

RESULT BASED MONITORING ON  
Integrated Sustainable Development  
for Climate Vulnerable Ultra-Poor  
communities of southern  
Bangladesh (ISD) project

STUDY CONDUCTED BY  
Programme Quality, Learning &  
Research (PQLR) Unit  
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## ACRONYMS AND ABBREVIATION

BDT	Bangladeshi Taka
CRA	Community Risk Assessment
DMC	Disaster Management Committee
DDMC	District Disaster Management Committee
FGD	Focus Group Discussion
HH	Household Head
HHs	Households
HDI	Human Development Index
IGA	Income Generating Activity
IRB	Islamic Relief Bangladesh
ISD	Integrated Sustainable Development for Climate Vulnerable Ultra-Poor communities of southern Bangladesh
JSC	Junior School Certificate
KII	Key informant Interview
LCD	Livelihood and Community Development
LFA	Logical Framework Analysis
M&E	Monitoring and Evaluation
NGO	Non-government organization
PQLR	Programme Quality, Learning and Research
PIP	Project Implementation Plan
PSC	Primary School Certificate
RRAP	Risk Reduction Action Plan
SMC	School Management Committee
SPSS	Statistical Package for Social Sciences
SHG	Self Help Group
UDMC	Union Disaster Management Committee
UP	Union Parishad ( The lowest tier of local government)
Upazilla	Sub-District

## EXECUTIVE SUMMARY

Result Based Monitoring on “**Integrated Sustainable Development for Climate Vulnerable Ultra-Poor communities of southern Bangladesh (ISD) project**” was employed both qualitative and quantitative methods. Household survey was applied for quantitative study. On the one hand, FGD, KII, case study, meeting and observation etc were mainly applied for collecting qualitative information from project related stakeholders such as SHG, Apex body, government officials, UDMC, UP representative, SMC, Child, Wash management committee, project staff etc. For data entry, descriptive statistics and bi-vitiate, comparative analysis has been done by using Microsoft FoxPro, SPSS and Excel. The summary findings of the RBM are depicted below:-

## MAJOR FINDINGS OF THE STUDY

Through the project intervention there are 101 SHGs (Self Help Group) formed by the extreme poor women which total participants is about 3000. 100 percent SHGs are functioning. Most of the group’s governance, Operation management, External-Internal Relationship and financial management are impressive. 52 percent groups are A-category, 37 percent groups B-category, 10 percent C and 1 percent group is D category. Other community extreme poor people have been elated by the successful SHG model, so, it has been replicated in the other community. SHG members have made a platform named an apex body and it is sustainable functioning.

Average monthly income level of the beneficiary has been increased 208 percent (from BDT 3,511 to BDT 10,838). 95 percent HHs’ monthly income more than £1 a day while at the time of baseline it was only 16 percent HHs. 96 percent targeted beneficiaries are continuing IRB supported IGA while 4 percent HHs have turned over from IGA owing to migration and death. Of them, 70 percent HHs have been profited by their IGAs while 30 percent have not got any profit yet who are mostly livestock rearing IGA holders is waiting to get profit. Average monthly profit through existing project supported IGAs is BDT 1,931. In addition, lower and upper limit of monthly profit is BDT 100 and BDT 15,000.

Productive asset value has been increased significantly than before. 95 percent HHs have productive assets while at the time of baseline it was 20 percent. Average Productive Asset value is BDT 38,356.

In terms of food security, positive change has seen in food intake among the targeted beneficiaries. 96 percent HHs are in acceptable dietary cluster while at the time of baseline it was 78 percent.

61 percent beneficiaries have been aware on climate resilient livelihood option and skill; as a consequence numbers of beneficiaries have been involved in climate resilient livelihood. In terms of climate adaptive livelihood option (CALO) the project has been piloting 15 types of climate adaptive crops and vegetable in 15 plots to taste feasibility. The targeted beneficiaries planted vegetable at homestead. Of them, 80 percent of the beneficiaries were able produced vegetable that is contributing family nutrition as well as income level.

76 community based volunteers have been capacitated who are from SHG (64 for duck and poultry vaccinator) and community veterinary expert (12 cow, buffalo and goat doctor) to make sure good health of the community’s livestock.

ISD project has installed 52 tube-wells at the location of targeted beneficiaries’ as a result alongside 3,000 beneficiaries targeted community people have access to safe drinking water while at time of baseline 73 percent targeted people was suffered lack of safe drinking water. In addition, the project distributed sanitary latrine among the targeted 3,000 HHs as a consequence 100 percent HHs have access to sanitation while at the time of baseline 22 percent HHs did open defecation. Moreover,

through project intervention targeted households have aware been on hygiene practices. They wash hand with soap before meal and preparing food and after defecation. They keep toilet hygienic and use sandal (slipper) during the defecation. In addition, 64 percent HHs are doing waste management through making compost while at the time of baseline it was only 2 percent. As result, among the targeted HHs water borne diseases have been reduced significantly.

Through project intervention 100 percent school going children of the targeted HHs were enrolled in school while at the time of baseline it was 96 percent. 95 percent students are going to school regularly while at time of baseline study it was not more than 60 percent. 70 percent guardian visit to school to take updates their child's education performance where at the time of baseline they rarely visit to school.

Through the initiative of the project, targeted schools arranged coaching class for the weak students especially for PSC and JSC students. As a consequence, their education quality has been improved impressively where 100 percent students have passed successfully in the last examination. In addition, project staff arranged special learning class like health hygiene and behavioral change for the student. As a result, children are doing hygiene practices at school and at home as well. On the on hand, ISD project has implemented small scale mitigation works like latrine repair, water supply and setting bench in most vulnerable 15 schools. As a result thousands of students have access to water and sanitation as well as seat in the class room.

In terms of child rights and protection, 84 percent parents have clear awareness on child rights and protection while at the time of baseline it was only 10 percent. As a result children have got child friendly environment at household level as well as community level. In addition, regarding women rights 67 percent targeted women have been aware on women rights while at the time of baseline it was only 6 percent. As contrary, voice raise and communication & bargaining skill of women and access to services are being increased gradually. On the one hand, through the project initiative targeted illiterate women have been capable to read and write in Bangla, English and Math and to capable signature as well.

In terms of disaster risk reduction, through the project intervention 6 Union Disasters Management Committees (UDMC) in tazimuddin upazilla have been revitalized while at the time of baseline all of the UDMCs were inactive. They have been capacitated to conduct CRA and RRAP. On the one hand, regarding disaster preparedness practices at household level 93 percent households are doing disaster preparedness activities while at the time of baseline they had no practices.



## CHAPTER ONE: INTRODUCTION AND OBJECTIVE OF THE STUDY

### 1.1: Introduction and back ground:

This document is a report on Result Based Monitoring ( for the period of up to September 2017) of **ISD** project of Islamic Relief Bangladesh titled as **“Integrated Sustainable Development for Climate Vulnerable Ultra-Poor communities of southern Bangladesh”** under Livelihood and Community Development (L&CD)Program.

Bangladesh is one of the world's most densely populated countries and the 8th most populous country in the world (Population Census 2011). Bangladesh ranked 146th out of 187 countries in the Human Development Index (HDI) 2011. The project area is situated in the Meghna river basin, on the Bay of Bengal coast of Southern Bangladesh. The incidence of poverty in the proposed region is highly visible. Household Income and Expenditure Survey (HIES 2010) reveals that the incidence of poverty is at 39.4% compared to the national average of 31.5%. Incidence of extreme poverty is estimated at 26.7% where the national average is 17.6%. WFP Poverty Map (2005) shows the incidence of poverty and extreme poverty respectively was 51.07% and 31.81% in Bhola district. On the other hand, the incidence of poverty is 67% and extreme poverty is 38% in proposed project location Tazumuddin (sub-district). Bangladesh Bureau of Statistics, (BBS, 2009) described that 39.8% populations faced food insecurity, 19.2% of whom faced temporary food insecurity whilst 80.8% are long term food insecure in these areas. Nevertheless average literacy rate of proposed sub districts is 26.77% and drop out of children before completion of grade five is around 70%.

Under the circumstance IRB is implementing an integrated development project which ultimately seeks climate vulnerable households and communities are empowered and enjoy enhanced income, food and livelihoods security, basic services, resilience and a reduction in extreme poverty. The project actions reduce extreme poverty and food insecurity of 3,000 climate vulnerable ultra poor households through improving their livelihood opportunities, safe water and sanitation, child schooling, resilience and food security.

### 1.2. Objective of the RBM

The principle objective of the RBM is to assess the relevancy, efficiency, effectiveness & impact of the project in light with the project overall goal, specific objective and results.

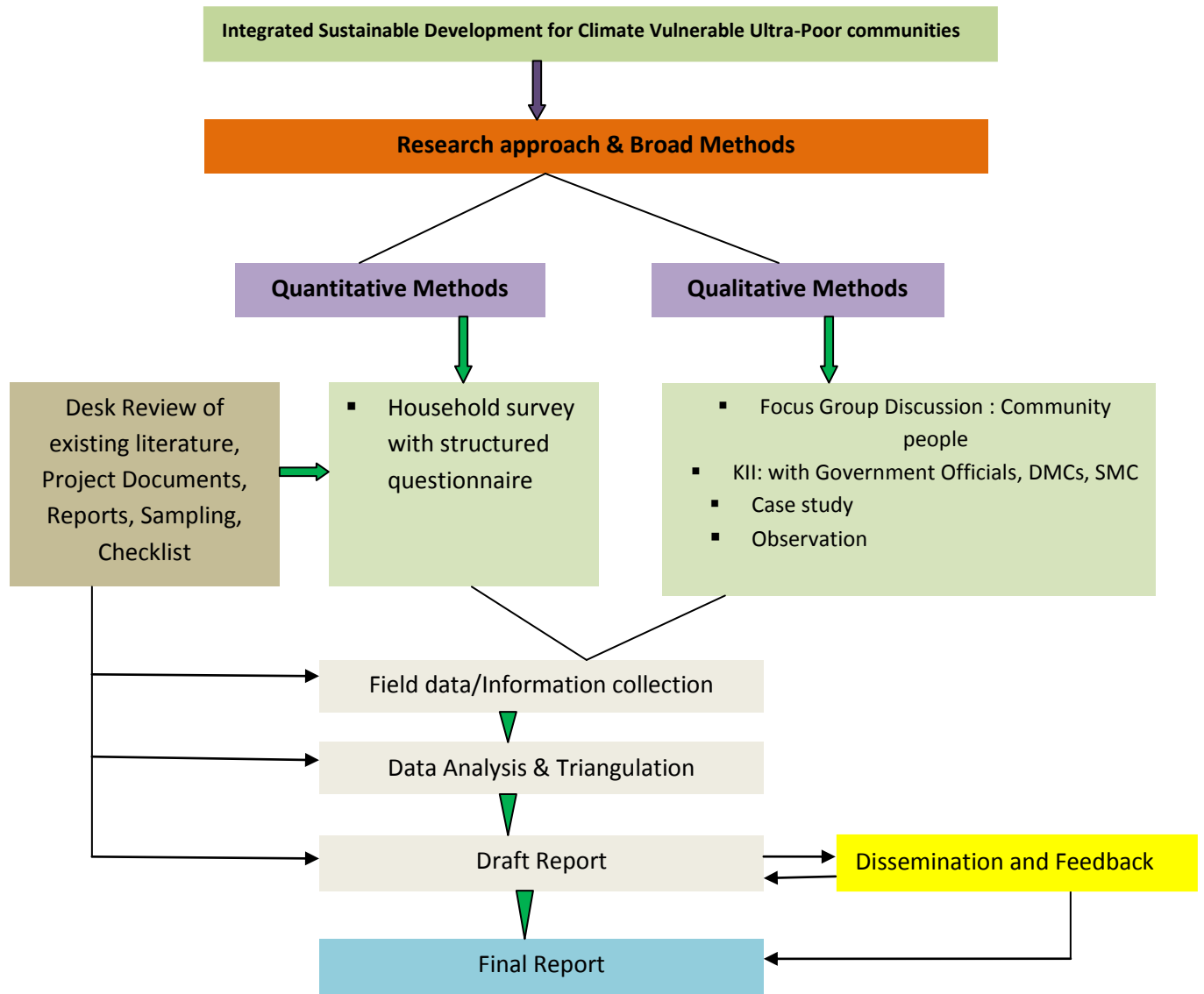
The specific objectives of the project are as follows:

- To assess the progress of implementation of project actions.
- To assess the appropriateness of on-going interventions in achieving its results during the remaining period of project implementation.
- To assess the efficiency with which inputs/means have been converted into activities and the quality of the results achieved.
- To assess the effectiveness to date of project interventions in achieving the desired results to what extent the results will lead to achievement of project objectives in the future, and how well the risks and assumptions have been predicated.
- To make appropriate recommendations for any adjustment and improvement during the remaining period of implementation.



## CHAPTER II: METHODOLOGICAL CONSIDERATION AND CHOICE

The study employed a mixed approach combining qualitative and quantitative method for data collection and analysis. Data was collected from both primary and secondary sources. Primary data was collected through qualitative and quantitative survey. Household survey was applied for quantitative study. On the one hand, FGD, KII, group assessment Meeting , case study and observation, etc were mainly applied for collecting qualitative information from project related stakeholders such as SHG, Apex body, UDMC members, Mother group, and tube-well care taker, government officials, SMCs' members, & project staff. As a part of literature review the study team has gone through different documents by which they captured secondary information ([Please click here or see the annex -1 to see details methodology of the study](#)).



### CHAPTER III: RELEVANCY AND APPROPRIATENESS ANALYSIS

Undoubtedly Islamic Relief Bangladesh has designed very meaningful development interventions of the **“Integrated Sustainable Development for Climate Vulnerable Ultra-Poor communities of southern Bangladesh”** project. Quality program largely depends on management capacity and functional supports. It is very obviously expected that the project management must strive for efficiency, effectiveness, transparency and accountability, so that they can ensure quality control of project implementation. At the RBM, the study tried to look into relevancy and appropriateness on designing, planning and implementing activities of the project as follows:-

- It is relevance that an ISD project was designed based on through analysis of policy context of MDG’s goals 1, 2, 3 and 6 and also found that project also matched with SGD goals including 1, 2, 3, 4, 5, 6 and 13
- Appropriate areas were selected to implement the projects. Because, these areas were climate vulnerable where a large number of people number of people lives under extreme poverty line as well as suffering from disaster, safe water and sanitation.
- In terms of selected beneficiary appropriateness it was found that beneficiaries were selected through participatory approaches where local administration, UP representative and community leaders and people were involved in the selection process.
- Staffing is one of the important management issues for carrying out different activities of the project including programmatic, finance and administration. In terms of magnitude of project activities the staff provision designed by the project has considerably look adequate.
- For implementing project, staff capacities development activities must have and in this project designing staff capacity development activities was sufficient.
- Project implementation activities are achievable to reach the project framework.
- Project offices were setup at the congenial place where project staff can communicate to field easily and keep proper communication with local administration as well as other stakeholders.
- At the designing phase, especially logical framework was designed properly using SMART indicators that helped for asses the project properly. A robust M&E plan has in the project to ensure right truck the project activities.
- Relevant stakeholders are involved with the project from designing to phase out (national and local institutions, civil society organizations, unions, local community organizations etc).

## CHAPTER IV: FINDINGS: EFFICIENCY, EFFECTIVENESS AND RESULTS

### SECTION 1: DEMOGRAPHIC INFORMATION

The result based monitoring (up to September, 2017) of the ISD project conducted with survey of 121 households in the two unions named Chadpur and Sinapur. Total population of survey households are 568 where average family size is 4.69. Of them, 51 percent is female where 49 percent is male.

Nature project design livelihood beneficiary were most priority female. So, 100 percent quantitative questionnaire based respondents were female.

### SECTION 2: LIVELIHOOD AND FAMILY INCOME OF THE TARGETED EXTREME POOR PEOPLE

#### 2.1: Self Helps Group (SHG) formation and functioning

To fruitfully implement the project activities, selected beneficiaries (climate vulnerable ultra poor) formed SHG through participatory way. The project has provided adequate technical supports to form SHG at local by comprising women. There have been 101 SHGs (Self Help Group) supported across the project areas which total participants is about 3000 and each group have been consisted with 25 -35 persons. The study conducted FGD with 8 groups and found that 100 percent groups are functioning.

Alongside FGD the study team assessed group's capacity using group assessment tools. In this regards four components including governance, operation and management, and financial management, and internal-external relation so on were evaluated. The study found impressive achievements of the groups, finding is given below:-

**Governance:** 100 percentages group's executive committee was selected through participatory process. Around two third group members are clearly aware the objective of SHG. All of the groups are operating as per guideline. 75 percent group leaders are clearly aware about their role and responsibilities and 80 leaders attends meeting regularly (observed by last 3 months). In terms of quality, 85 percent group leader's quality is impressive.

**Operation management:** Through checked group documents and FGD with them it was found that all of the groups conduct regular weekly meeting and attendance rate of the members in the group meeting is 78 percent. They maintain group meeting's documentation including attendance and meeting minutes properly and it is impressive that 88 percent group are capable to write meeting minutes without external support. It was also found that group does any work in a participatory way that means group's conflict management level is impressive. Level of capacity of group leaders on SHG management is impressive. In terms of raise voice united way against any kind of violence, their knowledge and attitude level has developed significantly while practices level is increasing gradually. It is recommended that under the operation management some area need to improve like group need clear work plan and capable to planning without external support.

#### **External-Internal Relation and Sharia compliance:**

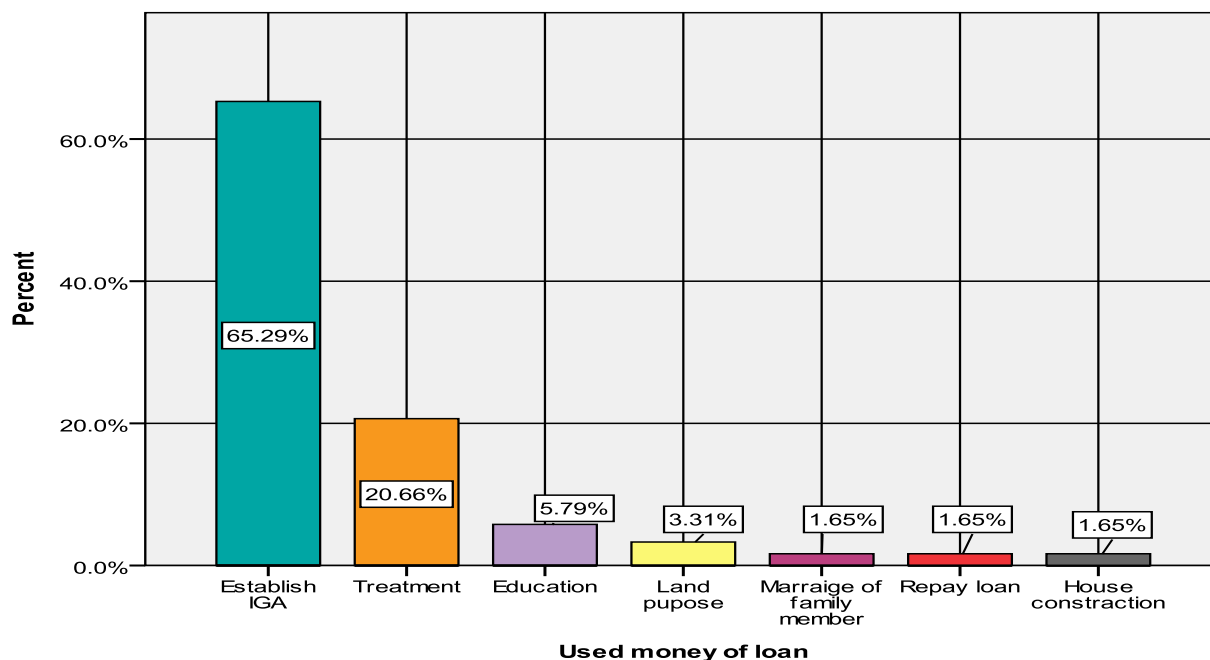
The study found that the group members have made strong relationship between SHG and project staff. On the one hand, they have made impressive rapport building with services providers and civil society including livestock officer, community health, cooperative officer, school management, community leaders, religious leaders, union parishad etc. In terms of awareness level on complaint response mechanism system group members are considerable aware.

#### **Financial management**

**A. Saving & Quard-al-hasana (interest free loan) :** It is impressive that all of the group members are depositing money (weekly 20-100) in the group led saving. And , till now each group's deposit saving is average 30,857 BDT. Till now each group have deposit money both saving and seeds money in the group account is around 280000 BDT.

In addition, the groups are practicing Qard-al-Hasana, against the received seeds money. The members repay in the group account weekly. Furthermore, from the group saving money including personal saving and repayment money, around 88 percent group members have taken loan (2000 -20000 BDT) from the group. Of them, 10 percent took quardal-hasana from seeds money fund and 88 percent from personal saving fund. Of them 33 percent taken one time while 29 percent two times. Following by 17 percent received three times, 6 percent received 4 times and 2 percent received 5 times.

In terms of utilization loan money 65 percent members took money for invest in their existing IGA or start new IGA while 21 percent took money for treatment. Following by 6 percent for education, 3 percent for land purchase, 2 percent for marriage, 2 percent for house construction and 2 percent for repay loan.

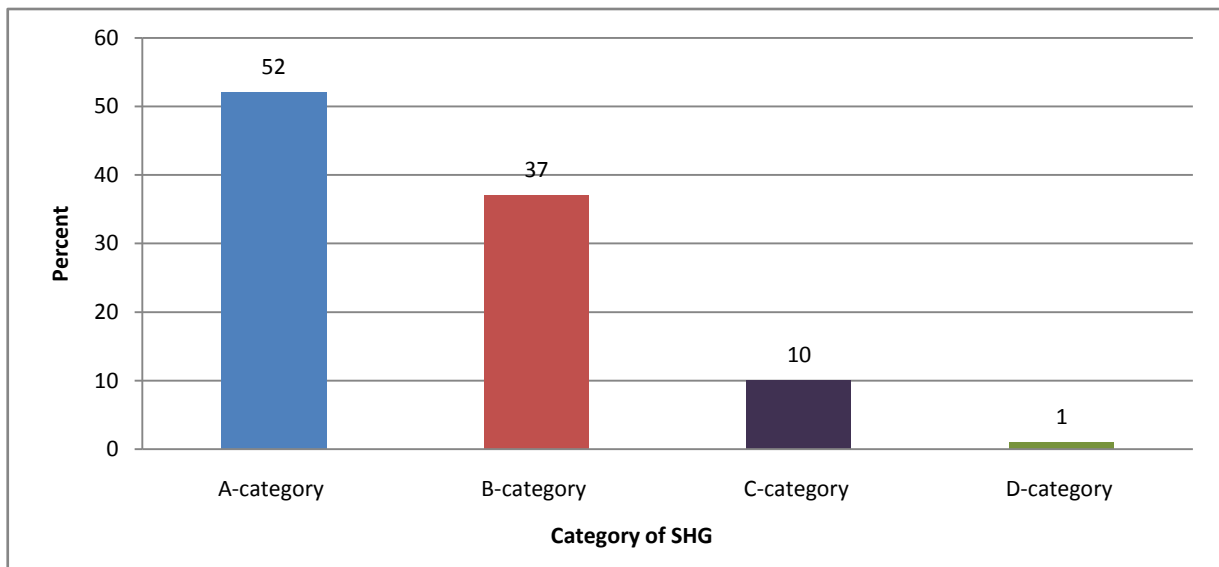


**B. Food bank:** The study found that all of the groups are doing food bank practices (saving fist rice) for rainy days. Most of the group’s members take rice from the group as borrow in a rainy days or when the respective family unable to manage money for cook.

**C.** However, it is also noted that the groups have opened group account in the bank and all of the members are aware the group account. They reported, at the time of deposit money in the account at least two general member go to bank with cashier. Moreover, the group leaders have received training on financial management and it is found that most of the group member’s financial management skill is satisfactory level. It also noted that, all of the groups are capable to handle accounting system without external support.

### Category of the group:

However, the study tried to categories the group into A, B, C and D<sup>11</sup> on the basis of the capacity (*please see the footnote*) and found almost 52 percent group are A-category while the 37 percent group are B-category. Following by 10 percent C and 1 percent group is D category.



### SHG Replication

The study found that self help group model has been replicated at the other community. In the respective 4 unions extreme poor women formed 6 SHG elated by the project formed SHG model. The study conducted FGD with a replication group and found they are running the group like project formed SHG. They are doing weekly meeting which member's attendance rate is 90 percent. They are doing saving practices and keeping documentation properly. In terms of project support, staff only is providing them guidance. They are so impressive clear about objectives of the SHG and it activities.

### 2.2: Apex body

There is an apex body named Shotodal Mihila somity has been formed by the SHG members. The executive committee consisted with 12 members. Apex body has got registration from cooperative department. FGD with apex body it was found that the committee has consisted through contho (verbal) vote where all of the SHG representatives participated in voting process. However, the committee members are impressive aware about objectives of the apex body are given below:-

- for sustain the SHG,
- Make strong linkage with services providers and civil societies,
- Ensure their rights and entitlement through raised voice, advocacy, bargaining and negotiation.
- Enhanced group's members IGA through more productive way
- Aware community people about bad impact of early and force marriage, dowry, health hygiene, women rights and social justice

<sup>11</sup> A- Category is group has excellent capacity who's achievement score is 85-99, B-Category is achievement score is 75-84, C-Category is 66-75 and finally D-category is below 66. Please see the annexure -2 herewith the group assessment scoring tool)

As activities they conduct meeting monthly. The group leaders have impressive capacity on organizational management and financial management. They are keeping documentation properly.

As a financial management they are operating risk fund – 100 BDT per year, saving -200 BDT per year and admission fee 20 BDT as well as share business token – 100 BDT per share for the respective 3000 SHG members. Till now they collected total amount of 1767000 BDT. At the time of RBM they are preparing for Musharaka and Morabaha business.

On the one hand, KII with government cooperative officer it was found that the cooperative is keeping regular flow-up and monitoring the apex body. They also plan give skill development training for the apex body members on behalf of government.

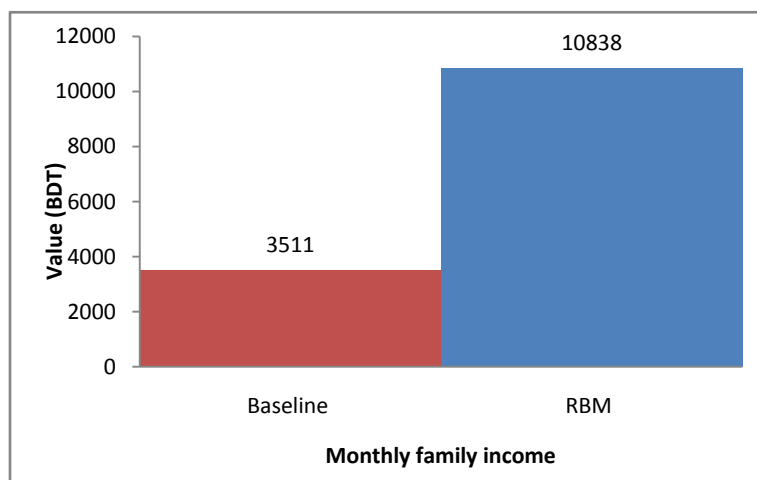
Some suggestion has come from cooperative officer as follows:-

- The body must have clean and updated financial transaction and document for face government audit.
- The committee must have well informed on cooperative law and instruction 2004 and amended 2013.
- As per law, for executive committee selection process must have democracy process like parliamentary election. First of all, an election committee has to form where the committee will carry out the election. And, election will through ballot voting.

### Economic resource profile

To assess the progress of family income and asset profile the study applied comparison strategies with the baseline as follows:

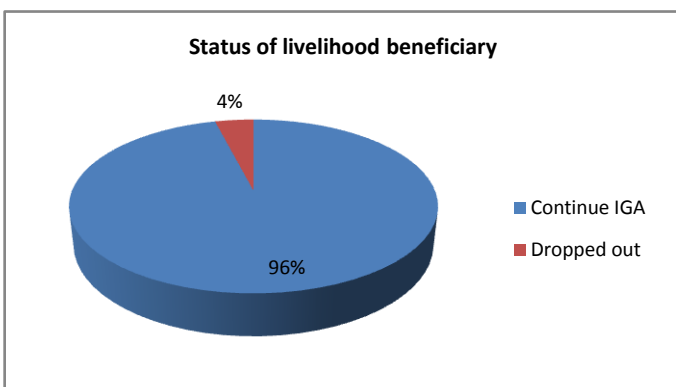
#### 2.3 Monthly family income status



Income level of targeted households has been increased significantly. It is revealed on figure that the average income has been increased 208 percent (from BDT 3511 to BDT 10838). As a contrary, considering the national yearly inflation 21 percent in three years targeted household's average monthly income level has been increased 143 percent which is BDT 8562. Moreover, lower limit monthly income of the family is BDT

1102 and upper limit is BDT 28600. In addition, 95 percent HH's monthly income more than £1 a day while at the time of baseline it was 16 percent. On the one hand, monthly average expenditure of the households is BDT 9517 that means average surplus value is BDT1321 while at the time of baseline their monthly average expenditure's deficient was 310 BDT.

## 2.4: Involvement alternative income generating activities (IGA)



Aiming with a sustainable livelihood, through the project support there are 3000 socially excluded venerable HHs are involved in alternative IGA. However, the study found that of them almost 96 percent targeted beneficiaries are continuing their IGA while 4 percent HHs have turned over from IGA owing to migration and death.

According to ecological diversification and nature of livelihoods targeted households are involved in diversify types of IGA such as cow rearing, beef fattening, goat and sheep rearing, fish cultivation or catch fish, poultry and duck rearing, Small business, shop keeping and tailoring etc. Of them, below table shows, at the time of RBM 5 percent HHs has no any IGA because of some of the sold IGA product and some of them purchased homestead land.

IGAs	HH %
Cow rearing/Beef fattening	53%
Goat rearing	9%
Poultry/Duck rearing	19%
Agriculture	23%
Fish cultivation	1%
Small business	9%
Rickshaw/Van pulling	3%
Driving	1%
Shop Keeper	1%
tailoring	3%
Others	3%
No IGAs rights	5%
<b>Grand Total</b>	<b>100%</b>

## 2.5: Capacity building training on IGA

Skill development training on IGA is very much important for targeted beneficiary. The study findings reveal that all of the targeted beneficiaries were received capacity development training on respective relevant IGAs from the project.

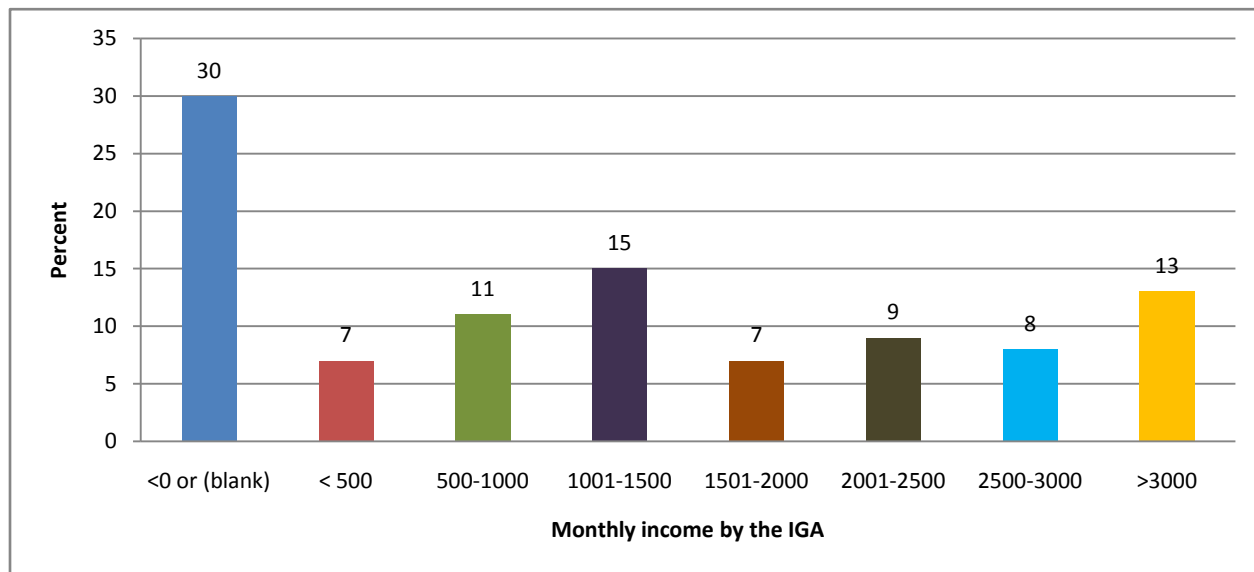
In terms of quality of training, 90 percent respondents reported, the training quality is good they easily understood training topics while 10 percent stated training quality was poor they couldn't understand. However, the study found all most all the HHs has impressive knowledge, attitude and practices on respective IGA through skill development training.

## 2.6: Earning money by the project supported IGA

The study found, who are continuing the IGA, of them 70 percent HHs have been profited by their IGA while 30 percent have not got any profit yet who are mostly livestock rearing IGA holders. Moreover, meeting with project staff and livelihood beneficiaries it was found that the reason of not get profit is waiting to get profit.



However, study found positive change among the beneficiaries as increased monthly income level of the family through IGA. However, average monthly profit through existing IGAs is **BDT 1931**. In addition, lower and limit of monthly income is BDT 100 and BDT 15000.



The column chart depicts 70 percent HHs profited from IGA. Of them, 30 percent HHs have done excellent performance monthly profit is from BDT 2001 to BDT above 3000 while 22 percentage’s monthly profit is satisfactory level that is between BDT 1001 and 2000. Moreover, 18 percent HH’s monthly profit is mediocre and poor level (BDT 500 to 1000).

However, to sum up it can easily conclusion that within one year climate adaptive IGA beneficiaries have seen impressive results utilized limited asset.

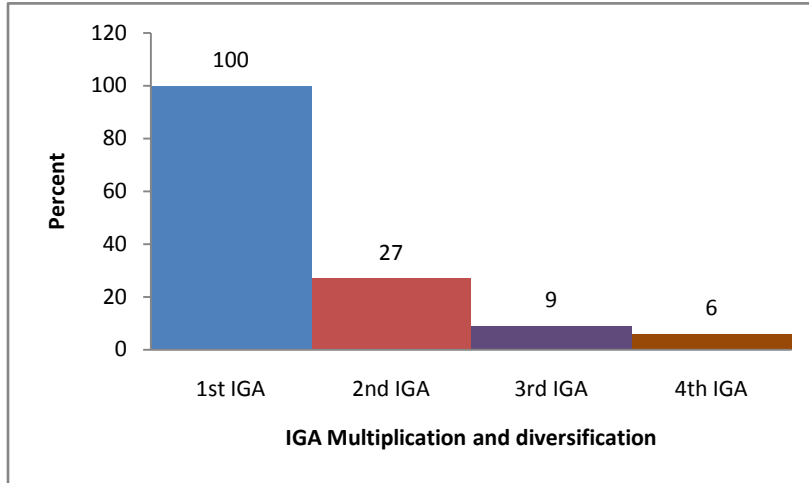
**Case-1**

***We couldn’t manage food properly owing to economical hardship,  
Now we are capable to manage food and other basic needs***

- Swapna Begum

Swapna begum is living with four offspring and cripple husband. 5 years ago her husband became economically inactive owing to road accident. So, Swapna was only earning member of her family. That’s why they couldn’t manage food in a day. She ran familial expense by day labour. As a result her children were dropped out from school due to able bear educational expense. However, after enrolled in the project’s livelihood beneficiary he started goat rearing as well as shrimp shrimp-fry (Renu) business. After five months she got profit 30000 BDT. She again took Qarda-al-hasana 20000 BDT from SHG and started a retailer shop business. Now asset value and capital of her retailer shop is 130000 BDT. Her daily turnover from retailer shop is in the range of 8000-10000 BDT. Now they are capable manage food properly as well as basic needs. Children have backed to school again.

## 2.7: IGA multiplication and diversification

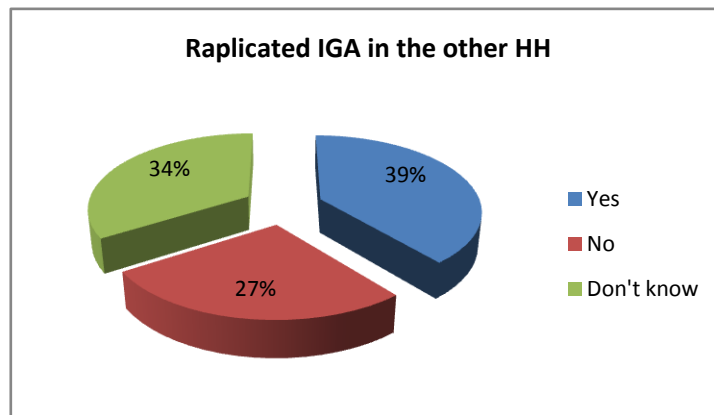


On the one hand, targeted beneficiaries are not confined them in one IGA. IGA multiplication and diversification has seen among the targeted households. 100 percent beneficiaries are running one IGA while 27 percent HHs is running two IGA. Followed by 3<sup>rd</sup> and 4<sup>th</sup> IGAs have 9 and 6 percent households. In addition, by the FGD it was found people are engaged in diversified IGA owing to got profit by their primary IGA

and take qard-al-hasana from saving fund.

## 2.8: IGA replication

The study finding reveals 39 percent targeted livelihood households stated that other HH elated by their income generating activities as a consequence it replicated into other HH and community. Replication have been diffused to neighbors, relatives, own house, friends and even neighboring community. Out of 39 percent, around 74 percent HH stated it has been replicated to the neighbors. However, replications IGAs are Crop and vegetable cultivation, Livestock rearing and fish cultivation



## 2.9. Improved knowledge on climate resilient livelihood options and skill

Through the project intervention 61 percent beneficiaries have been aware on climate resilient livelihood option and skill like climate tolerable vegetable and tree gardening cultivation and crops cultivation so. As a consequence number beneficiaries have been involved in climate resilient livelihood.

## 2.10: Climate Adaptive Livelihood Option (CALO): Farmers Field Laboratory

In terms of climate adaptive livelihood option (CALO) the project has been piloting 15 types of climate adaptive crops and vegetables in 15 plots to taste feasibility to cultivate in climate vulnerable area. The objective of farmer field laboratory is increase the capacity of the framers so that they can test and contextualize the recommended agricultural technologies using his indigenous knowledge for better adaptation. And, disseminate to other farmers about experience of experiment. However, an action researcher is working with these farmers and it is an initial stage, after feasibility test successful crops will be replicated in the wider community.

### 2.11: Homestead gardening

The study found the project distributed vegetable seeds to the beneficiaries that are contributing their family's income level and nutrition. The targeted beneficiaries planted vegetable at homestead. However, it was found that of them, 80 percent of the beneficiaries were able produced vegetables. Moreover, of them about 52 percent households sold vegetables alongside consumed which amount is average BDT 932. To sum up, homestead gardening is contributing family nutrition as well as income level.

#### Case-2

*Sawpna, SHG member, living at kandi village in chadpur union. From IRB sawpna received vegetable's seeds and leased 32 decimals land by taken lend BDT 2000 from group saving found. She planted Basil, Balsam, Bottle guard, Pumpkin, chili, tomato and eggplant etc. In the last season she able to produced 250 KG vegetables. She sold vegetables amount of BDT 5000 alongside consumed.*



### 2.12: Develop community base local service provider or volunteer (livestock & agriculture):

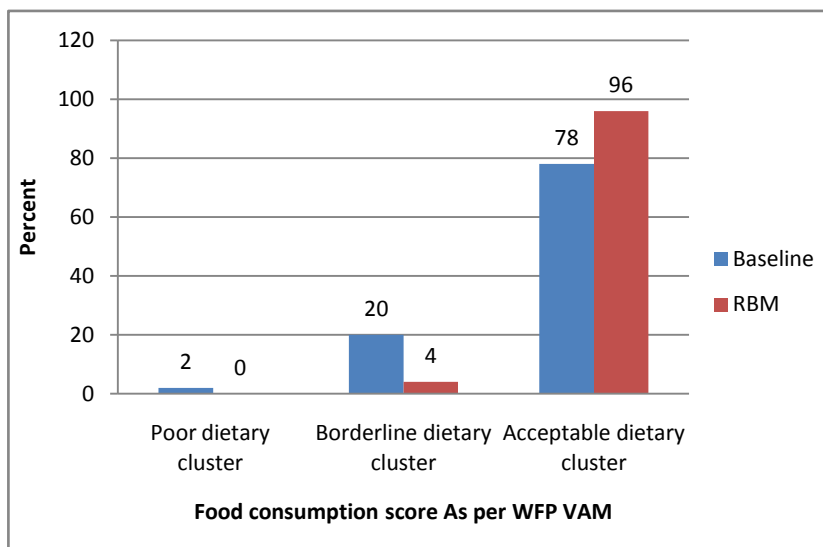
The project created 76 community based volunteers from SHG (64 for duck and poultry vaccinator) and community veterinary expert (12 cow, buffalo and goat doctor) to make sure good health of the community's livestock. However, KII and meeting with volunteers in chadpur union it was found that from the project volunteers received capacity development training where facilitators was livestock doctor. They have made good relation with government livestock department where they can easily purchase vaccination. Veterinary volunteer reported "they gave vaccination around 140 cows of the targeted HHs and community people and also gave consultation to the respective people to keep good health of their livestock".



On the one hand, till now each poultry vaccinator gave vaccine and vitamin around average 450 poultry and ducks of the SHGs and community. Moreover, by giving vaccination they also earned money average BDT 500 (including transportation and vaccine cost) alongside social work. As a contrary they stead earned such money is very poor because of people are show reluctant to give two taka per hen or duck that will discourage them to serve the work. However, before there was not available vaccination and medicine in the livestock department now through the project intervention respective department is

preserving vaccine and medicine. On the other hand, though they get vaccine and medicine but not getting all types of vaccine and medicine. So, advocacy and communication need to more increase.

### 2.13: Food security



The study finding on below chart shows targeted beneficiaries have positive changed in food intake. The study tried to asses' food security of households compare with baseline through measuring food consumption scoring as per guideline of WFP. However, the study found that targeted HH's food security increased significantly. 96 percent HH are in acceptable dietary cluster while at the time of baseline it was 78 percent. On the one hand, boarder line

and <sup>2</sup>poor diet cluster or poor match have been reduced from 20 to 4 percent and between 2 to 0percent ([please click here to see food consumption scoring guideline](#)).

### 2.14: Productive and non productive asset

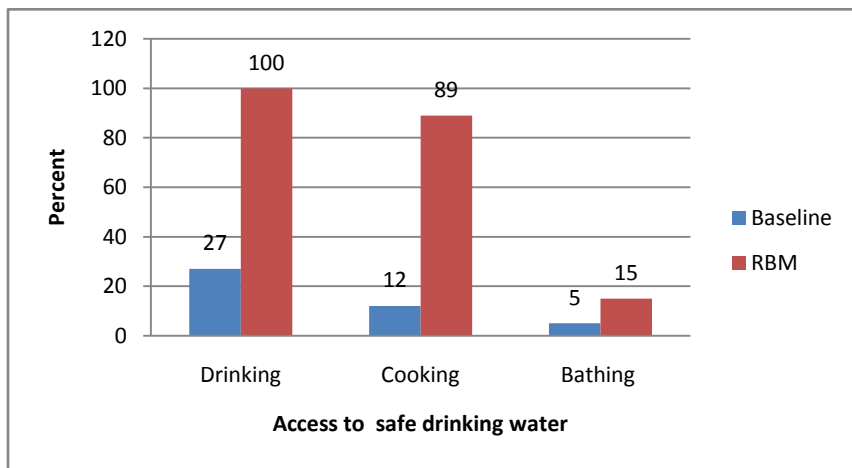
Asset value and percentage both productive and non-productive assets has been increased significantly than before. Average non-Productive Asset value is **BDT 17,385** and Productive Asset value is BDT 38356. In addition, the study also found 95 percent HHs have productive assets while at the time of baseline it was 20 percent. Productive assets are cow, goat, poultry & duck, sewing machine, fishing net, Boat, rickshaw, shop etc.

<sup>2</sup> The value food consumption calculation is (for example) [frequency (7 day/week) \* weight (carbohydrate-2), 7 \* 2 = 14] and vegetables (7 \* 1 = 7). The value 35 comes from an expected daily consumption of staple and vegetables complemented by a frequent (4 day/week) consumption of oil and pulses (staple\*weight + vegetables\*weight + oil\*weight + pulses\*weight = 7\*2+7\*1+4\*0.5+4\*3=35).

## SECTION 3: REDUCE WATER BORNE DISEASES THROUGH ENSURING WASH AND HYGIENE PRACTICES

### 3.1: Access to safe drinking water

Due to lack of safe water targeted community people were depend on pond’s contamination water for drink, cooking and bathing. However, to make sure safe water as well as reduce water borne disease IRB has installed tube-well for SHG and beneficiaries location. The project installed targeted 52 tube-wells. Moreover, to take care of these tube-wells there is a tube well management committee has formed for each unit. The committee members received training on properly maintenance and got tools box from the project. Furthermore, every SHG members are saving BDT 5 per month for tube-well maintenance expense. The study found that till now each group save average BDT 600.



In terms of access to tube – well water for the purpose of drinking, cooking and bathing the study found that access to safe drinking water of the targeted HHs have been increased significantly. At present 100 percent households have access to safe drinking water while at the time of baseline it was only 27 percent.

#### Case-3



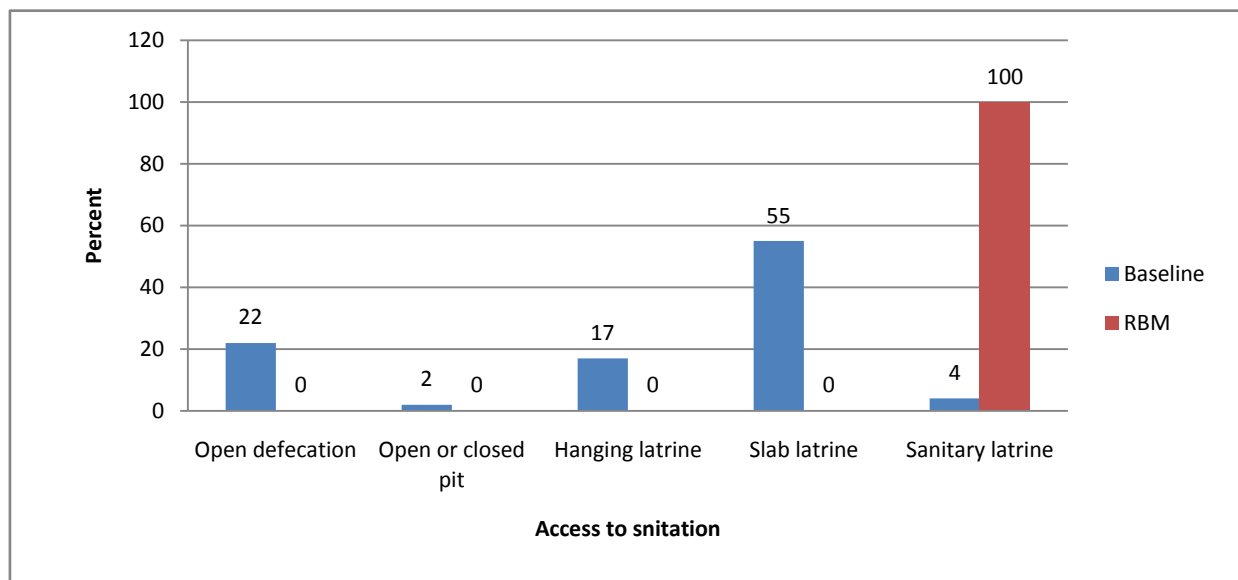
Yasmin, member of SHG, lives at south kalucha village in chadpur union. Before, in their locality there was no tube-well in that case they depend on pond’s contamination water for drinking, cooking and bathing. As results the family members suffered water bone disease. Installed IRB supported tube-well made them happy.

### 3.2: Access to sanitation:

To reduce water borne disease ensuring sanitation the project provided toilet to every beneficiary. However, study found that 100 percent targeted beneficiaries have received sanitary toilet. The study physically observed toilet sample basis and found that it made at proper place and 80 percent toilet is hygienic keep bucket, badna, sandal, and soap at the toilet premises while 20 percent unhygienic. However, as comparison between baseline and RBM the below figure shows 100 percent HHs have



access to sanitary toilet while at the time of baseline it was 4 percent. Moreover, 22 percent HHs were habituated open defecation.



#### Case-4

*Sajeda begum, her family was used to open defecation. Her family has got toilet from the project and she learnt how keep sanitation. As a result they are not confronting diarrhea and decently continuously than before.*



### 3.3: Health hygiene practices:

Among the targeted HHs hygiene practices have improved remarkably, most of the HHs is washing hand by the soap after defecation and before meals. 85 percent HHs use sandal to go to toilet while at the time of baseline it was 69 percent. Moreover, the project distributed tooth -past and brash for HH's school going children and aware the HHs for clean teeth as a result 100 percent HHs are cleaning teeth while at the time of baseline it was 83 percent.

SL	Hygiene practices	Baseline	RBM
1	HHs wash hands after defecation and before taking meal with soap	70%	99%

<b>2</b>	<b>HHs wash hands before taking meal with soap</b>	76%	90%
	Use sandal during go to toilet	69%	85%
	Clean teeth	83%	100%

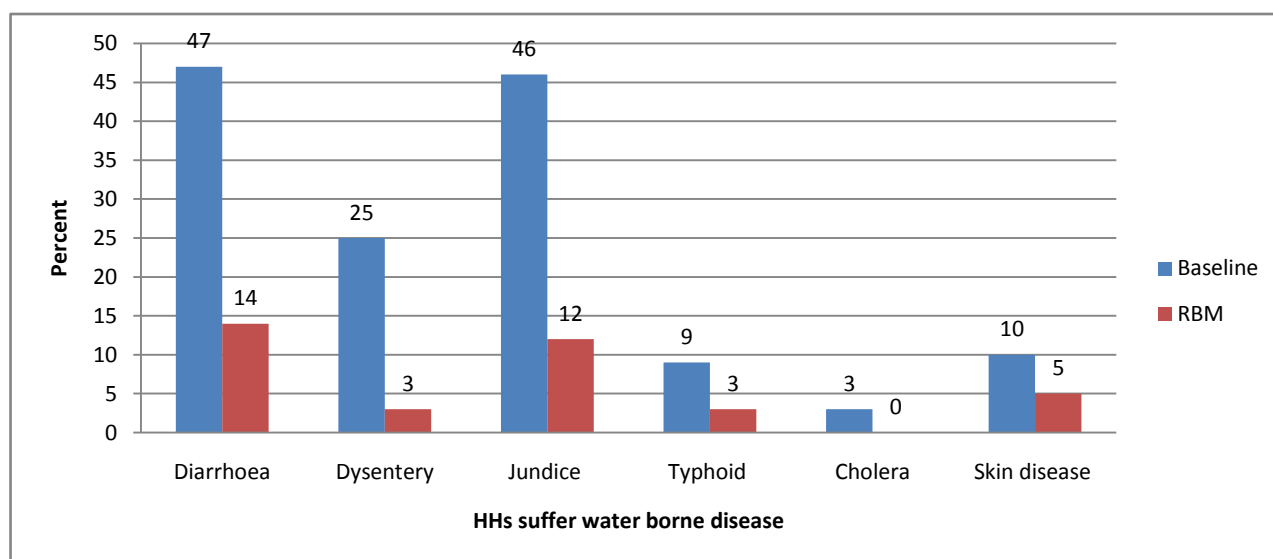
### 3.4: Waste management: Economic and Environmental practices

Through the project 100 percent family made whole for wastes management in order to clean house, make composed fertilizer using whole beside the homestead. As a practices level, however, the study found that **64 percent HHs** making compost through waste management practices while at the time of baseline it only 2 percent.

In addition, a number of HHs is clear about objectives of waste management. And they already used fertilizers in the tree, garden and crops fields. Of them, 2 percent have sold it which amount 500 BDT that is contributing income level of the family.

### 3.5: Reduced water borne related disease

Due to availability of water and sanitation as well as health hygiene practices among the targeted HHs water related borne have been reduced significantly. The below figure shows confront diarrhea disease has been reduced 33 percent and jaundice disease reduced 34 percent. Following by dysentery 22 percent, typhoid 6 percent, cholera 3 percent and skin disease reduced 5 percent.





## SECTION 4: ENSURE CHILD EDUCATION AND WOMEN RIGHTS

### 4.1: Access to education

SL	Indicator	Baseline (%)	RBM (%)
1	Enrollment in school	96 %	100%
2	Continued their education	96%	98%

Among the targeted HHs there was 4 percent school going children were out of school, however, above table shows through the project intervention respective dropped out children again enrolled in school that means 100 percent enrollment has been ensured. At the time of RBM study found of them 98 percent students is continuing education while 2 percent again dropped out from school.

Meeting with school teacher it was found that of them 95 percent students are going to school regularly while at time of baseline study it was not more than 60 percent. They also reported that as a responsibility of guardian for ensuring quality education, around 70 percent guardian visit to school to take updates their child education performance where at the time of baseline they had not practices.

It also found that through the initiative of the project targeted schools arranged caching class for the weak students especially for PSC and JSC students. As a consequence, there education quality has been improved impressively where 100 percent student have passed successfully in the last examination. In addition, project staff arranged special learning class like health hygiene and behavioral change for the student. As a result children are doing hygiene practices at school.

Moreover, to improve quality education project distributed educational aid materials and hygiene material including Khata, pen, biscuits, tooth brush etc to the targeted children.

### 4.2: Small scale mitigation work of educational institution:

With the government education officer, local representative and SMC the project have identified 15 most vulnerable schools for implement small scale mitigation works like latrine repair, water supply and setting bench etc. Through documents review, meeting with SMC and education officer as well as physical observation study found that 100 percent targeted work has been completed. The details status has given below:-

Type of scheme	Cost amount (BDT)
Water supply	130301
Latrine renovation /repair	428628
School setting bench distribution	566040
Total	1124969

### Case -5

#### Students of Endro Naraionpur primary school have access to sanitation



Endro Naraionpur primary school in Sunapur union was most vulnerable school. In the school premises there were a toilet was decrepit had become unusable. However, through the project intervention school toilet has been repaired. Now students and teacher have access to sanitation.

#### 4.3: Rights and protection and entitlement

The study found that project arranged a number of parents meeting /Mother Assembly to aware parents on education importance as well as ensure child rights. In addition, child awareness sessions were arranged at community level in order to aware children on education, child rights and health hygiene practices.

HHs are aware rights		
Indicator	Baseline (%)	RBM (%)
Child rights	10%	84%
Women rights	6%	67%

However, the study found among the targeted beneficiaries awareness level on child rights and women rights increased significantly. FGD with mothers and questionnaire survey the above figure depicts that 84 percent mothers are clearly aware on child rights and protection while at the time of baseline it was only 10 percent. In addition, in terms of women rights 67 percent targeted women have been aware on women rights while at the time of baseline it was only 6 percent.

As a practices level study found that children are enjoying their rights. As contrary, voice raise and communication & bargaining skill of women and access to services have not increased significantly.

FGD with children it was found that most of the children have been aware on child rights and health hygiene practices, as result they regularly do brush their tooth, wash hand with soap after meal and before defecation.

#### 4.4: Numeracy and literacy for SHG:

The project has initiated numeracy and literacy activities for SHGs in order to capable read and write in Bangla, English and Math and to capable signature as well. In this regards, the project distributed literacy books (NLE) and doing literacy sessions. However, the study found that targeted people have impressive improved on signature than before where major proportion can signature. On the other hand, for read and write it is improving slowly.

## SECTION 5: DISASTER RISK REDUCTION ROLE DISASTER MANAGEMENT INSTITUTION AND COMMUNITY

### 5.1: Union disaster Management Committee (UDMC):

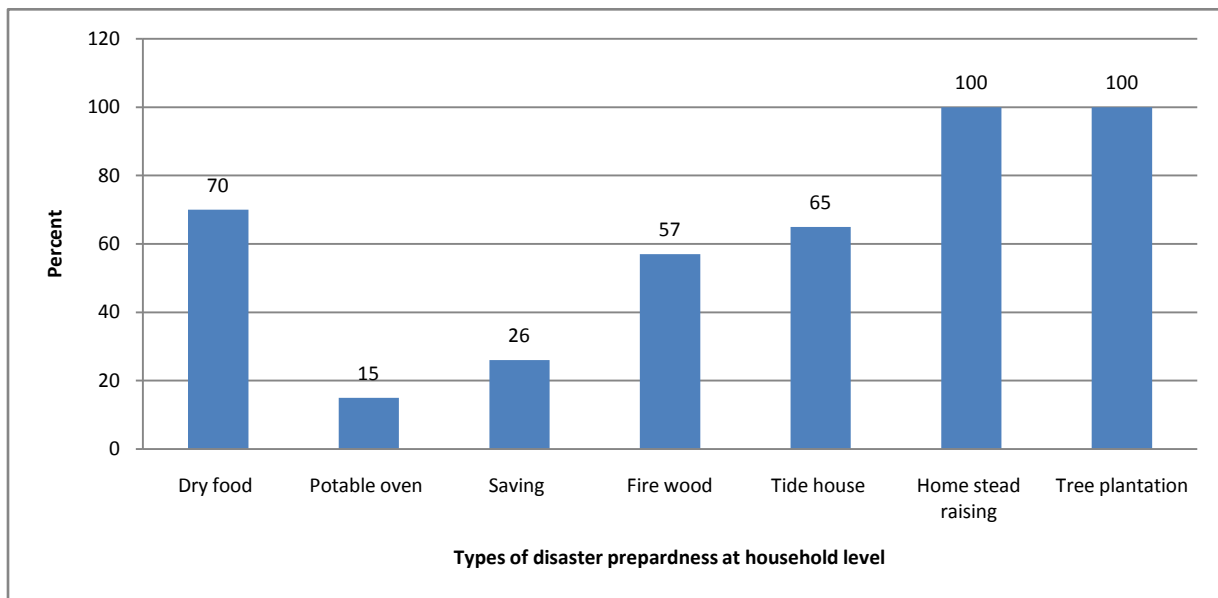
Through the project intervention 6 Union Disasters Management Committees (UDMC) in tazimuddin upazilla have been revitalized while at the time of baseline all of the UDMC was inactive. However, through document review and KII with UDMC members it was found that by the technical support of the project UDMCs conducted CRA and RRAP. They submitted RRAP at UzDMC level for link with ADP Budgets. However, in terms of question of functioning UDMC, they are not conducting meeting regularly. They also don't know present status of submitted RRAP. In terms of coordination of UDMC and community, 40 percent community respondents have Idea about UDMC. But in last disaster cyclone only 10 percent HHs reported they got relief assistance from UDMC.

### 5.2: DRR at household level

Unusually tazimuddin is disaster like cyclone and river erosion affected area. So, household level disaster preparedness activities are so imperative for disaster risk reduction. In this regards ISD project has taken a lot of intervention including aware the targeted households about disaster preparedness activities and have given financial support for DRR work.

For the plinth or homestead raising ISD provided cash for work support all of the targeted households. However, by the physical observation on sample basis the study found that 100 percent HHs have raised their house. Moreover, ISD project distributed sapling to the households for tree plantation.

One the one hand, in the SHG meeting households has been aware about disaster preparedness. However, as action of DRR practices, the study found significant changed among the targeted community. The quantitative finding shows 93 percent households have DRR practices while at the time of baseline they had no practices.



## CHAPTER V: KEY CHANGES /IMPACT OF THE PROJECT

Through RBM it is very difficult to neatly separate out the contributions of the project, and identify its exclusive impact of project but it can just look flavor of the impact that means the targeted peoples changing lives as an immediate results of the project. It was found that there are vast of the most significant changes are appearing in the targeted peoples that are represents impacts flavor of the project these are given bellow:-

- A. Contribution to poverty alleviation:** Through the project intervention (technical and financial support from the project) 3000 extreme poor families engaged in income generating activities. As a consequence 95 percent household's income level have been increased significantly.
- B. Targeted people have access water and sanitation:** Through project intervention 100 percent HHs have been covered water and sanitation. As result open defecation has been reduced significantly.
- C. Reduced Water Born Disease:** Due to access to safe drinking water as well as practicing the hygiene in their daily lives have been reduced water borne related disease. As a result their medical treatment cost as have been decreased and they are keeping good health that is why they can doing normal daily work cherish fully.
- D. Enhance women empowerment:** Through the project intervention targeted women are involved income generating activities, formed SHG and apex body, developed their knowledge and bargaining power. As a result they are contributing decision making process in the society along with family.
- E. Replication SHG model:** Self help group model has been replicated at the other community. In the respective 4 unions extreme poor women formed 6 SHG elated by the project formed SHG model.
- F. Contribution to ensure quality child education:** Through the intervention of the project targeted beneficiary's children are continuing education. They regularly attend school and mother or parents and project staff look after their education. As a result their education quality has been improved.
- G. People are practices disaster risk reduction activities:** Through the project intervention targeted beneficiaries have taken disaster preparedness measures with prepared dry food and fuel collection, portable Chula, homestead raising, tree plantation and other essential items etc.
- H. Revitalized UDMC:** Through the project intervention existing disaster management committee have been reactivated. They have been capacitated on conduct CRA and RRAP.
- I. Increased social capital:** In the course of the project intervention targeted women's mobility and participation has been increased. They have made good relationship with services providers and social elite like local administration, union Parishod representative, and government official and community leaders.

## CHAPTER VI: LIMITATION & CHALLENGES AND RECOMMENDATION OF THE PROJECT

- At present 5 percent targeted households/SHG members are not running any IGA. Some of them sold IGA product but have not started again new IGA and some of them purchased homestead land instead of involvement in IGA. So, project has scope to think about them to involve in income generating activities.
- SHG provides Qard-al-hasana to group members but it has seen poor documentation as an evidence (only take signature of taker in a register book and in the munities they mentioned it) against Qard-al-hasana. So, project has scope to ensure witness signature (minimum 2 members) or can develop agreement form where will mention purpose of loan, amount and witness signature.
- Though 67 percent women have aware been women rights but voice raise of women for ensure their entitlement and access to right have not increased significantly. So, project has scope to develop leadership, bargaining, negotiation, communication and advocacy skill of women to increase mobility and access to services.
- A number of SHG has seen less capacity of financial management. So, project has scope to increase their skill through on the job training.
- 11 percent SHGs are seen C and D category. So, project should extra care of the weak group.
- The committee must have well informed on cooperative law and instruction 2004 and amended 2013. The apex body must have clean and updated financial transaction and document for face government audit.
- As per law, for executive committee selection must have democracy process like parliamentary election. First of all, an election committee has to form where the committee will carry out the election. And, election will through ballot voting. So, next cooperative executive committee selection apex body has scope to follow the cooperative law.
- Though UDMC revitalized it seems less functioning. So, project has scope emphasis the UDMC activities.
- A beneficiary named Selina died due to baby delivery complicity not got proper treatment. It means health linkage has not established yet properly. Project has scope of work enhance health services and linkage for the targeted poor people.
- To enhance women rights at households and community level project can play video show in the community.

## CHAPTER VII: TARGETED VS ACHIEVEMENT OF ISD PROJECT

Results	Performance Indicators	Project Target	Baseline Data	RBM Oct 2017
<b>Outcome # 1</b> At least 80% of the targeted 3000 ultra-poor households of Tazumuddin sub-district have increased their income above £1 a day by the end of the project period	% of SHGs and Apex body operating independently	80%	0%	84%
	% of SHGs member have sustainable access to self help interest/profit free micro finance services	75%	0%	100%
	% of household established income generating activities – IGA	80%	0%	96%
	% of households change in household income £1 a day.	80%	-16%HHs monthly income more than £1 a day  Average monthly income is BDT 3,511	- 95%HHs monthly income more than £1 a day  -Average monthly income is BDT 10,838
				- 70% HHs are earning money by the project supported IGA - Average monthly income by the IGAs is BDT 1,931
	% of household change in FCS in acceptable level	80%	-78% households are in acceptable dietary cluster -20% are in borderline -2% are in poor diet cluster or poor match.	-96% households are in acceptable dietary cluster -4% are in borderline -0% are in poor diet cluster or poor match.
	% of household increase household asset (productive and non productive excluding land) 2 times	80%	20% HHs have productive assets	-95% HHs have productive assets -Average productive assets value BDT 38356
% of households have improved knowledge on climate resilient livelihood options and skill	50%	0%	61%	
<b>Outcome # 2</b> The targeted households of Tazumuddin sub-district have lower rate of water borne diseases by the end of the project period.	2.1. % of reduction in water born diseases of the targeted households children and women against baseline status	60%	- 47% HHs suffer from water borne diseases.	-16% HHs suffer from water borne diseases.
	2.2. % of people of the targeted households have proper hygienic practices	60%	- 70 % HHs wash hands after defecation and before taking meal without soap -98% HHs discard waste in open place	- 99% HHs wash hands after defecation with soap and 66 % before taking meal  -100% HHs made pit for waste management -of them, 64 % making compost and make firewood by the waste

Results	Performance Indicators	Project Target	Baseline Data	RBM Oct 2017
				while <b>38%</b> HHs discard waste in open place
<b>Outcome # 3</b> Children's and women's rights are upheld by the targeted communities of Tazumuddin sub-district by the end of the project period.	3.1. % of school going children of the targeted households are retained in school segregated by boys and girls	85%	<b>96%</b> children are retained in school. -4% children dropped out from school	<b>98%</b> children are retained in school.  -3% children dropped out from school
	3.2. % of school going children of the targeted households have completed full year of schooling segregated by boys and girls	80%	- <b>85%</b> of the households have primary school going children in the family with equal ratio of boys to girls.	-Of them, <b>100%</b> children passed or completed full in the last examination
	3.3. % of SHGs members and community leaders are demonstrated protective and responsive behavior towards women and children issues	65%	- <b>10% SHG members are aware on</b> children rights <b>6% SHG members are aware on</b> women rights	- <b>84% HHs are aware on</b> children rights and  67% HHs aware on women rights



**Annexure -1: Methodology of the study**

**Area selection of the Study:** Usually, Project has been implementing at 4 Unions under Tajimuddin sub-district of Bhola. However, the RBM covered two unions named Chadpur and Sunapur.

**Literature Review:** Literature review covered project relevant documents like project proposal, Project Implementation Plan (PIP), logical framework, Monthly updated report, interim report, etc.

**Data collection methods:**

The study employed a mixed approach combining qualitative and quantitative method for data collection and analysis. Data collected from both primary and secondary sources.

Quantitative data collected through household survey using structured questionnaire. The structure questionnaire applied on extreme poor climate vulnerable people (who are involved with climate adaptive livelihood). For qualitative information FGD, KII, group assessment Meeting, observation and case study methods and technique were applied. The study will conduct FGD with SHGs, Community people, UDMC, Mother group, and tube-well care taker, SMC and students. KII applied for UP representative, government officials. The study conducted meeting with project staff.

**Sampling Frame:**

The targeted respondents identified using probability sampling including lottery, simple random, systematic and stratified sampling technique to represent the target population with study coverage.

**Sample selection:** A total 120 households (considering 91% confidence level and 9% significance level error margin) were selected for the quantitative data collection.

Determination of Sample size: Primary unit of sampling were the households of the project areas. A representative and statistically significant sampling approach was undertaken. The sample was at 91% confidence level with an accuracy rate or amount of admissible error margin of 9%. The following sampling approach and statistical formula was applied for sample design.

$$n = \frac{z^2 \cdot p \cdot q \cdot N}{z^2 \cdot p \cdot q + (N - 1)e^2}$$

Where,

- $n$  = Sample size
- $N$  = Population size
- $e$  = Precision rate or amount of admissible error in the estimate
- $p$  = Proportion of defectiveness or success for the indicator
- $q$  =  $1-p$
- $z$  = Standard normal variable at the given level of significance

In the sampling estimate, given values are:

- $N$  = 3000 (total households covered by the project)
- $e$  = 0.10 (10% significance level/admissible error margin)
- $p$  = 0.5
- $q$  = factor  $q$  ( $1-p$ ) = 0.5

$z = 1.96$  (value of standard normal variable at 91% confidence level)

As the project targeted total 3000 numbers of individuals, so the total sample size for RBM is appeared 120.

First and foremost out of 4 unions 2 unions picked up using lottery sampling. Then from each union 3 wards were chosen apply random samplings. From each union as per ration HHs were picked up using random sampling

### Training of the enumerators

Data collection tools i.e. household questionnaires and topical outlines for focus group discussions guidelines prepared jointly by the entire team and followed by a discussion and briefing on data collection ethics, understanding of the tools, quality control and management of the process of data collection. All the data collectors/enumerators attended half day orientation session facilitated by PQLR unit of IRB.

### Data accumulation and management

Appropriate follow-up mechanisms putted in place to ensure that the data collected, verified and submitted according to the agreed schedule and sample. After data collection all the filled questionnaires and field notes of focus group discussions registered in a central book. Upon registration of the filled questionnaires, the data coded and processed for entry into the computers under strict supervision of the M&E coordinator of IRB.

### Data Entry, Processing and Analysis

A user friendly data set designed using MS FoxPro software following validation rules. All the processed data will be analyzed to describe the current situation of the targeted groups based on the objectives of the study. Quantitative data were analyzed using MS Excel and SPSS software to generate tables.

### Report preparation

The PQLR unit of IRB is responsible to prepare draft Report and presented to Islamic Relief. Attaining feedback and input from the Focal Persons, the final RBM Report submitted to Islamic Relief, Bangladesh.

## Annexure 2: Group assessment tools

0=Non existence , 1= Required Major improvement, 2= Need little improvement , 3=Excellent achievement .Total score=99		
Indicators for Group Assessment		Achieved score
<b>SL</b>	<b>Governance (3x6=18)</b>	
1	SHG members are clearly aware about the objective of the SHG	
2	SHG has executive committee and it was selected through participatory process	
3	SHG has bylaws/guideline and it operates according to the bylaws/ guideline	
4	Executive committee is clearly aware about their role and responsibilities	
5	Executive committee attends meeting timely and regularly	
6	Quality of SHG leaders ( average educational qualification)	
	<b>Operation and Management ( 3x10=30)</b>	
7	Clearly defined work plan exist for SHG	
8	Maintaining rule and regulation of SHG	
9	Capable for new planning without external support	
10	Regular meeting held (last three month)	
11	Capable to writing meeting minutes without external support	
12	Percentage of attendance (last three meeting )	
13	Process of decision making	
14	Conflict managed through within the group in a participatory way	
15	Raise their voice united way against any kind of violence	
16	Level of capacity of group leaders on SHG management	

	0=Non existence , 1= Required Major improvement, 2= Need little improvement , 3=Excellent achievement . <b>Total score=99</b>	
	<b>Indicators for Group Assessment</b>	<b>Achieved score</b>
	<b>Training and Financial Management (3x4=12)</b>	
17	Regular saving is deposited by the members	
18	All savings and credits are properly recorded by full documentation	
19	Capable to handle accounting system without external support	
20	Level of capacity of group leaders on financial management of SHG	
	<b>External and Internal Relation (3x4=12)</b>	
21	Relation among the SHG members	
22	Relation between SHG and IR staff	
23	Level of networking with the service providers	
24	Level of awareness on complaint and response mechanism	
35	Aware about donor and implementing organization	
36	Aware about Samity name, Samity code and Samity member	

### **Annexure 3: Calculation of the Food Consumption Score (FCS) and Food Consumption Groups (FCGs)**

SL	Food items	Food group ( Definitive)	Wight (definitive)
1	Maize , maize porridge, rice, sorghum, millet pasta, bread and other cereals, Cassava, potatoes and sweet potatoes, other tubers, plantains	Main staples	2
2	Beans. Peas, groundnuts and cashew nuts	Pulses	3
3	Vegetables, leaves	Vegetables	1
4	Fruits	Fruits	1
5	Beef, goat, poultry, pork, eggs and fish	Meat and fish	4
6	Milk yogurt and other diary	Milk	4
7	Sugar and sugar products, honey	Sugar	0.5
8	Oils, fats and butter	Oil	0.5
9	Spices, tea, coffee, salt, fish power, small, amounts of milk for tea.	Condiments	0