO US project on health impact of the ALO US project...

***“just over there are three households that (upgraded) their latrines after they learned from us.”*** – from an ALO US SHG member

***“these women (the widows in ALO project) are now the livestock rearing experts for many others in their community”*** - Livestock officer in the ALO US project area

This comes approximately over the middle two years of the project. The final year is geared toward strengthening the gains and institutions for sustainability of project results.

The ALO US staffing allocation is positioned to support the approximately 650 ALO households, build capacity in the groups that support them and partner with the government stakeholders who ultimately provide key on-going support. This is accomplished with: a Program Coordinator Manager based in IRB's Dhaka headquarters office, a Project Manager in Aditmari, two Project Assistant Officers and seven Community Mobilizers. A Finance Officer and Administrative Assistant are also allocated to the project. This averages out to be 325 per Project office and about 93 per Community Mobilize – the positions having the most direct contact with beneficiaries.

**An ALO exit plan should have a dynamic approach with clearly defined indicators for sustaining and strengthening project results. This requires starting this process as early as possible in the project sequencing, participatory input in the strategy from beneficiaries and government stakeholders – particularly Upazila Cooperative Departments. It is unrealistic to think there will be strongly sustainable groups supporting the women in just a 4- or 5-year direct project support period. IR should devote the time and resources for a stronger regional approach in supporting ALO and OSP sponsorship/SHG programs with their on-going cooperative development needs.**

A considerable amount of travel and tasks are required of ALO staff in direct support to the project. In all SHG projects visited in the evaluation (ALO and OSP sponsorship programs), staff indicate they are/were thinly stretched in direct support to beneficiaries, partner relationship building, training and group formation activities. There are many meetings to attend, for example all of the SHGs, Child Clubs, Women's Fora and Apex Groups.

As the project period draws to a close, adequate time and attention should be devoted to the exit plan, including strengthening sustainability prospects for beneficiaries to maintain and grow their income out of poverty.

#### Exit Plan and Sustainability

The ALO US exit plan consists of ten activities such as office closure, transference of documents, securing completion certificates and staffing clearance. These are necessary pro forma check list activities common to wrapping up a project.

Two key exit plan activities and approaches need strengthening: 1) consolidation of project work and independent functioning of project groups and 2) project handover to "UPs and Apex body." The approach to the latter, as per the exit plan, is through a formal handover meeting.

Women's Fora and Apex Groups are institutions set up by the project in part to replace IR project planning and coordination functions and to sustain and strengthen the activities and results started through ALO with UNO, UP and other relevant government stakeholders. All of the ALO groups remain passionate about their responsibilities. However, they need and indeed are requesting greater support to build on their progress in becoming less poor.

They want more advanced training in coop planning, financial management, and livelihoods to support their SHG member constituencies. The exit plan should be sure to help prepare for strong linkages to social protection services, market development, financial services, and other necessary community supports for families to continue progressing after the program ends.

Advanced training requires the efforts of experienced staff. However, the two key ALO US project management and coordination staff persons left the project with many months remaining in the final project year. Additionally, IRB's country manager - a key conceptualizer and driver of the ALO approach - took an IRW management position in England. These staff transitions left a void in the final ALO project period. Though other capable staff filled these responsibilities, the project lost important institutional memory, expertise and relationships required for maximizing sustainability prospects after the direct project support period.

To avoid these challenges from reoccurring in another similarly sized project, consideration should be given to investing in one or two more staff at the Project Officer and/or Community Mobilizer level. This greater investment in direct service staff would seem to be justified since the project is highly cost effective when compared to the OSP. The quality of service dividends could be substantial allowing for stronger capacity building results for sustainability in the final two years of the project. Staff drop off due to early staff transition to other positions would be mitigated with a larger critical mass of staff. Additionally, exit planning and sustainability priorities could potentially be enhanced with the allocation of more staff time devoted to advanced training and capacity building of Women's Fora and Apex Groups in collaboration with the Upazila Cooperative Department. Specific staff training is necessary for ALO management and direct service staff to ensure ALO groups are prepared to carry forward with continuity of project gains.

**Coordination of staff transitions at the end of projects is often challenging in balancing the need for continued employment and agency position-filling requirements - and the timing of opportunities as they arise. Important exit plan sustainability functions require the experienced project staff. This human resource balancing act fell short of ALO project needs, and is an opportunity missed, but does not take away from the important results achieved in ALO.**

## Beneficiary Satisfaction of the ALO Project and Staff

ALO women beneficiaries express strong satisfaction with the project. In all the FGDs of the evaluation participants clearly and with positive and affirming emotions articulate their newly acquired empowerment through ALO activities resulting in family wellbeing improvements in health (physical and mental health), economic and educational spheres, and future prospects for their children. The quantitative data from respondents at the endline period shows their satisfaction levels on project implementation behaviors and activities:

- 100% agree ALO staff are cordial, about three-quarters say “strongly agree”
- 100% agree project activity quality is good, 70% say they “strongly agree”
- 100% agree project design is appropriate, about two-thirds say they “strongly agree”
- Nearly all agree project relations with stakeholders is good, over half say they “strongly agree”
- Nearly all agree they are satisfied with project goods and services, about 63% “strongly agree”

**IRB staff with an OSP SHG whose members are very satisfied with IRs support to their group formation and development activities.**



## Complaint Response Mechanism

IR has made a concerted and commendable effort in recent years to integrate a comprehensive Complaint Response Mechanism (CRM) into its operations. This includes CRM orientation project training with beneficiaries and resources to remind beneficiaries of its availability such as posters at schools and UP centers and throughout IR offices.

The CRM approach encourages reporting of complaints, inappropriate behaviors and suggestions for the project. It ties strongly to child and gender protection safeguarding and can be utilized by beneficiaries, staff, community members and partner stakeholders.

The MEAL office in Dhaka manages the CRM system, including receiving, reporting and ensuring an effective unbiased response to inputs received in the system. Over the last two years, IRB received a total of 34 complaints country-wide across its programs. Only one of these involved the ALO US project. It had to do with a disagreement between members of a Self Help Group. MEAL staff report it was successfully resolved by project staff.

The largest category among the 34 complaints/reports to IRB involves eight complaints about possible misappropriation of funds by beneficiary groups. The second largest category, involving seven reports each, are requests to the project for latrines or tube wells and dissatisfaction expressed over the sharing of tube well water by neighbors. There were seven reports over other money issues and two reports of an abuse of power such as by a

teacher, and one report each of IR staff miscommunication, a staff behavior complaint, and asking for help with a goat.

### Monitoring, Evaluation and Learning

The ALO US project Logical Framework with data from the baseline, midline and endline evaluations can be found in the appendices to this report. Results in achieving the targets are already reviewed in earlier sections of this endline report.

The Logical Framework was developed prior to the baseline and before the first data sets were available from the ALO UK project which started one year earlier than the ALO US project. Therefore, exceeding the target set for the key indicator of increase in average monthly income over the baseline by 3,000 BDT (26 Euros) is not surprising for a beneficiary population at an extreme poverty level with the potential for significant growth through a comprehensive rights-based livelihoods project approach. The experience from the ALO projects should provide the basis for a more comprehensive grid of indicators and targets in future Log Frames for ALO-style projects. For example, more indicative indicators would be:

- percentages of households rising above internationally recognized extreme poverty threshold;
- the latrine target not being linked solely to government supported access but access from all sources (since most are self-financed);
- targeting access to specific SSN categories such as the Widow Allowance; and
- sharpening indicators from vague concepts of a percentage of women “being aware of women’s rights” to specific changes in behavior and conditions such as a weighted index of women’s empowerment indicators involving mobility, participation, access, self-reliance, confidence and decision-making.

A Group Assessment framework exists as an ALO US monitoring tools for ranking of SHGs, Women’s Fora and Apex Groups according to capacities in activities monitored with the assistance of ALO staff community mobilizers. Child Clubs did not have a ranking tool.

For example, the SHG monitoring tool lists ten categories including member attendance, scope of members saving, utilizing banks, planning and use of documents. The capacity is ranked from 1-10 and then consolidated into a grade from A – C. A spreadsheet identifying these grades for the 44 SHGs in the ALO US project area is shown in the side table with progress in capacity in the last approximately half year of the project. As can be seen, considerable strengthening occurred in SHG capacity as the direct support period of the project was ending.

<i>Table 31 ALO US Self Help Group Assessment</i>			
Date	June 2018	December 2018	January 2019
Group Category	Number		
A	12	26	42
B	18	18	2
C	14	0	0
Total	44	44	44

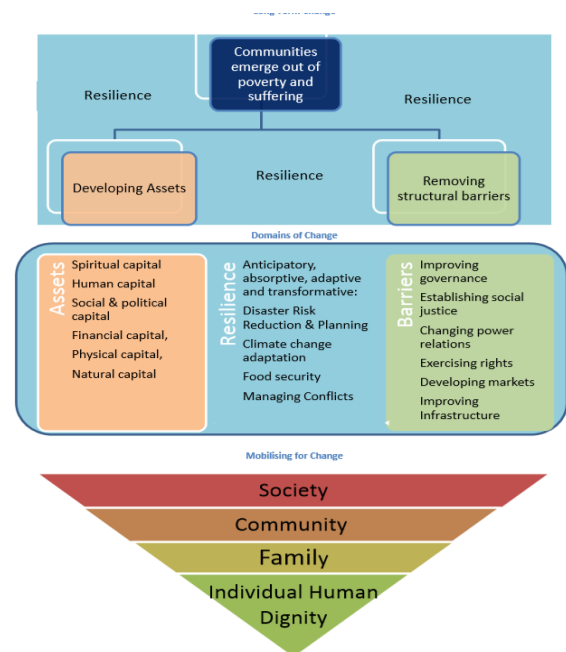
The category of indicators in the Group Assessment tool is helpful in monitoring the SHGs. However, what is missing are indicators to monitor IGA and economic wellbeing of SHG members. ALO is a livelihoods project that should be monitoring members escaping from extreme poverty; therefore, a participatory user-friendly tool should be developed for this purpose. Such a tool would be very useful for Women’s Fora and Apex Group support to SHGs and members who may be struggling economically.

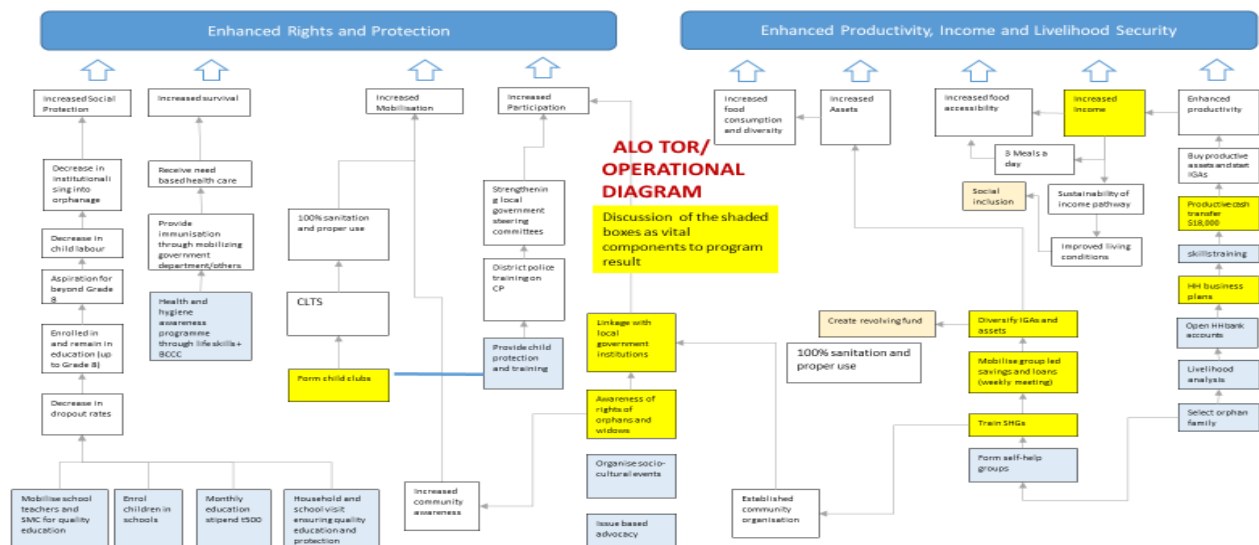
This evaluation was adversely impacted from the low quality of the first firm hired for the endline evaluation, causing significant delays in the completion of the evaluation and many unexpected and extra days of work in making up for this shortcoming. IRB should prioritize developing an inventory of firms in Bangladesh that can capably conduct surveys at a reasonable price point. It is more cost effective to contract at a higher cost with quality and more dependable firms than suffer the disruptions low quality work.

## V ALO Theory of Change

The endline evaluation did not find a Theory of Change (TOC) diagram or description document specifically for ALO. However, a more general Islamic Relief TOC for long term resilient livelihoods exists which was partially informed by various IRB livelihood projects, including ALO. Accompanying this diagram is a checklist for the components to each of the three domains of change: assets, resilience and barriers. The diagram also recognized the importance of mobilizing for change at the macro level in society, down through communities, families and individuals – particularly the dignity of individuals.

An additional diagram exists as found in an IRW PowerPoint entitled “Draft ALO TOC”- which can be seen below. This diagram is less of a TOC and more a visual description of the many moving parts of the ALO project and their inter-relationship with each other. It is generally consistent with the IR long-term resilient livelihoods TOC diagram. It identifies mobilization, assets and barriers such as lack of skills, capital, IGAs and awareness for resilient livelihoods.





Highlighted in yellow are what the endline evaluation finds are absolutely essential when synthesizing the endline evaluation inputs of stakeholders, IR staff and beneficiaries. Highlighted are boxes on awareness of rights, formation of groups (SHGs and Child Clubs), training of beneficiaries, and developing linkages to supportive government stakeholders to enhance prospects for continued and long term livelihood development and resilience.

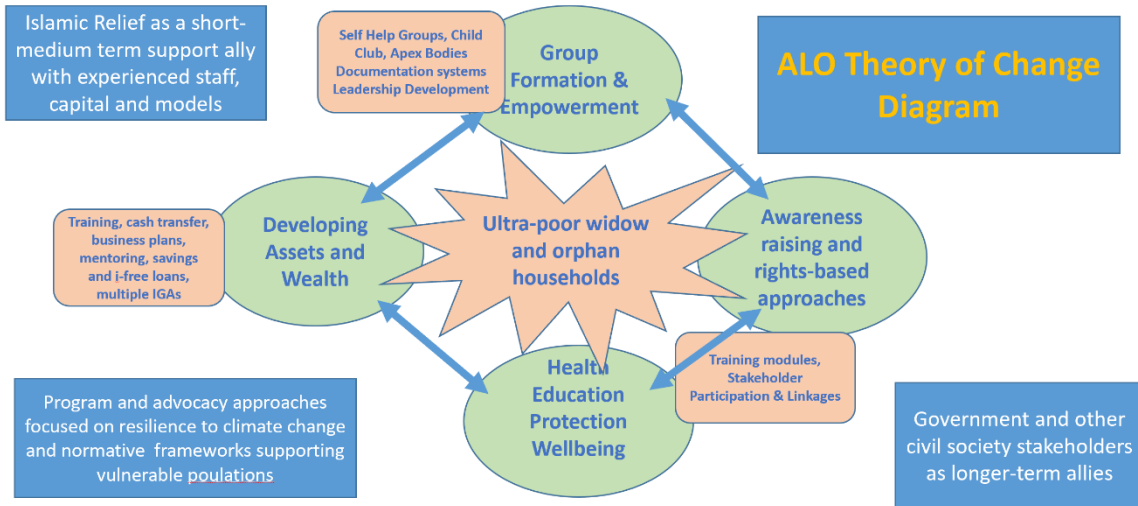
Ultimately, the ALO livelihoods model is a rights-based approach to poverty reduction occurring when widow and orphan households come together through accurate targeting and with training, awareness raising and economic activities to supporting each other through groups that empower the women to overcome barriers. This requires:

- **Support:** experienced staff to help mobilize and train the groups and mentor individual households... the groups are the SHGs and their area-wide coordinating groups at the Union and Upazila level, and Child Clubs... and support over the longer term primarily by the government stakeholders mandated to assist in livelihoods and social protection;
- **Economic activities:** cash transfers by the project over a limited period of time in combination with uptake of savings and loan practices leading to the multiple IGAs necessary for poverty graduation;
- **Awareness raising:** on key issues affecting overall family wellbeing – particularly **health** (in the broadest sense... physical, psycho-social, sanitation, food), **education** and **protection** (in the broadest sense... safe and secure housing and against gender-based abuse and violence). This comes through knowledge of the rights of children, women and vulnerable groups and are not generally possible without



overcoming extreme poverty have having greater wealth and support from allies of these households.

The interrelationships as described above are seen in the following Theory of Change Diagram. Every item identified in the diagram is key to longer-term livelihood impact and resiliency of the targeted beneficiary ultra-poor orphan and widow households.



## VI Key Lessons Learned

### Stakeholders say...

1. The target population selection process from IR is highly effective. It includes lists generated from authorities, a participatory verification process involving community leaders and home visits by IR staff. It is transparent, minimizes political interference and ensures women in the project are truly those in need as per ALO guidelines
2. Savings and loan initiatives can be in conformity to the Islamic principle of forbidding *riba* (usury). Only the principal on the *Qard Hassan* loans is repaid and the timeline is flexible based on the need and situation of the beneficiary. *Qard Hassan* can be managed effectively and in the best interest of the beneficiary.

### Quotes from government stakeholders on lessons

***“The widows are hardworking; a little support goes a long way as they are organized.”***

***“This model can be taken up not just for the poor, but also the not-so-extremely poor”***

***“all the NGOs are taking benefits from their microfinance, except IR, we can apply ALO procedures to other projects if we are allowed to”***

## Islamic Relief staff say...

1. A rights-based group formation and support approach for widow and orphan households is a powerful driving force to achieve significant gains for their families in livelihoods, physical and mental health and education results for children.
2. Significant gains far over and above those of OSP sponsorship support are achieved when OSP widows are organized and mutually support each other in SHG groups. All basic needs outcomes are enhanced through this group formation.
3. Learnings and program models from IRB's Ending Extreme Poverty (EEP) program particularly SHG formation and livelihood approaches, have been effectively applied to widow and orphan support projects and can achieve notable results in the wellbeing for these households.
4. ALO project components of establishing SSN links to widow households, formation of replication SHGs in project areas, and sustainability capacities in exit planning can be moved up the calendar for sequencing activities of ALO-type projects. This learning has been taken from the ALO US and UK projects and applied to the ALO 2 project.
5. IR is now focused on developing arrangements with banks that are closer in proximity to the households of ALO beneficiaries, assuming they are effective financial institutions, to better facilitate their access to the banks and reduce travel burdens.
6. Initial cash grant amounts for ALO-type projects can vary depending on the local economic context the widow households live in and have similar impacts from one project area to another.
7. The more experienced the project officers and community mobilizers are in supporting beneficiaries, the greater the impact. ALO 2 staff have experience from previous ALO projects and this is cited by them as one of major reasons livelihood results in ALO 2 appear to be coming out stronger. For example, staff bring lessons learned in livestock training and care, such as timing of vaccinations, to yield greater income. This is reason for strong training and capacity building for staff involved in ALO projects.
8. Key staff transitions well ahead of the end of the project can have a notable negative effect on the quality components of the exit plan, particularly in the capacity of Apex Groups to meet the on-going needs of member SHGs.
9. It is unrealistic to think impact of ALO-type projects can be strongly sustainable after only four years of direct project support. A longer-term strategy is needed within a regional context to support Apex Groups in collaboration with institutions of government to continue advancement of poverty alleviation.



## Other notable success factors

1. Intensive group training, and mentorship and coaching in livelihoods of widow SHG members can lead to high rates of participation in IGA and significant growth in savings, use of loans, income, assets and expenditures to support their basic needs.
2. Rights-based group formation development and regular and frequent participation of impoverished widows facing similar life circumstances can lead to strong mutual support networks leading to improvements in physical and mental health, and protection. This is also true in strengthening empowerment of women to greater control in their family lives – including accessing government livelihood support and social safety nets to which they are entitled, access to hospitals and assistance for their children in schools.
3. Group formation development activities can lead to orphan children being willing and able to come together to support each other in learning, improvement their relationships with parents and guardians, and be involved in productive civic duties in their communities.

## VII Key Recommendations

1. All ALO beneficiaries and stakeholders want broader coverage of widows and other vulnerable households into ALO-type projects. IR should consider piloting poor and vulnerable female-headed households and those with children in orphanage/residential care centers for their re-integration to community/family-based care. Both sets of these households have similar socio-economic challenges as widow-headed households but focus on these groups should have rigorous targeting assessment for vulnerability identification including wealth ranking, livelihoods and market analysis for opportunities available to the ultra-poor in their local environments.<sup>21</sup>

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<sup>21</sup> i) IR staff report the agency is applying aspects of the ALO model to other marginalized and vulnerable groups including households with child labor, internally displaced persons in camps and households in communities highly vulnerable to climate change. IR's OSP program has sought to re-integrate children in orphanages back to family care in areas, and some of this activity also occurred in the early stages of the ALO project according to staff. However, this is a recommendation for consideration of all children in an area who are in orphanages to be targeted for integration to a family environment with ALO-type support.

ii) Unfortunately, meetings scheduled in the evaluation with national government social and child protection stakeholders did not materialize to discuss ALO and this recommendation. IRB staff are encouraged to present the evaluation findings, including this recommendation.

2. Not all Child Clubs in ALO have regular and appropriate facilities to meet in. Child Club members are requesting such facilities for operational effectiveness of their meetings (i.e. chairs, poster space, storage materials, electricity), to reduce travel burdens and related security reasons.

3. To sustain and grow beneficiary wellbeing advancements, ALO-type projects should have a stronger strategy for on-going capacity building of Apex Groups in collaboration with relevant government and civil society institutions to sustain and build on project gains. This should be folded into a more comprehensive project



exit strategy, be ensured by country management and built dynamically into the MEAL process. This should be a strong priority for project midterm reviews to ensure strategies, budgets and activities are in place to build this capacity.

This should include more advanced training in planning, financial development, IGAs to further alleviate poverty of SHG members, and forging supportive relationships with government institutions like Cooperative Departments. It should be part of a regional approach in Rangpur supporting numerous projects in their post-project direct implementation period.

The strategy should be implemented with learnings from EEP in supporting APEX bodies beyond project period with linking the bodies to networks of ongoing capacity building and sharing of learning could continue between them.

- with sufficient numbers of experienced staff;
- intensively for at least two to three years in the post project direct implementation period to maximize impact;
- learning sharing opportunities between APEX bodies; and
- be incorporated into the standard budget for ALO-type projects and considered appropriate use of household/family sponsorship-generated donor support.

4. The exit strategy can incorporate a stronger focus on poverty graduation for households vulnerable to not achieving this status by the end of project, and those more highly vulnerable not being able to sustain it beyond the project period.

5. If and as ALO-type projects expand, investment should be made in a core set of experienced staff to accelerate and maximize gains in the new areas of program implementation. New staff require time, training and supervision to understand the

nuances of the ALO model. A core staffing group can support this and help to build relationships with key stakeholders.

6. ALO is a rights-based model for women's empowerment. Greater inclusion of qualified women as staff persons in project planning and implementation will undoubtedly have positive impact. IR should recruit and train more women as project community mobilizers, officers and leaders for ALO-type projects as part of ALOs overall gender assessment and project design which targets women who are widows and their children.
7. Extreme poverty graduation was not a target indicator when ALO was initially designed, but nonetheless it has grown to be a focus in ALO. Building on the Sustainable Development Goal poverty alleviation framework, ALO projects should clearly articulate extreme poverty graduation as key target and integrate it into the MEAL framework.
8. Consistent with integrated graduation into the logical framework for ALO-type projects is utilizing wealth ranking as a participatory monitoring and planning tool with beneficiaries. In this way IR project implementation and MEAL staff can monitor and work with ALO beneficiaries and the groups representing SHG members as they move through mutually defined categories of wealth on the road to poverty alleviation, consistent with graduation from poverty.
9. To learn more about the longer-term experiences of ALO households and project impact, a longitudinal tracking process is recommended well beyond the direct project implementation period. The purpose is to inform the sustainability approach of the ALO model. Tracking is recommended over a four or six year period, to monitor wellbeing indicators of the family, consistent with the objectives of ALO. This would include livelihoods, education, health and protection. The households would be randomly yet purposively selected with the monitoring event taking place every two years. The methodology would be qualitative, with case stories as the keystone in reporting, supported by data gathering on the wellbeing indicators mentioned above. All of this would be in a standardized format. This approach can also be applied to OSP families who have phased out of sponsorship support since their children are no longer in school and the ALO UK project which finished up one year earlier than ALO US. The monitoring visits can be led by IRB MEAL staff or other specialists contracted and trained for this work. A quantitative survey can also be considered for each project, at two or three year intervals, however the time, logistics and costs of doing this may not be realistic.
10. Assess alternatives for "hybrid" financial support for replication SHGs to be stronger poverty graduation models since they appear to be lagging significantly behind ALO households supported by cash grants. Possibilities include IR contributing an educational stipend to replication households and/or a smaller cash grant that can perhaps be matched with resources raised from Apex Groups.

11. The Department of Public Health and Engineering in the ALO US project area was not involved in or knowledgeable of the ALO project, despite the project strongly reinforcing water, sanitation and hygiene priorities of the department. Contributing to this may have been turnover of government officials in this department. Further ALO initiatives should explore greater involvement, such as ties to Child Club CLTS activities and innovative means for project households and their surrounding neighbours to achieve high compliance with standards.
12. A small number of project households at the endline report being food insecure in going part or all of a day of not being able to have a meal. The Women's Fora and Apex Groups should be sure to have mechanisms to report and monitor households in this situation and strategies and the means bridge these periods and build resilience for the more food insecure households.
13. The ALO result framework should be sure to regularly track with data provided by Apex Groups the type and frequency of households receiving various types of SSNs. A potential role for all groups in the ALO model, is to help link households not directly involved in ALO programming to SSNs, especially Widow's Allowance and supports designed for food insecure families such as VGD. Reporting can also include indicators showing less dependency on SSNs such as VGD and VGF, as a result of households being more food secure.

## VIII Relevance, Effectiveness, Efficiency, Impact, Sustainability of the ALO Project Model

This analysis utilizes the standard OECD Development Assistance Committee (DAC) evaluation criteria. It summarizes earlier findings in the report. It applies to the ALO US, UK and 2 projects since all of these are assessed in this endline evaluation and all, with minor exceptions, have the same basic project model components.

Each of the five OECD/DA evaluation criteria are defined for a common understanding of their meaning in relation ALO-type projects, and measured in four categories: high, good, poor and uncertain.

**Relevance:** *meaning to the needs of beneficiaries, consistency with government policies and priorities and the mission of IR and fulfilling obligations to donors.*

**Ranking – High**

**Key Comment:** High ranking in all components of the definition

**Effectiveness:** *meaning achievement in the project objectives which are centered around economic, educational, health (including sanitation) and rights and protection for women and children.*

**Ranking– High**

**Key Comment:** Beneficiaries in the endline evaluation agree the project activity quality is good, the design is appropriate, and they are satisfied with the resulting goods and services. Most strongly agree with these statements.

**Efficiency:** *based on comparison to IR's OSP sponsorship model for orphans since ALO projects at least initially serve as pilots for a new approach to supporting orphan and widow households; efficiency measures outputs to inputs – particularly cost in relation to economic, health, education and protection alternatives.*

**Ranking – High**

**Key Comment:** ALO is approximately 4-5 times more cost effective over the average time span comparing the two projects and likely has greater impact on livelihoods and health outcomes, and at least equal to educational outcomes.

**Impact:** *is the positive or negative changes from program, directly or indirectly, intended or unintended on the local social, economic, environmental and other conditions in a community and/or specific population.*

**Ranking – Highly positive to beneficiaries, surrounding community and stakeholders**

**Key Comment:** For ALO impact is understood as the project package leading to improved outcomes in livelihoods, education, health, protection and empowerment. Significant impact is evident in the ALO US/UK/2 project models and there are no significant negative unintended consequences identified in ALO in the endline evaluation. Impact for ALO US supported replication households is not significant as in the fuller models since their collective gains in livelihoods without the cash grant is not nearly as dynamic as the ALO SHGs that received this support. However, replication households have benefited from awareness raising on key issues, the practice of saving and receiving loans. This according to SHG members is contributing to investments and improvements in IGA, education and health. Neighbors to ALO households in all the models are up-taking practices they see benefiting SHG members. Additionally, government stakeholders in the areas of all the ALO models consistently describe their own strong learnings from ALO program approaches and as strengthening their own understanding and capacity to support vulnerable populations.

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

**Ranking – Good**

**Key Comments:** It is probable a high proportion of ALO SHG members will sustain into the future their economic, health, education and protection/rights gains achieved over the project period. This is nearly certain for OSP households now formed into SHGs since as long as the sponsored child is in school the on-going financial sponsorship support will continue. The economic future for the supported replication SHGs (without cash based assistance) is uncertain (see impact above). Replication SHG members newly receiving the Widow's Allowance will continue getting this assistance since it is an ongoing entitlement once a widow is successfully registered. The housing, latrine and tube well infrastructure improvements of ALO US/UK/2 project households are assets likely to be kept in good condition with the IGA gains of households. The knowledge, commitment and participation of SHG members to their children's education is unlikely to change into the future, nor is the knowledge and practices related to health and sanitation practices, accessing health services. Prospects for increasing income beyond the gains through ALO through advanced IGA is not certain. Post-project strategies to support this were weak at the time of the

evaluation and require stronger exit planning implementation and regional approaches for ongoing support to Apex Groups created by the project.

