

1. Introduction

The community Empowerment for Food Access and Savings (CEFAS) project is a two-year continuation project of a previous livelihood and food security project in Naogaon and Chapai Nawabganj Districts of North-West Bangladesh. The development objective and expected outcomes of the project are as follows (CEFAS project proposal):

Development Objective	Vulnerable groups, especially women and children, in target communities in Rajshahi Division are food secure, eat nutritious food regularly and can participate in socio-econ life in a meaningful way
Outcome 1	Women in target communities have strong social networks and ownership and use of productive assets
Outcome 2	Vulnerable households in target communities possess and use their own food sources and income-generating skills. They plan and save money for difficult times.
Outcome 3	Household members in target areas have good nutrition knowledge and prepare food accordingly. The nutritional status of the most vulnerable community members is improved

The objectives of the study are as follows:

- ❖ Provide end line assessment of progress towards the development objective and outcome level indicators.
- ❖ Gain in-depth insight into impact of the project on socio-economic development of beneficiaries (FGD's and KII's) and potential for sustainability.

2. Methodology

2.1 Intro:

Mixed methodology was used for this study. Focus group discussions were conducted among peer nutrition leaders (2), Community based savings groups (1), parents of children with a disability (1), parents of malnourished children (1), and parents of boarding school children (1) to gain insights into the various programs within the CEFAS project. Key informant interviews were held with 9 local government and societal leaders as well as project staff in charge of key programs. A survey was also conducted among a random sample of 300 members of Community Based Savings Groups (CBSG), to assess their experience with Savings groups including savings, loans, livelihood training and practice, and vocational training. Questions were also included to evaluate attitudes and practices around female decision making and food security status of households in the program

2.2 Instruments and their adaptation

Questions for the adolescent knowledge attitude and practice (KAP) survey, focus group discussion and key informant interviews were developed by the MIS-Research team in consultation with the CEFAS project management. The questions were selected to give understanding of the experience of savings group members and other program participants (boarding school, disabled children, malnourished children) while being matched with the requirements of the log-frame indicators.

The Food Insecurity Experience Survey (FIES) (FAO FAQ, 2021) was used to assess food insecurity as directed by the project log frame. The eight questions were translated and back translated by the MIS-R research team. Questions on women's empowerment (decision making, gender-based violence and independence) were taken from work done by BRAC (Mahmud et al, 2011).

2.3 Sampling:

Focus group discussions: A total of 6 FGD's were conducted. A convenience sample was chosen by project staff where there were enough participants in the appropriate category. One FGD was conducted in each of the 6 unions in the project.

Knowledge Attitude and Practice Survey: A two-step 30 cluster sampling method was used to identify the 300 CBSG members who participated in the survey. Thirty Community based savings groups were randomly chosen from the list of all current groups in the project, using proportionate to size methodology. Two men's groups and 28 women's groups were selected. Project staff were notified shortly before the survey date and 10 members from the selected group were brought to a central spot to be interviewed. The final sample included twenty men (two groups times 10 per group) and 280 women (28 groups times 10 women per group).

Key informant interviews: In discussion with the project staff a list of appropriate key informants was developed. Project staff identified possible participants and approached them on behalf of the project to be interviewed.

2.4 Data Collection and Management

Focus group discussions: LAMB senior research staff conducted the focus group discussions. Verbal consent was obtained from participants and recorded on tape. A designated note taker took notes on the discussion and each discussion was taped using a digital recorder. Tapes were kept secure until return to LAMB where they were transferred to password protected computers.

KAP Survey: 10 group members from each cluster were brought to a central venue by BLMF staff for interview. Informed consent was obtained from each respondent.

Key Informant Interviews: Key informant interviews were recorded on paper by male BLM-F staff (government staff) and the MISR Director, Program manager- Research or LAMB Research officer (BLMF staff) after obtaining informed consent. Interviews were also recorded for verification of content and transcribed into English.

2.5 Statistical analysis

Survey data from the KAP survey was transferred interstate Intercooled version 14 for cleaning and analysis. Outcomes were calculated as proportions with 95% confidence intervals and p values reported as appropriate. Results of knowledge questions were compiled as simple proportions. FGD's and Key informant interviews were analyzed by topic and respondent group by the Research Program manager. Internal consistency of the FIES questions in this population was calculated using Cronbach's alpha.

3. Logframe: Summary of Development objective and Outcome level indicators

Endline outcomes against indicators are reported in the LFA matrix below

Community Empowerment for Food Access and Savings LFA Matrix			
	Project Strategy	Indicators	Endline values
Development objective	Vulnerable groups, especially women and children, in target communities in Rajshahi Division are food secure, eat nutritious food regularly and can participate in socio-econ life in a meaningful way	<ul style="list-style-type: none"> - % of community people experience improved food security - % of households report that they have higher income - Increased participation of women and other vulnerable community members 	<ul style="list-style-type: none"> 49.3% food secure 29.3% mild insecurity 13%- mod. Insecurity 8.3% severe insecurity - 90% attend CBSG and Coop meetings regularly (project report); 5 women participated in local election
Outcomes	1. Women in target communities have strong social networks and ownership and use of productive assets	<ul style="list-style-type: none"> - 10 Women's Cooperatives have Government registration and are functioning independently by the end of the project - At least 50% of women in Cooperatives have started income generating activities or own new productive assets - At least 50% of Cooperatives have taken initiatives for economic or social change their communities (e.g. advocacy, stopped child marriage, land rights etc.) - At least one woman from each Cooperative is taking part in local leadership activities (e.g. union level elections) - At least 75% of women in CBSGs report that they have stronger decision-making power in their HH 	<ul style="list-style-type: none"> -10 out of 10 (project report) -30% (3 /10) cooperatives have IGA project and using own savings (project report) -33% of women in Cooperatives (KAP) - 80% of cooperatives have initiated social change (project report- data not shown) -5 women have taken part in local elections (project reporting) 80.5% of women reported they usually or always took part in big family decisions (KAP)
	2. Vulnerable households in target communities possess and use their own food sources and income-generating skills. They plan and save money for difficult times.	<ul style="list-style-type: none"> - 90% of target households have at least 3 different own food sources - 85% of vocationally trained have a well-functioning own business - 75% of target households save money for lean times 	<ul style="list-style-type: none"> -59.3% reported at least 3 of: eat own vegetables; drink animals' milk, eat own eggs, eat own meat (KAP) -72.2% (13/18) get income from vocational training (KAP). 63.7% for 2017 -21 project data, 50% for '20. -End line = 80.3% HH save (KAP); 62% regularly deposit into.
	3. Household members in target areas have good nutrition knowledge and prepare food accordingly. The nutritional status of the most vulnerable community members is improved	<ul style="list-style-type: none"> - 80% of people in target communities experience that they have access to and consume adequate amounts of nutritious food throughout the year - 75% of Peer-Educators monitor children's weight at least quarterly in their communities and give advice to mothers in their communities - 75% of parents of identified CwDs understand their child's nutritional needs and feed their child accordingly, they know where to get help from when needed. 	<ul style="list-style-type: none"> -49.3% food secure (KAP) -66.7% were able to buy nutritious food all year (KAP) -69% of children in nutrition program gained wt./were -2 to +2 WAZ during 90-day program (2020-21) (project data) -88% in 2019 (project data- not shown)

4. Results

4.1 Description of samples

4.1.1 KAP survey

The sample consisted of 280 females (93.3%) and 20 males (6.7%) from households that belonged to project savings groups. Among the females 268 (95.7%) were married and among the males 13 (65%) were married. Most participants were Muslim (51.3%) followed by Hindu (40.7%) and Christian (8%). Respondents ranged in age from 16 to 61, with a mean age of 33. The largest proportion of respondents were between 20 to 29 years of age (37%) and 30 to 39 years of age (31.7%).

Over half of respondents had at either primary or secondary education, but 29% had no formal education (figure 1). Only one in 6 respondents had class 10 matriculation or higher, and among them were only two with a bachelor's degree. At end line only 39% of respondents were assessed as falling in the lowest three quintiles (figure 2). Nearly 50% of household heads were reported as day laborers, followed by farmers (28%) (figure 3). Only 10 respondents (3.3%) reported that their household head holds a job with a monthly salary.

Family size ranged from 1 to 10, with a mean of 4.2 members per household. Nearly 60% of those interviewed reported 3 or 4 family members.

Figure 1: Educational level of CEFAS end line survey respondents, n=300

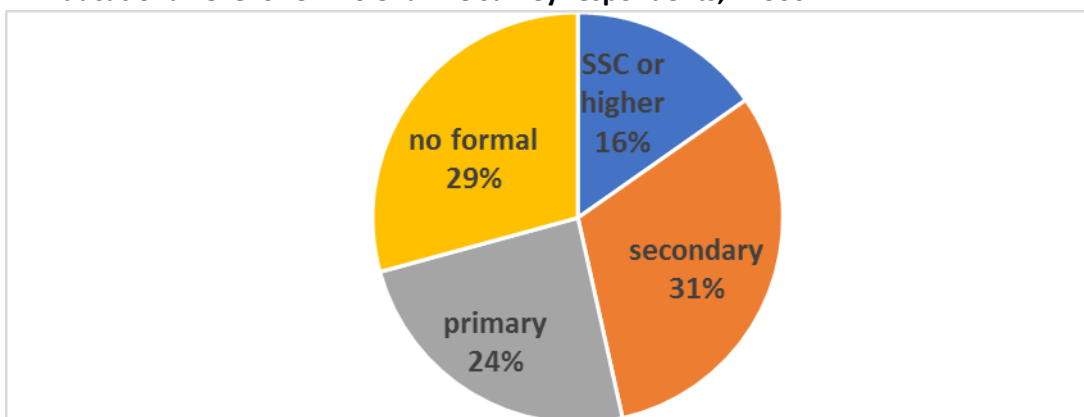


Figure 2: Socio-economic status of interviewees, n=300

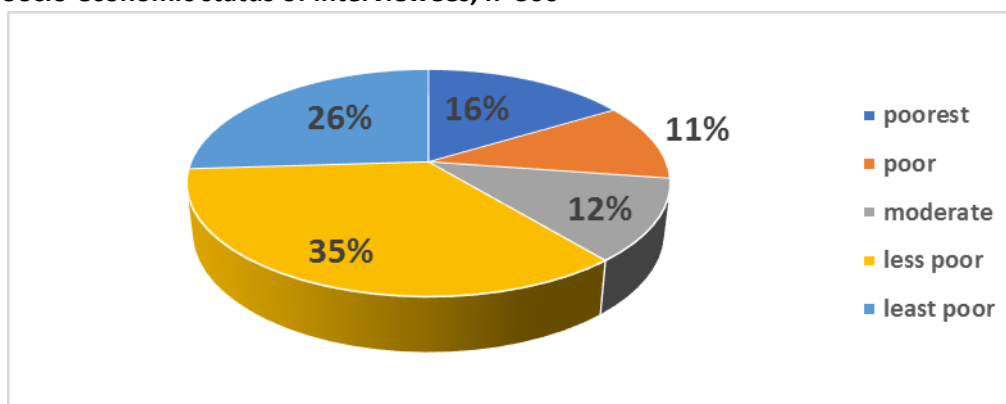
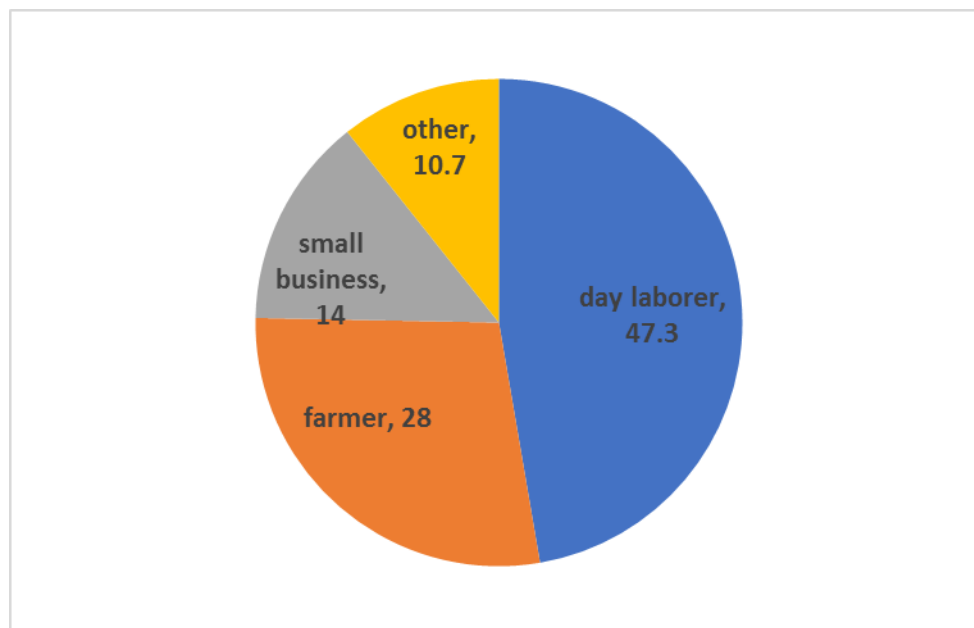


Figure 3: Head of Household Occupation (%), n=300



4.1.2 Key informant interviews

A total of 8 key informants were interviewed regarding their knowledge of different aspects of the Cephas project. All informants were male. Ages of informants ranged from 34 to 66 and education from HSc to MA (table 1).

Table 1: Details of Key Informants

sl	occupation	gender	age	education	religion
1	Vocational training coordinator (BLMF)	Male	66	HSc	Christian
2	Veterinary surgeon	Male	34	MA	Muslim
3	Chairman (local government)	Male	37	MA	Muslim
4	Cultivation supervisor (BLMF)	Male	41	Bachelors	Hindu
5	Training coordinator(BLMF)	Male	55	MA	Muslim
6	Assistant education officer (govt)	Male	40	MA	Muslim
7	Cooperative officer (govt)	Male	56	BA	Muslim
8	Program managers-Cephas (2)	Male			Christian

4.1.3 Focus Group Discussions

A total of seven focus group discussions were held, two with peer groups and one each with aCommunity based savings group (CBSG), mothers of children with disabilities, mothers of malnourished children, and parents of boarding students (table 2).

Table 2: Details of focus group discussion respondents

sl	group type	No.	ages	education	husband's occupation
1	peer group	10	18 - 26	HSC: 2 , SSC: 3 , Class 7 to 10 : 4	Day labor: 7, service: 2, business: 1
2	peer group	10	24-30	SSC: 1 , Class 7 to 10 : 6, Class 6: 1, Class 5:1	Day labor: 6, service: 0, business: 4
3	Community Based Savings grp (CBSG)	11	20 - 30	Class 6:2, class 8: 1 Primary: 4, signature: 4	Day labor: 6, farmer: 3, remittance: 1, business: 1
4	Parents of Child w/ disability	12	20-50	HSC: 1 , SSC 1, Class 6-10 : 7, class5: 1, None: 2	Day labor: 7, service: 2, business: 1
5	Malnourished children's parents	11	18-28	MA: 1 , Class 7 to 10 : 7, class 4: 2, Can write name: 1	day laborer- 11
6	Vocational training	6	24-30	MA: 1 , HSC: 4, class 8: 1	
7	Boarding parents	11	around 40	Class 5: 4 ; class 4:5; class 3: 2	day laborer- 11

4.2 Outcome 1: Women in target communities have strong social networks and ownership and use of productive assets.

4.2.1 Group Membership, Loans, training, and activities

Community Based Savings Groups (CBSG)

All **individuals surveyed** were Community based savings group (CBSG) members and reported contributing weekly to the group savings. 94% reported that their group was operated using their own savings (95% of men and 94% of women), 1.7% thought that they received help from BLMF and 4.33% couldn't say (5% of men and 4.3% of women). Most respondents reported monthly CBSG meetings (62.3%), with another 24.3% saying they met twice a month and 9.7% three times a month. Only 8 members (2.7%) reported meeting weekly. The main topic of discussion at meetings was regarding loan distribution (44.3%) and repayment (32%) (figure 4).

Community based savings group members are also encouraged to save regularly as a security against lean times or for special needs. Over 6 in 10 respondents reported depositing into regular family savings, with 42% setting aside some money at least monthly (figure 5).

When asked what they used this money for most frequently the most common answer was 'Income generating activities' (47.3%), followed by medical costs (16.7%), and buying food (11.3%) (figure 6). One in eight have not yet used their savings.

Group members are eligible to receive loans from their savings group. The amount of loan, and who can get a loan at any given time is decided by the group themselves. When asked what the amount of their last loan was 119 (39.7%) respondents said they had not got a loan from their group. Loans ranged from Tk 300 (\$3.50) to Tk 22,000 (around \$250). The most common loan size was under Tk 5000 (\$60) followed by Tk 5000 to Tk 9999 (up to \$120, 19.7%), tk 10,000 to 14,999 (up to \$180, 5%). Only 4 persons reported loans of up to \$250. The largest proportion of loans were used for income generation projects (44.2%), family expenses (30.4%) and medical expenses (figure 7).

Among the 80 savings group members who said they used their last loan for an income generation projects, 36 (45%) said they had not yet made a profit. For the 44 who reported making money from their project the income to date ranged from around \$16 to nearly \$600 (see figure 8). The most common use of profits was food for the family (20) followed by medical treatment (10) (figure 9). Only two of the 44 who made a profit reported putting money back into savings.

Group members were also asked what role they themselves or their group played in improving the social and economic situation in their community. Two thirds of respondents said they were not involved in any activities, but 12% said they passed on helpful information they received on gardening, animal husbandry or sewing that they learned in their group. Others said they worked to stop child marriage (8.3%), helped start other savings groups (7%), helped the poor with treatment and other costs (6%) and helped with land rights (4.7%).

Figure 4: Main group discussion topics reported by CBSG members, n=300

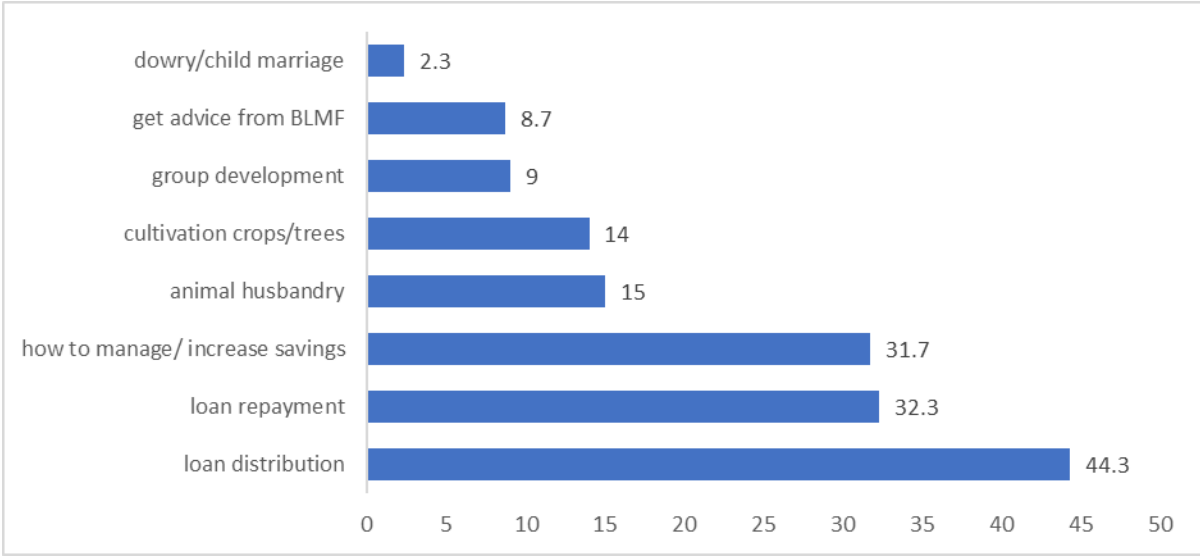


Figure 5: Family savings habits of Community Based Savings group members, n=300

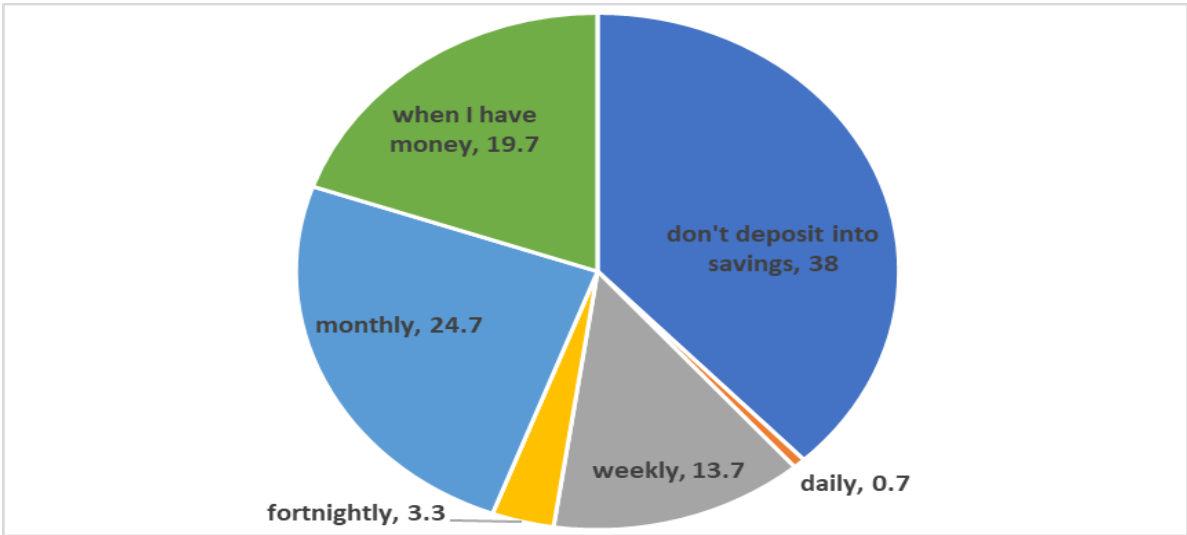


Figure 6: How CBGS members use their personal (family) savings, n=183

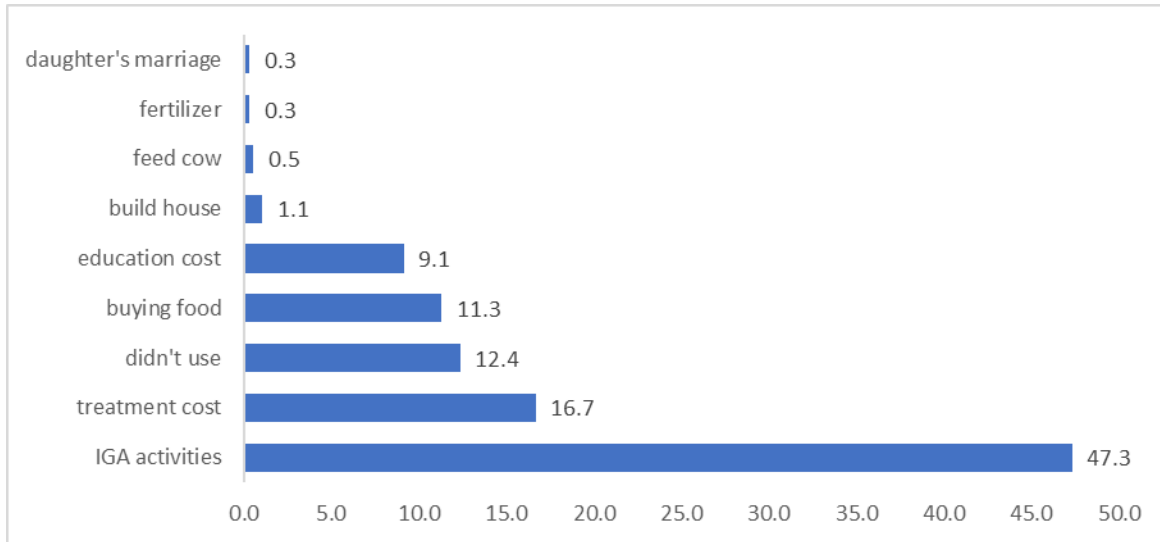


Figure 7: Proportion of CBSG (savings group) loans used for various expenses, n=181

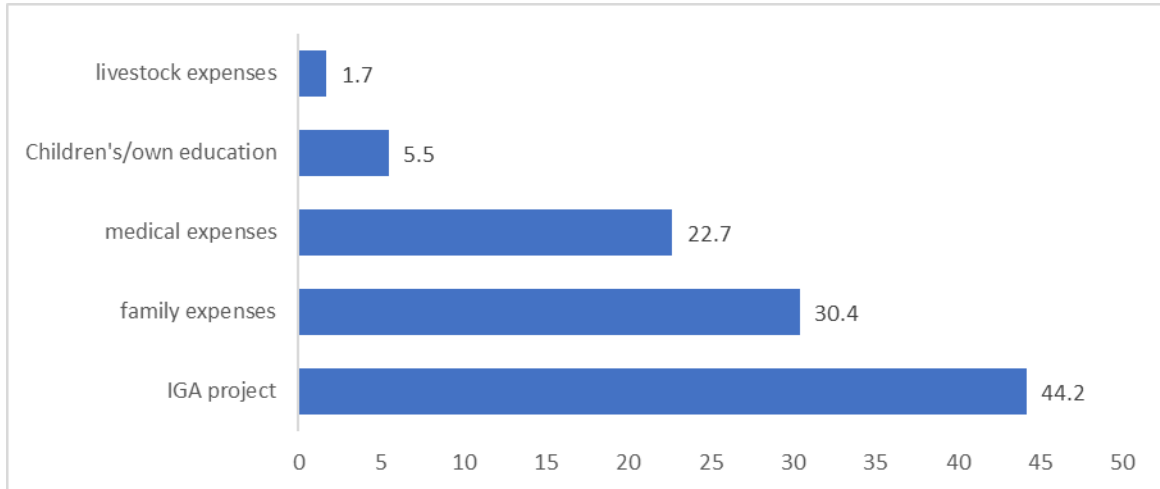


Figure 8: Income to date from loans used for income generation projects, n=80

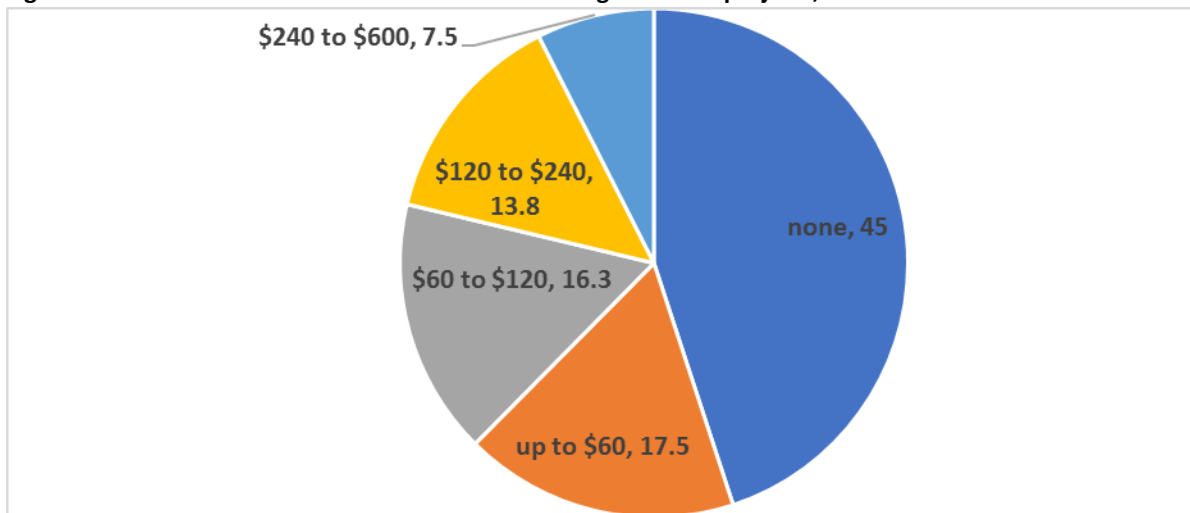
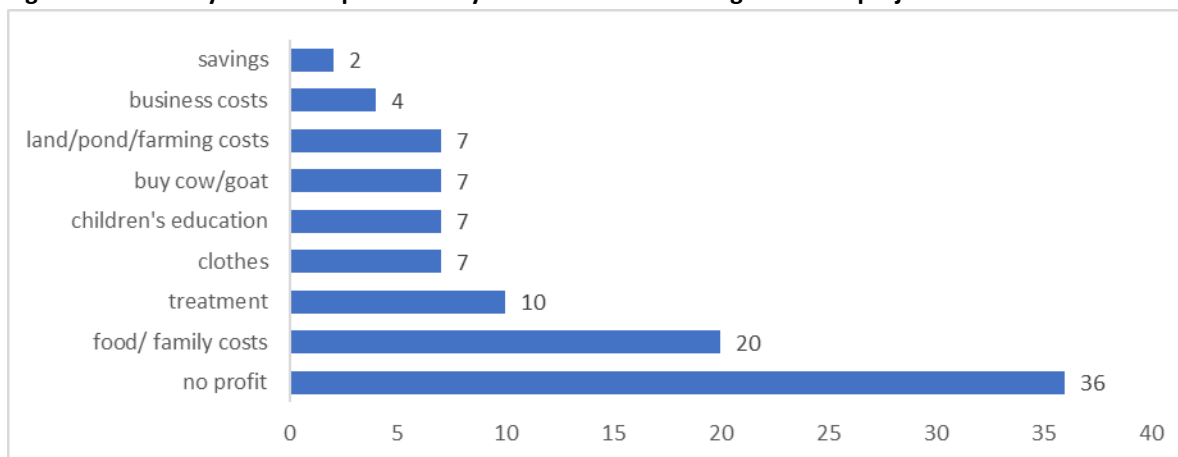


Figure 9: How did you use the profit from you loan for an income generation project? N= 80



The **Focus Group** of savings group members said they were selected when a survey was done at the beginning of the project because they are poor. They reported that their savings groups meet weekly, contribute Tk 20 (25 cents) per week and are eligible for a loan when they have sufficient money saved. One member said she was able to buy a cow with the loan she got from the savings group. When someone from the group needs a loan, they call the BLMF worker, check their savings and, after discussion, make the decision whether the member will be granted the loan. Discussion on topics related to the group and their community are also part of the group meetings.

The **program manager** confirmed that savings group members were chosen from the poor and vulnerable during the baseline survey. It was challenging to get the groups to meet regularly at first as they didn't understand the need for savings but were much more interested in getting loans and knowing how the benefits of these savings groups (assisted by CEFAS) compared to those run by other organizations (eg. Grameen, Asha, and BRAC). The advantage of the savings groups associated with CEFAS is that the interest rate is low on loans, and the interest collected goes back into the group for their development. Even so, there was some drop out of group members when they didn't get the loan they wanted. No money is put into the group by the project and the group themselves decides who gets a loan, helping them to build management capacity. Success stories include groups that have not only collected enough savings to give group members loans but have also started small group projects such as farming land and selling the produce and stocking a pond with fish that can be sold for profit.

Cooperative membership

The **Program Manager** for CEFAS explained that normally three to four members from each savings group are chosen by their group to join a cooperative. The cooperatives are supported by the project to establish their own office. To date there are 10 cooperatives, all who have been registered with the government. Cooperative members contribute additional amount to savings, and only those in the cooperative get the associated benefits. In the beginning there was some hesitancy to join a cooperative with concerns expressed regarding the distance between groups, who would lead and what would be done with the savings. Benefits of cooperative membership include access to government training programs and sewing machines as well as additional training from the project (leadership, bookkeeping). One cooperative has successfully started an income generating project by leasing a pond

from the government for fish culture and others have started giving loans from the savings to their members. Project management expects that due to capacity building done with the coops during the project period, they will be able to continue after the project finishes.

The **300 respondents interviewed** were selected from 30 different savings groups. Twenty of the 30 groups interviewed had members in a cooperative. A total of 86 respondents, 76 women and 10 men (from 1 to 10 per group), said they were part of their local cooperative. Of these 86, 44 (51.2%) said they had received training on cooperative management. A three-day training was most common (30.2%) but ranged from 1 to 6 days. Among those who said they were part of a coop themselves, 81 (94%) reported that they had government registration and the remaining 6% didn't know. When asked if their cooperative had written policies 79 (92%) said yes, one said no, and 6 didn't know.

Out of 86 respondents who said that they were members of one of the 10 cooperatives, 58 (67.4%) said their cooperative didn't have any income generating activities, 22% said they had a fishpond, 15% reported a cow fattening project, 7% said they were involved in giving loans and 7% reported leasing land for cultivation. Thirteen respondents (15%) said they didn't know if their cooperative had an income generating project. Cooperative groups were more likely to be involved in social activities with 56% saying they were involved in activities such as stopping child marriage (16%), forming new savings groups (14%), other, mainly helping the poor (19%), and helping the poor with land issues (7%).

Focus group discussion members from the CBSG noted that two of their group members were also part of the cooperative. One woman related that she had been a cooperative member for over two years, contributes 100 taka to savings per meeting, and has a total of Tk 4000 (just under \$50) deposited so far.

The government **Cooperative officer** explained the role of the government as helping groups to get registration (eg. help filling in the proper forms) and arranging trainings to help them function as a cooperative. Having registration makes it possible for cooperatives to get help from various organizations as well as financial help (Donation) from the government. The government also insists that cooperatives are involved in regular savings so that they have their own resources to give members loans as well as invest in income generating projects.

4.2.2 Women's Empowerment among group members

Decision making:

In 2019 the survey on women's decision making asked five questions: Who decides -how money is spent, about big family purchases, about daily necessities, about the woman's own health care. and about children's health care (figure 10). In 2019 over 80% of women responded that either she decided, or she and her husband decided together on the purchase of daily family necessities. For decisions regarding big family purchases, how money is spent, and decision regarding her own health care that figure was over 60%. Note that up to 35% of answers were missing in the 2019 survey.

In 2021 both women and men group members were also asked their opinion regarding women's decision making. Women were asked if they thought they **should** have a voice in various family related decisions and then if they **had** a voice in their family. Men were asked if they thought women should have a voice in the listed decisions and if their wife/ women of their household (if unmarried) had a voice in those decisions.

Overall, 80.3% of women said that they usually or always take part in big family decisions in 2021. Among the men surveyed 90% said their wives/ women in their household take part in big decisions. When asked about specific topics over 90% of women said they should usually or always be involved in the decisions named (figure 11). When asked if they were practically involved in these decisions the answers ranged from only 64.6% (usually or always involved in decision to visit her father’s home) to 90.7% (usually or always involved in the decision regarding buying livestock).

Similarly, 90 to 100% of men responded positively that women should be involved in the decision for 8 of the 10 topics (figure 12). Only 80% of men, however, thought a woman should be involved in the decision to visit their father’s home and only 50% thought their opinion should be sought regarding their working outside the home (figure 28). In practice 45% of men said women in their household had a voice regarding travel to their father’s home and 55% regarding working outside the home. And although 100% of men agree women should have voice in use of family planning methods and having more children, only 60-65% said the women in their households were part of those decisions.

Comparing women’s answers to men’s at endline in 2021, women were significantly more likely to say women should have a say in whether they work outside the home (93.6% compared to men (50%, <0.001), and have a voice in the decision to visit her father’s home (94.2% vs 80%, p= 0.004). In terms of actual practice women were significantly more likely to say that they had a voice in whether they visited their father’s home compared to men (64.6% vs 45%, p<0.001), whether they would have more children (86.4% vs 65%, p=0.004) and use family planning (88.9% vs 60%, p<0.001). Women were also more likely to say that they had a say in the decision regarding whether they work outside the home or not compared to men (72.9% vs 55%, p=0.024).

To compare findings from the two surveys (2019 and 2021) answers of ‘myself, my husband and myself and everyone together’ from the 2019 survey were considered equivalent to I have a voice in the decision, ‘usually or always’ from the 2021 endline survey (figure 13). For each of the questions in the two surveys that were similar, women involved in community-based savings group at endline reported higher levels of empowerment regarding participating in financial and health related decisions within their family.

Figure 10: Who decides regarding spending and health care in your family? N= women from 320 families, CEFAS 2019

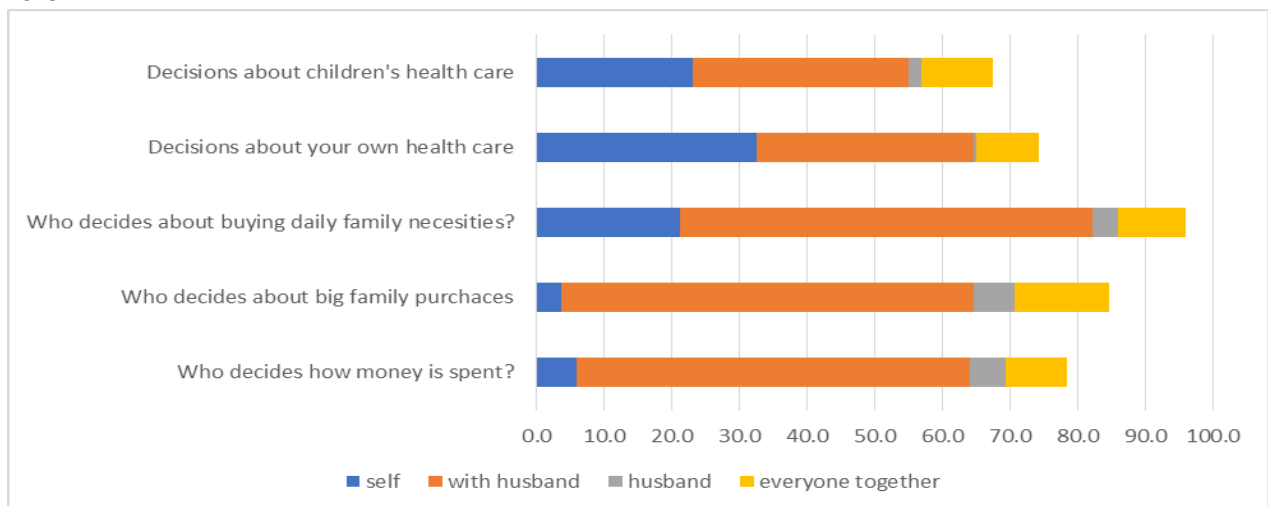


Figure 11: Do you think you SHOULD have a voice in the following decisions? DO you? n=280 women, 2021



Figure 12: Do you think your wife SHOULD have a voice in the following decisions? DOES she ? n=20 men, 2021

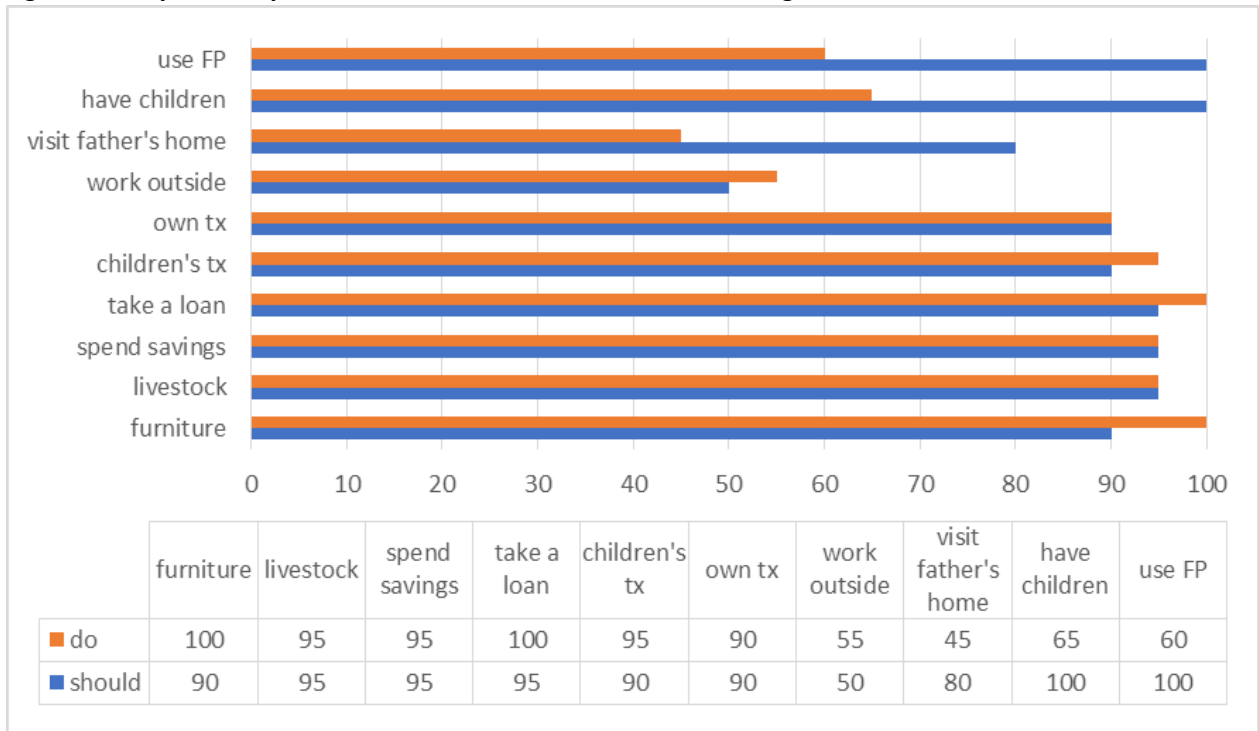
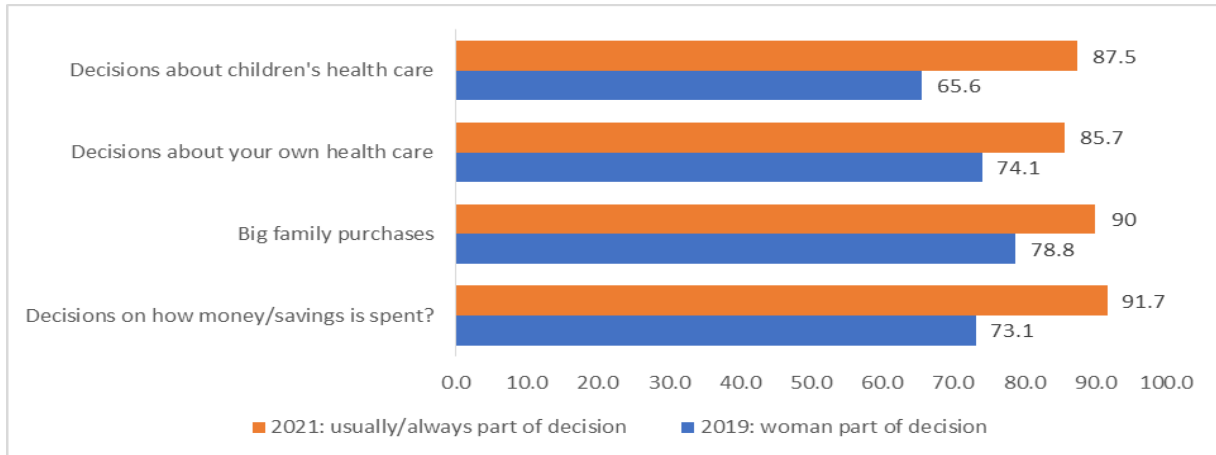


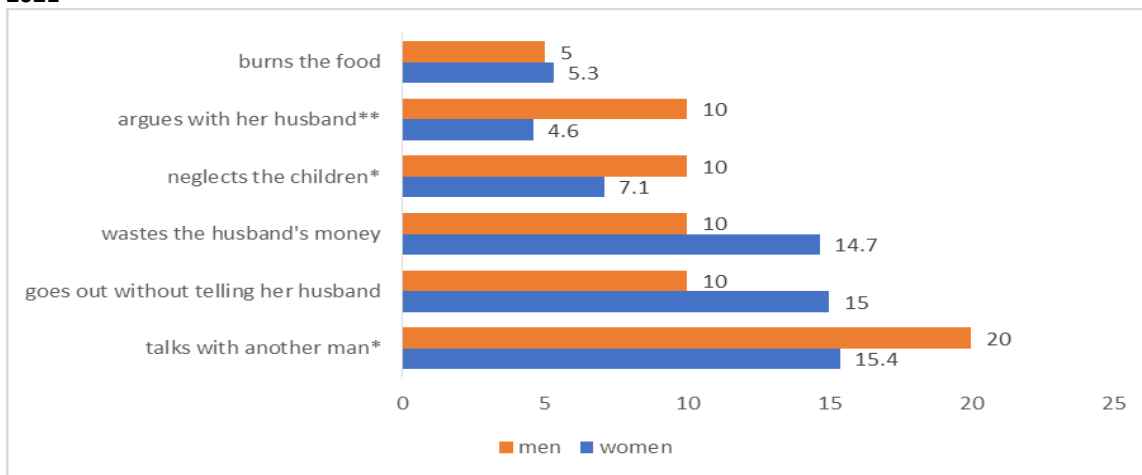
Figure 13: Responses on women’s decision making: 2019 survey, n=320 vs 2021 endline, n=280 women.



Violence against women: In 2021 both women and men group members were asked a series of six questions regarding when they thought it was appropriate for husbands to beat their wives. The most common reason for both men and women to say it was appropriate was if she talks with another man, though men were significantly more likely than women to say this was appropriate ($p < 0.05$) (figure 13). Men were more than twice as likely to say men should usually or always beat their wives if they argue with their husband ($p = 0.001$) and significantly more likely to say a woman should be beaten for neglecting the children ($p < 0.05$). There were two topics that women thought they were more deserving of a beating than men, wasting her husband’s money and going out without telling her husband.

Other indicators of women’s empowerment include movement outside the home, accessing health care and having money to spend as they wish. In 2021 women reported that they all visited friends outside the home at least sometimes (figure 15). Four in 10 said they hadn’t visited a clinic in the last year and 1 in 5 never or rarely had money of their own to spend. Only 15% said they usually or always had access to money to spend as they wish. Men, reporting on their perception of women’s status within their household said nearly 50% never or rarely visited friends outside the home and 1 in 3 never or rarely had money to spend as they wish but 1 in 3 usually or always had access to money (figure 16).

Figure 14: When people thought it was right for husband to beat his wife by gender; n=20 men & 280 women, 2021



* $p < 0.05$, ** $p = 0.001$

Figure 15: How often did you do the following in the last year? n=280 women, 2021

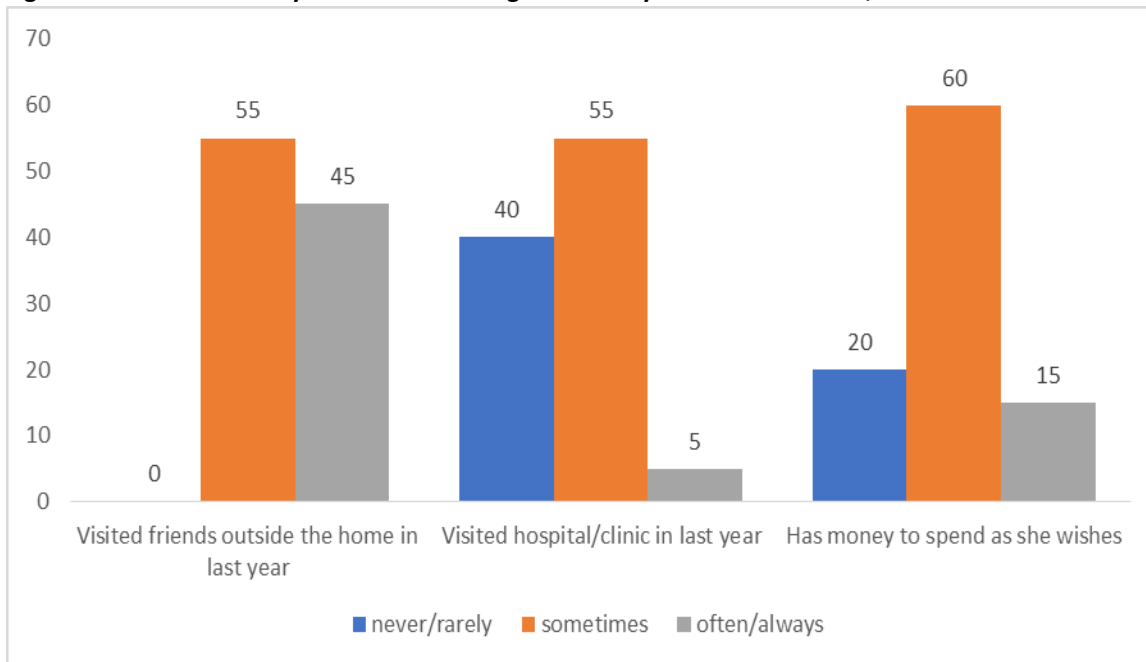
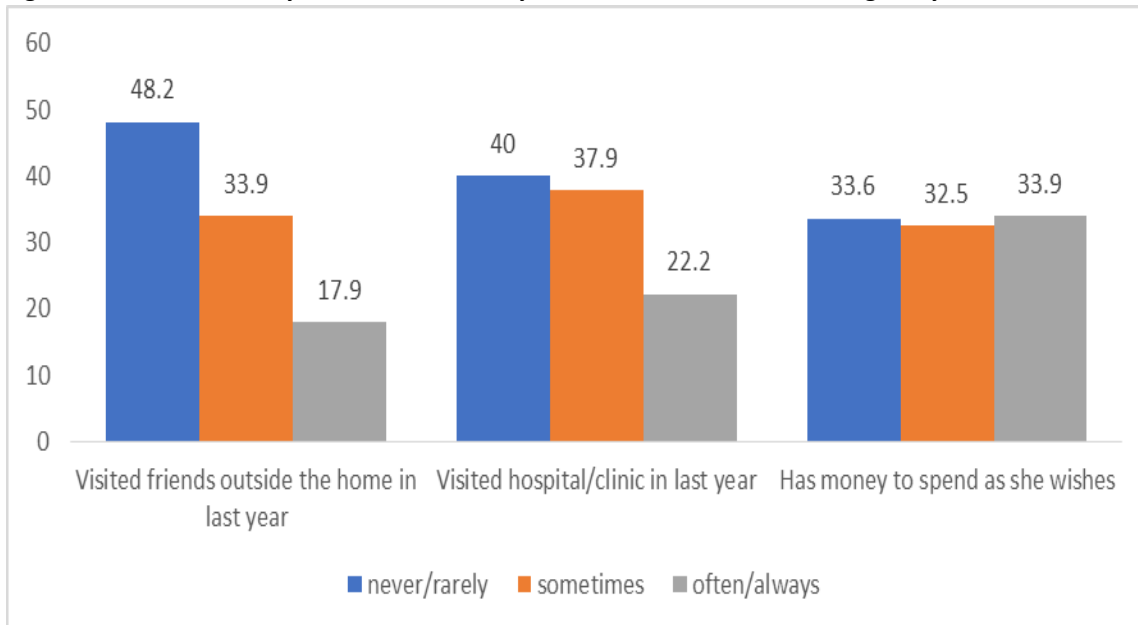


Figure 16: How often did your wife/ female in your household do the following last year? N=20 males, 2021



4.3. Outcome 2: Vulnerable households in target communities possess and use their own food sources and income-generating skills. They plan and save money for difficult times.

4.3.1 Livelihood training (Handicrafts, Gardening, Livestock, and composting) and household food sources

Handicrafts: 56 of 300 members interviewed (18.7%) said they had received handicraft training from the project; 32 learned how to make bags, 17 learned flower embroidery, three each received tailoring training and how to make various items out of yarn and one learned how to repurpose sweet and chips packets.

Gardening: Most group members (94.7%) reported that they had a home vegetable garden plot and 97% said they planted vegetables last season. All but 24 members interviewed (92%) said they had received some training from the project on how to successfully grow a garden. Among those who got training the most common topics were ‘how to use fertilizer’ (43.1%), ‘plant diseases’ (34.4%), and ‘how to save seeds’ (34.1%) (figure 17).

Over 50% of respondents planted green spinach (Pui), summer squash (Lao), red spinach, pumpkin, and broad beans (figure 18). Use of stored seeds was most common for potatoes (53%) only, while most respondents relied on seeds from the project for other crops. Among those who grew potatoes last season, 44% said they saved seed for next year, and among those who grew wheat, 22.3% said they saved seed for next year. Overall, 198 group members (66%) said that they shared seeds with others in their group.

Nearly all CBSG members interviewed said they ate the vegetables they grew for their family’s nutrition (94.3%) and over half (53%) said they sold what they grew for income (figure 19). Most sold only small amounts, but 12 respondents reported income from \$60 to \$240. Most CBSG members interviewed (94.3%) also said that they had received tree saplings from the project.

Figure 17: Gardening Training received from Cefas project, n=276, 2021

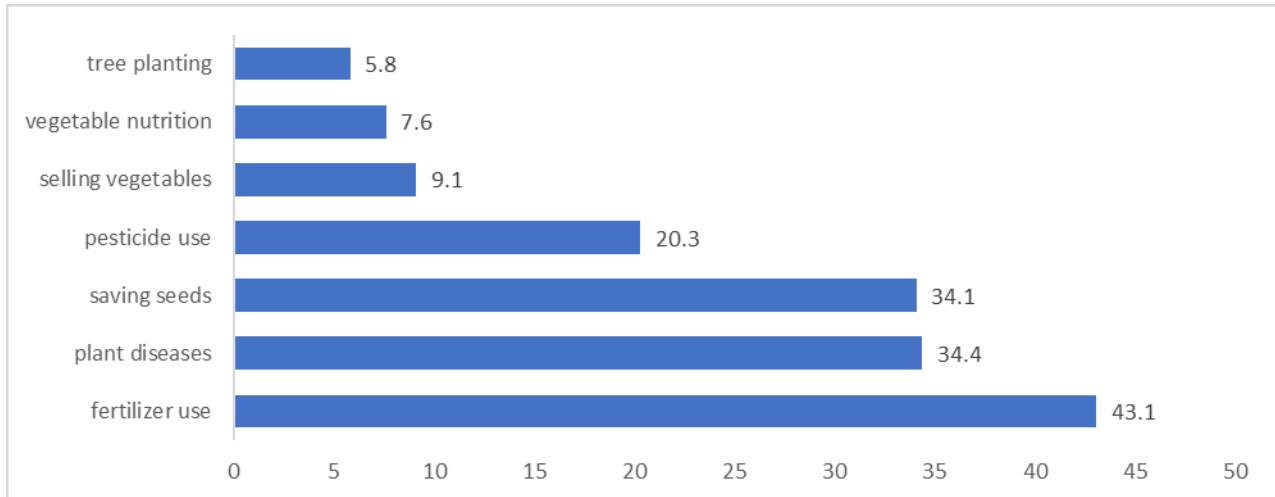


Figure 18: % of group members who planted vegetables or wheat in the last 12 months by seed source, n=300, 2021

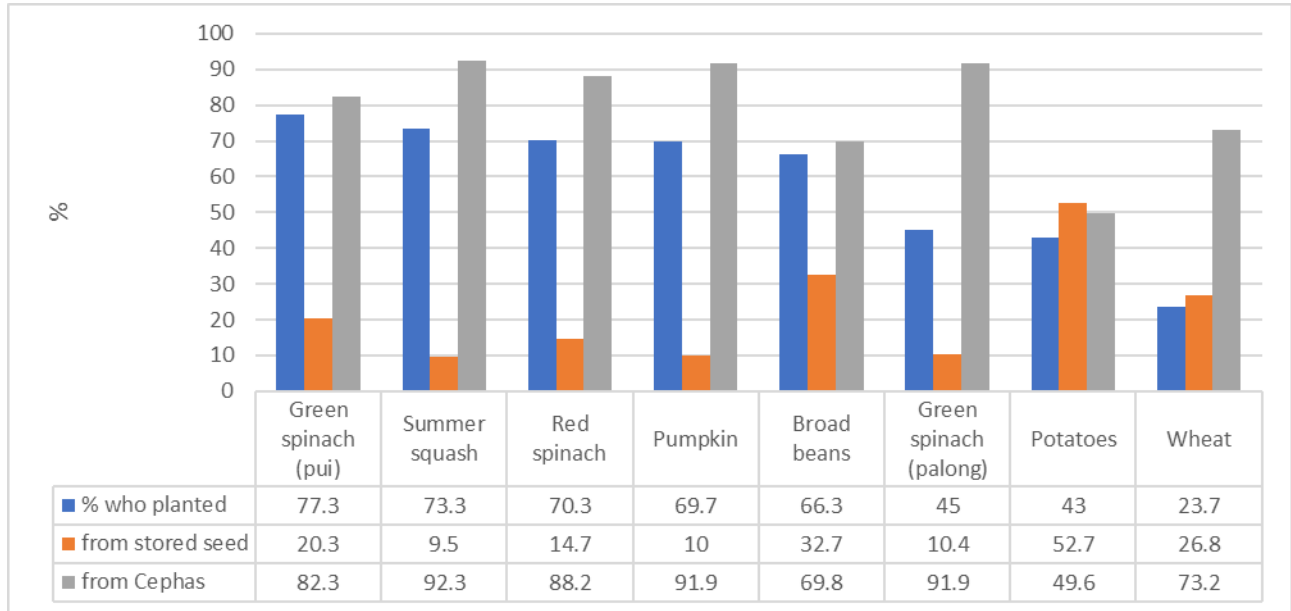
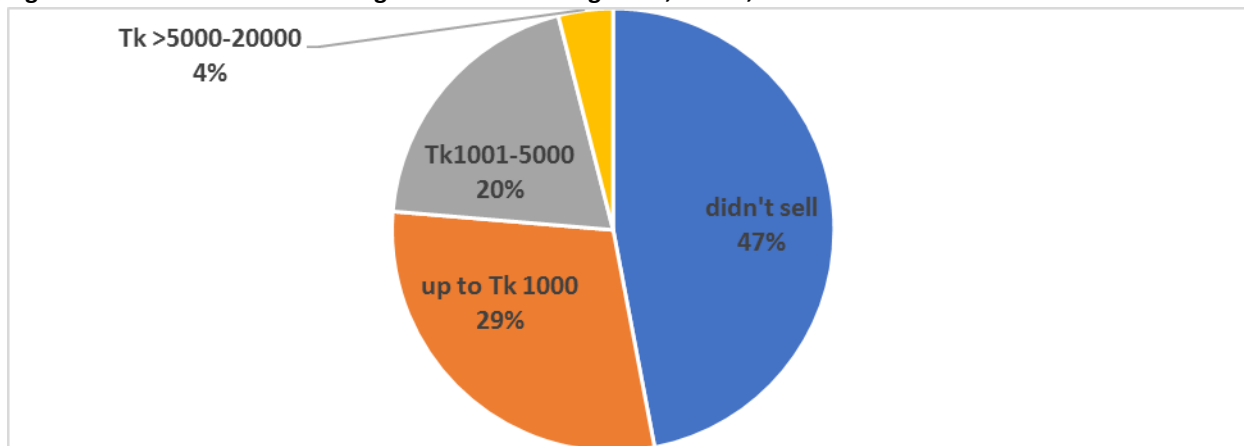


Figure 19: Income from sale of vegetables from own garden, n=300, 2021



The **Focus Group members** also learned about tree planting and having a kitchen garden. They were given a variety of seeds by the project (both red and green spinach were mentioned) and materials to make a fence.

The **key informant** for the agricultural work was the project cultivation supervisor. He explained that the agriculture program includes training on kitchen gardens, compost fertilizer and distribution of seeds for cultivation such as potato and wheat. The value of cultivation training for socio economic development was described as follows: “The women make fertilizer and use it in their own land and earn money by selling the compost in the market. They also use their kitchen garden vegetables to improve their family’s nutrition.” The program maintains a good relationship with the local government officials such as the Chairman, members from union parishad, Upazilla vice chairman, UNO, co-operative officer, animal husbandry officer, woman affair’s officer, and invites them to training events, but does not get material or financial support from them.

Livestock: Training on animal husbandry was also offered to group members by the project. Most members received training on goat rearing (85%) and raising pigeons (50%). One quarter of respondents got training on raising poultry. When asked what kind of livestock they currently have the most common responses were goats (84.7%) and poultry (73%) (figure 19). Among those who currently have livestock 233 (82.6%) bought them from the market and 221 (78.4%) received some from the project.

The majority of those with livestock (75.9%) reported that they had income from raising them (figure 20). The amount of income (to date) ranged from tk 100 (\$1.20) to Tk 1,50,000 (\$1,750). Three quarters of those who have livestock (75.9%) also report that their family gets nutrition from the animals they raise, with a large proportion eating eggs from the poultry (68%) and eating meat from goats, poultry, or pigeons (70%). Only 5% reported drinking milk. Over half of those with livestock (59.3%) said that they share their livestock with other group members.

The **Focus group** of CBSG members also mentioned that they had received training on how to raise chickens, ducks, goats, and pigeons at home. One person mentioned that she got two pairs of pigeons after training, and another said that she was given a goat and had to give back a goat when the first one gave birth. The members said they weren't charged for training and got their travel cost reimbursed.

The **Program manager** confirmed that many group members had had good success raising goats and pigeons so that they could feed the meat to their family and had enough to sell.

The **Key informant** for the animal husbandry program (government veterinary surgeon) commented that there has been a lot of development among village people as they apply what they learn. Training topics include vaccination, animal food habits, and living environment for livestock. To continue the training after this project ends, he suggested a new project should be brought in so that more people can get training.

Figure 20: What training did you get on animal husbandry/ what livestock do you have currently? N=300, 2021

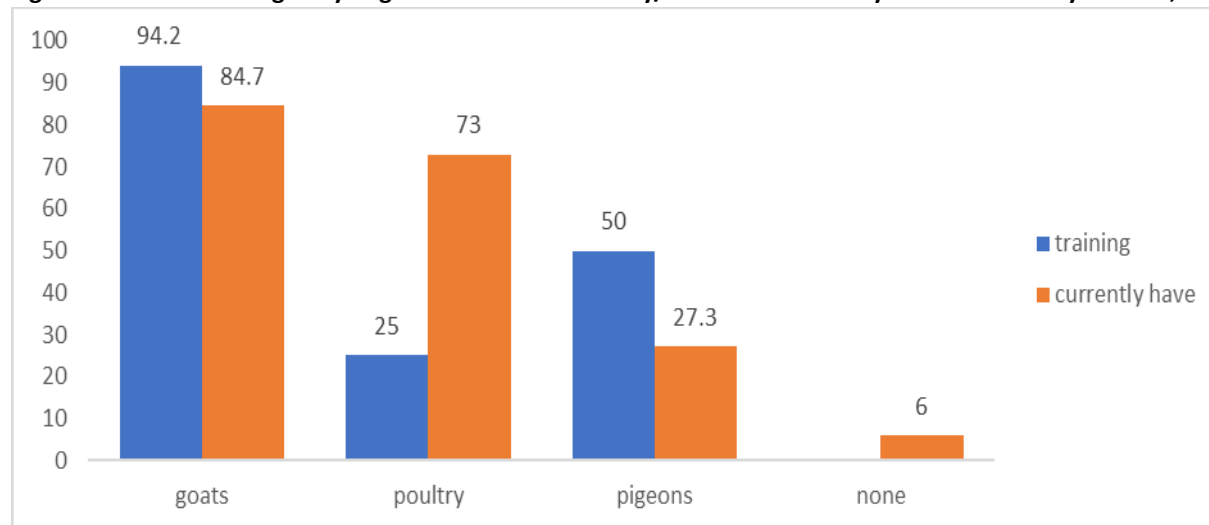
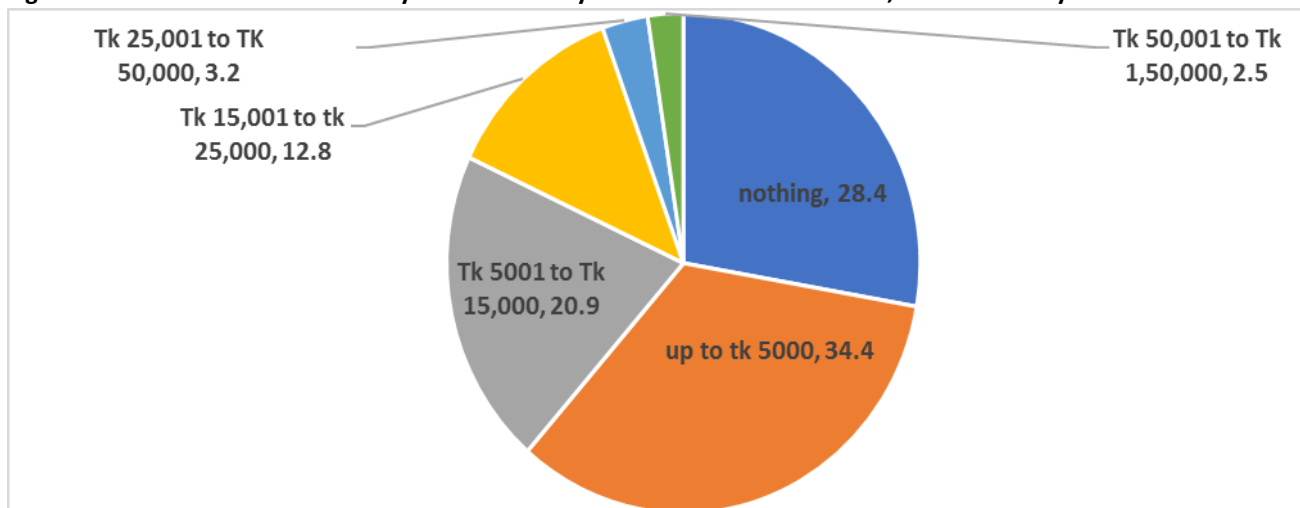


Figure 21: How much income have you made from your livestock so far? N=282, endline survey 2021



Compost production: Training was available for group members on compost from organic materials and vermicompost (using worms). One quarter of respondents said they received training on compost fertilizer and 30.7% on vermicompost. Common ingredients used in compost fertilizer included cow dung (100%), biodegradable waste (78.4%), chicken droppings (39.2%) and ash (20.3%). Just over 5% said they used water hyacinth. All of those who made vermicompost used cow dung and worms.

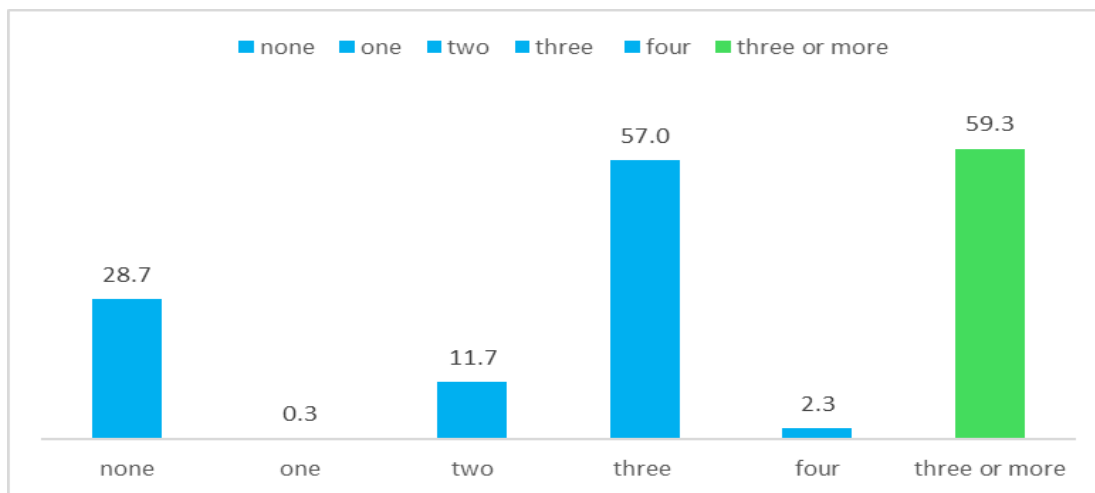
Most of those who received training on compost fertilizer and vermicompost made it at home (96.1% and 83.7% respectively). Among those who made compost most used it in their own garden, but 10 to 15% sold it for a small income (table 4).

Table 4: Statistics on those who received training on compost fertilizer (n=77) and vermicompost (n=92)

	compost fertilizer	vermicompost
Received training	77/300 (25.7%)	92/300 (30.7%)
% With training who made compost	96.1	83.7
Used in own garden	85.1	89.6
Sold it	14.9	10.4
Monthly income		
nothing	83.8	88.4
<Taka 1000	10.8	8.7
Taka 3-5000	5.4	2.9

Family Food Sources: Number of food sources reported by each family were calculated from questions on whether they eat the vegetables they grow in their garden, drink the milk from the stock they raise, eat meat from their stock, and eat eggs from the poultry they raise. Over 2/3 of respondents (71%) reported at least 2 food sources and nearly 60% said they had 3 or more of their own food sources (figure 22)

Figure 22 : Number of own food sources, n=300 CSG members, 2021



Family Savings: Along with increasing income and food sources the project aimed to motivate families to save for unexpected emergencies or unforeseen expenses. As noted above, 62% of savings group members said that they deposited savings to a family account. When asked more generally if they saved for lean times 241 (80.3%) responded positively, surpassing the endline target of 75%.

Community based savings group members are also encouraged to save regularly as a security against lean times or for special needs. Over 6 in 10 respondents reported depositing into regular family savings, with 42% setting aside some money at least monthly (figure 5). When only asked if their family saves for lean times, however, 241 (80.3%) responded positively, meeting the 75% end of project target.

4.3.2 Vocational training:

The Vocational training program provided training to 60 students from 2017-2020 in 7 skill areas (table 3), and another nine students training in motor driving, mobile phone repair, and electrical service (3 each) finish in December 2021. The target of the project is for 85% of those who receive vocational training to have their own well-functioning business. Through 2020 61.7% of trainees have met the criteria for a functioning income generating activity. The proportion who are generating income from their training varies from a low of 40% for those who did bicycle repair and veterinary service training (only in 2017) to 91.7% for those who did motor driving training. The next most successful training in terms of income generation was mobile phone repair. To date (2017 to 2020) 37 families with a member who has had vocational training is earning income; the greatest number as drivers (11) followed by mobile servicemen (7), and electricians and tailors (5 each).

According to the **Program manager**, the vocational training program sends out a circular when training will be conducted. Priority is given to community-based savings group members and their children as well as other poor and vulnerable families not involved in the community-based savings groups. Successful candidates are required to pay 20% of the cost of the training themselves. Not all can pay this amount up front, and so it can also be paid back once there are earning. The project does not give vocational training graduates a job but gives them support such as help in getting their driver's license or provision of tools for those who get mechanics training. The assessment of the program manager was that most trainees establish their own shops or start a home business after training.

The **key informant** for vocational training, the BLMF vocational training coordinator, stated that the value of the vocational training program was to help family members become self-dependent and able to earn a living wage. Apart from the training, the program also assists trainees with costs that will help them to put their training into practice such as getting a driving license, providing tools for mobile and electrical work, and sometimes even give money for a business startup. The program doesn't get any assistance from the Government in terms of finance or training programs but does report the training they do to the government.

Table 4: Vocational training courses and use for income generation by year, 2017 to 2021 (project data)

Course name	2017		2018		2019		2020		2021*		Total, 2017-2020		
	# stu-dents	IGA	# stu-dents	IGA	# stu-dents	IGA	# stu-dents	IGA	# stu-dents	IGA	# stu-dents	IGA	% with IGA
Diesel Engine rep.	5	3									5	3	60.0
Bicycle service	5	2									5	2	40.0
Motor driving	3	3	3	2	3	3	3	3	3	x	12	11	91.7
Mobile repair	3	3	3	1	3	3			3	x	9	7	77.8
Electrical service	3	1	3	2	3	2			3	x	9	5	55.6
Veterinary	10	4									10	4	40.0
Tailoring	2	2	4	3	1	0	3	0			10	5	50.0
Total	31	18	13	8	10	8	6	3	9	x	60	37	61.7

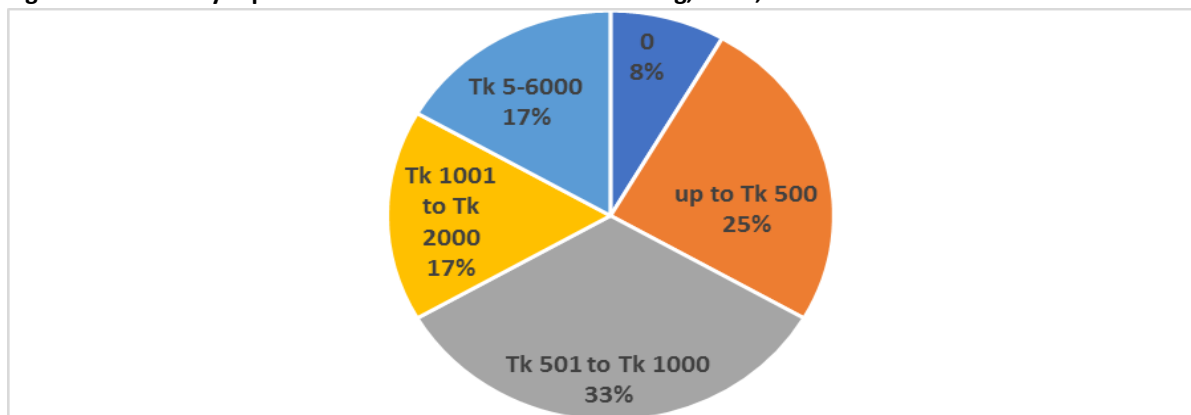
*2021 classes finish 6 December 2021; IGA indicates graduate is involved in IG activities after the course.

Among those **surveyed** 17 (6.1%) women and one (5%) man had benefited from vocational training. Fifteen (83.3%) trainees received tailoring (10 full course, 5 basic tailoring) training and one each were trained in veterinary care, bicycle repair and motor driving. Eleven participants (64.7%) had a 5-day training, while two had only 1-3 days, another two had 90 days and one each reported an 11 day and a 30-day training. Most of the trainees said that they had started a business using their new skills (12 out of 18, 66.7%). Reported monthly income from vocational training ranged from less than Tk 500 (around \$6) to up to Tk 6000 (around \$70) (figure23), and one person reported no income.

A focus group of those who had received vocational training stated that the work of CEFAS as they know it is to provide training on livestock, animal husbandry, tailoring and electrical training as well as supporting savings groups. Those in the focus group had received training on animal husbandry, fishery, poultry raising and primary treatment, electrical wiring and driving. The participants learned about the training opportunity through their family member who belongs to a savings group. They had to fill up an application and were selected after giving a small viva test.

All the participants are using the training they received and are financially independent. One started an animal farm three years ago and has three cows. Another reported that he is working on a cow fattening program. He has two cows and two goats and has earned Tk 14,000 (around \$165). Two have started their own fishery, one works in a mobile phone store, and another trained in driving.

Figure 23: Monthly reported income from vocational training, n=12, 2021 endline



4.4 Outcome 3: Household members in target areas have good nutrition knowledge and prepare food accordingly. The nutritional status of the most vulnerable community members is improved

4.4.1 Access to /consume adequate nutritious food throughout the year

When asked if they were able to buy healthy food throughout the previous year at the end of the project, 67% of respondents said yes. (Figure __, section 4.5.1 Food Security, below), which falls short of the 80% project target. In terms of adequate food amounts, 75% said that there wasn't a time in the last year when they ate less than they thought they should, 86% said they never ran out of food, and 89% said there wasn't a time when they were hungry but didn't eat.

4.4.2 Child nutrition/ Mother peer educators

Another part of the project focused on improving nutrition among children is the peer educator program. The **Program Manager** in charge of the nutrition program explained that at the beginning of the CEFAS project, during the baseline survey, mothers were identified who were active in their communities and interested in helping others. As the program continued new peer educators were selected from among mothers who had graduated from the nutrition program. The initial plan was to train the peer educators to use MUAC tapes to identify malnourished children. When MUAC tapes weren't available the plan was changed so they referred children who 'looked malnourished' to the health worker to be weighed and enrolled in the program as appropriate.

Out of a total of 13974 under-five children identified in the project area since 2017, 1594 (11.4%) were identified as malnourished and enrolled in the nutrition program, and 249 (1.9%) were given assistance to get medical treatment. A total of 725 peer mentors were trained since 2017 and 385 (53%) were active in their communities.

Although many women were eager to join the program initially and get training, interest waned when there was no honorarium or other compensation in the long term. Every year training is given to 150 women, and the PM estimates that around 50 to 60% continue to work for their communities.

Survey respondents were asked if they had had a child involved in the child nutrition project. Forty respondents (38 women and 2 men) said that their child had participated. The current age of the participating child ranged from one to 8 years old. Most of the children (39/40, 97.5%) had received 90 days of nutritious food, two thirds (27/40) had got multivitamins and 6 (15%) said they had received iron

tablets. Other benefits mentioned included first aid (3 children) and worm medicine (one child). Fifteen out of 40 parents said that they had received from 1 to 5 days training on how to cook nutritious foods and 11/40 said they had received training on reducing malnutrition. All group members were asked how they work in their area to reduce malnutrition. Among parents who had children in the program 12 said they told other mothers about malnutrition and six said they gave advice about available nutritious foods. Among those not in the program another 16 said they gave information about malnutrition and 2 gave information about nutritious foods.

Mothers of malnourished children who participated in a focus group discussion know CEFAS as an organization that gives nutritious food to malnourished children in their working area and arranges treatment for disabled children. One mother expressed the help she received personally in this way, “They help us a lot. Our children were malnourished and now there are healthy and have gained weight. They come regularly to check the baby’s weight”. Another mother shared her story, “My baby was under-weight, and I didn’t feed her breast milk. I fed her tin milk, so she was very thin and malnourished. Now I feed her regularly and she has become healthy.”

When asked the specifics of the nutrition program mothers explained how the BLMF worker came and weighed their child and said that their height and weight were low for their age. Nutritious foods were provided for the children identified as malnourished for 45 days (and repeated x1). Food and nutrition items (eggs, oil, sugar, vitamin syrup) were distributed weekly for those enrolled in the program at a central spot. Mothers were given masks to prevent against Covid as well. They also reported getting training on how and what to feed their child. “We have to feed our baby according to the rule, the baby will gain weight if we feed properly.” Foods identified by one mother as important to feed children frequently included khichuri (rice, lentils and vegetables cooked together), pui shak (green spinach), lentils, and red spinach with pumpkin. Other mothers added fish, eggs, milk, beans, banana, rice and potato as nutritious foods for children. Instruction on keeping the baby clean was also part of their instruction. When asked what advice they give other mothers they answered, “We tell them how to feed their baby, how to cook khichuri with green spinach and pumpkin and to feed their baby regularly. We also advise them to buy vitamin syrup for their babies because we were given that for our children.”

Two groups of **Peer educators** (local mothers who are trained as nutrition counsellors) were also interviewed regarding their role in the nutrition program. The peer educators defined the work of BLMF in three areas: work with savings groups and social development, help for disabled children and work with malnourished children. The peer educators said they received three days training on food groups and nutritious foods, proper height and weight for age, how to train the mother of a malnourished child to give nutritious foods, and what to feed at different ages. They also receive training on how to help mothers start a kitchen garden. The peer educators defined nutritious foods as fish, meat, milk, eggs, and colorful (dark green and yellow/orange) fruit and vegetables.

The peer educators were able to list risk factors for malnutrition (suffering from illness, poor appetite, doesn’t want to eat proper food) and signs of malnutrition (low height and weight for age, child is weak, becomes ill frequently, low energy). They defined their role as the following: identify possible malnourished children and notify the health worker; help the health worker to take height and weight of children (we also learned to measure weight); distribute the food for the 90 days feeding program; teach mothers regarding proper diet (food groups, food types, feeding system); tell women to get care during pregnancy and eat a proper diet, and accompany women and children to the clinic as needed.

4.4.3 Disabled Children

Initiation of program: At the beginning of the CEFAS project BLMF were motivated to help Children with Disabilities (CwD's) or People with Disabilities (PwD's) in the target area. There were only a few NGO's working in this area, with limited interventions (provide assistive devices or monetary assistance) and irregular services dependent on availability of funding. The government has some services for CwD, but these are also limited in scope, not easily accessible to the target population, and not prioritized by government staff. Therefore, the disability program was included within the CEPHAS project to improve the well-being of disabled people, meeting an unmet need in this area. Project activities with children did not start as planned in 2017 due to delay in project approval in Bangladesh.

Development of the Disability program: Program managers related that initially CEPHAS staff received training from LAMB Hospital Rehabilitation Center, Dinajpur; Turning Point Foundation, Dhaka; and the Disabled People Organization, Pantnitola, Naogaon. With funding from Disable People Finland a strong network and communication has been established which will help the work further develop in the future. Trainings attended in the project period 2017 to 2021 are as follows:

1. 2017, 2018, 2019, 2021, "Disability awareness and basic disability identification" by LAMB Training Center
2. 2018, "Inclusion of People with Disabilities; Contemporary Concepts and Practices" by Turning Point Foundation
3. 2019, Workshop on Disability Project concept, ideas and planning led by Turning Point Foundation.
4. 2020, "Human Rights based approach and empowerment of Disabled people from Disability perspective" by Turning Point Foundation
5. 2021, "Communication, Advocacy and Networking" Turning Point Foundation

The **Program managers** related that the project has two field workers whose responsibility is to work with disabled children and their families who received training at LAMB Hospital rehabilitation center. Their main tasks are to identify and do initial assessment of disabled children, refer them for further treatment and fitting of assistive devices as needed and help with their physio exercises. From 2017 to 2021 the project has identified 425 children with disabilities. Among these, 85 (20%) have been enrolled in the nutrition program and 90 (21.2%) have been assisted to get treatment and /or assistive devices (appendix A). To date 32 of the children with identified disabilities (7.5%) have been given support to attend school. In addition, a training on disability, nutrition, and rights of parents with disabilities has been given to 226 (53.2%) of parents.

Challenges: One of the biggest challenges of the program, as identified by the program managers, is the limited scope of their services, only extending to developmental delay. There are children with other disabilities in the area that the project is unable to address due to lack of capacity- both in human resources and funds. The other main limitation is the amount of financial help budgeted per child. Many of the parents are extremely poor and the subsidy for care provided by the project doesn't always cover the cost of needed assistive devices. In these cases, the family must rely on assistance from the

poor fund of the referral facility to make it possible for the child to get the equipment needed for their rehabilitation.

Learning: Learning from the Disability program were identified each year and included in the annual report as follows (summarized):

- BLM-F increased in networking with other like-minded NGO's. This has impacted the ability to include People with Disabilities in all BLM-F activities in the future (2018).
- CwD's are generally ignored in Bangladesh and even caregivers have poor attitudes toward their disabled child. Therefore, even small interventions to raise the awareness of parents and the community can make a big difference in these children's lives.
- Including Fathers of CwD's in training and activities enhanced their motivational level to give good care to their child. Families where both parents joined the training had the best results in improving family care for the child with a disability.
- Advocacy for Rights of the CwD is part of the program but needs to be continued in future projects.
- BLM-F's experience in working with the disabled has taught them that earlier detection and rehabilitation of disabled children improves their chances for ongoing development.

A success story from the program was related by the Program Manager: One child didn't have head control at 18 months of age, saliva was always dripping from their mouth, and they had convulsions. We sent them to LAMB Rehab center and within a month the child's head control improved, the drooling was less, and the child had learned to sit and walk.

A Focus group of parents with a disabled child also shared their experience with the program. The children of participants have a variety of disabilities: inability to walk; can't raise their head, weak and couldn't eat; child is malnourished, and abdomen became bloated after meals. All had gone to LAMB for treatment. The assistance provided by the project falls into three categories: nutritional assistance, financial assistance for treatment, and training.

Nutritional help noted by the parents included provision of food items such as oil, eggs, sugar and vitamin syrup. For medical treatment all participants were referred to LAMB where, "there they gave assisting device and BLMF paid the bill for those devices. They gave money for admission, treatment, medicine, and for all kind of assisting device." Assistive devices mentioned by parents include a chair, belts for leg control, shoes, and a pushing cart. Participants also were given a three-day training from the project which included information on nutritious food, how to feed a malnourished child, hand washing before feeding, and how to make nutritious foods like khichuri. They were also given information on care and exercises for a disabled child. Ongoing assistance from the project includes monthly home visits and weighing. Only one of the participant's children is enrolled in school, "He studies in the 4th grade, but has problems in his arms, so can't go to school alone."

When asked how they pass on the training they have received the mothers replied that they give advice to mothers who have malnourished children. They also give advice to pregnant mothers regarding eating healthy, nutritious foods. They also tell them, "You shouldn't be delivered at home because home delivery is a cause of disabled children".

4.5 Development Goal: Vulnerable groups, especially women and children, in target communities in Rajshahi Division are food secure, eat nutritious food regularly and can participate in socio-economic life in a meaningful way.

4.5.1 Food Security

One of the main development goals of the CEFAS (Community Empowerment for Food Access and Savings) project is to improve food security among vulnerable groups. The aim of training CBSG members in savings and loans, agriculture and animal husbandry was to increase their own food sources and income. Compared to the 2019 survey there were large increases in respondents who said they had their own garden (58% to 95%) and ate meat from their own livestock (pigeons in 2019) (28% to 70%) (figure 24). There was also a 7% difference in respondents who said that they had more income sources after joining the CBSG (2019)/ family income had increase after joining the savings group (2021).

In the 2019 survey food security was assessed by asking how many times a day they ate and how many times a week they eat nutritious food. Respondents were also asked if boy and girl children were fed the same type of foods and same amount of food. In 2019 only 27.8% of families said that they eat three times a day and 69.7% said they eat healthy food less than 3 times in a week.

The FIES (Food Insecurity Experience Scale) (FAO FAQ, 2021) was used to assess a sample of group members at the end of the project. The eight questions of the FIES were answered by all 300 respondents and had a Cronbach’s alpha of .77 indicating acceptable internal consistency. The most common problem experienced by respondents was not having enough food to eat (43%) followed by inability to buy a variety of foods (36.7%) or buy health foods (33%) (figure 25). When put into categories, 50% of participants were food secure (answered no to all 8 questions), 29% were mildly food insecure (answered yes to 1, 2 or 3 questions), 13% were moderately insecure (yes to 4, 5 or 6 questions) and 8% were severely insecure (yes to 7 or 8 questions) (figure 26). When compared to nationally representative data (IFPRI, 2021), the proportion of group members surveyed who were moderately or severely food insecure (21.3%) was slightly higher than the rural sample for September 2021 (14.2%) (figure 27). The proportion with any food insecurity, however, was less among CEFAS group members (50.7% vs 68.4%) (figure 28).

Figure 24: Proportion of respondents who have own food sources and more income sources/increased family income: 2019 survey (n=320) vs. 2021 end line (n=300).

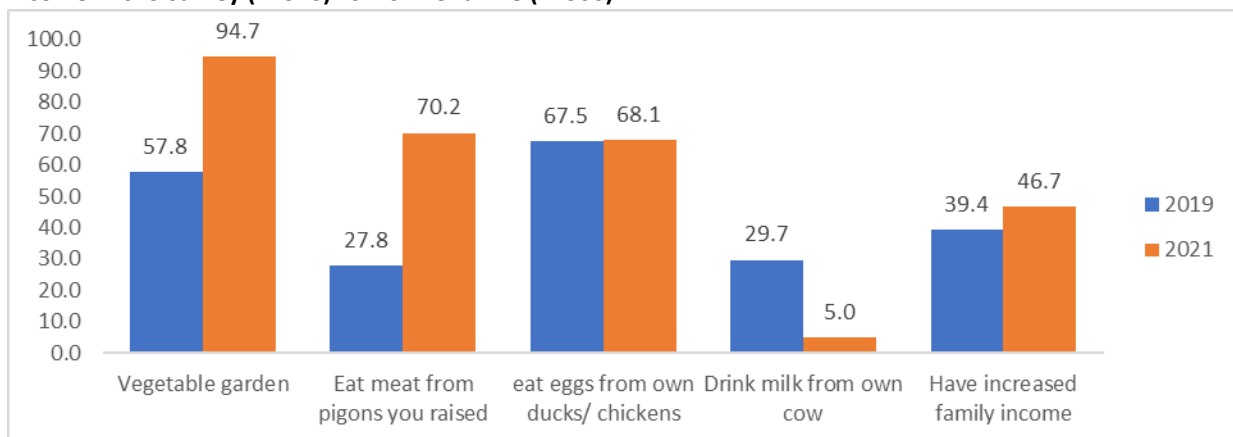


Figure 25: Proportion of respondents who said these were true for themselves or others in their household in the last 12 months, due to lack of money n=300, 2021 endline

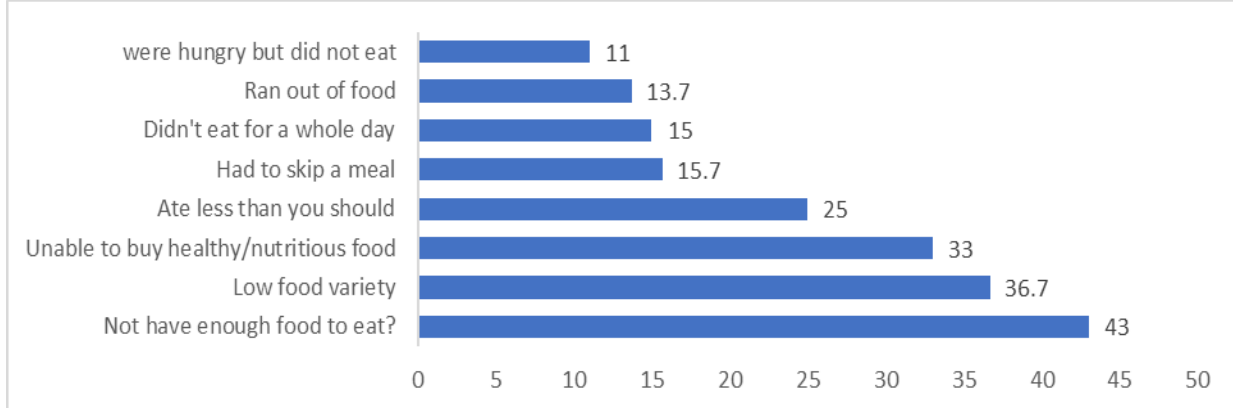


Figure 26: Proportion of respondents by food security category, n=300, 2021 endline

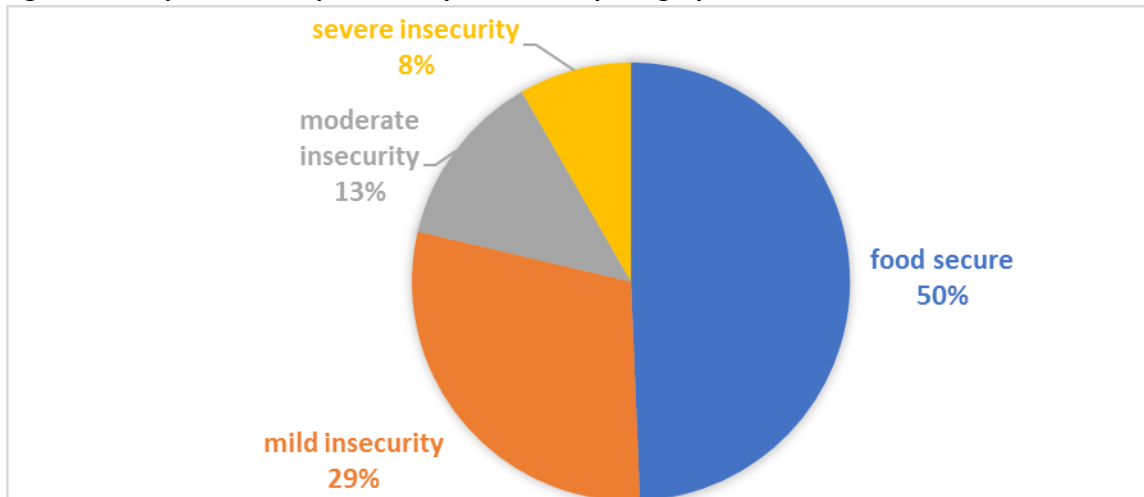


Figure 27: Proportion of population with moderate or severe food insecurity. National data pre-pandemic to September 2021 vs. Cephas End line sample, October 2021

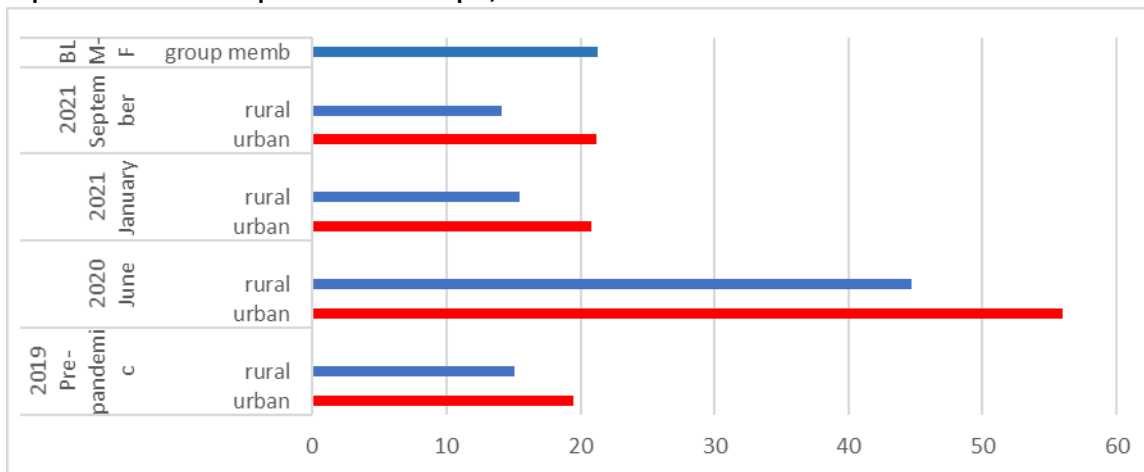
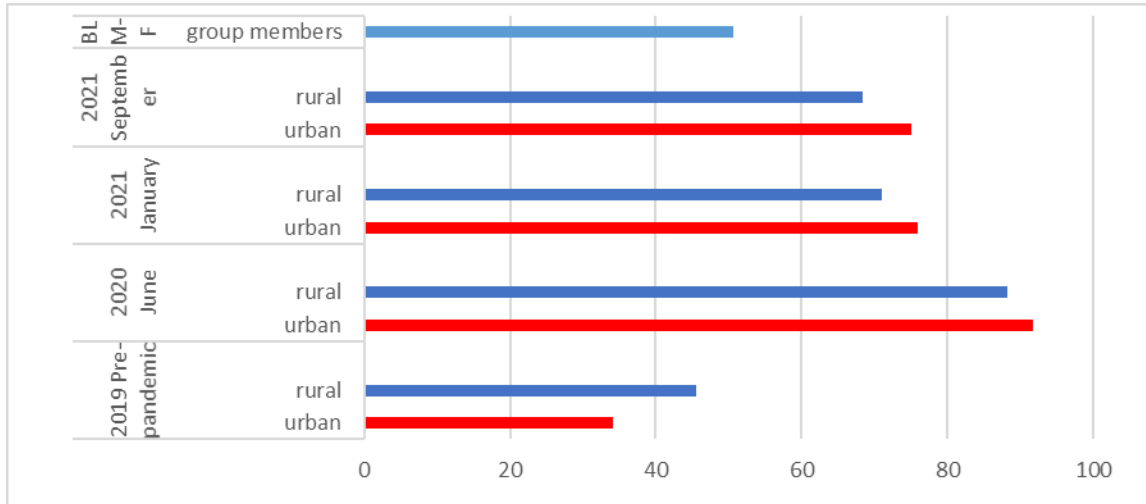


Figure 28: Proportion of population with any food insecurity. National data pre-pandemic to September 2021 vs. Cefas End line sample, October 2021



4.5.2 Income and assets

Over 40% of the survey respondents get income themselves through a small business, nearly one in four works as a day laborer, and 30% said they had no personal income (figure 29). Reported family income has increased considerably with only 30% of respondents reporting more than taka 6000 (\$70) per month before joining the CBSG, increasing to 65% after (figure 30). Only 2 families reported a decrease in family income since joining the CBSG, 158 (52.7%) reported staying in the same income range, and 140 (46.7%) increased at least one income group.

When asked about household assets (figure 31), nearly all respondents said they owned a bed and mobile phone, and around 50% said they had a color TV and showcase. Only one in 10 said they had a refrigerator or wardrobe. Bicycle was the most common vehicle owned by those surveyed (80%), one in five had either a rickshaw (18%) or autorickshaw (3) which is a source of family income (figure 32). Over 80% of respondents had goats, chickens and/or cows and 57% reported having ducks (figure 33).

Figure 29: Income sources of interviewees, n=300, 2021 endline survey

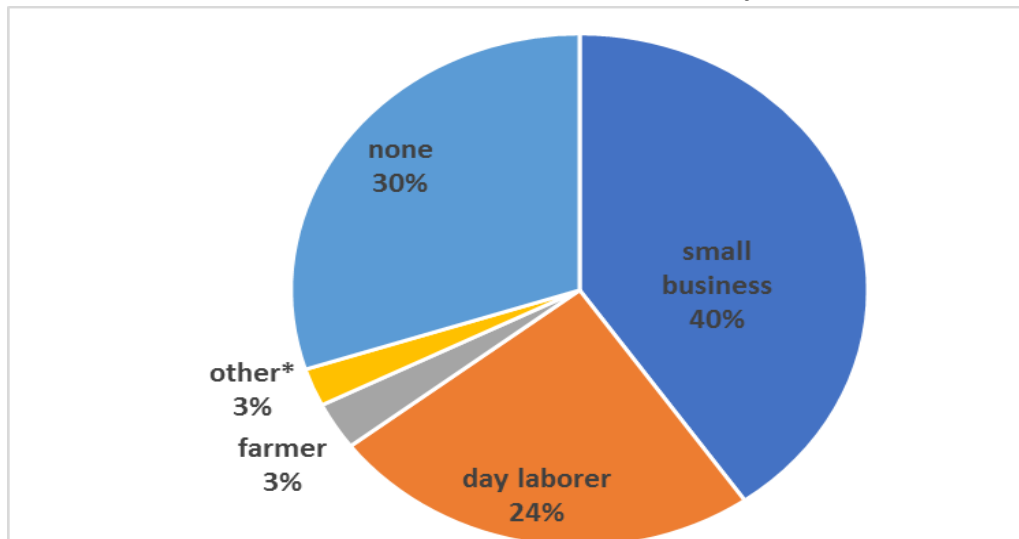


Figure 30: Income of interviewee compared to family income before and after group membership, n=300, 2021 endline

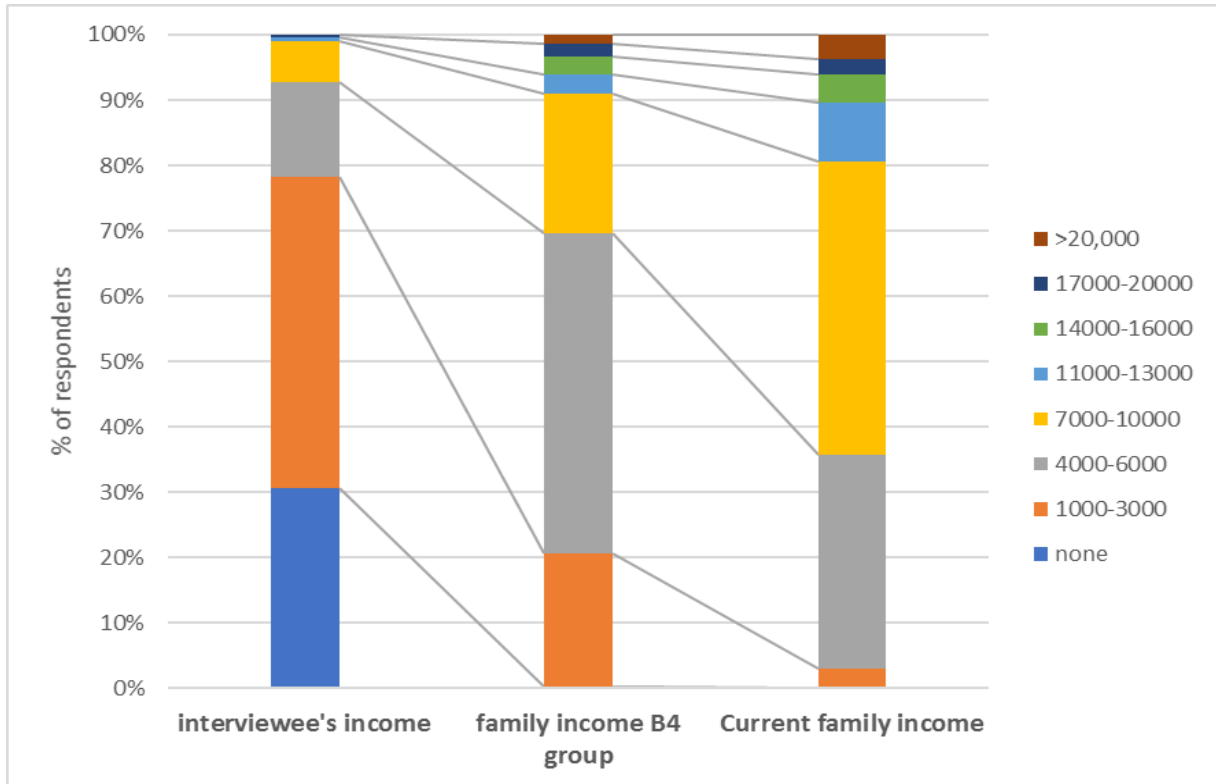


Figure 31: Proportion of respondents reporting various household assets, n=300, 2021 endline

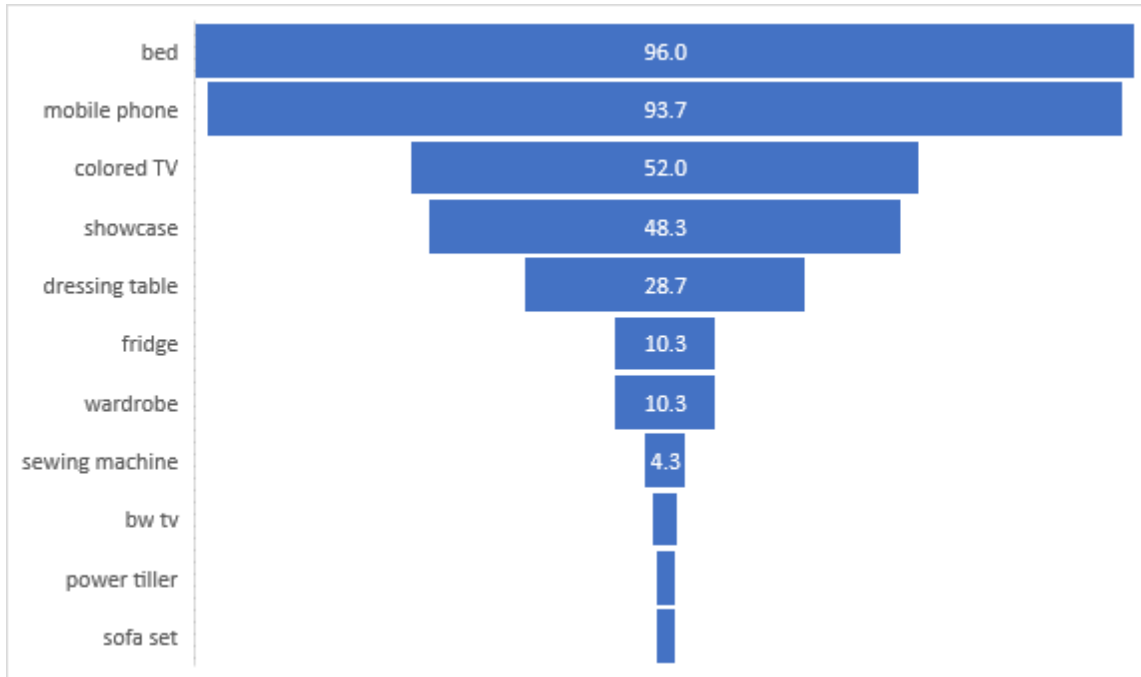


Figure 32: Proportion of households reporting vehicle ownership, n=300, 2021 endline

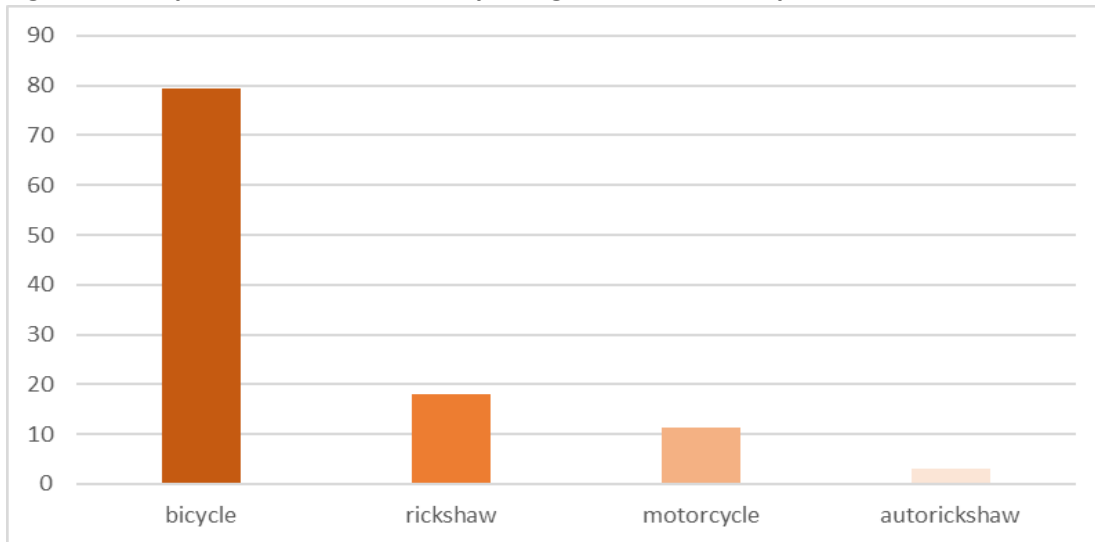
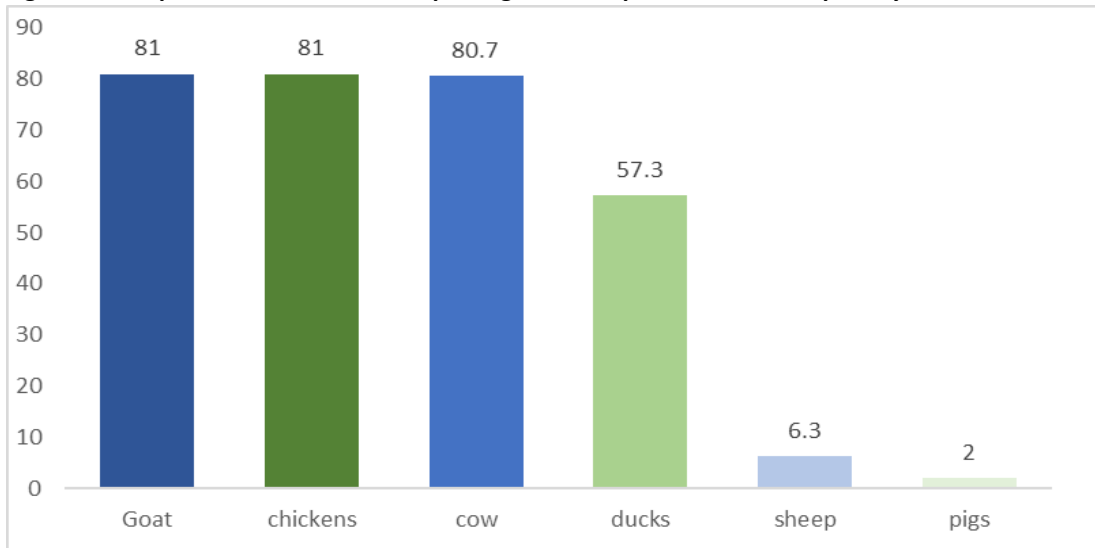


Figure 33: Proportion of households reporting ownership of livestock and poultry, n=300, 2021 endline



4.6 Other projects: Boarding School

Program managers: BLM-F has run a boarding school to enable children from poor families to get primary education since 1989. Most children in boarding come from local churches. A circular is distributed to churches and local villages and applicants are assessed for admission looking at their age and family situation. The biggest challenge faced by administration is that the number of applications far exceed the available seats. Normally they would have 52 students, but it is currently down to 38 as students weren't admitted last year due to Covid-19, and boarding will finish at the end of this year due to lack of ongoing funds. The biggest reward in running such a program is seeing students from poor families go on to higher education, even- Bachelors and master's degrees. One Program manager related that one former student has come back and is helping as a mentor for current students.

Parents of boarding students were unaware of other work done by Cefas but are strong supporters of the school. All the parents in the focus group heard about the school through their church. One stated,

“When we became Christians then we knew there is a mission in this area. We can keep our children in this place, and they will raise properly.” Others added, “We joined the church, and foreigners were here then also. We heard the news that this missionary started a school and thought that this is a great opportunity for our children.” When asked about admission for non-Christians the parents explained, “Hindu or Christian, anyone can admit in this school. They circulate notice and we take a form and fill up all the information.” Parents noted that their cost is Taka 120 (\$1.50) per month.

The quality of the school was assessed as high by the parents- good environment, good food, and good education. One of the parents summed it up in this way, “The teachers are famous, and students are also famous for their good result. When asked to compare this school with government schools they emphasized attention to studies and costs as the main factors. Parents liked that boarding schools have rules and set time for study. One explained, “...children aren’t attentive in their study if they come home after school. We think in boarding they will have rules and can’t get into trouble, they will pay attention to their studies.” The economic advantage was explained in this way, In other boarding we have to pay 14 kg of rice, Tk 1000 (\$12) and provide other items, here we only pay the Tk 120 (\$1.50) per month and they provide books.” Parents also appreciated that Christian children from poor families who would otherwise not get an education, are prioritized.

Education officer (key informant): The government education office was well-informed about the BLMF boarding school program, reporting that they work in primary education (preschool to class 5), mainly among underprivileged and minority groups, and ensure nutritious food for the boarding students.

The government provides several benefits for primary school students enrolled in their system, free books, model tests to study for exams, and help the children to be enrolled in and take the class five public exam. BLMF assists in this work by arranging boarding for indigenous and underprivileged children, give them books and other educational materials for free as well as giving them healthy food. The result is that children from the poorest of poor families who might not go to school otherwise, can get a good education. In his understanding children who don’t want to go to school or have parents who don’t understand the value of education are especially targeted in this program.

The **Union Parishad Chairman**, as head of local government, gave his input and assessment regarding the role and value of the work done by CEFAS. When asked about the work of the project he explained that they work with minority indigenous people in the local community creating opportunities for earning by helping them with training in income generating projects and by supplying resources such as goats, pigeons, vegetable seeds and saplings as well as helping disabled children. He described their role in socio-economic development as decreasing unemployment and decreasing development of minority indigenous people. He sees his role in the sustainability of this project as engaging with and supporting the different programs and said he will try to meet monthly with those involved in the project and beneficiaries once it has finished to see how they, together, can create new employment for the jobless.

5. Main findings and discussion

5.1 Outcome 1: Women in target communities have strong social networks and ownership and use of productive assets

5.1.1 There is an increase in decision making power among women in CBSG's: Although data from before the savings groups started was not available, there is some evidence that women in the savings groups are more involved in decisions about health care for themselves (86% vs 74%), health care for their children (87.5% vs 66%), big family purchases (90% vs 79%) and how family money or savings is spent in general (92% vs 73%) at end line compared to 2019. And although there is still a gap between what decisions women feel they should have a say in and what decisions they are involved in in their households, especially regarding working or visiting outside the home, the results are encouraging. These results are also favorable when compared to the latest demographic health survey with published data on women's empowerment (BDHS 2014, 2016). In the national data women who said they made decisions mostly themselves or with their husbands for health care (own 64.8%, child's 69.9%), big family purchases (61.3%) and visiting family or friends (62.7%), were all lower than for women in CEFAS CBSG groups at endline. The fact that women interviewed attributed significantly more decision-making power to themselves than men attributed to the women in their household for four out of the 10 topics assessed, may indicate that women are embracing their empowerment more than the men. Project management suggested that this may be partially cultural as in tribal households' women sometimes have more decision-making power compared to men.

The CEFAS model of savings-based micro-finance, livelihood development, training in leadership and engagement in social development seems to have been a good format for contributing to women's empowerment. Nusrat Jahan (2021), in her contribution to a blog series on financial inclusion, suggests that the strongest evidence for the positive impact of microfinance groups on women's empowerment may be related to the support services (community organizing, training in leadership and entrepreneurship) rather than the loans themselves. A study of six organizations in Bangladesh that ranged in their approach from minimalist (micro-credit only) to financial plus social development, to purely social development organizations (Kabeer et al, 2010) support this view. They found that minimalist microfinance organizations have had minimal impact on beneficiaries lives and suggest, "Financial services are important if poor people are to cope with crisis and respond to opportunities but, on their own, do not equip them with the capacity to translate these services into lasting economic progress or to engage with 'bad governance' at the local level."

5.1.2 Wife beating is still too acceptable by both men and women in groups: As long as it is considered 'reasonable' for a man to beat his wife for any reason, by either men or women, women's empowerment will be hampered. Although less than 10% of women thought a husband had the right to beat his wife for burning the food, arguing with her husband, or neglecting the children, one in 7 said he was justified for wasting money, going out without telling him or talking to another man. National data from 2019 (BBS & UNICEF, 2019) gave similar results for neglecting children and going out without notice, but more than one in 5 overall, and one in 3 among the poorest quintile thought he was justified if his wife argued with him. Poor women in the national data were also more likely to say a man was justified in beating his wife for burning the food (one in 10). Although numbers of men were low in the end line survey men were significantly more likely to say a man was justified in beating his wife if she argues with him, neglects their children, or talks to another man compared to women. Naved and

colleagues in their study of men's attitude and practices regarding gender and violence against women in Bangladesh (2011) found that men with gender-inequitable attitudes (that is there are times when women deserve to be beaten, men have a right to certain privileges) are significantly more likely to be physically violent against their intimate partner. Men's community-based savings groups could be a good place to address enculturated gender-based attitudes that work against women's decision-making power as well as safety within the family and society.

5.1.3 Coop involvement in the wider community can be enhanced: Although project data reported that 8 out of 10 Coops were involved in socio-economic activities in the community only 56% of those interviewed said they were involved in activities such as ending child marriage, starting new savings groups, and assisting the poor. Islam and colleagues in their study of cooperative societies in Dhaka, Bangladesh (2014) found that a comparative 60% used their activities for the socio-economic development of their communities, beyond their own membership. This sharing of resources and knowledge by CBSG and Coop members extends the impact of the project beyond the target population and enhances the real impact on society.

5.2 Outcome 2: Vulnerable households in target communities possess and use their own food sources and income-generating skills. They plan and save money for difficult times.

5.2.1 Training CBSG members in agriculture and animal husbandry is an effective way to improve family food sources as well as income: A high proportion of those who got training used it to plant a garden(all), raise animals (85% for goats, 73% for poultry, 27% for pigeons) or make compost (84-88%), as appropriate. As a result, nearly six out of 10 reported having at least three home food sources, and eight out of 10 have at least two food sources. This is less than the target of 90% but still a reasonable outcome considering the participants are all from low-income vulnerable groups. In addition over half of those who raised vegetables and nearly 8 out of 10 who raised livestock, had income from sales as well.

Khondker and colleagues (2013) in their study on the role of credit in food production and food security in Bangladesh found that low-income households often use credit to buy necessary food items as well as to produce their own food. Therefore, it follows that by assisting group members who, are the most vulnerable in their communities, to learn how to grow their own food and give them resources to do so the project helps families decrease their food costs as well as giving them sources of nutrition and income for their family.

5.2.2 The project systems increase chances of long-term sustainability: Five main aspects of the project stand out in terms of enhancing sustainability: using limited project resources to train group members in gardening/livestock/compost/leadership; running a loan program from savings; developing an income-generating mindset among participants; fostering a sense of community and sharing among members, and giving leadership training to Cooperative members and linking them to government resources.

Training in agricultural and animal husbandry topics has been discussed above. The additional leadership training will enable CBSG's and cooperatives to continue to function by themselves. Establishing a loan program based on savings only is a long and difficult process, especially in the context of rural Bangladesh where there is an abundance of micro-credit programs available to potential participants. The most vulnerable socially and economically are also at greater risk for falling into 'getting rich quick' micro-credit schemes which sometimes put families under great pressure to maintain payback

schedules and are, at the worst, scams (Legrand 2020, Melik 2010, and Toyoma 2011). The project model, which puts interest income back into the individual CBSG or Cooperative, limits the scope for exploitation of members.

Nearly half of those surveyed used their savings as well as loans for income for projects that would help them increase their family income and reported an increased income in relation to before they were in a group. And, as well as paying back loans, most members who received resources as part of their training reported sharing with their group or their neighbors (6/10 for livestock and nearly 7/10 shared seeds). This fostering of community, not only in the savings group themselves, but also in the members' wider social network, will help ensure the benefits of the project continue.

The combination of Cooperatives having government registration, their own office and leadership training greatly increased their capacity for sustaining their own programs as well as reaching out to the wider community.

5.2.3 Vocational training has mixed outcomes: The total number of people given vocational training since 2017 is relatively small (60 over five years), with 6 out of 10 getting income from their training. A vocational training project for youth run by BRAC in Bangladesh (Rahman et al, 2017) found that providing skills training for adolescents who had dropped out of school increased their earnings six-fold from baseline and improved household food expenditure and durable assets. Future projects may want to look at revising the vocational training program to improve targeting and type of training as well as monitoring and evaluation of outcomes to be able to better assess actual impact and cost effectiveness.

5.3 Outcome 3: Household members in target areas have good nutrition knowledge and prepare food accordingly. The nutritional status of the most vulnerable community members is improved

5.3.1 The nutrition program has touched many lives, but impact is difficult to measure; Over one in 10 children in the project area has benefited from the 90 days of nutritious foods, regular weighing, nutrition education of their parents and input of the peer educators in their area. Monitoring systems, however, are not adequate to effectively measure the impact of the intervention on child nutrition outcomes, with 'improved nutrition' defined as weight gain, not in relation to weight for age. The development of peer educators in their own communities, is an ongoing resource which could reap benefits for years to come, even though just over half of those trained are active. Assessment of characteristics of peer educators who remain active could give input into how to choose volunteers for future projects.

5.3.2 The CwD program is high impact for those who get treatment, but the scope is limited: Just over one in five CwD who were identified by the program were given support to access treatment and assistive devices from the project. The help was invaluable for the families who got it, but the need is great in this area as care for disabled children is still limited in Bangladesh, especially in rural areas. An important aspect of the BLMF program is the attention to nutritional needs of the disabled, an area often overlooked by programs that focus on the equally but not exclusively important physical rehabilitation and rights. Physical disabilities often result in feeding problems which family members are unable to overcome, resulting in malnutrition. The trained staff of the CEPHAS project are a resource that could be utilized in future projects to impact the lives of more children with disabilities.

5.4 Development Goal: Vulnerable groups, especially women and children, in target communities in Rajshahi Division are food secure, eat nutritious food regularly and can participate in socio-econ life in a meaningful way

5.4.5 Food security was enhanced during the project period among CBSG members: Although questions used in the 2019 stakeholder survey did not match exactly with the end line survey, there is evidence that there was improvement in both having their own food sources and increased income at end line. Comparing FIES results with national data from the same period (IFPRI Bangladesh, 2021) showed that although the proportion of group members with severe or moderate food insecurity was slightly higher, the proportion with any food insecurity was less in the CBSGs. Considering that the national data was a representative sample covering all wealth quintiles, and the group members are chosen from poor and vulnerable communities, poorer results might have been expected from the community-based savings group members. These results also indicate that despite expected setbacks due to restrictions during Covid 19 lockdowns, CBSG members showed some resiliency in their ability to remain food secure.

Limitations:

- The questions and data for the 2019 survey were not available to the end-line evaluation team until after the end-line survey was complete- limiting the ability to assess progress since the beginning of the project
- There is some question regarding data quality of the 2019 survey. Respondents from a total of 320 households were interviewed but the answers to the questions do not add up.
- Monitoring and Evaluation data is not available for all areas needed to assess against the log frame. Available data numbers do not always add up.
- The project is very diverse and has several target populations which made it difficult to adequately assess the impact of all of them adequately within the time and resources available.

6. Conclusions and Recommendations:

Project outcomes, especially regarding giving Community Based Savings Groups and Cooperative group members the tools to grow their own food and generate family income is impressive. Project design minimized dependence on outside resources and maximized input which built capacity for livelihood, food security, and community development, increasing the potential for long-term sustainability of outcomes. The high proportion of families who both received income from and improved the nutrition of their families through gardening and animal husbandry skills learned through the project bore fruit in reasonably stable food security despite the economic impact of past two years of pandemic in the country.

The inclusion of children with disabilities in the program is important, considering the stigma and discrimination still associated with disabilities and the scarcity of care available, especially to the rural poor. Although the ability of the program to teach families and inform the community about disabilities has increased over the period of the project, there is room for more work in terms of meeting the needs of individual children with disabilities and their families. Lessons learned in the first three years of operation could be applied to develop a program which, through efficient use of resources will impact an even larger number of families.

The focus on nutrition of children is important in building healthy communities but may have stretched the staff too far in terms of being able to follow up and monitor the work of the peer educators. The increase in proportion of children who had 'improved nutrition' is encouraging, non-standard definition of the indicator means it is difficult to determine how much progress was made.

Although the impact on individual families who received vocational training and were employed may have been greater than that of the livelihood training (not measured), the data collected at endline would suggest that the livelihood training may have had the greater impact in relation to financial input. Future projects would benefit from additional assessment of both the vocational training and nutrition programs to determine how they might be modified to further enhance effectiveness and impact.

Recommendations:

1. Replication of interventions that were successful in future projects:
 - a. Use of a 'mixed model' which includes livelihood development, leadership training, and social development as well as savings and loans to improve both income and nutrition of households.
 - b. Establishment of Cooperatives which are registered with the government, giving access to government training and other resources.
 - c. Developing a loan program based on member savings. Giving resource input in terms of training and in-kind support (seeds, pigeons, goats) with the expectation that benefits from that support (crops, seeds, baby animals) will be shared within the community
2. Build on lessons learned in the Disability part of the project:
 - a. Continue to include Children with disabilities in all future programs, as well as community awareness raising on people with disabilities.

- b. Joint teaching for mothers and fathers regarding care and development of their disabled child to maximize results.
 - c. Consider training Disability project staff to do exercises for the most common disabilities among children to enhance the impact of treatment at rehabilitation centers by follow-up and allow at least minimum assistance for children whose parents are unable to take them for treatment to a center.
 - d. Look for funding to increase the ability to reach this neglected group in the areas of treatment, nutrition and integration into society.
3. A good survey at the beginning of the next project to give baseline data on project indicators.
4. Invest in developing monitoring and evaluation systems and skills within staff at the beginning of the next project so that ongoing data will be available for assessing progress towards outputs & outcomes and making management decisions.
5. Consider gender training for both men's and women's groups in the future- with discussions on gender roles in mixed groups as possible.
6. Do in-depth evaluations of parts of the project that were less successful or hard to measure due to inadequate monitoring and evaluation before including them in a future project- including Vocational Training (eg. Which vocational training has the best return for investment) and child nutrition (What were nutritional outcomes for participants? What factors predicted effective Peer Educators?)

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